



Great Lakes Council

**Housing Strategy for
Forster/Tuncurry**

Report

February 2007



February 2007

Contents

Executive Summary	ii
1. Introduction	2
1.1 The Study Area	2
1.2 Purpose of the Strategy	2
1.3 Structure of this Report	2
2. Current Planning for Housing in Great Lakes	2
2.1 Introduction	2
2.2 State and Regional Environmental Planning Policies	2
2.3 Great Lakes Local Environmental Plan (1996)	2
2.4 Relevant Development Control Plans and Contributions Plans	2
2.5 Local Strategic Planning	2
2.6 The South Forster Structure Plan	2
2.7 Implications for the Housing Strategy	2
3. Population Growth and Change	2
3.1 Introduction	2
3.2 Population Growth	2
3.3 Population Characteristics	2
3.4 Special Needs Groups	2
3.5 Issues and Implications for the Housing Strategy	2
4. Existing Housing Types and Densities	2
4.1 National Trends	2
4.2 State and Regional Context	2
4.3 Local Perspectives	2
4.4 Trends in Housing Types in Forster/Tuncurry	2
4.5 Real Estate Agent Perceptions	2
4.6 Residential Densities	2
4.7 Issues and Implications for the Housing Strategy	2
5. Housing Affordability	2
5.1 Definition	2
5.2 Key Needs and Issues	2
5.3 Demand for Affordable Housing in Great Lakes	2

5.4	The Need to Address the Affordable Housing Issue	2
5.5	Where to from Here?	2
5.6	Issues and Implications for the Housing Strategy	2
6.	Land and Housing Supply in Forster/Tuncurry	2
6.1	Introduction	2
6.2	Existing Zoned Land	2
6.3	Potential Residential Land Zoned 1(c) Future Urban Investigations	2
6.4	Redevelopment Potential	2
6.5	Summary of Housing and Land Supply for Forster and Tuncurry	2
6.6	Potential Population	2
6.7	Seasonal Occupancy and Demand for Holiday Accommodation	2
6.8	Land Use and Infrastructure Issues	2
6.9	Issues and Implications for the Housing Strategy	2
7.	Precinct Planning for Housing Needs	2
7.1	Introduction	2
7.2	Tuncurry Town Centre and Lakeside Precinct	2
7.3	Tuncurry Residential Precinct	2
7.4	North Tuncurry New Development Precinct	2
7.5	Forster Town Centre and Lakeside Precinct	2
7.6	Forster Urban Area Precinct	2
7.7	South Forster New Development Precinct	2
7.8	Summary of Precinct Analysis	2
8.	Review of Local Planning Controls	2
8.1	Introduction	2
8.2	Great Lakes Local Environmental Plan 1996 (LEP 1996)	2
9.	Housing Strategy Action Plan	2
9.1	Introduction	2
9.2	Major Issues Arising from the Detailed Analysis	2
9.3	Housing Strategy Action Plan	2
10.	References	2

Table Index

Table 2.1	Residential Development Permissible in Certain Zones	2
Table 4.1	Dwellings by Type in Forster/Tuncurry (Source: GLC Garbage Service Statistics Feb 2005)	2
Table 4.2	Proportion of Dwelling Types in Forster/Tuncurry (Source: 2001 Census)	2
Table 4.3	Number of Dwellings Approved (Residential Zones) in Forster/Tuncurry 1998 to 2004 by Type (Source: GLSC)	2
Table 5.1	Recent or prospective initiatives by local governments to directly support an increased supply of affordable housing in their area	2
Table 6.1	Vacant Individual Residential Lots in Great Lakes (Source: GLC Dec 2004)	2
Table 6.2	Residentially Zoned Land yet to be Subdivided (Source: GLC Dec. 2004)	2
Table 6.3	Land Zoned 1(c) Future Urban Investigations in Forster/Tuncurry and Surrounding Urban Areas (Source: Forster/Tuncurry Conservation and Development Strategy Sept 2003)	2
Table 6.4	Summary of Yields	2
Table 7.1	Comparison of Potential Housing Yields	2
Table 9.1	Housing Strategy Action Plan	2

Figure Index

Figure 1.1	Study Area
Figure 3.1	Projected Population for Forster/Tuncurry
Figure 3.2	Population Age Profile for Forster/Tuncurry
Figure 7.1	Tuncurry Town Centre and Lakeside Precinct
Figure 7.2	Tuncurry Development Potential Map
Figure 7.3	Tuncurry Residential Precinct
Figure 7.4	North Tuncurry New Development Precinct
Figure 7.5	Forster Town Centre and Lakeside Precinct
Figure 7.6	Forster Development Potential Map
Figure 7.7	Forster Urban Area Precinct Figure 7.7A Fairway Precinct Option Figure 7.7B Lake & Hadley Street Option Figure 7.7C Stocklands Option
Figure 7.8	South Forster New Development Precinct

Executive Summary

Consistent with other local government areas along the eastern seaboard, Great Lakes is experiencing strong growth and the Council is under constant pressure for the release of additional land suitable for urban development to accommodate the future growth. Within the Great Lakes local government area the townships of Forster and Tuncurry are the focus for the majority of this urban growth.

Before Council can consider rezoning additional land in Forster and Tuncurry for urban purposes, an assessment must be made as to how well the existing housing supply is meeting demand and whether there is a need (opportunity) to promote other forms of housing to meet the demands of the future population. The emphasis being on making the best use of the remaining land to meet future demand in the most efficient manner. This will result in the promotion of a mix of housing types (higher densities) in appropriate locations to improve accessibility to services and ensure efficient transport systems.

In 2003, Great Lakes Council prepared a Conservation and Development Strategy for Forster/Tuncurry. This Strategy identified the land suitable for future urban growth, taking into account the significant environmental assets, and provided a framework for orderly, efficient and quality growth. The Strategy recognised that as Forster/Tuncurry grows, there will be a change to the appearance and social character of the area. There will also be additional demands for infrastructure and services such as roads, open space, community facilities, water and sewerage. The generally aging nature of the population will result in changing demands for community services and recreation needs as well as the types of housing.

The aim of the Forster/Tuncurry Housing Strategy is “to provide detailed information relating to housing supply and demand within the Forster/Tuncurry region and to use this to guide decisions on residential densities, neighbourhood design, housing design and type and the means of providing more affordable housing” (F/T HS Project Brief). The housing information will also be used to: assess the need for new employment lands; identify re-development opportunities; and, to determine the infrastructure needed to support such development.

Some of the key findings and recommendations of the Housing Strategy are:

1. It is anticipated that the population growth of Forster and Tuncurry will continue at the current rate of approximately 2.0% per annum. This will result in the need to accommodate an additional 340 people per annum, gradually increasing over the next 20 years to 450 people per annum.
2. Compared to NSW, the population of Forster/Tuncurry is significantly more mature. At the time of the 2001 Census, 31% of the Forster/Tuncurry population was aged between 60-79 (compared to 14% over the whole State). As this population ages and there is further in-migration of retired people, there will even greater demands placed on support services and a need to provide appropriate housing types to meet their needs (including disabled and limited mobility access).

3. At the time of the 2001 Census, 25% of the population of Forster/Tuncurry were aged between 40-60 years and 20 % of the population are younger than 19 years with the largest age group between 10-14 years. This indicates a fairly high proportion of the population is made up of mature families with teenage and young children.
4. There is a distinct lack of 20-30 year olds in the area. This is as a result of the lack of tertiary education and employment opportunities available with many migrating to other areas for learning and early employment.
5. 74% of all households in Forster/Tuncurry are made up of one or two persons (primarily retirees and the elderly). With the projected decline in average occupancy rate per dwelling and the ongoing interest in Forster/Tuncurry as a desirable place to retire, it is anticipated that the proportion of one and two person households will increase.
6. There is a need for more appropriate housing designed to accommodate the needs of people with disabilities and limited mobility (eg. the form of single storey dwellings and ground floor units with disabled access in close proximity to community services and facilities).
7. 26% of dwellings were being rented either from state housing or other landlords such as private renters. At the time of the 2001 Census, only 2.8% of occupied dwellings were classified as public housing. There is an identified need for more community housing due to the generally low incomes of certain sectors of the population including the aged, disabled, unemployed and indigenous populations.
8. Land supply and building approval statistics indicate that to date there has been a reasonable match between supply and demand for housing.
9. The housing demand is continuing to focus on the middle of the market (mid-priced units as holiday/investment properties and mid-priced houses for first home-buyers and active retirees).
10. A significant proportion of the aged population (570 people) are currently accommodated in the six large aged-care facilities in Forster/Tuncurry.
11. With a high proportion of the households on low incomes (unemployed, single parent families, young people, retirees on fixed incomes, indigenous population) there is a high demand for affordable housing of all types (low cost housing, public housing, rental accommodation).
12. The analysis of housing and land statistics has identified that, while there is significant redevelopment potential within the existing urban areas (up to 30 years or more), it is estimated that there is currently only 7 or 8 years supply of vacant residentially zoned land available in the Forster/Tuncurry area.
13. There is a significant amount of land in Forster/Tuncurry that, subject to investigation, may generate up to 4000 dwellings based on optimum lot yields (average 20 lots per hectare of developable land). If current yield trends are maintained (ie. new release areas primarily designed for separate residences achieving 13 lots per hectare) the housing yields will be significantly reduced.

14. There is a need to look towards more sustainable housing forms. That is, minimise urban sprawl, the use of the car, reduce runoff and control water quality, maximise access to facilities and services and create more livable communities through quality urban design – termed “Smart Growth”.

The Forster/Tuncurry Housing Strategy provides discussion of issues relevant to the provision of the appropriate mix of housing types to best accommodate the future population of the area. Throughout the report a number of recommendations are made that will assist in achieving that end. Chapter 9 of this report provides a summary of those recommendations in the form of a Housing Strategy Action Plan.

1. Introduction

1.1 The Study Area

The Study Area is identified in Figure 1.1. It should be noted that while the implications of development within the entire Study Area are considered as they relate to housing demand and supply, the focus of the analysis is on the townships of Forster and Tuncurry as the main urban areas and centres of residential growth.

1.2 Purpose of the Strategy

The purpose of this Housing Strategy is to:

- ▶ Ensure that development of the limited 'greenfield' sites available to accommodate the growth of Forster/Tuncurry is maximised without compromising the quality of the natural and living environment and that it is responsive to the housing needs of the existing and future population, and
- ▶ Provide detailed information relating to housing supply and demand within the Forster/Tuncurry region and to use this to guide decisions on residential densities, neighbourhood design, housing design and type, and as a means of providing more affordable housing.

1.3 Structure of this Report

Chapter 2 discusses the relevant State, Regional and Local Planning Instruments, Policies and Strategies.

Chapter 3 examines recent and projected population growth in Great Lakes. Population structure and the implications for dwelling demand are also examined.

Chapter 4 looks at housing trends, the nature of the existing housing stock and likely demand generators in Foster/Tuncurry.

Chapter 5 discusses housing affordability.

Chapter 6 discusses the land and housing opportunities, and analyses the adequacy of this supply to meet the existing future demand for housing.

Chapter 7 identifies how detailed planning should be undertaken on a Precinct basis to more effectively and efficiently meet the identified gaps in the current housing supply and options to better meet the anticipated demand from future population growth.

Chapter 8 provides a review of the existing planning controls and includes discussion of possible amendments that will assist in ensuring development better meets the demands of the future residents of the area.

Chapter 9 consolidates all the Housing Strategy Recommendations and presents an Action Plan.

Chapter 10 lists the relevant references.

Figure 1.1 Study Area

(INSERT MAP - Separate Page)

2. Current Planning for Housing in Great Lakes

2.1 Introduction

There is a hierarchy of statutory planning instruments and policies affecting housing including:

- ▶ State Environmental Planning Policies;
- ▶ Regional Environmental Plans;
- ▶ Local Environmental Plans;
- ▶ Development Control Plans; and
- ▶ Section 94 Contributions Plans.

At the regional and local level there are several planning Strategies which guide the implementation of these statutory and policy documents as they apply to Forster and Tuncurry. These include:

- ▶ The Hunter Coastal Urban Settlement Strategy (1994);
- ▶ Forster/Tuncurry Conservation and Development Strategy (2003); and
- ▶ The South Forster Structure Plan.

The South Forster Structure Plan is being prepared in parallel with the Housing Strategy for Forster-Tuncurry. An overview of the major planning instruments, policies and strategies affecting housing in Forster-Tuncurry is outlined below. An evaluation of local planning controls is provided in Chapter 9 of this report.

2.2 State and Regional Environmental Planning Policies

A number of state and regional planning policies are of particular relevance to the Forster/Tuncurry Housing Strategy as follows:

- ▶ NSW Coastal Design Guidelines;
- ▶ State Environmental Planning Policy (SEPP) No. 71 – Coastal Protection;
- ▶ Seniors Living SEPP;
- ▶ Hunter Regional Environmental Plan 1989; and
- ▶ Hunter Coastal Urban Settlement Strategy.

Due regard to the aims, objectives and planning provisions of these policies has been given in the analysis and development of the Strategies contained in this report.

2.2.1 NSW Coastal Design Guidelines

The NSW Coastal Design Guidelines were commissioned by the Coastal Council of NSW, the Government's advisory body on coastal planning and management. The Guidelines were prepared to reflect the directions of the NSW Coastal Policy 1997 and to complement the Government's Coastal Protection Package.

The Coastal Guidelines identify seven coastal settlement types ranging from coastal cities to coastal hamlets and isolated dwellings. Forster/Tuncurry, which falls into the category of a 'coastal town', is bounded by the ocean, the lake and its estuaries, and adjoining national parks and reserve areas. As a consequence, the footprint for potential urban development is well defined with little or no scope to expand the footprint greater than that already acknowledged by the current zone controls. On this basis, the rationale behind the analysis of development potential for Forster/Tuncurry is one of optimising the existing urban and residential areas within the settlements existing footprint (including those lands zoned future urban).

In optimising the use of the land for urban and residential purposes, the issues of particular relevance to the Forster/Tuncurry Housing Strategy are:

- ▶ Development on the coast must protect and enhance the natural environment (the coast's major public asset);
- ▶ The unique local character of the settlement must be protected and enhanced and less desirable aspects remedied;
- ▶ The planning analysis recognises the social and economic needs of the current and future generations;
- ▶ Community, stakeholder and Aboriginal consultation is an integral part of the planning process;
- ▶ The need to understand and design for current and future infrastructure needs for population growth and tourist population influxes at peak times; and
- ▶ Understanding and designing for social needs such as housing choice, employment and provision of community facilities needed to service the community and tourism.

The Forster/Tuncurry Housing Strategy addresses all of the matters for consideration as detailed in the NSW Coastal Design Guidelines.

2.2.2 State Environmental Planning Policy No. 71 - Coastal Protection

This policy came into effect on 1 November 2002. It seeks to ensure that development in the NSW Coastal Zone is appropriate and suitably located, to ensure that there is a consistent and strategic approach to coastal planning and management and to ensure that there is a clear development assessment framework for the coastal zone.

This SEPP requires a greater level of scrutiny of any development proposals considered to have potential to create an adverse impact on the coastal areas of the NSW (as per Schedule 2 of the SEPP) and specifically requires the adoption of a Master Plan by the Minister for Infrastructure and Planning for all major subdivisions (generally 25 or more residential lots or 5 or more rural-residential lots).

2.2.3 State Environmental Planning Policy – Seniors Living

The State Environmental Planning Policy (SEPP) – Seniors Living 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;
- ▶ 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;
- ▶ 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.

The SEPP encourages development of housing for aged and disabled persons in urban areas and in certain circumstances in areas adjoining urban areas. The SEPP was adopted in 2004 and replaces SEPP 5. It contains additional provisions to guide the location and design of housing for the aged and disabled and allows for Section 94 contributions to be levied on such developments.

2.2.4 State Environmental Planning Policy (SEPP) for Affordable Housing

Currently a SEPP for Affordable Housing only applies for some major developments in Sydney such as Green Square. There are no plans at this stage for the Department to introduce a State-wide SEPP for affordable housing (DIPNR, pers.com Jan 2005).

It is considered that encouragement of the provision of affordable housing, such as through bonuses or other conditions of development consent, would be more appropriate than through general requirements imposed through the LEP or over-arching imposed SEPP. Any LEP requirements would likely need to be supported by a regional strategy or SEPP. Experience in other areas shows that requirements for affordable housing such as through SEPPs are only likely to be successful where large projects are proposed on high value land, such as in metropolitan locations.

(Note: SEPP 10 - Retention of Low Cost Rental accommodation does not apply to Great Lakes LGA and is not considered to have relevance due to the minimal number of boarding houses, hostels and non-strata residential flat buildings in Forster-Tuncurry).

2.2.5 Hunter Regional Environmental Plan 1989 (HREP)

The HREP specifies objectives for the future planning and development of the region, specifies regional policies to guide the preparation of local environmental plans and development control plans (to control development and to control activities in the region) and sets out the future needs of the region, future development opportunities and requirements and the manner in which the effects of growth are to be managed.

The objectives of this plan in relation to planning strategies concerning housing are:

- ▶ To provide opportunities for adequate provision of secure, appropriate and affordable housing in a variety of types and tenures for all income groups throughout the region;
- ▶ To ensure that the design and siting of residential development meets community needs, minimises impact on the natural environment and involves the quality of the region's built environment; and
- ▶ In relation to the provision of housing in Forster/Tuncurry, the Plan requires that proposed planning controls make provision for adequate and affordable health, education and other community facilities and services, maintain and if environmentally appropriate increase densities of residential housing and provide for a variety of housing forms.

2.2.6 Hunter Coastal Urban Settlement Strategy

The Hunter Coastal Urban Settlement Strategy was prepared by the State Government in 1994 to guide growth and protect environmental attributes within the coastal areas over the subsequent 20 years. The Strategy covers the section of the coast extending from Lake Macquarie to Taree local government areas. The basic principles of the Settlement Strategy include:

- ▶ To recognise environmental limitations to development;
- ▶ Concentrate population in major existing centres; and
- ▶ Permit urban extension around the perimeter of those centres where it can be demonstrated that it is economically and environmental sustainable.

The Settlement Strategy represents a refinement on the Hunter REP.

The Strategy recognises that while there are environmental limitations to future growth in Forster/Tuncurry, potential opportunities for urban development exist at South Forster, North Tuncurry and Hallidays Point in the longer term. A major planning objective in the Strategy is to avoid linear urban development along the coastline.

The Strategy findings are broad-based and are subject to more detailed investigations and planning by individual Councils.

2.3 Great Lakes Local Environmental Plan (1996)

The Great Lakes Local Environmental Plan 1996 (LEP) provides the statutory basis for land use planning in Great Lakes local government area. The aims of the Plan include to protect and enhance the environmental values of the area and to facilitate the orderly and economic development of land. The objectives of the LEP include providing the basis for detailed DCPs, improve opportunities for ecologically sustainable development and to provide for cultural needs and the equitable provision of services and facilities for the community.

The LEP defines the following permanent accommodation housing types as permissible with consent within the respective zones:

Table 2.1 Residential Development Permissible in Certain Zones

Land Use\Zone	1(d) Small Holdings	2(a) Low Density Residential	2(b) Medium Density Residential	2(c) High Density Residential	3(a) General Business
Boarding houses	Yes	No	Yes	Yes	Yes
Caravan parks (with mobile homes)	No	No	No	No	No
Dwelling-houses	Yes	Yes	Yes	Yes	No
Hostels (Nursing Care)	No	Yes	Yes	Yes	Yes
Multiple dwellings (eg. villas, townhouses, cluster housing)	No	Yes	Yes	Yes	Yes
Residential flat buildings (eg. multi-level unit blocks and apartments)	No	No	Yes	Yes	Yes

As can be seen from the above, the current zone provisions allow for reasonable mix of housing types within the urban areas of Forster and Tuncurry. An interesting point to note though is that caravan parks with permanent residents, which are an important affordable housing option, are not permissible within easy access of the services offered in the town centres and surrounding residential neighbourhoods. Similarly, boarding houses are prohibited in a Residential 2(a) Zone and hostels are prohibited in a 1(d) Small Holding Zone when, subject to appropriate design, these uses would be quite compatible with the objectives of the respective zones.

Later Sections of this report identify possible amendments to the local planning controls to better meet the demands of the future population. Chapter 8 of this report assesses the adequacy of the current planning controls in more detail and identifies possible amendments for consideration.

2.4 Relevant Development Control Plans and Contributions Plans

The following Development Control Plans and Contributions Plans are relevant to the provision of housing and associated infrastructure.

- ▶ Great Lakes Residential Development Control Plan for Urban Areas;
- ▶ Development Control Plan No. 31 – Subdivision;
- ▶ Tall Buildings Development Control Plan;
- ▶ Shire Wide Section 94 Plan; and
- ▶ South Forster Section 94 Plan – Arterial Roads and Drainage.

The provisions of these plans are reviewed in Chapter 8 of this report.

2.5 Local Strategic Planning

2.5.1 Forster/Tuncurry Conservation and Development Strategy (2003)

This Strategy provides “a long-term framework for land-use planning in the Study Area. The aims of the Strategy are to identify and protect significant environmental assets and identify land suitable for future urban growth and provide a framework for providing for orderly, efficient and qualitative growth”.

The Strategy includes:

- ▶ A review of the existing conditions in the Study Area, (including the environment, the community and infrastructure);
- ▶ The setting of a vision for the future;
- ▶ Conservation and development strategies (including a range of actions); and
- ▶ A commitment to ongoing monitoring and review.

This Strategy recognised that urban growth will be accompanied by demographic changes that will alter the factors influencing demand for housing. For example, an aging population requires housing to be more adaptive to people with less mobility. Smaller household size tends to create higher dwelling density (although not necessarily higher population density). It is also anticipated that there will be an increasing demand for more affordable housing.

The Strategy is based on accommodating smaller household sizes in the future, whilst encouraging a diversity of housing forms to cater for changes in housing demand as residents move through their life cycle.

The Strategy states that further work will be required prior to rezoning and development of identified areas. These further studies, which are detailed in the Strategy’s Action Plan, relate to consolidation and infill, urban design, retail development, industry and employment strategies.

In the case of South Forster, a specific Structure Plan has been prepared to guide the investigations and urban design towards an integrated outcome.

