Kempsey Local Growth Management Strategy

Local Housing Strategy

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KEMPSEY
Shire Council

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LSPS	Local Strategic Planning Statement

1 INTRODUCTION

1.1 Executive Summary

The Kempsey Local Housing Strategy has been prepared in accordance with the Department of Planning, Industry and Environment's Local Housing Strategy Guideline (including the template contained within the Guideline).

The Kempsey Local Housing Strategy (LHS) has been developed to address the appropriate provision of all forms of housing for Kempsey Shire, by addressing and responding to housing demand/supply issues and their policy implications. The LHS also provides the evidence-base for any potential changes to the Kempsey Local Environmental Plan 2013 (LEP) and Development Control Plan 2013 (DCP), for controls that may influence the location of where new or additional housing could occur within Kempsey Shire.

Council undertook modelling and planning analysis to assist with the preparation of the LHS and will also undertake community consultation on this draft Strategy. The approach of this LHS is to ensure that the land use planning controls and other mechanisms are sufficient to facilitate the achievement of diverse and affordable dwelling development to meet the projected housing needs of the community to 2041.

The LHS also seeks to enable the achievement of the Housing Vision outlined within section 1.13 of the LHS, by addressing a number of key housing issues and making associated recommendations that facilitate the desired housing outcomes sought for the Shire. The following represents the key matters for the future provision of housing within Kempsey Shire:

1.2 Greater Housing Diversity, Choice and Affordability

The North Coast Regional Plan has a target of 40% of all new dwellings in the region to be provided in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400m^2 by 2036. In 2016, housing in Kempsey Shire was dominated by separate houses (over 87% of all housing stock). There is a need for greater housing diversity and choice to be provided in Kempsey Shire, including greater housing affordability.

With houses on separate lots being the historical form of housing within Kempsey Shire, it is considered unlikely that 40% of all new dwellings will be delivered as small lot housing, semi-detached and attached dwellings to 2041, however Council should work towards achieving greater choice, diversity and affordability of housing. This approach would be more consistent with both the Mid North Coast region and NSW overall, which currently provides greater housing diversity and choice, compared to Kempsey Shire.

1.3 Good Quality and Sustainable Housing Design

Good quality and sustainable housing design will contribute to people's enjoyment of their homes and will contribute to the overall environmental sustainability of Kempsey Shire. Kempsey's setting (including climate and landscape) should inform the layout, orientation, materials and landscaping used in the design of new housing. In addition to this, lifestyle factors such as an increasing desire to work from home may see a need for housing design to better accommodate working from home options.

Key good quality and sustainable housing design principles that should be applied within Kempsey Shire include:

1. Orientation
2. Shade
3. Natural Ventilation
4. Street Address
5. Good Neighbours
6. Natural Lighting
7. Green Thinking
8. Outdoor Living
9. Fit for purpose

Good quality housing design will benefit Kempsey Shire in a range of ways and will increase the amenity and enjoyment of people living within their homes. This has a range of economic, social, cultural, environmental and health benefits.

1.4 Smaller Lots

Kempsey Shire currently provides for a minimum lot size of 500m^2 within the R1 zone. To address the need to achieve more small dwellings on smaller lots, it is recommended that Council adopt a minimum lot size of 400m^2 for all R1 zoned land, where having access to reticulated water and sewer and where the land is not heavily constrained. In addition, the LHS has developed some further criteria to determine other circumstances where higher densities/smaller lots could be achievable, which could potentially apply to many of the urban and rural villages.

1.5 More Housing for the Aged and Downsizers

Kempsey Shire is characterised by an older population relative to New South Wales, with an average age of 42.8 (as at the 2016 Census). The analysis suggests the need to provide appropriate options for older residents to be able to downsize within their local community for some areas within Kempsey Shire. This could be through delivery of more small lot detached dwellings, semi-detached and attached dwellings, as well as retirement villages and aged care beds.

1.6 More Affordable Social and Public Housing

There is a need for additional affordable, social and public housing to be facilitated within Kempsey Shire, which could potentially include the redevelopment of existing public housing stock. Council could also consider developing a policy around its commitment to assisting in the provision of affordable and additional social and public housing stock, which is updated to better suit the needs of those requiring housing assistance. For instance, this could include consideration of an affordable housing contribution scheme pursuant to SEPP 70 – Affordable Housing (Revised Schemes).

1.7 Culturally Appropriate Housing

Council prioritises the cultural and social well-being of the Aboriginal community and their ongoing connection to Country. In developing the LHS (and the future LGMS), Council considers the Aboriginal community to be key stakeholders and is committed to culturally appropriate engagement and partnerships. In recognising the significant proportion of Aboriginal and Torres Strait Islander peoples that live within Kempsey Shire (particularly within South Kempsey and West Kempsey-Greenhill), Council will work with the Indigenous community to determine what their specific cultural housing aspirations and needs are, and how this can be facilitated through the planning framework.

1.8 Rural Residential Development

Rural residential development has historically played an important role in the provision of housing in Kempsey Shire and further development of this type will provide some contribution towards additional dwellings to meet the projected dwelling demand to 2041. A further rural residential housing study to rationalise appropriate lot sizes within those zones that facilitate this form of housing development is recommended. However, the LHS does not recommend that any new rural residential development areas be identified, which is consistent with the principles contained within the North Coast Regional Plan 2036.

1.9 Local Planning

Council will be undertaking more local planning in the future, through the preparation of structure plans for South West Rocks, West Kempsey, Stuarts Point and Frederickton. This will provide Council with an opportunity to tailor its approach to meet the local context for the provision of more diverse and affordable housing within these localities. This may also result in recommended amendments to the Kempsey LEP 2013 and/or DCP 2013 to achieve specific housing and character outcomes for these localities.

1.10 Non-planning Housing Measures

A range of non-planning mechanisms are recommended within the LHS, including development of information packages, design guidelines, consideration of incentives and development of a pilot project for affordable housing.

The approach of this Local Housing Strategy is to identify opportunities for facilitating additional housing densities, diversity and choice, within appropriate locations. Development of a range of dwelling types is needed, to better meet the needs of the community, in terms of affordability and dwelling types that meet the various requirements of all age groups, cultures and life stages within Kempsey. Whilst South West Rocks will accommodate the vast majority of growth planned for Kempsey Shire to 2041 (to be confirmed through the separate Structure Plan exercise), there are a range of other measures recommended which Kempsey Shire could consider applying, to further encourage the achievement of greater housing diversity, affordability and choice.

The proposed recommendations arising from the LHS are outlined below:

NO.	RECOMMENDATIONS	REASONS
LEP/LGMS RECOMMENDATIONS		
1.	Council to reduce the minimum lot size from 500m2 to 400m2 within all R1 zoned land in the Shire, where there is access to reticulated water and sewerage capacity. Approval for increasing residential densities is not to be to the detriment of compromising any infrastructure, environmental or other physical constraints which exist within the area, or on a particular site.	Council may contemplate increased residential densities, in seeking to facilitate greater housing diversity, choice and affordability, which is a key premise of this LHS. This is also consistent with the Regional Plan target of 40% of all new dwellings to be provided in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400m^2 by 2036.
2.	The drafting of the LGMS and future LEP/DCP amendments are to acknowledge the importance of facilitating increased housing densities in appropriate locations within Kempsey Shire, subject to meeting the following principles: • New residential development should be developed at a density that is appropriate for its location relative to existing services, employment and/or key public transport nodes and should meet high quality design outcomes; • The use contributes to the consolidation of residential densities and directly contributes to the provision of a diversity of housing that meet the needs of the community; • Physical land constraints such as flood, bushfire, ecology, geotechnics/topography and the like should be capable of being adequately managed/mitigated and the future manifestations of these physical constraints arising from Global Warming; • The ability to provide safe access to and from the site should be demonstrated;	The application of specific principles for allowing increased residential densities within the Shire will help to guide decisions in this regard, particularly through the LGMS. This meets a core tenet of the LHS which is to encourage greater housing diversity, choice and affordability, through facilitation of increased residential densities in the right circumstances.

NO.	RECOMMENDATIONS	REASONS
	• Appropriate street layouts/dimensions and/or lot sizes/dimensions are created, relative to the local context of the area; • The proposed development is of a density and scale which maintains the desired neighbourhood built form and natural character and potential amenity impacts can be satisfactorily mitigated; • The development is capable of being adequately serviced with the necessary infrastructure and does not represent out-of-sequence* development. *"does not represent out-of-sequence development" means not resulting in unreasonable costs for extending infrastructure and/or not being located in isolation from those areas that already have provision of services, or which are more easily able to be serviced, relative to its location to existing infrastructure.	
3.	The South West Rocks Structure Plan will address the ability to achieve its additional dwelling target of 1,582 dwellings between 2020-2041, which represents over 56% of all new dwellings in Kempsey Shire to 2041. This includes the provision of 203 semi-detached and 364 flats/apartments, as part of the provision of an additional 1,582 dwellings to 2041.	With a Regional Plan target of 40% of all new dwellings to be provided in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400m^2 by 2036, there will be a need to encourage the provision of more development in the form of semi-detached and detached dwelling products and dwelling houses on smaller lots within Kempsey Shire, to facilitate the achievement of this target.
4.	Council to work with the development industry to identify practical measures to encourage an increase in the provision of residential development within the appropriate Business zones of Kempsey Shire. This will help activate centres and facilitate the provision of housing diversity and choice within key centres that provide access to employment, services and other essential infrastructure and facilities.	Facilitating an increase in residential development within centres will allow opportunities to achieve greater housing diversity, choice and affordability in areas close to existing services and infrastructure.
5.	Differentiation between the residential development controls applicable for each specific area/locality within Kempsey, should be explored through the development of provisions to potentially be applied at an LEP or DCP level (as appropriate), in terms of elements such as minimum lot sizes, building heights, FSR/plot ratio, density of any permitted residential development etc., depending on the desired character for housing for each locality. The current local character statement review being undertaken may help to inform this exercise, as will the preparation of future structure plans for South West Rocks, West Kempsey, Stuarts Point and Frederickton.	Council could undertake a finer grained planning process in reviewing its desired residential character for specific localities, which could inform future LEP and/or DCP amendments with respect to those aspects identified. This could result in locally-specific outcomes being achieved for housing development, which reflects local character and desired housing outcomes. This will also provide Council with an opportunity to tailor its approach to meet the local context for the provision of more diverse and affordable housing.
6.	No new rural residential development areas are identified. A study should be undertaken which interrogates the suitability of reducing the minimum lot size achievable for rural residential allotments in areas that are well located/close to existing urban areas/villages, are	Allowing a proliferation of such development is not consistent with the North Coast Regional Plan 2036.

NO.	RECOMMENDATIONS	REASONS
	capable of being serviced and which are not heavily constrained. This could then be rationalised with considering whether the current extent of land with further rural residential development potential should be reduced.	
7.	Council to work with the Indigenous community to determine what their specific cultural housing aspirations and needs are, and how this can be facilitated through the planning framework – e.g. this could be through consideration of multi-generational housing, group housing, group titling etc.	This is consistent with Direction 23 of the Regional Plan which seeks to increase housing diversity and choice.
8.	Council to undertake an investigation of current barriers to and disincentives for smaller housing types and medium density housing products within the current planning framework including the LEP, DCP and contributions plan. Targeted engagement with the development industry and Council staff working within the development assessment team would provide valuable insights in this regard.	This is consistent with the Regional Plan target of 40% of all new dwellings to be provided in the form of apartments, dual occupancies, townhouses villas and homes on lots less than 400m^2 by 2036.
OTHER RECOMMENDATIONS		
9.	Council to develop information packages to assist developers in guiding them on where/how Council wishes small dwelling residential development to be concentrated and what factors need to be considered in terms of: a. addressing any constraints (soils, flooding, waterways, slope, bushfire hazards, vegetation etc.); b. ensuring that there are no adverse impacts on surrounding amenity, particularly established communities and residents; c. suitable access to infrastructure or the ability to provide sufficient infrastructure to service the development, particularly including water, sewer and electricity d. access to key transport networks such as road and rail; e. demonstrated synergies with the existing character of the surrounding area; and f. proven benefits to Kempsey Shire in terms of the provision of housing products and types that are in demand and can meet a housing gap within the Shire. Any existing information already produced and published by the NSW State government should be incorporated within these information packages.	Development of information packages will assist Council in articulating what needs to be addressed when development applications are brought forward for new housing development and provides guidance on preferred locations for intensified residential development. This will ensure that a consistent message is being conveyed.
10.	In partnership with the housing sector/providers, Council to consider the provision of land to initiate residential housing development for affordable low-cost housing, as a demonstration of what it seeks to	Undertaking a joint partnership with a housing provider or developer by providing land as a demonstration project for the provision of affordable housing can act as a catalyst for further development of this type if it is demonstrated how

NO.	RECOMMENDATIONS	REASONS
	achieve in terms of housing affordability, dwelling design, character and location.	it can be done well. It also shows Council's commitment to the provision of affordable housing, by being willing to invest in development of this type.
11.	Consider incentives packages for key types of housing that Council is seeking to encourage within the region, including affordable housing, social housing, smaller dwellings, residential aged care facilities etc. This could include: a. a targeted marketing program to attract certain types of residential housing products to the region; b. waiving and/or reducing infrastructure charges and development application fees for targeted housing types; and c. ongoing business and other support to developers seeking to develop targeted types of housing within the region, particularly housing that will meet the needs of at risk or vulnerable persons.	Consideration of incentives packages will allow Council to target those types of housing it is seeking to encourage within the region. Provision of specific incentives may prompt developers and housing providers to target the provision of particular housing products, which could include social and public housing and smaller or more affordable dwellings.
12.	Council to consider developing specific policy positions around its commitment to the provision of social and public housing and affordable housing within Kempsey Shire and investigate further mechanisms to deliver on these policy positions. This could include consideration of an affordable housing contribution scheme pursuant to SEPP 70 – Affordable Housing (Revised Schemes). Affordable, social and public housing should be distributed across different areas in Kempsey Shire and have good access to public transport, schools, hospitals, shops and other essential community services and facilities. This will assist in reducing the waiting list, minimising costs of repair, demolition and relocation, and increasing the number of properties that are perceived as desirable.	Development of specific policies around social and public housing and affordable housing demonstrates a commitment by Council to more directly assist in the provision of greater levels of these types of housing within Kempsey Shire, which the LHS has demonstrated is needed. This also provides opportunities for collaboration with other agencies and the industry to deliver housing products that meet the specific needs of the community.
13.	Council to develop sustainable housing design guidelines that could be applied within Kempsey Shire and could address the following principles: 1. Orientation 2. Shade 3. Natural Ventilation 4. Street Address 5. Good Neighbours 6. Natural Lighting 7. Green Thinking 8. Outdoor Living 9. Fit for purpose	Preparation of sustainable housing design guidelines will provide guidance on achieving good quality and sustainable housing design outcomes. This will assist in achieving greater housing diversity and potentially greater affordability.

1.11 Planning Policy and Context

There are numerous federal, state and local government legislation, strategies, plans and policies that have assisted in the establishment of the planning and policy context for the development of the Kempsey LHS. Those of most relevance to the LHS are outlined within Appendix 1 and are summarised in Table 1.

Table 1 – Relevant Local Housing Strategy Considerations

Document Type	List of Relevant Documents
Federal Policies	National Housing and Homelessness Agreement
	Smart Cities Plan
State Policies and Plans	Ageing Well in NSW: Action Plan 2021-2022
	NSW Homelessness Strategy 2018-2023
	Urban Design Guide for Regional NSW (Gov Architect NSW) June 2020
State Environmental Planning Policies	SEPP (Exempt and Complying Development Codes) 2008
	SEPP (Building Sustainability Index: BASIX) 2004
	SEPP No 21 – Caravan Parks
	SEPP No 36 – Manufactured Home Estates
	SEPP No 65 – Design Quality of Residential Apartment Development
	SEPP No 70 – Affordable Housing (Revised Schemes)
	SEPP (Affordable Rental Housing) 2009
	SEPP (Housing for Seniors or People with a Disability) 2004
	SEPP (Infrastructure) 2007
Regional Plans and Policies	North Coast Regional Plan 2036
	North Coast Settlement Planning Guidelines 2019
Local Plans and Policies	Your Future Places and Spaces: Macleay Valley Community Infrastructure Strategy 2020
	Future Macleay Growth and Character – Local Strategic Planning Statement 2020
	Horizon 2030 – Macleay Valley Economic Development and Tourism Strategy 2019
	Lower Macleay Valley Flood Study 2019
	Kempsey CBD Floodplain Assessment 2017
	Crescent Head Master Plan 2017
	Kempsey Shire Rural Residential Land Release Strategy 2014
	Local Growth Management Strategy – Residential Component 2010

The development of the LHS is broadly consistent with these policies and strategies and seeks to reflect local housing outcomes for Kempsey in a way that is consistent with the overarching national, state and regional objectives. These objectives are generally to provide for affordable housing, through the facilitation of housing diversity by offering a range of dwelling types and choices at varying densities, in the appropriate locations.

1.12 Local Government Area Snapshot

The Kempsey Shire Council Local Government Area is located within the NSW Mid North Coast with the main township of Kempsey being located approximately halfway between the state capitals of Sydney and Brisbane. It is also located halfway between the regional centres of Port Macquarie and Coffs Harbour. Map 1 identifies Kempsey Shire, which is bounded by:

- Nambucca Valley Council to the north;
- Armidale Regional Council and Walcha Council to the west;
- Port Macquarie-Hastings Council to the south; and
- The Pacific Ocean to the east.

Kempsey Shire covers an area of 3,380 km2 with a population of approximately 29,400 residents as at 2016 (Informed Decisions, 2021). Kempsey Shire contains a range of natural landscapes and scenic areas and is dominated by the Macleay River catchment and lower river coastal floodplain. Early development on the Macleay River established

Kempsey as the major town in the late 19th century, with the floodplain limiting development in the latter parts of the 20th Century.

Kempsey has a rich and diverse character comprised of a number of urban centres, urban villages and rural villages, which are made up of a mixture of residential, commercial and some industrial land. The township of Kempsey forms the principal centre, with the coastal village (urban centre) of South West Rocks experiencing increasing demand for housing in recent years, with this trend projected to continue.

In addition to Kempsey and South West Rocks, the Shire is comprised of a number of other urban areas and rural villages, including:

- The urban villages of Crescent Head, Stuarts Point, Hat Head, Gladstone-Smithtown and Frederickton; and
- The rural villages of Grassy Head, Fishermans Reach, Jerseyville, Kinchela, Kundabung, Willawarrin and Bellbrook.

Many of these areas have land to accommodate additional growth, however, the current lack of sewerage infrastructure makes servicing such growth economically inefficient.

Map 1 – Kempsey Shire Council Local Government Area and Surrounds

1.13 Housing Vision

The Housing Vision for Kempsey describes the community's priorities and aspirations for housing in Kempsey Shire over the next twenty years. It has been informed by the community engagement undertaken as part of the preparation of the LSPS, as well as the strategic vision established within the LSPS. The Housing Vision is:

Kempsey provides a range of diverse housing types to meet the needs of the growing and changing population, which is affordable and well located, having access to essential services and infrastructure. Housing is sustainably designed to be resilient to natural events and to protect significant environmental and landscape features and is responsive to cultural *considerations and individual household needs. Residential areas provide various lifestyle opportunities for the community and are inclusive and adaptable, providing for complete communities.*

1.14 Response to Community Feedback

The Kempsey Local Housing Strategy was on public exhibition between 25 January 2022 and 18 April 2022, with 139 submissions received. Questions were asked regarding the following factors:

- Biggest issue for the provision of housing within Kempsey Shire currently: The most commonly cited issues for housing in Kempsey Shire currently were distribution of housing across the Shire, improved housing affordability and more social and public housing is required;
- Preferred housing growth option: There were three housing growth options presented to respondents, with the most common option chosen being the delivery of new dwellings proportionally across all of Kempsey Shire's towns and villages, with more opportunities for acreage and lower density forms of living; and
- Housing type required to meet the needs of the growing community: Seven housing types were identified, with the highest ranked housing types being rural residential housing (4,000sqm and 1-4 hectare lot sizes), residential care facilities and over 50's living and retirement villages. Small lot houses (less than 400sqm) was the lowest ranked housing type.

Respondents were also provided with the opportunity to provide verbatim comments regarding both the preferred housing growth option and the reason for choosing the housing type required to meet the needs of the growing community.

The verbatim responses have been grouped accordingly in the Table below and commentary/responses provided. These submission comments have not led to any amendments to the LHS. This is because the recommendations within the LHS already broadly address the primary submission issues raised, many of which are not unique to Kempsey, but are challenges that have been amplified in coastal regional towns since COVID-19. As such, there are some limitations in terms of what the LHS can do in terms of resolving the main housing issues raised within the submissions.

Comment Theme	Response
Provision of larger house blocks within easy commute to town	The LHS recommends that further investigations are undertaken which interrogates the suitability of reducing the minimum lot size achievable for rural residential allotments in areas that are well located/close to existing urban areas/villages, are capable of being serviced and which are not heavily constrained. This is whilst considering whether the current extent of land with further rural residential development potential should be reduced.
Pressures on existing infrastructure and residents	Population growth brings increased pressure on existing infrastructure and residents. The LHS has identified the projected demand for housing across Kempsey Shire which will inform the delivery of infrastructure as required to support population growth. There is a general acceptance that rural residential development whilst providing for certain lifestyle and housing opportunities for people, does not represent the most efficient way of consolidating housing and population growth, in terms of land consumption, provision of and access to necessary infrastructure, services and facilities. The LHS has made recommendations which attempt to minimise pressures on existing infrastructure, whist supporting population growth. Council are also currently undertaking integrated water cycle management planning for the provision of infrastructure to service planned growth, which will inform the finalisation of relevant strategies within the Local Growth Management Strategy (LGMS).
Delivery of large lot housing on underutilised farmland	The North Coast Regional Plan 2036 recognises the importance of protecting important farmland in the Macleay Valley. The LHS has recommended that no additional rural residential allotments are identified within Kempsey Shire, as there is already more than adequate

Comment Theme	Response
	supply of land available for future rural residential development to meet projected dwelling demand for this type of development to 2041. The draft North Coast Regional Plan 2041 also states that when developing local housing strategies, infill housing is to be prioritised as it takes advantage of existing infrastructure and services and is a more sustainable option. Further, it recognises that whilst Rural residential housing remains a popular housing choice for certain areas in the region, it can often be costly to service, may be environmentally unsustainable and may conflict with important agricultural, urban, industrial or resource lands and increase pressure for new services and infrastructure outside existing settlements.
Resistance to the delivery of smaller residential allotments due to privacy, noise level, amenity	Whilst the delivery of smaller residential allotments can cause issues relating to privacy, noise level and amenity, these impacts can be mitigated through appropriate minimum design standards (e.g. setbacks, screening, acoustic attenuation etc). The LHS recommends that Council develop information packages to assist developers in guiding them on where/how Council wishes small dwelling residential development to be concentrated and what factors need to be considered in terms of ensuring that there are no adverse impacts on surrounding amenity, particularly established communities and residents. This could include the development of specific design provisions/guidelines.
Over-reliance on growth in South West Rocks	There is residential zoned land located throughout Kempsey Shire, with the North Coast Regional Plan 2036 identifying Kempsey, South West Rocks and Crescent Heads as the key localities to deliver housing. The draft North Coast Regional Plan 2041 also identifies the delivery of housing at South West Rocks, in addition to West and South Kempsey. Whilst residential zoned land exists throughout the Shire, the delivery of housing has been concentrated in South West Rocks, with developers acting on long standing subdivision approvals. The LHS cannot directly influence development activity to preferred localities within Kempsey Shire. It can give direction to guide the housing strategies developed as part of the LGMS, which may potentially recommend future LEP amendments (where necessary), to ensure that appropriately zoned land is available throughout the Shire to accommodate the projected housing needs.
Resistance to high density housing	As identified above, communities can be resistant to higher density housing, due to preconceived views regarding privacy, noise levels and amenity impacts (among other things). The LHS recommends that Council develop information packages to assist developers in guiding them on where/how Council wishes small dwelling residential development (which can include high density housing) to be concentrated and what factors need to be considered in terms of ensuring that there are no adverse impacts on surrounding amenity, particularly established communities and residents. This could include the development of specific design provisions/guidelines.
Insufficient service provision (e.g. doctors, schools, hospitals)	The LHS is not the appropriate document to address the level of service provision, including a perceived lack of doctors, schools and hospitals. The LGMS can address the provision of these types of services and facilitating opportunities for further uses such as these to cater for the projected population, where demand warrants this.
Resistance to growth in South West Rocks	The Kempsey Local Environment Plan 2013 provides guidance regarding the intended areas to accommodate future population growth, through land use zoning. As identified above, there is residential zoned land located throughout Kempsey Shire, with the North Coast Regional Plan 2036 identifying

Comment Theme	Response
	Kempsey, South West Rocks and Crescent Heads as the key localities to deliver housing. The draft North Coast Regional Plan 2041 also identifies the delivery of housing at South West Rocks, in addition to West and South Kempsey. Whilst residential zoned land exists throughout the Shire, the delivery of housing has been concentrated in South West Rocks, with developers acting on long standing subdivision approvals. The LHS cannot directly influence development activity to preferred localities within Kempsey Shire. It can give direction to guide the housing strategies developed as part of the LGMS, which may potentially recommend future LEP amendments (where necessary), to ensure that appropriately zoned land is available throughout the Shire to accommodate the projected housing needs.
Need to preserve natural habitat	In the preparation of a Local Environment Plan, due consideration is given to mapping and reflecting strategies to protect and preserve natural habitats and other important environmental features. The LGMS will consider how the natural environmental values and attributes of the Shire are to be protected from the encroachment of growth.
Provision of affordable housing across Kempsey (e.g. public housing) for homeless, persons escaping domestic violence, low income families	The LHS makes recommendations relating to the provision of affordable housing across Kempsey, recognising there is a need for additional affordable, social and public housing to be facilitated within Kempsey Shire, which could potentially include the redevelopment of existing public housing stock. However, the delivery of such housing is beyond the scope of the LHS.
New dwellings for long term accommodation, not holiday homes.	The LHS recognises that additional dwellings, whilst intended for the residential population, in some cases are ultimately utilised as holiday homes, particularly within the coastal parts of Kempsey Shire. Council could monitor tourism activity within Kempsey Shire closely, to understand where the conversion of dwellings to holiday homes is most prevalent, which may then inform any future policy decisions in this regard.
Delivery of smaller housing in rural suburbs (e.g. Aldavilla, Yarravel)	The LHS recognises that opportunities for the provision of smaller dwellings should be facilitated in multiple catchments, including Aldavilla – Euroka – Yarravel.
Development of Clybucca / Cooks Lane / Stuarts Point Road area for a village community	The LHS does not identify a need to designate additional areas within Kempsey Shire for residential housing opportunities.
Flooding issues cutting off South West Rocks	The LHS is not intended to address concerns relating to flooding cutting off access to established residential communities. However, it is envisaged that as the population of South West Rocks continues to increase, the flooding issue will be of increasing importance to Council. This will be addressed through the preparation of the South West Rocks Structure Plan which is currently being prepared.
Delivery of dual occupancies for both children/carers to live with parents	Dual occupancies built as complying development are already allowed in the R1, R2, R3 and RU5 zones and represent an appropriate residential typology for both children/carers to live with parents.
Greater diversity of housing product	The LHS recognises the importance of delivering a range of housing typologies, which will provide a greater diversity of housing product over time. It contains a series of recommendations to facilitate the achievement of greater housing diversity.
Maintenance of minimum lot sizes	The LHS has recommended a reduction in the minimum lot size from 500m^2 to 400m^2 in the R1 zone, in seeking to facilitate greater housing diversity, choice and affordability. This is also consistent with the Regional Plan target of 40% of all new dwellings to be provided in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400m^2 by 2036.

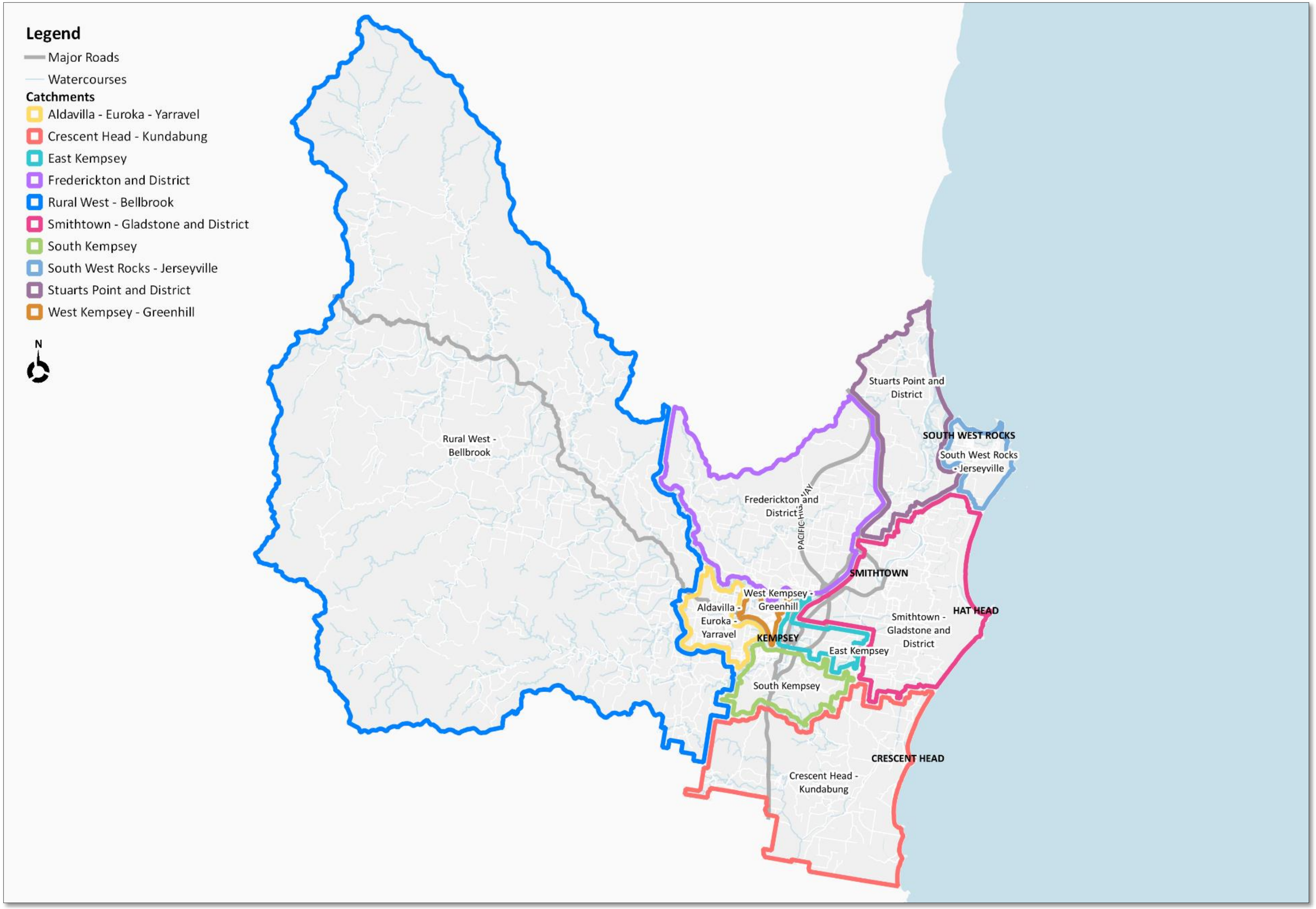
Comment Theme	Response
Delivery of smaller homes for singles/elderly/youth	The LHS recognises the importance of delivering a range of housing typologies, including smaller homes which are suitable for singles, elderly and youth. It contains a series of recommendations to facilitate the achievement of greater housing diversity.
Use of out of town areas for housing	The LHS recognises that significant land already exists to support rural residential development in Kempsey Shire. It is not suggested that further areas are identified for this housing type as there is already more than ample supply.
Provision of over 50s lifestyle villages	At the time of preparing the LHS, there were no over 50s lifestyle villages in Kempsey Shire. However, discussions with Council officers indicated approvals for this accommodation type were in South West Rocks (~300 dwellings) and Stuarts Point (~200 dwellings), which would appear to be sufficient to address any anticipated shortfalls in retirement living in Kempsey Shire to 2041.
Height limited to three storeys in South West Rocks	The Kempsey Local Environment Plan 2013 indicates that maximum building heights are mostly limited to 8.5 metres, with a small proportion of allotments allowing maximum building heights of up to 11 metres. These maximum building heights typically only allow for development of up to three storeys. The South West Rocks Structure Plan currently being prepared should also address this issue for the local area, with the LGMS also able to give consideration as to what building height limitations should be applied across the Shire where this is warranted.
More housing to encourage younger persons	The LHS recognises the importance of delivering a range of housing typologies, including smaller dwellings which can represent affordable housing for younger persons.
Delivery of creative, innovative and environmentally sensitive planning and housing design	The LHS is supportive of the delivery of creative, innovative and environmentally sensitive planning and housing design. It recommends the development of sustainable housing design guidelines that could address the following principles: 1. Orientation 2. Shade 3. Natural Ventilation 4. Street Address 5. Good Neighbours 6. Natural Lighting 7. Green Thinking 8. Outdoor Living 9. Fit for purpose
Maintenance of rural residential and village like feel	The LHS is supportive of the continued provision of rural residential living opportunities throughout Kempsey Shire where appropriate, which will ensure the maintenance of a rural residential and village like feel within these particular localities.

2 THE EVIDENCE

This section analyses demographic data and information to identify changes and trends within the population, and to help understand the housing need of the future population. This section presents data for Kempsey Shire and each of the catchment areas, as identified by Informed Decisions (.id), namely:

- Aldavilla - Euroka – Yarravel;
- Crescent Head – Kundabung;
- East Kempsey;
- Frederickton and District;
- Rural West – Bellbrook;
- Smithtown - Gladstone and District;
- South Kempsey;
- South West Rocks – Jerseyville;
- Stuarts Point and District; and
- West Kempsey – Greenhill.

Map 2 provides a visual representation of these catchments.



Map 2 – Catchment Areas Map (Source: Based on Informed Decisions)

2.1 Demographic Overview

The demographic and socio-economic characteristics of the Kempsey Shire and the component catchment areas as at the 2006, 2011 and 2016 Censuses, benchmarked to Mid North Coast (referred to as Mid North Coast in the Profile id product) and New South Wales are summarised below, with a detailed table provided in Table 2 with Appendix 2 summarising the socio-economic characteristics for the catchment areas:

- At the time of the last three Censuses, the average age of residents within Kempsey Shire has been higher than that of NSW but lower than that for Mid North Coast. Within the Kempsey Shire catchment areas, the average age was highest in South West Rocks – Jerseyville and Stuarts Point and District;
- Over the last three Censuses, Kempsey Shire recorded a higher proportion of Aboriginal and Torres Strait Islander persons compared to Mid North Coast and NSW. Within the Kempsey Shire, the proportion of Aboriginal and Torres Strait Islander persons was highest in the South Kempsey Catchment area, increasing from 20.9% in 2006 to 21.7% in 2016;
- Between 2006 and 2016, the incidence of persons born in Australia was significantly higher in Kempsey Shire and its catchment areas compared to Mid North Coast and NSW. Over this period, the most common overseas places of birth across Kempsey Shire and its catchment areas were the United Kingdom and New Zealand;
- In the 2006 to 2016 period, the incidence of couple families without children were the most common household type across Kempsey Shire and the catchment areas, although this incidence has decreased across the Shire. The incidence of couple families without children was significantly higher in Kempsey Shire compared to NSW. Over the same period, the incidence of single parent families was higher in Kempsey Shire and the majority of catchment areas compared to Mid North Coast and NSW;
- Between 2006 and 2016, the average household size in Kempsey Shire decreased from 2.5 to 2.4. The average household size was significantly lower than NSW but on par with Mid North Coast. Over the same period, average household size was lowest in the South West Rocks – Jerseyville and Stuarts Point and District catchment areas. Conversely, average household size was highest in the Aldavilla – Euroka – Yarravel catchment area;
- Between the 2006 to 2016 period, the incidence of households fully owning a home decreased in Kempsey Shire and across the majority of catchment areas, with the exception of Aldavilla – Euroka – Yarravel, Rural West – Bellbrook and Smithtown – Gladstone and District. However, the incidence of households full owning homes was higher in the Kempsey Shire and the profiles areas compared to NSW. Over the last three Censuses, the incidence of rental households decreased by 1.4% points in Kempsey Shire, with this trend observed across most catchment areas;
- The average weekly household income within Kempsey Shire was $1,181 per week in 2016 (highest in the Aldavilla – Euroka – Yarravel and Crescent Head – Kundabung). The average weekly household income in Kempsey was $120 lower per week compared to the Mid North Coast average and $689 per week lower than the State averages;
- The trend of lower household incomes in Kemspey Shire was also reflected in average monthly mortgage repayments ($1,416 per month) and average weekly rental payments ($248 per week) in 2016. On average the proportion of household income within Kempsey Shire which was spent on housing costs was below than Mid North Coast and State averages;
- Over the last three Censuses, the incidence of persons working full time in Kempsey Shire was lower than the incidence in the Mid North Coast but higher than in NSW. The incidence of full-time employment was highest in Aldavilla – Euroka – Yarravel, East Kemspey and Smithtown – Gladstone and District. However, as of the 2011 and 2016 Census, the incidence of persons working part-time in Kemspey Shire was higher (accounting for over a third of the population) than recorded in Mid North Coast and NSW;
- The unemployment rate in Kempsey Shire was approximately 8.6% in 2016 and was consistently higher than the unemployment rate in Mid North Coast and NSW across all three Censuses, whilst the participation rate remained lower than the Mid North Coast and State in the same time. The labour force participation rate was lowest in West Kempsey (participation rate of 37.3% in 2016) and South Kempsey (participation rate of 39.0% in 2016);

- The incidence of persons with a non-school qualification increased from 31.2% in 2006 to 39.0% in 2016 of the working age population in Kempsey Shire. Increases in the proportion of the population holding a non-school qualification were observed across all catchment areas. However, the incidence of persons with a non-school qualification remained below the Mid North Coast and NSW averages;
- Of the working population in Kempsey Shire and the Mid North Coast, over a third are lower white-collar workers, making this occupational category the most significant in these areas across all three Censuses. This is in contrast with the State employment trends, which suggests as of the 2006, 2011 and 2016 Censuses the most significant occupational category was upper white-collar workers. The incidence of lower white-collar workers was highest in the Aldavilla – Euroka – Yarravel and Crescent Head – Kundabung catchment areas; and
- In 2006, the most significant employing industry in Kempsey Shire, Mid North NSW and NSW was retail trade, however, in 2011 and 2016 the most significant employing industry shifted to health care and social assistance. As of 2016, the health care and social assistance industry represented 16.1% of total employment Kempsey Shire and 17.3% in Mid North Coast, significantly above the incidence recorded in NSW (12.5% of employment). The incidence of employment within the health care and social assistance sector was particularly high in West Kempsey – Greenhill, likely attributable to the presence of Kempsey District Hospital.

- *The average age of residents within Kempsey Shire has been higher than that of NSW but lower than that for Mid North Coast.*
- *Kempsey Shire recorded a higher incidence of Aboriginal and Torres Strait Islander persons compared to Mid North Coast and NSW. The incidence of Aboriginal and Torres Strait Islander persons was highest in the South Kempsey Catchment area, increasing from 20.9% in 2006 to 21.7% in 2016.*
- *The incidence of persons born in Australia was significantly higher in Kempsey Shire compared to Mid North Coast and NSW.*
- *The incidence of couple families without children were the most common household type across Kempsey Shire.*
- *The average household size in Kempsey Shire decreased from 2.5 to 2.4 between 2006-2016. The average household size was significantly lower than NSW but on par with Mid North Coast.*
- *Between 2006 to 2016, the incidence of households fully owning a home decreased in Kempsey Shire and across the majority of catchment areas, however was higher compared to NSW.*
- *The average weekly household income was $1,181 per week in 2016, which is $120 per week lower than Mid North Coast average and $689 per week lower than State average.*
- *On average the proportion of household income within Kempsey Shire which was spent on housing costs was below the Mid North Coast and NSW averages.*
- *The incidence of persons working full time in Kempsey Shire was lower than the Mid North Coast but higher than in NSW. However, as of the 2011 and 2016 Census, the incidence of persons working part-time was higher than Mid North Coast and NSW.*
- *Unemployment in Kempsey Shire was approximately 8.6% in 2016 and was consistently higher than Mid North Coast and NSW across all three Censuses.*
- *Persons with a non-school qualification increased from 31.2% in 2006 to 39.0% in 2016 of the working age population in Kempsey Shire, but remained below the Mid North Coast and NSW averages.*
- *For the working population in Kempsey Shire and the Mid North Coast, the most significant occupation category was lower white-collar workers across all three Censuses. This is in contrast with the State employment trends, which suggests the most significant occupational category was upper white-collar workers.*
- *As of 2016, the health care and social assistance industry represented 16.1% of total employment Kempsey Shire and 17.3% in Mid North Coast, significantly above the incidence recorded in NSW (12.5% of employment.*

Table 2 – Socio-Economic Profile, 2006 to 2016 Census (Source: Informed Decisions)

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution									
0-14 years	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)									
Aboriginal and Torres Strait Islander	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)									
Australia	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
South Africa	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)									
English	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)									
Couple families with children	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Household Finances									
% of households fully owning home	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market									
Full-time employment (% labour force)	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications									
% Bachelor or Higher degree	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation									
Upper White Collar									
Managers	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Professionals	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar									
Community & Personal Service Workers	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar									
Technicians & Trades Workers	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar									
Machinery Operators & Drivers	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)									
Agriculture, forestry & fishing	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Retail trade	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

2.2 Housing Specific Characteristics

This section analyses demographic data and information relating to housing specific trends within Kempsey Shire and the catchment areas to help understand the housing needs of the future population.

2.2.1 Household Income

The NSW Government (2016) Department of Family and Community Services publishes a range of data sources as part of a Housing Kit Database to help inform local housing strategies. It categorises households by household income into three low-income categories:

- Very low income households: households earning less than 50% of the NSW or Sydney median income, depending on where they live. They include workers in a range of lower paid occupations, particularly in areas such as retail or manufacturing, as well as people earning the minimum wage or who are on an aged or disability pension or other government benefit;
- Low income households: households earning more than 50% but less than 80% of the NSW or Sydney median income, depending on where they live. They include many people working in jobs such as a child care worker, secretary or cleaner; and
- Moderate income households: households described as being on a moderate income are those earning between 80-120% of the NSW or Sydney median income.

For Kempsey Shire, median household incomes as of 2016 have been compared to the Mid North Coast and NSW. Within Kempsey Shire, very low and low-income households accounted for almost 62.0% of households, marginally above the incidence for the Mid North Coast. The incidence of very low- and low-income households within Kempsey Shire and the Mid North Coast was significantly higher than that for NSW.

Table 3 summarises low, moderate and high-income households within Kempsey Shire and the benchmark areas in 2016.

Table 3 – Low- moderate- and high-income households, Kempsey Shire, 2016 (Source: NSW Government 2018 [NSW Local Government Housing Kit])

	Very low, and low-income households	Moderate Income Households	High Income Households	Total
Kempsey Shire	6,598 (61.9%)	2,166 (20.3%)	1,894 (17.8%)	10,659
Mid North Coast	22,100 (61.0%)	7,307 (20.2%)	6,813 (18.8%)	36,221
NSW	1,110,970 (42.7%)	538,162 (20.7%)	955,169 (36.7%)	2,604,300

There were 207 public housing dwellings in Kempsey Shire in 2017, accounting for approximately 10% of the public housing stock in Mid North Coast and 0.2% of public housing stock in NSW.

Table 4 – Public Housing Stock, Kempsey Shire, June 2017 (Source: NSW Government 2018 [NSW Local Government Housing Kit])

	Public Housing Stock (June 2017)
Kempsey Shire	207
Mid North Coast	2,072
NSW	112,547

2.2.2 Socio – Economic Indexes for Areas (SEIFA)

Socio-Economic Indexes for Areas (SEIFA) measures the relative level of socio-economic disadvantage and or/advantage based on a range of economic characteristics. Informed decisions provides two SEIFA Indexes for Kempsey Shire, which are Relative Socio-Economic Disadvantage (IRSD) and the Index of Relative Socio-Economic Advantage and Disadvantage (IRSAD). This report considers the IRSD.

In 2016, Kempsey Shire had SEIFA index score of 888.0 which ranked within the 8 percentile, indicating only 8.0% of Australia's LGAs have a SEIFA index lower than Kempsey. Comparatively, the Mid – North Coast had a SEIFA index score of 928.0, ranking within the 15 percentile of regions in Australia.

Table 5 – SEIFA (IRSD), Kempsey Shire and Benchmark Areas, 2016 (Source: Informed Decisions])

	2016 index	Percentile
Australia	1,001.9	46
New South Wales	1,001.0	45
Mid-Coast NSW	928.0	15
Kempsey Shire	**888.0**	**8**

2.2.3 Rental and Mortgage Stress/Affordability

The NSW Government Housing Kit Database (2016) also provides information on rental and mortgage stress for 2016. Housing stress is defined as spending more than 30% of gross household income on rent or mortgage repayments. This is based on median incomes in Greater Sydney and is therefore likely to underestimate the level of rental and mortgage stress in the local area given the significantly lower median household income in the Kempsey Shire compared to Greater Sydney.

In Kempsey Shire, 83.9% of households earning very low incomes that were renting in 2016, were in rental stress. In addition, 52.6% of low-income households were also experiencing rental stress and 13.6% of moderate-income households were experiencing rental stress. Levels of rental stress were lower in Kempsey Shire compared to Mid North Coast for all household income types. In Kempsey Shire in 2016, 59.4% of households earning very low incomes that were paying a mortgage, were in mortgage stress, 35.2% of households earning low incomes were in mortgage stress, and 16.5% of households earning moderate incomes were in mortgage stress. These levels of housing stress were all similar to that experienced in the Mid North Coast.

Table 6 summarises rental and mortgage stress households within Kempsey Shire and the benchmark areas in 2016.

Table 6 - Rental and mortgage stress by household income, Kempsey Shire, 2016 (Source: NSW Government 2018 [NSW Local Government Housing Kit])

	Rental Stress			Paying Mortgage		
	Very Low Income	Low Income	Moderate Income	Very Low Income	Low Income	Moderate Income
Kempsey	83.9%	52.6%	13.8%	59.4%	35.2%	16.5%
Mid North Coast	90.2%	61.5%	21.4%	60.5%	34.9%	19.8%
NSW	93.7%	65.5%	34.5%	69.2%	44.1%	25.9%

For this measure, a *very low-income* household is defined as earning 50% or less of the Greater Sydney median household income, *low income* households are those earning between 50% and 80% of the Greater Sydney median household income and *moderate-income* households earn an income between 80% and 120% of the Greater Sydney median household income.

The stock of dwellings available for rent that are considered affordable for very low income households in Kempsey Shire was around 26.5% in 2019 and has fallen dramatically over the past 18 years or so, from 69.7% in 2001. Over the past five years, the proportion has been around 26.9%. For low-income households, the proportion of dwellings that are affordable to rent has also fallen significantly, from around 96.9% in 2001 to 72.5% in 2019. Rental affordability appears to be an increasingly significant issue for very low-income households in the Kempsey Shire. This is primarily due to a tight rental market driven by limited supply of affordable housing and vacancy rates remaining consistently low.

Table 7 summarises proportion of rental stock that is affordable within Kempsey Shire and the benchmark areas in 2016.

Table 7 - Proportion of rental stock that is affordable, Kempsey Shire, 2001-2019 (Source: NSW Government 2018 [NSW Local Government Housing Kit])

	2001	2006	2011	2012	2013	2014	2015	2016	2017	2018	2019
Kempsey Shire											
Very Low Income	69.7%	56.0%	34.5%	35.9%	33.5%	32.5%	26.7%	28.8%	26.2%	26.5%	26.5%
Low Income	96.9%	90.4%	74.5%	72.6%	74.4%	75.5%	72.0%	75.6%	78.0%	82.8%	72.5%
Moderate	98.7%	97.5%	94.1%	91.5%	93.2%	93.9%	94.0%	95.6%	100.0%	98.6%	100.0%
NSW											
Very Low Income	22.0%	23.0%	11.6%	11.0%	11.4%	9.2%	9.9%	10.4%	9.7%	9.4%	8.8%
Low Income	49.9%	49.6%	28.8%	27.6%	30.2%	25.3%	30.6%	31.1%	32.5%	32.4%	33.5%
Moderate	77.2%	78.7%	64.5%	63.5%	67.4%	64.1%	68.1%	69.1%	76.5%	77.0%	77.4%

The stock of dwellings available for purchase that are considered affordable for very low-income households has been consistently low over the past 13 years, at around 2.7%-16.9%. This trend is similar for low income households, with the proportion of stock affordable for low income households falling from 61.9% in 2001, to around 36.7% 2019. The majority of very low income and low-income households within Kempsey Shire are unlikely to purchase a dwelling.

Table 8 summarises proportion of purchase stock that is affordable within Kempsey Shire and the benchmark areas in 2016.

Table 8 - Proportion of purchase stock that is affordable, Kempsey Shire, 2001-2019 (Source: NSW Government 2018 [NSW Local Government Housing Kit])

	2001	2006	2011	2012	2013	2014	2015	2016	2017	2018	2019
Kempsey Shire											
Very Low Income	29.1%	2.7%	5.1%	4.8%	6.7%	10.0%	16.9%	9.6%	16.5%	6.8%	9.2%
Low Income	61.9%	20.9%	20.3%	33.6%	36.6%	44.0%	49.8%	45.2%	45.3%	44.9%	36.7%
Moderate	89.8%	52.7%	60.8%	67.2%	72.4%	88.0%	86.2%	86.8%	77.7%	76.9%	62.5%
NSW											
Very Low Income	18.0%	2.0%	1.2%	1.6%	1.8%	1.9%	2.4%	2.3%	4.3%	2.7%	2.6%
Low Income	52.1%	7.0%	4.8%	8.2%	9.7%	8.5%	10.3%	9.0%	11.7%	9.3%	9.9%
Moderate	81.9%	25.1%	21.6%	32.6%	36.3%	31.5%	35.0%	31.2%	29.3%	28.4%	32.5%

- *In 2016, 83.9% of households earning very low incomes that were renting, were in rental stress. 52.6% of low-income households were also experiencing rental stress and 13.6% of moderate-income households were experiencing rental stress.*
- *Rental affordability appears to be an increasingly significant issue for very low-income households in the Kempsey Shire.*
- *In 2016, 59.4% of households earning very low incomes that were paying a mortgage, were in mortgage stress, 35.2% of households earning low incomes were in mortgage stress, and 16.5% of households earning moderate incomes were in mortgage stress.*
- *The stock of dwellings available for rent that are considered affordable for very low income households in Kempsey Shire was around 26.5% in 2019 and has fallen dramatically over the past 18 years or so, from 69.7% in 2001.*
- *The majority of very low income and low-income households within Kempsey Shire are unlikely to purchase a dwelling.*

2.2.4 Social Housing and Housing for Particular Needs

Social housing waiting times within the Kempsey Shire are identical across the different catchment areas they are all within the Kempsey Allocation Zone.

The waiting time for a studio or one-bedroom dwelling and two-bedroom dwelling ranges between five to ten years, whereas for a three-bedroom dwelling, the waiting time is two to five years or more.

As of June 2020, there were 196 applicants on the social housing wait list in the Kempsey Allocation Zone, with 41 of these listed as priority applicants which means they have been assessed to be in urgent need of housing and are unable to address their housing needs in the private rental market due to their complex life circumstances.

Table 9 below details social housing waiting times within Kempsey Shire in June 2020.

Table 9 - Social housing waiting times, Kempsey Shire, June 2020 (Source: NSW Government 2018 [NSW Local Government Housing Kit])

	Studio/1 Bedroom	2 Bedroom	3 Bedroom	4+ Bedroom
Kempsey Allocation Zone	5 to 10 years	5 to 10 years	2 to 5 years	10+ years

The 2016 ABS Census dictionary defines need for assistance with core activity as individuals 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, because of a disability, long-term health condition (lasting six months or more) or old age.

In 2016, 2,506 residents of Kempsey Shire, or 6.7% of the total population, needed assistance with core activities. This represented an increase of some 767 residents or 2.3% since 2006. This was a higher proportion of population than for Regional NSW and NSW. These residents may have specialised housing needs, however at a minimum, adaptable housing features may assist with everyday activities and allow modifications at a reduced cost.

Table 10 below details change in the number of residents needing assistance within Kempsey Shire and the benchmark areas in between 2006 and 2016.

Table 10 - Need for Assistance, Kempsey Shire and Benchmark Areas, 2006 to 2016 (Source: Informed Decisions (2021))

	Kempsey Shire			Mid North Coast			NSW		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Has need for assistance with core activities	1,739 (6.3%)	2,342 (8.3%)	2,506 (8.7%)	13,960 (5.9%)	16,991 (6.9%)	19,381 (7.3%)	277,745 (4.2%)	338,311 (4.9%)	402,048 (5.4%)
Does not need assistance	25,647 (93.7%)	25,792 (91.7%)	26,373 (91.3%)	222,573 (94.1%)	229,959 (93.1%)	246,714 (92.7%)	6,271,430 (95.8%)	6,579,290 (95.1%)	7,078,194 (94.6%)
Total	**27,386**	**28,134**	**28,879**	**236,533**	**246,950**	**266,095**	**6,549,175**	**6,917,601**	**7,480,242**

For this measure, homeless people are considered to include:

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

This estimate is likely to underestimate homelessness particularly young people, people displaced due to domestic and family violence and Aboriginal and Torres Strait Islander people.

There were 139 homeless persons in Kempsey Shire in 2016, representing a noticeable decline from the 209 recorded in 2011. This declining trend in the number of homeless persons was observed for the Mid North Coast Region.

Table 11 below details homeless population within Kempsey Shire, Mid North Coast and NSW as of 2011 and 2016.

Table 11 - Homeless Population, Kempsey Shire and Benchmark Areas, 2011 and 2016 (Source: ABS Census of Population and Housing (2011 and 2016))

	2011	2016	Change (2011-16)
Kempsey Shire	205	139	-66
Mid North Coast	745	683	-62
NSW	27,483	37,692	10,209

- *Waiting times for social housing currently range from between five to ten years for one and two bedroom dwellings, two to five years for a three bedroom dwelling and 10+ years for a four bedroom dwelling.*
- *As of June 2020, there were 196 applicants on the social housing wait list, with 41 of these listed as priority applicants.*
- *There may be a need to provide additional social housing within Kempsey Shire to meet these needs.*
- *The rate of homelessness has declined from 209 persons in 2011 to 139 persons in 2016, representing a noticeable change.*

2.2.5 Dwelling Structure

A total 13,609 dwellings were counted in the Kempsey Shire in 2016, comprising 86.8% of dwellings that were occupied by residents on Census night and 13.5% unoccupied dwellings. In comparison, in 2006, there were 12,962 dwellings counted in Kempsey Shire, with 85.1% of dwellings that were occupied by residents on Census night and 14.6 unoccupied dwellings. Over the last three Censuses, the proportion of dwellings occupied were significantly higher in the Mid North Coast and NSW.

Table 12 below provides a dwelling summary within Kempsey Shire and the benchmark areas between 2006 and 2016.

Table 12 - Dwellings by Type, Kempsey Shire, Benchmark Areas, 2006 to 2016 (Source: Informed Decisions (2021))

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Occupied private dwellings	85.1%	84.6%	86.8%	88.3%	88.2%	89.2%	90.3%	90.5%	90.5%
Unoccupied private dwellings	14.6%	15.1%	13.0%	11.3%	11.5%	10.5%	9.4%	9.2%	9.3%
Non private dwellings	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
Total dwellings	**12,962**	**13,452**	**13,643**	**109,040**	**115,248**	**123,875**	**2,735,321**	**2,871,537**	**3,066,978**

Note: Based on place of enumeration. Includes occupied and unoccupied private dwellings. “Migratory dwellings” responses are included in the total.

Informed Decisions categorisation of dwelling types aligns with that utilised by the Australian Bureau of Statistics (ABS). The ABS dwelling classifications classifies dwellings into a range of categories according to the definitions outlined below (and provided in the ABS Census 2016 Dictionary):

- Detached (separate house): This is a house which is separated from other dwellings by a space of at least half a metre. A separate house may have a flat attached to it, such as a granny flat or converted garage (and this would be counted as a flat). The number of storeys of separate houses is not recorded. Also included in this category are occupied accommodation units in manufactured home estates which are identified as separate houses. This category is often referred to as ‘detached’.

- Semi Detached (Medium Density): (Semi-detached, row or terrace house, townhouse, etc.): These dwellings have their own private grounds and no other dwelling above or below them. They are either attached in some structural way to one or more dwellings or are separated from neighbouring dwellings by less than half a metre. This category is often referred to just as 'medium density'; and
- Attached (Flat or apartment): This category includes all dwellings in blocks of flats or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category also includes flats attached to houses such as granny flats, and houses converted into two or more flats. This category is often referred to as 'attached dwellings'.

The remaining dwelling types are outlined below, and are often grouped into one category ('other dwellings):

- Caravan: This category includes all occupied caravans, regardless of where they are located. Occupied campervans are also included;
- Cabins and houseboats: This category includes all occupied cabins and houseboats. Cabins are self-contained and not intended for long term residential use. This includes occupied cabins located in residential parks or set up as temporary accommodation. Houseboats are occupied mobile dwellings (intended for use on water). They are not typically intended for long term use (although could be currently used on a permanent or semi-permanent basis). Occupied houseboats are treated as occupied private dwellings regardless of location. It also includes occupied small boats;
- Improvised home, tent, sleepers out: This category includes sheds, tents, humpies and other improvised dwellings, occupied on census night. This category also includes people sleeping out, such as those sleeping on the streets, in abandoned buildings, under bridges or in cars; and
- House or flat attached to a shop, office, etc. A house or flat attached to a shop, office, factory or any other non-residential structure is included in this category.

The breakdown of dwellings by dwelling type is shown below in Table 2-11. Of the 13,609 private dwellings occupied by residents on census night 2016, 86.0% were detached dwellings, 8.8% were semi-detached dwellings, 1.2% were attached, and 2.6% were other types of dwellings.

There was less diversity of dwellings within the Kempsey Shire for residents (8.8% semi-detached dwellings and 1.2% attached), compared to Mid North Coast (15.7% semi-detached dwellings and 2.8% attached) and NSW (17.9% semi-detached dwellings and 15.3% attached).

Table 13 below summaries dwellings by type within Kempsey Shire and the benchmark areas between 2006 and 2016.

Table 13 - Private Dwellings by Type, Kempsey Shire and Benchmark Areas, 2006 to 2016 (Source: Informed Decisions (2021))

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Detached	84.2%	85.2%	86.0%	77.3%	78.4%	77.2%	69.2%	67.9%	64.9%
Semi-Detached	10.3%	10.8%	8.8%	16.0%	15.5%	15.7%	16.9%	17.4%	17.9%
Attached	1.2%	0.7%	1.2%	2.7%	2.5%	2.8%	12.4%	13.3%	15.3%
Other: caravans, cabin, houseboat etc.	4.3%	3.3%	2.6%	4.0%	3.5%	3.4%	1.4%	1.2%	1.4%
Total	**12,924**	**13,406**	**13,609**	**108,691**	**114,881**	**123,539**	**2,728,692**	**2,864,602**	**3,059,610**

Note: Based on place of enumeration. Includes occupied and unoccupied private dwellings. "Not Stated" responses are included in the total.

As of the latest Census, the total number of occupied dwellings within the Kempsey Shire was 11,837 dwellings, comprising of 43.7% of dwellings with three bedrooms, 18.8% of dwellings with four bedrooms, 18.0% of dwellings with two bedrooms, 5.8% of dwellings with one bedroom or studios and 3.9% of dwellings with five bedrooms. Over the last three Censuses, Kempsey Shire had higher proportion of three-bedroom dwellings compared to Mid North Coast and NSW. Conversely, Mid North Coast and NSW had higher proportions of dwellings with four bedrooms or more compared to the Kempsey Shire.

Table 14 below summaries dwellings by number of bedrooms within Kempsey Shire and the benchmark areas between 2006 and 2016.

Table 14 - Occupied Dwellings by Number of Bedrooms, Kempsey Shire, Benchmark Areas, 2006 to 2016 (Source: Informed Decisions (2021))

	Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
0 or 1 bedrooms	6.5%	6.2%	5.8%	5.8%	5.6%	5.4%	5.9%	6.3%	6.6%
2 bedrooms	20.3%	19.8%	18.0%	20.3%	19.8%	18.6%	21.5%	21.7%	21.1%
3 bedrooms	46.4%	46.3%	43.7%	44.4%	43.5%	40.9%	39.4%	38.3%	35.3%
4 bedrooms	18.3%	19.4%	18.8%	20.7%	21.8%	22.3%	21.3%	22.3%	23.0%
5 bedrooms or more	3.2%	3.6%	3.9%	4.2%	4.6%	4.9%	5.2%	5.8%	6.6%
Total dwellings	**11,034**	**11,375**	**11,837**	**96,325**	**101,619**	**110,537**	**2,470,413**	**2,599,172**	**2,774,864**

Note: Based on place of enumeration. Includes occupied and unoccupied private dwellings. "Not Stated" responses are included in the total.

A comparison of household size and bedroom numbers shows that there were a large proportion of households in Kempsey Shire where just one person is usually resident living in two- and three-bedroom dwellings (32.3% and 40.1% respectively). Similarly, more than half of households with two to four persons were residing in three-bedroom dwellings in 2016 in the Kempsey Shire, this incidence was significantly higher compared to Mid North Coast and NSW.

Table 15 below summaries bedrooms by household size for Kempsey Shire and the benchmark areas in 2016.

Table 15 - Bedrooms by Household Size, Kempsey Shire, Mid North Coast and NSW, 2016 (Source: ABS Census of Population and Housing (2016))

	Studio and One Bedroom	Two Bedroom	Three Bedrooms	Four Bedrooms	Five or More Bedrooms
Kempsey Shire					
One person	11.8%	32.3%	40.1%	8.5%	0.9%
Two persons	3.4%	19.3%	52.8%	20.1%	2.5%
Three persons	1.2%	11.6%	53.9%	26.6%	5.6%
Four persons	0.6%	5.3%	53.7%	32.4%	6.2%
Five persons	0.5%	3.2%	39.5%	42.1%	12.3%
Six persons	1.1%	2.2%	31.4%	36.9%	25.2%
Seven persons	0.0%	0.0%	19.0%	39.7%	31.7%
Eight or more persons	0.0%	0.0%	21.6%	29.7%	51.4%
Total	5.1%	19.3%	47.8%	20.7%	4.2%
Mid North Coast					
One person	12.2%	33.7%	38.3%	8.9%	1.2%
Two persons	2.4%	19.9%	49.4%	23.2%	3.2%
Three persons	0.8%	11.2%	51.3%	29.2%	6.1%
Four persons	0.5%	5.1%	45.8%	39.1%	8.3%
Five persons	0.6%	2.8%	32.0%	46.4%	16.8%
Six persons	0.4%	1.7%	26.8%	40.9%	28.2%
Seven persons	0.8%	0.0%	19.6%	35.2%	36.9%

	Studio and One Bedroom	Two Bedroom	Three Bedrooms	Four Bedrooms	Five or More Bedrooms
Eight or more persons	0.0%	1.6%	14.4%	35.8%	41.2%
Total	4.8%	20.0%	44.5%	22.9%	4.8%
NSW					
One person	18.5%	33.9%	32.0%	8.7%	1.5%
Two persons	5.8%	26.5%	41.1%	20.9%	3.8%
Three persons	1.6%	19.8%	43.3%	27.3%	6.4%
Four persons	0.5%	10.7%	38.6%	38.9%	10.2%
Five persons	0.4%	5.8%	28.6%	44.8%	19.1%
Six persons	0.5%	4.1%	24.7%	38.0%	30.7%
Seven persons	0.7%	3.0%	20.4%	35.4%	37.8%
Eight or more persons	0.8%	2.5%	15.9%	30.4%	46.5%
Total	6.7%	22.2%	37.2%	24.3%	7.0%

Notes: Private dwellings based on place of enumeration.

Kempsey Shire was characterised by a relatively high incidence of detached product with corresponding lower incidences of semi-detached and attached dwellings relative to the Mid North Coast and New South Wales. Kempsey Shire was characterised by relatively little provision of semi-detached and detached dwelling product with two bedrooms, representing an opportunity to provide more diverse housing opportunities for the local community.

Table 16 below summaries dwelling types by number of bedrooms for Kempsey Shire and the benchmark areas in 2016.

Table 16 - Dwelling types by Size, Kempsey Shire, Mid North Coast and NSW, 2016 (Source: ABS Census of Population and Housing (2016))

	Detached	Semi-Detached	Attached	Other
Kempsey Shire				
None (includes bedsitters)	34.4%	7.5%	3.1%	44.4%
One bedroom	45.8%	10.9%	17.6%	18.5%
Two bedrooms	71.9%	14.0%	11.1%	1.6%
Three bedrooms	95.5%	1.1%	2.1%	0.6%
Four bedrooms	98.4%	0.0%	0.3%	0.2%
Five bedrooms	99.4%	0.0%	0.0%	0.0%
Six bedrooms or more	96.9%	0.0%	0.0%	0.0%
Total	87.2%	4.1%	4.4%	2.6%
Mid North Coast				
None (includes bedsitters)	30.6%	6.0%	8.9%	47.8%
One bedroom	28.8%	15.0%	31.4%	22.3%
Two bedrooms	48.6%	23.0%	22.2%	5.2%
Three bedrooms	87.6%	7.9%	3.2%	0.8%
Four bedrooms	97.7%	1.1%	0.3%	0.4%
Five bedrooms	97.9%	0.7%	0.2%	0.5%
Six bedrooms or more	95.5%	0.5%	1.2%	1.5%

	Detached	Semi-Detached	Attached	Other
Total	78.0%	9.5%	8.2%	3.5%
NSW				
None (includes bedsitters)	16.7%	8.7%	56.3%	15.6%
One bedroom	12.9%	13.6%	67.1%	5.0%
Two bedrooms	27.6%	17.8%	52.6%	1.5%
Three bedrooms	76.8%	14.5%	7.9%	0.5%
Four bedrooms	93.1%	5.6%	0.8%	0.3%
Five bedrooms	95.7%	3.2%	0.6%	0.2%
Six bedrooms or more	93.0%	3.2%	2.1%	0.6%
Total	65.3%	12.2%	20.7%	1.3%

Notes: Private dwellings based on place of enumeration.

- *Of the 13,609 private dwellings within Kempsey Shire in 2016, 86.0% were detached dwellings, 8.8% were semi-detached dwellings, 1.2% were attached, and 2.6% were other types of dwellings.*
- *There was less diversity of semi-detached and attached dwellings within the Kempsey Shire compared to Mid North Coast and New South Wales.*
- *There were a large proportion of households in Kempsey Shire where just one person is usually resident living in two- and three-bedroom dwellings (32.3% and 40.1% respectively). Similarly, more than half of households with two to four persons were residing in three-bedroom dwellings, which was significantly higher compared to Mid North Coast and NSW.*
- *Kempsey Shire is characterised by a relatively high incidence of detached product with corresponding lower incidences of semi-detached and attached dwellings relative to the Mid North Coast and New South Wales.*
- *Kempsey Shire is characterised by relatively little provision of semi-detached and detached dwelling product with two bedrooms, representing an opportunity to provide more diverse housing opportunities for the local community.*

2.3 Historic Population

Over the past nine years, the population of Kempsey Shire has been relatively flat, increasing from 29,205 persons in 2012 to 29,929 persons in 2020, representing average annual growth of 0.3% per annum.

The Aldavilla – Euroka – Yarravel and Frederickton and District catchment areas recorded the highest growth rate, with population increasing at an average annual rate of 0.7% per annum. Conversely, the South West Rocks – Jerseyville (increase of 257 persons) and West Kempsey – Greenhill (increase of 181 persons) catchment areas recorded the highest population increase over this period. Interestingly, Crescent Head – Kundabung, Rural West – Bellbrook and Smithtown – Gladstone and District recorded a decrease in population between 2012 and 2020.

Table 17 below details the historic population of Kempsey Shire and its component catchment areas between 2012 and 2020.

Table 17 - Historic population within Kempsey Shire and the Catchment areas, 2012 to 2020 (Source: Informed Decisions (2019))

	2012	2013	2014	2015	2016	2017	2018	2019	2020	Ave. Ann. Growth, 2012 to 2020
Aldavilla - Euroka - Yarravel	2,958	2,967	3,011	3,050	3,060	3,085	3,085	3,128	3,133	0.7%

	2012	2013	2014	2015	2016	2017	2018	2019	2020	Ave. Ann. Growth, 2012 to 2020
Crescent Head - Kundabung	2,216	2,218	2,196	2,216	2,193	2,188	2,202	2,182	2,202	-0.1%
East Kempsey	2,120	2,160	2,156	2,140	2,163	2,185	2,190	2,200	2,198	0.5%
Frederickton and District	2,156	2,179	2,220	2,230	2,271	2,286	2,280	2,292	2,280	0.7%
Rural West – Bellbrook	2,527	2,498	2,501	2,493	2,467	2,451	2,464	2,454	2,475	-0.3%
Smithtown - Gladstone and District	2,287	2,282	2,282	2,257	2,213	2,215	2,194	2,202	2,224	-0.4%
South Kempsey	2,583	2,565	2,516	2,494	2,483	2,546	2,545	2,567	2,580	0.0%
South West Rocks - Jerseyville	5,157	5,175	5,199	5,217	5,206	5,248	5,281	5,317	5,414	0.6%
Stuarts Point and District	1,529	1,549	1,555	1,546	1,542	1,554	1,534	1,552	1,571	0.3%
West Kempsey - Greenhill	5,672	5,679	5,715	5,746	5,804	5,837	5,856	5,861	5,853	0.4%
Kempsey Shire	**29,205**	**29,271**	**29,352**	**29,389**	**29,402**	**29,595**	**29,633**	**29,755**	**29,929**	**0.3%**

Note: The Kempsey Shire figures presented in this table represent the sum of the district areas and vary slightly from the Kempsey Shire estimates published by Informed Decisions on their website.

2.4 Projected Population and Dwellings

Population and dwelling projections for Kempsey Shire have been presented for the 2020 to 2041 period, based on population forecasts prepared by Informed Decisions and an assumed continuation of growth in the 2036-41 period at 75% of the rate anticipated for the 2031-36 period[1].

The Informed Decisions population projections are significantly higher than the NSW Government Population Projections, which anticipate a significantly lower rate of population growth for Kempsey Shire. The North Coast Regional Plan anticipates 30,850 persons and 15,550 dwellings by 2036. The implication of this for the Housing Strategy is that this study will plan for growth over and above the targets in the North Coast Regional Plan.

The population of Kempsey Shire is anticipated to record moderate growth between 2020 and 2041, increasing from 29,929 persons in 2020 to 35,350 persons in 2041, or by 0.8% per annum. The South West Rocks-Jerseyville catchment area is anticipated to account for a large proportion of population growth within Kempsey Shire, with the population within this catchment area increasing from 5,414 persons in 2020 to 8,476 persons in 2041, or by 2.2% per annum. Population growth in the remaining profile is anticipated to be relatively stable over the projection period.

Over the next 21 years, an additional 2,790 dwellings are anticipated for Kempsey Shire, with over half of all additional dwellings within the South West Rocks – Jerseyville catchment area (growth of 1,582 dwellings or 56.7% of total dwelling growth in Kempsey Shire). Dwelling growth in all other catchment areas is anticipated to be significantly lower, ranging between an additional one and twelve dwellings per annum. Table 18 summarises the projected population within Kempsey Shire and its catchment areas between 2020 and 2041.

[1] Population projections prepared by Informed Decisions are for the 2016 to 2036 period.

Table 18 - Projected Population and Dwellings within Kempsey Shire and Catchment areas, 2020 to 2041 (Source: Informed Decisions (2019))

	2020	2021	2026	2031	2036	2041	Ave. Ann. Growth (2020 to 2041)
Population							
Aldavilla - Euroka - Yarravel	3,133	2,931	3,010	3,064	3,115	3,154	0.0%
Crescent Head - Kundabung	2,202	2,201	2,235	2,341	2,485	2,599	0.8%
East Kempsey	2,198	2,221	2,270	2,329	2,380	2,419	0.5%
Frederickton and District	2,280	2,382	2,468	2,621	2,738	2,829	1.0%
Rural West – Bellbrook	2,475	2,574	2,584	2,630	2,704	2,761	0.5%
Smithtown - Gladstone and District	2,224	2,151	2,156	2,153	2,173	2,188	-0.1%
South Kempsey	2,580	2,525	2,578	2,663	2,748	2,814	0.4%
South West Rocks - Jerseyville	5,414	5,700	6,321	7,008	7,812	8,477	2.2%
Stuarts Point and District	1,571	1,575	1,595	1,612	1,655	1,688	0.3%
West Kempsey - Greenhill	5,853	5,887	6,077	6,229	6,338	6,421	0.4%
Kempsey Shire	29,929	30,147	31,294	32,650	34,148	35,350	0.8%
Dwellings							
Aldavilla - Euroka - Yarravel	978	987	1,052	1,107	1,150	1,183	0.9%
Crescent Head - Kundabung	1,205	1,210	1,244	1,300	1,368	1,421	0.8%
East Kempsey	1,023	1,026	1,047	1,074	1,092	1,106	0.4%
Frederickton and District	869	874	906	949	995	1,031	0.8%
Rural West – Bellbrook	1,291	1,293	1,309	1,329	1,352	1,370	0.3%
Smithtown - Gladstone and District	1,141	1,142	1,147	1,152	1,157	1,161	0.1%
South Kempsey	1,055	1,059	1,082	1,115	1,149	1,175	0.5%
South West Rocks - Jerseyville	3,295	3,341	3,686	4,084	4,519	4,876	1.9%
Stuarts Point and District	863	865	875	893	918	937	0.4%
West Kempsey - Greenhill	2,431	2,443	2,510	2,567	2,631	2,680	0.5%
Kempsey Shire	14,151	14,240	14,858	15,570	16,331	16,941	0.9%

- *Kempsey Shire is anticipated to increase from 29,929 persons in 2020 to 35,350 persons in 2041 (0.8% per annum).*
- *South West Rocks-Jerseyville will increase from 5,414 persons in 2020 to 8,476 persons in 2041 (2.2% per annum).*
- *Population growth in the remaining area is anticipated to be relatively stable over the projection period.*
- *An additional 2,790 dwellings are anticipated for Kempsey Shire, with over half of these provided within South West Rocks – Jerseyville (1,582 dwellings or 56.7% of total dwelling growth in Kempsey Shire).*
- *Dwelling growth in all other catchment areas is anticipated to be significantly lower, ranging between an additional one and twelve dwellings per annum.*

2.5 Summary of Demographic and Housing Characteristics

The key findings in this chapter relevant to housing need for Kempsey Shire are as follows:

- Kempsey Shire is characterised by an older population relative to New South Wales, particularly within South West Rocks – Jerseyville, Stuarts Point and District and Rural West – Bellbrook. This is suggestive of the need to provide appropriate downsizer options for this growing age cohort, which is likely to represent a mix of small lot detached dwellings, semi-detached and attached product, as well as retirement village and aged care beds;
- Kempsey Shire has a significantly higher proportion of persons that identify as Aboriginal and Torres Strait Islander relative to regional and state averages, particularly within South Kempsey and West Kempsey – Greenhill. This is suggestive of a potential opportunity to work with the Indigenous community to determine what their housing aspirations are, in achieving their cultural housing needs;
- Consistent with the age profile, the dominant household type in Kempsey Shire is couple families without children and lone person households. The incidence of lone person households is particularly high in East Kempsey, Stuarts Point and District and West Kempsey – Greenhill. This is suggestive of the need to provide compact housing options for an ageing population;
- The incidence of very low and low income households in Kempsey Shire was similar to the region average but significantly higher than in New South Wales. This is likely in part due to a higher proportion of retired persons within the community, but also points to the importance of providing affordable housing options within Kempsey Shire;
- In 2016, Kempsey Shire recorded a SEIFA index score of 888.0, ranking in the bottom eighth percentile of local government areas in Australia;
- Rental and mortgage stress within Kempsey Shire was significantly less pronounced than within New South Wales which is suggestive of a supply of affordable housing stock. However, the proportion of rental stock that is affordable for very low income households has declined significantly. The proportion of purchase stock that is affordable to very low income households has also declined over time. This is suggestive of an opportunity to provide affordable small dwelling product;
- Social housing wait times are significantly higher for study/one bedroom and two bedroom product than for three bedroom product, suggestive of a need to provide more compact social housing product;
- Kempsey Shire is dominated by detached houses relative to the Mid North Coast and New South Wales, with lower proportions of both semi-detached and attached product. This represents a potential opportunity to increase the diversity of housing stock;
- The most common housing type for one to four person households is a three bedroom dwelling. Given that two thirds of all households comprise either one or two bedroom households, this is likely suggestive of a need for smaller dwellings;
- Kempsey Shire had a significantly lower portion of semi-detached or attached dwelling product with two bedrooms relative to regional and state averages, with very few semi-detached or attached dwellings with three bedrooms. This suggests this dwelling type is potentially underprovided for within the community; and
- Population growth within Kempsey Shire is dominated by the South West Rocks – Jerseyville catchment, which represents the most significant opportunity to diversify the housing stock in Kempsey Shire.

3 PROPERTY MARKET OVERVIEW

The purpose of this section is to obtain an understanding of the residential property market within Kempsey Shire, including a breakdown by suburb, consistent with the Department of Planning, Industry and Environment's (DPIE's) Local Housing Strategy Guideline. The assessment has considered the following local property market indicators:

- Volume, value and median sales price for detached and attached dwellings within Kempsey Shire for the past ten years;
- Residential vacancies for the past five years (both the quantum of vacancies and residential vacancy rates); and
- Median weekly rents by property type.

3.1 Residential Property Sales

3.1.1 Detached Dwellings

This section of the report has considered the detached dwelling market within the Kempsey Shire suburbs for the past ten years. The assessment has been undertaken through extraction of property market data from the Pricefinder database. The analysis has presented transaction data for the following suburb groupings:

- West Kempsey;
- South West Rocks;
- South Kempsey;
- East Kempsey;
- Crescent Head;
- Frederickton;
- Stuarts Point;
- Yarravel;
- Smithtown;
- Aldavilla; and
- Balance Suburbs.

3.1.1.1 Volume of Sales

Over the past decade, there were an average of 585 detached dwelling sales annually in Kempsey Shire. The number of detached dwelling sales peaked in 2016-17 at 839 sales. Over this same period, the volume of sales was highest for South West Rocks followed by West Kempsey and South Kempsey, each averaging 116, 106 and 48 sales per annum. Sales for South West Rocks and South Kempsey peaked in 2016-17, whereas sales in West Kempsey peaked in 2017-18. Comparatively, the Balance of Kempsey Shire averaged 158 sales per annum, with sales peaking at 232 in 2016-17.

Figure 1 summarises the trend in the volume of detached sales in Kempsey Shire by suburb in the 2010-11 to 2020-21 period.