2.6 The South Forster Structure Plan

The South Forster Structure Plan was required to guide the rezoning and development of environmentally sensitive vacant land to the south of Forster. Information gained from this Housing Strategy together with information obtained from an environmental constraints analysis, was used to develop the South Forster Structure Plan. The relevant findings of this Housing Strategy are incorporated into the recommendations of the Structure Plan.

2.7 Implications for the Housing Strategy

Council and the State Government produce a variety of strategic, statutory and non-statutory planning and development control measures that shape the nature of housing. These measures are in a continuous state of review as they are implemented and tested in the “real world”, particularly through the approvals system. The Forster/Tuncurry Housing Strategy will make recommendations in relation to amendments to local planning controls, which will then need to pass through a period of community consultation before adoption.

3. Population Growth and Change

3.1 Introduction

This Chapter provides a comparison of Census Data for NSW, Great Lakes local government area (LGA) and the Forster/Tuncurry Urban Area. The statistics and discussion cover a wide range of issues relevant to the provision of housing for the current and future population of the Study Area. More detailed analysis is provided for the Forster/Tuncurry Urban Area as a basis for the formulation of the strategies and recommendations contained in later Sections of this report.

3.2 Population Growth

3.2.1 National Trends

Population increase, particularly as a result of continuing high levels of migration to Australia, will continue to be an important driver of future growth. Continued high demand for dwellings is expected to continue in many coastal areas of eastern Australia due to internal migration patterns.

In addition, the increasing number of sole-parent households and an ageing population means that demand for public housing is expected to remain high. In terms of overall housing demand, the demand for new dwellings is likely to be driven more by decreasing household size than by population growth (AHURI, 2003).

3.2.2 State and Regional Trends

In terms of population trends in NSW, the Australian Housing and Urban Research Institute (AHURI) reports that in addition to the general ageing of the population and reduction in the household size, coastal regions outside Sydney tend to experience high out-migration rates for 20-24 year olds, but high in-migration rates above age 30 and particularly at ages 50 and over.

3.2.3 Comparison of Overall Growth

NSW

From 1991 to 2001, the population of NSW increased by an average of **64,000 people per annum** as a result of natural population increases and overseas and internal migration. This represents an **average annual growth rate of approximately 1.1%** over the 10 year period.

Great Lakes LGA

The population of Great Lakes LGA at the 2001 Census was 31,384 persons. From 1991 to 2001, the population of Great Lakes increased by an average of **538 people per annum**. This growth has been driven primarily from in-migration due to the expansion of the tourist industry and the retirement sectors and the general attractions of the coast as a living area. The **average annual growth rate for the Great Lakes LGA is approximately 2%** which is almost double the state average.

Forster/Tuncurry Urban Area

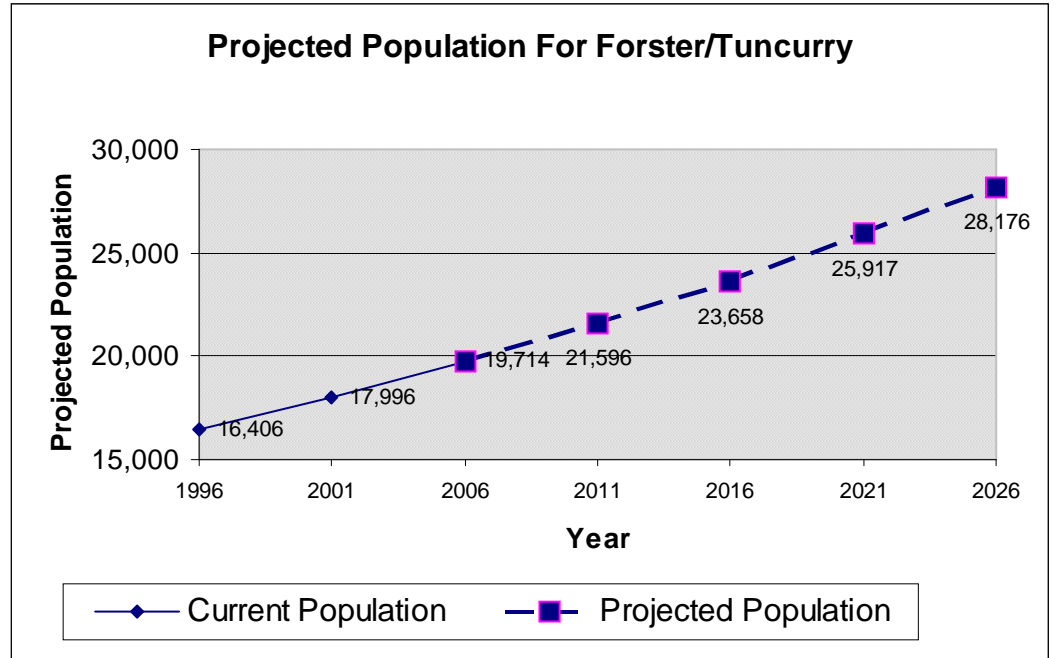
The population of the Forster/Tuncurry Urban Area at the 2001 Census was 17,996 persons. From 1991 to 2001, the population of Forster/Tuncurry increased an average of **343 people per annum**. At the time of the 2001 Census, 57% of the population of the LGA resided in Forster/Tuncurry and 64% of the annual growth of the LGA was occurring in Forster and Tuncurry. The **average annual growth rate for Foster/Tuncurry is continuing at around 1.9-2.0%**.

3.2.4 Population Projections for Forster/Tuncurry

The growth projections to 2001 provided in the South Forster Planning Study in 1984 were based on the assumption that the 6% growth rate experienced in the 10 year period leading up to the 1981 Census would continue and that 70% of the growth would occur in Forster and Tuncurry. In fact, the growth slowed soon after the 1981 'building boom' and the predicted percentage of growth for Forster/Tuncurry proved to be high with the outer villages of Coomba Park, Pacific Palms, Smith Lakes and Nabiac receiving a greater proportion of the growth than was expected.

Population projections provided in the Forster/Tuncurry Conservation and Development Strategy 2003 (F/T CDS) appear to reflect a more realistic outcome for the future. The F/T CDS predicts that the current 2% growth trend will continue, with the population of Forster/Tuncurry gradually increasing over the next 20 years from 340 per annum to 450 per annum. Refer to Figure 3.1 below.

Figure 3.1 Projected Population for Forster/Tuncurry



Data Source: Great Lakes Council Conservation and Development Strategy 2003.

It can be seen from the above that based on these population projections, it can be expected that by 2026 the population of Forster/Tuncurry would be approaching 30,000 people. However, this population growth may be significantly affected by land availability in the area. This issue is taken up further in Chapter 6 of this Report relating to Housing Supply and Demand.

3.3 Population Characteristics

3.3.1 Median Age

The median age of people in the Great Lakes LGA in the 1991 Census was 42 years (NSW - 32 years). In 1996, the median age of people in the LGA was 44 years (NSW - 34 years), and in 2001 it was 47 years (NSW - 35 years). This is a clear reflection of the increasing number of retirees in the area and the general aging of the population across the State as a consequence of the post-WW2 'baby-boomer' population becoming older and advances in health care resulting in people living longer.

3.3.2 Age Profile for Forster/Tuncurry

Figure 3.2 below provides a diagrammatic representation of the Age Profile of Forster/Tuncurry at the time of the 2001 Census in August 2001. This represents the resident population in low season and therefore provides a reasonable representation of the permanent population of the area without the excesses in population size associated with the summer and holiday periods.

Refer to Figure 3.2 below for the 2001 Census Age Profile for Foster/Tuncurry

Figure 3.2 Population Age Profile for Forster/Tuncurry

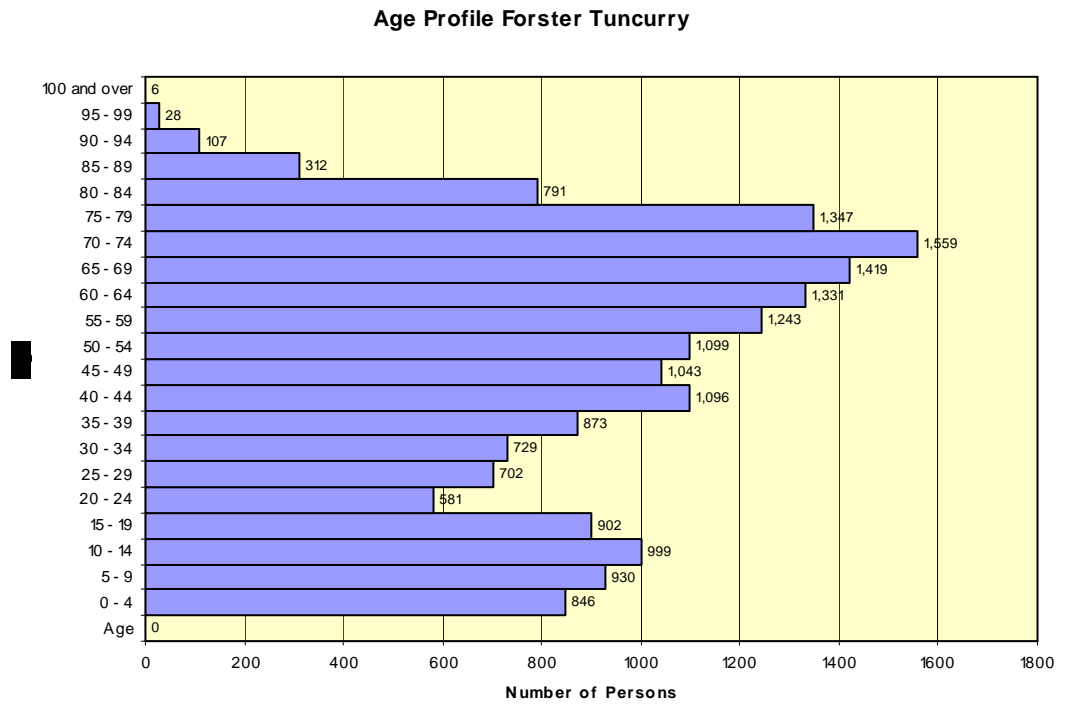
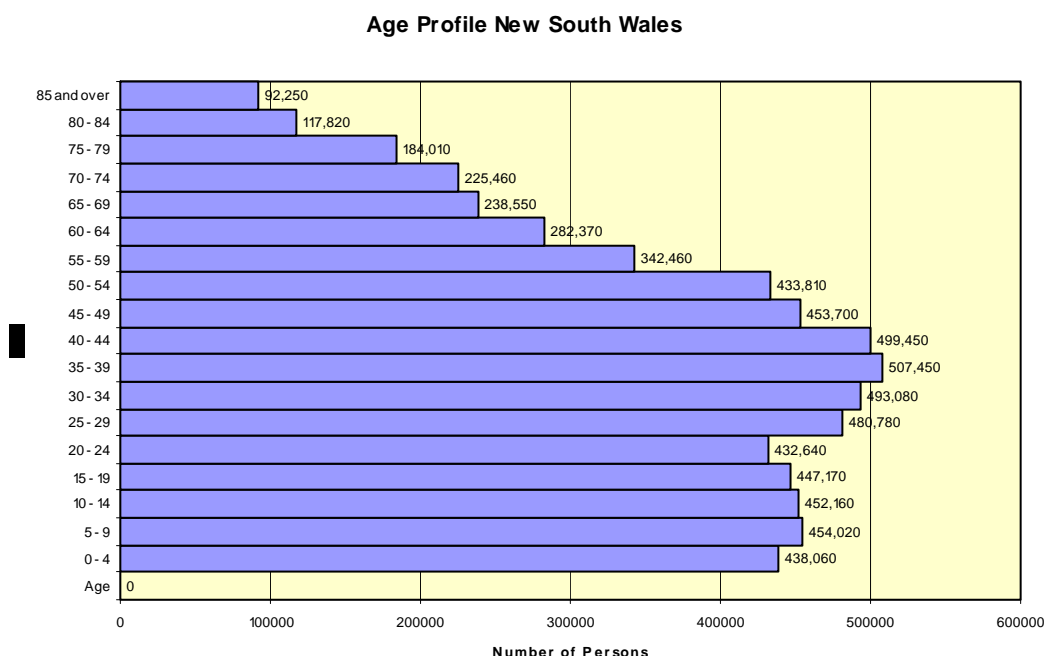


Figure 3.3 Population Age Profile for New South Wales (Source: 2001 Census)



The age profile for Forster/Tuncurry (refer to Figure 3.2 above) displays the following characteristics that will have implications for housing needs in the future:

- ▶ 7% of the population in Forster/Tuncurry is 80 years of age or older (NSW 3%).
- ▶ Compared to NSW, the population of Forster/Tuncurry is significantly more mature. At the 2001 Census, 31% of the Forster/Tuncurry population was aged between 60-79 compared to 14% over the whole State.
- ▶ 25% of the population of Forster/Tuncurry were aged between 40-60 years.
- ▶ There is a distinct lack of 20-30 year olds in the area. This is as a result of the lack of tertiary education and employment opportunities available with many having to move to larger centres for learning and early employment.
- ▶ 18% of the population of Forster/Tuncurry are between 18 and 40 years of age.
- ▶ 20% of the population are younger than 19 years with the largest age group being in the 10-14 bracket.

3.3.3 Housing Needs for the Elderly (80+years)

Statistics are not available to determine the proportion of these people that are living at home (with or without assistance) or in self-care units or hostel accommodation in aged care facilities. It can be assumed that the majority of these people will have specific health care needs and that they will require varying levels of support to maintain a reasonable lifestyle. Similarly, the majority of the elderly will have limited mobility due to both restricted physical capabilities and/or access to independent transport.

Traditionally, those elderly that are able to remain living at home, continue to occupy their historic family residence and rely on relatives, friends and community service agencies to provide the support necessary to maintain their independence. Those that are unable to remain at home will reside with family or within the aged care facilities available within the area.

The main considerations in the choice of housing for elderly people will be:

- ▶ Proximity to family and friends;
- ▶ Availability of medical facilities, support services and emergency care;
- ▶ Accessibility to shopping facilities and social opportunities (eg. clubs, senior citizens centres etc);
- ▶ Quality of living environment;
- ▶ Living costs;
- ▶ Safety and security; and
- ▶ Minimal property maintenance.

The elderly category currently represents only a small proportion of the total population (7%). However, in the next 15 to 20 years with the advent of the 'baby boomers' (those born in the 1940's and 50's) and with improving health care/reduced mortality rates, the proportion of the population in the elderly category will be significantly greater (possibly up to 15% or more) and there will be pressure to provide appropriate accommodation and care for a significantly greater number of people. Based on a conservative projected population for 2026 of 28,176 (see Figure 3.1) there could be over 4,000 people over 80 years of age requiring accommodation in the area.

The level of services provided to older people in Great Lakes is not meeting the current needs of this target group (GLC Social Plan 2000-2004). Unless there is a concerted effort from all levels of government, but particularly the State Government, to the care of the elderly in the short to medium term, it is likely that the future elderly population will be forced to live at home without the necessary support care or move to where the necessary services are available. Inadequate support or relocation at this age can be extremely traumatic and is undesirable. To best meet the future accommodation needs of the elderly, Council and the housing industry should look to promote the following housing forms:

- ▶ Aged care facilities incorporating self-care and hostel accommodation;
- ▶ Granny flat style accommodation (to promote self-care at home with support from immediate family);
- ▶ Villa style (single level) units near shops and health care facilities;
- ▶ Housing designs that provide (or can be converted) for disabled access; and
- ▶ Convertible houses (as a sales promotion) designed to be easily modified to create a small self-contained unit within the main residence.

3.3.4 Housing Needs for the Retired (60-80 years)

This category represents the largest proportion of the population (almost 1 in every 3 people). Statistics indicate that a majority of these people are retirees that have moved from the cities or from inland to enjoy the quality of life and amenity offered by the coastal environment. They are relatively financially secure and living in single and two person households (2-3 bedroom dwellings and units including self-care units within aged care facilities). The people within this age group are generally mobile (single car) and relatively active in the community involved in the use of passive recreation facilities, clubs, volunteer organisations and retail /commercial facilities. They are socially active and due to their numbers, generate a significant proportion of the expenditure in the area.

The main considerations in the choice of housing for retired people will be:

- ▶ Neighbourhood amenity (eg. streetscape, noise, traffic);
- ▶ Convenience to facilities (shops, passive recreation facilities, beach etc.);
- ▶ Proximity to public transport;
- ▶ Opportunities to socialise (clubs, neighbours, friends);
- ▶ Reasonably small to medium size properties with minimal maintenance;
- ▶ Ability to accommodate short-term visitors (relatives, friends); and
- ▶ Safety and security.

Throughout Australia, the next decade will see increased numbers of retirees, due to the 'baby boomers' born in the 1940's and 1950's reaching retirement age in this period (GLC Social Plan 2000-2004). It follows that Great Lakes, being a highly desirable location for retirees, will continue to experience sustained population growth in this age group and the current 31% of the population within this category will likely increase over the next ten to twenty years to something like 35% of the projected population. On this basis, estimates suggest that in 2016 there will be just over 8,000 retirees accommodated in Forster/Tuncurry and in 2026 there could potentially be 10,000 retirees. However, around this time it is expected that the current land supplies will be exhausted and Forster/Tuncurry will have reached the limits of its growth. With such a significant aged population, careful consideration needs to be given to how best to accommodate these people. In this regard, Council and the housing industry should look to promote the following housing forms:

- ▶ Aged care facilities incorporating self-care and hostel accommodation;
- ▶ Dual Occupancies (attached and detached);
- ▶ Villa/townhouse style development;
- ▶ Unit development (with lifts); and
- ▶ Small lot housing (250-400m² lot sizes).

3.3.5 Housing Needs for Mature Families

This category includes the 'baby boomers' and makes up a significant proportion of the population (1 in 4 every people). Typically, the mature family is made up of one or two mature adults and two or three young adults or teenagers. The accommodation is usually the second or third family home and is generally of a modern design and is larger in size. Financially secure and working towards retirement, these are typically 2 car families, with a boat, caravan and/or trailer, a pet and an outdoor entertainment area. As such, they require larger properties to accommodate their needs.

The main considerations in the choice of housing for a mature family will be:

- ▶ Neighbourhood amenity;
- ▶ Larger property sizes; and
- ▶ Proximity to public transport, education, sporting and entertainment facilities, beach and/or lake.

Within the next 10-20 years the majority of the current 40-60 age category (25% of the current population) will have retired or will be approaching retirement from full-time employment. Many will remain in their existing residences during their early retirement years. Gradually however, these people will want to move into alternative accommodation for financial or health reasons. While some locals will move away from the area for family or other reasons, it can be assumed that the vast majority will remain in the area. Over the same period, the number of retirees moving into the area from outside the Shire will continue to increase, placing even greater demand for alternative housing forms other than the standard residential house. As such, it is anticipated that there will be a significant shift in the market over the next 10-20 years towards smaller housing forms as the proportion of people in the older age bracket increases significantly. However, the standard mature family both now and in the future will continue to seek the larger residential lot (600m²+) to meet their needs. Sole parents and couples no longer with children at home may seek smaller housing forms such as units, villas and townhouses.

3.3.6 Housing Needs for Singles and Young Families (18-40 years)

This category typically includes the singles, married and de facto couples without children and sole parents and couples with children less than 15 years of age. Typically these families will rent housing or are paying off mortgages on their first or second home.

These families will seek to accommodate themselves in a variety of housing forms usually dependent on their ability to pay rent or make mortgage payments. The main factors that will influence housing choice will be:

- ▶ Affordability (to purchase or rent);
- ▶ Access to services including childcare facilities, schools, recreation areas, convenience shopping, entertainment and public transport; and
- ▶ Proximity to family, friends and neighbours of a similar age and family type.

This age group makes up only 16% of the total population and are generally on low incomes due to early employment or single income with one partner at home looking after young children. Usually there is only one family car and a degree of reliance on public transport to access services (eg. shops, schools, entertainment). The housing types will range from small units and shared rental accommodation to first and second homes in the older areas of town or new release residential areas on the fringe of town.

3.3.7 Household Structure

Of the total of 7,493 households usually resident in Forster-Tuncurry (2001 Census), a total of 2,167 households (29%) are single person households while a further 3,387 households (45%) are two person households. Given the population age profile it is evident that the major proportion of these smaller households are elderly people. The remaining 1,939 households (26%) contain three or more persons. With the projected decline in the occupancy rate per dwelling (2.1 for dwellings and 1.8 for units), it is anticipated that the proportion of one and two person households will become greater than the 74% of the total occurring in 2001.

3.3.8 Housing Tenure

At the 2001 Census 68% of occupied dwellings in Forster/Tuncurry were owned or in the process of being purchased. A further 26% of dwellings were being rented either from state housing or other landlords such as private renters (ABS, 2001 Census). At the time of the 2001 Census only 2.8% of occupied dwellings were classified as public housing (ABS).

It is evident that there is a significant demand for permanent rental accommodation and a serious deficiency in the amount of public housing as a proportion of the rental market. This matter is taken up further in Chapter 5 relating to Housing Affordability.

3.4 Special Needs Groups

3.4.1 People with Disabilities

Centrelink's figures from March 1999 indicated that there were 2,838 residents within the Great Lakes LGA who were recipients of disability support. Further, an additional 812 residents received a child disability allowance (GLC, 2000). It is important to make the distinction between intellectual and physical disability needs. Council identifies that there is need for more appropriate housing to cater for disability needs. This appropriate housing may take the form of single storey dwellings and ground floor units with disabled access in close proximity to community services and facilities. Further, issues such as home maintenance and modification have to be addressed.

3.4.2 Indigenous Population

At the 2001 Census, Great Lakes LGA's indigenous population comprised of 859 people, thus representing 2.7% of the LGA's total population (ABS, 2001). The Forster/Tuncurry indigenous population stood at 565, which represented 3.1% of the population (ABS, 2001). Approximately 250 of the Aboriginal people live on the former Aboriginal reserve in Forster administered by the Forster Local Aboriginal Land Council (Social Plan 2000-2004). The Great Lakes Social Plan 2000-2004 identified the need for more community housing due to the generally low incomes of the indigenous population.