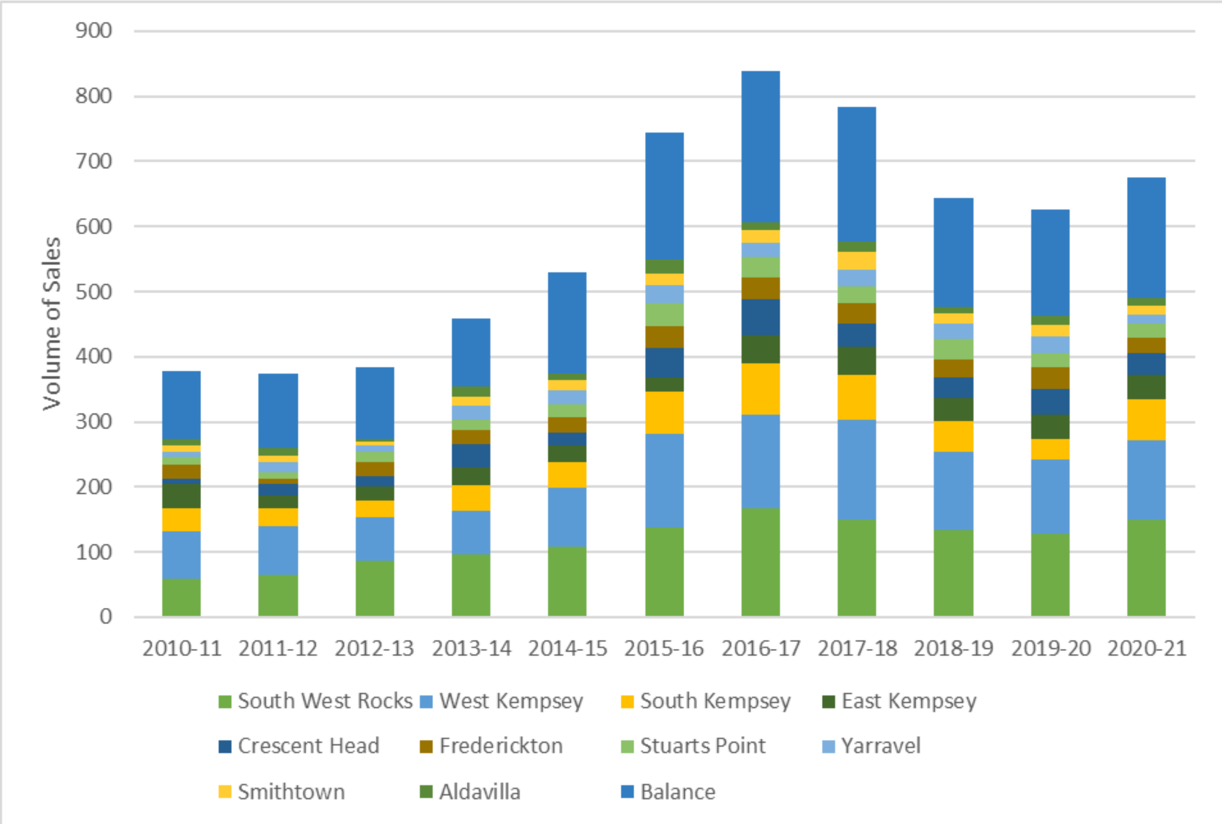


Figure 1 - Volume of Detached Dwelling Sales, Kempsey Shire by Suburb, 2010-11 to 2020-21 (Source: Pricefinder, 2021)

3.1.1.2 Value of Sales

Over the past ten years, the average annual value of detached dwelling sales within Kempsey Shire $182.4 million and peaked in 2020-21 with $315.6 million. The average annual value of sales was highest for the following suburbs:

- $42.9 million per annum in South West Rocks;
- $22.8 million per annum in West Kempsey;
- $15.5 million per annum in Crescent Heads;
- $10.4 million per annum in South Kemspey; and
- $8.3 million per annum in East Kemspey.

With respect to the balance of suburbs within Kempsey Shire, the average annual value detached dwelling sales was $56.3 million over the past ten years, the peak value of detached dwelling sales year aligned with the peak volume within Kempsey Shire.

Figure 2 summarises the trend in the value of detached sales in Kempsey Shire by suburb in the 2010-11 to 2020-21 period.

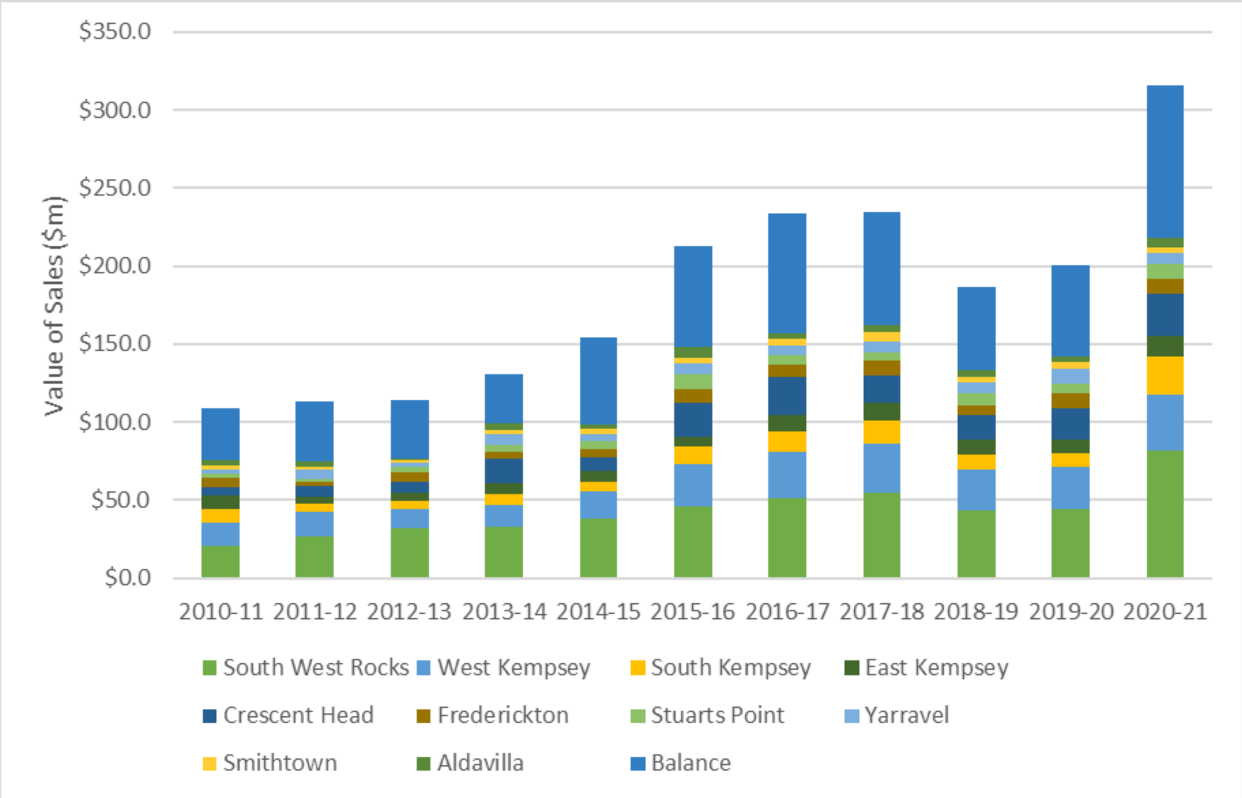


Figure 2 - Value of Detached Dwelling Sales, Kempsey Shire by Suburb, 2010-11 to 2020-21 (Source: Pricefinder, 2021)

3.1.2 Median Sales Price

In 2020-21, the median sales price for detached dwellings within Kempsey Shire was $416,500, with significant price growth recorded in the most recent year. The median sales price for detached dwellings in Kempsey Shire has recorded an upward trajectory in the past five years, with price growth particularly high within the past year.

In the suburbs analysed, the median sale price in 2020-21 was highest for the following suburbs:

- Crescent Heads: Median sales price of $812,500 in 2020-21;
- South West Rocks: Median sales price of $565,000 in 2020-21;
- Aldavilla: Median sales price of $500,000 in 2020-21; and
- Yarravel: Median sales price of $452,500 in 2020-21.

Table 19 summarises the median sales price for detached dwellings in Kempsey Shire by suburb over the past ten years.

Table 19 – Median Sales Price of Detached Dwelling Sales, Kempsey Shire by Suburb, 2010-11 to 2020-21 (Source: Pricefinder, 2021)

Year	South West Rocks	West Kempsey	South Kempsey	East Kempsey	Crescent Head	Frederickton	Stuarts Point	Yarravel	Smithtown	Aldavilla	Balance [2]	Kempsey Shire
2010-11	$352,500	$210,000	$200,000	$245,250	$438,000	$230,000	$250,000	$349,000	$260,000	$335,000	$310,000	$270,000
2011-12	$370,000	$210,000	$175,000	$235,000	$395,000	$282,000	$243,100	$320,000	$227,000	$335,000	$315,000	$280,000
2012-13	$330,000	$180,000	$175,500	$259,500	$430,000	$242,500	$235,000	$318,500	$171,250	$270,000	$290,000	$267,500
2013-14	$335,000	$200,000	$158,250	$235,000	$412,500	$215,000	$254,000	$305,000	$232,000	$290,000	$295,000	$276,250
2014-15	$347,500	$188,500	$135,000	$265,000	$445,000	$239,000	$255,000	$300,000	$180,000	$325,000	$350,000	$279,750
2015-16	$355,000	$195,000	$166,250	$232,500	$460,000	$258,000	$275,000	$315,000	$220,000	$322,500	$333,167	$277,500
2016-17	$363,000	$225,000	$162,500	$238,750	$459,600	$247,500	$269,000	$335,000	$233,000	$310,000	$332,500	$280,000
2017-18	$413,500	$240,000	$200,000	$280,000	$570,750	$295,000	$305,100	$358,000	$227,500	$392,000	$345,000	$290,000
2018-19	$380,000	$265,000	$220,000	$280,000	$600,000	$282,000	$300,000	$329,000	$252,500	$375,990	$330,000	$298,850
2019-20	$420,000	$265,000	$245,000	$288,500	$554,500	$323,750	$350,000	$456,588	$231,500	$300,000	$324,500	$315,000
2020-21	$565,000	$305,000	$284,500	$365,000	$812,500	$415,000	$449,500	$452,500	$285,000	$500,000	$475,000	$416,500

[2] Balance relates to all remaining areas/suburbs within Kempsey Shire that are not listed in the previous columns of this table

3.1.3 Attached Dwellings

This section of the report has presents an overview of sales transactions within the attached dwelling market in Kempsey Shire for the past ten years. Consistent with the analysis undertaken in the preceding section, the assessment has been undertaken through extraction of property market data from the Pricefinder database. For conciseness, the analysis has presented transactions for the following suburb groupings:

- South Kempsey;
- West Kempsey;
- South West Rocks;
- South Kempsey;
- East Kempsey;
- Crescent Head; and
- Balance Suburbs.

3.1.3.1 Volume of Sales

Between 2010-11 and 2020-21, there were an average of 64 attached dwelling sales per annum in Kempsey Shire. The number of attached dwelling sales peaked in 2016-17 at 93 sales. Over the past ten years, the volume of sales was highest for South West Rocks, with an average of 40 sales per annum. Consistent with that for Kemspey Shire, sales peaked in South West Rocks at 62 sales. Crescent Head and West Kempsey also recorded strong sales volume, each averaging 9 and 7 sales per annum. Sales for Crescent Heads peaked in 2016-17, whereas sales in West Kempsey peaked in 2015-16. Comparatively, the Balance of Kempsey Shire averaged 3 sales per annum, with sales peaking at 5 sales in 2013-14.

Figure 3 summarises the trend in the volume of attached sales in Kempsey Shire by suburb in the 2010-11 to 2020-21 period.

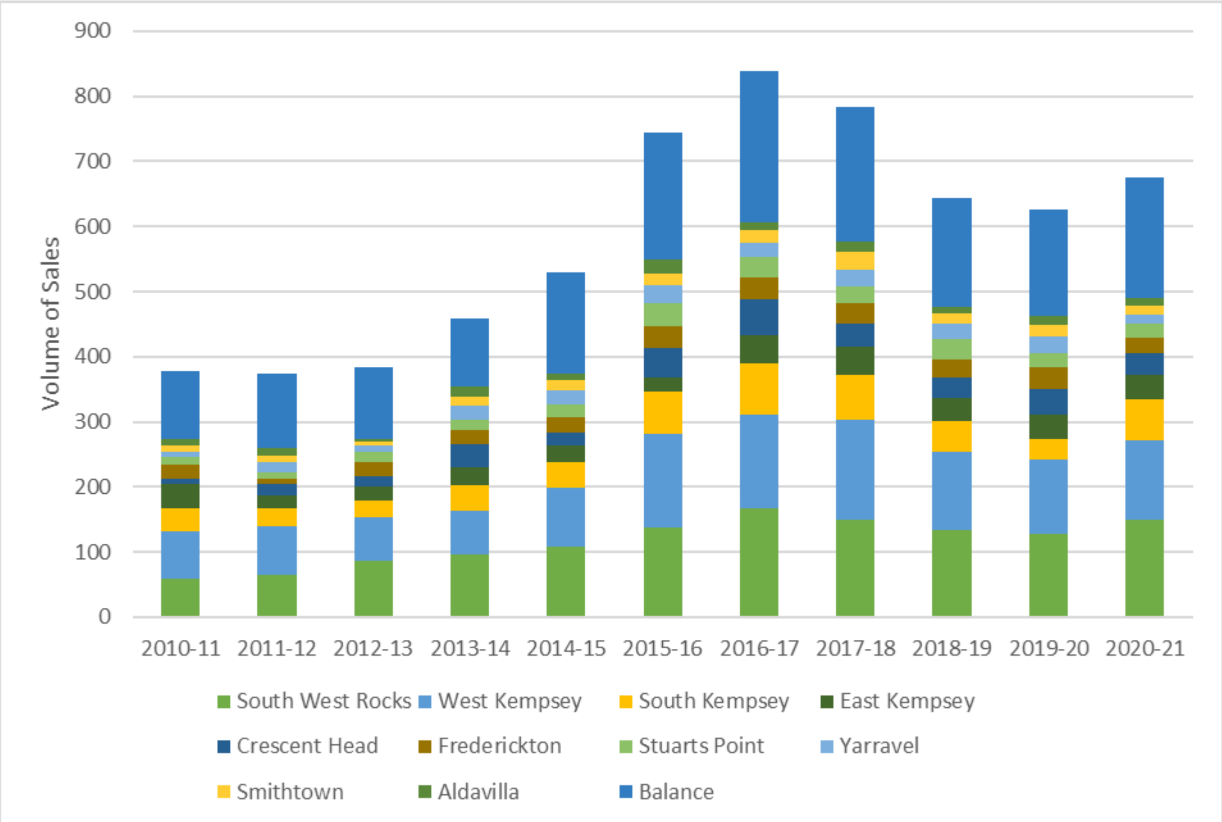


Figure 3 – Volume of Attached Dwelling Sales, Kempsey Shire by Suburb, 2010-11 to 2020-21 (Source: Pricefinder, 2021)

3.1.3.2 Value of Sales

Over the past ten years, the average annual value of attached dwelling sales within Kempsey Shire $19.0 million and peaked in 2017-18 at $30.6 million. The average annual value of sales was highest for the following suburbs :

- $13.8 million per annum in South West Rocks;
- $2.4 million per annum in Crescent Heads; and
- $1.2 million per annum in West Kempsey.

The average annual value attached dwelling sales within the Balance of suburbs was $0.4 million over the past ten years, the peak value of attached dwelling sales was in 2010-11 at $1.3 million.

Figure 4 summarises the trend in the value of attached sales in Kempsey Shire by suburb in the 2010-11 to 2020-21 period.

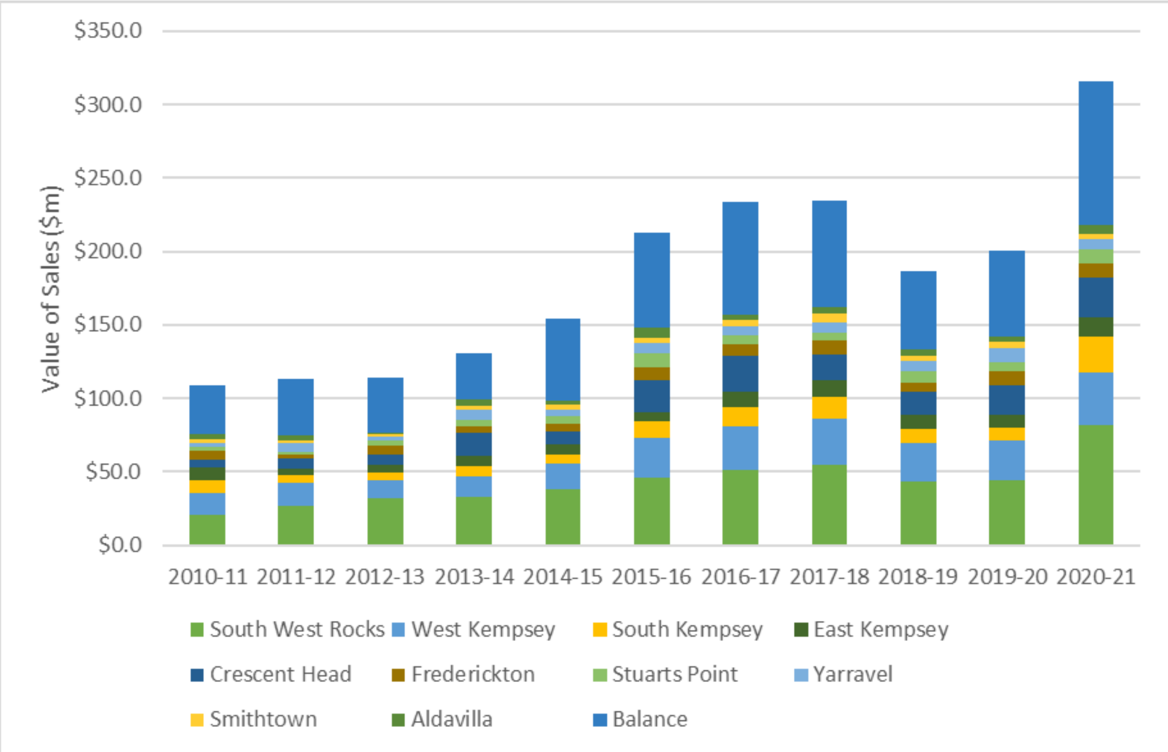


Figure 4 - Volume of Attached Dwelling Sales, Kempsey Shire by Suburb, 2010-11 to 2020-21 (Source: Pricefinder, 2021)

3.1.3.3 Median Sales Price

In the most recent year, the median sales price for attached dwellings within Kempsey Shire was $449,500, representing significant price growth from the previous year (median sales price of $350,000), consistent with trends in the detached dwelling market.

In the suburbs analysed, the median sale price in 2020-21 was highest for the following suburbs:

- Crescent Head: Median sales price of $357,000 in 2020-21;
- South West Rocks: Median sales price of $346,500 in 2020-21; and

East Kempsey: Median sales price of $250,000 in 2020-21.

Table 20 summarises the median sales price for attached dwellings in Kempsey Shire by suburb over the past ten years.

Table 20 – Median Sales Price of Attached Dwelling Sales, Kempsey Shire by Suburb, 2010-11 to 2020-21 (Source: Pricefinder, 2021)

Year	South West Rocks	West Kempsey	South Kempsey	East Kempsey	Crescent Head	Balance[3]	Kempsey Shire
2010-11	$223,500	$166,250	$85,625	-	$260,000	$672,750	$217,500
2011-12	$278,500	$130,000	-	$150,000	$239,000	-	$202,500
2012-13	$232,000	$130,500	-	$146,000	$262,000	$167,500	$210,000
2013-14	$247,500	$147,500	-	$283,500	$192,500	-	$224,500
2014-15	$279,500	$140,000	$98,000	$116,500	$250,000	-	$230,000
2015-16	$243,000	$143,000	-	$130,000	$245,000	$275,000	$230,000
2016-17	$272,500	$168,750	$200,000	$217,500	$265,000	$165,000	$250,000
2017-18	$296,500	$220,000	$230,000	-	$281,250	$183,000	$282,500
2018-19	$310,000	$232,500	$230,000	$200,000	$335,000	$240,000	$284,500
2019-20	$335,000	$220,000	$147,200	$260,000	$337,500	$200,000	$285,000
2020-21	$346,500	$250,000	-	$242,500	$357,000	$295,000	$315,000

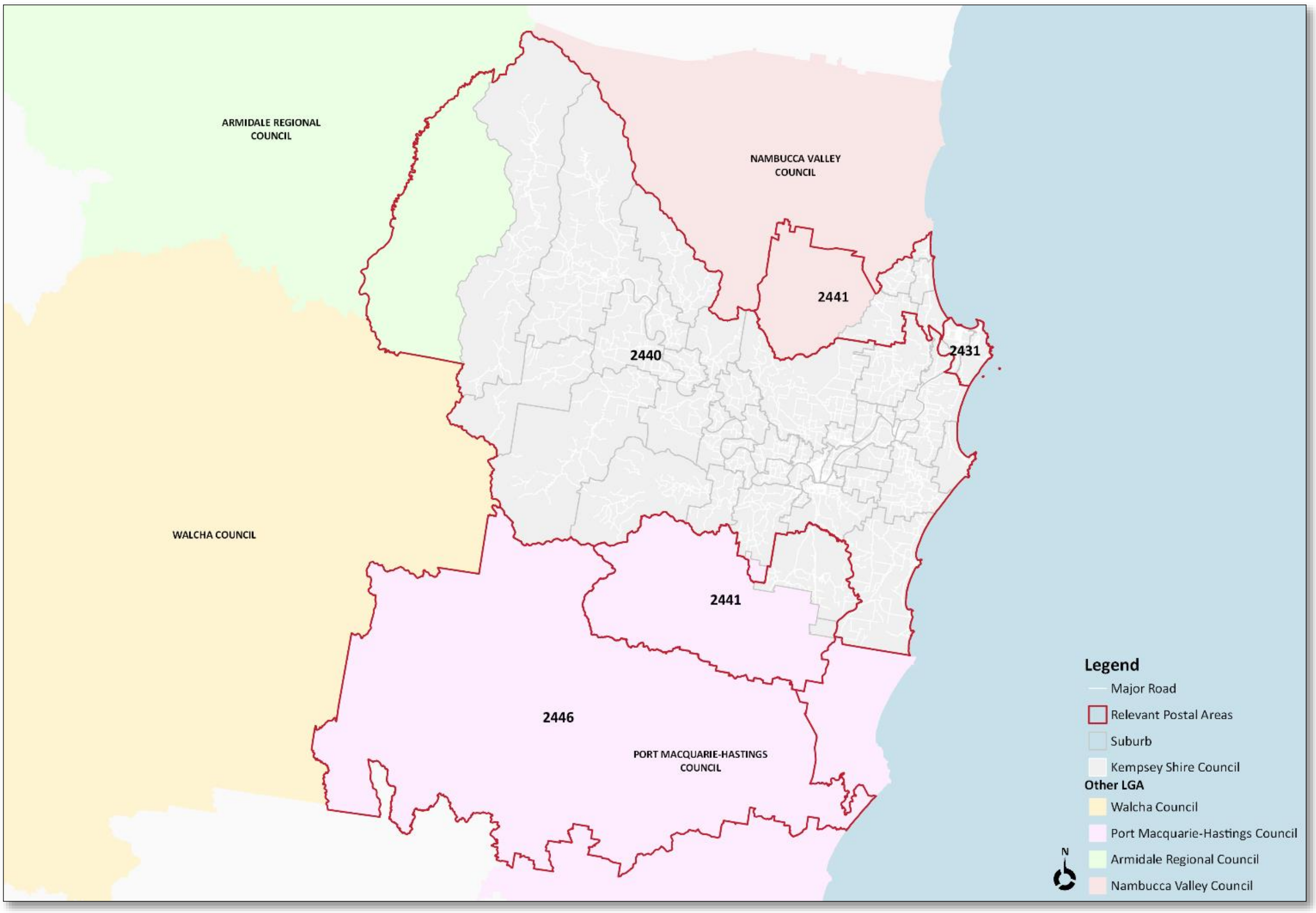
3.2 Rental Vacancies

SQM Research publishes monthly data relating to vacancy rates and the quantum of residential rental vacancies by postcode. The relevant postcodes for Kempsey Shire (refer Map 3) are:

- Postcode 2446;
- Postcode 2441;
- Postcode 2431; and
- Postcode 2440.

Postcodes 2440, 2441 and 2446 fall within both Kempsey Shire and surrounding local government areas.

[3] Balance relates to all remaining suburbs/areas within Kempsey Shire that are not listed in the previous columns of this table



Map 3 – Relevant Postcodes Map for Kempsey Shire and Surrounds (Source: Based on ABS Census Data, 2016)

The vacancy rates and number of vacant residential rentals relate to both detached and attached dwellings, although it is recognised the detached dwellings account for a large proportion of all Kempsey Shire dwellings.

A residential vacancy rate of 2-4% is considered balanced as it represents the equilibrium point at which the market is evenly balanced between landlords and renters. A vacancy rate below 2% signifies high rental demand, with additional properties required to fuel tenant demands. On the other hand, a vacancy rate above 4% indicates that the market has an excess of stock available to rent.

Between June Quarter 2016 and June Quarter 2021, the average vacancy rate by the relevant postcodes is as follows:

- Postcode 2446: average vacancy rate of 1.2%;
- Postcode 2441: average vacancy rate of 1.5%;
- Postcode 2431: average vacancy rate of 1.9%; and
- Postcode 2440: average vacancy rate of 1.3%.

Residential vacancy rates have been particularly low in the past year relative to longer term trends, with vacancy rates in the June Quarter 2021 close to historic lows in all postcodes analysed.

This assessment demonstrates that Kempsey Shire has had a tight rental market over the past seven years, indicating that the volume of rental stock has consistently been lower than tenant demand.

The residential vacancy rates recorded in the relevant postcodes of Kempsey Shire over the past five years are outlined in Figure 5.

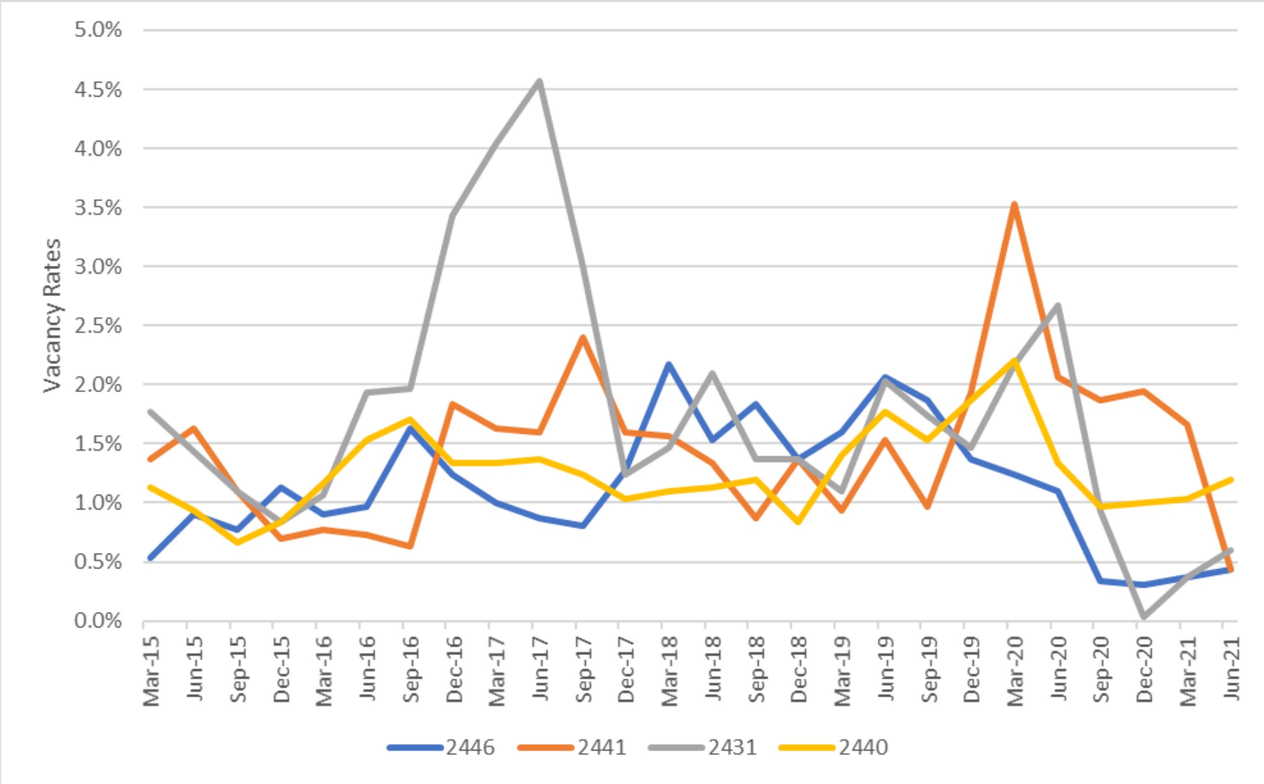


Figure 5 - Vacancy Rates by Postcode, Kempsey Shire, Quarterly, 2015 to 2021 (Source: SQM Research (2021))

Kempsey Shire averaged 17 vacant residential rentals per quarter over the past five years. The average number of vacant residential rentals by the relevant postcodes are as follows:

- Postcode 2446: averaged 15 vacant rentals per quarter over the past five years;
- Postcode 2441: averaged 7 vacant rentals per quarter over the past five years;
- Postcode 2431: averaged 14 vacant rentals per quarter over the past five years; and
- Postcode 2440: averaged 33 vacant rentals per quarter over the past five years.

The average number of vacant rentals recorded in the relevant postcodes of Kempsey Shire over the past five years are outlined in Figure 6.

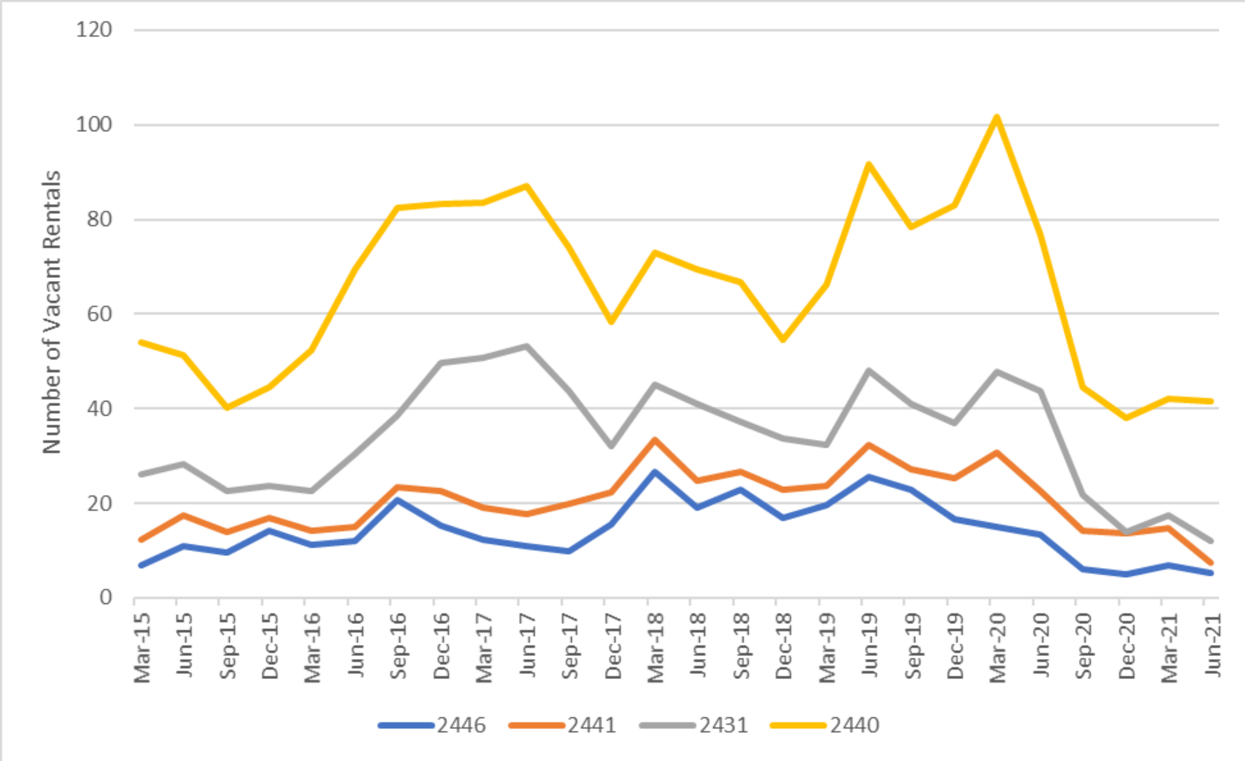


Figure 6 - Average Number of Vacant Rentals by Postcode, Kempsey Shire, Quarterly, 2015 to 2021 (Source: SQM Research (2021))

- *Residential vacancy rates have been particularly low in the past year relative to longer term trends.*
- *Kempsey Shire has had a tight rental market over the past seven years, indicating that the volume of rental stock has consistently been lower than tenant demand.*

3.3 Number of Bonds Lodged

The Rent and Sales report, produced by the Department of Family and Community Services (FACS), is the sole authoritative source of data on NSW rent movements.

The total number of new bonds lodged in Kempsey Shire since the September Quarter 2017 was analysed for the following dwelling sub-categories (based on data availability):

- 2 bedroom flat/unit;
- 2 bedroom house;
- 3 bedroom house; and
- 4 bedroom house.

The number of new bonds lodged each quarter for all dwelling categories has varied between 152 and 235 bonds, with new bonds lodged typically for three bedroom houses. The number of new bonds lodged in the most recent four quarters has been lower than historical trends, potentially indicative of a shortage of properties available to rent.

However, the total number of bonds held across all dwelling categories has remained relatively stable over time. While the rental stock of two- and four-bedroom houses has increased marginally over time, the rental stock of three-bedroom houses has been more variable.

The number of new bonds and total bonds lodged in Kempsey Shire between 2017 and 2021 is outlined in Table 21.

Table 21 - Bonds lodged by dwelling sub-category, Kempsey Shire, 2017 to 2021 (Source: NSW Government Department of Family and Community Services (2021))

Quarter	New Bonds Lodged					Total Bonds Lodged				
	2-bedroom flat/unit	2-bedroom house	3-bedroom house	4 bedrooms house	All	2-bedroom flat/unit	2-bedroom house	3 bedrooms house	4-bedroom house	All
Sep-17	<30	<30	71	<30	185	359	234	849	233	2,419
Dec-17	<30	<30	65	<30	206	319	206	768	209	2,206
Mar-18	<30	<30	59	<30	191	317	208	763	217	2,209
Jun-18	<30	<30	80	<30	215	322	219	763	216	2,235
Sep-18	42	<30	89	<30	235	329	225	773	218	2,254
Dec-18	<30	<30	64	<30	194	329	226	787	223	2,276
Mar-19	31	<30	82	<30	219	333	224	804	220	2,310
Jun-19	<30	<30	64	<30	189	327	221	803	220	2,299
Sep-19	41	<30	60	<30	217	329	230	781	223	2,292
Dec-19	32	<30	80	<30	205	330	215	803	223	2,294
Mar-20	40	36	71	44	227	339	234	821	247	2,326
Jun-20	<30	<30	103	31	232	343	242	849	262	2,370
Sep-20	35	<30	50	<30	169	349	245	859	263	2,386
Dec-20	<30	<30	61	<30	152	356	249	858	259	2,388
Mar-21	<30	<30	62	<30	168	357	245	859	261	2,382
Jun-21	<30	<30	71	<30	173	361	245	853	264	2,369

- *The number of new bonds lodged in the most recent four quarters is potentially indicative of a shortage of properties available to rent.*
- *The total number of bonds held across all dwelling categories has remained relatively stable over time.*
- *Rental stock of two- and four-bedroom houses has increased marginally, whereas rental stock of three-bedroom houses has been more variable.*

3.4 Median Weekly Rent

Median weekly rents on a quarterly basis have been analysed for Kempsey Shire commencing from the September Quarter 2017. Median weekly rent has been analysed for the following dwelling sub-categories:

- 2 bedroom flat/unit;
- 2 bedroom house;
- 3 bedroom house; and
- 4 bedroom house.

Rents in the Kempsey Shire have increased in the past four years across different dwelling sub-categories. Median rental prices for separate houses with two flat/unit increased from $255 per week in the September Quarter 2017 to $300 per week in the June Quarter 2021, for two-bedroom houses, median rental prices have increased from $275 per week in the September Quarter 2017 to $310 per week in the June Quarter 2021. The median rental prices for houses consisting of three bedrooms increased from $320 per week in the September Quarter 2017 to $395 per week in the June Quarter

2021, while the median weekly rent for four bedroom houses increased from $380 per week in the September Quarter 2017 to $500 per week in the June Quarter 2021. In 2020 (latest full year data) median weekly rents remained relatively steady for dwelling sub-categories.

Figure 7 below shows the median weekly rental by dwelling sub-categories for Kempsey Shire for the September Quarter 2017 to June Quarter 2021.

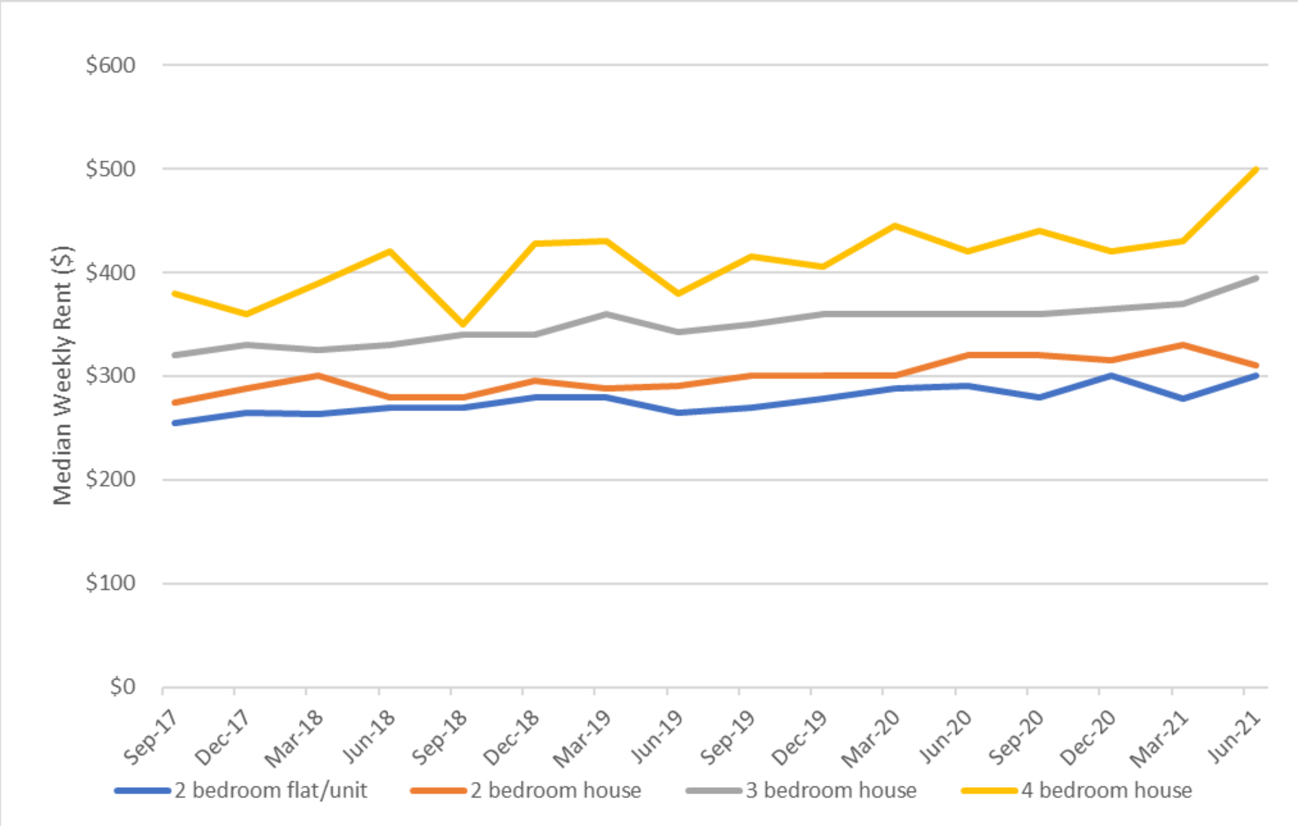


Figure 7 - Median weekly rental by dwelling sub-categories, Kempsey Shire, September Quarter 2017 to June Quarter 2021 (Source: NSW Government Department of Family and Community Services (2021))

3.5 Summary of Property Market Overview

The key findings in this chapter relevant to housing need for Kempsey Shire are as follows:

- Within Kempsey Shire, sales transactions were highest within South West Rocks and West Kempsey, representative of these being the largest communities within Kempsey Shire;
- The median sales price of detached dwellings in Kempsey Shire was $416,500 in 2020-21, significantly higher than in previous years, indicative of worsening affordability within this market segment;
- The median sales price for houses in Crescent Head was significantly higher than all other localities over the past ten years, particularly in the most recent year, recording a median sales price of $812,500. This result is unsurprising given its coastal locality, with recent price increases likely partially influenced by the COVID-19 pandemic;
- The majority of attached dwelling transactions within Kempsey Shire were at South West Rocks, which indicates an existing market for this product type within the major growth locality in Kempsey Shire. Demand for this product type is also strong, with the percentage price premium achieved in Crescent Head relative to South West Rocks significantly lower for attached housing;
- Residential rental vacancy rates have been low throughout Kempsey Shire over the past seven years, with the volume of rental stock consistently lower than tenant demand;

- Rental dwellings in Kempsey Shire are predominately three bedroom houses, both in terms of new bonds lodged and total bonds lodged. This suggests an opportunity could exist to provide increasing diversity in the rental stock in Kempsey Shire; and
- Median weekly rents for two bedroom flats, units and houses have not increased to the same extent as for three and four bedroom houses in Kempsey Shire. This is potentially indicative of a lower quality of smaller stock available to rent relative to larger dwellings.