3.5 Issues and Implications for the Housing Strategy

3.5.1 Issues

1. It is anticipated that the population growth of Forster and Tuncurry will continue at the current rate of approximately 2.0% per annum. This will result in the need to accommodate an additional 340 people per annum gradually increasing over the next 20 years to 450 people per annum.
2. The growing popularity of Forster/Tuncurry as a place for retirement has seen a gradual shift in the population profile to the point that now 38% of the current population is 60 or more years of age. Forster/Tuncurry's role as a coastal retirement area is expected to continue. This aging population will place increased pressure upon service provision such as aged care facilities, community services, appropriate health care and accessible public transport. There will also be a need to provide appropriate housing types to meet their needs (including disabled and limited mobility access).
3. At the time of the 2001 Census, 25% of the population of Forster/Tuncurry were aged between 40-60 years and 20 % of the population are younger than 19 years with the largest age group between 10-14 years. This indicates a fairly high proportion of the population is made up of mature families with teenage and young children.
4. There is a distinct lack of 20-30 year olds in the area. This is as a result of the lack of tertiary education and employment opportunities available with many having to move to larger centres for learning and early employment.
5. 74% of all households in Forster/Tuncurry are made up of one or two persons (primarily retirees and the elderly). With the projected decline in average occupancy rate per dwelling and the ongoing interest in Forster/Tuncurry as a desirable place to retire, it is anticipated that the proportion of one and two person households will become greater.
6. 26% of dwellings were being rented either from state housing or other landlords such as private renters. At the time of the 2001 Census, only 2.8% of occupied dwellings were classified as public housing. There is an identified need for more community housing due to the generally low incomes of certain sectors of the population including the aged, disabled, unemployed and indigenous populations.

7. The proportion of families and sole parents will also be a significant influence on future housing demand. The high level of families places pressure upon the supply of housing suitable for families - typically in the form of traditional detached dwellings with a backyard and room to move. Sole parent families are also expected to be a continuing important component of the future population structure.
8. Other socio-economic implications on housing include the continuing reduction in household size and the long-term impacts of high levels of unemployment. These factors will impact directly on the need to ensure that there is a variety of housing types, including multi-unit housing, adaptable housing for aged and disabled persons and the provision of affordable housing. Housing also needs to be accessible to community services and other facilities.

3.5.2 Implications

The Forster/Tuncurry Housing Strategy must recognise that there is a diverse range of socio-economic influences on housing demand and that the issues require a mix of public and private sector actions. Council can respond through aligning its environmental planning instruments and development control policies to the trends in demand for additional land for housing across a range of densities and for affordable and adaptable housing. It should also play a role in highlighting the issues to the community in general and to the public and private sectors of the housing industry.

4. Existing Housing Types and Densities

4.1 National Trends

A review of recent housing trends at national, state and regional levels indicates that the demand for new dwellings in Australia is expected to remain high, particularly due to smaller household sizes and an ageing population (AHURI, 2003).

As well as general population increases, over the next 20 years and beyond, the ageing population trend is set to continue as coastal locations continue to attract the ageing “baby boomers” (AHURI, 2003). Subsequently, there will be increased pressure to provide adequate facilities that support an elderly population, especially in the form of appropriate housing. The cultural and housing needs of this group also need to be considered.

The AHURI have identified that overall in Australia the demand for public housing is expected to remain high.

The ABS predicts the average Australian household size will fall from 2.6 persons in 1996 to approximately 2.2-2.3 persons in 2021 (ABS, 2004).

4.2 State and Regional Context

Housing demand in the Hunter Region continues to be strong, with recent evidence indicating that there is pressure from Sydney buyers to buy properties in places like Newcastle, Port Stephens and Great Lakes, rent them for a few years and move there for retirement. Several new grand-scale residential developments in the Hunter have sought to capture Sydney buyers by creating residential communities that combine investment and coastal lifestyle.

In relation to regional demand by dwelling type, in areas such as the Hunter and Mid-North Coast, the demand for other dwellings (eg medium density) is expected to rise proportionally compared to separate houses. It is clear that homebuilding companies in the future will need to cater for a greater range in housing types rather than primarily separate houses as in the past.

4.3 Local Perspectives

As evidenced by the analysis of population statistics in the previous chapter, future demand for housing in Forster/Tuncurry is expected to be largely driven by retirees from Sydney, locals and also from inland areas.

In 2003, Council estimated that the housing stock of the Great Lakes LGA was approximately 16,250 dwellings, some 11,850 of which were permanently occupied which is 73% of total housing stock (GLC, 2003). This highlights the important component that holiday houses and units comprise as a proportion of the total housing stock in Forster-Tuncurry. Forster/Tuncurry comprises the bulk of the housing stock with total dwellings comprising almost 56% of the Great Lakes LGA and 83% of the urban areas.

4.4 Trends in Housing Types in Forster/Tuncurry

4.4.1 Existing Housing Stock

Based on garbage service statistics (Feb 2005), there are a total of 9139 serviced dwellings of all types in the urban areas of Forster and Tuncurry. Approximately two-thirds of these dwellings exist in Forster and one-third in Tuncurry. The following tables provide details as to the nature of the existing housing stock:

Table 4.1 Dwellings by Type in Forster/Tuncurry (Source: GLC Garbage Service Statistics Feb 2005)

Dwellings per Lot	No. of Lots	Total Dwellings
1	6019	6019
2	713	1426
3	73	219
4	74	296
5	40	200
6	39	234
7	19	133
8	25	200
9	21	189
10	9	90
11	3	33
12 or more (includes the larger residential unit developments, retirement villages etc.)	74	1100
TOTAL DWELLINGS		10139

The majority of housing in Forster/Tuncurry is in the form of separate dwellings with a significant number of duplex developments. The remaining housing stock made up of three or more dwellings in various forms (villas, townhouse, units) currently provides a good mix of housing choice for existing residents.

Table 4.2 Proportion of Dwelling Types in Forster/Tuncurry (Source: 2001 Census)

Dwelling Type	% of Total Dwellings
Separate Dwellings	61%
Semi-detached villas and townhouses (1 to 3 storeys)	19%
Flats, units and apartments (various heights)	14%
Other Dwellings (cabins, caravans, houseboat, improvised home, house or flat attached to a shop or office)	6%
TOTAL	100%

Census data indicates that in August 2001 there were 9,898 residential dwellings in Forster/Tuncurry. In 2001, the housing stock of Forster and Tuncurry was made up of 6,082 separate dwelling houses (61% of total housing stock); 1,894 semi-detached, row or terrace houses and townhouses (19%); 1,353 flats, units or apartments (14.0%); and 570 “other dwellings” including permanent caravans, improvised homes or house/flat attached to an office/shop (6%).

It is clear from the above statistics that the majority (over 61%) of the existing housing stock in Forster/Tuncurry exists as separate houses, with the remainder classified as various forms of medium/high density housing (33%) and other forms of dwelling making up the remainder. However in some areas of Forster/Tuncurry, particularly in the inner areas close to town centres, the proportion of medium and high-density housing is quite high. A significant proportion of this higher density housing stock is currently used for tourist accommodation. This trend is expected to continue as the older housing stock around the town centres is gradually being replaced with new multi-level unit developments.

4.4.2 Dwelling Approvals

The following table provides details as to the number of dwellings approved since 1998.

Table 4.3 Number of Dwellings Approved (Residential Zones) in Forster/Tuncurry 1998 to 2004 by Type (Source: GLSC)

Zone	Dwelling Type	1998	1999	2000	2001	2002	2003	2004
Zone 1(c) Future Urban Investigations	Separate Dwellings	1	2	2	2	2	0	0
	Dual Occupancies (eg. duplex, granny flats)	2	0	0	0	0	0	0
	3 or more Dwellings (eg. villas, townhouses)	6	0	16	0	4	20	16
Zone 2(a) Low Density	Separate Dwellings	116	120	141	61	139	69	99
	Dual Occupancies (eg. duplex, granny flats)	68	56	36	10	40	38	34
	3 or more Dwellings (eg. villas, townhouses)	11	12	8	5	8	23	5
Zone 2(b) Medium Density	Separate Dwellings	21	27	29	13	35	36	23
	Dual Occupancies (eg. duplex, granny flats)	4	8	20	14	14	32	10
	3 or more Dwellings (eg. villas, townhouses)	16	12	0	6	16	7	0
Zone 2(c) High Density	Separate Dwellings	0	0	0	0	0	0	0
	Dual Occupancies (eg. duplex, granny flats)	0	0	2	0	0	0	0
	3 or more Dwellings (eg. villas, townhouses, units)	61	27	10	18	21	6	92
Zone 3(a) General Business	Dwellings in association with Shops/Offices (eg. manager's residence, units over)	1	0	0	0	18	1	9
Total		307	264	264	129	297	232	279

From the beginning of 1998 there have been 1772 dwellings approved in Forster and Tuncurry (average 253 per annum). Statistics indicate that approximately half of these are single dwellings and the remainder are dwellings within multi-unit developments. Assuming an average occupancy of approximately 2.0 people per dwelling, the current average supply of housing will accommodate around 500 people per annum. Given that some of these dwellings will not be occupied by permanent residents (investment properties and holiday lettings), the current supply would appear to be meeting the current demand based on the forecast 2% population growth rate (350 to 450 people per annum).

While the numbers are indicating a reasonable match of supply with demand, the question now arises as to whether the types or mix of housing is meeting the demands of the market and the needs of the people.

4.5 Real Estate Agent Perceptions

Results from a recent survey distributed to local real estate agents provide some perceptions in relation to demand for housing and land as follows:

Subdivision

- ▶ The greatest demand at the moment is for vacant residential land greater than 600m² in area (ie. larger lots); and
- ▶ There is a moderate demand for smaller vacant residential lots (450-600m²).

Housing Types

- ▶ Small lot housing (250m² to 450m²), townhouses and villas are not popular;
- ▶ Duplex development (2 dwellings only) is popular;
- ▶ There is a demand for 3-4 storey apartment buildings with a lift in the cheaper price range only;
- ▶ There is significant interest in units with views in apartment buildings greater than five storeys in height;
- ▶ Smaller homes in the beach areas of Forster are the most popular. High prices are being paid for substantial houses with views on the steeper land;
- ▶ Tuncurry is popular with retirees because it is flat (prices ranging from \$300,000 to \$500,000);
- ▶ There is a need for more houses in the cheaper price range (\$275,000 to \$350,000) to satisfy the first homebuyer and investment/rental market;
- ▶ There is a constant demand for houses in the average market price range (\$350,000-\$450,000) mainly for established families either moving into the area or locals upsizing; and
- ▶ Buyer interest diminishes quickly for housing over \$400,000.

It is evident that there is a continuing high demand for larger residential lots and some interest in smaller units in the cheaper price range, probably from the investment and retirement market.

It is also interesting to note the comment that there is a significant interest in smaller low-priced single residences but little interest in the small lot housing and townhouses (other than duplex). There may be a number of reasons for this apparent inconsistency, including a desire to maintain a level of separation from the neighbours, investors looking to rent and redevelop or extend in the future, family weekenders (multiple families, cars, boat, visitors etc).

4.6 Residential Densities

4.6.1 Typical Lot Yields (Source: Urban Development Advisory Service - UDAS)

The following information is provided to demonstrate the typical lot yields that can be achieved from various forms of housing. The densities referenced are net densities (excludes roads and footpaths):

▶ Large detached house on a large lot (>1000m ²)	<9 dw/Ha
▶ Large detached house on a large lot (700m ²)	10-13 dw/Ha
▶ Detached house on a medium size lot (575m ²)	14-16 dw/Ha
▶ Small lot housing with reduced setbacks (450m ²)	17-19 dw/Ha
▶ Semi-detached one and two storey houses (360m ²)	20-24 dw/Ha
▶ Two storey attached townhouses (300m ²)	25-30 dw/Ha
▶ Two storey attached houses with rear car/courtyards (225m ²)	30-34 dw/Ha
▶ Small lot two and three storey townhouses (200m ²)	35-40 dw/Ha
▶ Three storey terrace houses with shared wall (200m ²)	41-60 dw/Ha
▶ Three to four storey apartments	60-79 dw/Ha
▶ Five to eight storey apartments	80-99 dw/Ha
▶ High-rise apartments >8 storeys	100+ dw/Ha

4.6.2 Lot Yields being Achieved in Forster/Tuncurry

For the purposes of determining the densities being achieved in Forster and Tuncurry, fully developed sites were identified and surveyed to determine net dwelling yields per hectare for the various development forms occurring in the area.

Standard residential subdivisions within the 2(a) zone with lot sizes ranging from 450m² to 800m² are achieving average net densities of between 13.5 and 15.5 dw/Ha depending on the mix of lot sizes.



Photo: Typical Multiple Dwelling Housing in a Low Density Zone

Residential 2(b) land containing a mix of medium and low density housing forms is achieving average net densities of between 25.5 and 27.5 dw/Ha. A significant proportion of the 2(b) zoned land in the established areas has not been developed to its fullest potential.



Photo: Typical Medium Density Housing Forms in Forster/Tuncurry

Four to five storey residential development within the 2(c) zone is achieving an average net density of between 58 and 88 dw/Ha.

Nine and ten storey residential development within the 2(c) zone is achieving an average net density of 85 dw/Ha.

It is evident that the yields being achieved in fully developed residential blocks are generally consistent with the standards quoted by UDAS as detailed in the previous section. Where lot sizes are larger and the development potential of the land is not being fully realised, lesser densities than that considered to be the desired standard are being achieved. The fact that the desired densities are being achieved suggests that the design controls applied by Council are appropriate. More recent residential subdivisions are providing smaller lot sizes to maximise lot yields.

High-rise development densities are slightly down. However, this is likely to be a reflection of the market forces influencing the unit sizes rather than a fault in the controls applying to taller developments. That is, the most expensive units are on the upper levels with the best views and are generally larger in size.

4.7 Issues and Implications for the Housing Strategy

4.7.1 Issues

1. The majority of housing in Forster/Tuncurry is in the form of separate dwellings (61%) with a significant number of duplex developments. The remaining housing stock made up of 3 or more dwellings in various forms (villas, townhouse, units) currently provides a good mix of housing choice for existing residents.
2. On average there are 253 new dwellings being constructed annually, approximately half are separate dwellings and the remainder are dwellings within multi-unit developments. In terms of numbers, the supply of housing is generally meeting the demand.
3. Real estate agents advise that there is a continuing demand for larger vacant residential lots, smaller houses close to the beach and houses in the low to medium price range (\$275,000 to \$400,000).
4. Residential densities in the fully developed areas of Forster and Tuncurry are generally achieving desired industry standards.
5. The demand for separate dwellings will continue in the short to medium term but as quality vacant land becomes scarce and prices increase, demand for other forms of housing (eg. medium density) is expected to rise proportionally. It is clear that homebuilding companies in the future will need to adapt to this demand.

4.7.2 Implications

The Forster/Tuncurry Housing Strategy should incorporate strategies that encourage efficiency in the use of urban land whilst also recognising that there is likely to be resistance in the market place for higher density housing forms. For this reason, the Housing Strategy will need to include a component of “marketing” higher density housing forms and neighbourhoods.

5. Housing Affordability

5.1 Definition

“Affordable housing is housing for low to moderate income earners that is priced at such a level that allows them enough income after paying housing costs to meet other basic needs such as food clothing, transport, medical care and education. While the term can encompass public and community housing (generally called social housing) it is more often used to describe other forms of assistance targeted to people who are either not eligible for social housing or who tend not to be able to access it.” (Source: National Housing Strategy 1992).

The term ‘affordable housing’ expresses the notion of reasonable housing costs in relation to household income. The 1992 National Housing Strategy identified the housing affordability benchmark as households in the lowest 40% of income distribution spending more than 30% of household income on housing costs.

5.2 Key Needs and Issues

Affordable housing should not be defined only in relation to ability to pay rent, a mortgage and maintenance and running costs. The following factors also need to be taken into consideration in the provision of affordable housing:

Appropriateness of the Dwelling – Dwellings should be appropriate to the needs and circumstances of the household in terms of the number, size and configuration of rooms; safety considerations; the versatility of indoor/outdoor spaces, and ease of physical access, regardless of the physical capacity of household members.

Housing and Social Mix – A range of housing types, tenures and styles should be available to meet the needs of people at different stages of their life cycle and negative economic circumstances. Planning should seek to avoid the impacts of a housing market that exclude all but relatively high-income earners. We need to avoid the development of neighbourhoods that do not contribute to community well being.

Security of Tenure – Households should enjoy reasonable security of tenure in their housing, including protection from summary eviction and the reasonable expectation of being able to choose their time of departure.

Location – Housing should be well located in relation to places of employment and to the range of services, facilities, communication and transport networks required to meet other household needs. Planning and design should ensure that residential neighbourhoods and buildings are compatible with adjacent land uses.

Quality of Environmental Planning and Design – Housing planning and design should be responsive to local microclimate and environmental conditions by incorporating energy efficient design principles. Housing should fit into and enhance the neighbourhood, ensure privacy to residents and neighbours, and incorporate the principles of crime prevention through environmental design. Neighbourhood design should promote safe and convenient pedestrian access to local services and facilities.

5.3 Demand for Affordable Housing in Great Lakes

The 2001 Census data presented below demonstrates that with the expected growth and character of the population, the affordable housing issue in Great Lakes Shire and particularly Forster/Tuncurry will become a major issue in the future.

5.3.1 Income Levels

In socio-economic terms the demand for affordable housing is indicated by the number of households which fall into the less than 40% income distribution range. At the 2001 Census of a total of 12,518 households, 11,156 stated their income levels. The average weekly household income within the Great Lakes LGA stood at \$400-499. 14% of households fell into the average income category, while a further 47% had weekly incomes that exceeded that of the LGA average. Almost 40% of households (approximately 4,500 in total) within the LGA received an average weekly household income under the median for the area (ABS, 2001 Census). In Forster-Tuncurry in 2001 some 35% of households received incomes of less than \$400 per week (ABS).

Unemployed

While the level of unemployment for the Great Lakes area has improved from 17.7% in 1991 to 11.7% in 2001, this is still significantly higher than the NSW state average of 7.2% of the labour force. This significant level of unemployment results in a high reliance on welfare. Thus, a significant percentage of residents are on low incomes which fuels demand for affordable housing.

The high level of unemployment remains a major concern, with Forster/Tuncurry also continuing to have a high level of early school leavers. There are limited opportunities in the locality to obtain full time employment or enter into traineeships/apprenticeships. There is a serious need to increase employment opportunities and reduce the reliance on social security.

Single Parent Families

Single parent families comprised 13.6% of families within the LGA. 36% of single parent families had a household income under the average (\$400-499 per week) of the LGA making them particularly vulnerable to housing stress (ABS, 2001 Census).

Young People

Young people are another group susceptible to housing stress. Young people aged 20-24 yrs, who make up 4.1% of the population, have incomes that are significantly low in comparison to other working age population brackets. 37% of the age bracket 20-24 years are earning less than \$299 per week (ABS, 2001 Census).

5.3.2 Housing Prices, Rents and Mortgage Levels

Affordable housing demand can also increase as a result of pressures on existing supply, especially in coastal regions such as Forster/Tuncurry, which have experienced rapid increases in land and housing prices.

As the cost of housing increases, the availability of housing for lower income groups becomes tighter. Rent levels increase and the competing market of residents and

tourists who can afford higher rents puts a squeeze on the availability of rental housing for lower income households.

The transition of the local economy to an increasingly recreation and service-based one combined with infrastructure improvements and increased demand for land, places upward pressure on housing prices within the area. A recent survey of housing price trends in the coastal towns of NSW found that the average price rise in the 12 months to June 2004 had been around 20%, while in Sydney the price rise had only been 12% in the same period (Australian Property Investor, Dec. 2004). With mortgage interest rates low, there is a widespread trend for Australians to borrow more and get into higher levels of debt.

Data from the 2001 census shows that approximately 2000 households or 25% of the total occupied dwellings in Forster-Tuncurry are privately rented. Some 60% of households renting pay between \$100 and \$200 per week. Only 12% of households pay less than \$100 per week while some 17% paid more than \$200 per week in rent. The remaining households did not state their rent level.

The 2001 Census also shows that some 62% of households in Forster-Tuncurry (608 households) pay more than \$200 per week in mortgage repayments.

It would be reasonable to state that based on the data available on household rent levels and mortgage repayments, combined with the relatively high proportion of the population on low incomes, there is a significant level of housing stress in Forster-Tuncurry for lower income and special need groups. Some of these needs were identified in the Council's Social Plan 2000-2004. In particular needs were identified for low cost and crisis accommodation for a number of groups, such as the disabled, youth and women and men of all ages. In general the need for the increased provision of community housing in Great Lakes was also identified to meet housing needs of the low income population.

5.4 The Need to Address the Affordable Housing Issue

Great Lakes has relatively high levels of unemployment, retirees on fixed incomes and low-income earners, thus placing increased demand on the provision of affordable and special needs housing. Further, as reflected in the age structure of the area, it is also home to an increasing number of families, especially single parent families.

There are a number of reasons why immediate actions are needed to address the affordable housing issue:

- The Great Lakes area has the highest proportion of population over 65 years of age of any local government area in the state and this situation is projected to continue for at least the next 20 years;
- Forster and Tuncurry will continue to attract more holiday-makers, retirees and families escaping the city for a healthy lifestyle. Those seeking to invest in a holiday house are looking for reasonably priced units close to entertainment (shops, restaurants, beaches and the lake). The retirees and families coming to the area are generally active and affluent having just received their superannuation or sold houses in the city at a relatively high price. As a consequence they are seeking

medium to large residential lots to build, or to buy established houses in the more modern areas and close to amenities. The developers are responding to this demand with older housing stock close to services gradually being redeveloped for unit development. The new housing estates are continuing to focus on the standard detached house and prices are generally increasing with demand;

- ▶ As older areas redevelop, those families that previously occupied the older housing stock are being forced out of town or at least to the fringe locations away from services and amenities;



Photo: Existing Affordable Housing Stock under threat from redevelopment

- ▶ As the population in the area increases and the retired population becomes older and less financially secure, the demand for smaller forms of housing will correspondingly increase due to the diminishing supply of land. However, the ability to provide that housing will no longer be available; and
- ▶ The aging of the general population of Australia is inevitable and plans to accommodate those people in their later years must be initiated now before the opportunities are lost.
- ▶ A lack of diversity in housing choice may lead to the creation of gaps in the labour supply as the lower income groups are forced to leave the area due to rising house prices.

5.5 Where to from Here?

It is clear from the analysis that Great Lakes Shire and particularly Forster/Tuncurry as the main population centre, is going to experience pressures from population growth that are unique to only a few coastal locations in Australia. In coming years the demand for affordable and special needs housing will escalate. To avoid potentially serious social problems early intervention is needed. Without action, Council can expect to see increases in unemployment levels, homelessness, crime, domestic violence and desperate pleas for assistance from the disadvantaged sectors of the community placing even greater pressure on all levels of government and the community generally to provide solutions. A proactive, concerted and coordinated effort by all stakeholders is needed if these problems are to be avoided.