4 HOUSING DEMAND

This section of the report considers the projected number of dwellings by catchment area, the projected structure of households within each catchment area and the appropriate dwelling mix to address future household need, both in terms of dwelling size and typology.

In determining the appropriate typologies to accommodate population growth within Kempsey Shire, the assessment considers the North Coast Regional Plan, which sets a target of 40% of new dwellings to be in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400 square metres by 2036.

4.1 Dwelling Projections

Dwelling projections prepared by Informed Decisions (Population Forecast) anticipate the number of dwellings demanded within Kempsey Shire will increase from 14,151 in 2020 to 16,941 in 2041, representing an average annual increase of 0.9% per annum. The Informed Decisions dwelling projections represent all dwellings, including dwellings that might be used by visitors and dwellings that are unoccupied.

The South West Rocks - Jerseyville catchment area is anticipated to have the largest dwelling requirements in 2041, increasing to 4,876 dwellings and growing at 1.9% annually between 2020 and 2041. The Aldavilla – Euroka - Yarravel and Crescent Head - Kundabung catchment areas are also projected to grow strongly, increasing at 0.9% and 0.8% annually between 2020 and 2041, respectively.

Table 22 summarises dwelling projections for Kempsey Shire and the catchment areas for the 2020 to 2041 period.

Table 22 - Dwelling Projections, Kempsey Shire and Catchment areas, 2020 to 2041 (Source: Informed Decisions 2021 (Population Forecast))

	2020	2021	2026	2031	2036	2041	Ave. Ann. Growth (2020 to 2041)
Aldavilla - Euroka - Yarravel	978	987	1,052	1,107	1,150	1,183	0.9%
Crescent Head - Kundabung	1,205	1,210	1,244	1,300	1,368	1,421	0.8%
East Kempsey	1,023	1,026	1,047	1,074	1,092	1,106	0.4%
Frederickton and District	869	874	906	949	995	1,031	0.8%
Rural West – Bellbrook	1,291	1,293	1,309	1,329	1,352	1,370	0.3%
Smithtown - Gladstone and District	1,141	1,142	1,147	1,152	1,157	1,161	0.1%
South Kempsey	1,055	1,059	1,082	1,115	1,149	1,175	0.5%
South West Rocks - Jerseyville	3,295	3,341	3,686	4,084	4,519	4,876	1.9%
Stuarts Point and District	863	865	875	893	918	937	0.4%
West Kempsey - Greenhill	2,431	2,443	2,510	2,567	2,631	2,680	0.5%
Kempsey Shire	14,151	14,240	14,858	15,570	16,331	16,941	0.9%

Note: 2020 represents an interpolation of 2016 and 2021 estimates as provided by Profile.ID, The 2041 value is derived assuming a moderate slowdown

4.2 Projected Households by Type

To inform the assessment of dwelling need for Kempsey Shire and its component catchment areas, careful consideration must be given to the projected composition of households. Household projections by number of persons have been developed by Bull & Bear Economics, applying a “Business as Usual” scenario (that is, the continuation of current trends). Utilising this “Business as Usual” scenario helps to establish the baseline for future household projections, allowing this to be compared with any other alternative growth scenario that Council may choose to consider.

4.2.1 Historic Number of Persons Per Household

Informed Decisions (Community Profile) provides information on number of persons per household for Kempsey Shire and the catchment areas as of the past three Censuses. The shift in household compositions between 2011 and 2016 (in terms of the proportion of total households) has been used as a growth vector between 2020 and 2041. Between 2011 and 2016, the most significant shifts in household composition were as follows:

- The incidence of one person households increased over the two Censuses;
- Two persons and five or more person households recorded a decreasing incidence over the past two Censuses; and
- Over the last two Censuses, there was marginally change in the incidence of three or four person households.

Table 23 summarises number of persons per household within Kempsey Shire in the 2006 to 2016 period.

Table 23 - Incidence of Number of Persons per Household, Kempsey Shire, 2006 to 2016 (Source: Informed Decisions 2021 (Community Profile))

	2006	2011	2016	% Point Change, 2011-16
1 person	26.6%	28.2%	29.2%	1.0%
2 persons	38.5%	38.5%	38.0%	-0.5%
3 persons	14.0%	13.8%	13.8%	0.0%
4 persons	11.9%	10.3%	10.2%	0.0%
5 or more persons	9.1%	9.3%	8.7%	-0.6%
Total	100.0%	100.0%	100.0%	-

Details of number of persons per household, as a proportion of total households in each catchment area, as of the 2011 and 2016 Censuses is detailed in Appendix C contained within Appendix 2.

4.2.2 Projected Households by Type

The shift in number of persons per dwelling between 2011 and 2016 (in terms of the proportion of total households) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence overtime was then applied to total dwellings to disaggregate dwellings by number of persons. Based on this approach, projected households by number of persons in Kempsey Shire is anticipated to increase as follows:

- One person households: anticipated to increase from 4,241 in 2020 to 5,702 in 2041;
- Two person households: anticipated to increase from 5,258 in 2020 to 5,431 in 2041;
- Three person households: anticipated to increase from 1,937 in 2020 to 2,125 in 2041;
- Four person households: anticipated to increase from 1,487 in 2020 to 1,867 in 2041; and
- Five person households: anticipated to increase from 1,229 in 2020 to 1,816 in 2041.

Table 24 summarises household projections by number of persons within Kempsey Shire in the 2020 to 2041 period.

Table 24 - Household Projections by Number of Persons, Kempsey Shire, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	4,241	4,293	4,614	4,976	5,365	5,702
2 persons	5,258	5,254	5,299	5,365	5,434	5,431

	2020	2021	2026	2031	2036	2041
3 persons	1,937	1,941	1,985	2,038	2,093	2,125
4 persons	1,487	1,500	1,584	1,674	1,767	1,867
5 or more persons	1,229	1,251	1,376	1,518	1,673	1,816
Total	**14,151**	**14,240**	**14,858**	**15,570**	**16,331**	**16,941**

4.2.3 Projected Household Structure by Catchment Area

4.2.3.1 Aldavilla – Euroka - Yarravel

The shift in the number of persons per households between 2011 and 2016 (in terms of the proportion of total households) within Aldavilla – Euroka – Yarravel (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total households to disaggregate household by number of persons. Based on this approach, projected households by number of persons in Aldavilla – Euroka – Yarravel is anticipated to increase as follows:

- One person households: anticipated to increase from 176 in 2020 to 232 in 2041;
- Two person households: anticipated to increase from 377 in 2020 to 399 in 2041;
- Three person households: anticipated to increase from 171 in 2020 to 200 in 2041;
- Four person households: anticipated to increase from 160 in 2020 to 244 in 2041; and
- Five person households: anticipated to increase from 93 in 2020 to 109 in 2041.

Table 25 summarises household projections by number of persons within Aldavilla – Euroka – Yarravel in the 2020 to 2041 period.

Table 25 - Household Projections by Number of Persons, Aldavilla – Euroka – Yarravel, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	176	179	195	209	222	232
2 persons	377	378	389	396	399	399
3 persons	171	172	182	190	195	200
4 persons	160	164	187	208	227	244
5 or more persons	93	94	99	103	107	109
Total	**978**	**987**	**1,052**	**1,107**	**1,150**	**1,183**

4.2.3.2 Crescent Head-Kundabung

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within Crescent Head - Kundabung (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence overtime was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in Crescent Head - Kundabung is anticipated to change as follows:

- One person households: anticipated to increase from 330 in 2020 to 414 in 2041;
- Two person households: anticipated to decrease from 445 in 2020 to 439 in 2041;
- Three person households: anticipated to increase from 199 in 2020 to 293 in 2041;

- Four person households: anticipated to decrease from 114 in 2020 to 101 in 2041; and
- Five person households: anticipated to increase from 116 in 2020 to 174 in 2041.

Table 26 summarises household projections by number of persons within Crescent Head - Kundabung in the 2020 to 2041 period.

Table 26 - Household Projections by Number of Persons, Crescent Head - Kundabung, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	330	333	347	369	393	414
2 persons	445	443	436	437	440	439
3 persons	199	202	221	244	270	293
4 persons	114	113	109	106	104	101
5 or more persons	116	119	130	144	160	174
Total	**1,205**	**1,210**	**1,244**	**1,300**	**1,368**	**1,421**

4.2.3.3 East Kempsey

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total household) within East Kempsey catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total household to disaggregate household by number of persons. Based on this approach, projected households by number of persons in East Kempsey is anticipated to change as follows:

- One person households: anticipated to increase from 371 in 2020 to 445 in 2041;
- Two person households: anticipated to decrease from 298 in 2020 to 197 in 2041;
- Three person households: anticipated to increase from 134 in 2020 to 152 in 2041;
- Four person households: anticipated to increase from 135 in 2020 to 208 in 2041; and
- Five person households: anticipated to remain steady over the projection period.

Table 27 summarises household projections by number of persons within East Kempsey catchment area in the 2020 to 2041 period.

Table 27 - Household Projections by Number of Persons, East Kempsey, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	371	375	398	423	445	465
2 persons	298	293	271	249	224	197
3 persons	134	135	139	144	148	152
4 persons	135	138	155	174	191	208
5 or more persons	84	84	84	85	84	84
Total	**1,023**	**1,026**	**1,047**	**1,074**	**1,092**	**1,106**

4.2.3.4 Frederickton and District

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within Frederickton and District catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in Frederickton and District is anticipated to change as follows:

- One person households: anticipated to increase from 202 in 2020 to 363 in 2041;
- Two person households: anticipated to increase from 312 in 2020 to 346 in 2041;
- Three person households: anticipated to increase from 141 in 2020 to 153 in 2041;
- Four person households: anticipated to decrease from 87 in 2020 to 22 in 2041; and
- Five person households: anticipated to increase from 126 in 2020 to 148 in 2041.

Table 28 summarises household projections by number of persons within Frederickton and District catchment area in the 2020 to 2041 period.

Table 28 - Household Projections by Number of Persons, Frederickton and District, 2020 to 2041 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	202	209	245	286	329	363
2 persons	312	314	321	333	345	346
3 persons	141	141	144	149	153	153
4 persons	87	83	63	43	22	22
5 or more persons	126	127	132	139	146	148
Total	**869**	**874**	**906**	**949**	**995**	**1,031**

4.2.3.5 Rural West-Bellbrook

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within Rural West – Bellbrook catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in Rural West – Bellbrook is anticipated to change as follows:

- One person households: anticipated to increase from 368 in 2020 to 508 in 2041;
- Two person households: anticipated to increase from 510 in 2020 to 513 in 2041;
- Three person households: anticipated to increase from 191 in 2020 to 203 in 2041;
- Four person households: anticipated to decrease from 127 in 2020 to 124 in 2041; and

Five person households: anticipated to decrease from 94 in 2020 to 21 in 2041.

Table 29 summarises household projections by number of persons within Rural West – Bellbrook catchment area in the 2020 to 2041 period.

Table 29 – Household Projections by Number of Persons, Rural West – Bellbrook, 2020 to 2041 Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	368	375	408	441	476	508
2 persons	510	510	509	511	513	513
3 persons	191	192	194	197	200	203
4 persons	127	127	125	125	125	124
5 or more persons	94	91	73	55	38	21
Total	**1,291**	**1,293**	**1,309**	**1,329**	**1,352**	**1,370**

4.2.3.6 Smithtown – Gladstone and District

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within Smithtown - Gladstone and District catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in Smithtown - Gladstone and District is anticipated to change as follows:

- One person households: anticipated to increase from 316 in 2020 to 398 in 2041;
- Two person households: anticipated to decrease from 455 in 2020 to 432 in 2041;
- Three person households: anticipated to decrease from 138 in 2020 to 97 in 2041;
- Four person households: anticipated to increase from 141 in 2020 to 174 in 2041; and
- Five person households: anticipated to decrease from 90 in 2020 to 61 in 2041.

Table 30 summarises household projections by number of persons within Smithtown - Gladstone and District catchment area in the 2020 to 2041 period.

Table 30 - Household Projections by Number of Persons, Smithtown - Gladstone and District, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	316	320	340	360	379	398
2 persons	455	454	449	443	438	432
3 persons	138	136	126	116	106	97
4 persons	141	143	151	159	166	174
5 or more persons	90	88	81	74	67	61
Total	**1,141**	**1,142**	**1,147**	**1,152**	**1,157**	**1,161**

4.2.3.7 South Kempsey

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within South Kempsey catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in South Kempsey is anticipated to change as follows:

- One person households: anticipated to increase from 276 in 2020 to 301 in 2041;
- Two person households: anticipated to decrease from 340 in 2020 to 319 in 2041;
- Three person households: anticipated to increase from 172 in 2020 to 182 in 2041;
- Four person households: anticipated to increase from 132 in 2020 to 166 in 2041; and
- Five person households: anticipated to increase from 135 in 2020 to 208 in 2041.

Table 31 summarises household projections by number of persons within South Kempsey catchment area in the 2020 to 2041 period.

Table 31 - Household Projections by Number of Persons, South Kempsey, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	276	277	281	288	296	301
2 persons	340	338	332	328	324	319
3 persons	172	172	173	177	180	182
4 persons	132	134	141	149	158	166
5 or more persons	135	138	155	172	191	208
Total	**1,055**	**1,059**	**1,082**	**1,115**	**1,149**	**1,175**

4.2.3.8 South West Rocks - Jerseyville

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within South West Rocks – Jerseyville catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in South West Rocks – Jerseyville is anticipated to increase as follows:

- One person households: anticipated to increase from 1,103 in 2020 to 1,902 in 2041;
- Two person households: anticipated to increase from 1,400 in 2020 to 1,645 in 2041;
- Three person households: anticipated to increase from 333 in 2020 to 402 in 2041;
- Four person households: anticipated to increase from 258 in 2020 to 388 in 2041; and
- Five person households: anticipated to increase from 201 in 2020 to 539 in 2041.

Table 32 summarises household projections by number of persons within South West Rocks – Jerseyville catchment area in the 2020 to 2041 period.

Table 32 - Household Projections by Number of Persons, South West Rocks - Jerseyville, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	1,103	1,128	1,296	1,491	1,708	1,902
2 persons	1,400	1,404	1,467	1,538	1,611	1,645
3 persons	333	335	352	371	391	402

	2020	2021	2026	2031	2036	2041
4 persons	258	262	290	323	359	388
5 or more persons	201	212	281	360	450	539
Total	**3,295**	**3,341**	**3,686**	**4,084**	**4,519**	**4,876**

4.2.3.9 Stuarts Point and District

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within Stuarts Point and District catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence over time was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in Stuarts Point and District is anticipated to change as follows:

- One person households: anticipated to increase from 299 in 2020 to 319 in 2041;
- Two person households: anticipated to decrease from 311 in 2020 to 267 in 2041;
- Three person households: anticipated to decrease from 108 in 2020 to 99 in 2041;
- Four person households: anticipated to increase from 101 in 2020 to 202 in 2041; and
- Five person households: anticipated to increase from 43 in 2020 to 50 in 2041.

Table 33 summarises household projections by number of persons within Stuarts Point and District catchment area in the 2020 to 2041 period.

Table 33 - Household Projections by Number of Persons, Stuarts Point and District, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	299	300	302	307	314	319
2 persons	311	309	296	285	277	267
3 persons	108	108	105	103	101	99
4 persons	101	105	128	152	177	202
5 or more persons	43	43	45	46	49	50
Total	**863**	**865**	**875**	**893**	**918**	**937**

4.2.3.10 West Kempsey – Greenhill

The shift in number of persons per household between 2011 and 2016 (in terms of the proportion of total households) within West Kempsey – Greenhill catchment area (see Appendix C within Appendix 2) has been used as a growth vector in the short term, and it has been assumed there will be a gradual slowdown in this growth rate in the medium to long term.

The changing incidence overtime was then applied to total households to disaggregate households by number of persons. Based on this approach, projected households by number of persons in West Kempsey – Greenhill is anticipated to change as follows:

- One person households: anticipated to increase from 798 in 2020 to 800 in 2041;
- Two person households: anticipated to increase from 808 in 2020 to 875 in 2041;
- Three person households: anticipated to decrease from 348 in 2020 to 345 in 2041;
- Four person households: anticipated to increase from 231 in 2020 to 238 in 2041; and
- Five person households: anticipated to increase from 246 in 2020 to 422 in 2041.

Table 34 summarises household projections by number of persons within West Kempsey - Greenhill catchment area in the 2020 to 2041 period.

Table 34 - Household Projections by Number of Persons, West Kempsey - Greenhill, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
1 person	798	798	801	801	803	800
2 persons	808	811	830	845	862	875
3 persons	348	348	349	347	347	345
4 persons	231	231	234	235	237	238
5 or more persons	246	254	297	338	381	422
Total	**2,431**	**2,443**	**2,510**	**2,567**	**2,631**	**2,680**

4.3 Existing and Projected Housing Need

4.3.1 Household to Dwelling Size Comparison

Informed Decisions and ABS Census data demonstrates overwhelmingly, average household sizes (persons per dwelling) have fallen sharply over the past 50 years. As a result of a range of factors but chief among those are rising household incomes and access to contraception. More recently, after the wealth effect ran its course during the 1970s and 1980s, rising cost pressures appear to have weighed on birth rates and consequently family size.

The previous section outlined projected housing demand both in terms of family type and number of persons. The preceding section groups dwelling demand by number of persons into the following categories, namely:

- Small households: one or two person households;
- Medium households: three person households; and
- Large households: four or more person households.

Similarly, the dwelling projections by number of bedrooms is categorised as follows:

- Small dwelling: one and two bedroom dwellings;
- Medium dwelling: three bedroom dwellings; and
- Large dwelling: four or more bedroom dwellings.

A comparison of dwelling projection by number of persons per household and number of bedrooms is expressed as a ratio of:

- Small households to small dwellings;
- Medium households to medium dwellings; and
- Large households to large dwellings.

This comparison shows that there are more small households than small dwellings in Kempsey Shire and the catchment areas, while there are usually fewer large households than medium dwellings and significantly fewer larger households than large dwellings. This suggests that to varying degrees the dwelling stock in the Kempsey Shire is skewed away from small dwellings towards medium/larger dwellings. The ratios within Kempsey Shire range from 0.3 to 2.6 across the projection period, as detailed in Table 33 (i.e. in 2041 there were 2.6 times as many small households as there were small dwellings in Kempsey Shire).

Catchment Areas in which the small household to small dwelling ratio is anticipated to increase most significantly in the absence of policy intervention are:

- Aldavilla – Euroka – Yarravel recorded a small household to small dwelling ratio of 2.58 in 2020 which is anticipated to increase to 7.14 by 2041;
- Frederickton and District recorded a small household to small dwelling ratio of 3.15 in 2020 which is estimated to increase to 3.91 by 2041;
- Smithtown – Gladstone and District recorded a small household to small dwelling ratio of 2.89 in 2020 which is estimated to increase to 3.12 by 2041;
- South West Rocks – Jerseyville recorded a small household to small dwelling ratio of 2.93 in 2020 which is estimated to decrease to 2.91 by 2041;
- Rural West -Bellbrook recorded a small household to small dwelling ratio of 2.30 in 2020 which is estimated to increase to 2.54 by 2041.

At the Shire level, there are approximately three times as many small households as there are small dwellings in Kempsey Shire (according to the 2016 Census and Informed Decisions). There are over a quarter as many medium households (three person) as there are medium dwellings (three bedroom) and 80% as many large households (four or more persons) as there are large (four or more bedroom dwellings). On face value, these ratios tend to suggest that there should be fewer medium and large dwellings and more small dwellings. However, calibrating the market so each ratio is set at one, because a household's housing needs can change over the household lifecycle (e.g. a family home might be purchased ahead of children being born). Within the Kempsey Shire and a large number of the catchment areas (excluding Aldavilla – Euroka – Yarravel and Frederickton and District), the baseline ratios recorded by the 2020 data suggest that the existing distribution of small, medium and large houses is generally reasonable and reflective of planned household lifecycle considerations and general wealth effects.

Table 35 reports the small, medium and large household to dwelling ratios for the Kempsey Shire and the catchment areas for the 2020 to 2041 period.

Table 35 - Small, Medium and Large Households to Dwellings Ratio – Business as Usual Scenario, Kempsey Shire, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	2020	2041
Aldavilla - Euroka - Yarravel		
Small	7.30	7.14
Medium	0.38	0.37
Large	0.57	0.64
Crescent Head - Kundabung		
Small	1.90	1.77
Medium	0.43	0.55
Large	0.68	0.68
East Kempsey		
Small	2.36	2.20
Medium	0.27	0.28
Large	0.91	1.11
Frederickton and District		
Small	3.15	3.91
Medium	0.31	0.28
Large	0.84	0.56
Rural West – Bellbrook		
Small	2.30	2.54
Medium	0.33	0.33
Large	0.67	0.42
Smithtown - Gladstone and District		

	2020	2041
Small	2.89	3.12
Medium	0.22	0.15
Large	0.94	0.96
South Kempsey		
Small	2.57	2.36
Medium	0.33	0.32
Large	0.92	1.11
South West Rocks - Jerseyville		
Small	2.93	2.91
Medium	0.21	0.17
Large	0.54	0.70
Stuarts Point and District		
Small	1.98	1.70
Medium	0.28	0.22
Large	0.88	1.73
West Kempsey - Greenhill		
Small	2.32	2.23
Medium	0.27	0.24
Large	1.04	1.32
Kempsey Shire		
Small	2.58	2.59
Medium	0.28	0.26
Large	0.75	0.83

As mentioned above, small households are one and two person households. These could be a single person family; a couple family without children; a single parent family with one child; or a household of two unrelated persons (e.g. flatmates). Some of these small households might have an absolute need for at least two bedrooms, for example a single parent family with one child or a household of two unrelated persons, while others might only require a single bedroom dwelling (e.g. single person, couple family without children). Relevantly, these households might prefer a spare bedroom whatever their circumstances. There will always be some imbalance in the number of small households relative to the number of small dwellings (i.e. more small households than small dwellings). However, this housing needs assessment articulates a set of parameters for consideration about at what point policy intervention might be reasonable, in working towards the achievement of a greater number of small dwellings to meet the needs of small households.

While the balance of households by size and dwellings by size at a Shire wide level appears reasonable, the imbalance between households and dwellings by size is most pronounced in the Aldavilla – Euroka – Yarravel study area, where there are over seven times as many small households than small dwellings. The demographic data for the Aldavilla – Euroka – Yarravel study area highlights that whilst the area is young relative to other parts of Kempsey Shire, households in the area are moving through the lifecycle of couples (couples without children, to couples with children and then back to couples without children). Over the next 20 years, residents within Aldavilla – Euroka – Yarravel will see downsizing as a relevant consideration as their children move out. This example highlights that in some parts of Kempsey Shire, intervention may be warranted to augment the housing stock by providing more opportunity for smaller dwellings to be delivered and to allow residents to downsize whilst remaining in their local community. However, such opportunities to augment the housing stock should only be provided where this aligns with the existing zoning and planning framework relevant to local areas and where constraints and other factors do not make this impractical to achieve.

4.3.2 Policy Intervention

To address the existing and projected imbalance between small households and small dwellings within the catchments of Kempsey Shire over the projection horizon, policy intervention has been considered for two alternative scenarios, these being:

- Policy Intervention Scenario 1: Policy intervention to occur when the ratio of small households to small dwellings is greater than 3.5; and
- Policy Intervention Scenario 2: Policy intervention to occur when the ratio of small households to small dwellings is greater than 2.5.

This housing needs assessment sets a range of model 'rules' to demonstrate the effect of escalating intervention to address the imbalance in small households to small dwellings. The rules adopted for this assessment are as follows:

- Catchment Areas with a ratio of small households to small dwellings is less than 2.5 under Policy Intervention Scenario 2 or less than 3.5 under Policy Intervention Scenario 1: no change to the incidence of small dwellings as at 2041; and
- Catchment Areas with a ratio of small households to small dwellings above 2.5 under Policy Intervention Scenario 2 or above 3.5 under Policy Intervention Scenario 1: the incidence of small dwellings as at 2041 is increased by 25% relative to 2016 levels (e.g. if 4% of the dwelling stock is small dwellings in 2016, the incidence is increased to 5% of the dwelling stock being small dwellings by 2041).

While the above interventions might seem significant, the areas with the greatest imbalances are typically where the incidence of small dwellings as a proportion of the housing stock is very low, which means actual changes in terms of the number of additional small dwellings will not be as significant.

Based on the outcomes in Table 34 above, this indicates that the Aldavilla - Euroka – Yarravel and Frederickton and District catchment areas are the only ones in need of policy intervention in Kempsey Shire under Scenario 1. Under Scenario 2, policy intervention is also warranted in Smithtown – Gladstone and District, South West Rocks – Jerseyville and Rural West – Bellbrook.

The policy implication of the above rules as they currently stand is that it is considered reasonable that in some locations there will be four to five times the number of small households as there are small dwellings or put another way nearly at least three out of five small households will reside in a medium or large dwelling. As already mentioned, the above rules have been adopted for demonstrative purposes and do not reflect the potential impact of land supply constraints. However, based on the nature of the study areas and the remaining supply of residentially zoned land, it is not anticipated that constraints on residential land supply will be a significant concern.

Table 36 below details the adjusted small, medium and large household to dwelling ratios for the catchment areas and Kempsey Shire as of 2041 under both the business as usual and each policy intervention scenario.

Table 36 - Small, Medium and Large Households to Dwellings Ratio, Kempsey Shire and Catchment Areas, 2041 (Source: Bull & Bear Economics (2021))

	Business as Usual - 2041	Policy Intervention, Scenario 1 -2041	Policy Intervention, Scenario 2 - 2041
Aldavilla - Euroka - Yarravel			
Small	7.14	5.72	5.72
Medium	0.37	0.38	0.38
Large	0.64	0.65	0.65
Crescent Head - Kundabung			
Small	1.77	1.77	1.77
Medium	0.55	0.55	0.55
Large	0.68	0.68	0.68
East Kempsey			
Small	2.20	2.20	2.20
Medium	0.28	0.28	0.28
Large	1.11	1.11	1.11
Frederickton and District			

	Business as Usual - 2041	Policy Intervention, Scenario 1 -2041	Policy Intervention, Scenario 2 - 2041
Small	3.91	3.13	3.13
Medium	0.28	0.30	0.30
Large	0.56	0.59	0.59
Rural West – Bellbrook			
Small	2.54	2.54	2.03
Medium	0.33	0.33	0.36
Large	0.42	0.42	0.47
Smithtown - Gladstone and District			
Small	3.12	3.12	2.50
Medium	0.15	0.15	0.16
Large	0.96	0.96	1.04
South Kempsey			
Small	2.36	2.36	2.36
Medium	0.32	0.32	0.32
Large	1.11	1.11	1.11
South West Rocks - Jerseyville			
Small	2.91	2.91	2.33
Medium	0.17	0.17	0.19
Large	0.70	0.70	0.76
Stuarts Point and District			
Small	1.70	1.70	1.70
Medium	0.22	0.22	0.22
Large	1.73	1.73	1.73
West Kempsey - Greenhill			
Small	2.23	2.23	2.23
Medium	0.24	0.24	0.24
Large	1.32	1.32	1.32
Kempsey Shire			
Small	2.59	2.55	2.33
Medium	0.26	0.26	0.27
Large	0.83	0.84	0.86

- *Within Kempsey Shire, in 2041 there will be 2.6 times as many small households as there are small dwellings in Kempsey Shire. This suggests that the existing distribution of small, medium and large houses is generally appropriate and reflective of planned household lifecycle considerations.*
- *Some areas within Kempsey Shire would benefit from more smaller dwellings to be delivered to better serve the household needs of their local communities, through augmentation of housing stock. However, such opportunities to augment the housing stock should only be provided where this aligns with the existing zoning and planning framework relevant to local areas and where constraints and other factors do not make this impractical to achieve.*

4.3.3 Projected Dwellings by Size

4.3.3.1 Business as Usual Scenario

As previously detailed in section 4.2, under the continuation of the business-as-usual scenario, total dwelling demand in the Kempsey Shire is anticipated to increase as follows:

- The number of small dwellings demanded is anticipated to grow from 3,676 dwellings in 2020 to 4,364 dwellings by 2041. Approximately 1,219 small dwellings at 2041 are anticipated to be located in the South West Rocks – Jerseyville catchment area;
- Medium sized dwellings in the Shire are expected to increase from 6,859 dwellings to 8,210 dwellings between 2020 and 2041, with a large proportion located in the South West Rocks – Jerseyville and West Kempsey – Greenhill catchment area; and
- Between 2020 and 2041 large dwellings are anticipated to increase from 3,616 dwellings to 4,434 dwellings. The majority of large dwellings are expected to be located in West Kempsey – Greenhill catchment area.

Table 37 summarises the business-as-usual dwelling projections for small, medium and large dwellings by catchment area and for Kempsey Shire.

Table 37 - Small, Medium and Large Dwelling Demand Projections Business as Usual Scenario – Catchment Areas and Kempsey Shire, 2020 to 2041 (Source: Bull & Bear Economics (2021))

	Business as Usual - 2020	Business as Usual -2041	Additional Dwellings Required, 2020-41
Aldavilla - Euroka – Yarravel			
Small	76	88	12
Medium	455	542	87
Large	448	553	105
Crescent Head – Kundabung			
Small	408	481	73
Medium	458	534	76
Large	339	406	67
East Kempsey			
Small	283	301	18
Medium	499	541	42
Large	241	264	23
Frederickton and District			

	Business as Usual - 2020	Business as Usual -2041	Additional Dwellings Required, 2020-41
Small	163	181	18
Medium	451	545	94
Large	254	305	51
Rural West – Bellbrook			
Small	382	402	20
Medium	581	620	39
Large	328	348	20
Smithtown - Gladstone and District			
Small	267	266	-1
Medium	629	651	22
Large	245	245	0
South Kempsey			
Small	240	263	23
Medium	525	575	50
Large	290	337	47
South West Rocks – Jerseyville			
Small	855	1,219	364
Medium	1,591	2,326	735
Large	848	1,331	483
Stuarts Point and District			
Small	308	346	38
Medium	392	446	54
Large	163	146	-17
West Kempsey – Greenhill			
Small	693	750	57
Medium	1,278	1,430	152
Large	460	500	40
Kempsey Shire			
Small	3,676	4,296	620
Medium	6,859	8,210	1,351
Large	3,616	4,434	818

4.3.3.2 Policy Intervention – Scenario 1

The application of a policy intervention scenario provides an alternative scenario to the business as usual scenario for housing projections and demonstrates how government intervention in housing supply can assist in reducing the imbalance between household needs and dwelling supply.

Dwelling projections at a catchment area level remain consistent with the previous scenario, however, the number of small, medium and large dwellings has been redistributed across the catchment areas in which policy intervention was required.

The reallocation results in the following outcomes relative to the business as usual scenario:

- Aldavilla – Euroka – Yarravel would host an additional 22 small dwellings, 11 fewer medium sized dwellings and 11 fewer larger dwellings compared to the business-as-usual scenario; and

With policy intervention, Frederickton and District would redistribute 29 medium dwellings and 16 large dwellings, resulting in an increase of 45 small dwellings.

Table 38 summarises the policy intervention scenario dwelling projections for small, medium and large dwellings by catchment area and Kempsey Shire. Appendix E (within Appendix 2) details the policy intervention - scenario 1 projections for the intervening years of 2021, 2026, 2031 and 2036.

Table 38 – Small, Medium and Large Dwelling Demand Projections Policy Intervention – Scenario 1 – Catchment Areas and Kempsey Shire, 2020 to 2041

	Policy Intervention – Scenario 1 - 2020	Policy Intervention – Scenario 1 2041	Additional Dwellings Required, 2020-41
Aldavilla - Euroka - Yarravel			
Small	76	110	35
Medium	455	531	76
Large	448	542	94
Crescent Head - Kundabung			
Small	408	481	72
Medium	458	534	77
Large	339	406	67
East Kempsey			
Small	283	301	18
Medium	499	541	41
Large	241	264	23
Frederickton and District			
Small	163	226	63
Medium	451	516	65
Large	254	289	35
Rural West – Bellbrook			
Small	382	402	20
Medium	581	620	39
Large	328	348	20
Smithtown - Gladstone and District			
Small	267	266	-1
Medium	629	651	22
Large	245	245	-1
South Kempsey			
Small	240	263	23
Medium	525	575	50
Large	290	337	47
South West Rocks - Jerseyville			

	Policy Intervention – Scenario 1 - 2020	Policy Intervention – Scenario 1 2041	Additional Dwellings Required, 2020-41
Small	855	1,219	363
Medium	1,591	2,326	735
Large	848	1,331	483
Stuarts Point and District			
Small	308	346	38
Medium	392	446	54
Large	163	146	-18
West Kempsey - Greenhill			
Small	693	750	57
Medium	1,278	1,430	153
Large	460	500	39
Kempsey Shire			
Small	3,676	4,364	688
Medium	6,859	8,170	1,311
Large	3,616	4,407	790

4.3.3.3 Policy Intervention – Scenario 2

Policy Intervention – Scenario 2 provides an alternative scenario to the business as usual scenario and Policy Intervention – Scenario 1 for housing projections . Policy Intervention – Scenario 2 represents the preferred scenario for adoption in Kempsey's housing assessment and in the assessment of projected dwelling demand by typology (as presented in Section 4.3.4).

As with the first policy intervention scenario, dwelling projections at a catchment area level remain consistent with the business as usual case. However, the number of small, medium and large dwellings has been redistributed across the catchment areas in which policy intervention was required.

The reallocation results in the following outcomes relative to the business as usual scenario:

- Aldavilla – Euroka – Yarravel would host an additional 22 small dwellings, 11 fewer medium sized dwellings and 11 fewer larger dwellings compared to the business-as-usual scenario;
- With policy intervention, Frederickton and District would redistribute 29 medium dwellings and 16 large dwellings, resulting in an increase of 45 small dwellings;
- Smithtown – Gladstone and District would host an additional 66 small dwellings, 48 fewer medium sized dwellings and 19 fewer larger dwellings compared to the business-as-usual scenario;
- South West Rocks – Jerseyville would redistribute 194 medium dwellings and 111 large dwellings, resulting in an increase of 304 small dwellings; and
- Rural West - Bellbrook would host an additional 100 small dwellings, 64 fewer medium sized dwellings and 34 fewer larger dwellings compared to the business-as-usual scenario.

Table 39 summarises policy intervention scenario for two dwelling projections for small, medium and large dwellings by catchment area and Kempsey Shire. Appendix F (within Appendix 2) details the second policy intervention scenario projections for the intervening years of 2021, 2026, 2031 and 2036.

Table 39 - Small, Medium and Large Dwelling Demand Projections Second Policy Intervention Scenario – Catchment Areas and Kempsey Shire, 2020 to 2041

	Policy Intervention – Scenario 2 - 2020	Policy Intervention – Scenario 2- 2041	Additional Dwellings Required, 2020-41
Aldavilla - Euroka - Yarravel			
Small	76	110	35
Medium	455	531	76
Large	448	542	94
Crescent Head - Kundabung			
Small	408	481	72
Medium	458	534	77
Large	339	406	67
East Kempsey			
Small	283	301	18
Medium	499	541	41
Large	241	264	23
Frederickton and District			
Small	163	226	63
Medium	451	516	65
Large	254	289	35
Rural West – Bellbrook			
Small	382	502	120
Medium	581	556	-25
Large	328	312	-16
Smithtown - Gladstone and District			
Small	267	332	65
Medium	629	602	-26
Large	245	226	-19
South Kempsey			
Small	240	263	23
Medium	525	575	50
Large	290	337	47
South West Rocks - Jerseyville			
Small	855	1,524	668
Medium	1,591	2,132	541
Large	848	1,220	372
Stuarts Point and District			
Small	308	346	38
Medium	392	446	54
Large	163	146	-18

	Policy Intervention – Scenario 2 - 2020	Policy Intervention – Scenario 2- 2041	Additional Dwellings Required, 2020-41
West Kempsey - Greenhill			
Small	693	750	57
Medium	1,278	1,430	153
Large	460	500	39
Kempsey Shire			
Small	3,676	4,835	1,159
Medium	6,859	7,864	1,005
Large	3,616	4,241	625

4.3.4 Projected Dwellings by Typology

Informed Decisions does not report data on dwelling size by type and given the study area definitions do not align exactly with catchment area boundaries, this information can be extracted only at the local government area level from the 2016 Census of Population and Housing.

In 2016, the distribution of the housing stock in Kempsey Shire was dominated by separate houses, with separate houses accounting for:

- 66.7% of all small dwellings;
- 96.2% of all medium sized dwellings; and
- 99.6% of all large dwellings.

Over the past five years, 77.8% of residential building approvals within Kempsey Shire have been for houses, with the remaining 22.2% for other forms of dwellings (i.e. flats, semi -detached, etc).The distribution of residential building approvals within Kempsey Shire is similar to the distribution of detached and attached dwelling product in the Mid North Coast as of the 2016 Census.

As of the 2016 Census, Kempsey Shire has less diverse dwelling stock than both the Mid North Coast and New South Wales, which both recorded significantly higher proportions of semi-detached and attached product within the small and medium size dwelling sub-categories, as summarised in Table 40.

Table 40 - Historic Split of Dwellings by Typology and Size, 2016 Census (Source: 2016 Census of Population and Housing)

	Separate House	Semi-Detached	Flat or Apartment	Other	Total
Kempsey Shire					
Small	66.7%	13.4%	12.3%	4.9%	100.0%
Medium	96.2%	1.1%	2.1%	0.6%	100.0%
Large	99.6%	0.0%	0.3%	0.2%	100.0%
Mid North Coast					
Small	44.9%	21.6%	23.9%	8.4%	100.0%
Medium	88.0%	7.9%	3.2%	0.8%	100.0%
Large	98.2%	1.1%	0.4%	0.4%	100.0%
New South Wales					
Small	24.4%	16.8%	55.7%	2.3%	100.0%

	Separate House	Semi-Detached	Flat or Apartment	Other	Total
Medium	77.1%	14.5%	7.9%	0.5%	100.0%
Large	93.8%	5.1%	0.8%	0.3%	100.0%

The assessment has considered two alternative scenarios for housing preferences by dwelling size, as detailed below:

- Constant Scenario (i.e. Business as Usual Scenario): Additional small, medium and large dwellings are provided consistent with the distribution of the existing dwelling stock in Mid North Coast from 2020 onwards, reflective of recent trends in residential building approvals more closely aligning with the existing distribution of stock in the Mid North Coast; ; and
- Shift towards New South Wales (i.e. Policy Intervention Scenario): Additional small, medium and large dwellings from 2026 onwards are delivered consistent with the dwelling stock in New South Wales, reflective of the goal of the North Coast Regional Plan to delivery 40% of new housing as dual occupancies, apartments, townhouses, villas and dwellings on lots less than 400sqm. This adjustment has been made from 2026 onwards to reflect our understanding that approved dwellings within Kempsey Shire are predominately detached dwellings, as opposed to semi-detached or attached product but recent dwelling approvals indicate a shift towards the delivery of attached dwellings.