The provision of affordable housing and associated support services is a complex issue with a wide range of options available. The sections below provide discussion of the pros and cons of a number of initiatives that Council may choose to pursue.

5.5.1 Amendments to Planning Controls

Promoting a Mix of Housing Types

Council's planning instruments and policies should be revised to ensure that they are more actively facilitating affordable housing. A number of modifications to the planning controls are available including:

1. Revision of zone objectives and the inclusion of provisions that will encourage a greater mix of housing types. A number of local councils in Australia have been proactive in using their planning powers to protect and promote affordable housing. Several councils have amended their local planning instruments to include objectives relating to affordable housing, reinforced by decision making criteria requiring a consent authority to consider affordable housing issues when assessing a development (eg. the local plans of Marrickville Council in NSW, and Port Phillip and Moreland Councils in Victoria).
2. Some councils in outer metropolitan areas have reduced minimum lot sizes for residential dwellings to achieve urban consolidation objectives, but also to reduce land and infrastructure costs – although many of these savings are consumed by the strong demand for new housing. Similarly, promoting urban consolidation by rezoning land for higher density residential development is often associated with claims of improved housing affordability since a greater diversity of housing types, including smaller (and, by implication, lower cost) dwelling units are generated.
3. Some councils have implemented mixed use zones, including provisions for housing in commercial and industrial areas, as a way of preserving affordable entry points to the housing market – Moreland Council in Victoria provides a good example of this approach.

4. Preserving sources of existing low cost accommodation through planning regulation (zone limitations) is another method of ensuring availability of affordable housing stock. However, to do so would remove the development potential that may have existed under the previous zone provisions and will likely meet with resistance from landowners.

Requiring a Component of Affordable Housing

Specific planning policies have been used successfully on a very small scale in a number of local areas in NSW and overseas to achieve affordable housing on either a compulsory or negotiated basis.

Generally the affordable housing is financed as part of the development (either a proportion of new dwellings or an equivalent financial contribution) then transferred to the local authority. This is widely regarded as an effective way for local governments to generate new affordable housing supply without a heavy government subsidy (Katz and Turner 2003). In some cases this 'inclusionary zoning' approach is combined with planning incentives such as "density bonuses" which help make the affordable housing contribution more viable for developers.

The concept of giving bonuses to encourage the provision of affordable housing should be considered, particularly in larger developments. For example, an additional number of units in medium and high density developments could be considered where a certain proportion of the units will be available as affordable housing. Density bonuses have been used by municipalities in California, New Jersey and Maryland (Morris 2000). However, these mechanisms still depend on a relatively buoyant housing market and are less effective in areas where there are land shortages or where little new housing is being developed.

The former South Sydney Council also applies an 'inclusionary zoning approach' to all developments within the former industrial area of Green Square, where three per cent of the total floor area of all residential development, and one per cent of non residential development, must be provided to Council as an affordable housing contribution.

The implementation of the 'inclusionary approach' is likely to be controversial and complex in implementation and ongoing management. Although there is no doubt that it would be one of the most effective ways of achieving the intended outcome. Should Council choose to pursue this option, preparation of a detailed affordable housing strategy would be an essential first step so that the intentions, processes and implications are properly considered and explained.

The Strategy should assess and make recommendations on all the initiatives that are available to Council to increase the provision of affordable housing. This includes Council's responsibility for land use planning, financial management and community welfare and development. It is however recognised that a number of responsibilities are shared with other government and community sectors, particularly the State Government.

Developer Contributions to Affordable Housing

Under the current legislation, Section 94 contributions can only be used to fund affordable housing where a State Environmental Planning Policy identifies that there is a need for affordable housing within the area (Section 94F, EPA Act). In addition the Council must be satisfied that the proposed development will create a need for affordable housing within the area. (Note: Great Lakes is not currently recognized as an area in need of affordable housing by a SEPP).

It should be noted that any condition seeking contributions must be authorised through a regional environmental plan or local environmental plan, and must be in accordance with a scheme for dedications or contributions set out in or adopted by such a plan. To pursue this alternative would involve engaging in discussions with the Department of Infrastructure Planning and Natural Resources (DIPNR) with the intention of having the planning authority recognize the special circumstances that apply to Great Lakes

Provision of affordable housing could in future be facilitated through a negotiated developer agreement in lieu of Section 94 contributions as currently levied. Such a developer agreement would be negotiated between individual developers and Council. The agreement could specify that a certain proportion of housing provided will be targeted at low income groups.

Section 94 contributions may be available to fund affordable housing through developer agreements when the proposed planning amendments for Section 94 are legislated. These changes are expected to be passed by Parliament in the near future (DIPNR, pers.com. Jan. 05).

Legal provisions to levy funds from developers for affordable housing have been adopted by several councils in high value areas of Sydney. Waverley Council was the first to introduce a “density bonus” for developers in return for monetary contributions to finance affordable housing; North Sydney Council levies compulsory fees on all residential development to replace the loss of low cost housing, while Willoughby Council requires a proportion of total floor space of new dwellings to be dedicated for affordable housing (Gurran 2003b, p.403).

5.5.2 Direct Provision of Affordable Housings

Public housing as a proportion of total housing supply in Australia is in decline (Milligan et al., 2004). The government thus has a role to ensure there is an adequate stock of affordable housing present. This can be achieved through such means as listed property trusts, shared equity programs or public-private partnerships.

Obviously, the most effective means of addressing the affordable housing supply problem in Forster/Tuncurry is through direct provision of additional housing. This can be achieved through a number of ways, each with inherent advantages and disadvantages.

State Government Public Housing

Public housing only comprises a small proportion of total housing stock in the Study Area. Despite high levels of aged and unemployed residents, the Department of Housing owns only 235 dwellings in the Great Lakes LGA (NSW Dept of Housing, 2004). The 2001 Census shows that a great majority (226 dwellings) are located in Forster-Tuncurry.

While state government recognises the pressures of growth being experienced in NSW coastal areas, funding and legislation to date have been more focused towards management of environmental impacts rather than addressing the serious social and infrastructure problems associated with increasing coastal migration. Great Lakes Council and local members need to take an active role in lobbying State Agencies to direct a greater proportion of funding to those coastal areas most under pressure like Forster and Tuncurry.

Council Provision of Housing

The provision of low cost housing or rental accommodation is not normally the domain of local government, however opportunity exists to pursue this course should Council choose to do so. Council may become involved in the direct provision of housing (with or without assistance from state government or joint venture partners). The purchase and dedication of land, construction and ongoing long term management will demand will require specialist property development and management skills and an independent body set up under the Corporations Act.

It would be a complex and resource demanding process. Should Council choose to investigate this option further, the first step would be draw to together a range of stakeholders and persons with expertise in this area to discuss the issues and implications of this initiative.

Joint Ventures

There have been increasing attempts by state and local government agencies and the not for profit sector to engage the private sector in making a contribution to affordable housing development. The most widespread engagement so far has occurred in NSW where, under local or regional policy settings, developer contributions for affordable housing have been mandated on several large sites rezoned for residential development. In these areas developer involvement has been notably passive, however, generally taking the form of monetary contributions. The next level of engagement has been negotiated agreements with developers to include a component of affordable housing in their developments in return for planning concessions or other benefits (see for example Waverley Council). Responses by developers on a voluntary basis are very limited and small in scale.

Council may wish to enter into a joint venture with a private developer or state government agency. Council could provide the land and other support for such a project, while the private developer or government authority would construct the housing and ensure that at least a component of the housing was targeted at lower income residents. Council then provides housing for a range of incomes as part of the same development. This could reduce the stigma that can be attached to affordable housing in the community.

Some proactive councils and not for profit agencies have looked for opportunities to package specific deals with private owners/developers. For example, the City of Port Phillip identified an opportunity to work with a new developer on the site of a run down 73-room boarding house, purchased by the developer in St Kilda. The Council was able to negotiate a mixed development on the site by offering a subdivision into two separate developments (private and social), whereby the developer (through an upfront cash sale of part of the site to Council) received working capital for their development, reduced their risk and were assured a speedy development approval. Council subsequently sought housing program funds for a boarding house development on the part of the site it acquired. This opportunity would not have arisen had Council not had an established track record of involvement in affordable housing development, and had the developer not been sympathetic to social housing, and in need of cash resources.

Another area of involvement is on existing public housing sites, especially large estates where State Housing Authorities (SHA) across Australia are partnering with the private sector to refurbish and redevelop existing housing. While approaches vary, generally the result of the redevelopment so far has been a mixed public housing and private market development. (The City Edge development referred to earlier was the first time that a former public housing site has been developed and (partly) retained by a not for profit provider).

As the redevelopment of public housing estates is likely to be a major component of SHA activity over the coming decade, there are likely to be sizeable opportunities for Non-government Organisations to become involved, probably with private sector partners, in developing, owning and managing significant amounts of social and affordable housing in these redevelopments. Facilitation of this role by SHAs would help significantly to address the economies of scale issues.

State Government support, such as by the Department of Housing, may be available to facilitate the provision of affordable housing in areas of need. For example, the Department has established a program to provide equity finance to enter into partnerships with community housing providers of affordable housing. The scheme is known as the Debt Equity Affordable Housing Scheme and is a demonstration project designed to leverage government funds for affordable housing using contributions from the non-government and private sectors. The affordable housing would be managed by the community housing provider when completed. To submit expressions of interest under the Scheme providers need to be registered as a community housing provider under the Office of Community Housing's system.

Non-government 'Not-for-Profit' Organisations

The 2002 Australian Housing and Urban Research Institute (AHURI) Report indicates that within Australia there is a policy imperative to effectively draw more private investment towards the affordable end of the housing market. Milligan et al (2004) discusses housing that is initiated and owned by non-government not-for-profit providers for social purposes, financed through a mix of public subsidies, planning benefits, private equity and private debt finance, priced below market rents and restricted to low to moderate income groups.

5.5.3 Rate Relief

Under the Local Government Act, Council can defer the payment of rates by residents who are experiencing financial hardship. The payment of rates can be deferred against the estate for a period determined by Council. Council could promote this benefit to its ratepayers, such as pensioners, who may be in difficult financial circumstances. This benefit would allow the active elderly to remain in their homes and reduce the demand on other types of housing for the elderly such as retirement villages.

5.5.4 Assessment Processes

Delays in the assessment process add unnecessary costs to the final development, making new housing less affordable for purchase. While there may be some gains to be made by "streamlining" the development approval process, it is important to recognise that provisions to promote and protect affordable housing opportunities depend on careful, and in some cases, time consuming, development assessment.

Affordable housing developers typically experience problems and delays in achieving development approval through local government for at least some of their projects. Strong and vocal local opposition to an affordable housing project has led to costly delays in approval being granted; or, in some instances, to development approval being granted only after an appeal has been lodged.

Despite reported difficulties in gaining development approval, no agencies had projects where development approval ultimately had been refused. This suggests that proposed developments have conformed to planning requirements but have been delayed because of community resistance and/or a lack of familiarity in local government with affordable housing models. The experience in Australia so far suggests that local government planning and development control policies that make explicit provision for affordable housing projects will be necessary to ensure their timely, cost effective and smooth development. To avoid unnecessary delays and therefore costs, local government needs to take a more facilitative and supportive role in the assessment processes for affordable housing projects. As part of the recommended Affordable Housing Strategy, this might include the preparation of a specific Development Control Plan that specifies the intentions and criteria to be considered in the assessment of an application.

5.5.5 Examples

Table 5.1 Recent or prospective initiatives by local governments to directly support an increased supply of affordable housing in their area

Municipality	Affordable Housing Initiatives
City of Subiaco, Western Australia	Council is considering the feasibility of a Trust Fund for affordable housing developments in its local area to hold council investment and attract other equity investors (personal communication).
City of Adelaide, South Australia	In November 2003, Council launched a rental program for young workers being priced out of the city. The program concept is that apartments will be purchased in the market with loan funds and rented at discounts of about 25%. Assets acquired would be progressively sold off to cover borrowing costs. Council is still seeking State or Commonwealth support to raise funds for the program (www.adelaidecitycouncil.com).
Waverley Municipality, NSW	Council has twenty-five year history of involvement in affordable housing initiatives. Latest approach involves offering development incentives (e.g. higher floor space ratios or larger building envelopes) to developers who include affordable housing in their development. An 'Affordable Housing Calculator' has been developed to enable consistent and transparent calculation of the bonus. Affordable housing units, which are acquired with a proportion of the bonus, either are transferred to Council or are let at capped rents for a period specified in a covenant. The units are managed by community-based or private housing managers selected by Council. 18 units of affordable housing have been achieved and 20 are at planning/development stage (Waverley Municipality, 2001).
City of Willoughby, NSW	The City of Willoughby Local Environment Plan allows for a cash contribution or dedication of land or both to be levied as a condition of consent for residential development. Dwellings obtained using this levy are to be rented to low and moderate income residents of the municipality with special needs and retained in the Willoughby Local Housing program (COW, 1995).
City of Parramatta, NSW	Council has submitted an affordable housing scheme for state government approval. It aims to ensure that as the City grows and changes, especially through zoning for higher density residential development, that a portion of housing affordable for lower income households is provided. The key mechanisms proposed is either a component of affordable housing equivalent to 3% of the floor space area to be dedicated in all medium to higher density residential and mixed use developments or a monetary contribution equal to the market value of 3% of the floor space. Ownership of dwellings will be vested in the DOH (NSW). (COP, 2003).

Need for an Affordable Housing Policy

In the absence of a policy on affordable housing at the state level, only a handful of local governments have developed affordable housing policies (see Gurrán, 2003a)

It is recognized that:

- There is a lack of knowledge and experience among local government officers dealing with affordable housing projects in many places;

- ▶ There has been no organised community education on the role of the affordable housing sector leaving individual agencies to have to undertake this function themselves; and
- ▶ The small scale and uncapitalised state of the independently founded affordable housing companies in Australia means they are generally not in a position to purchase development sites with potential for planning gain to be achieved through rezoning. Comparing the planning policy framework for achieving affordable housing in Australia with progressive approaches elsewhere shows that local policy is embryonic, fragmented, and comparatively weak. Existing affordable housing providers have to negotiate their development proposals through the planning system without any effective support from state or local government in most places. However, where specific policies have been adopted at state or local level (notably in parts of Sydney and in the City of Port Phillip), positive outcomes have resulted with no apparent negative impact on the local housing market. Outside of these areas, it has been left up to individual providers to create the opportunity for capturing planning gain for affordable housing, as was achieved by Canberra Community Housing in the City Edge development.

5.6 Issues and Implications for the Housing Strategy

5.6.1 Issues

1. A relatively high proportion of households in Great Lakes are on low incomes with almost 40% of households (approximately 4,500 in total) within the LGA receiving an average weekly household income under the median for the area.
2. Great Lakes has relatively high levels of unemployment, retirees on fixed incomes and low-income earners, thus placing increased demand on the provision of affordable and special needs housing. Further, as reflected in the age structure of the area, it is also home to an increasing number of families, especially single parent families.
3. As the cost of housing increases, the availability of housing for lower income groups becomes tighter. Rent levels increase and the competing market of residents and tourists who can afford higher rents puts a squeeze on the availability of rental housing for lower income households.
4. There is a significant level of housing stress in Forster-Tuncurry for lower income and special need groups. In particular, there is a need for low cost and crisis accommodation for a number of groups, such as the disabled, youth and women and men of all ages.

5.6.2 Implications

Council needs to look at ways to facilitate an increase in the availability of public housing in Forster-Tuncurry and also to seriously consider mechanisms to increase the availability of affordable housing that is outside the traditional public housing sector.

Implementation of a range of measures intended to improve housing affordability should be a major part of the Forster/Tuncurry Housing Strategy. Such implementation will be the responsibility of a range of stakeholders in the housing industry – including public sector housing agencies, the private sector (covering housing finance, design and construction) and government at all levels. The Council can be both a facilitator and implement actions to provide sustainable affordable housing.

It is recommended that Council prepare a detailed Affordable Housing Strategy that offers a variety of options and incentives for the provision of such housing by both the public and private sectors. Council may also wish to consider the employment of an Affordable Housing Officer to assist in the policy development process and the coordination and implementation of Council's chosen initiatives.

It is to be recommended that Council engage in a program of consultation with the government and non-government sectors (eg. facility providers, the Urban Development Institute of Australia, Master Builders Association), initially by releasing the Forster/Tuncurry Housing Strategy for information and feedback. This should be followed by a Housing Forum, the outcome of which should be an Action Plan involving all housing sector stakeholders.

Apart from facilitating the formulation of a stakeholder Action Plan, Council will have a direct role in assisting with housing affordability through its environmental planning instruments and development control policies. A number of modifications to the planning controls are recommended including revision of zone objectives and the inclusion of provisions that will encourage a greater mix of housing types.

Adoption of a range of possible actions through an Affordable Housing Strategy by Council will demonstrate to the development industry that Council is serious about addressing the affordable housing issue. It will also provide the necessary justification for Council to impose conditions/incentives for individual developments to facilitate the provision of affordable housing in Forster-Tuncurry.

6. Land and Housing Supply in Forster/Tuncurry

6.1 Introduction

The supply of land and housing to meet future demand will come from a combination of sources:

- ▶ Vacant lots within existing residential subdivisions;
- ▶ Subdivision of residentially zoned land;
- ▶ Rezoning of land for residential purposes; and
- ▶ Redevelopment of existing residential properties.

The following sections provide details as to the likely land supply to be generated from the various sources, redevelopment opportunities and the anticipated population growth and timing.

6.2 Existing Zoned Land

6.2.1 Vacant Lots within Existing Residential Areas

An inventory of vacant residential lots was undertaken for the township of Forster/Tuncurry and the surrounding village areas and it was found that as at December 2004 a total of 1225 lots remain available for development.

**Table 6.1 Vacant Individual Residential Lots in Great Lakes
(Source: GLC Dec 2004)**

Locality	No. of Vacant Lots
Forster	315
Tuncurry	49
Pacific Palms	50
Smiths Lake	338
Green Point	54
Coomba Park	396
Nabiac	23
TOTAL	1225

It is evident that there are currently a significant number of residential lots available throughout the area. However, the majority of these are in the outer village areas that for one reason or another (eg. isolated locations, no services) have slow take-up rates. Conversely Forster and Tuncurry has only a limited supply of vacant residential lots available and a continuing demand for the release of additional land. With only 364 lots identified as currently available and an additional 119 lots at Kularoo Drive/Boundary Street under construction (total 483 lots), Forster/Tuncurry has approximately 2-3 years of land supply. However, there are a number of other residentially zoned land parcels at various stages of the subdivision process as detailed below.

6.2.2 Residential Land Yet to be Subdivided

The following table details those residentially zoned land parcels with significant subdivision potential within Forster and Tuncurry.

Table 6.2 Residentially Zoned Land yet to be Subdivided (Source: GLC Dec. 2004)

Land Zoned Residential/Not Subdivided		
Property Description	Area Zoned Residential (hectares)	Potential Lot Yields
Kularoo Drive & Likely St (Forster)	6.6	66
North High School (Tuncurry)	37.6	376
Kularoo Drive & Karloo St (Forster)	3	30
TOTAL	47.2	472
Land Zoned Residential/Subdivision Approved		
Property Description	Possible Residential Area (ha)	Potential Lot Yields
Kularoo Drive & Boundary St (Forster)	11.4	119 (under construction)
Akala Ave South Forster	5.1	51 (approved)
TOTAL	16.5	170
Land where LEP is Underway		
Property Description	Future Residential Area (ha)	Potential Lot Yields
South Forster (Palms Estate Extension)	17	170
Chapmans Road (Tuncurry)	36.4	364
TOTAL	53.4	534

The above table indicates that there is potential for the release of approximately 642 additional lots in the short to medium term, 266 lots in Forster and 376 in Tuncurry. In summary, the zoned land supply for Forster/Tuncurry is as follows:

Forster

- ▶ 315 vacant residential lots
- ▶ 266 potential lots (subject to subdivision)

TOTAL 581 lots

Tuncurry

- ▶ 49 vacant residential lots
- ▶ 376 potential lots (subject to subdivision)

TOTAL 425 lots

In addition to the above, there is potential for an additional 534 lots (estimated) from land currently the subject of rezoning applications (ie. Palms Estate Forster and Chapmans Road Tuncurry).

At the current take up rates, it is estimated that there may be 7 or 8 years supply of land assuming all of the available zoned land is released within this period. Should this not occur there will be a need to rezone additional land to meet demand in the next 3-4 years to avoid escalating land prices due to lack of supply.

6.3 Potential Residential Land Zoned 1(c) Future Urban Investigations

The Urban Development Strategy contained in the Forster/Tuncurry Conservation and Development Strategy identifies land adjacent to existing urban areas that, subject to further detailed investigation, may be suitable for rezoning to accommodate future urban growth.

Table 6.3 Land Zoned 1(c) Future Urban Investigations in Forster/Tuncurry and Surrounding Urban Areas (Source: Forster/Tuncurry Conservation and Development Strategy Sept 2003)

Location	Potential Yield (Ha) (approximate only)	Proposed Land Use	Timing of Release
Nabiac	25	Residential (Village) and Conservation	>2013
Point Road, Tuncurry	5	Residential (Low and High Density) and Conservation	Currently zoned for residential
Pipers Creek Forster	17	Commercial/Bulky Goods Retail, Residential (Medium Density), Tourist Facilities	By 2013

Location	Potential Yield (Ha) (approximate only)	Proposed Land Use	Timing of Release
South Forster	180	Residential (Low/Medium Density), Commercial, Aged Care and Community Facilities, Open Space and Recreation	50% by 2013 Remaining 50% by 2023
Green Point	7.5	Residential (Village)	>2013
Smiths Lake	9	Residential (Village), Open Space and Recreation	>2013
North Tuncurry	400 (subject to environmental investigations)	Residential, Commercial, Tourist and Open Space, Conservation	>2013
Various Parcels in South Forster	Subject to land capability assessment (Estimated at 19 hectares)	Limited Low Density Residential or Tourist Development (sensitively designed) and Environmental Conservation (including rehabilitation)	Unknown
Land at the End of Carmona Drive	Subject to land capability assessment	Possible Low Density Residential or Tourist Development under Community Title	Unknown
Land at Charlotte Bay	Subject to land capability assessment and impact assessment	Possible Industrial/Employment or Commercial	Unknown

6.3.1 Nabiac

Nabiac provides considerable opportunities for residential development. There are currently 23 vacant residential lots in this locality and additional land may become available subject to analysis of a number of identified ecological constraints, specifically medium conservation habitat, flooding, bush fire hazard management and heritage items. Preliminary investigations suggest that Nabiac can potentially yield a further 140 residential lots. Based on current growth estimates, the potential lot yield is sufficient to sustain approximately 28 years growth in the Nabiac precinct.