Under both scenarios, Kempsey Shire is anticipated to remain predominantly a detached dwelling market, with growth in the number of semi-detached and flats and apartments higher under the Shift towards NSW scenario.

Overall, between 2020 and 2041, the demand for dwellings by typology in Kempsey Shire is anticipated to be:

- Additional 1,735-2,020 separate houses;
- Additional 336-360 semi-detached dwellings;
- Additional 312-635 flats or apartments; and
- Additional 50-108 other dwellings.

Table 41 below summarises the projected number of dwellings by typology under both scenarios for Kempsey Shire.

Table 41 - Projected Dwelling Demand by Typology, Kempsey Shire, 2020-2041 (Source: Bull & Bear Economics (2021))

	2020	2021	2026	2031	2036	2041
Constant Scenario						
Separate house	12,403	12,467	12,933	13,454	14,007	14,423
Semi-detached	1,243	1,254	1,323	1,407	1,497	1,580
Flat or apartment	176	187	247	324	408	489
Other	328	332	353	379	408	436
Total	12,403	12,467	12,933	13,454	14,007	14,423
Shift towards New South Wales						
Separate house	12,403	12,467	12,933	13,359	13,811	14,138
Semi-detached	1,243	1,254	1,323	1,417	1,519	1,603
Flat or apartment	176	187	247	427	624	812
Other	328	332	353	361	370	378
Total	12,403	12,467	12,933	13,359	13,811	14,138

Within Kempsey Shire, growth in all dwelling types is anticipated to be highest in South West Rocks – Jerseyville. Between 2020 and 2041, the demand for dwellings by typology in this catchment is anticipated to be:

- Additional 980-1,142 separate houses;
- Additional 191-203 semi-detached dwellings;
- Additional 179-364 flats or apartments; and
- Additional 28-62 other dwellings.

Table 42 summarises the projected growth in dwellings by typology for each catchment area under each scenario between 2020 and 2041.

Table 42 - Projected Growth in Dwelling Demand by Typology by Catchment, 2020-2041 (Source: Bull & Bear Economics (2021))

	Constant Scenario	Shift Towards NSW
Aldavilla - Euroka - Yarravel		
Separate house	175	163
Semi-detached	15	19
Flat or apartment	11	21
Other	4	2
Crescent Head - Kundabung		
Separate house	166	144
Semi-detached	22	26
Flat or apartment	20	42
Other	7	3
East Kempsey		
Separate house	67	61
Semi-detached	8	9
Flat or apartment	6	12
Other	2	1
Frederickton and District		
Separate house	119	102
Semi-detached	19	21
Flat or apartment	17	35
Other	6	3
Rural West – Bellbrook		
Separate house	16	-1
Semi-detached	24	17
Flat or apartment	28	57
Other	10	4

	Constant Scenario	Shift Towards NSW
Smithtown - Gladstone and District		
Separate house	-12	-20
Semi-detached	12	7
Flat or apartment	15	29
Other	5	2
South Kempsey		
Separate house	100	90
Semi-detached	9	13
Flat or apartment	7	16
Other	3	1
South West Rocks - Jerseyville		
Separate house	1,142	980
Semi-detached	191	203
Flat or apartment	179	364
Other	62	28
Stuarts Point and District		
Separate house	47	37
Semi-detached	12	13
Flat or apartment	11	22
Other	4	2
West Kempsey - Greenhill		
Separate house	199	178
Semi-detached	25	31
Flat or apartment	19	36
Other	6	3
Kempsey Shire		
Separate house	2,020	1,735
Semi-detached	336	360
Flat or apartment	312	635
Other	108	50

- *In working towards the North Coast Regional Plan 2036 target of 40% of all new dwellings within the region being provided in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400m2 by 2036, the Local Housing Strategy recommends that Kempsey facilitate a shift in achieving a greater diversity of housing types within Kempsey Shire, as per the "Shift Towards NSW Scenario" presented in Table 40.*
- *There will be a need to encourage the provision of more development in the form of semi-detached and detached dwelling products and dwelling houses on smaller lots within Kempsey Shire, to facilitate the achievement of this target, recognising that 40% of all new dwellings within Kempsey Shire being of this nature may be unrealistic, based on historic development approvals.*
- *The South West Rocks Structure Plan will need to consider the provision of the majority of dwelling growth within the Shire, with a significant proportion of this growth being comprised of semi-detached dwellings (203) and flats/apartments (364) to 2041.*

5 Demand for Specialised Housing Types

This section examines the demand for retirement living (i.e. independent living units and manufactured home parks), residential aged care places and rural residential development within the identified catchment areas and Kempsey Shire more broadly. Retirement independent living units (ILU) are accommodation units which are self-contained, maintenance and landscape services are often provided as well as other amenities such as recreational centres for social activity. Manufacture home parks contain manufactured homes which are self-contained dwellings built off-site and transported to the park for installation.

5.1 Population Projections for Relevant Age Cohorts

In 2020, Kempsey Shire had an estimated residential population of 29,929 persons increasing to 35,551 persons in 2041, or an annual growth rate of 0.8%. The South West Rocks - Jerseyville catchment area is anticipated to account for a large proportion of population growth within Kempsey Shire, with the population within this profile increasing from 5,414 persons in 2020 to 8,476 persons in 2041, or by 2.2% per annum. Relevantly, Kempsey Shire had an estimated residential population of 7,329 persons aged 65 years and over in 2020. This total is anticipated to increase by 2,784 persons to 10,113 persons aged 65 years and over in 2041. Over the projection period, the over 65 population is anticipated to be highest in the South West Rocks – Jerseyville and West Kempsey – Greenhill catchment areas. The 65 years and over cohort is typically used to inform retirement village ILUs demand modelling.

Similarly, Kempsey Shire had an estimated residential population of 5,065 persons aged 70 years and over in 2020. This total is anticipated to increase by 2,613 persons to 7,678 persons aged 70 years and over in 2041. Consistent with the over 65 cohort, the over 70 population is anticipated to be highest in the South West Rocks – Jerseyville and West Kempsey – Greenhill catchment areas. The 70 years and over cohort is typically used to inform residential aged care places demand modelling.

Table 43 below total population estimates, 65 years and over population estimates and 70 years and over population estimates for Kempsey Shire and the catchment areas between 2020 and 2041.

Table 43 - Population projections by Age Group, Kempsey Shire and catchment areas, 2020 to 2041 (Source: Informed Decisions (2019), ABS Estimated Regional Population (cat. 3218.0))

	2020	2021	2026	2031	2036	2041	Ave. Ann. Growth (2020 to 2041)
Total Population							
Aldavilla - Euroka - Yarravel	3,133	2,931	3,010	3,064	3,115	3,154	0.0%
Crescent Head - Kundabung	2,202	2,201	2,235	2,341	2,485	2,600	0.8%

	2020	2021	2026	2031	2036	2041	Ave. Ann. Growth (2020 to 2041)
East Kempsey	2,198	2,221	2,270	2,329	2,380	2,418	0.5%
Frederickton and District	2,280	2,382	2,468	2,621	2,738	2,829	1.0%
Rural West – Bellbrook	2,475	2,574	2,584	2,630	2,704	2,761	0.5%
Smithtown - Gladstone and District	2,224	2,151	2,156	2,153	2,173	2,188	-0.1%
South Kempsey	2,580	2,525	2,578	2,663	2,748	2,814	0.4%
South West Rocks - Jerseyville	5,414	5,700	6,321	7,008	7,812	8,476	2.2%
Stuarts Point and District	1,571	1,575	1,595	1,612	1,655	1,689	0.3%
West Kempsey - Greenhill	5,853	5,887	6,077	6,229	6,338	6,421	0.4%
Kempsey Shire	**29,929**	**30,147**	**31,296**	**32,649**	**34,148**	**35,351**	**0.8%**
Population Aged 65+							
Aldavilla - Euroka - Yarravel	687	675	846	950	1,005	1,070	2.2%
Crescent Head - Kundabung	465	482	568	601	634	676	1.9%
East Kempsey	426	433	473	481	490	503	0.8%
Frederickton and District	557	588	622	719	759	803	1.8%
Rural West – Bellbrook	601	666	809	901	901	944	2.3%
Smithtown - Gladstone and District	560	548	596	602	609	630	0.6%
South Kempsey	417	402	459	487	495	511	1.0%
South West Rocks - Jerseyville	1,802	1,899	2,036	2,209	2,456	2,743	2.1%
Stuarts Point and District	472	492	546	580	602	631	1.5%
West Kempsey - Greenhill	1,342	1,365	1,465	1,498	1,544	1,601	0.9%
Kempsey Shire	**7,329**	**7,549**	**8,422**	**9,029**	**9,498**	**10,113**	**1.6%**
Population Aged 70+							
Aldavilla - Euroka - Yarravel	437	428	609	676	743	820	3.2%
Crescent Head - Kundabung	292	311	392	453	467	488	2.6%
East Kempsey	293	307	337	360	364	372	1.2%
Frederickton and District	396	422	473	558	589	623	2.3%
Rural West – Bellbrook	348	387	521	637	694	782	4.1%
Smithtown - Gladstone and District	418	412	413	438	450	476	0.7%
South Kempsey	260	271	310	352	373	401	2.2%
South West Rocks - Jerseyville	1,301	1,378	1,492	1,606	1,799	2,027	2.2%
Stuarts Point and District	301	314	387	422	445	475	2.3%
West Kempsey - Greenhill	1,020	1,038	1,076	1,150	1,177	1,214	0.9%
Kempsey Shire	**5,065**	**5,267**	**6,011**	**6,655**	**7,103**	**7,678**	**2.1%**

- *Kempsey Shire's population of persons aged 65 years and over is anticipated to increase by 2,784 persons to 10,113 persons aged 65 years and over between 2020-2041. This is anticipated to be highest in the South West Rocks – Jerseyville and West Kempsey – Greenhill catchment areas. This is typically used to inform retirement village ILUs demand modelling.*
- *Similarly, Kempsey's population of persons aged 70 years and over is anticipated to increase by 2,613 persons to 7,678 persons between 2020-2041. Consistent with the over 65 cohort, the over 70 population is anticipated to be highest in the South West Rocks – Jerseyville and West Kempsey – Greenhill catchment areas. This is typically used to inform residential aged care places demand modelling.*

5.2 Retirement Villages and Manufactured Home Parks

5.2.1 Historic Take Up

As of the 2016 Census, Kempsey Shire had a take up rate of 0.6% for manufactured home parks and 0.8% for retirement villages for persons aged 65 years and over.

Comparatively, the 2016 take-up rate for Kempsey Shire is below the average recorded for Mid North Coast (0.7% for manufactured home parks and 6.6% for retirement villages). Comparatively, NSW recorded take-up rate of 0.2% for manufactured home parks and 4.6% for retirement villages.

Table 44 details the historical take-up rates of manufactured home parks and retirement villages in 2016. The low take up rate of manufactured home parks and retirement villages in Kempsey Shire is indicative of relatively low provision of this type of accommodation.

Table 44 - Historical Take-up rates – Manufactured Home Parks and Retirement Villages, 2016 (Source: ABS Census of Population and Housing (2016))

	Kempsey	Mid North Coast	NSW
Manufactured Home	0.6%	0.7%	0.2%
Retirement village (self-contained)	0.8%	6.6%	4.6%
Total in Retirement Village and Manufactured Home Parks	**1.4%**	**7.3%**	**4.8%**

5.2.2 Demand and Supply Assessment

This assessment assumes that there are 1.3 persons per ILU / manufactured home park dwelling. Based on the population projections for persons aged 65 years and over and applying the 2016 historical take-up rate of 1.4% for manufactured home parks and retirement villages in Kempsey Shire and the catchment areas, demand for retirement village dwellings is derived.

In 2020, there is estimated demand for 134 ILU / manufactured home park dwellings in Kempsey Shire, with South West Rocks – Jerseyville accounting for 33 dwellings and West Kempsey – Greenhill accounting for a further 25 dwellings. By 2041, demand for ILU / manufactured home park dwellings in Kempsey Shire is anticipated to grow to 185 dwellings, with projected demand largely concentrated in South West Rocks – Jerseyville and West Kempsey – Greenhill.

Given there were no ILU / manufactured home park dwellings identified within Kempsey Shire, the analysis indicates there is a potential for the development of this dwelling type within the Shire. Discussions with Council officers indicated there were approved manufactured home park sites at both South West Rocks (~300 dwellings) and Stuarts Point (~200 dwellings) which would appear to be sufficient to address any anticipated shortfalls in retirement living in Kempsey Shire to 2041.

Table 45 details demand for retirement village ILUs within Kempsey Shire and the catchment areas under two alternative scenarios between 2020 and 2041.

Table 45 - Demand for Retirement Village, Kempsey Shire and catchment areas, 2020 to 2041 (Source: Bull & Bear Analysis (2021))

	2020	2021	2026	2031	2036	2041
Assume Constant Proportion of 65+ Persons in Retirement Villages / Manufactured Home Parks						
Aldavilla - Euroka - Yarravel	13	12	16	17	18	20
Crescent Head - Kundabung	9	9	10	11	12	12
East Kempsey	8	8	9	9	9	9
Frederickton and District	10	11	11	13	14	15
Rural West – Bellbrook	11	12	15	17	17	17
Smithtown - Gladstone and District	10	10	11	11	11	12
South Kempsey	8	7	8	9	9	9
South West Rocks - Jerseyville	33	35	37	40	45	50
Stuarts Point and District	9	9	10	11	11	12
West Kempsey - Greenhill	25	25	27	27	28	29
Kempsey Shire	**134**	**138**	**154**	**165**	**174**	**185**
Assumed Proportion of 65+ in Retirement Villages / Manufactured Home Parks Reaches Mid North Coast Increased to Mid North Coast Average by 2041						
Aldavilla - Euroka - Yarravel	6	12	13	25	36	47
Crescent Head - Kundabung	4	8	10	16	23	30
East Kempsey	4	8	9	14	18	23
Frederickton and District	6	10	12	18	27	36
Rural West – Bellbrook	5	11	13	23	34	43
Smithtown - Gladstone and District	6	10	11	17	23	29
South Kempsey	4	8	8	13	19	23
South West Rocks - Jerseyville	20	33	38	59	84	116
Stuarts Point and District	4	9	10	16	22	28
West Kempsey - Greenhill	14	24	27	43	57	73
Kempsey Shire	**74**	**133**	**151**	**244**	**344**	**448**

Given there were no independent living unit/manufactured home park dwellings currently identified within Kempsey Shire, the analysis indicates there is a potential for the development of this dwelling type within the Shire to cater for the projected increase in an ageing population to 2041. Discussions with Council officers indicated there were approved manufactured home park sites at both South West Rocks (~300 dwellings) and Stuarts Point (~200 dwellings), which would appear to be sufficient to address any anticipated shortfalls in retirement living in Kempsey Shire to 2041.

5.3 Residential Aged Care

5.3.1 Existing Supply

As of 30 June 2020, there were 565 residential aged care places in Kempsey Shire, as detailed in Table 46 below. In terms of catchment areas, the provision of residential aged care places was as follows:

- West Kempsey – Greenhill: four residential aged care providers within this catchment providing 307 places;
- Frederickton and District: single residential aged care provider within this catchment providing 178 places; and
- South West Rocks - Jerseyville: single residential aged care provider within this catchment providing 80 places.

Table 46 - Supply of Residential Aged Care Places, Kempsey Shire, June 2020 (Source: Australian Institute of Health and Welfare: Aged Care Data (June 2020))

Service Name	Address	Catchment Area	Residential Places
Vincent Court	88 Leith Street	West Kempsey - Greenhill	99
Cedar Place Aged Care Facility	58 Cochrane Street	West Kempsey - Greenhill	66
Booroongen Djugun Limited	337 -351 River Street	West Kempsey - Greenhill	60
Bupa Kempsey	71-97 Cochrane Street	West Kempsey - Greenhill	82
Macleay Valley House	94 Macleay Street	Frederickton and District	178
Japara South West Rocks	108-110 Gregory Street	South West Rocks - Jerseyville	80
Total	**565**		

5.3.2 Demand and Supply Assessment

This assessment assumes that there is one person per residential aged care bed. Based on the population projections for persons aged 70 years and over and applying the provision ratio of 7.5%, demand for residential aged care places is derived.

In 2020, there is demand for a total of 380 aged care places in Kempsey Shire, with South West Rocks – Jerseyville accounting for 98 aged care places and West Kempsey – Greenhill accounting for a further 76 aged care places. By 2041, demand for total residential aged care places is anticipated to grow to 576 places in Kempsey Shire, with projected demand largely concentrated in South West Rocks – Jerseyville and West Kempsey – Greenhill.

Table 47 details demand for residential aged care within Kempsey Shire and the catchment areas.

Table 47 - Demand for Residential Aged Care, Kempsey Shire and catchment areas, 2020 to 2041 (Source: Bull & Bear Analysis (2021))

	2020	2021	2026	2031	2036	2041
Aldavilla - Euroka - Yarravel	33	32	46	51	56	61
Crescent Head - Kundabung	22	23	29	34	35	37
East Kempsey	22	23	25	27	27	28
Frederickton and District	30	32	35	42	44	47
Rural West – Bellbrook	26	29	39	48	52	59
Smithtown - Gladstone and District	31	31	31	33	34	36
South Kempsey	20	20	23	26	28	30
South West Rocks - Jerseyville	98	103	112	120	135	152
Stuarts Point and District	23	24	29	32	33	36
West Kempsey - Greenhill	76	78	81	86	88	91

	2020	2021	2026	2031	2036	2041
Kempsey Shire	**380**	**395**	**451**	**499**	**533**	**576**

There are 565 aged care places in Kempsey Shire, comprising of the 178 in Frederickton and District, 80 in South West Rocks – Jerseyville and 307 in West Kempsey – Greenhill catchment area, as discussed previously.

Assuming supply remains constant at 2020 levels throughout the assessment horizon, there is an oversupply of 148 places in Frederickton and District, an oversupply of 231 places in West Kempsey – Greenhill and an undersupply of 18 places in South West Rocks - Jerseyville in 2020. Collectively, there is an oversupply of 185 places within Kempsey Shire in 2020. This is expected to increase to an undersupply of 11 places by 2041 within Kempsey Shire and is largely driven by undersupply in the other catchment areas.

Table 48Table 48 details the supply demand balance of residential aged care places between 2020 and 2041.

Table 48 - Supply Demand Balance, Kempsey Shire and catchment areas, 2020 to 2041 (Source: Bull & Bear Analysis (2021))

	2020	2021	2026	2031	2036	2041
Supply						
Aldavilla - Euroka - Yarravel	0	0	0	0	0	0
Crescent Head - Kundabung	0	0	0	0	0	0
East Kempsey	0	0	0	0	0	0
Frederickton and District	178	178	178	178	178	178
Rural West – Bellbrook	0	0	0	0	0	0
Smithtown - Gladstone and District	0	0	0	0	0	0
South Kempsey	0	0	0	0	0	0
South West Rocks - Jerseyville	80	80	80	80	80	80
Stuarts Point and District	0	0	0	0	0	0
West Kempsey - Greenhill	307	307	307	307	307	307
Kempsey Shire	565	565	565	565	565	565
Demand						
Aldavilla - Euroka - Yarravel	33	32	46	51	56	61
Crescent Head - Kundabung	22	23	29	34	35	37
East Kempsey	22	23	25	27	27	28
Frederickton and District	30	32	35	42	44	47
Rural West – Bellbrook	26	29	39	48	52	59
Smithtown - Gladstone and District	31	31	31	33	34	36
South Kempsey	20	20	23	26	28	30
South West Rocks - Jerseyville	98	103	112	120	135	152
Stuarts Point and District	23	24	29	32	33	36
West Kempsey - Greenhill	76	78	81	86	88	91
Kempsey Shire	380	395	451	499	533	576

	2020	2021	2026	2031	2036	2041
Supply – Demand Balance						
Aldavilla - Euroka - Yarravel	-33	-32	-46	-51	-56	-61
Crescent Head - Kundabung	-22	-23	-29	-34	-35	-37
East Kempsey	-22	-23	-25	-27	-27	-28
Frederickton and District	148	146	143	136	134	131
Rural West – Bellbrook	-26	-29	-39	-48	-52	-59
Smithtown - Gladstone and District	-31	-31	-31	-33	-34	-36
South Kempsey	-20	-20	-23	-26	-28	-30
South West Rocks - Jerseyville	-18	-23	-32	-40	-55	-72
Stuarts Point and District	-23	-24	-29	-32	-33	-36
West Kempsey - Greenhill	231	229	226	221	219	216
Kempsey Shire	185	170	114	66	32	-11

Note: A negative (positive) supply demand balance indicates an oversupply (shortfall) of aged care places within Kempsey Shire.

- *Assuming supply remains constant at 2020 levels throughout the assessment horizon, there is collectively an oversupply of 185 retirement living places within Kempsey Shire in 2020. This is expected to increase to an undersupply of 11 places by 2041, which is largely driven by undersupply in the other catchment areas.*
- *There is a need to plan for a slight increase in residential aged care living places to the 2041 period, to cater for the projected undersupply, particularly in the South West Rocks Area, which the South West Rocks Structure Plan should address.*

5.4 Housing for the Aboriginal Community

Over the last three Censuses, Kempsey Shire recorded a higher proportion of Aboriginal and Torres Strait Islander persons compared to Mid North Coast and NSW. Within the Kempsey Shire, the proportion of Aboriginal and Torres Strait Islander persons was highest in the South Kempsey Catchment area, increasing from 20.9% in 2006 to 21.7% in 2016.

Council prioritises the cultural and social well-being of the Aboriginal community and their ongoing connection to Country. In developing this LHS, which will feed into the LGMS for the Kempsey region, Council considers the Aboriginal community to be key stakeholders and is committed to culturally appropriate engagement and partnerships.

Given Kempsey Shire's significantly higher proportion of persons that identify as Aboriginal and Torres Strait Islander relative to regional and state averages, particularly within South Kempsey and West Kempsey – Greenhill, this presents an opportunity to work with the Indigenous community to determine what their housing aspirations are, in achieving their cultural housing needs.

Council will work with the Indigenous community to determine what their specific cultural housing aspirations and needs are, and how this can be facilitated through the planning framework – e.g. this could be through consideration of multi-generational housing, group housing, group titling etc.

5.5 Rural Residential Development

Kempsey Shire Council prepared a Rural Residential Land Release Strategy in 2014, which addressed the supply of rural residential development into the future. It estimated that there was the potential for a total of 2,034 rural residential allotments to be provided within Kempsey Shire, based on an existing supply of 809 lots at the time the strategy was prepared (2014). Further analysis indicates that there is approximately 13,776 hectares of land available for further rural residential development. However, this is subject to site specific verification of constraints and other factors being taken into consideration such as the age and location of existing housing stock on those allotments which are technically capable of further subdivision, which may further reduce the realistic yield available for rural residential development.

The LSPS also identifies that there are a number of well-established rural residential communities in the shire as well as areas identified as having potential for future rural residential subdivision. The more substantial rural residential localities in the shire include:

- *Aldavilla-Yarravel: located either side of the Armidale Road, on the western margins of Kempsey, these are well established rural residential communities with easy access to the opportunities and services provided in Kempsey. There remains some opportunity for additional potential rural residential subdivision in Yarravel.*
- *Euroka-Dondingalong: located on the southside of the Macleay River (southwest of Kempsey), this rural residential area is also well established and in close proximity of the town of Kempsey. While the Euroka-Dondingalong rural residential area is smaller than Aldavilla-Yarravel, there remains potential for significant expansion to the west along the northside of Gowings Hill Road.*
- *Collombatti: this is another well-established rural residential community, located immediately west of Frederickton (along the southside of Collombatti Road). While there are environmental factors that restrict the overall size of the rural residential area, there remains some limited opportunity for further subdivision within this area.*
- *Kundabung: located immediately west of the village of Kundabung (on either side of the Pacific Highway); there is a significant supply of potential rural residential land that remains undeveloped within the 1,133ha Kundabung land release area. The scale of potential rural residential development identified at Kundabung could significantly increase the economic prospects and future viability of the village of Kundabung. The Kempsey Shire Rural Residential Land Release Strategy identifies expected future demand for rural residential development and the areas potentially suitable for rural residential subdivision.*

This strategy identifies a 25-year supply of potential rural residential land comprising a combined area of some 2,457 hectares (Kempsey Local Strategic Planning Statement, 2020)

On this basis, there is more than adequate supply of land available for future rural residential development to meet projected dwelling demand for this type of development to 2041.

The LSPS also states while rural residential development is a popular and relevant housing choice in the Shire, it is imperative that it is appropriately planned for to ensure:

- that adequate land supply is maintained;
- it supports the effective and efficient use of infrastructure;
- we avoid the potential for land-use conflict with rural land uses;
- that land is utilised for its most suitable purpose;
- that areas with environmental values, natural hazards or which are part of a water supply area are avoided.

It is suggested that a study be undertaken which interrogates the suitability of reducing the minimum lot size achievable for rural residential allotments in areas that are well located/close to existing urban areas/villages, are capable of being serviced and which are not heavily constrained. This could then be rationalised with considering whether the current extent of land with further rural residential development potential should be reduced. No new rural residential areas are recommended.

In any event, the role of rural residential areas in contributing to Kempsey's total additional dwelling supply to 2041 whilst acknowledged, should not be heavily relied upon for achieving the total dwelling target. This is due to a number of factors including a general acceptance that Rural residential development whilst providing for certain lifestyle and housing opportunities for people, does not represent the most efficient way of consolidating housing and population growth, in terms of land consumption, provision of and access to necessary infrastructure, services and facilities and proximity to existing centres etc.

Rural residential development opportunities will likely provide some contribution towards additional dwellings to meet the projected dwelling demand for Kempsey Shire to 2041. However, the Local Housing Strategy recommends that no new rural residential development areas be identified, as allowing a proliferation of such development is not consistent with the Regional Plan~~.~~

A study should be undertaken which interrogates the suitability of reducing the minimum lot size achievable for rural residential allotments in areas that are well located/close to existing urban areas/villages, are capable of being serviced and which are not heavily constrained. This could then be rationalised with considering whether the current extent of land with further rural residential development potential should be reduced. No new rural residential areas are recommended.

5.6 Land Use Opportunities and Constraints

There are a range of land use opportunities and constraints within Kempsey Shire that will need to be considered in the provision of new housing for Kempsey.

5.6.1 Opportunities

There are a range of opportunities for Kempsey to meet the demand for dwellings within the Shire. These opportunities are spread across a variety of localities and scenarios, including:

- options for infill development within the established suburbs through redevelopment of existing ageing housing stock or development of existing vacant land;
- opportunities to provide for a greater diversity of housing through new housing development, which provides for more small lot housing, semi-detached and attached dwellings, in the appropriate locations. This will provide increased housing choice and affordability which is suited to the evolving needs of a community that is both ageing and which may have specific cultural housing requirements;
- specific opportunities at South West Rocks, which is projected to supply over 56% of all new dwellings for Kempsey Shire to 2041, and which is the subject of a separate structure planning process currently being undertaken;
- increasing densities within and around existing employment centres, around key public transport nodes and where there is good access to essential community and social infrastructure (e.g. schools, parks, hospital/health and other community facilities); and
- opportunities for greenfield development in areas zoned to provide for additional housing within Kempsey Shire. Greenfield residential subdivision opportunities are currently identified in Council's Local Growth Management Strategy: Residential Component 2010. These 'urban investigation areas' identify discrete localities within Kempsey, South West Rocks, Crescent Head, Frederickton and Stuarts Point where Council will consider planning proposals for potential residential subdivision.

The approach of this LHS is to ensure that the land use planning controls and other mechanisms are sufficient to facilitate the achievement of further dwelling development to meet the projected needs of the community. The LSPS states that it is anticipated that future residential growth will mostly be provided in Kempsey, South West Rocks, Frederickton, Crescent Head and Stuarts Point where residential land for investigation may be available, a planning need exists, and necessary infrastructure is (or will be) available.

In the longer term, growth opportunities in the village of Kundabung may warrant investigation as to the viability of residential development in this strategic location. It is recognised that there are currently some key infrastructure constraints, such as the provision of water and sewer to service any future development of the township. However, Kundabung's strategic location in proximity to the Pacific Highway and rail may provide an opportunity to strengthen the relationship between Kempsey Shire and Port Macquarie with Kundabung serving as a mid-way point and providing for a strategic link between the two. Kundabung could also potentially provide an alternative living option for residents working in Port Macquarie. However, this is a longer term prospect and the LHS does not suggest that such investigations are warranted at this point in time.

Specific recommendations for increasing residential densities and reducing the minimum lot size for some Residential zoned land within parts of Kempsey and Crescent Head are made within the LHS. It is also recommended that the structure plan being prepared for South West Rocks address the potential for small lot housing and increasing the provision of more semi-detached and attached dwelling products. Opportunities for future residential growth in Frederickton and Stuarts Point should occur as provided for under the current planning framework, with no specific intervention recommended at this time. Future structure planning exercises for West Kempsey, Frederickton and Stuarts Point (as identified within the LSPS) can address their further development potential.

Improving and enhancing urban form and liveability through new residential housing development in terms of scale, form, character, open space, connectivity, walkability and the like is also encouraged and presents an opportunity for Kempsey. Potential mechanisms and opportunities for achieving this are outlined in section 6 of this Local Housing Strategy.

5.6.2 Constraints

A number of constraints apply across Kempsey Shire that have the potential to impact residential and housing development. This includes flood hazard (a notable constraint within the township of Kempsey), vegetation constraints, bushfire hazard, coastal hazard, fish habitat, Aboriginal heritage etc. Consideration must also be given to incompatible uses and any reverse amenity impacts – such as those from industrial development or other uses which could potentially impact on residential amenity. Any constraints that exist within those areas of Kempsey Shire that are identified for future residential housing development will need to be recognised and considered at the time of specific planning proposals or development applications being brought forward.

There will be a need for a thorough constraints analysis to be undertaken for any planning proposal(s) to change planning controls, which stem from the ultimate adopted Local Housing Strategy and future Local Growth Management Strategy.

5.6.3 Infrastructure

Kempsey Shire generally tends to be serviced with appropriate infrastructure to service its existing urban areas. This includes the provision of water, sewer, telecommunications, electricity, open space and parks, community facilities and transport infrastructure. However, while many of the urban and rural villages within the Shire have land to accommodate additional growth, the current lack of sewerage infrastructure makes servicing such growth difficult.

Any intention to develop land for additional housing will need to ensure that sufficient and adequate infrastructure is in place or is able to be provided to service the proposed residential development. It is acknowledged that providing the necessary infrastructure at the right time is key to supporting the development of new housing within Kempsey Shire. This is of particular relevance for South West Rocks, which is expected to accommodate the majority of new dwelling growth within the Shire and which currently experiences existing infrastructure capacity issues. It is recommended that the structure plan being prepared for South West Rocks specifically addresses the ability for the area to cater for additional growth based on planned infrastructure capacity and delivery.

It is also understood that many of the urban and rural villages have land to accommodate additional growth, however, the current lack of sewerage infrastructure makes servicing such growth difficult. This must be addressed if further residential development is to be contemplated for those areas.

Any key infrastructure currently planned for Kempsey Shire should not be compromised through the recommendations of the LHS.

5.7 Analysis of the Evidence-Base

This section analyses the data presented in the previous sections to determine what the current housing need is, where the gaps are and where the gaps are likely to be in the future. The identification of areas with development capacity to meet the projected dwelling demand is also outlined within this section.

The evidence-base identifies:

- gaps in general housing supply;
- gaps in housing for specific needs – such as housing diversity and affordable rental housing;
- any barriers to supply such as high land fragmentation or limited feasibility; and
- the areas with development capacity.

5.7.1 Housing Supply and Housing Supply Gaps

A summary of the dwelling supply gap for Kempsey can be outlined as follows:

- Dwelling projections for Kempsey Shire suggest the need for around 2,790 new dwellings over the period from 2020-2041. Over half of these new dwellings are projected to be located in the South West Rocks-Jerseyville catchment (around 1,582 dwellings), which will be addressed by the Structure Plan exercise currently being undertaken. Map 4 indicates the total additional dwellings projected for the Shire, including the annual percentage of change for each catchment.
- In addressing the actual and/or perceived gaps, there will still be a large supply of additional detached houses in accordance with the expected continuation of existing trends. There will also be opportunities for further semi-detached, attached and apartment dwelling products, which may better meet the needs of residents in many circumstances, to provide an opportunity for a greater number of smaller swellings to be delivered in these areas. This is particularly in terms of affordability and meeting the life stage needs of the community.
- Within Kempsey Shire, in 2041 there will be 2.6 times as many small households as there are small dwellings in Kempsey Shire. This suggests that the existing distribution of small, medium and large houses is generally appropriate and reflective of planned household lifecycle considerations, however some areas within Kempsey Shire may benefit from the provision of more smaller dwellings, through the augmentation of housing stock. However, such opportunities to augment the housing stock should only be provided where this aligns with the existing zoning and planning framework relevant to local areas and where constraints and other factors do not make this impractical to achieve.
- There is a need for greater housing diversity and choice, including affordable housing for people who are renting with very low incomes and those wishing to purchase a house who have very low or low incomes.
- There is a need for additional, affordable social and public housing to be facilitated within the planning framework for Kempsey – this could potentially include the facilitation of opportunities for redevelopment of existing public housing stock, to provide products that are better suited to resident needs.
- Greater diversity of housing which provides for more small lot housing, semi-detached and attached dwellings, is needed in the appropriate locations. This will provide increased housing choice and affordability which is suited to the evolving needs of a community that is both ageing and which may have specific cultural housing requirements. There may be a need to plan for a slight increase in residential aged care living places to the 2041 period, to cater for the projected undersupply, particularly in the South West Rocks Area, which the South West Rocks Structure Plan should address.
- Rural residential development opportunities will likely provide some contribution towards additional dwellings to meet the projected dwelling demand for Kempsey Shire to 2041. However, the Local Housing Strategy recommends that no new rural residential development areas be identified.
- A housing demand model was developed to consider the future dwelling requirements for Kempsey Shire in terms of the mix of dwelling types that may be required. Three alternative projection scenarios were developed by catchment by dwelling size (small, medium and large) for the 2020 to 2041 period, with the preferred scenario anticipating an additional 1,159 small dwellings, 1,005 medium sized dwellings and 625 large dwellings in Kempsey Shire between 2020 and 2041.

  To convert projected dwellings by size to projected dwellings by typology, consideration was given to the composition of housing stock in Kempsey Shire, Mid North Coast and NSW as of the 2016 Census, in conjunction with residential building approval trends within Kempsey Shire. Based on a range of inputs and assumptions, two scenarios were developed, with Scenario One being a continuation of existing trends, and Scenario Two being based on aspiring to achieve greater diversity and density in the housing stock, with new product to be delivered consistent with the NSW average from 2026 onwards. These assumptions were applied to the preferred scenario by dwelling size.

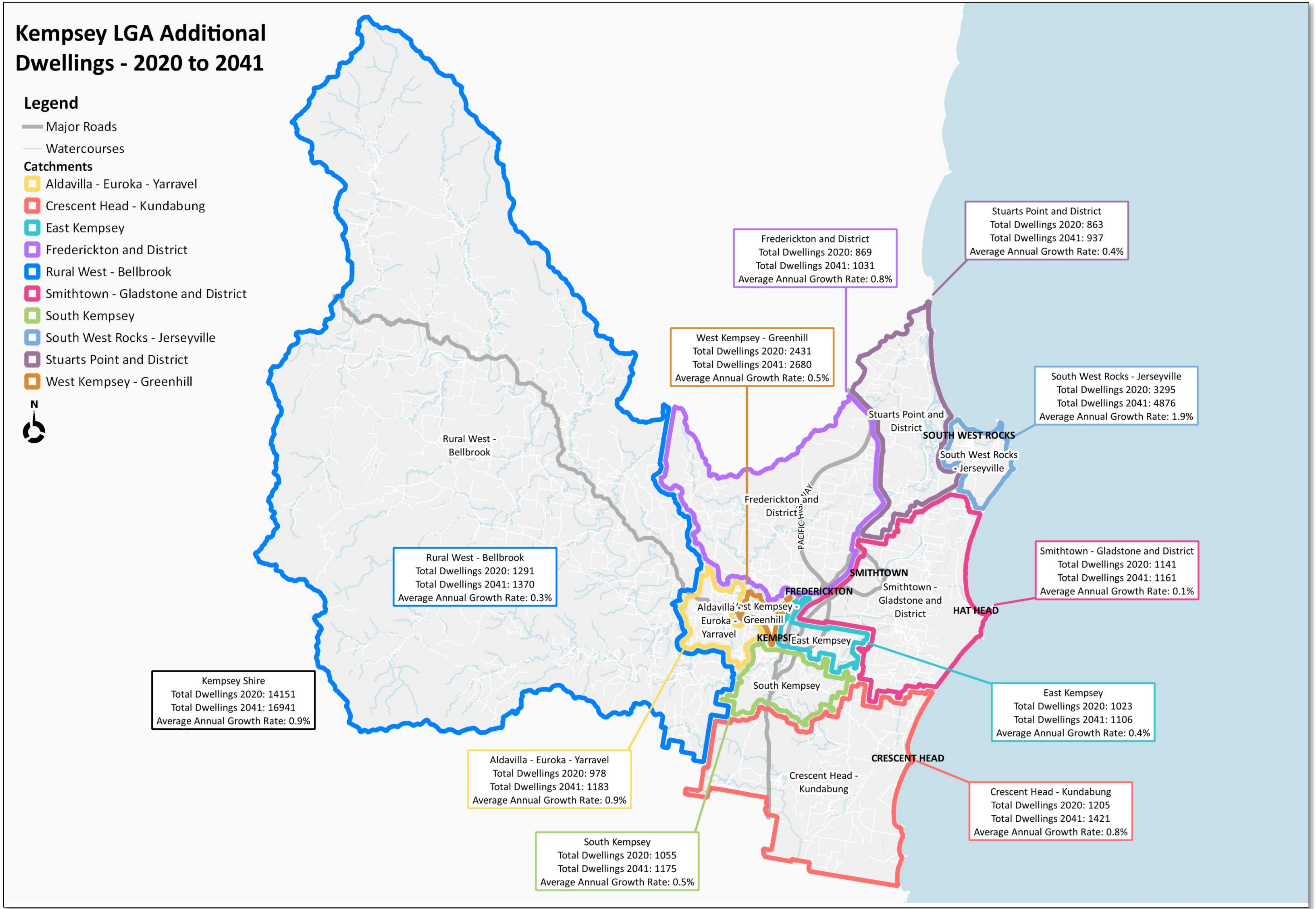
  Map 5 indicates the total projected dwelling types (e.g. houses, semi-detached, detached or other) to be provided for each catchment, in terms of additional dwellings to 2041, based on the continuation of existing trends (Business as Usual) and the scenario which aspires to provide the greatest housing diversity (Shift towards New South Wales). A map in Appendix 3 also provides a breakdown of projected dwelling size (e.g. small dwellings (1-2 bedrooms), medium dwellings (3 bedrooms) and large dwellings (4+ bedrooms) for each catchment area.

- Based on the housing demand model, there is a gap between demand based on continuation of trends and demand based on aspiring for new housing product to align with New South Wales levels. In 2041, there would be a demand for 285 fewer separate houses, 24 additional semi-detached, 323 additional flats / apartments and 58 less other dwellings, on the New South Wales aspirational trends, when compared to demand based on continuation of trends.

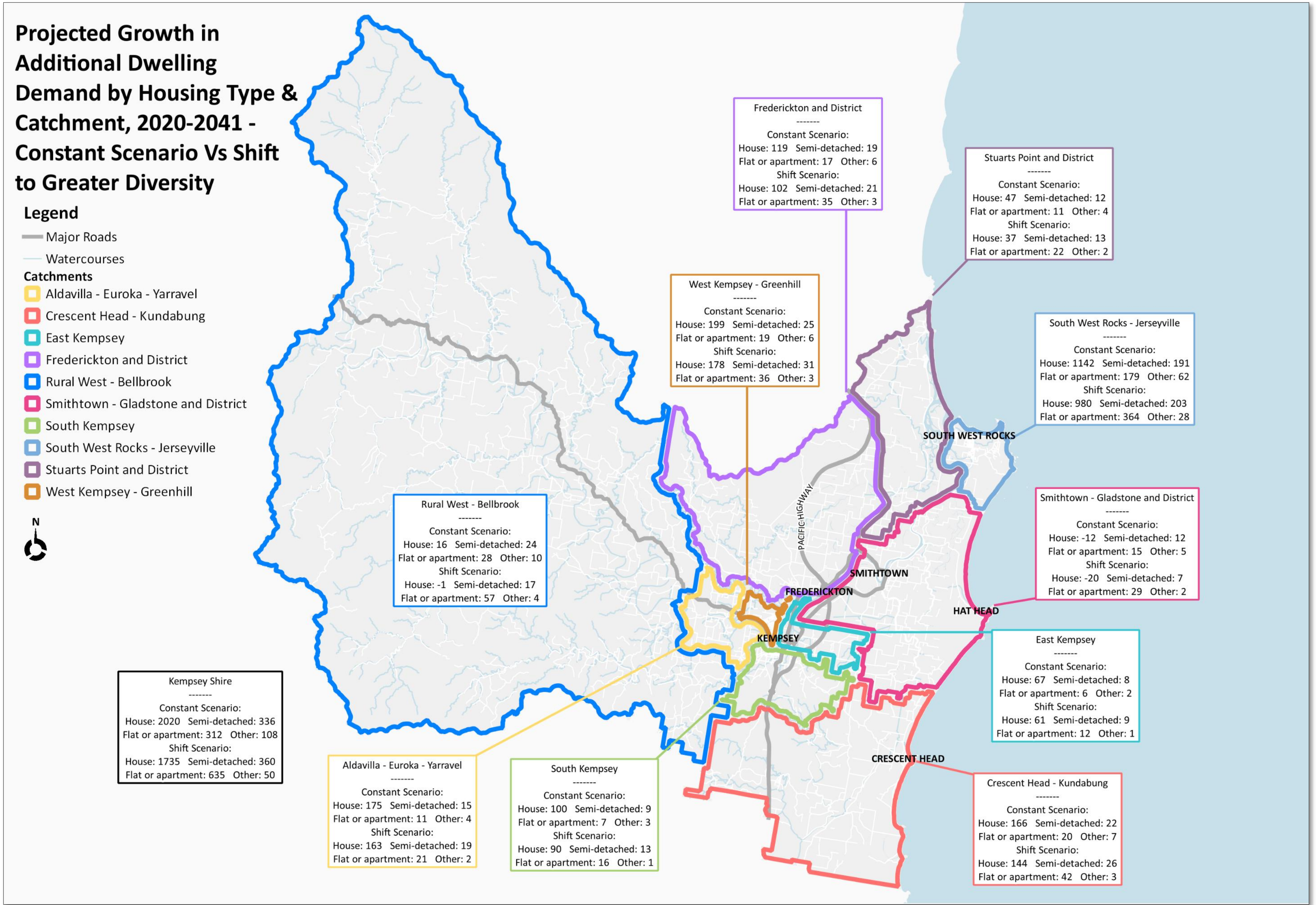
  In seeking to achieve greater dwelling diversity and choice and in working towards the Regional Plan target of 40% of additional dwellings to be provided as small lot housing, semi-detached and attached dwellings, the LHS recommends that Council adopt a policy of working towards the New South Wales level scenario, which provides for a reduction in the number of detached dwellings, offset by an increase in semi-attached, detached and other dwelling products, recognising that detached housing will still continue to be the predominant form of housing provided within Kempsey Shire to 2041.

- The location for any new small lot dwellings, town houses and dual occupancies, as well as flats and apartments, should be in appropriate locations and adopt a range of good quality design features commensurate with the community/industry engagement outcomes. There are specific areas where more medium density residential development may be more appropriate (e.g. around centres and major public community facilities (Kempsey Hospital and TAFE)).

- In addressing the actual and/or perceived gaps, there will still be a large supply of additional detached houses in accordance with the expected continuation of existing trends. There will also be opportunities for further semi-detached, attached and apartment dwelling products, which may better meet the needs of residents in many circumstances. This is particularly in terms of affordability and meeting the life stage needs of the community. Additionally, a more efficient redevelopment of current social and public housing stock could potentially see the needs of a greater number of at risk or vulnerable persons met.



Map 4 - Kempsey Shire Additional Dwellings – 2020-2041 (Source: Informed Decisions 2021 (Population Forecast))



Map 5 – Kempsey Shire Projected Growth in Additional Dwelling Demand by Housing Type and Catchment, 2020-2041 – Constant Scenario Vs Shift to Greater Diversity (Source: Bull & Bear Economics (2021))

5.7.2 Identifying different areas with development capacity

The demand for additional dwellings within Kempsey Shire should be adequately met by supply in terms of existing zoned land, existing approvals and the currently defined urban growth area boundary mandated within the Regional Plan. In particular, the South West Rocks Structure Plan will need to determine how over 56% of additional dwelling growth for Kempsey Shire to 2041 can be practically achieved, through a more specific planning exercise being conducted for this area. However, the provision of the necessary infrastructure to service planned growth will be critical.

Given that demand should be capable of being met by supply and there is no requirement for Kempsey to identify major new land release areas or to refine the current urban growth area boundary, or to develop a fundamentally different policy approach to the provision of housing to meet future needs within the Shire, there is considered to be adequate development capacity to meet the projected demand.

In facilitating some options for further growth and diversification of dwelling types, it may be appropriate to reduce the minimum lot size of R1 zoned land to 400m^2 across Kempsey Shire.

The overall approach of this Local Housing Strategy is to identify opportunities for facilitating additional housing densities, diversity and choice, within appropriate locations. It is reiterated that those areas with identified development capacity are recommended to provide additional opportunities for the development of a range of dwelling types, in meeting the needs of the community, in terms of affordability and dwelling types that meet the various requirements of all age groups, cultural requirements and life stages within Kempsey.

- *There appear to be adequate areas zoned and/or approved for residential development within Kempsey Shire currently, which can meet the projected housing demand. The provision of necessary infrastructure to service additional growth will be critical.*
- *The South West Rocks Structure Plan will be instrumental in confirming the ability for the South West Rocks area to cater for the provision of over 56% of the additional dwellings projected for Kempsey Shire to 2041.*
- *There is opportunity to reduce the minimum lot size of R1 zoned land to 400m^2 across Kempsey Shire.*

6 THE PRIORITIES

This section describes the priorities for the provision of housing within Kempsey, by considering the previous information outlined within this LHS. In establishing what the current context is for the provision of housing within Kempsey Shire and what the projected housing needs to 2041 will be, this in turn informs the policy direction in moving towards the desired state for the future provision of housing to meet the community's needs.

6.1 The Local Housing Strategy Objectives

The analysis has not revealed any need for additional urban release areas, nor the evidence base that might warrant a change in the urban growth area boundaries already established through the North Coast Regional Plan. With a minimum additional dwelling supply target of 1,100 dwellings identified within the Regional Plan between 2016-2036, Kempsey Shire has more than sufficient capacity to meet this supply. However, with a projected housing demand for an additional 2,790 dwellings to 2041 based on Informed Decisions forecasting, Kempsey is aiming to provide over and above the minimum additional dwelling target set by the Regional Plan.

The below LHS objectives have been developed and are focused around the facilitation of opportunities for affordability, housing diversity and choice and redevelopment opportunities, with the overarching goal of ensuring the provision of an additional 2,790 dwellings to 2041 to meet the projected dwelling demand. The LHS objectives are informed by the evidence base analysis undertaken to date. They represent Council's long term goals for housing within Kempsey Shire and are also consistent with the North Coast Regional Plan.

Objective 1 -

Kempsey Shire provides for an additional 2,790 new dwellings to 2041, with the majority of this to be delivered within South West Rocks. Additional housing will be achieved through a combination of urban infill and greenfield development and will predominantly to be delivered through detached housing.

Objective 2 –

Additional housing supply in Kempsey Shire is also achieved by encouraging medium density development within existing urban areas, particularly in Kempsey, South West Rocks, Stuarts Point and Crescent Head. Kempsey strives to achieve greater housing diversity and choice, by facilitating the development of more semi-detached and attached dwellings and housing on smaller lots, where appropriately located and serviced.

Objective 3 –

Further housing opportunities continue to be provided within the urban villages and rural villages of Kempsey Shire, relative to their local context and the planning controls which determine further development potential. Infrastructure to service any additional dwelling growth is critical to allowing further growth to occur.

Objective 4 -

Housing meets the needs of its changing population through provision of dwelling diversity and choice, including opportunities for housing that meets the cultural needs of the indigenous community, as well as a range of other different dwelling types to meet the demand over time.

Objective 5 –

The Kempsey LEP and associated planning controls continues to provide opportunities for new residential development within established communities, to meet the needs of its residents. No new urban release areas are required, nor is a change to the urban growth area boundary warranted.

Objective 6 –

Affordable housing is facilitated through provision of a range of different dwelling types and sizes to cater for the needs of its residents.

Objective 8 –

Adaptable housing and sustainable housing design features are incorporated within new dwelling design.

Objective 9 -

Low-cost dwellings are provided for low-income households as well as specific accommodation options for specific groups, including residential aged care.

Objective 10 –

Opportunities to increase public/social housing stock through redevelopment are provided, to deliver smaller, newer and more appropriate dwelling types for people requiring public/social housing.

Objective 11 –

Kempsey protects areas of flooding, environmental, cultural heritage, scenic or other significance, by ensuring that development of areas constrained by these and other factors are not compromised by new dwelling development.

Objective 12 –

Neighbouring character attributes are accounted for in the development of new dwellings in local areas.

Objective 13 –

High quality design outcomes are achieved through new residential housing development, improving and enhancing urban form and liveability in terms of scale, form, character, open space, connectivity and walkability.

6.2 Land Use Planning Approach

The land use planning approach is a key part of the Local Housing Strategy and informs Council's planning controls, to ensure that the land use planning controls support the objectives for future housing development. The land use planning approach should facilitate the objectives sought for the provision of housing within Kempsey, in terms of achieving greater diversity and density in the right locations. Below outlines the relevant objectives of the North Coast Regional Plan, as well as how the Kempsey LEP 2013 currently facilitates the provision of a diversity of housing within Kempsey Shire.

6.2.1 North Coast Regional Plan

The North Coast Regional Plan (the Regional Plan) provides the strategic policy, planning and decision-making framework to guide 20 year sustainable regional growth for the region, which incorporates the local government areas of:

- Tweed
- Byron
- Ballina
- Lismore
- Kyogle
- Richmond Valley
- Clarence Valley
- Coffs Harbour
- Bellingen
- Nambucca
- Kempsey
- Port Macquarie-Hastings

The Regional Plan anticipates that a minimum of 1,100 additional dwellings are required within Kempsey Shire to 2036, which is consistent with the further analysis undertaken in the preparation of the LHS, which suggests a need for 2,790 additional dwellings to 2041.

The Regional Plan also recognises that the region as a whole will accommodate an additional 76,200 people, which will generate the need for 46,000 new homes. The largest share of households will be comprised of residents aged over 65 years, and couple-only and single-person households. An urban growth area boundary has been defined for Kempsey

Shire within the regional plan, with the analysis undertaken as part of the LHS suggesting that there is no need to expand the urban growth area boundary.

There are a number of Directions and associated Actions within the Regional Plan which specifically relate to the provision of housing, which hold relevance for the LHS. These are as follows:

- Direction 1: Deliver environmentally sustainable growth
  - 1.1 Focus future urban development to mapped urban growth areas.
  - 1.2 Review areas identified as 'under investigation' within urban growth areas to identify and map sites of potentially high environmental value.
  - 1.3 Identify residential, commercial or industrial uses in urban growth areas by developing local growth management strategies endorsed by the Department of Planning and Environment.
  - 1.4 Prepare land release criteria to assess appropriate locations for future residential, commercial and industrial uses.

The LHS promotes the notion of focusing future urban development within the mapped urban growth area boundary. Those areas identified as being under investigation with the urban growth area will be further explored as part of the preparation of the future local growth management strategy and/or through future structure planning exercises, to determine whether these areas are needed or appropriate for urban growth.

- Direction 22: Deliver greater housing supply
  - 22.1 Deliver an appropriate supply of residential land within local growth management strategies and local plans to meet the region's projected housing needs.
  - 22.2 Facilitate housing and accommodation options for temporary residents by:
    - preparing planning guidelines for seasonal and itinerant workers accommodation to inform the location and design of future facilities; and
    - working with councils to consider opportunities to permit such facilities through local environmental plans.
  - 22.3 Monitor the supply of residential land and housing through the North Coast Housing and Land Monitor.

The LHS recommends measures to deliver an appropriate level of housing supply based on the projected needs of Kempsey Shire. This will be further explored through the preparation of the subsequent local growth management strategy (LGMS), with the LHS serving as a background report to its development.

- Direction 23: Increase housing diversity and choice
  - 23.1 Encourage housing diversity by delivering 40 per cent of new housing in the form of dual occupancies, apartments, townhouses, villas or dwellings on lots less than 400 square metres, by 2036.
  - 23.2 Develop local growth management strategies to respond to changing housing needs, including household and demographic changes, and support initiatives to increase ageing in place.

The LHS seeks to promote an increase in housing diversity and choice within Kempsey Shire by recommending that Council adopt a projected dwelling scenario which aspires to reach NSW levels, in terms of increasing the supply of semi-detached and attached dwellings, over and above what the current trends for Kempsey are showing. The LGMS will also further explore this.

- Direction 24: Deliver well-planned rural residential housing areas
  - 24.1 Facilitate the delivery of well-planned rural residential housing areas by:
    - identifying new rural residential areas in a local growth management strategy or rural residential land release strategy endorsed by the Department of Planning and Environment; and
    - ensure that such proposals are consistent with the Settlement Planning Guidelines: Mid and Far North Coast Regional Strategies (2007) or land release criteria (once finalised).

  - 24.2 Enable sustainable use of the region's sensitive coastal strip by ensuring new rural residential areas are located outside the coastal strip, unless already identified in a local growth management strategy or rural residential land release strategy endorsed by the Department of Planning and Environment.

The LHS recognises that rural residential development may provide some contribution towards additional dwellings to meet the projected dwelling demand for Kempsey Shire to 2041. However, the LHS recommends that no new rural residential development areas be identified, as allowing a proliferation of such development is not consistent with the Regional Plan. A further study investigating the development of rural residential land is a recommendation of the LHS.

- Direction 25: Deliver more opportunities for affordable housing
  - 25.1 Deliver more opportunities for affordable housing by incorporating policies and tools into local growth management strategies and local planning controls that will enable a greater variety of housing types and incentivise private investment in affordable housing.
  - 25.2 Prepare guidelines for local housing strategies that will provide guidance on planning for local affordable housing needs.

The LHS promotes the delivery of greater housing affordability, including for people with very low or low incomes, who are struggling to rent or purchase their own home within Kempsey Shire. This includes a range of measures and incentives to encourage more affordable housing, as well as through the provision of a range of smaller dwelling types, which will be more affordable. This will also be further explored through the LGMS.

The preparation of the LHS objectives has considered the Regional Plan to ensure that the directions of the Regional Plan are translated into the Kempsey-specific context, whilst also reflecting the key findings from the analysis undertaken. The land use strategy that has been developed is outlined below and is also broadly consistent with the Regional Plan, in terms of provision of sufficient housing supply to meet the projected demand and encouraging housing diversity and choice and increased densities which are close to existing services, jobs and infrastructure (e.g. around town centres and key community facilities).

The current global pandemic has led to a shift in housing preferences, with many people moving away from bigger cities and more heavily populated areas to regional areas such as Kempsey. The increased demand for housing has the potential to cause further housing affordability issues, particularly when affordability is already acknowledged as being an issue for Kempsey Shire. Whilst the regional plan provides for a relatively modest increase in the provision of housing for Kempsey to 2036 (i.e. 1,100 additional dwellings), the LHS adopts a more aspirational approach, with the scenarios and projections outlined within the LHS reflecting a need to plan for an additional 2,790 dwellings to 2036. This represents over double the number of dwellings than projected by the regional plan.

6.2.2 Local Strategic Planning Statement

Council completed the preparation of its Local Strategic Planning Statement (LSPS) in 2020, which provides the overall strategic direction to the focus for housing and other growth (among other things) within Kempsey Shire. The vision for the LHS has been informed by the preparation of the LSPS and the future LGMS to be prepared will also align with the LSPS.

6.2.3 LEP Provisions

The Kempsey LEP 2013 is the LEP which regulates development for Kempsey Shire and it currently facilitates the development of a range of housing types within the primary residential zones of the R1, R3, R5 and RU5 zones, by allowing for certain types of housing within each zone as permitted with consent.

Different types and forms of residential housing within Kempsey is generally already facilitated within the existing residential zoning framework. A range of housing types are also permitted with consent in the various Business zones of Kempsey, including shop top housing, which would facilitate increased densities of housing in a number of areas.

Greenfield development within the 'urban investigation areas' identify discreet localities within Kempsey, South West Rocks, Crescent Head, Frederickton and Stuarts Point where Council will consider planning proposals for potential residential subdivision. Overall, it is considered that the LEP facilitates the achievement of a range of dwelling types within the residential and business zones. The LHS recognises that there may be other barriers or impediments to achieving greater housing diversity within the Shire, which is not necessarily related to the current LEP provisions or the planning framework that is in place. Further investigations and consultation with the development industry to determine why such housing diversity is not being achieved may be warranted.

6.2.4 Recommendations

Based on the analysis from the projected dwelling demand of this strategy, recommendations for any policy intervention to appropriately manage the demand and supply for relevant dwelling types, can be summarised as follows:

6.2.4.1 Reflecting the Housing Vision within the LGMS

The drafting of the future Local Growth Management Strategy (LGMS) should account for the vision for housing as developed within the LHS. Reducing the lot sizes within the R1 zone across Kempsey Shire could potentially be contemplated to facilitate greater housing diversity and choice and smaller lots.

In addition, Council may also consider increasing residential densities where the principles below are able to be satisfied, as a means of facilitating opportunities for greater housing diversity and choice. This could potentially apply to many of the urban and rural villages within Kempsey Shire, as well as to the large centres of Kempsey, South West Rocks and Crescent Head. These criteria are:

- New residential development should be developed at a density that is appropriate for its location relative to existing services, employment and/or key public transport nodes and should meet high quality design outcomes;
- The use contributes to the consolidation of residential densities and directly contributes to the provision of a diversity of housing that meet the needs of the community;
- Physical land constraints such as flood, bushfire, ecology, geotechnics/topography and the like should be capable of being adequately managed/mitigated;
- The ability to provide safe access to and from the site should be demonstrated;
- Appropriate street layouts/dimensions and/or lot sizes/dimensions are created, relative to the local context of the area;
- The proposed development is of a density and scale which maintains the desired neighbourhood built form and natural character and potential amenity impacts can be satisfactorily mitigated;
- The development is capable of being adequately serviced with the necessary infrastructure and does not represent out-of-sequence development.

The LGMS may need to reflect the above, in terms of broadly reflecting an intent to consider the provision of increased densities in these areas. Reducing the minimum lot size of R1 zoned land to 400m^2 and/or allowing higher residential densities for those areas that meet the above principles, does not negate the need for site-specific constraints and other matters to be adequately addressed in determining the land’s suitability for higher density residential development.

6.2.4.2 South West Rocks Structure Plan

The majority of the additional population and dwellings will be met within South West Rocks. As a South West Rocks Structure Plan is currently being developed, it is expected that this will address the ability of South West Rocks to achieve its additional dwelling target of 1,582 dwellings between 2020-2041, which represents over 56% of all new dwellings in Kempsey Shire to 2041. This includes South West Rocks should be planning for the provision of 203 semi-detached and 364 flats/apartments, as part of the provision of an additional 1,582 dwellings to 2041.

6.2.4.3 LEP and DCP Amendments and Industry Consultation

There is currently a need to increase the provision of smaller, more affordable housing products to meet the requirements of the Kempsey community for people of all life stages and ages. However, it is also recognised that Kempsey Shire is characteristic of a predominantly detached housing market. An investigation of current barriers to and disincentives for smaller housing types and medium density housing products within the current planning framework including the LEP, DCP and contributions plan should be undertaken. Targeted engagement with the development industry and Council staff working within the development assessment team would provide valuable insights in this regard.

Areas where increased densities or reduced lots sizes could potentially be contemplated within the Shire’s residential zones to facilitate greater housing diversity and choice have already been discussed in section 6.2.4.1 above.

Although there does not generally appear to be a significant mismatch between housing demand and supply within Kempsey Shire, Council should still seek to more proactively encourage a range and diversity of housing choices to be facilitated. Council should undertake an investigation of current barriers to and disincentives for smaller housing types and medium density housing products within the current planning framework including the LEP, DCP and contributions plan. Targeted engagement with the development industry and Council staff working within the development assessment team would provide valuable insights in this regard. Council should also work with the development industry to identify practical measures to encourage an increase in the provision of residential development within the appropriate Business zones of Kempsey Shire. This will help activate key centres that provide access to employment, services and other essential infrastructure and facilities.

In developing a distinct character for housing within specific localities of Kempsey Shire, Council may seek to review the level of differentiation between the residential development controls applicable for each specific area/locality within Kempsey Shire, which could be explored through the development of amended provisions to potentially be applied at an LEP or DCP level (as appropriate), in terms of elements such as minimum lot sizes, building heights, FSR/plot ratio, density of any permitted residential development etc., depending on the desired character for housing for each locality, which would be determined through a more fine-grained, location-specific planning process. A current review of local character statements for a range of towns and villages within Kempsey Shire is currently underway and may help inform this process. In addition, the preparation of future structure plans for Stuarts Point, West Kempsey and Frederickton could also address this in more detail for those areas.

Within Kempsey Shire, the data and analysis suggests that the existing distribution of small, medium and large houses is generally reasonable and reflective of planned household lifecycle considerations and general wealth effects. Based on the analysis and scenarios developed as part of the LHS, opportunities for the provision of more smaller dwellings should be facilitated for Aldavilla – Euroka – Yarravel; Frederickton and District; Smithtown – Gladstone and District; South West Rocks – Jerseyville; and Rural West – Bellbrook.

Further, in recognising the significant proportion of Aboriginal and Torres Strait Islander peoples that live within Kempsey Shire (particularly the South Kempsey catchment), Council should work with the Indigenous community to determine what their specific cultural housing aspirations and needs are, and how this can be facilitated through the planning framework – e.g. this could be through consideration of multi-generational housing, group housing, group titling etc.

6.2.4.4 Rural Residential Development

The LHS recognises that rural residential development may provide some contribution towards additional dwellings to meet the projected dwelling demand for Kempsey Shire to 2041. However, the LHS recommends that no new rural residential development areas be identified, as allowing a proliferation of such development is not consistent with the Regional Plan. This will be further explored through the preparation of the LGMS.

A study should be undertaken which interrogates the suitability of reducing the minimum lot size achievable for rural residential allotments in areas that are well located/close to existing urban areas/villages, are capable of being serviced and which are not heavily constrained. This could then be rationalised with considering whether the current extent of land with further rural residential development potential should be reduced.

6.2.4.5 Non-Planning Instrument Measures

There are potentially a number of measures available to Council to drive the facilitation of greater housing affordability and diversity within the city. This includes:

1. Developing information packages for developers to assist in guiding where/how Council wishes small dwelling residential development to be concentrated and what factors need to be considered;
2. Consider partnering with housing provider/s to provide land to initiate residential housing development for affordable low cost housing as a pilot project;
3. Incentives packages to encourage specific forms of housing in certain areas – for example, a targeted marketing program or ongoing business and other support;
4. Development of specific policies around social and public housing and affordable housing, to make Council’s policy intent clear in this regard. Affordable, social and public housing should be distributed across different areas in Kempsey Shire, where appropriately located and serviced. This could assist in reducing the waiting list, minimising costs of repair, demolition and relocation, and increasing the number of properties that are perceived as desirable; and
5. Development of sustainable housing design guidelines. Good quality and sustainable housing design will contribute to people’s enjoyment of their homes and will contribute to the overall environmental sustainability

of Kempsey Shire. Kempsey's setting (including climate and landscape) should inform the layout, orientation, materials and landscaping used in the design of new housing. In addition to this, lifestyle factors such as an increasing desire to work from home may see a need for housing design to better accommodate working from home options. There are a number of good quality and sustainable housing design principles that could be applied within housing design for Kempsey Shire. Good quality housing design will benefit Kempsey Shire in a range of ways and will increase the amenity and enjoyment of people living within their homes. This has a range of economic, social, cultural, environmental and health benefits.

6.3 Mechanisms to Deliver the Options

Table 49 below outlines the recommendations to deliver the options, including both LSPS and LEP-based recommendations, as well as other recommendations. These recommendations seek to facilitate the achievement of the housing objectives outlined in section 3.1, in terms of meeting the needs for affordable housing and diversity to meet the needs of the Kempsey community with respect to specific housing needs.

Table 49 - Recommendations to Deliver Options

NO.	RECOMMENDATIONS	REASONS
LEP/LGMS RECOMMENDATIONS		
1.	Council to reduce the minimum lot size from 500m2 to 400m2 within all R1 zoned land in the Shire, where there is access to reticulated water and sewerage capacity. Approval for increasing residential densities is not to be to the detriment of compromising any infrastructure, environmental or other physical constraints which exist within the area, or on a particular site.	Council may contemplate increased residential densities, in seeking to facilitate greater housing diversity, choice and affordability, which is a key premise of this LHS. This is also consistent with the Regional Plan target of 40% of all new dwellings to be provided in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400m^2 by 2036.
2.	The drafting of the LGMS and future LEP/DCP amendments are to acknowledge the importance of facilitating increased housing densities in appropriate locations within Kempsey Shire, subject to meeting the following principles: • New residential development should be developed at a density that is appropriate for its location relative to existing services, employment and/or key public transport nodes and should meet high quality design outcomes; • The use contributes to the consolidation of residential densities and directly contributes to the provision of a diversity of housing that meet the needs of the community; • Physical land constraints such as flood, bushfire, ecology, geotechnics/topography and the like should be capable of being adequately managed/mitigated and the future manifestations of these physical constraints arising from Global Warming; • The ability to provide safe access to and from the site should be demonstrated;	The application of specific principles for allowing increased residential densities within the Shire will help to guide decisions in this regard, particularly through the LGMS. This meets a core tenet of the LHS which is to encourage greater housing diversity, choice and affordability, through facilitation of increased residential densities in the right circumstances.

NO.	RECOMMENDATIONS	REASONS
	• Appropriate street layouts/dimensions and/or lot sizes/dimensions are created, relative to the local context of the area; • The proposed development is of a density and scale which maintains the desired neighbourhood built form and natural character and potential amenity impacts can be satisfactorily mitigated; • The development is capable of being adequately serviced with the necessary infrastructure and does not represent out-of-sequence* development. *"does not represent out-of-sequence development" means not resulting in unreasonable costs for extending infrastructure and/or not being located in isolation from those areas that already have provision of services, or which are more easily able to be serviced, relative to its location to existing infrastructure.	
3.	The South West Rocks Structure Plan address the ability to achieve its additional dwelling target of 1,582 dwellings between 2020-2041, which represents over 56% of all new dwellings in Kempsey Shire to 2041. This includes the provision of 203 semi-detached and 364 flats/apartments, as part of the provision of an additional 1,582 dwellings to 2041.	With a Regional Plan target of 40% of all new dwellings to be provided in the form of apartments, dual occupancies, townhouses, villas and homes on lots less than 400m^2 by 2036, there will be a need to encourage the provision of more development in the form of semi-detached and detached dwelling products and dwelling houses on smaller lots within Kempsey Shire, to facilitate the achievement of this target.
4.	Council to work with the development industry to identify practical measures to encourage an increase in the provision of residential development within the appropriate Business zones of Kempsey Shire. This will help activate key centres that provide access to employment, services and other essential infrastructure and facilities.	Facilitating an increase in residential development within centres will allow opportunities to achieve greater housing diversity, choice and affordability.
5.	Differentiation between the residential development controls applicable for each specific area/locality within Kempsey, should be explored through the development of provisions to potentially be applied at an LEP or DCP level (as appropriate), in terms of elements such as minimum lot sizes, building heights, FSR/plot ratio, density of any permitted residential development etc., depending on the desired character for housing for each locality. The current local character statement review being undertaken may help to inform this exercise, as will the preparation of future structure plans for South West Rocks, West Kempsey, Stuarts Point and Frederickton	Council could undertake a finer grained planning process in reviewing its desired residential character for specific localities, which could inform future LEP and/or DCP amendments with respect to those aspects identified. This could result in locally-specific outcomes being achieved for housing development, which reflects local character and desired housing outcomes. This will also provide Council with an opportunity to tailor its approach to meet the local context for the provision of more diverse and affordable housing.
6.	No new rural residential development areas are identified. A study should be undertaken which interrogates the suitability of reducing the minimum lot size achievable for rural residential allotments in areas that are well located/close to existing urban areas/villages, are	Allowing a proliferation of such development is not consistent with the North Coast Regional Plan 2036~~.~~

NO.	RECOMMENDATIONS	REASONS
	capable of being serviced and which are not heavily constrained. This could then be rationalised with considering whether the current extent of land with further rural residential development potential should be reduced.	
7.	Council to work with the Indigenous community to determine what their specific cultural housing aspirations and needs are, and how this can be facilitated through the planning framework – e.g. this could be through consideration of multi-generational housing, group housing, group titling etc.	This is consistent with Direction 23 of the Regional Plan which seeks to increase housing diversity and choice.
8.	Council to undertake an investigation of current barriers to and disincentives for smaller housing types and medium density housing products within the current planning framework including the LEP, DCP and contributions plan. Targeted engagement with the development industry and Council staff working within the development assessment team would provide valuable insights in this regard.	This is consistent with the Regional Plan target of 40% of all new dwellings to be provided in the form of apartments, dual occupancies, townhouses villas and homes on lots less than 400m^2 by 2036.
OTHER RECOMMENDATIONS		
9.	Council to develop information packages to assist developers in guiding them on where/how Council wishes small dwelling residential development to be concentrated and what factors need to be considered in terms of: a. addressing any constraints (soils, flooding, waterways, slope, bushfire hazards, vegetation etc.); b. ensuring that there are no adverse impacts on surrounding amenity, particularly established communities and residents; c. suitable access to infrastructure or the ability to provide sufficient infrastructure to service the development, particularly including water, sewer and electricity; d. access to key transport networks such as road and rail; e. demonstrated synergies with the existing character of the surrounding area; and f. proven benefits to Kempsey Shire in terms of the provision of housing products and types that are in demand and can meet a housing gap within the Shire. Any existing information already produced and published by the NSW State government should be incorporated within these information packages.	Development of information packages will assist Council in articulating what needs to be addressed when development applications are brought forward for new housing development and provides guidance on preferred locations for intensified residential development. This will ensure that a consistent message is being conveyed.
10.	In partnership with the housing sector/providers, Council to consider the provision of land to initiate residential housing development for affordable low-cost housing, as a demonstration of what it seeks to	Undertaking a joint partnership with a housing provider or developer by providing land as a demonstration project for the provision of affordable housing can act as a catalyst for further development of this type if it is demonstrated how

NO.	RECOMMENDATIONS	REASONS
	achieve in terms of housing affordability, dwelling design, character and location.	it can be done well. It also shows Council's commitment to the provision of affordable housing, by being willing to invest in development of this type.
11.	Consider incentives packages for key types of housing that Council is seeking to encourage within the region, including affordable housing, social housing, smaller dwellings, residential aged care facilities etc. This could include: a. a targeted marketing program to attract certain types of residential housing products to the region; b. waiving and/or reducing infrastructure charges and development application fees for targeted housing types; and c. ongoing business and other support to developers seeking to develop targeted types of housing within the region, particularly housing that will meet the needs of at risk or vulnerable persons.	Consideration of incentives packages will allow Council to target those types of housing it is seeking to encourage within the region. Provision of specific incentives may prompt developers and housing providers to target the provision of particular housing products, which could include social and public housing and smaller or more affordable dwellings.
12.	Council to consider developing specific policy positions around its commitment to the provision of social and public housing and affordable housing within Kempsey and investigate further mechanisms to deliver on these policy positions. This could include consideration of an affordable housing contribution scheme pursuant to SEPP 70 –Affordable Housing (Revised Schemes). Affordable, social and public housing should be distributed across different areas in Kempsey Shire and have good access to public transport, schools, hospitals, shops and other essential community services and facilities. This will assist in reducing the waiting list, minimising costs of repair, demolition and relocation, and increasing the number of properties that are perceived as desirable.	Development of specific policies around social and public housing and affordable housing demonstrates a commitment by Council to more directly assist in the provision of greater levels of these types of housing within Kempsey, which the LHS has demonstrated is needed. This also provides opportunities for collaboration with other agencies and the industry to deliver housing products that meet the specific needs of the community.
13.	Council to develop sustainable housing design guidelines that could be applied within Kempsey Shire and could address the following principles: 1. Orientation 2. Shade 3. Natural Ventilation 4. Street Address 5. Good Neighbours 6. Natural Lighting 7. Green Thinking 8. Outdoor Living 9. Fit for purpose	Preparation of sustainable housing design guidelines will provide guidance on achieving good quality and sustainable housing design outcomes. This will assist in achieving greater housing diversity and potentially greater affordability.

6.4 Evaluation of the Options

The above detailed analysis has provided a roadmap for some of the recommended actions and options that Council could take with respect to facilitating the provision of future housing for Kempsey that addresses supply and demand, with an emphasis on providing greater housing diversity, choice and affordability within Kempsey Shire.

Given the overall findings of the analysis that there should be sufficient capacity to meet the housing demand for Kempsey (with a particular emphasis on the South West Rocks Structure Plan being prepared currently to address the significant growth envisaged for this part of Kempsey Shire), the main focus of this LHS is to facilitate opportunities to improve or increase the provision of affordable housing and housing diversity and choice to meet the needs of residents into the future. There is no need for new areas for land release or an extension to the urban growth area boundary.

In evaluating the recommended options, Council needs to consider each potential planning and non-planning option in terms of its feasibility of application and its appetite from a Council policy perspective to adopt the suggested mechanisms.

The evaluation should test the different mechanisms identified against the LHS objectives and stakeholder priorities to determine the best delivery mechanisms with a consideration of timing, cost, and quadruple bottom line factors (social, environmental, economic and leadership).

This exercise will be conducted upon completion of public exhibition of the draft Local Housing Strategy, which will determine whether any of the options need to be amended in response to any submissions issues raised.

7 ACTIONS

7.1 Implementation and Delivery Plan

The implementation and delivery plan for the Local Housing Strategy will set out how the mechanisms to deliver the recommended priorities/options will be operationalised. It will furthermore set out a structured plan that identifies the actions and indicative timeframes for amending the LEP, DCP or other Council documents. The implementation and delivery plan will be outlined in the associated Local Growth Management Strategy which is to be prepared and will include (where relevant):

1. the delivery mechanisms by which the LHS recommendations will be delivered, including an outline of any supporting planning proposals;
2. the stakeholders who will deliver the needed actions to facilitate the achievement of the desired housing for Kempsey Shire;
3. indicative timeframes;
4. potential benefits;
5. potential risks and mitigation measures; and
6. monitoring indicators (where relevant).

The implementation and delivery plan will be developed to be integrated with Council's other work practices, policies and programs, where possible. It will also be tailored to reflect the specific actions required to facilitate the delivery of more affordable, diverse and smaller housing products, to meet the current gap in provision of these forms of housing within the Shire. This is whilst recognising that there is sufficient supply to meet the projected dwelling demand for Kempsey Shire to 2041, in terms of actual housing numbers.

7.2 Planning Proposal (if applicable)

A Planning Proposal is required to amend the Kempsey Local Environmental Plan 2013 in relation to zoning, height and other planning provisions. Any Planning Proposals that arise from this Local Housing Strategy are to be prepared by Council and will be in accordance with Step 3.3 of the DPI&E's Local Housing Strategy Guideline and other relevant legislation and guides.

7.3 Monitoring and Reviews

Monitoring and review of the LHS will help to ensure its ongoing improvement and relevance.

Monitoring housing outcomes measures the success of the Strategy and can determine if the mechanisms put in place have been successful or need to be reviewed.

The LHS will be subject to a:

- regular review of housing delivery and supply against the implementation and delivery plan to ensure that the LHS and the LEP are delivering the LHS objectives in a timely manner. This is likely to be 5 yearly, unless growth is likely to outpace supply;
- a five-yearly review of the evidence base and housing stock against the broader aims of the North Coast Regional Plan to ensure that the LHS is aligned with the housing needs;
- a ten-year review of the LHS to ensure the 20-year vision statement, the evidence base and the strategic and planning contexts are aligned with the goals of the community, the broader aims of district and regional plans, and the LHS implementation and delivery plan.

Whenever regular monitoring identifies considerable changes in the housing supply or demand, or demographic, economic or environmental conditions, the LHS will be holistically reviewed.

Information to inform reviews will include:

- Statistics on development approvals, complying development certificates, construction certificates and occupation certificates;
- Feedback from stakeholders; and
- Other relevant data, publications and policy.

APPENDIX 1: FEDERAL, STATE, REGIONAL AND LOCAL HOUSING POLICY CONSIDERATIONS

AP01

Document	Aim of Policy
Federal Policies	
National Housing and Homelessness Agreement	Recognises the Commonwealth and the State's mutual interest in improving housing outcomes across the housing spectrum, including outcomes for Australians who are homeless or at risk of homelessness, and need to work together to achieve those outcomes. A Bilateral Agreement exists between the Commonwealth and NSW, whose purpose is "to provide an indication of how New South Wales intends to implement the conditions agreed in the Agreement, including the actions that will be undertaken as stated in New South Wales' housing and homelessness strategies, and any actions to be undertaken by New South Wales to support the Data Schedule."
Smart Cities Plan	Outlines the Australian Government's vision for our cities, and our plan for maximising their potential. It incorporates the three pillars of Smart Investment, Smart Policy and Smart Technology. Of broad policy relevance to the preparation of the LHS for Kempsey is the intent to prioritise projects that facilitate housing affordability. Through incentivising reforms, additional benefits will be generated for the economy making cities better places to live in and do business.
State Policies and Plans	

Ageing Well in NSW: Action Plan 2021-2022	• Government vision that all people in NSW experience the benefits of living longer and enjoying opportunities to participate in, contribute to and be included in their communities.
	• Four focus areas:
	    o Living in age-friendly environments
	    o Participating in inclusive communities
	    o Staying safe, active and healthy
	    o Being resilient and informed

NSW Homelessness Strategy 2018-2023	• Policy framework to prevent homelessness and improve responses to it. • Of relevance to the LHS is Action 2.2 "provide targeted housing options to prevent homelessness or chronic homelessness for high risk groups"
State Environmental Planning Policies	
State Environmental Planning Policy (Exempt and Complying Development Codes) 2008	This Policy aims to provide streamlined assessment processes for development that complies with specified development standards by— • providing exempt and complying development codes that have State-wide application; and • identifying, in the exempt development codes, types of development that are of minimal environmental impact that may be carried out without the need for development consent; and • identifying, in the complying development codes, types of complying development that may be carried out in accordance with a complying development certificate as defined in the Act; and • enabling the progressive extension of the types of development in this Policy; and • providing transitional arrangements for the introduction of the State-wide codes, including the amendment of other environmental planning instruments. Of particular relevance to the LHS is that dual occupancies, manor houses and terraces built as complying development are allowed in R1, R2, R3 and RU5 zones where this type of housing is already permitted under a council's LEP. A complying development approval for these uses can be issued within 20 days if the proposal complies with all the relevant requirements in this SEPP.
State Environmental Planning Policy (Building Sustainability Index: BASIX) 2004	Regulations under the Act have established a scheme to encourage sustainable residential development (***the BASIX scheme***) under which:

Document	Aim of Policy
	• an application for a development consent, complying development certificate or construction certificate in relation to certain kinds of residential development must be accompanied by a list of commitments by the applicant as to the manner in which the development will be carried out; and • the carrying out of residential development pursuant to the resulting development consent, complying development certificate or construction certificate will be subject to a condition requiring such commitments to be fulfilled. The aim of this Policy is to ensure consistency in the implementation of the BASIX scheme throughout the State. This Policy achieves its aim by overriding provisions of other environmental planning instruments and development control plans that would otherwise add to, subtract from or modify any obligations arising under the BASIX scheme.
SEPP No 21 – Caravan Parks	The aim of this Policy is to encourage— • the orderly and economic use and development of land used or intended to be used as a caravan park catering exclusively or predominantly for short-term residents (such as tourists) or for long-term residents, or catering for both; and • the proper management and development of land for the purpose of promoting the social and economic welfare of the community; and • the provision of community facilities for such land; and • the protection of the environment of, and in the vicinity of, the land.
SEPP No 36 – Manufactured Home Estates	The aims of this Policy are— • to facilitate the establishment of manufactured home estates as a contemporary form of medium density residential development that provides an alternative to traditional housing arrangements; and • to provide immediate development opportunities for manufactured home estates; and • to encourage the provision of affordable housing in well designed estates; and • to ensure that manufactured home estates are situated only in suitable locations and not on land having important resources or having landscape, scenic or ecological qualities that should be preserved; and • to ensure that manufactured home estates are adequately serviced and have access to essential community facilities and services; and • to protect the environment surrounding manufactured home estates; and • to provide measures which will facilitate security of tenure for residents of manufactured home estates.
SEPP No 65 – Design Quality of Residential Apartment Development	• This Policy aims to improve the design quality of residential apartment development in New South Wales. • This Policy recognises that the design quality of residential apartment development is of significance for environmental planning for the State due to the economic, environmental, cultural and social benefits of high quality design.