6.3.2 Point Road Tuncurry

Point Road in Tuncurry contains an area of approximately 5 hectares of land zoned 2(c) and 2(a) that is undeveloped. This land provides an opportunity for high density development, the height limits of which are determined in the Council's Tall Buildings DCP as 5 storeys. This area is subject to a 1% flood event as well as sea level rises. It is thus proposed that well spaced tall buildings are a viable development option as they would allow passages for the flow of water. It is also important that lot and road layouts emphasise the views to Wallis Lake.

With an assumed development density of 15 units per hectare, the Point Road precinct could yield up to 80 units with a permanent population of around 145 people. Should it be demonstrated that the flooding issue is not a constraint to development of this land, significantly higher densities may be achievable (possibly 60-80 units/ha). Additionally, other land along the Point Road peninsula might be considered for redevelopment to higher and more dense building forms.

6.3.3 Pipers Creek Forster

With an area of 17 hectares, development in this area has two distinct sections. Firstly, the area facing the Lakes Way with good main road exposure which is considered most suitable for commercial and bulky goods development consistent with existing development in the area and secondly, the land located to the rear which faces the foreshore of the creek which is considered more suited to medium density residential or tourist development (potentially 300 units). Subject to further environmental assessment, this site appears suitable for rezoning in the short term.

6.3.4 South Forster

South Forster provides an opportunity for low to medium density urban and residential development. Preliminary investigations suggest that there is approximately 133.5 hectares of land suitable for potential urban development. This includes land near Folly Foot Farm, the quarry on Sweet Pea Rd, some of the land that adjoins the Lakes Estate, a lot on Tea Tree Rd and the eastern portion of land to the south of Folly Foot Farm adjacent to Booti Booti National Park which is suitable only for sensitive development as well as other smaller areas which require further analysis.

However, a recent Council resolution has excluded 40 hectares of land for rural purposes, leaving an approximate area of 90 hectares available for urban development including a neighbourhood shopping centre and community facilities. Assuming 85 hectares is ultimately made available for residential purposes, it is estimated that with a component of medium density development around the shopping centre, an average density of 20 dwellings per hectare may be achievable. This would result in approximately 1700 lots/dwellings in this location. Desirably rezoning of land in this area should be staged on the basis of progressive expansion of infrastructure (ie. utilities, roads and drainage) and the take up rate of land releases.

6.3.5 Green Point

Green Point presents opportunities for urban development with a potential 7.5 hectare location identified which is capable of generating about 28 residential lots after exclusion of constrained land.

6.3.6 Smiths Lake

Smiths Lake has been identified as currently having 338 vacant residential lots (up to 10 years supply) and is capable of providing an additional 50 lots as part of the 9 hectares of land identified in the F/TCDS for further investigation.

6.3.7 North Tuncurry

The major source of residential land in North Tuncurry is from the crown land to the east of the Lakes Way (that may generate up to 2200 lots) and the rezoning of Chapmans Road LES area. Development of the Tuncurry area has to overcome challenges, specifically threatened species habitats, the Tuncurry dune system, fire hazards from the complex coastal vegetation, extractive resources, stormwater, flooding, inadequacy of present infrastructure, acid sulphate soils and scenic protection. A more accurate estimate of potential residential lot yields can only be obtained following detailed investigations and planning of the area.

A summary of housing and land supply is provided in Section 6.5.

6.4 Redevelopment Potential

A portion of potential housing supply is feasible through urban renewal. Specifically, increases in housing density and redevelopment of deteriorated dwellings.



Photo: Site containing old housing stock ready for redevelopment

There are significant areas of land Zoned 2(b) Medium Density Residential and 2(c) High Density Residential that are currently occupied by single residences and other low density development types. Through redevelopment to higher density forms, these locations have the potential to contribute significantly to future housing stocks.

Similarly, there would appear to be opportunities to extend the amount of higher density zoned land within 5-10 minutes walk (400-800 metres) around town centres and focal points of activity.

Within Forster and Tuncurry, the following areas are most likely to undergo significant redevelopment: Forster CBD bordered between Macintosh/Head Street and Breckenridge Channel; the area between Little Street and Macintosh Street in Forster; east Tuncurry between The Lakes Way (Manning Street) and Beach Street and The 'Fairways' area in Forster.

6.4.1 Forster CBD

A land use survey carried out by GHD for all properties extending south to Bruce Street and east of Macintosh Street (Oct 2004) has identified opportunities for redevelopment within the Precinct in the short to medium term. Refer to Figure 7.6 – Forster Development Potential Map. Development potential was determined by the age and construction type of the existing housing stock and the opportunity to amalgamate properties.

It can be seen from the survey results that there is considerable redevelopment potential in the area of Forster west of Macintosh Street to the channel and north of Lake Street to Head Street. These locations contain a significant amount of aged housing stock and have good access to services and opportunities for views to the channel and the beach.

Council's Tall Buildings Development Control Plan identifies areas in Forster within the 2(c) Residential High Density and 3(a) General Business Zones considered suitable for taller building forms. The following statements can be made in relation these nominated areas:

- ▶ Of the 0.72 hectares of land nominated for 3 storey development, approximately 60% would appear to still have redevelopment potential. *Potential yield remaining* (0.43 ha x 40 dw/ha)= 17 units;
- ▶ Of the 0.94 hectares of land nominated for 4 storey development, approximately 100% would appear to still have redevelopment potential. *Potential yield remaining* (0.94 ha x 70 dw/ha)= 66 units;
- ▶ Of the 4.5 hectares of land nominated for 5 storey development, approximately 60% would appear to still have redevelopment potential. *Potential yield remaining* (2.7 ha x 80 dw/ha)= 216 units;
- ▶ Of the 5.4 hectares of land nominated for 9 storey development, approximately 30% would appear to still have redevelopment potential. *Potential yield remaining* (1.62 ha x 90 dw/ha)= 146 units; and
- ▶ Of the 6.2 hectares of land nominated for 10 storey development, approximately 50% would appear to still have redevelopment potential. *Potential yield remaining* (3.1 ha x 100 dw/ha)= 310 units.

In relation to land that might be rezoned to higher densities, it is difficult to estimate the additional housing that might be generated should this occur. The appropriate extent and form of higher density housing would be dependant on a number of factors including localised environmental impacts, traffic and service capacity.

Suffice to say that there is opportunity for Council to consider increasing the densities both within and on the fringes of the town centre through the revision of height and density controls and the offering of bonuses as an incentive for site amalgamation.

As an indication, if it is assumed that 50% of the land (outside the 2(c) zone) identified as having redevelopment potential in Figure 7.6 was rezoned to permit on average 3 to 4 storey apartments, an additional 180 to 240 dwellings could be added to the future housing stock (approx. 3.0 ha @ 60-80 dwellings/ha). A similar increase in housing yield could be achieved if building heights were increased in selected locations within the town centre.

Further discussion and recommendations in relation to the Forster town centre is included in Section 7.5 of this report.

6.4.2 Tuncurry CBD

A land use survey carried out for all properties within the Precinct by GHD (October 2004) identified opportunities for redevelopment within the Precinct in the short to medium term. That is, based on the age and construction type of the existing housing stock and the opportunity to amalgamate properties. Refer to Figure 7.2 – Tuncurry Development Potential Map.

It can be seen from the survey results that there is considerable redevelopment potential within and adjacent to the Tuncurry CBD particularly east of Manning Street to Beach Street. This location contains a significant amount of aged housing stock and has good access to services and opportunities for views to the channel. Similar circumstances apply to some sites south of the main shopping centre.

Council's Tall Buildings Development Control Plan identifies areas in Tuncurry within the 2(c) Residential High Density and 3(a) General Business Zones considered suitable for taller building forms. The following statements can be made in relation these nominated areas:

- ▶ Of the 1.6 hectares of land nominated for 4 storey development, approximately 10% would appear to still have redevelopment potential. *Potential yield remaining (0.16 ha x 70 dw/ha)= 11 dwellings;*
- ▶ Of the 4.3 hectares of land nominated for 5 storey development (excluding the 5 ha of vacant land on Point Road included in 6.3.2 above), approximately 50% would appear to still have redevelopment potential. *Potential yield remaining (2.15 ha x 80 dw/ha)= 172 dwellings; and*
- ▶ Of the 1.7 hectares of land nominated for 9 storey development, approximately 30% would appear to still have redevelopment potential (Hotel site and adjoining properties to Beach Street). *Potential yield remaining (0.51 ha x 90 dw/ha)= 46 dwellings.*

In relation to land that might be rezoned to higher densities, it is difficult to estimate the additional housing that might be generated should this occur. The appropriate extent and form of higher density housing would be dependant on a number of factors including localised environmental impacts, traffic and service capacity.

Suffice to say that there is opportunity for Council to consider increasing the density both within and on the fringes of the town centre through the revision of height and density controls.

As an indication, if it is assumed that 50% of the land (outside the 2(c) zone) identified as having redevelopment potential in Figure 7.2 was rezoned to permit on average 3 to 4 storey apartments, an additional 150 to 200 dwellings could be added to the future housing stock (approx. 2.5 ha @ 60-80 dwellings/ha). A similar increase in housing yield could be achieved if building heights were increased in selected locations within the town centre.

Further discussion and recommendations in relation to the Tuncurry town centre is included in Section 7.2 of this report.

6.4.3 'The Fairways' Area in Forster

Opportunity exists to redevelop land currently occupied by older housing stock in the vicinity of the Boundary Street/Fairway Crescent Neighbourhood Shopping Centre. It is recommended that Council consider rezoning selected 2(a) Low Density Residential properties in this locality to 2(b) Medium Density Residential to achieve densities of 25 to 30 dwellings per hectare.

The assessment of land suitable for medium density development in this location should have regard to the proximity to the shopping centre (400 metres or 5 minutes walk), age of the housing stock, the ability to amalgamate land parcels and the potential for adverse impacts on existing adjoining development.

It is estimated that there is approximately 25 hectares of land zoned residential within 400 metres of the shops in Fairway Crescent/Boundary Street. Of this approximately 40% (or 10 hectares) is older housing stock developed at an average density of approximately 10 dwellings per hectare. Assuming 50% of these sites are redeveloped at some time in the future for medium density, it is estimated that an additional dwelling yield of 100 units (5 hectares @ 20 dw/ha) might be achieved.

Due to the likely future population to be serviced by the existing Fairway Crescent Neighbourhood Shopping Centre, it is also recommended that Council consider the need to rezone additional land in this location to 3(a) General Business to meet future demand for convenience shopping.

6.4.4 Redevelopment Potential in Other Areas Zoned Residential 2(a) and 2(b)

The number of additional housing opportunities created as a result of redevelopment of existing low density residential areas away from the town centres, the coast or the lake, is not likely to be substantial as many of these areas are already fully developed and there is less financial incentive to redevelop existing sites to achieve only slightly denser housing forms. There will always be a small component of dual occupancy conversions in any residential area as those lots that can accommodate an additional dwelling are gradually utilised. However, the additional housing stock generated from redevelopment of established residential areas in locations that cannot command higher prices is not likely to be significant.

6.5 Summary of Housing and Land Supply for Forster and Tuncurry

Table 6.4 Summary of Yields

Housing Supply Source	Forster	Tuncurry
Existing Zoned Land (ie. vacant lots and land yet to be subdivided)	581 lots/dwellings	425 lots/dwellings
Proposed Zoned Land (Yields subject to detailed investigations)	Point Road - 80 units Pipers Creek - 300 units (assumed 10 ha @ 30 dw/ha) South Forster - 1700 lots/dwellings	North Tuncurry 2200 lots/dwellings
Remaining Redevelopment Opportunities (based on estimated % of area remaining with development potential)	755 units	229 units
Assumed Additional Potential (subject to changes in zones and planning controls)	360-480 units (av. 420 units) 100 units (at 'The Fairways')	300-400 units (av. 350 units)
TOTALS	2,281 lots/dwellings 1,655 units	2,625 lot/dwellings 579 units

6.6 Potential Population

Based on occupancy rates of 1.8 persons per unit and 2.1 persons per dwelling (GLC 2004), the Maximum Potential Population based on Housing Supply can be calculated as follows:

Estimated Population in 2006 + (No. of Units x 1.8) + (No. of lots/dwellings x 2.1) =
Max Potential Population

For Forster

$13,400 + (1655 \times 1.8) + (2281 \times 2.1) = 21,269$ people

For Tuncurry

$6,300 + (579 \times 1.8) + (2625 \times 2.1) = 12,854$ people

(NOTE: The above calculations are an estimate of the maximum population potential for Forster and Tuncurry. Clearly these estimates are subject to a number of variables including assumed development potentials and lot yields. Additionally, the community's willingness to expand the higher density zones within the town centres will influence the amount of housing stock available in the area).

For Forster and Tuncurry

Projections indicate that the population of Forster/Tuncurry will be around 19,700 in 2006. The predicted 2% continuing growth rate is considered realistic and this will result in the population of Forster/Tuncurry gradually increasing over the next 20 years by initially 340 people per annum increasing to 450 people per annum. Based on the above land and housing supply calculations, Forster/Tuncurry has potential to accommodate up to 34,123 people (subject to some variables). On the basis of the maximum supply scenario, Forster /Tuncurry would be able to accommodate the demand for housing in one form or another for at least 30 years.

Stepping back from the maximum supply scenario, should Council not consider it appropriate to increase building heights and densities within the existing town centre and not substantially expand the higher density zones into the fringe areas of the town centres, the population would be reduced by some 770 units or approximately 1400 people. Notwithstanding this reduction, Forster/Tuncurry will continue to have capacity to accommodate up to 29 years of population growth.

6.7 Seasonal Occupancy and Demand for Holiday Accommodation

The majority of the LGA's estimated 21,500 holiday beds are located within the Forster-Tuncurry Study Area (GLC, 2003). The dwellings used for holiday purposes tend to be medium to high-density, which contrast against the low-density dwellings for permanent residents.

This use of dwellings for holiday accommodation is reflected in the vacancy rates of the Forster/Tuncurry area. In mid-winter Council estimates that one-quarter of all private dwellings in the Great Lakes LGA were unoccupied, while in Forster approximately 22% of dwellings were vacant (GLC, 2004). During peak periods the Great Lakes LGA occupancy rate reaches approximately 95%. Due to the location of holiday accommodation, a significant proportion of this increased population reside within Forster and Tuncurry.

It is anticipated that the demand for holiday accommodation in Forster-Tuncurry will continue to be an important component of the total housing market. A recent study undertaken by BIS Shrapnel (2005) predicts that the number of holiday homes owned by Australians will continue to steadily rise, particularly in coastal towns. The greatest increase in holiday-home ownership will be in NSW, with an average of 2900 additional homes being established per year. Australia-wide, ownership of holiday houses is highest among 50 to 64 year olds at 11 per cent. The study also found that older owners are less likely to rent out their houses for other holiday makers, which therefore places an additional strain on the holiday housing market. It is anticipated that future holiday housing stock in Forster-Tuncurry will comprise both units and houses, with units comprising a majority of the holiday housing stock.

Eventually demand will see a significant proportion of the current holiday accommodation being utilised for permanent or semi-permanent residency.

This will lead to additional pressure to replace existing holiday housing stock with additional stock. Factors adding to future population pressure include increased communications technology and efficiency, telecommuting for semi-retirees, continued upgrades to the Pacific Highway, growing proportion of the aged, attractive lifestyle and amenity, lower living costs and the natural attractiveness of the area.

6.8 Land Use and Infrastructure Issues

6.8.1 Low Density

There will be an ongoing demand for new low density residential land. This ongoing demand for residential land for detached dwellings will mean that rezoning applications will continue to be submitted for this type of development. The determination of these applications should be considered against the development's effect upon the natural characteristics specific to the location, the effect on the provision of social and physical infrastructure and whether the use of the land for low density residential is consistent with the principles of a more 'compact city'. The provision of low density housing needs to be considered in light of the need for a greater variety of lot sizes, including small lot housing.

6.8.2 Dual Occupancy

Dual occupancy development provides an important component of housing choice within Forster and Tuncurry. Dual occupancy though should only be located in areas where the ecological and physical infrastructure can support this type of development and subject to compliance with the controls applicable to this type of development.

6.8.3 Medium and High Density

Medium and high density housing have an increasingly important role in the provision of housing choice in Forster/Tuncurry. The full development of zoned medium and high density areas is to be encouraged as a means to provide for the communities changing housing needs.

6.8.4 Rural/Residential

This is an important but only a relatively small part of the housing market. Due to the relative cost of servicing compared to conventional housing, potential environmental costs and inefficiencies in the use of land for this style of development, it is anticipated that it will remain only a small proportion of total housing supply. It may have a place in selected urban fringe areas as a buffer between residential and rural/environmental areas.

6.8.5 Permanent Occupancy in Caravan Parks

Traditionally Mobile Home Parks and permanent caravan sites in tourist parks have played a significant role in the provision of low cost and emergency accommodation. There are twenty five caravan parks within Great Lakes Shire offering a total of 3024 caravan and cabins sites (18% are permanent sites). Within Forster and Tuncurry there are ten caravan parks providing a total of 1249 caravan sites/cabins. Of these, 326 sites (or 26%) are permanently occupied. The majority of these long term caravan sites are provided within the Shangri La Resort (153 sites), at Smugglers Cove (80 sites) and within the Forster Waters Caravan Park on Tee Tree Road (39 sites) (Source: GL 2005). Permanently occupied caravans and mobile home accommodation are a legitimate and necessary form of affordable housing achieving densities similar to that achieved by medium density housing and at a lower cost.

It is evident that long term caravan sites make up a significant proportion of the low cost housing accommodation in Forster and Tuncurry. Access to essential and non-essential services from these locations is generally good with facilities provided on site or easily accessed externally by public transport, private car or by walking/cycling. It is a valuable affordable housing resource that should be protected and encouraged in appropriate locations.

Council needs to consider adopting policies to protect and retain the existing caravan parks. This might include rezoning of the land to Special Uses to restrict the form of development permissible on the land.

6.8.6 Retirement Housing

There is likely to be a shortage of specific "retirement" housing in the future in Forster-Tuncurry based on projected demographic trends. This includes retirement villages that incorporate a range of facilities including nursing homes, low care and self-care. These types of developments typically require large sites and tend to be located on the urban fringe in developing areas due to the relatively low price of land.

A survey of retirement villages was undertaken to obtain information about their relative size, type of facilities and future growth plans. A total of 6 aged housing facilities were surveyed, containing a total of some 570 residents at present (Jan 2005). There is a range of types of accommodation provided including hostels, respite care and self-care units. The survey undertaken of retirement villages in Forster and Tuncurry shows that there is a strong demand for aged accommodation. For example one hostel stated that they had 50 applicants on the waiting list for low/self care units in their facility. Other villages have recently undertaken expansion or have substantial expansion plans. All the villages surveyed reported good access to shopping and recreational uses. Some are located near bus stops or have a courtesy bus operating.

The smaller older facilities tend to mainly meet the needs of older local residents, while the larger and newer villages tend to be meet the needs of older people moving from locations such as Queensland and Sydney.

These newer villages, such as Golden Ponds Retirement Resort, tend to be larger complexes and contain a greater range of facilities including restaurants, libraries and sports facilities. They are targeted at the more active aged who are reasonably financially secure and may have for example sold their house in Sydney to purchase a unit.

Council should consider identifying additional sites for this type of “resort-style” accommodation for the aged that are accessible to a range of community and retail services. These sites need to be relatively large and well located in terms of urban facilities and public transport.

It is apparent that while the private sector is seeking to meet the needs of the more wealthy aged, the housing needs of the lower income aged in Forster-Tuncurry are not currently being met. The Great Lakes Social Plan 2000-2004 recognised that there is a need for more self-care accommodation for the aged through the provision of community housing. The Social Plan also found that there is a large general demand for low care, self-care, retirement and nursing home beds in all areas of Great Lakes and that the needs of the elderly population living in their homes were not being adequately met through support services such as Meals on Wheels, due to factors such as lack of volunteers.

The delivery of services for the aged is also complicated by the current climate of major changes in the way Government supports aged services organisations. The Social Plan stated that Council has an important role to play in the early identification of housing and other needs of the aged, advocacy of higher levels of government support for community service providers and in some instances as the direct provider of services.

6.8.7 Environmental Constraints

There are a number of environmental constraints to future development including the sensitive coastal environment comprising Wallis Lake, wetlands/flood-liable areas and Booti Booti National Park. A draft Vegetation Management Strategy was undertaken for Great Lakes in 2004. The draft Strategy details the distribution and status of vegetation communities in Great Lakes and some key threatening processes. The draft Strategy makes a number of recommendations for future action, including the implementation of a biodiversity planning and management framework that will assist in ensuring biodiversity issues are considered in development assessment and strategic planning.

A broad conservation framework is included in the Forster-Tuncurry Conservation and Development Strategy, including a number of implementation actions such as protection of key habitats, significant ecosystems such as wetlands and linked groundwater systems, corridors and buffers. There are recommendations in this Strategy relating to future residential subdivision design and form that will help protect these key environmental assets.

6.8.8 Infrastructure

The areas to be considered for future development are subject to a number of development constraints, including the requirement of availability of reticulated water and sewerage.

Infrastructure capacity and augmentation is therefore a key factor in the consideration of future development plans both within and beyond existing urban areas. The Forster and Pacific Palms Sewerage Servicing Strategy 2002 and Manning Water Servicing Strategy 2004 advise that subject to required augmentation works, there is sufficient capacity within the systems to meet the demands of future growth.

It is recommended that water sensitive urban design measures be implemented and effluent re-use options be further investigated to help reduce demand for new water infrastructure and possibly sewerage infrastructure. These measures include the provision of water tanks and grey water reuse.