PSA CONSULTING

Document	Aim of Policy

	• Improving the design quality of residential apartment development aims to ensure that it contributes to the sustainable development of New South Wales by:
	  • providing sustainable housing in social and environmental terms;
	  • being a long-term asset to its neighbourhood; and
	  • achieving the urban planning policies for its regional and local contexts; and
	  • to achieve better built form and aesthetics of buildings and of the streetscapes and the public spaces they define; and
	  • to better satisfy the increasing demand, the changing social and demographic profile of the community, and the needs of the widest range of people from childhood to old age, including those with disabilities; and
	  • to maximise amenity, safety and security for the benefit of its occupants and the wider community; and
	  • to minimise the consumption of energy from non-renewable resources, to conserve the environment and to reduce greenhouse gas emissions; and
	  • to contribute to the provision of a variety of dwelling types to meet population growth; and
	  • to support housing affordability,; and
	  • to facilitate the timely and efficient assessment of applications for development to which this Policy applies.

SEPP No 70 – Affordable Housing (Revised Schemes)	The State Environmental Planning Policy 70 – Affordable Housing (Revised Schemes) identifies the need for affordable housing across NSW. The Policy: • identifies that there is a need for affordable housing across the whole of the State; and • describes the kinds of households for which affordable housing may be provided; and • makes a requirement with respect to the imposition of conditions relating to the provision of affordable housing.
SEPP (Affordable Rental Housing) 2009	The aims of this Policy are as follows— • to provide a consistent planning regime for the provision of affordable rental housing; • to facilitate the effective delivery of new affordable rental housing by providing incentives by way of expanded zoning permissibility, floor space ratio bonuses and non-discretionary development standards; • to facilitate the retention and mitigate the loss of existing affordable rental housing; • to employ a balanced approach between obligations for retaining and mitigating the loss of existing affordable rental housing, and incentives for the development of new affordable rental housing; • to facilitate an expanded role for not-for-profit-providers of affordable rental housing; • to support local business centres by providing affordable rental housing for workers close to places of work; and • to facilitate the development of housing for the homeless and other disadvantaged people who may require support services, including group homes and supportive accommodation.
SEPP (Housing for Seniors or People with a Disability) 2004	This Policy aims to encourage the provision of housing (including residential care facilities) that will— • increase the supply and diversity of residences that meet the needs of seniors or people with a disability; and

Document	Aim of Policy
	• make efficient use of existing infrastructure and services; and • be of good design. These aims will be achieved by— • setting aside local planning controls that would prevent the development of housing for seniors or people with a disability that meets the development criteria and standards specified in this Policy; and • setting out design principles that should be followed to achieve built form that responds to the characteristics of its site and form; and • ensuring that applicants provide support services for seniors or people with a disability for developments on land adjoining land zoned primarily for urban purposes.
SEPP (Infrastructure) 2007	The aim of this Policy is to facilitate the effective delivery of infrastructure across the State by— • improving regulatory certainty and efficiency through a consistent planning regime for infrastructure and the provision of services; and • providing greater flexibility in the location of infrastructure and service facilities; and • allowing for the efficient development, redevelopment or disposal of surplus government owned land; and • identifying the environmental assessment category into which different types of infrastructure and services development fall (including identifying certain development of minimal environmental impact as exempt development); and • identifying matters to be considered in the assessment of development adjacent to particular types of infrastructure development; and • providing for consultation with relevant public authorities about certain development during the assessment process or prior to development commencing; and • providing opportunities for infrastructure to demonstrate good design outcomes.
Regional Plans and Policies	

North Coast Regional Plan 2036	• Sets the NSW Government's land use planning priorities and decisions for the North Coast region to 2036 – overarching framework to guide more detailed land use plans and funding decisions
	• Kempsey is identified as an 'important centre' with a projected 2036 population of 30,850 and dwelling count of 15,550.
	• Regional priorities:
	  ○ Foster stronger strategic relationships with Port Macquarie and the Nambucca Valley; Develop opportunities to grow local jobs associated with increased connectivity provided by the upgraded Pacific highway; Support the growth and diversification of the shire's agricultural base by leveraging the strength of the dairy and cattle sector to encourage new opportunities for agribusiness and associated manufacturing and transport
	• Housing priorities:
	  ○ Deliver housing in Kempsey, Crescent Head and South West Rocks
	  ○ Support the unique character of the area's towns and villages, and deliver rural residential housing opportunities at Collombatti, Frederickton, Yarravel, Euroka, Dondingalong, Verges Creek, Crescent Head, South Kempsey, Kundabung, and Yarrahapinni

Document	Aim of Policy

	• Planning Principles:
	  ○ Principle 1: direct growth to identified urban growth areas
	  ○ Principle 2: manage the sensitive coastal strip
	  ○ Principle 3: provide great places to live and work in a unique environment

North Coast Settlement Planning Guidelines 2019	• To be used by a council if preparing either a local strategic planning statement, a local housing strategy, a local growth management strategy, or an amendment to any of the above.
	• Provides councils with guidance on choosing the most appropriate locations for future residential and employment land, and aims to focus demand for additional housing in established centres and to only consider greenfield release areas where sufficient demand and the need for additional capacity can be demonstrated.
	• Comprised of three components:
	  1. Growth management principles
	    ▪ Guide consideration of the necessity of new release areas and their location
	  2. Land release criteria
	    ▪ Specifies the characteristic of land which may present obstacles to land uses and required infrastructure
	  3. Minimum requirements for local strategic planning programs

Local Policies and Plans	
Your Future Places and Spaces: Macleay Valley Community Infrastructure Strategy	• 20 year plan to guide planning and management of community infrastructure, e.g. libraries, community halls, parks, etc. • Includes community consultation, principles of community infrastructure, minimum levels of service, and action plan. • Projected population of Kempsey Shire in 2036 is 34,148.
Local Growth Management Strategy – Residential Component, 2010	• Provides a framework for the integration of residential, rural residential, business and industrial growth strategies for Kempsey Shire • Residential component plans for sustainable urban development to 2031. • Settlement focused in Kempsey, South West Rocks, Crescent Head, and Frederickton, with Stuarts Point in the long term. • Rural residential estates expected to provide for 25% of the total dwelling increase between 2006 and 2031. • Kempsey catering for 12% of total new dwellings required between 2006 and 2031 – growth to initially occur in existing zoned areas and small releases in close proximity to the existing urban areas at West and East Kempsey. • South West Rocks catering for 50% of total new dwellings required 2006-2031. 40% of these to be attached or medium to medium-high density. • Crescent Head catering for 5% of total new dwellings required 2006-2031. Demand likely to exceed supply. • Frederickton catering for 4% of total new dwellings required 2006-2031. Signification proportion in seniors living development. • Stuarts Point to cater for 3% of total new dwellings to 2031. Expected growth in medium to long term. • Hat Head to cater for 1% of total dwellings to 2031. Significant proportion expected to be holiday houses. • Criteria for identifying future urban areas ○ Key environmental aspects: integration of ESD principles; values derived from Estuary Management Plans, Koala Plan of Management, Vegetation Mapping Project; values prioritised in future Biodiversity Conservation Strategy

Document	Aim of Policy
	○ Key social aspects: guaranteeing future of Kempsey District Hospital to provide for community as population grows, transport infrastructure expansion with pedestrian and cycleways connecting neighbourhood centres and roads connecting higher order centres, schools and community facilities to be expanded as population grows ○ Key economic aspects: promotion of Kempsey as principal town with Town Centre Master Plan revitalisation works, appropriate zoning to allow for growth, need for adequate industrial land, ○ MNC Strategy Constraints mapping and Farmland mapping project • Dwelling demand analysis ○ 2031 Kempsey Shire projected total population range for planning purposes: 33,229 (scenario 3), average annual growth of 0.68%. ○ Historical dwelling growth rate in Kempsey Shire 1991-2006: 829 dwellings every 5 years. Adopted 5 year avg for plan: 780 dwellings (total new dwellings expected 2006-2031: 3900) ○ 75% of new dwellings expected in urban areas.
Kempsey Shire Rural Residential Land Release Strategy 2014	• Objectives for the strategy include: providing for locality-specific demand for rural residential development through staged land releases, ensuring rural development is undertaken in a sustainable manner, avoiding unsustainable rural development, and rationalising the minimum lot size with the RU4 zoning. • Contains land supply tables, land capability assessment tables, mapping, and locality specific issues. Determines a total capacity of 7,155 rural residential allotments (based on an existing 809 lots at the time of the strategy). • Areas of investigation included: ○ South West Rocks & Arakoon ○ Collombatti ○ Aldavilla & Yarravel ○ Frederickton ○ West Kempsey ○ Euroka & Dondingalong ○ Verges Creek ○ South Kempsey ○ Crescent Head ○ Kundabung ○ Stuarts Point & Yarrahapinni ○ Barraganyatti
Future Macleay Growth and Character – Local Strategic Planning Statement 2020	Considers the community's economic, social, cultural and environmental land use needs over the next 20 years and is the key document informing the strategic direction of land use planning at the local level. It has been shaped by the community and, with regular reviews, will continue to reflect our community's aspirations. It also identifies future planning studies that are necessary to investigate and further develop the strategic directions contained in the LSPS. The LSPS sets our 20-year vision for land use planning, which is reflected through a set of broad planning priorities. In turn, each planning priority contains a set of actions which are practical responses to deliver on these planning priorities. Moving into greater detail, the LSPS considers the

Document	Aim of Policy
	character of areas within the Kempsey Shire, providing place planning priorities and corresponding actions. The hierarchy of communities in Kempsey Shire is as follows: • The urban centres of Kempsey (the principal centre) and South West Rocks • The urban villages of Crescent Head, Fredrickton, Gladstone, Hat Head, Smithtown and Stuarts Point • The rural/coastal villages of Bellbrook, Fishermans Reach, Grassy Head, Jerseyville, Kinchela, Kundabung and Willawarrin. In addition to the identified localities above, there are numerous smaller rural population centres; some historic and others which have benefited from more recent rural residential development.

Crescent Head Master Plan 2017	• Masterplan for the coastal village of Crescent Head (pop: 979)
	• Actions of relevance:
	  • 15. “Investigate affordable housing strategies appropriate to Crescent Head including long term vacant housing levy”
	  • 12. “Review current residential development controls and land use in Crescent Head village”

Horizon 2030 – Macleay Valley Economic Development and Tourism Strategy	• Sets Council’s strategic vision for economic development and tourism • Macleay Valley’s emerging economic drivers: tourism, health and wellbeing, education, profession/technical/creative services, agribusiness, and advanced manufacturing • Three main strategy themes: 1. Support the development of the Macleay Valley as an enterprising business and country lifestyle destination for investment, learning and employment 2. Support the development of the Macleay valley as a location for smart and sustainable agribusiness 3. Support the development of the Macleay Valley as a premier regional visitor destination
Kempsey CBD Floodplain Assessment 2017	Presents prioritised and costed floodplain risk management measures recommended for implementation.
Lower Macleay Valley Flood Study 2019	Lower Macleay River floodplain technical assessment downstream of Kempsey.

APPENDIX 2: SOCIO ECONOMIC CHARACTERISTICS AND OTHER DEMOGRAPHIC STATISTICS

AP02

Table A-50: Socio-Economic Profile, Aldavilla – Euroka - Yarravel, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	Aldavilla – Euroka - Yarravel			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	17.7%	17.8%	13.6%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	12.8%	13.7%	12.8%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	15.0%	12.0%	14.4%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	17.0%	13.3%	11.9%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	14.7%	14.4%	15.3%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	13.1%	14.8%	14.2%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	9.9%	14.0%	17.7%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	36.8	38.5	40.8	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	11.9%	11.9%	13.6%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	86.2%	88.1%	87.1%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	13.8%	11.9%	12.9%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	2.7%	2.5%	1.9%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	1.6%	1.2%	1.1%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.5%	0.2%	0.2%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.4%	0.6%	0.1%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.4%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.1%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.2%	0.2%	0.0%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	7.5%	6.8%	9.3%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	74.5%	78.7%	75.9%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%

	Aldavilla – Euroka - Yarravel			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Non-english Speakers	24.4%	20.2%	23.6%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	23.7%	19.6%	23.1%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.1%	0.2%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.2%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	1.1%	1.1%	0.5%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	34.6%	33.3%	30.9%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	34.1%	36.6%	33.1%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	12.4%	9.6%	10.1%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	14.9%	16.3%	19.1%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	3.7	3.4	3.3	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	44.0%	45.6%	44.5%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	38.6%	41.0%	40.0%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	15.0%	9.0%	7.6%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-		$1,375	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,568	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$252	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	11.9%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												

	Aldavilla – Euroka - Yarravel			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Full-time employment (% labour force)	53.9%	51.6%	50.5%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	37.3%	39.9%	42.0%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	91.2%	91.5%	92.5%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	7.7%	4.1%	5.7%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	43.2%	45.8%	41.5%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	6.4%	6.4%	7.2%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	3.4%	5.5%	5.7%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	17.4%	22.0%	22.5%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	37.8%	39.1%	35.4%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	11.7%	10.3%	10.6%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	15.4%	13.3%	13.0%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	27.1%	23.5%	23.6%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	9.3%	12.6%	17.2%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	15.7%	14.1%	12.9%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	12.7%	13.7%	11.8%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	37.7%	40.3%	41.9%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	14.1%	12.0%	13.9%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	14.1%	12.0%	13.9%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	6.9%	9.5%	9.6%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	11.7%	11.2%	10.3%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%

	Aldavilla – Euroka - Yarravel			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Subtotal	18.6%	20.6%	19.9%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	4.9%	4.1%	3.4%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.4%	0.4%	0.0%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	9.7%	7.6%	5.8%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	0.9%	2.0%	0.9%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	6.1%	8.4%	9.9%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	3.1%	3.2%	1.4%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	16.1%	17.5%	14.6%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	4.6%	5.0%	8.1%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	6.0%	5.5%	5.6%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	1.2%	0.3%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	1.3%	1.0%	0.7%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	1.9%	1.0%	1.1%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	3.7%	2.6%	2.9%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	1.8%	2.7%	2.9%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	5.7%	6.2%	8.8%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	10.7%	10.8%	10.9%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	13.9%	14.4%	16.2%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	1.3%	1.1%	0.5%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	2.7%	3.0%	3.0%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Table A-51: Socio-Economic Profile, Crescent Head - Kundabung, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	Crescent Head - Kundabung			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	19.0%	18.1%	17.5%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	11.3%	10.9%	9.2%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	7.0%	7.6%	7.9%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%

	Crescent Head - Kundabung			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
35-44 years	14.0%	12.2%	11.8%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	21.5%	18.6%	14.8%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	14.8%	18.8%	20.3%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	12.4%	13.9%	18.4%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	39.3	40.5	42.3	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	4.3%	5.5%	6.9%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	81.3%	83.8%	79.9%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	18.7%	16.2%	20.1%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	3.4%	3.7%	3.8%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	1.3%	1.7%	1.5%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.1%	0.6%	0.3%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.3%	0.4%	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.2%	0.1%	0.2%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.4%	0.7%	0.5%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.3%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.2%	0.3%	0.6%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	12.4%	8.7%	13.0%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	89.5%	93.9%	88.5%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	9.6%	5.6%	10.9%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	8.9%	4.2%	9.8%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.3%	0.3%	0.4%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.2%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.0%	0.3%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%

	Crescent Head - Kundabung			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
All Other Languages	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.0%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.4%	0.4%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	0.9%	0.5%	0.7%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	24.1%	23.1%	20.7%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	24.9%	27.1%	28.7%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	9.8%	11.4%	10.5%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	21.7%	25.0%	23.0%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.2	2.3	2.3	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	38.6%	40.2%	37.5%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	25.5%	28.4%	26.7%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	23.9%	25.6%	21.8%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,341	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,391	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$273	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	10.8%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	47.7%	49.2%	49.0%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	40.3%	41.8%	43.0%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	88.0%	91.0%	91.9%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	10.1%	8.1%	5.5%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	54.4%	55.3%	50.9%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												

	Crescent Head - Kundabung			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
% Bachelor or Higher degree	11.7%	15.1%	15.0%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	7.8%	8.0%	9.3%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	21.5%	24.9%	26.6%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	44.4%	40.8%	34.7%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	16.9%	13.6%	10.1%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	24.3%	25.2%	24.0%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	41.2%	38.8%	34.1%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	11.2%	11.0%	13.3%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	9.0%	9.3%	10.6%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	9.6%	9.8%	9.4%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	29.8%	30.1%	33.3%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	15.9%	16.1%	13.6%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	15.9%	16.1%	13.6%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	3.6%	4.5%	6.4%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	9.0%	9.9%	10.4%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	12.6%	14.4%	16.9%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	4.1%	3.1%	3.6%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	0.0%	0.0%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	5.7%	6.2%	5.4%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	1.1%	2.1%	2.2%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%

	Crescent Head - Kundabung			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Construction	10.5%	11.7%	9.4%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	2.0%	1.8%	1.2%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	10.9%	9.5%	10.1%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	11.0%	10.5%	8.0%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	3.8%	4.0%	5.5%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	1.2%	0.9%	0.6%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	1.1%	0.8%	0.4%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	1.2%	1.0%	2.8%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	4.0%	5.6%	4.2%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	3.3%	1.1%	2.8%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	5.2%	6.4%	5.8%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	15.4%	16.7%	16.1%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	12.6%	13.5%	15.6%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	0.5%	0.8%	1.3%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	3.0%	3.5%	2.3%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Table A-52: Socio-Economic Profile, East Kempsey, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	East Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	20.3%	20.5%	19.8%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	11.1%	12.3%	11.3%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	11.2%	10.6%	11.8%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	12.8%	11.0%	10.2%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	13.7%	14.7%	11.9%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	12.4%	13.7%	14.4%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	18.6%	17.4%	20.5%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	39.1	38.8	39.9	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												

	East Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Aboriginal and Torres Strait Islander	6.3%	7.7%	8.6%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	86.4%	88.1%	81.8%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	13.6%	11.9%	18.2%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	2.6%	2.4%	1.6%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	0.7%	0.5%	0.4%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.2%	0.7%	0.5%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.3%	0.3%	0.1%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.4%	0.1%	0.1%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.0%	0.1%	0.5%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.0%	0.2%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.0%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	9.4%	7.4%	14.8%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	92.3%	92.6%	86.0%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	6.7%	5.2%	11.0%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	5.9%	3.8%	9.8%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.3%	0.1%	0.0%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.2%	0.6%	0.9%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.1%	0.3%	0.0%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.1%	0.2%	0.3%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	1.0%	2.2%	3.0%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%

	East Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Household Type (% of dwellings)												
Couple families with children	20.3%	19.7%	19.0%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	25.3%	25.5%	21.3%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	15.5%	14.6%	14.3%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	31.3%	33.5%	31.8%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.3	2.4	2.4	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	36.9%	34.4%	30.5%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	23.7%	24.7%	23.8%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	32.6%	35.0%	32.2%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,131	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,269	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$242	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	13.1%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	51.7%	51.4%	48.3%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	36.4%	35.2%	39.8%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	88.1%	86.6%	88.1%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	10.1%	13.1%	8.1%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	51.6%	52.9%	49.2%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	7.0%	6.2%	9.1%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	4.8%	5.8%	6.0%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	20.0%	24.0%	25.2%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	54.5%	52.2%	45.0%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												

	East Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Upper White Collar												
Managers	11.8%	9.6%	10.4%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	12.7%	14.6%	13.6%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	24.6%	24.3%	24.0%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	14.8%	13.4%	14.5%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	12.1%	12.8%	10.0%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	12.9%	11.8%	11.4%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	39.7%	37.9%	35.9%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	14.0%	14.8%	14.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	14.0%	14.8%	14.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	9.0%	6.8%	7.0%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	10.8%	14.0%	16.5%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	19.9%	20.8%	23.5%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	4.5%	1.5%	2.6%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	0.0%	0.4%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	7.8%	8.0%	7.0%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	0.0%	0.9%	0.4%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	6.7%	7.0%	9.9%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	2.4%	1.8%	0.7%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	15.9%	16.3%	12.9%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	10.2%	9.2%	9.9%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	6.0%	5.7%	5.3%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	0.6%	0.1%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%

	East Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Financial & insurance services	2.2%	0.4%	0.8%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	1.5%	0.0%	0.0%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	3.5%	4.4%	3.3%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	1.8%	3.4%	5.9%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	6.7%	5.4%	5.5%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	6.6%	8.2%	8.8%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	16.8%	18.1%	16.3%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	0.5%	1.1%	0.0%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	4.9%	6.1%	5.2%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Table A-53: Socio-Economic Profile, Frederickton and District, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	Frederickton and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	26.1%	21.3%	17.6%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	11.9%	11.9%	11.8%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	8.2%	7.7%	8.9%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	13.8%	12.1%	10.7%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	15.4%	15.2%	13.1%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	12.0%	14.7%	15.3%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	12.6%	17.2%	22.7%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	35.6	39.2	41.8	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	5.4%	6.5%	7.7%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												

	Frederickton and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	**2011**	**2016**	**2006**	**2011**	**2016**	**2006**	**2011**	**2016**	**2006**	**2011**	**2016**
Australia	89.7%	86.6%	85.2%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	10.3%	13.4%	14.8%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	2.9%	2.3%	2.8%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	0.2%	0.5%	0.0%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.2%	0.1%	0.3%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.1%	0.3%	0.1%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.4%	0.3%	0.2%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.2%	0.0%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.0%	0.2%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.6%	0.3%	0.2%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.2%	0.2%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	5.7%	9.0%	11.0%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	95.8%	93.0%	89.5%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	2.9%	6.1%	8.9%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	2.5%	5.3%	8.1%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.1%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.0%	0.1%	0.2%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.0%	0.0%	0.2%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.3%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	1.3%	0.9%	1.6%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	31.4%	29.1%	24.9%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	25.6%	27.7%	27.8%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%

	Frederickton and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Single parent family	17.4%	14.2%	16.1%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	20.4%	22.0%	19.7%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.8	2.8	2.8	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	43.2%	41.8%	39.1%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	33.8%	33.0%	31.6%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	17.5%	20.1%	19.0%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,211	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,324	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$254	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	11.9%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	47.8%	50.9%	47.5%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	36.6%	37.7%	41.7%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	84.4%	88.5%	89.2%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	12.4%	9.1%	7.9%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	56.5%	50.2%	47.5%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	5.2%	3.1%	5.9%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	4.3%	4.9%	6.4%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	23.1%	25.2%	26.5%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	57.2%	52.6%	48.6%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	6.7%	5.1%	5.3%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	4.9%	5.8%	6.4%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%

	Frederickton and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Subtotal	11.6%	10.8%	11.7%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	5.8%	6.7%	5.9%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	6.7%	6.2%	4.8%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	5.1%	5.6%	6.2%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	17.7%	18.5%	17.0%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	7.3%	8.3%	7.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	7.3%	8.3%	7.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	3.8%	2.7%	3.5%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	8.9%	9.0%	8.4%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	12.7%	11.7%	11.9%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	9.1%	6.2%	6.6%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	0.0%	0.4%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	10.3%	11.2%	9.5%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	0.8%	0.5%	0.7%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	8.6%	6.8%	9.5%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	4.8%	4.0%	1.2%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	14.4%	14.7%	13.0%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	5.8%	8.2%	8.7%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	5.2%	4.9%	2.7%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	0.5%	0.0%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	1.0%	1.3%	1.1%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	0.4%	0.8%	0.5%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	2.2%	2.8%	3.7%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%

	Frederickton and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Administrative & support services	3.7%	4.2%	4.6%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	5.9%	7.3%	5.3%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	6.3%	7.2%	7.8%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	12.6%	13.7%	13.8%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	0.4%	0.0%	0.6%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	4.5%	2.9%	4.3%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Table A-54: Socio-Economic Profile, Rural West - Bellbrook, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	Rural West - Bellbrook			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	21.3%	17.3%	14.1%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	11.2%	9.9%	10.2%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	6.9%	6.2%	7.4%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	14.2%	10.6%	7.5%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	20.9%	20.4%	16.6%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	14.2%	20.3%	23.6%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	11.3%	15.3%	20.6%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	38.0	42.0	44.8	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	8.4%	8.1%	8.5%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	82.4%	80.5%	78.0%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	17.6%	19.5%	22.0%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	4.7%	4.8%	4.6%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%

	Rural West - Bellbrook			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
New Zealand	1.8%	1.6%	1.8%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.0%	0.1%	0.0%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.8%	0.5%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.8%	0.6%	0.3%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.1%	0.3%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	9.0%	10.9%	14.5%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	93.0%	90.5%	89.2%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	4.9%	8.3%	9.3%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	3.7%	7.2%	8.6%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.6%	0.5%	0.4%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.2%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.0%	0.0%	0.0%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.3%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.2%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.2%	0.2%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	2.1%	1.2%	1.6%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	28.0%	20.0%	18.8%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	31.1%	32.9%	33.2%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	11.1%	11.4%	11.8%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	21.3%	24.5%	25.4%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%

	Rural West - Bellbrook			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Average household size	2.6	2.5	2.5	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	46.6%	46.6%	48.4%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	30.3%	30.7%	31.7%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	16.2%	12.8%	11.0%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,100	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,117	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$180	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	9.2%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	46.9%	50.4%	45.4%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	35.9%	41.6%	41.9%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	82.8%	92.0%	87.4%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	14.5%	6.8%	9.5%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	50.9%	44.5%	46.2%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	7.0%	6.9%	9.6%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	5.5%	5.5%	7.0%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	22.4%	23.6%	25.8%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	53.5%	51.1%	43.6%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	10.3%	9.6%	8.1%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	7.5%	7.2%	7.1%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	17.8%	16.8%	15.2%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												

	Rural West - Bellbrook			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Community & Personal Service Workers	5.2%	6.4%	7.3%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	4.6%	6.6%	6.3%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	3.7%	3.8%	3.9%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	13.5%	16.7%	17.5%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	8.0%	6.1%	7.8%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	8.0%	6.1%	7.8%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	3.7%	3.3%	3.3%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	6.4%	6.5%	6.2%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	10.1%	9.7%	9.5%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	13.5%	16.8%	15.2%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	1.6%	0.0%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	6.4%	7.2%	5.4%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	1.9%	0.0%	0.0%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	9.1%	8.5%	10.3%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	3.7%	3.5%	1.3%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	9.9%	10.0%	8.8%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	5.6%	5.4%	7.5%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	6.1%	4.3%	4.5%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	1.1%	0.0%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	1.2%	1.7%	0.5%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	1.4%	0.0%	0.5%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	2.6%	2.3%	3.5%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	1.5%	2.5%	1.9%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	6.8%	7.4%	6.8%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	8.4%	9.4%	8.9%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%

	Rural West - Bellbrook			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Health care & social assistance	13.1%	14.4%	16.5%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	1.1%	0.7%	0.8%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	1.9%	1.6%	2.5%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Table A-55: Socio-Economic Profile, Smithtown - Gladstone and District, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	Smithtown – Gladstone and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	20.1%	19.3%	16.2%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	8.7%	8.9%	10.1%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	8.3%	8.8%	8.2%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	13.9%	11.8%	9.3%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	15.1%	16.1%	14.5%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	15.4%	15.5%	16.8%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	18.5%	19.5%	24.9%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	40.6	41.2	43.8	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	4.5%	4.7%	5.4%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	89.4%	91.3%	86.4%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	10.6%	8.7%	13.6%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	2.7%	1.9%	1.7%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	0.5%	0.4%	0.5%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.3%	0.5%	0.0%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%

	Smithtown – Gladstone and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Germany	0.3%	0.2%	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.1%	0.0%	0.1%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.1%	0.1%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	6.6%	5.6%	10.9%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	96.0%	95.1%	93.1%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	3.9%	4.6%	6.9%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	3.9%	4.2%	6.6%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.0%	0.0%	0.0%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.0%	0.2%	0.0%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.0%	0.2%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	0.1%	0.3%	0.0%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	25.3%	23.9%	22.4%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	32.7%	31.9%	31.3%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	10.9%	11.8%	11.1%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	22.8%	23.3%	22.5%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.4	2.4	2.4	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7

	Smithtown – Gladstone and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Household Finances												
% of households fully owning home	45.1%	46.8%	48.4%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	29.3%	26.6%	26.3%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	15.9%	18.9%	15.8%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,189	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,494	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$253	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	11.0%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	50.2%	51.9%	50.5%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	37.5%	39.1%	39.3%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	87.7%	91.0%	89.8%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	8.3%	3.7%	5.3%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	51.4%	51.3%	51.4%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	5.6%	4.7%	7.4%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	3.9%	4.9%	6.4%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	21.6%	24.5%	25.4%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	57.8%	52.3%	46.9%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	8.0%	8.3%	7.4%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	4.9%	5.4%	6.6%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	12.8%	13.7%	14.0%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	5.2%	4.0%	5.7%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%

	Smithtown – Gladstone and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Clerical and Admin Workers	5.8%	5.4%	4.5%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	4.7%	5.0%	4.6%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	15.8%	14.4%	14.8%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	7.9%	7.1%	7.5%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	7.9%	7.1%	7.5%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	4.1%	4.6%	4.3%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	7.4%	8.4%	8.2%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	11.5%	13.0%	12.5%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	7.8%	9.6%	9.6%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	0.0%	0.5%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	11.8%	10.1%	9.1%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	1.4%	1.2%	1.0%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	7.8%	9.8%	11.2%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	4.1%	2.5%	0.1%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	13.3%	13.0%	11.9%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	7.6%	9.5%	7.8%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	6.8%	4.1%	4.9%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	1.0%	0.0%	0.5%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	1.6%	0.0%	0.3%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	1.7%	0.7%	0.9%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	2.0%	3.2%	2.7%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	2.2%	2.1%	2.8%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	5.6%	5.5%	5.5%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	6.8%	6.6%	8.5%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%

	Smithtown – Gladstone and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Health care & social assistance	10.5%	14.0%	15.5%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	1.1%	0.8%	0.3%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	3.6%	1.5%	1.4%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Table A-56: Socio-Economic Profile, South Kempsey, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	South Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	26.9%	26.2%	21.9%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	11.4%	12.7%	12.0%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	10.6%	9.4%	9.9%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	13.7%	11.5%	11.6%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	13.9%	15.1%	13.2%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	10.3%	11.4%	14.2%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	13.2%	13.7%	17.4%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	34.9	35.5	38.5	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	20.9%	25.6%	21.7%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	84.9%	87.7%	79.9%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	15.1%	12.3%	20.1%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	2.5%	1.6%	1.5%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	1.1%	0.6%	0.5%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.2%	0.5%	0.6%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.6%	0.7%	0.5%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.0%	0.1%	0.1%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%

	South Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
United States of America	0.3%	0.2%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	10.3%	8.7%	16.9%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	91.4%	93.1%	85.8%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	7.1%	6.0%	13.1%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	6.6%	5.0%	11.7%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.2%	0.3%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.0%	0.4%	0.4%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.2%	0.1%	0.5%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	1.5%	1.0%	1.2%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	23.3%	21.8%	19.3%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	20.5%	18.9%	20.4%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	23.0%	22.7%	21.9%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	22.9%	25.0%	21.3%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.7	2.7	2.8	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	34.9%	32.8%	32.5%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	22.4%	23.5%	24.3%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%

	South Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
% of households renting	32.6%	36.7%	27.7%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,103	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,155	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$223	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	11.5%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	43.0%	46.1%	44.3%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	35.3%	35.3%	38.5%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	78.3%	81.4%	82.9%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	16.5%	17.5%	13.6%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	42.6%	42.2%	39.0%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	3.9%	4.6%	6.6%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	4.2%	3.0%	4.9%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	18.5%	20.7%	22.4%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	57.0%	57.4%	45.9%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	4.9%	4.3%	3.9%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	5.3%	6.1%	8.4%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	10.2%	10.4%	12.3%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	6.5%	8.2%	7.5%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	6.0%	5.8%	5.0%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	6.5%	4.4%	5.9%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	19.1%	18.5%	18.4%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%

	South Kempsey			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Upper Blue Collar												
Technicians & Trades Workers	7.0%	6.4%	5.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	7.0%	6.4%	5.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	4.2%	5.6%	4.2%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	7.7%	8.4%	7.7%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	11.9%	14.0%	11.9%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	2.1%	1.5%	1.8%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	0.0%	0.0%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	7.8%	7.4%	6.7%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	1.3%	0.6%	1.9%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	7.7%	8.2%	10.3%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	4.3%	2.5%	1.8%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	16.9%	14.3%	13.2%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	10.4%	7.4%	9.1%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	5.8%	5.8%	7.1%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	1.6%	0.4%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	0.4%	0.6%	0.0%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	0.3%	0.9%	0.8%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	3.3%	1.5%	2.4%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	2.4%	4.0%	2.4%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	6.2%	7.9%	6.4%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	9.6%	8.2%	8.5%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	13.6%	19.8%	18.1%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	0.6%	1.3%	0.0%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	1.9%	4.5%	3.9%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Table A-57: Socio-Economic Profile, South West Rocks - Jerseyville, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	South West Rocks - Jerseyville			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	16.2%	15.6%	13.3%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	7.7%	8.1%	7.7%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	7.2%	6.1%	6.5%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	11.1%	10.2%	9.0%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	14.0%	13.4%	11.5%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	17.7%	17.1%	16.7%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	26.0%	29.5%	35.3%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	44.8	45.9	48.2	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	3.3%	5.4%	5.1%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	87.7%	86.3%	82.9%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	12.3%	13.7%	17.1%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	4.1%	3.9%	3.7%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	1.4%	1.1%	1.3%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.2%	0.2%	0.2%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.4%	0.5%	0.3%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.2%	0.2%	0.1%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.0%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%

	South West Rocks - Jerseyville			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Other	5.7%	7.4%	11.1%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	96.1%	93.3%	91.3%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	3.2%	5.3%	6.9%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	2.7%	4.8%	6.3%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.3%	0.1%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.1%	0.0%	0.2%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.1%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.0%	0.2%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	0.7%	1.4%	1.8%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	16.9%	16.8%	14.6%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	34.2%	32.1%	33.7%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	9.1%	8.8%	8.0%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	24.3%	26.8%	29.5%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.0	2.1	2.1	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	49.7%	47.1%	49.3%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	18.0%	17.8%	18.8%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	27.3%	28.5%	24.2%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$1,135	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,595	-	-	$1,416	-	-	$1,601	-	-	$2,173

	South West Rocks - Jerseyville			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Average weekly rent payment	-	-	$282	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	12.1%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	45.6%	48.9%	48.2%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	42.7%	45.7%	40.5%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	88.3%	94.6%	88.7%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	8.6%	4.9%	8.5%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	41.5%	40.1%	38.8%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	6.6%	7.9%	9.2%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	6.0%	6.5%	7.3%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	21.7%	24.2%	26.7%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	53.4%	47.3%	45.5%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	7.1%	6.6%	6.2%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	6.7%	7.9%	7.7%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	13.8%	14.5%	13.9%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	6.3%	6.9%	7.1%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	6.6%	5.8%	6.1%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	5.2%	6.1%	5.6%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	18.0%	18.8%	18.9%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	7.9%	7.0%	7.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	7.9%	7.0%	7.7%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%

	South West Rocks - Jerseyville			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Lower Blue Collar												
Machinery Operators & Drivers	1.9%	2.4%	2.9%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	7.7%	7.1%	7.6%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	9.5%	9.5%	10.5%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	3.3%	2.3%	2.8%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	0.2%	0.2%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	6.4%	6.8%	5.7%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	0.7%	0.3%	0.7%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	11.2%	13.1%	13.6%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	1.6%	0.4%	0.4%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	13.3%	15.8%	13.0%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	15.2%	13.2%	12.4%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	4.1%	3.0%	3.5%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	0.3%	0.2%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	2.0%	2.1%	1.7%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	2.5%	2.5%	1.3%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	4.3%	2.3%	3.3%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	2.2%	2.8%	4.5%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	8.6%	8.1%	6.2%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	8.2%	8.6%	9.0%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	8.8%	13.6%	13.8%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	1.4%	1.6%	1.5%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	3.0%	1.8%	3.3%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Table A-58: Socio-Economic Profile, Stuarts Point and District, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	17.3%	16.9%	13.6%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	9.1%	7.7%	8.6%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	7.0%	5.5%	8.3%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	11.3%	8.6%	9.7%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	19.1%	17.3%	13.0%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	16.0%	21.4%	21.8%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	20.2%	22.5%	25.0%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	42.6	44.8	45.8	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	4.4%	6.6%	6.8%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	86.6%	87.4%	80.5%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	13.4%	12.6%	19.5%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	5.1%	3.9%	3.4%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	0.4%	0.9%	1.4%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.2%	0.5%	0.6%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.5%	0.5%	0.0%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.4%	0.4%	0.0%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.2%	0.0%	0.4%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.2%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	6.2%	6.1%	13.5%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
English	96.3%	94.1%	88.1%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	2.5%	4.3%	10.3%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%
Not stated	1.9%	3.7%	8.8%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.4%	0.3%	0.4%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.0%	0.5%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.0%	0.0%	0.4%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	1.3%	1.6%	1.6%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	19.6%	17.3%	16.1%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	30.4%	31.4%	27.0%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	10.9%	11.3%	10.8%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	30.4%	28.2%	29.4%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.2	2.1	2.1	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	48.7%	47.3%	45.2%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	21.7%	22.5%	18.0%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	23.8%	25.6%	25.4%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$972	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,150	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$227	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	10.9%	-	-	11.9%	-	-	12.8%	-	-	14.7%

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Labour Market												
Full-time employment (% labour force)	43.9%	43.0%	42.7%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%
Part-time employment (% labour force)	38.7%	46.4%	46.3%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	82.6%	89.4%	89.0%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	12.0%	8.8%	9.4%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	46.3%	43.9%	43.4%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	6.7%	6.1%	8.8%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	6.3%	7.0%	6.4%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	21.9%	25.6%	25.4%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	54.5%	52.2%	45.9%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	12.4%	11.5%	9.5%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	5.6%	5.8%	6.2%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	18.0%	17.3%	15.7%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	5.2%	6.4%	7.4%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	3.6%	4.9%	5.1%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	3.8%	4.1%	2.7%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	12.7%	15.5%	15.1%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	5.9%	4.3%	5.4%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	5.9%	4.3%	5.4%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	3.0%	3.7%	3.0%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Labourers	9.0%	9.0%	10.1%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	11.9%	12.7%	13.2%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	24.6%	23.6%	23.2%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.0%	0.0%	0.0%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	4.3%	5.9%	3.6%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	1.2%	0.2%	0.0%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	5.9%	7.3%	7.8%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	2.9%	3.2%	0.2%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	9.6%	12.1%	10.2%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	8.8%	11.1%	12.2%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	2.8%	2.2%	1.8%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	2.4%	0.0%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	1.8%	0.4%	0.8%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	1.2%	0.6%	0.2%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	1.2%	2.2%	3.4%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	3.1%	2.4%	4.0%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	4.3%	3.0%	3.8%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	7.5%	6.9%	8.2%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	7.9%	12.1%	12.2%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	1.8%	1.0%	0.0%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	3.7%	2.2%	1.4%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Table A-59: Socio-Economic Profile, West Kempsey - Greenhill, Kempsey Shire, Mid North Coast and New South Wales, 2006 to 2016 Census