The Housing Strategy should not be considered in isolation to other planning policy actions by the Council, including the provision of retail facilities, community services, tourism planning and the facilitation of economic development. The provision of housing is one component of the urban environment. While the provision of shelter plays a vital part in determining the quality of peoples' lives, good access to employment, retail and community facilities are also essential to overall quality of life.

6.8.9 Human Services

The provision of adequate human services, including community and recreation facilities, is a key factor in the creation of sustainable urban communities. New urban development will result in the need to provide both new facilities and services and to augment existing facilities. In particular the ageing of the population will result in changing demands for community services.

6.8.10 Employment Generating Land

At the 2001 Census some 43% of the population were employed in the major service sectors including retail, property and business services, education, health and community services. Other significant sectors included construction (10%) and manufacturing (7%).

Great Lakes has a relatively small percentage of residents in what is considered to be the prime working age (between the ages of 20-59). In 2001 the unemployment rate stood at 11.4%, a significant improvement on the 1996 Census figure of 15.4% unemployed.

The 2001 Census employment statistics indicate that the 70% of the workforce of Forster/Tuncurry is between the ages of 25 and 55 with the highest employment levels being in the retail, hospitality and construction industries.

Evidence suggests that due to limited employment opportunities for young people in the area and the absence of tertiary education options, a substantial proportion of local young people are moving away from Forster/Tuncurry to obtain employment and access their tertiary education needs.

There is a need to identify opportunities to diversify the economic base of Forster-Tuncurry and increase the range of employment opportunities available. This is particularly important given the relatively narrow economic base and the high dependence on service industries such as tourism. The tourism sector for example has traditionally exhibited a high level of seasonal employment including a high proportion of part-time and casual jobs.

Employment generating land needs to be identified as part of the overall strategic planning for each release area. These areas should be accessible to nearby residential areas and should be serviced by public transport. The Forster-Tuncurry Conservation and Development Strategy 2003 recognised that there was a need for more industrial land to be zoned in the area. It is also recognised that employment can be generated through a wide range of land uses including, retail, business, tourism and home-based businesses.

It is also evident that in the medium to long term, provision of health care, aged housing and the broader community services sector will be a major employment generator in Forster/Tuncurry. Notional locations for employment land will be identified as part of the South Forster Structure Plan.

It is recommended that Council work with the appropriate state authorities and business organisations in the preparation of an employment strategy to identify market opportunities and to encourage employment generating development to the area as a means of creating jobs and stimulating the economy.

6.8.11 Retail Facilities

Future planning needs to incorporate provision of a hierarchy of retail centres and facilities including regional and local shopping centres. These centres should be integrated as part of adjoining urban areas and mixed-use development (incorporating both residential, community and other suitable commercial uses) should be developed in these centres to ensure the livability of these areas is maintained.

Previous investigations have identified a future shortage of retail facilities in Forster-Tuncurry (Conservation and Development Strategy 2003). As a general planning principle, retail centres should be located within a 10 minute walkable catchment of medium density residential development. Notional locations for local and regional retail centres will be identified as part of the South Forster Structure Plan.

6.8.12 Open Space and Recreation

Open space and recreation facilities should be centrally located in urban areas within 500m of residences. These facilities can provide for a range of passive and active uses. Facilities should incorporate footpaths and cycleways, which provide ready access and should also enable access for the disabled, aged and prams.

An adequate provision of passive recreation facilities in an attractive setting will be increasingly important to meet the needs of an aging population in reduced housing blocks with smaller private open spaces.

6.9 Issues and Implications for the Housing Strategy

6.9.1 Issues

1. It is evident that while there will be a continuing demand for the traditional residential housing lot in the short term, as the population profile of Forster/Tuncurry becomes more heavily weighted towards the aged, and the amount of available land suitable for residential purposes diminishes, there will be an ever increasing need for smaller and more dense housing forms.
2. Growth in the tourism sector will place additional demand on land for housing and the form of housing. Growth in tourism in Forster-Tuncurry will result in continuing demand for a range of accommodation types, including holiday units, houses and resort-style accommodation. For example, there is expected to be continuing pressure on caravan parks as they can potentially provide valuable sites for future resort-style accommodation. There will be continuing pressure for short-stay accommodation, while pressure for long-stay and semi-permanent holiday accommodation will rise as former holiday visitors move to live either permanently or semi-permanently in Forster-Tuncurry.
3. Planning for housing should be integrated to ensure that it is part of the development of sustainable urban communities. These communities should respect the natural environment and provide for a good quality of life including ready access to a range of retail, community services, recreation facilities and employment opportunities.
4. The current stock of housing is predominantly single dwellings, apart from the growth in medium and high-density development around the Forster and Tuncurry town centres. To ensure the efficient use of the remaining vacant land, the amount of land being released for single dwellings must be controlled and an emphasis placed on innovation and quality of design of a mix of higher density housing forms in appropriate locations. Housing regulators and providers will need to work together to solve the dilemma of promoting housing forms contrary to the historical expectations of the market. One example of an opportunity to introduce innovation may be to investigate adaptable housing to meet the changing needs of residents over time.

6.9.2 Implications

Continuing ageing of the population, combined with relatively high unemployment levels and smaller households, will result in a much greater demand for smaller housing forms, such as villas, small lot housing, medium and high density housing.

An ageing population has a high demand for low care, self-care, retirement and nursing home beds. Given the structure of the existing housing stock, this has significant implications for the type of housing likely be required in the future.

Council's planning policies need to ensure that there is adequate land zoned for residential purposes in locations close to community services and retail and other urban facilities. Policies also need to ensure that there is an appropriate range of housing types that cater for a diversity of households including families, aged and disabled persons, smaller households and low income housing. Specific sites for future retirement village accommodation should also be identified.

Council should also review its policy for caravan park/mobile home accommodation to ensure that adequate housing standards are maintained and there is an appropriate mix between permanent and tourist accommodation in caravan parks. Consideration should be given to rezoning existing caravan parks to limit the redevelopment potential of the land thereby avoiding the loss of an important affordable housing option.

All existing and future urban areas need to be assessed to ensure that there is adequate land for future housing requirements, including redevelopment of central and suburban areas. Future urban release areas should be planned so that adequate housing densities and diversity of housing is achieved.

Planning for housing should be integrated to ensure that it is part of the development of sustainable urban communities. These communities should respect the natural environment and existing character of the area and provide for a good quality of life including ready access to a range of retail, community and recreation facilities.

If the market is not adjusted to address the housing needs of the future, and government continues to rezone and allow subdivision of land primarily for standard residential lots and not provide an appropriate mix of housing types, there is a real risk of creating elitist housing estates where only the rich can afford to live.

7. Precinct Planning for Housing Needs

7.1 Introduction

Planning for housing includes locating housing within areas that will be provided with a range of land uses and facilities that support and respond to residents' needs. This Chapter identifies, discusses and provides direction to future land use planning in six (6) major precincts within the Forster/Tuncurry area - in relation to the following:

- ▶ The type, form and character of the existing housing stock;
- ▶ The constraints and opportunities specific to each precinct;
- ▶ The current residential densities within each precinct and whether these densities are meeting the intentions of the relevant zones in terms of desired yields; and
- ▶ Opportunities to increase housing densities and improve the mix of housing types to meet the demands of the future population.

In this Chapter the measures of residential density are 'Net Residential Densities' which is defined as "the ratio of the number of dwellings to the area of the land they occupy (including internal public streets) plus half the width of adjoining access roads that provide vehicular access to dwellings" (AMCORD).

The figures used to describe development potential are indicative only. A more accurate prediction of development yields can only be obtained from more detailed investigations such as those used to support rezoning of individual land parcels.

7.2 Tuncurry Town Centre and Lakeside Precinct

7.2.1 Precinct Description

Refer to the Tuncurry Town Centre and Lakeside Precinct Map in Figure 7.1.

The Tuncurry Town Centre and Lakeside Precinct covers an area of approximately 100 hectares and is considered to be the focal point of activity for the Tuncurry township. It contains the commercial area and surrounding residential areas generally within a 5-10 minute walk of the services available within the Tuncurry Town Centre.

The commercial area of the Tuncurry Town Centre Precinct (ie. land zoned 3(a) General Business – 7 hectares) is centrally located on the main road into Tuncurry (Manning Street). The surrounding residential areas within the Precinct are zoned:

- ▶ 2(a) Low Density Residential (west of Bent Street, north of Taree Street and along Point Road to the south) – 31 hectares;
- ▶ 2(b) Medium Density Residential (from Bent Street in the west to Beach Street in the east) – 42 hectares; and
- ▶ 2(c) High Density Residential (at the approaches to the bridge and south of Taree Street) – 7 hectares.

The Precinct also includes a small component of 5(a) Special Uses land in Peel Street utilized as a car parking area and Youth Centre.

A wide variety of housing types exist within the Precinct ranging from the traditional coastal bungalow, large new single dwellings, dual occupancy and tourist accommodation to the large multi-storey residential flat buildings ranging in height from 2 storeys to 9 storeys and containing up to 24 units.

7.2.2 Precinct Constraints and Opportunities

Accessibility and View Corridors– Proximity to services, facilities and public transport and the available views to the water make the location ideally suited to higher density residential forms.

Existing Development Potential – It is noted that the Precinct contains a significant number of vacant sites zoned for higher density development forms, some of which are currently being offered for sale and subsequent development.

Redevelopment Potential – A land use survey carried out for all properties within the Precinct by GHD (October 2004) identified opportunities for redevelopment within the Precinct in the short to medium term. That is, based on the age and construction type of the existing housing stock and the opportunity to amalgamate properties. Refer to Figure 7.2 – Tuncurry Development Potential Map.

Built Form and Urban Design Outcomes – While there are some good examples of medium density housing in Tuncurry, there are numerous older unit developments of poor quality design that detract from the character of the locality.

Recommendations of the Forster/Tuncurry Conservation and Development Strategy (F/TCDS) for the Point Road Development Precinct – The F/TCDS recognizes this area as having potential to cater for higher density residential and tourist purposes of a scale and character consistent with existing development. The main issues associated with the development of the area are identified as: flooding/sea level rises; water quality management; scenic protection; protection of foreshore flora and fauna; and acid sulfate soils (within 1m depth).

7.2.3 Findings, Recommendations and Character Statements

1. Within the Tuncurry Town Centre and Lakeside Precinct, the average density of development within the 2(a) zone is only 13 dwellings per hectare, well below the desirable levels for an inner fringe residential neighbourhood with good accessibility. A residential block developed to its fullest potential within the 2(a) Low Density Residential Zone (ie. primarily 1 and 2 storey dwellings and dual occupancies with a mix of low scale low density unit development) should be able to achieve average densities of up to 20 dwellings per hectare consistent with the desired densities in a location with such good accessibility to services.

2. Within the 2(b) Medium Density Residential Zone of this Precinct, the average density of a fully developed block is about 15 dwellings per hectare. This is well below the desired yield for medium density housing of 35-40 dwellings per hectare. It is noted that a fully developed Medium Density neighbourhood block within the Precinct (eg. the north-east corner of Beach and Wharf Street with 2-4 storey residential developments) is currently achieving densities of approximately 45 dwellings per hectare consistent with the intentions of the zone.
3. The land within the southern areas of the Precinct between Taree Street and Point Road is currently zoned 2(c) High Density Residential and is identified in the Tall Buildings DCP as being suitable for 4 and 5 storey buildings. Given the size of the land parcels, the context of existing surrounding development, available water views and visual prominence, this is considered to be an appropriate form of development for this location. Subject to detailed Master Planning, higher building forms and greater densities of development might be considered on the Point Road peninsula generally. However, careful consideration would have to be given to the impacts of such development in relation to the context of development, visual impact/scenic quality, traffic management and the constraints arising from flooding/sea level rise.

In accordance with Council's resolution at the Ordinary Meeting on 12 December 2006 this recommendation is amended to specify that:

“Any proposed rezoning of the Tuncurry Lakeside Precinct is not to be finalised until the findings and recommendations of the Urban Design and Density Review of High and Medium Density Zones for Forster/Tuncurry are available in the first quarter of 2007.”

4. Some sites zoned for medium density residential development have been recently developed for single residences and dual occupancies, thereby under-utilising the potential of the land contrary to the intentions of the zone (ie. to maximise residential densities in locations close to services and facilities).



Photo: Large Single Residence close to town

5. There is still potential to significantly increase the quantity of residential accommodation in this area if land is developed to its maximum potential under the applicable zone controls. It is estimated that less than half of the redevelopment potential of the Town Centre Precinct has been achieved to date.
6. Under the current planning controls, there also remains a significant amount of redevelopment potential within the commercial area on the eastern side of Manning Street, north and south of Lake Street (3 to 5 storeys) and south of Beach Street (to the hotel site – 9 storeys).
7. Opportunity exists to rezone land currently zoned Residential 2(a) and 2(b) so as to facilitate higher density development close to the Town Centre. The selection of sites for rezoning and the scale of development permitted will be dependant on a number of factors including the amalgamation opportunities, urban context, nature of title (eg Strata Title is more difficult due to multiple owners), and particular impacts due to site specific circumstances. In particular, opportunity exists to increase densities by rezoning land to the north-east along Parkes Street and Wharf Street to Residential 2(c).
8. Rezoning potential occurs in Bent Street and Peel Street for land currently zoned 2(a) to a new zone that would promote mixed-uses that will complement the Town Centre Precinct (eg. 3(b) “Business Support Zone”) with the objective of providing for higher density residential and tourist accommodation, over commercial and retail premises. It is understood that the old TAFE site at the corner of Bent and Taree Streets may become available for redevelopment as the operations on the site are

relocated to the new Great Lakes College Education Campus. This site has an area of approximately 1.1 hectares and is ideally suited to higher density residential development. Although, heritage issues associated with some of the buildings on the site will need to be addressed.

9. To create a long-term desirable and attractive living environment, the standard of urban design of any new development within the Precinct should be improved. Opportunities to improve the quality of building design and the character of the neighbourhood should be investigated.
10. It is recommended that Council consider the preparation of a Main Street Improvements Program for Manning Street from Wallis Street to the bridge with a view to improving the image of this important gateway location and focus of activity. Consideration should be given in the design of any proposed streetscape improvements within public places to the minimization of crime risk in accordance with the Guidelines for Crime Prevention Through Environmental Design (CPTED).
11. Opportunities exist for additional shop-top housing within the commercial core and these should be encouraged. This form of development has the added advantage of revitalising the town centre through activity, assist the viability of retail outlets during the low season, providing casual surveillance as a deterrent to misbehavior and adding to the variety of affordable housing stock.

7.3 Tuncurry Residential Precinct

7.3.1 Precinct Description

See Figure 7.3.

The Tuncurry Residential Precinct covers an area of approximately 156 hectares and includes the majority of the land zoned 2(a) Residential Low Density west of the Tuncurry Town Centre. It is bounded to the south by Wallis Lake, to the west by 7(a) Wetlands and to the north by the Tuncurry Sewerage Treatment Plant and the Tuncurry Industrial Estate. Development within the Precinct is primarily 1 and 2 storey detached dwellings and dual occupancy intermingled with a limited amount of small scale low density unit development and tourist accommodation (eg the caravan park on South Street).

7.3.2 Precinct Constraints and Opportunities

Opportunities for Infill Development – The Precinct contains significant areas of residentially zoned land in the south-west yet to be developed.

Limited Redevelopment Potential – The vast majority of the existing housing stock is relatively new (less than 40 years old) leaving limited potential for any redevelopment of sites to achieve greater densities in the near future.

Environmental Factors - Some of this land contains heavy vegetation cover or is adjacent to vegetated areas. Legislation requires the provision of asset protection zones within a development site and/or higher standards of construction for residential

development adjacent to bushfire prone land. These requirements limit the development potential of land and increase the cost of construction. Some significant stands of vegetation on some land in the west of the Precinct adjacent to wetland areas may have conservation value.

7.3.3 Findings, Recommendations and Character Statements

1. A typical established residential neighbourhood block within the 2(a) Low Density Residential Zone is achieving average densities of approximately 12 dwellings per hectare. In some of the more recent residential subdivisions containing smaller lot sizes, the densities appear slightly higher.
2. The character of the area is one of well-presented 1 and 2 storey detached dwellings with a limited amount of multiple dwelling housing. Any substantial residential developments (greater than 2 storeys) would likely be considered out of character within this Precinct. As a consequence, there is little scope to significantly increase residential densities within this locality in the short term. Well-designed low scale dual occupancy and multiple dwelling developments should be encouraged.
3. To assist in boosting the average dwellings per hectare, the larger vacant residential sites within the Precinct (eg. South Street, Tuncurry Street) should be utilized for low scale medium density housing and 'small lot housing' (250m² to 450m²) in preference to the more recent housing types.
4. Older housing stock on Manning Street between the town centre and the industrial zoned land to the north has considerable redevelopment potential. Given its proximity to the town centre and public transport, the land in this vicinity is suitable for rezoning to Residential 2(b) to allow higher density residential development.

7.4 North Tuncurry New Development Precinct

7.4.1 Precinct Description

See Figure 7.4.

The North Tuncurry New Development Precinct covers an area of approximately 524 hectares and includes all of that land north of the Tuncurry Town Centre currently zoned (or identified for investigation) for urban purposes. It includes the new and future residential areas within the Chapmans Road LES area, the North Tuncurry Development Precinct and the existing Banksia Gardens Residential Estate. It is generally bounded to the east by the coastal dunes and ocean, to the north and west by the Tuncurry Landfill site and Darawank Nature Reserve, and the Racecourse rural-residential estate and to the south by the Tuncurry Industrial Estate.

With the exception of the Banksia Gardens Residential Estate, the land contains typical coastal vegetation communities with some areas having significant ecological and scenic value.

7.4.2 Precinct Constraints and Opportunities

Recommendations of the Forster/Tuncurry Conservation and Development Strategy (F/TCDS) for the Chapman Road LES and North Tuncurry Development Precinct – The F/TCDS (p. 48) recognizes these areas as having potential to cater for a mixture of urban residential development (including open space and community facilities), tourist accommodation, and retail and commercial development and envisages that development within the area will:

- ▶ Create an attractive living environment which is enhanced by the natural 'bushland' characteristics of the area;
- ▶ Protect fragile coastal environments, including the dunes, beaches and Wallis Lake;
- ▶ Take advantage of the amenity and vistas offered by the natural features of the area;
- ▶ Be of a scale and character consistent with the existing Tuncurry township; and
- ▶ Minimise the development footprint to decrease land requirements.

The main issues associated with the development of the area are identified as: protection of key habitats and corridors; protection of the dunal system (for ecological importance and as a buffer to coastal processes); bushfire hazard; impacts of urban development on extractive resources; drainage and stormwater management; protection of ground water by implementation of best practice water sensitive urban design; potential acid sulfate soils (below 1m depth); scenic quality/visual amenity at this gateway location; and, the filling of land and the associated flooding impacts on development and the wetland ecosystems on the western side of The Lakes Way.

Provision of Sewer Infrastructure – The timing of the upgrading of the existing Waste Water Treatment facilities at Hallidays Point and the need for the careful design of the reticulation system within the new release areas may have implications for the staging of land release and development.

Provision of Community Infrastructure – Issues to be considered in relation to the provision of Community Infrastructure include: the extension of the North Tuncurry Sporting Complex; an additional 3 hectares of land for open space and community facilities; footpath and cycleway linkages; stormwater systems; additional Surf Lifesaving facilities on Tuncurry Beach; possible expansion of the existing golf course (40 ha); additional complementary sporting and recreation facilities; and, land required for retail, employment, education and community facilities.

Bushfire Hazard – Legislation requires the provision of asset protection zones within a development site and/or higher standards of construction for residential development adjacent to bushfire prone land. These requirements limit the development potential of land and increase the cost of construction.

7.4.3 Findings, Recommendations and Character Statements

1. Within the existing Banksia Gardens Estate zoned 2(a) Low Density Residential, average densities of approximately 15 dwellings per hectare have been achieved. This is consistent with the intended density outcomes for this land.
2. In relation to the land zoned 1(c) Future Urban Investigation, there is a need to balance and integrate the protection of the natural assets of the land with the maximization of housing opportunities on the land available for development. As a consequence, it is expected that the developable land will incorporate higher density built forms. This integration can best be achieved through the creation of neighbourhoods with a clear urban structure with easily understood links between focal points. The following approaches should be adopted in the future development of this land:
 - Identify and promote active focal points;
 - Parks and open spaces designed to maximize community enjoyment with houses overlooking;
 - Stormwater management facilities designed to create attractive features;
 - Safe walkable streets designed to encourage responsible driving and to promote walking and cycling in an attractive streetscape;
 - A cycle/pedestrian network designed to link to desired destinations;
 - Peripheral roads adjacent to vegetated areas within the bushfire asset protection zones to assist with access for fire control, to reduce fringe effects of urban development, and to improve the scenic quality of public spaces; and
 - Integrate existing vegetation where possible through ‘green belts’ between neighbourhoods, the creation of “liner parks” and within buffers to the dunal system and wetlands.
3. It is envisaged that for the new urban release areas within the Precinct, low density residential subdivisions should be designed to achieve average densities of between 15 and 20 dwellings per hectare. This is based on the need to maximize the yields from developable land through the introduction of small lot housing (250m² to 450m²) and the creation of larger lots (greater than 1000m²) suitable for multiple dwelling developments under Community Title incorporating narrower roads and common open space areas.
4. Closer to the proposed focal points of activity (ie. transport nodes, neighbourhood shopping centre, open space areas, community centres) it is envisaged that a mix of medium density housing types be constructed with significantly higher densities to be achieved. Typically, densities of around 60-70 dwellings per hectare should be achievable for new medium density residential development with a maximum height of 4 to 5 storeys. However, there is potential for buildings of these heights to be visually dominant and careful consideration will need to be given to the location and design of such buildings.

7.5 Forster Town Centre and Lakeside Precinct

7.5.1 Precinct Description

Refer to Figure 7.5 - Forster Town Centre and Lakeside Precinct Map.

This Precinct covers an area of approximately 122 hectares and generally includes that land within 5 to 10 minutes walk of the services available within the Town Centre, as well as land zoned for medium and high density residential development along The Lakes Way extending west to the commercial area and Breckenridge Channel (Wallis Lake).

Land within the Precinct has the following zones:

- ▶ 2(a) Low Density Residential (east of The Lakes Way) – 16 hectares;
- ▶ 2(b) Medium Density Residential (on either side of the The Lakes Way) – 63 hectares;
- ▶ 2(c) High Density Residential (adjacent to the Town Centre and Breckenridge Channel) – 31 hectares; and
- ▶ 3(a) General Business (the Town Centre) – 8 hectares.