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Age Distribution												
0-14 years	22.5%	24.0%	21.8%	20.8%	19.5%	17.2%	19.6%	18.6%	17.2%	19.8%	19.3%	18.5%
15-24 years	11.0%	11.0%	11.5%	10.5%	10.8%	10.4%	11.0%	10.7%	10.0%	13.3%	12.9%	12.5%
25-34 years	10.0%	9.9%	10.3%	9.1%	8.5%	9.3%	8.6%	8.3%	8.9%	13.6%	13.6%	14.3%
35-44 years	10.7%	9.5%	9.3%	12.8%	11.0%	10.0%	12.7%	11.5%	10.3%	14.6%	14.0%	13.4%
45-54 years	12.1%	11.3%	10.3%	15.4%	14.7%	12.9%	14.9%	14.4%	13.1%	13.8%	13.7%	13.1%
55-64 years	11.7%	12.3%	12.4%	13.9%	15.7%	16.4%	13.6%	14.9%	15.4%	11.0%	11.7%	11.9%
65+ years	22.1%	22.0%	24.3%	17.6%	19.8%	23.9%	19.6%	21.6%	25.1%	13.8%	14.7%	16.3%
Average age (years)	39.3	38.8	40.0	39.4	40.8	42.8	40.3	41.5	43.1	36.8	37.5	38.2
Indigenous Persons (% of Total Population)												
Aboriginal and Torres Strait Islander	16.1%	19.6%	21.1%	9.3%	11.1%	11.6%	4.2%	5.1%	5.9%	2.1%	2.5%	2.9%
Country of Birth (% of Total Population)												
Australia	87.0%	89.9%	83.8%	86.4%	87.2%	82.9%	84.4%	84.3%	81.0%	69.0%	68.6%	65.5%
Overseas	13.0%	10.1%	16.2%	13.6%	12.8%	17.1%	15.6%	15.7%	19.0%	31.0%	31.4%	34.5%
United Kingdom	2.2%	2.0%	1.9%	3.1%	2.9%	2.6%	4.5%	4.4%	4.1%	4.1%	4.0%	3.6%
New Zealand	0.3%	0.5%	0.5%	0.9%	0.9%	0.9%	1.2%	1.3%	1.2%	1.6%	1.7%	1.6%
Philippines	0.4%	0.5%	0.6%	0.2%	0.3%	0.4%	0.2%	0.3%	0.3%	0.9%	1.0%	1.2%
Germany	0.2%	0.1%	0.1%	0.4%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.4%	0.4%
Netherlands	0.1%	0.4%	0.1%	0.3%	0.3%	0.2%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%
China	0.1%	0.0%	0.2%	0.1%	0.1%	0.2%	0.1%	0.1%	0.2%	1.7%	2.3%	3.1%
United States of America	0.1%	0.1%	0.0%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.4%	0.4%
India	0.1%	0.2%	0.5%	0.1%	0.1%	0.2%	0.2%	0.4%	0.6%	0.9%	1.4%	1.9%
South Africa	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.2%	0.3%	0.3%	0.5%	0.6%	0.6%
Other	9.6%	6.2%	12.3%	8.3%	7.6%	12.0%	8.1%	7.8%	11.2%	20.2%	19.4%	21.5%
Language Spoken at Home (% of Total Population)												
English	92.8%	94.0%	86.6%	92.3%	91.9%	87.4%	93.3%	92.5%	88.8%	74.0%	72.5%	68.5%
Non-english Speakers	6.4%	5.2%	12.1%	6.7%	7.1%	11.5%	5.1%	5.4%	8.6%	10.0%	9.9%	12.7%

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Not stated	5.7%	4.3%	11.3%	6.1%	6.2%	10.3%	4.2%	4.3%	7.2%	6.0%	5.1%	6.3%
German	0.2%	0.1%	0.0%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Mandarin	0.0%	0.0%	0.2%	0.0%	0.1%	0.2%	0.1%	0.1%	0.2%	1.5%	2.0%	3.2%
Filipino/Tagalog	0.2%	0.5%	0.3%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.7%	0.8%	0.9%
Australian Indigenous Languages	0.0%	0.3%	0.2%	0.0%	0.1%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
All Other Languages	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%	0.4%
Spanish	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.8%	0.8%	0.8%
Thai	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%
French	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
Other	0.8%	0.8%	1.3%	1.0%	1.0%	1.1%	1.6%	2.0%	2.6%	16.0%	17.6%	18.8%
Household Type (% of dwellings)												
Couple families with children	21.4%	17.1%	15.0%	23.1%	21.1%	19.2%	24.4%	22.9%	21.5%	31.8%	31.7%	31.5%
Couple families without children	22.9%	21.5%	20.6%	28.4%	28.2%	27.3%	30.0%	30.2%	29.4%	24.1%	24.5%	24.2%
Single parent family	18.5%	21.5%	20.3%	13.9%	14.3%	13.5%	12.1%	12.1%	11.5%	10.8%	11.0%	10.7%
Lone person households	31.3%	32.4%	30.3%	24.8%	26.3%	26.3%	25.2%	26.3%	26.4%	22.8%	23.1%	22.4%
Average household size	2.6	2.6	2.5	2.5	2.5	2.4	2.5	2.4	2.4	2.7	2.7	2.7
Household Finances												
% of households fully owning home	36.0%	33.3%	30.2%	42.6%	41.5%	40.4%	41.3%	39.9%	39.7%	33.2%	31.9%	30.7%
% of households purchasing home	22.9%	22.8%	21.1%	25.1%	25.3%	24.5%	25.8%	26.1%	24.9%	30.2%	31.9%	30.4%
% of households renting	34.6%	37.8%	36.3%	25.6%	26.9%	24.3%	26.4%	27.4%	25.9%	28.4%	29.1%	30.3%
Average weekly household income	-	-	$993	-	-	$1,181	-	-	$1,301	-	-	$1,870
Average monthly housing loan repayment	-	-	$1,172	-	-	$1,416	-	-	$1,601	-	-	$2,173
Average weekly rent payment	-	-	$223	-	-	$248	-	-	$290	-	-	$401
Average housing costs (as a % of income)	-	-	13.9%	-	-	11.9%	-	-	12.8%	-	-	14.7%
Labour Market												
Full-time employment (% labour force)	49.0%	46.8%	43.6%	48.0%	48.5%	47.1%	49.8%	50.3%	49.8%	60.8%	60.2%	59.2%

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Part-time employment (% labour force)	33.5%	37.8%	42.0%	37.4%	40.3%	41.2%	37.9%	39.4%	40.5%	30.6%	31.8%	32.7%
Total employment (% labour force)	82.5%	84.6%	85.6%	85.4%	88.8%	88.3%	87.7%	89.8%	90.2%	91.4%	92.0%	91.9%
Unemployment rate (% labour force)	14.8%	14.2%	11.6%	11.7%	8.9%	8.6%	9.9%	8.3%	7.8%	5.9%	5.9%	6.3%
Participation rate (% of population > 15 years)	42.7%	38.1%	37.3%	47.1%	45.3%	43.2%	50.1%	50.0%	48.4%	58.9%	59.7%	59.2%
Qualifications												
% Bachelor or Higher degree	3.9%	3.2%	5.8%	6.0%	7.4%	8.2%	8.7%	10.7%	12.5%	16.5%	19.9%	23.4%
% Advanced Diploma or Diploma	3.2%	3.7%	4.3%	4.7%	5.5%	6.3%	6.3%	7.2%	8.4%	7.4%	8.3%	8.9%
% Vocational	18.2%	20.5%	22.1%	20.4%	22.6%	24.5%	20.9%	23.1%	24.5%	16.8%	17.7%	18.1%
% No qualification	59.0%	58.8%	47.6%	53.4%	49.9%	44.1%	50.7%	46.7%	41.8%	45.5%	42.8%	39.1%
Occupation												
Upper White Collar												
Managers	4.1%	3.3%	2.8%	13.8%	12.5%	11.6%	13.3%	12.3%	11.9%	18.1%	13.3%	13.5%
Professionals	5.1%	5.5%	6.1%	13.4%	14.4%	14.5%	16.1%	17.4%	18.2%	14.4%	22.7%	23.6%
Subtotal	9.2%	8.8%	8.9%	27.2%	26.9%	26.2%	29.3%	29.7%	30.1%	32.5%	36.1%	37.1%
Lower White Collar												
Community & Personal Service Workers	6.5%	10.1%	9.9%	12.0%	13.6%	14.7%	10.7%	12.1%	12.9%	8.9%	9.5%	10.4%
Clerical and Admin Workers	6.6%	6.6%	5.9%	11.9%	12.0%	11.1%	13.2%	13.3%	12.2%	11.7%	15.1%	13.8%
Sales Workers	6.0%	6.1%	5.8%	10.6%	10.7%	10.3%	11.4%	11.2%	10.6%	9.4%	9.3%	9.2%
Subtotal	19.0%	22.8%	21.6%	34.4%	36.3%	36.1%	35.3%	36.5%	35.8%	30.0%	33.8%	33.4%
Upper Blue Collar												
Technicians & Trades Workers	7.5%	6.5%	6.4%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Subtotal	7.5%	6.5%	6.4%	14.9%	13.9%	13.8%	15.1%	14.6%	14.1%	14.4%	13.2%	12.7%
Lower Blue Collar												
Machinery Operators & Drivers	4.6%	4.3%	3.9%	7.1%	7.2%	7.0%	5.8%	5.9%	6.0%	7.2%	6.4%	6.1%
Labourers	8.0%	7.2%	8.9%	14.6%	13.9%	14.6%	12.9%	11.9%	12.4%	13.9%	8.7%	8.8%
Subtotal	12.6%	11.5%	12.8%	21.7%	21.0%	21.7%	18.6%	17.7%	18.4%	21.1%	15.1%	14.9%

	Stuarts Point and District			Kempsey Shire			Mid North Coast			New South Wales		
	2006	2011	2016	2006	2011	2016	2006	2011	2016	2006	2011	2016
Employment by Industry (% of employees)												
Agriculture, forestry & fishing	1.3%	1.1%	1.0%	6.3%	5.2%	5.8%	4.7%	4.0%	4.8%	2.7%	2.2%	2.1%
Mining	0.2%	0.0%	0.0%	0.1%	0.4%	0.3%	0.2%	0.5%	0.5%	0.7%	1.0%	0.9%
Manufacturing	8.7%	6.3%	5.8%	8.2%	7.6%	6.2%	7.4%	6.4%	4.6%	9.6%	8.4%	5.8%
Electricity, gas, water & waste services	0.7%	0.3%	0.5%	1.1%	1.2%	1.0%	1.6%	2.1%	1.6%	1.0%	1.1%	0.9%
Construction	8.1%	7.3%	9.0%	8.7%	8.9%	9.8%	8.9%	9.0%	10.0%	7.3%	7.3%	8.4%
Wholesale trade	3.4%	2.1%	0.8%	3.0%	2.5%	1.2%	2.9%	2.6%	1.8%	4.7%	4.4%	3.1%
Retail trade	17.3%	15.7%	13.9%	13.9%	13.6%	12.2%	14.8%	13.5%	11.9%	11.1%	10.3%	9.7%
Accommodation & food services	7.2%	9.4%	8.2%	9.0%	8.9%	8.9%	9.2%	9.0%	8.9%	6.5%	6.7%	7.1%
Transport, postal & warehousing	5.7%	6.0%	5.7%	4.8%	4.5%	4.5%	3.8%	3.8%	3.7%	5.0%	4.9%	4.7%
Information media & telecommunications	0.6%	0.8%	0.0%	1.0%	0.7%	0.3%	1.1%	1.0%	0.8%	2.4%	2.3%	2.2%
Financial & insurance services	2.2%	1.6%	0.8%	1.5%	1.4%	1.2%	2.1%	2.0%	1.6%	5.0%	5.0%	4.9%
Rental, hiring & real estate services	2.1%	0.6%	0.2%	1.6%	1.1%	1.2%	1.9%	1.7%	1.6%	1.7%	1.6%	1.8%
Professional, scientific & technical services	2.1%	2.6%	1.7%	2.9%	3.2%	3.1%	3.9%	4.1%	4.0%	7.3%	7.9%	8.1%
Administrative & support services	2.8%	3.8%	4.4%	2.7%	3.2%	3.9%	2.7%	3.1%	3.6%	3.1%	3.3%	3.5%
Public administration & safety	7.6%	8.4%	8.4%	6.6%	6.6%	6.4%	5.3%	5.5%	5.4%	6.0%	6.1%	6.0%
Education & training	7.7%	7.8%	7.6%	8.6%	8.9%	9.1%	8.5%	8.7%	9.1%	7.6%	7.9%	8.4%
Health care & social assistance	15.5%	21.3%	22.9%	12.6%	15.4%	16.1%	13.3%	15.8%	17.3%	10.5%	11.6%	12.5%
Arts & recreation services	0.6%	0.0%	0.5%	1.1%	1.0%	0.9%	1.3%	1.3%	1.3%	1.4%	1.5%	1.5%
Other services	3.5%	3.4%	3.7%	3.5%	3.3%	3.5%	4.1%	4.0%	3.9%	3.8%	3.7%	3.7%

Source: Informed Decisions (2021)

Appendix B - Dwelling Structure by Catchment Area

Table B-1: Dwelling Structure by Catchment Area, 2006 to 2016

	Total			%			% Point Change
	2006	2011	2016	2006	2011	2016	(2011-16)
Aldavilla - Euroka - Yarravel							
Detached	581	886	930	99.0%	99.7%	98.6%	-1.0%
Semi-Detached	0	3	7	0.0%	0.3%	0.7%	0.4%
Attached	0	0	0	0.0%	0.0%	0.0%	0.0%
Other	6	0	6	1.0%	0.0%	0.6%	0.6%
Total	587	889	943	100.0%	100.0%	100.0%	0.0%
Crescent Head - Kundabung							
Detached	876	966	952	76.2%	80.4%	88.6%	8.1%
Semi-Detached	163	122	93	14.2%	10.2%	8.7%	-1.5%
Attached	24	23	24	2.1%	1.9%	2.2%	0.3%
Other	87	90	6	7.6%	7.5%	0.6%	-6.9%
Total	1,150	1,201	1,075	100.0%	100.0%	100.0%	0.0%
East Kempsey							
Detached	800	817	808	79.8%	84.1%	83.0%	-1.2%
Semi-Detached	143	126	120	14.3%	13.0%	12.3%	0.0%
Attached	0	0	0	0.0%	0.0%	0.0%	0.0%
Other	59	28	46	5.9%	2.9%	4.7%	1.8%
Total	1,002	971	974	100.0%	100.0%	100.0%	0.0%
Frederickton and District							
Detached	736	668	780	94.4%	80.9%	95.8%	15.0%
Semi-Detached	32	138	34	4.1%	16.7%	4.2%	-12.5%
Attached	0	0	0	0.0%	0.0%	0.0%	0.0%
Other	12	20	0	1.5%	2.4%	0.0%	-2.4%
Total	780	826	814	100.0%	100.0%	100.0%	0.0%
Rural West – Bellbrook							
Detached	1,141	1,246	1,203	95.4%	97.2%	98.0%	0.9%
Semi-Detached	0	0	0	0.0%	0.0%	0.0%	0.0%
Attached	0	0	0	0.0%	0.0%	0.0%	0.0%
Other	55	36	24	4.6%	2.8%	2.0%	-0.9%
Total	1,196	1,282	1,227	100.0%	100.0%	100.0%	0.0%
Smithtown - Gladstone and District							
Detached	1,032	1,034	1,047	96.0%	93.5%	94.1%	0.6%
Semi-Detached	28	51	39	2.6%	4.6%	3.5%	-1.1%
Attached	0	0	0	0.0%	0.0%	0.0%	0.0%
Other	15	21	27	1.4%	1.9%	2.4%	0.5%
Total	1,075	1,106	1,113	100.0%	100.0%	100.0%	0.0%
South Kempsey							
Detached	876	895	918	89.6%	88.4%	95.3%	6.9%

	Total			%			% Point Change (2011-16)
	2006	2011	2016	2006	2011	2016	
Semi-Detached	42	54	38	4.3%	5.3%	3.9%	-1.4%
Attached	3	0	0	0.3%	0.0%	0.0%	0.0%
Other	57	63	7	5.8%	6.2%	0.7%	-5.5%
Total	978	1,012	963	100.0%	100.0%	100.0%	0.0%
South West Rocks - Jerseyville							
Detached	1,932	2,221	2,238	67.8%	74.3%	73.5%	-0.9%
Semi-Detached	612	574	548	21.5%	19.2%	18.0%	-1.2%
Attached	124	63	120	4.4%	2.1%	3.9%	1.8%
Other	180	130	140	6.3%	4.4%	4.6%	0.2%
Total	2,848	2,988	3,046	100.0%	100.0%	100.0%	0.0%
Stuarts Point and District							
Detached	688	752	773	86.8%	90.6%	92.8%	2.2%
Semi-Detached	36	27	22	4.5%	3.3%	2.6%	-0.6%
Attached	0	0	0	0.0%	0.0%	0.0%	0.0%
Other	69	51	38	8.7%	6.1%	4.6%	-1.6%
Total	793	830	833	100.0%	100.0%	100.0%	0.0%
West Kempsey - Greenhill							
Detached	1,960	1,935	2,043	87.3%	84.2%	87.3%	3.1%
Semi-Detached	283	355	262	12.6%	15.5%	11.2%	-4.3%
Attached	0	0	19	0.0%	0.0%	0.8%	0.8%
Other	3	7	15	0.1%	0.3%	0.6%	0.3%
Total	2,246	2,297	2,339	100.0%	100.0%	100.0%	0.0%

Appendix C - Historic Number of Persons per Household

Table C-1: Historic Number of Persons per Household, Catchment areas, 2006 to 2016

	Total			%			% Point Change
	2006	2011	2016	2006	2011	2016	(2011-16)
Aldavilla - Euroka - Yarravel							
1 person	79	128	149	14.7%	16.0%	17.7%	1.6%
2 persons	209	327	335	38.9%	40.9%	39.7%	-1.2%
3 persons	88	130	149	16.4%	16.3%	17.7%	1.4%
4 persons	91	107	130	16.9%	13.4%	15.4%	2.0%
5 persons or more persons	70	107	81	13.0%	13.4%	9.6%	-3.8%
Total	537	799	844	100.0%	100.0%	100.0%	
Crescent Head – Kundabung							
1 person	204	232	211	26.6%	27.9%	27.0%	-0.9%
2 persons	302	322	299	39.4%	38.7%	38.3%	-0.5%
3 persons	95	110	122	12.4%	13.2%	15.6%	2.4%
4 persons	98	86	78	12.8%	10.3%	10.0%	-0.4%
5 persons or more persons	67	81	71	8.7%	9.7%	9.1%	-0.7%
Total	766	831	781	100.0%	100.0%	100.0%	
East Kempsey							
1 person	282	287	281	32.7%	34.2%	35.2%	0.9%
2 persons	315	281	250	36.5%	33.5%	31.3%	-2.2%
3 persons	109	117	104	12.6%	14.0%	13.0%	-0.9%
4 persons	90	90	97	10.4%	10.7%	12.1%	1.4%
5 persons or more persons	66	63	67	7.7%	7.5%	8.4%	0.9%
Total	862	838	799	100.0%	100.0%	100.0%	
Frederickton and District							
1 person	135	166	154	19.7%	23.2%	20.7%	-2.5%
2 persons	248	261	270	36.1%	36.5%	36.3%	-0.2%
3 persons	113	98	122	16.4%	13.7%	16.4%	2.7%
4 persons	110	104	90	16.0%	14.5%	12.1%	-2.4%
5 persons or more persons	81	86	108	11.8%	12.0%	14.5%	2.5%
Total	687	715	744	100.0%	100.0%	100.0%	
Rural West – Bellbrook							
1 person	215	235	254	22.6%	25.5%	26.7%	1.2%
2 persons	374	373	380	39.3%	40.5%	40.0%	-0.5%
3 persons	135	128	141	14.2%	13.9%	14.8%	0.9%
4 persons	118	92	95	12.4%	10.0%	10.0%	0.0%
5 persons or more persons	110	94	81	11.6%	10.2%	8.5%	-1.7%
Total	952	922	951	100.0%	100.0%	100.0%	
Smithtown - Gladstone and District							
1 person	197	219	223	23.8%	25.9%	26.4%	0.5%
2 persons	337	333	342	40.7%	39.3%	40.5%	1.2%

	Total			%			% Point Change
	2006	2011	2016	2006	2011	2016	(2011-16)
3 persons	120	126	109	14.5%	14.9%	12.9%	-2.0%
4 persons	96	93	100	11.6%	11.0%	11.8%	0.9%
5 persons or more persons	79	76	71	9.5%	9.0%	8.4%	-0.6%
Total	829	847	845	100.0%	100.0%	100.0%	
South Kempsey							
1 person	209	217	213	24.4%	24.9%	26.3%	1.4%
2 persons	295	295	270	34.4%	33.9%	33.3%	-0.5%
3 persons	137	141	133	16.0%	16.2%	16.4%	0.2%
4 persons	114	100	99	13.3%	11.5%	12.2%	0.7%
5 persons or more persons	102	118	95	11.9%	13.5%	11.7%	-1.8%
Total	857	871	810	100.0%	100.0%	100.0%	
South West Rocks – Jerseyville							
1 person	548	641	702	28.2%	30.7%	32.3%	1.6%
2 persons	908	922	966	46.8%	44.1%	44.4%	0.3%
3 persons	213	235	229	11.0%	11.2%	10.5%	-0.7%
4 persons	177	158	170	9.1%	7.6%	7.8%	0.3%
5 persons or more persons	95	134	109	4.9%	6.4%	5.0%	-1.4%
Total	1,941	2,090	2,176	100.0%	100.0%	100.0%	
Stuarts Point and District							
1 person	196	193	220	30.5%	31.0%	34.8%	3.8%
2 persons	259	276	238	40.3%	44.3%	37.7%	-6.6%
3 persons	87	71	82	13.6%	11.4%	13.0%	1.6%
4 persons	60	43	61	9.3%	6.9%	9.7%	2.7%
5 persons or more persons	40	40	31	6.2%	6.4%	4.9%	-1.5%
Total	642	623	632	100.0%	100.0%	100.0%	
West Kempsey - Greenhill							
1 person	647	661	672	32.8%	32.7%	33.4%	0.8%
2 persons	639	672	670	32.4%	33.2%	33.3%	0.1%
3 persons	293	287	294	14.9%	14.2%	14.6%	0.5%
4 persons	220	194	193	11.2%	9.6%	9.6%	0.0%
5 persons or more persons	172	210	180	8.7%	10.4%	9.0%	-1.4%
Total	1,971	2,024	2,009	100.0%	100.0%	100.0%	

Appendix D - Historic Number of Bedrooms per Dwelling

Table D-1: Incidence of Number of Bedrooms per Dwelling, Catchment areas, 2006 to 2016

	Total			%			% Point Change
	2006	2011	2016	2006	2011	2016	(2011-16)
Aldavilla - Euroka - Yarravel							
0 or 1 bedrooms	11	16	8	2.0%	2.0%	1.0%	-1.1%
2 bedrooms	42	59	59	7.8%	7.5%	7.0%	-0.4%
3 bedrooms	262	396	395	48.7%	50.1%	47.1%	-3.0%
4 bedrooms	190	262	309	35.3%	33.1%	36.8%	3.7%
5 bedrooms or more	33	58	68	6.1%	7.3%	8.1%	0.8%
Total	538	791	839	100.0%	100.0%	100.0%	
Crescent Head – Kundabung							
0 or 1 bedrooms	93	105	101	11.4%	11.7%	12.2%	0.5%
2 bedrooms	192	203	180	23.6%	22.6%	21.7%	-0.8%
3 bedrooms	329	343	317	40.4%	38.2%	38.3%	0.1%
4 bedrooms	168	192	183	20.6%	21.4%	22.1%	0.7%
5 bedrooms or more	32	56	47	3.9%	6.2%	5.7%	-0.6%
Total	814	899	828	100.0%	100.0%	100.0%	
East Kempsey							
0 or 1 bedrooms	57	38	49	6.7%	4.5%	6.1%	1.6%
2 bedrooms	218	213	175	25.6%	25.4%	21.9%	-3.5%
3 bedrooms	406	407	390	47.8%	48.6%	48.8%	0.2%
4 bedrooms	134	152	145	15.8%	18.1%	18.1%	0.0%
5 bedrooms or more	35	28	41	4.1%	3.3%	5.1%	1.8%
Total	850	838	800	100.0%	100.0%	100.0%	
Frederickton and District							
0 or 1 bedrooms	32	28	31	4.7%	3.9%	4.5%	0.6%
2 bedrooms	118	141	107	17.5%	19.6%	15.4%	-4.2%
3 bedrooms	348	346	355	51.6%	48.2%	51.2%	3.0%
4 bedrooms	146	168	152	21.7%	23.4%	21.9%	-1.5%
5 bedrooms or more	30	35	49	4.5%	4.9%	7.1%	2.2%
Total	674	718	694	100.0%	100.0%	100.0%	
Rural West – Bellbrook							
0 or 1 bedrooms	83	70	73	8.9%	7.8%	8.0%	0.2%
2 bedrooms	201	186	199	21.7%	20.6%	21.8%	1.2%
3 bedrooms	426	392	409	45.9%	43.5%	44.8%	1.3%
4 bedrooms	179	207	183	19.3%	22.9%	20.0%	-2.9%
5 bedrooms or more	39	47	49	4.2%	5.2%	5.4%	0.2%
Total	928	902	913	100.0%	100.0%	100.0%	
Smithtown - Gladstone and District							
0 or 1 bedrooms	35	42	45	4.2%	4.9%	5.3%	0.4%
2 bedrooms	179	167	156	21.6%	19.6%	18.5%	-1.1%
3 bedrooms	424	451	458	51.3%	52.9%	54.3%	1.5%

	Total			%			% Point Change
	2006	2011	2016	2006	2011	2016	(2011-16)
4 bedrooms	161	166	164	19.5%	19.5%	19.5%	0.0%
5 bedrooms or more	28	27	20	3.4%	3.2%	2.4%	-0.8%
Total	827	853	843	100.0%	100.0%	100.0%	
South Kempsey							
0 or 1 bedrooms	45	67	31	5.4%	7.6%	3.9%	-3.8%
2 bedrooms	147	156	153	17.8%	17.8%	19.1%	1.4%
3 bedrooms	451	445	403	54.5%	50.7%	50.4%	-0.2%
4 bedrooms	153	171	169	18.5%	19.5%	21.2%	1.7%
5 bedrooms or more	31	39	43	3.7%	4.4%	5.4%	0.9%
Total	827	878	799	100.0%	100.0%	100.0%	
South West Rocks – Jerseyville							
0 or 1 bedrooms	151	136	105	7.0%	6.0%	4.5%	-1.4%
2 bedrooms	506	508	516	23.4%	22.2%	22.2%	0.0%
3 bedrooms	1,080	1,145	1,132	50.0%	50.1%	48.8%	-1.3%
4 bedrooms	365	428	468	16.9%	18.7%	20.2%	1.4%
5 bedrooms or more	56	67	99	2.6%	2.9%	4.3%	1.3%
Total	2,158	2,284	2,320	100.0%	100.0%	100.0%	
Stuarts Point and District							
0 or 1 bedrooms	78	46	56	11.7%	7.0%	8.7%	0.3%
2 bedrooms	186	174	170	27.8%	26.4%	26.5%	0.0%
3 bedrooms	282	281	286	42.2%	42.7%	44.5%	0.9%
4 bedrooms	110	128	110	16.5%	19.5%	17.1%	-1.2%
5 bedrooms or more	12	29	20	1.8%	4.4%	3.1%	-1.3%
Total	668	658	642	100.0%	100.0%	100.0%	
West Kempsey - Greenhill							
1 person	130	148	128	6.7%	7.4%	6.5%	-0.2%
2 persons	442	446	435	22.9%	22.3%	22.2%	-0.1%
3 persons	988	1016	1023	51.1%	50.9%	52.2%	0.7%
4 persons	330	354	338	17.1%	17.7%	17.3%	-0.2%
5 persons or more persons	42	34	35	2.2%	1.7%	1.8%	0.1%
Total	1,932	1,998	1,959	100.0%	100.0%	100.0%	

Appendix E - Dwelling Demand by Catchment Area

Table E-1: Dwelling Demand by Catchment Area - Policy Intervention – Scenario 1, 2016 to 2041

	2016	2020	2021	2026	2031	2036	2041
Aldavilla - Euroka - Yarravel							
Small	75	76	77	85	94	102	110
Medium	444	455	458	485	506	522	531
Large	424	448	452	481	507	527	542
Crescent Head - Kundabung							
Small	403	408	410	421	440	463	481
Medium	454	458	459	469	490	514	534
Large	330	339	342	354	370	391	406
East Kempsey							
Small	283	283	283	287	294	297	301
Medium	492	499	501	512	525	534	541
Large	235	241	242	249	255	261	264
Frederickton and District							
Small	169	163	166	177	192	209	226
Medium	434	451	453	467	484	503	516
Large	246	254	255	263	272	282	289
Rural West – Bellbrook							
Small	382	382	382	385	391	397	402
Medium	574	581	583	592	601	612	620
Large	326	328	328	332	337	343	348
Smithtown - Gladstone and District							
Small	271	267	266	264	265	265	266
Medium	618	629	632	640	643	649	651
Large	248	245	244	243	244	244	245
South Kempsey							
Small	239	240	240	243	250	257	263
Medium	525	525	525	532	548	562	575
Large	276	290	294	307	317	330	337
South West Rocks - Jerseyville							
Small	832	855	861	932	1,030	1,128	1,219
Medium	1,517	1,591	1,610	1,765	1,954	2,155	2,326
Large	760	848	871	988	1,100	1,236	1,331
Stuarts Point and District							
Small	301	308	310	317	326	337	346
Medium	381	392	395	406	419	435	446
Large	173	163	161	153	147	146	146
West Kempsey - Greenhill							
Small	685	693	695	710	722	738	750
Medium	1,245	1,278	1,286	1,328	1,364	1,402	1,430
Large	454	460	462	472	481	491	500

	2016	2020	2021	2026	2031	2036	2041
Kempsey Shire							
Small	3,640	3,676	3,689	3,822	4,005	4,193	4,364
Medium	6,684	6,859	6,900	7,195	7,535	7,887	8,170
Large	3,471	3,616	3,650	3,841	4,030	4,251	4,407

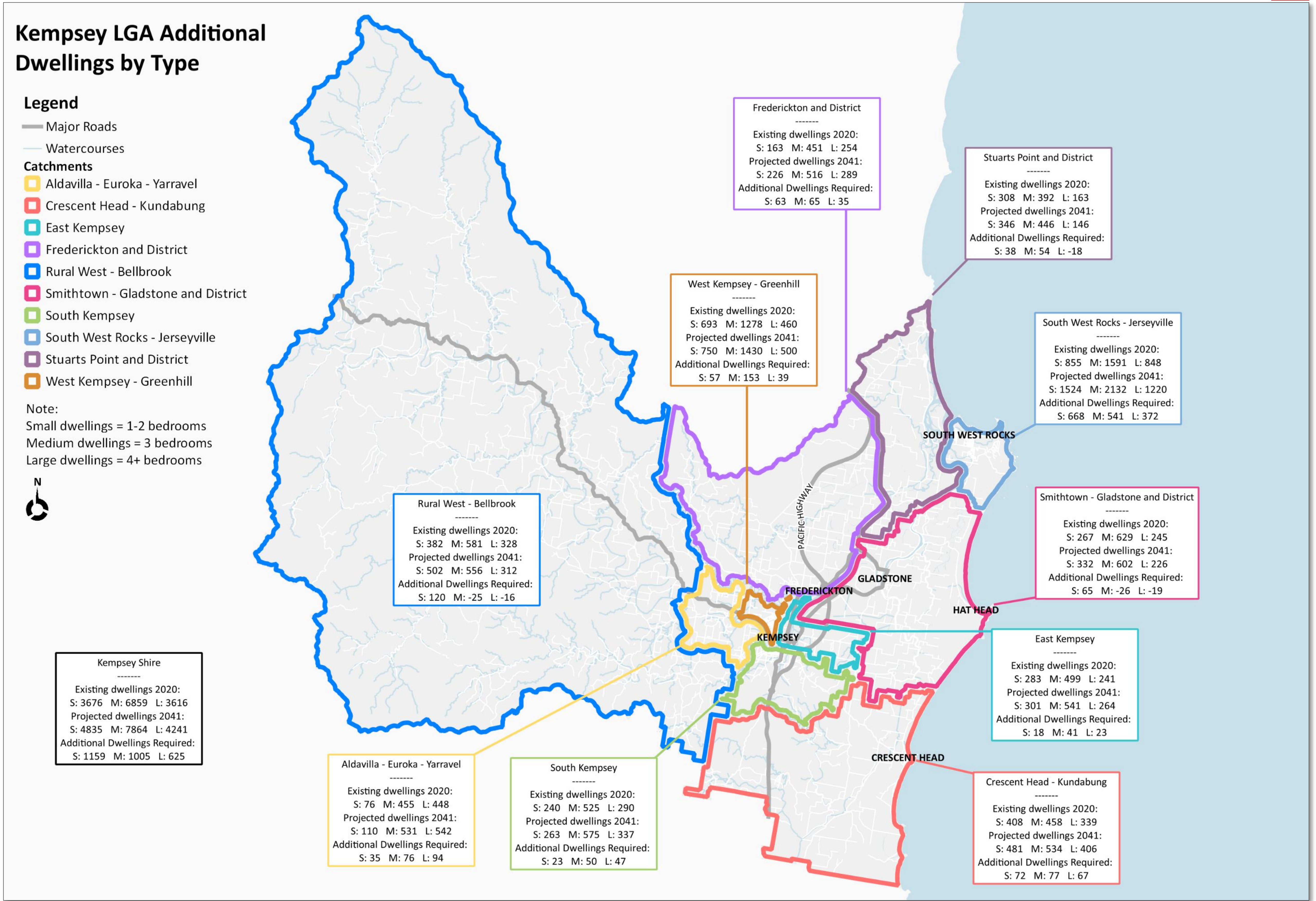
Table E-2: Dwelling Demand by Catchment Area –Policy Intervention – Scenario 2, 2016 to 2041

	2016	2020	2021	2026	2031	2036	2041
Aldavilla - Euroka - Yarravel							
Small	75	76	77	85	94	102	110
Medium	444	455	458	485	506	522	531
Large	424	448	452	481	507	527	542
Crescent Head - Kundabung							
Small	403	408	410	421	440	463	481
Medium	454	458	459	469	490	514	534
Large	330	339	342	354	370	391	406
East Kempsey							
Small	283	283	283	287	294	297	301
Medium	492	499	501	512	525	534	541
Large	235	241	242	249	255	261	264
Frederickton and District							
Small	169	163	166	177	192	209	226
Medium	434	451	453	467	484	503	516
Large	246	254	255	263	272	282	289
Rural West – Bellbrook							
Small	382	382	387	408	437	467	502
Medium	574	581	579	576	571	566	556
Large	326	328	327	325	321	318	312
Smithtown - Gladstone and District							
Small	271	267	270	282	297	313	332
Medium	618	629	628	624	618	611	602
Large	248	245	244	241	237	232	226
South Kempsey							
Small	239	240	240	243	250	257	263
Medium	525	525	525	532	548	562	575
Large	276	290	294	307	317	330	337
South West Rocks - Jerseyville							
Small	832	855	876	1,001	1,161	1,341	1,524
Medium	1,517	1,591	1,606	1,742	1,886	2,038	2,132
Large	760	848	859	943	1,038	1,140	1,220
Stuarts Point and District							
Small	301	308	310	317	326	337	346
Medium	381	392	395	406	419	435	446
Large	173	163	161	153	147	146	146

	2016	2020	2021	2026	2031	2036	2041
West Kempsey - Greenhill							
Small	685	693	695	710	722	738	750
Medium	1,245	1,278	1,286	1,328	1,364	1,402	1,430
Large	454	460	462	472	481	491	500
Kempsey Shire							
Small	3,640	3,676	3,714	3,931	4,214	4,525	4,835
Medium	6,684	6,859	6,890	7,141	7,411	7,686	7,864
Large	3,471	3,616	3,637	3,786	3,945	4,120	4,241

APPENDIX 3: CATCHMENT MAP BY DWELLING SIZE AND NUMBER

AP03


Kempsey LGA Additional Dwellings by Type
Legend
Major Roads
Watercourses
Catchments
Aldavilla - Euroka - Yarravel
Crescent Head - Kundabung
East Kempsey
Frederickton and District
Rural West - Bellbrook
Smithtown - Gladstone and District
South Kempsey
South West Rocks - Jerseyville
Stuarts Point and District
West Kempsey - Greenhill
Note:
Small dwellings = 1-2 bedrooms
Medium dwellings = 3 bedrooms
Large dwellings = 4+ bedrooms
N
Frederickton and District

Existing dwellings 2020:
S: 163 M: 451 L: 254
Projected dwellings 2041:
S: 226 M: 516 L: 289
Additional Dwellings Required:
S: 63 M: 65 L: 35
Stuarts Point and District

Existing dwellings 2020:
S: 308 M: 392 L: 163
Projected dwellings 2041:
S: 346 M: 446 L: 146
Additional Dwellings Required:
S: 38 M: 54 L: -18
West Kempsey - Greenhill

Existing dwellings 2020:
S: 693 M: 1278 L: 460
Projected dwellings 2041:
S: 750 M: 1430 L: 500
Additional Dwellings Required:
S: 57 M: 153 L: 39
South West Rocks - Jerseyville

Existing dwellings 2020:
S: 855 M: 1591 L: 848
Projected dwellings 2041:
S: 1524 M: 2132 L: 1220
Additional Dwellings Required:
S: 668 M: 541 L: 372
SOUTH WEST ROCKS
PACIFIC HIGHWAY
Rural West - Bellbrook

Existing dwellings 2020:
S: 382 M: 581 L: 328
Projected dwellings 2041:
S: 502 M: 556 L: 312
Additional Dwellings Required:
S: 120 M: -25 L: -16
Smithtown - Gladstone and District

Existing dwellings 2020:
S: 267 M: 629 L: 245
Projected dwellings 2041:
S: 332 M: 602 L: 226
Additional Dwellings Required:
S: 65 M: -26 L: -19
GLADSTONE
FREDERICKTON
HAT HEAD
KEMPSEY
East Kempsey

Existing dwellings 2020:
S: 283 M: 499 L: 241
Projected dwellings 2041:
S: 301 M: 541 L: 264
Additional Dwellings Required:
S: 18 M: 41 L: 23
Kempsey Shire

Existing dwellings 2020:
S: 3676 M: 6859 L: 3616
Projected dwellings 2041:
S: 4835 M: 7864 L: 4241
Additional Dwellings Required:
S: 1159 M: 1005 L: 625
CRESCENT HEAD
Aldavilla - Euroka - Yarravel

Existing dwellings 2020:
S: 76 M: 455 L: 448
Projected dwellings 2041:
S: 110 M: 531 L: 542
Additional Dwellings Required:
S: 35 M: 76 L: 94
South Kempsey

Existing dwellings 2020:
S: 240 M: 525 L: 290
Projected dwellings 2041:
S: 263 M: 575 L: 337
Additional Dwellings Required:
S: 23 M: 50 L: 47
Crescent Head - Kundabung

Existing dwellings 2020:
S: 408 M: 458 L: 339
Projected dwellings 2041:
S: 481 M: 534 L: 406
Additional Dwellings Required:
S: 72 M: 77 L: 67

APPENDIX 4: REFERENCE LIST

AP04

REFERENCE LIST

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