A wide variety of housing types exist within the Precinct ranging from the traditional coastal bungalow, large new single dwellings, dual occupancy and tourist accommodation to the large multi-storey residential flat buildings ranging in height from 2 storeys to 10 storeys and containing up to 27 units.

7.5.2 Precinct Constraints and Opportunities

- ▶ **Accessibility and View Corridors**– Proximity to services, facilities and public transport and the available views to the water make the location ideally suited to higher density residential forms.
- ▶ **Existing Development Potential** – It is noted that the Precinct still contains a significant amount of development potential with a number of sites currently the subject of development applications for major developments and others currently under construction.
- ▶ **Redevelopment Potential** – A land use survey carried out by GHD for all properties extending south to Bruce Street and east of Macintosh Street (Oct 2004) has identified opportunities for redevelopment within the Precinct in the short to medium term. Refer to Figure 7.6 – Forster Development Potential Map. Development potential was determined by the age and construction type of the existing housing stock and the opportunity to amalgamate properties.
- ▶ **Housing Mix** – A wide variety of different housing types is available within walking distance of the Town Centre. However, it is evident that, as existing sites are redeveloped the stock of available 'affordable housing' within Forster will rapidly diminish.
- ▶ **Tall Building DCP** –The provisions of the Tall Buildings DCP were reviewed in relation to the achievement of the intended outcomes. Generally, the controls were

found to be fundamentally sound resulting in a good quality of architectural design for taller buildings. However, the DCP requires updating to reflect current principles in design excellence provided in recent State legislation and contemporary Design Guidelines. Additionally a number of shortcomings were identified in terms of urban context considerations and the encouragement of a greater mix of higher density building types.

7.5.3 Findings, Recommendations and Character Statements

1. The Precinct requires an integrated plan that binds the commercial, service and recreational functions of the Precinct to its future housing provision. The aim should be to create a long-term desirable and attractive neighbourhood environment in which the standard of urban design and building design is high.
2. Selected residential sites with redevelopment potential on the fringes of the town centre on Head Street, Wallace Street, West Street (east side) and Lake Street western end (refer to Figs. 7.5 and 7.6) should be considered for rezoning to a new 3(b) Business Support Zone with the objective of providing for higher density residential and tourist accommodation, over commercial and retail premises. This zone would make use of ground floor and possibly first floor for retail/commercial uses thereby taking advantage of passing trade and creating active street fronts rather semi-exposed car parking areas.
3. It is recommended that the “Tall Buildings DCP” be revised and incorporated into a “Higher Density Living Code” that would provide guidance for not only tall buildings but also other forms of higher density typologies to cater for a greater diversity of building type, size and price allowing different dwelling/hectare mixes, whilst still retaining a higher density outcome.
4. The “Higher Density Living Code” should be viewed within the context of a new Precinct Plan, not just with the intent of identifying opportunities to extend the areas identified for taller buildings and to identify whether it is appropriate to increase the permissible building heights on any of the sites already identified but to also provide a better integration and range of dwellings within the Precinct.
5. Council may wish to consider the implementation of a 3D City Model for Forster Town Centre (and possibly Tuncurry Town Centre) such as the one used by Gosford Council which is a very powerful design tool used to model the massing effect in relation to the topography and allows for view, vista, context and shadow impact analysis.
6. Areas where higher density may be achieved include the Dept of Education land at West and Lakes Streets being a large tract of land setback from the water currently permitting only 5 storeys but with the potential to be significantly higher. Consideration should be given to extending the 5 storey height limit within the 2(c) zone along Little Street to a point south of Bruce Street (being within 800 metres of the Town Centre) to take advantage of the views of the Channel.

7. It is recommended that a Main Street Improvements Program be undertaken for the southern side of Head Street within the commercial area with a view to improving the image of this important gateway location and focus of activity.
8. Opportunities exist for additional shop-top housing within the commercial core and these should be encouraged. This form of development has the added advantage of revitalising the town centre through activity, assist the viability of retail outlets during the low season, providing casual surveillance as a deterrent to misbehavior and adding to the variety of affordable housing stock. Given the narrowness of many of the commercial area properties, amalgamation of land parcels should be encouraged to ensure the full potential of the land is realised. Council may wish to consider options for development bonuses for shop-top housing on amalgamated sites in the form of discounts on car parking and/or height bonuses.
9. Within the 2(b) Medium Density Residential Zone of this Precinct, the average density is currently about 13 dwellings per hectare. This is well below the desired yield for medium density housing of 35-40 dwellings per hectare. In addition to consideration of increasing building heights in these locations, Council could also look at innovative design controls to increase densities (eg. zero lot lines, imposed site amalgamations, variable setback requirements).
10. There is still potential to significantly increase the quantity of residential accommodation in this area if land is developed to its maximum potential under the applicable zone controls. It is estimated that less than half of the redevelopment potential of the Town Centre Precinct has been realised to date. Council should resist development that under-utilises the potential of the land on the basis of inconsistency with the intent of the zone.
11. Under the current planning controls, there remains a significant amount of redevelopment potential within the commercial area in Wharf Street (3 and 4 storeys) and on Wallis Street (9 storeys).
12. It is evident that the Forster Town Centre and its fringe residential areas contain a significant number of properties ready for redevelopment (refer to Figure 7.6). Opportunities exist to extend the boundaries of the 2(c) zone around the Town Centre and the 2(b) zone east of The Lakes Way to include additional land able to be developed at higher densities.

7.6 Forster Urban Area Precinct

7.6.1 Precinct Description

Refer to Figure 7.7 – Forster Urban Area Precinct.

The Forster Urban Area Precinct covers an area of approximately 523 hectares and generally includes the established residential neighbourhoods of Forster east of The Lakes Way extending to the coast and south to the future urban areas of South Forster.

Land within the Precinct has the following zones:

- ▶ 2(a) Low Density Residential – 334 hectares;
- ▶ 2(b) Medium Density Residential (adjacent to The Southern Parkway at Breese Parade and at Cape Hawke Road) – 16 hectares;
- ▶ 3(a) General Business (Stockland Shopping Centre and Fairway Crescent Neighbourhood Centre) – 11 hectares;
- ▶ 4(a) General Industrial – 29 hectares;
- ▶ 5(a) Special Uses (Golf Course, Community Purposes and Civic Centre) – 40 hectares; and
- ▶ 6(a) Open Space and Recreation – 92 hectares.

7.6.2 Precinct Constraints and Opportunities

Stockland Shopping Centre and Council Civic Precinct – The Shopping Centre and Civic Precinct are major focus of activity offering a wide range of services and facilities to the residents and visitors to Forster and Tuncurry. The locality is surrounded by industrial and low density residential development and as a consequence customers rely heavily on private vehicle use to travel to the centre.

Opportunities for Infill Development – The Precinct contains some larger areas of residentially zoned land yet to be developed.

Limited Redevelopment Potential – The vast majority of the existing housing stock is relatively new (less than 40 years old) leaving limited potential for any redevelopment of sites to achieve greater densities in the near future.

7.6.3 Findings, Recommendations and Character Statements

1. The Precinct includes a broad range of primarily low density housing types achieving densities of around 9 dwellings per hectare in the new subdivisions and 12 dwellings per hectare in the older grid pattern subdivisions.
2. To assist in boosting the average dwellings per hectare, the larger vacant land zoned 2(a) Low Density Residential should be developed to achieve minimum densities of 15 dwellings per hectare with 10% of all lots to be “small lot housing” (ie. 250m² to 450m²) in preference to the more recent subdivision lot sizes and layouts.
3. Opportunity exists to redevelop land currently occupied by older housing stock in the vicinity the Boundary Street/Fairway Crescent Neighbourhood Shopping Centre. It is recommended that rezoning selected existing residential areas in this locality to 2(b) Medium Density Residential to achieve densities of 25 to 30 dwellings per hectare be investigated.

In accordance with Council’s resolution at the Ordinary Meeting on 12 December 2006 this recommendation is amended such that there is:

“A reduced area for investigation into increasing residential densities in the vicinity of the Fairway Crescent Neighbourhood Shopping Centre. The area shall be limited

to those properties on the southern side of Hadley Street, within Fairway Crescent and the adjoining north side of Strand Street.” This area is identified in Figure 7.7A.

4. Due to the size of the existing and likely future population to be serviced by the existing Fairway Crescent Neighbourhood Centre, it is recommended that rezoning additional land to 3(a) General Business to meet future demand for convenience shopping be investigated.

In accordance with Council’s resolution at the Ordinary Meeting on 12 December 2006 this recommendation is amended to incorporate:

“Investigation into the establishment of a commercial/retail zone for the establishment of a neighbourhood shopping centre on the corner of Lake and Hadley Streets.” This area is identified in Figure 7.7B.

5. The Stockland Shopping Centre currently provides a comprehensive range of retail shopping facilities and it is understood that Stockland is currently considering further expansion. It is recommended that Council discuss with the proponent opportunities to incorporate a mixed-use (residential/retail/commercial) precinct to provide a component of residential accommodation within the complex.
6. The majority of shoppers at the Stockland Shopping Centre currently rely on the use of private vehicles to travel to the shopping centre with a minimum number of shoppers being within a reasonable walking distance to the Shopping Centre from their residence. Opportunity exists to rezone land zoned 2(a) Low Density Residential to the west of the Shopping Centre and along The Lakes Way to achieve higher densities of residential accommodation within walking distance of the Shopping Centre.

It is recommended that rezoning of selected residential land containing older housing stock in close proximity of the Shopping Centre to 2(b) Medium Density Residential with the intent of increasing densities within these areas to 25 to 30 dwellings per hectare be investigated.

In accordance with Council’s resolution at the Ordinary Meeting on 12 December 2006 this recommendation is amended to incorporate:

“Investigation into the rezoning of allotments fronting The Lakes Way and adjoining the Forster Shopping Village from 2(a) Low Density Residential to a commercial/retail zone.” This area is identified in Figure 7.7C.

Subject Site - Fairway Precinct Option

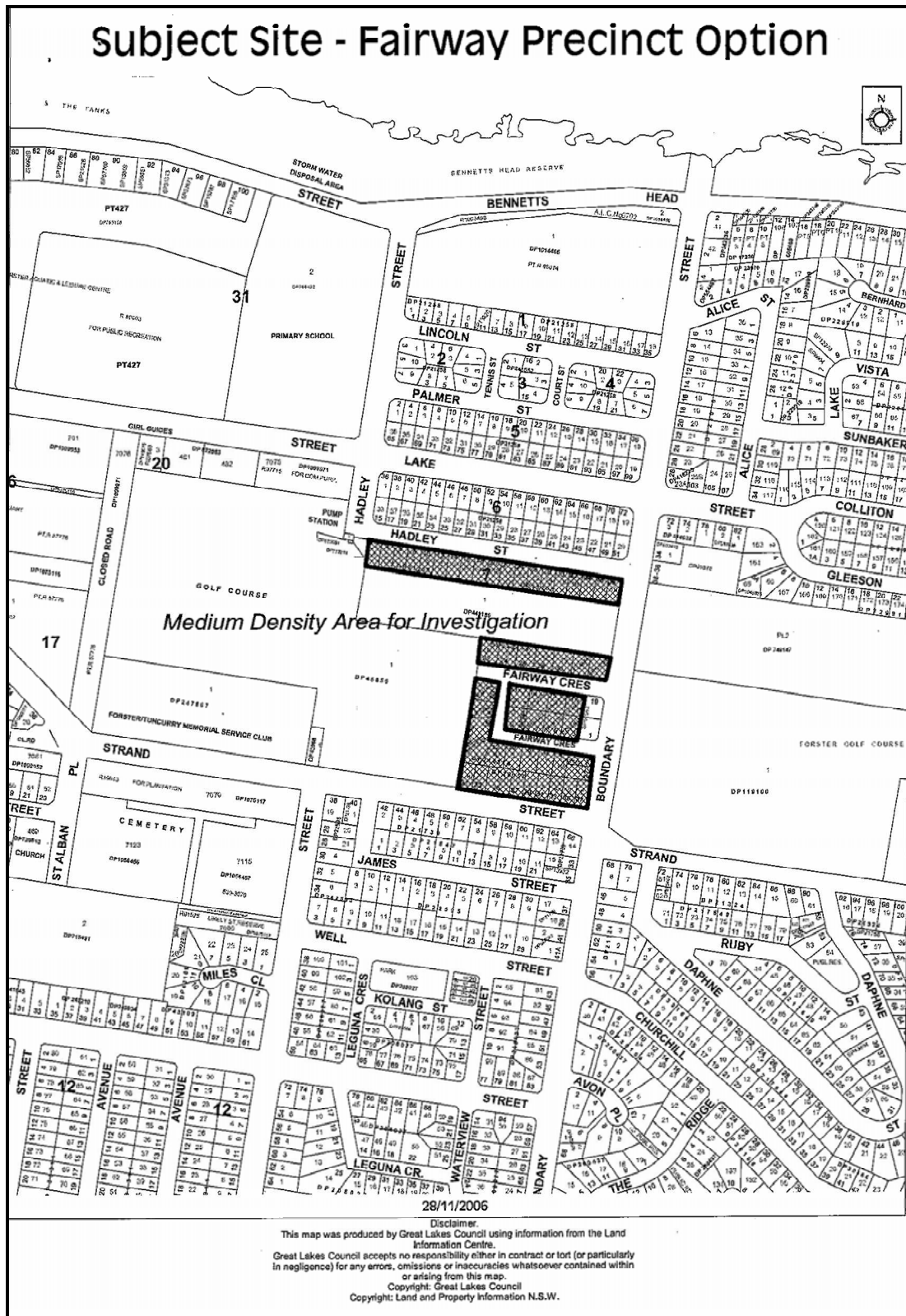


Figure 7.7A

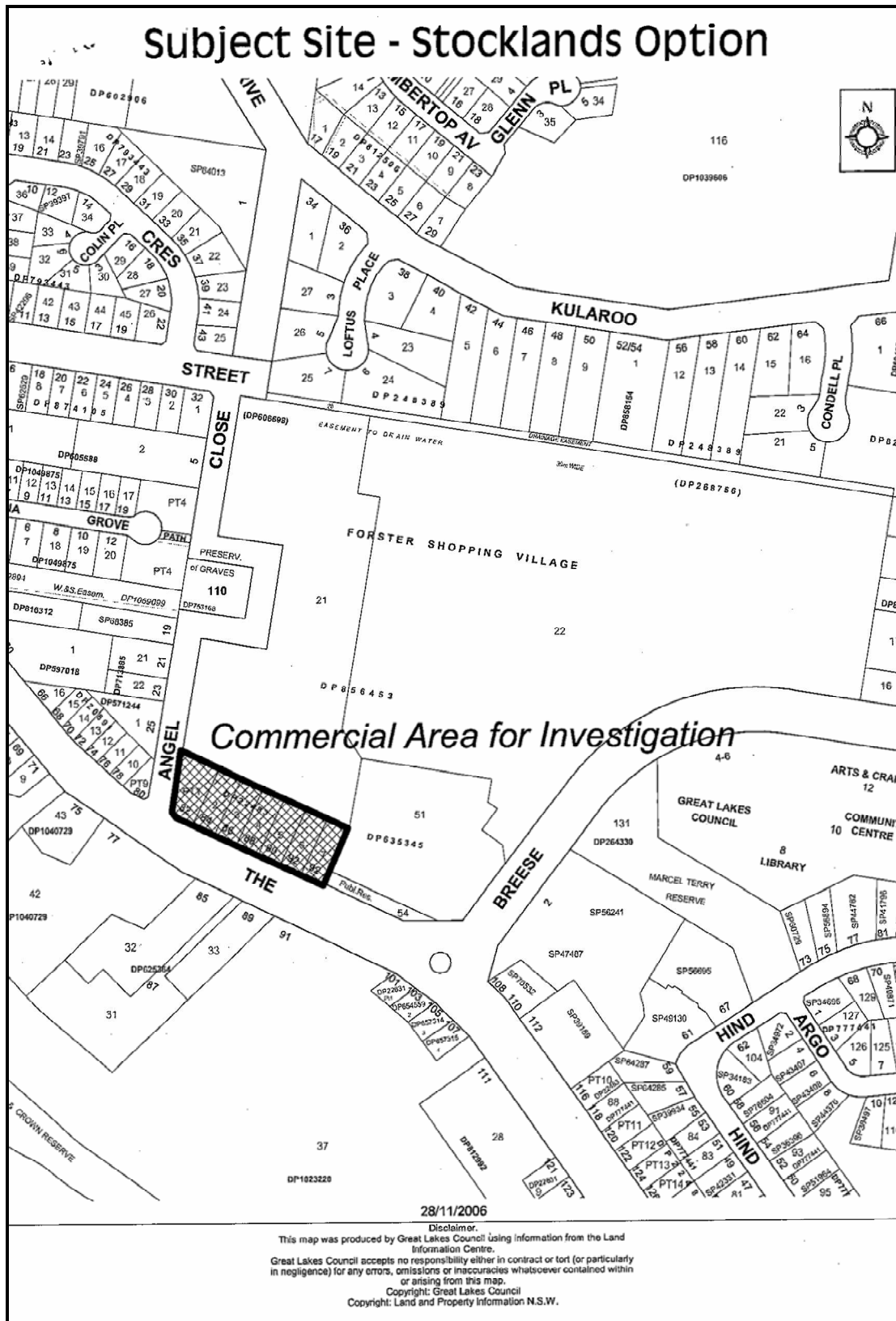


Figure 7.7C

7.7 South Forster New Development Precinct

7.7.1 Precinct Description

Refer to Figure 7.8 – South Forster New Development Precinct.

The South Forster New Development Precinct is approximately 848 hectares in area, and is bounded by the Booti Booti National Park in the south and east, established urban areas to the north and Pipers Creek and Pipers Bay (Wallis Lake) to the west.

The Precinct contains the following features:

- ▶ Land zoned 1(c) Future Urban Investigation, including the Pipers Creek and South Forster Development Precincts identified in the Forster/Tuncurry Conservation and Development Strategy;
- ▶ The Forster Keys Residential Estate and other recently developed residential estates;
- ▶ The Cape Hawke rural-residential estate;
- ▶ The Sweat Pea Road Sand Quarry;
- ▶ The South Forster Waste Water Treatment Plant (WWTP);
- ▶ Dunns Creek and its associated tributaries and drainage channels;
- ▶ Cleared pasture land (some of which is low-lying and subject to minor flooding); and
- ▶ Heavily vegetated and partially cleared land in the southern parts of the Precinct some of which is of high conservation value due to the presence of threatened species and/or as corridors facilitating movement of fauna between important ecological communities.

Of the 848 hectares of land contained within the precinct, approximately 110 hectares is zoned 1(d) Small Holdings and 7(f1) Coastal Lands Protection. The remaining areas are zoned 1(c) Future Urban Investigations (514 Hectares), 4(a) General Industrial (7 Hectares), 5(a) Special Uses Drainage (28 Hectares), 5(c) Local Road Reserve (9 Hectares), and 6(a) Open Space and Recreation (30 Hectares).

Land within the Precinct is in a transitional area between established urban areas of Forster to the north and the natural features surrounding the area, including the National Park, Wallis Lake and Cape Hawke. Located within the Precinct is the neighbourhood shopping centre at Forster Keys, Forster High School and a public open space area set aside for playing fields.

7.7.2 Precinct Constraints and Opportunities

- ▶ **Pipers Creek Development Area** – Properties fronting The Lakes Way are currently occupied by developments that would fall into the category of bulky goods or tourist related activities (ie. Motel, marine showroom, tavern, car sales and caravan parks). The exposure to the main road and the demand for bulky goods style development with good exposure makes these sites ideally suited to this form of development. The Pipers Creek Development precinct has good accessibility to

services and public transport being within walking distance of the Stockland Shopping Centre and Civic Centre facilities.

- ▶ **Exclusion of Land from Development (McBride land)** – It is noted that on 14 September 2004 and again on 28 September 2004 Council confirmed its desire to rezone approximately 40 hectares of land currently zoned 1(c) Future Urban Investigation to 1(a) Rural, contrary to the recommendations of the Forster/Tuncurry Conservation and Development Strategy 2003. A final determination on this matter will be made by the Minister for Infrastructure and Planning at a later date. The land has been excluded from development consideration in accordance with Council's resolution.
- ▶ **Environmental Limitations on Development Potential** – A number of limiting constraints apply to the land, including: bushfire hazard; fringe effects from urban development adjoining the Booti Booti National Park; tree preservation and vegetation management; protection of scenic quality and the rural character of the area; minor flooding, control of stormwater runoff and water quality management; and the presence of acid sulphate soils.
- ▶ **Sand Extraction Quarry Operations** – The Sweet Pea Road Sand Quarry generates noise and dust emissions associated with its operations. While these aspects generally have minimal impact in rural areas, there would be a need for buffer areas to any future residential development while-ever the quarry continues to operate (Note: the owners of the quarry Bisahawk Pty Ltd have indicated an intention to expand the quarrying activities in a north-easterly direction effectively extending the term of extraction by some 41 years). It is acknowledged by the owners and Council that the quarry site once rehabilitated, is the ideal location for a future industrial estate (Ref: Quarry Extension EIS March 2004).
- ▶ **Open Space Corridor and Vegetation Retention** – Within the precinct, the upper reaches of Dunns Creek and its southern tributary running along the western boundary of the sand quarry, support a fragmented riparian vegetation community. The retention and enhancement of this corridor of vegetation (selected rehabilitation to establish continuity and ecological viability) presents a number of long term benefits in relation to buffering of incompatible uses (industrial from residential), creation of a vegetated corridor (riparian habitat) connecting the National Park to Pipers Bay, scenic quality and the opportunity to provide a vital cycle/pedestrian link within the broader network.
- ▶ **Wastewater Treatment Plant Odour Buffer** – Residential development within the 2.5 Odour Unit contour is considered inappropriate. Industrial development can be accommodated within the outer buffer area of the WWTP.
- ▶ **Follyfoot Farm Water Quality Control and Detention of Runoff** – Detailed investigations have been undertaken (Nov 2004) into the Follyfoot Farm site to determine the area and management techniques required to manage water quality, quantity and intermittent flooding. The majority of the land is flood prone in a 1% flood event and extensive filling will be required to make the majority of the land suitable for residential purposes. This will have implications for the management and retention of upstream runoff.

- Retention of Vegetation/Habitat Values** – Land in the south of the precinct has been identified as having significant ecological value in relation to the presence of threatened flora species and habitat for threatened fauna. Vegetation within the southern boundary of the precinct, while being on the periphery of the prime habitat, is considered to have value as a corridor connecting the remaining riparian vegetation of Dunns Creek and its southern tributary and also potential (with rehabilitation) as an important corridor linkage to vegetation over the Lakes Way adjacent to Sweat Pea Road (ie. an opportunity to link the National park to the Wallis Lake foreshore.
- The Seven Mile Beach Site** – Land within this site is classified as Category 2 in Council's Conservation and Development Strategy (Sept 2003). This classification reflects the environmental sensitivity of this land and requires further investigations to be carried out to demonstrate that the land is suitable for the proposed form of development. In proposing a development form, innovative design solutions are called for to respond to the specific constraints and sensitivities of the land. In this case, development must have regard to issues such as flooding, management of runoff quality and quantity, the diversity of the vegetation communities present, protection of important vegetation corridors, scenic quality, bushfire hazard, safe vehicular access and odour from the Sewerage Treatment Works. Careful consideration will need to be given to areas and depths of filling, minimal disturbance of vegetation, visual impacts, and the provision of appropriate buffers and construction standards to ensure the safety and amenity of residents. As such the extent of land that might be considered suitable for development will be limited and combined with the need for appropriate setbacks and exclusion of some areas, the densities of development will be low.

The Seven Mile Beach Site Development Concept Plans in support of the rezoning of this land are currently being prepared by the proponent and will soon be submitted for Council's consideration.

- Pipers Bay South (Bert's Farm)** – (Lots 1 to 7, DP 249361) Council's Conservation and Development Strategy (Sept 2003) indicates that the land above the 1 metre AHD contour is Category 1 land and is considered to have a degree of certainty as to its development potential. The lower lying land below the 1 metre AHD contour is classified as Category 2. This classification reflects the environmental sensitivity of the land and requires further investigations to be carried out to demonstrate that there is land suitable for the proposed form of development. In proposing a development form, innovative design solutions are called for to respond to the specific constraints and sensitivities of the land.

In this case, development must have regard to issues such as a high water table and the presence of acid sulphate soils associated with swampy soils, flooding, the presence of threatened species, corridor function (connectivity between adjacent prime habitats), bushfire hazard, safe vehicular access, management of runoff quality and quantity. As such, the extent of land that might be considered suitable for development will be limited and combined with the need for appropriate setbacks and exclusion of some areas for conservation purposes, the densities of

development will be low. An analysis of available information suggests that sensitively designed low density residential or tourist accommodation on the higher land (Lots 1-3) may be appropriate. The lower lying land (majority of Lots 4-7), having once been part of the prime wetland habitat to the north and south, should be rehabilitated for conservation purposes (possibly incorporating a limited eco-tourism component in the eastern section).

7.7.3 Findings, Recommendations and Character Statements

Council's resolution at the Ordinary Meeting on 12 December 2006 this recommendation specifies that:

"The future development guideline principles for the South Forster Precinct contained within the Housing Strategy for Forster/Tuncurry be adopted subject resolution of the South Forster Structure Plan and South Forster Stormwater Management Plan."

1. With the exception of some limited potential for low scale, low density tourist facilities and boarding-house accommodation, the land within the Small Holdings and Coastal Protection zones has little potential to provide for any significant additional permanent population.
2. The development potential of the remainder of the land within the precinct may be limited to some degree due a range of constraints applying to the land as detailed above. Most of these constraints are manageable or are at least long term pending further investigations, (eg. exhaustion of the sand resource or advances in technology in relation to control of dust, noise and odour).
3. In relation to the land zoned 1(c) Future Urban Investigation, there is a need to balance and integrate the protection of the natural assets of the land with the maximization of housing opportunities on the land available for development. As a consequence, it is expected that the developable land will incorporate higher density built forms. This integration can best be achieved through the creation of neighbourhoods with a clear urban structure with easily understood links between focal points.

The following approaches should be adopted in the future development of this land:

- Retention of any remaining substantial vegetation;
- Identify and promote active focal points;
- Parks and open spaces designed to maximize community enjoyment with houses overlooking;
- Stormwater management facilities designed to create attractive features;
- Safe walkable streets designed to encourage responsible driving and to promote walking and cycling in an attractive streetscape;
- A cycle/pedestrian network designed to link to desired destinations;
- Peripheral roads adjacent to vegetated areas within the bushfire asset protection zones to assist with access for fire control, to reduce fringe effects of urban development, and to improve the scenic quality of public spaces; and

- Integrate existing vegetation where possible through ‘green belts’ between neighbourhoods, the creation of “linear parks” and within buffers to wetlands
4. Investigate alternative engineering solutions in an attempt to reduce the area of land required for detention basins. This may include consideration of the diversion of Dunns Creek to flow parallel with Carmona Lane into the southern tributary running around the quarry site and the construction of detention basins in selected locations within the proposed riparian corridor (ie. a constructed wetland habitat). Required detention basins adjacent to the Lakes Way/The Southern Parkway intersection to be constructed to avoid removal of existing vegetation and designed as an entry feature to the South Forster urban area.
 5. Construction of a cycle/pedestrian link connecting the National Park to Pipers Bay within or adjacent to the vegetation corridor along the Dunns Creek tributary.
 6. It is recommended that low density residential development on Residential 2(a) zoned land achieve average yields of 13 to 15 dwellings per hectare. Development types should include 1 and 2 storey detached dwellings and dual occupancies on a mix of medium and large lots 450m² and greater, with 10% of the developable land being allocated for “small lot housing” developments (250m² to 450m²) and the creation of larger lots (greater than 1000m²) suitable for multiple dwelling developments under Community Title incorporating narrower roads and common open space areas. Development yields on land zoned Residential 2(b) and small lot housing sites are to achieve average densities of between 20 and 50 dwellings per hectare.
 7. On land adjacent to the proposed focal points of activity (ie. the proposed Neighbourhood Centre, community facilities and open space areas), it is envisaged that a mix of medium density housing types will be constructed within these locations achieving an average density of 40 to 50 dwellings per hectare with a maximum building height of 3 storeys.
 8. It is recommended that Council give consideration in the proposed Employment Strategy to the rezoning of the land fronting The Lakes Way within the Pipers Creek Development Precinct to 4(a) General Industrial to accommodate commercial/bulky goods development. (Note: the viability of this location for bulky goods will be dependant on the outcome of the development application by Stocklands proposing 14,000m² of bulky goods outlets on nearby land). Controls should be provided to guide the form of development, and the provision of signage, landscaping and service road access. Additionally, the remainder of the site should be rezoned to permit medium density and tourist related developments. Residential development within this locality to achieve average densities of 40 to 50 dwellings per hectare and be limited in height to 3 storeys.
 9. Consideration to be given to maintaining the semi-rural character and the scenic quality assets of the area through retention of existing vegetation, landscape treatments and urban design controls on urban development.

10. Investigate retention of all existing vegetation within the buffer areas to the WWTP and the quarry site (future industrial) to: serve as a buffer between future incompatible uses (industrial/residential); a north-east/south-west riparian corridor linking the National Park and the lakes vegetation communities; a visual screen/scenic quality asset, ecological corridor, and an area of transition between the National Park and future urban development.

7.8 Summary of Precinct Analysis

The following table provides a summary and comparison of the findings and recommendations of the preceding Precinct analysis. Discussion of overall housing and land supply for Forster/Tuncurry and the consequent Maximum Potential Population is provided in Chapter 6.

Table 7.1 Comparison of Potential Housing Yields

Precinct	Zone	Current Net Average Density (Dwellings/Ha)	Target Net Average Density (Dwelling/Ha)	Comments
Tuncurry Town Centre and Lakeside Precinct	2(a) Low Density Res.	13	20	Location has good access to the town centre facilities. In a 2(a) zone, 1-2 storey townhouse and villa style developments are preferred (as an affordable housing option). Discourage large single dwellings. Seek to maximise development potential within 2(b) and 2(c) zones. Investigate opportunities to rezone additional land to achieve higher densities.
	2(b) Med. Density Res	15-45	30-40	
	2(c) High Density Res.	58-88	80-100	
Tuncurry Residential Precinct	2(a) Low Density Res.	12	15	Established area and character. Little scope to increase densities other than by encouraging low scale dual occupancies and multiple dwelling developments where possible.
North Tuncurry New Development Precinct	2(a) Low Density Res.	15	20	New release areas should be designed to integrate the natural assets of the location with a clear urban structure based on the creation of focal points of activity around which higher density residential development should be carefully located and designed.
	2(b) & 2(c) Medium/ High Density Res.		Up to 70 (4-5 storeys)	
Forster Town Centre and Lakeside Precinct	2(a) Low Density Res.	13	20	Location has good access to the town centre facilities. Seek to maximise development potential within 2(b) and 2(c) zones. Discourage large single dwellings. On 2(a) and 2(b) land east and south of the town centre, encourage redevelopment for 1-2 storey townhouse and villa style developments as a preferred affordable housing option. Investigate opportunities to increase building heights in selected locations and rezoning of additional land to achieve higher densities.
	2(b) Med. Density Res	13	30-40	
	2(c) High Density Res.	42	80-100	

Precinct	Zone	Current Net Average Density (Dwellings/Ha)	Target Net Average Density (Dwelling/Ha)	Comments
Forster Urban Area Precinct	2(a) Low Density Res.	9	15	In established areas there is little scope to increase densities other than to encourage low scale dual occupancies and multiple dwelling developments where possible. Undeveloped residential land should contain a component of small lot housing to increase densities and housing choice. Investigate opportunities to rezone 2(a) land to 2(b) in close proximity to the shopping centres.
	2(b) Med. Density Res	13	25-30	
South Forster New Development Precinct	2(a) Low Density Res.	14	15-20	New release areas should be designed to integrate the natural assets of the location with a clear urban structure based on the creation of focal points of activity around which higher density residential development should be carefully located and designed.
	2(b) Med. Density Res	N/A	20-50 (Max. 3 storey)	

8. Review of Local Planning Controls

8.1 Introduction

This Chapter seeks to identify those statutory measures needed to maximise housing opportunities, ensure diversity in the form of housing and address the needs of the future population in terms of the provision of affordable housing.

Previous Chapters have identified a range of issues relevant to the local planning controls in place including:

- ▶ Maximising development potential without jeopardising valuable environmental assets and desired character;
- ▶ Ensuring an appropriate mix of housing types and function to meet the current and anticipated change in demand over time; and
- ▶ Meeting the demands on infrastructure created by population growth.

The current planning controls have been assessed in relation to their adequacy in guiding development to meet the needs of the future population. The following sections make recommendations in relation to amendments to the current planning provisions for Council's consideration.

8.2 Great Lakes Local Environmental Plan 1996 (LEP 1996)

8.2.1 Overall Strategic Plan

It is noted that Council does not have an overall and comprehensive Strategic Plan that underpins and justifies the planning controls and Council policies currently in force (eg. Lake Macquarie Lifestyle 2020 Strategy). There are however, a number of Shire Wide and locality specific strategies that provide a reasonable foundation upon which strategic planning decisions can and have been made. While it is not considered essential at this point in time, Council may wish to consolidate the existing strategic planning studies into one comprehensive and integrated strategic plan as a basis for the future review of the principle LEP.

8.2.2 Zone Objectives

A review of the zone objectives for those zones that permit residential development has highlighted a need to place greater emphasis on housing mix and affordable housing options. It is recommended that an additional **Objective B** be added to the low, medium and high density residential zones to the effect "*provide for a suitable and appropriate variety of housing for a range of household types and needs*". Such an objective would provide a more explicit reference to meeting the needs of the future population and if challenged, justify Council's position in relation to other recommended provisions in the subservient planning controls below.

8.2.3 Urban Consolidation and Redevelopment

Section 6.4 and the Precinct specific sections in Chapter 7 of this report discuss the potential housing supply remaining within the existing residentially zoned areas and makes recommendations in relation to amendments to the zone boundaries to maximise additional housing opportunities in close proximity to services, consistent with the principles of urban consolidation. The recommendations include:

- ▶ Extending the area of the 2(c) zone in Forster and Tuncurry Town Centres with the view to including additional land where taller buildings and other forms of higher density housing forms can be considered; and
- ▶ Increasing residential densities within the older areas of Forster/Tuncurry in close proximity (800 metres) to the town centres and Stockland Shopping Centre and the Boundary Street/Fairway Crescent Neighbourhood Shopping Centre.

8.2.4 Dwellings in a 2(c) Zone

To ensure that the optimum potential of land is realised it is recommended that any dwelling houses in a 2(c) High Density Zone only be permissible with the consent of Council. In those circumstances where Council is of the opinion that a single residence on a lot of land with greater density potential is an under-utilisation of that land, Council will be in a position to refuse such an application. Single dwelling-houses and dual occupancy development should only be permitted in a 2(c) zone in special circumstances (eg. isolated smaller blocks where the opportunity to amalgamate lots has been lost or is not practical). This would involve an amendment to the Residential 2(c) zone table to make dwelling-houses a permitted use only with consent and an amendment to the Complying Development provisions in DCP No. 28 to exclude dwelling-houses in a 2(c) zone.

8.2.5 Affordable Housing

This Housing Strategy has identified a potentially serious deficiency in the provision of affordable housing in Forster/Tuncurry. Chapter 5 of this Report canvasses a number of options to assist in addressing the current and future concerns associated with the provision of affordable housing. One option that warrants consideration, that has been introduced in some metropolitan Councils, is the introduction of planning provisions that provide incentives for developers to provide a proportion of housing within larger developments as affordable housing.

Chapter 5 discusses the use of Section 94 Developer Contributions of the EP&A Act 1979 as a means for the provision of affordable housing. It is recommended that subject to the upcoming amendments to the Act, Council pursue appropriate amendments to the LEP and its relevant Contributions Plan to ensure that opportunities are realised.

8.2.6 Encouraging a Greater Variety of Housing Types

To provide an opportunity for a greater mix of housing types and densities, it is recommended that the LEP be amended to include a definition for “small lot housing” in the village, low and medium density zones. This would allow smaller houses on blocks between 250m² and 450m² and encourage the creation of integrated developments involving closer living in an attractive environment.

The DCPs should be reviewed to ensure that they encourage and provide guidance for a greater variety of housing types and styles, including small lot housing, dual occupancies and villa housing. This could be achieved through specific lot size, height and site coverage provisions.

Council’s DCPs could also be amended to ensure that there is adequate encouragement of affordable housing through a range of bonuses and/or concessions covering such aspects as height, number of dwellings/units and car parking requirements.

Council’s DCP for Residential Development Urban Areas should be amended to ensure that there is a provision for adaptable housing particularly for aged and disabled people.

8.2.7 Subdivision

DCP No.31 for Subdivision provides controls for all forms of subdivision including residential subdivision. The DCP deals with the range of controls and design principals that need to be considered in subdivision proposals, including effluent disposal, environmental issues, bushfire, site contamination and acid sulphate soils. In relation to residential subdivision, there are provisions for lot orientation and dimensions but no specific minimum lot sizes. For lots less than 450m² in area there is a requirement that the subdivision be considered as part of an integrated housing development. There are restrictions on use of battle-axe lots. Design principles also address road design, pedestrian/cyclist facilities and public open space.

It is considered that with the exception of specific controls on small lot housing to ensure appropriate design outcomes, the Subdivision DCP is adequate for the purposes of achieving the desired housing supply outcomes.

8.2.8 Tall Buildings DCP (May 1998)

The Tall Buildings DCP indicates areas where tall buildings are permitted within Forster and Tuncurry. The DCP aims to maintain the low-key coastal character of Forster-Tuncurry and set standards for solar access, privacy, noise, views, vehicular access, parking, outdoor open space and landscaping. The DCP also includes provisions for building height, lot size and setbacks for particular precincts within Forster and Tuncurry.

While the DCP focuses on controls on individual “tall” buildings, it is considered that there is inadequate attention given to options for a broader range of building forms that may produce a more desirable urban design outcome.

The DCP needs to be updated to reflect recent State Government policies including SEPP 65 Residential Flat Design Code and the BASIX Code for water and energy efficiency, which comes into force in Great Lakes on 1 July 2005.

Shortcomings identified in the DCP include the fact that the lift wells are considered to be inclusive within the floor space ratios, which result in building cores with only 1 lift (BCA compliant but not a good practical design outcome).

The DCP also allows for under building (partially underground) carparks to be constructed at street level, resulting in streetscapes consisting of carpark facades. There are also no provisions in the DCP to encourage mixed-use development, which results in more lively town centres and fails to take advantage of retail and commercial opportunities at street level.

Consideration should be given to expansion of the Tall Buildings DCP into a “Higher Density Living Code” that could incorporate other forms of higher density typologies to cater for a greater diversity of building type, size and price, allowing for different dwelling mixes, whilst still retaining a higher density outcome.

8.2.9 Section 94 Contributions Plans

Council has a number of Section 94 Plans, both Shire-wide and area specific. Specific Section 94 Plans include the following:

- ▶ Great Lakes Wide s94 Contributions Plan
- ▶ Forster District s94 Contributions Plan
- ▶ Section 94 Contributions Plan Town of Forster – Drainage and Roads
- ▶ South Forster Section 94 Contributions Plan Arterial Roads and Drainage
- ▶ Section 94 Contributions Plan North Tuncurry Release Area

The Great Lakes Wide s94 Contributions Plan provides funds for the continuing provision of public services and facilities such as library books and rural fire fighting services.

The Forster District s94 Contributions Plan 2001 - Provides funds for surf life saving equipment and the Forster Aquatic Centre. This Plan applies only to areas considered to be within the “catchment of users” for these facilities. For the Aquatic Centre the catchment is considered to be within 30 minutes drive.

The Town of Forster Section 94 Contributions Plan - Allows for levying for contributions for roads and drainage as a result of new development and redevelopment within the Forster urban area. The assumptions in this Plan for the rate of residential infill development within Forster, particularly in relation to medium and higher density development, will require review based on the outcomes of the Housing Strategy.

The South Forster Section 94 Contributions Plan - Provides contributions for newly developing or redeveloping areas at South Forster. This includes the area to be included in the South Forster Structure Plan. The Plan was effective from 1 January 2003.

The purpose of the South Forster Contributions Plan is to provide funds for the continuing provision of public services and facilities that benefit the community, such as arterial roads and drainage. The contributions under this Plan must be for the growing population that new development will bring. The contributions can be for both land acquisition and for new facilities.

The Section 94 Contributions Plan for North Tuncurry Release Area - Applies to a possible future area for urban development at North Tuncurry.

The findings and recommendations of the Housing Strategy for Forster/Tuncurry will have implications for the above Section 94 Plans in terms of likely housing yields and associated facilities. In addition the South Forster Section 94 Contributions Plan will also require review following completion of the South Forster Structure Plan.

These Plans may also require further review following any amendment of Great Lakes LEP and any of the DCPs. There may be scope to consolidate some of the Section 94 Plans as part of the review.

8.2.10 Structure Plans for New Release Areas

Structure Plans for new release areas (eg. South Forster) must contain sufficient information to guide the form of development to achieve target densities and create livable communities.

9. Housing Strategy Action Plan

9.1 Introduction

The purpose of this Housing Strategy is to:

- ▶ Ensure that development of the limited 'greenfield' sites available to accommodate the growth of Forster/Tuncurry is maximised without compromising the quality of the natural and living environment and that it is responsive to the housing needs of the existing and future population, and
- ▶ Provide detailed information relating to housing supply and demand within the Forster/Tuncurry region and to use this to guide decisions on residential densities, neighbourhood design, housing design and type, and as a means of providing more affordable housing.

To achieve this end, it has been necessary to:

- ▶ Review the existing state, regional and local planning provisions as they apply to the provision of housing in Great Lakes;
- ▶ Identify the character and likely housing needs of the current and future population of Forster/Tuncurry;
- ▶ Identify the nature of the existing housing stock in relation to the current mix of housing forms and densities being achieved;
- ▶ Ascertain the need for the provision of affordable housing in the future and identify the options available to encourage that provision;
- ▶ Undertake an analysis of housing and land supply and identify the implications of future population growth;
- ▶ Summarise the constraints and opportunities for future development as they apply to precincts; and
- ▶ Review the current planning controls and make recommendations as to amendments that will assist in achieving the desired housing outcomes.

As a result of the review and analysis of the broad range of housing related information, a number of important issues emerged. These issues will have serious implications for the State Government and particularly Great Lakes Council as the local regulator of development.

9.2 Major Issues Arising from the Detailed Analysis

9.2.1 Planning Controls

Government authorities are aware of the increasing pressures of development on our fragile coastal areas as evidenced by recent state government initiatives such as the NSW Coastal Design Guidelines and State Environmental Planning Policy No. 71 – Coastal Protection.

Over recent years Council has adopted a number of planning controls and development strategies that will influence the form and density of housing in Forster/Tuncurry. There is a need to amend and expand some of these controls and to update the strategies to address current trends and adopt best practice planning approaches to development.

9.2.2 Population Growth

High demand for housing in coastal areas such as Forster/Tuncurry is expected to continue due to continuing migration patterns.

It is predicted that the current 2% growth trend will continue with the population of Forster/Tuncurry increasing from 17,996 (2001 Census) to approximately 30,000 people in 2026 (ie. 350 people per annum increasing to 450 people per annum over the next 20 years).

The population characteristics of Forster Tuncurry displayed the following important features:

- ▶ With 38 % of the population of Forster/Tuncurry is 60 years or older, there is increasing pressure to provide support services and appropriate housing;
- ▶ At the time of the 2001 Census, 25% of the population of Forster/Tuncurry were aged between 40-60 years and 20 % of the population are younger than 19 years with the largest age group between 10-14 years. This indicates a fairly high proportion of the population is made up of mature families with teenage and young children;
- ▶ There is a distinct lack of 20-30 year olds in Forster/Tuncurry. This is as a result of the lack of tertiary education and employment opportunities available in the area with many having to move to larger centres for learning and early employment;
- ▶ 74% of all households in Forster/Tuncurry are made up of one or two persons (primarily retirees and the elderly). With the projected decline in the average occupancy rate per dwelling and the ongoing interest in Forster/Tuncurry as a desirable place to retire, the particularly low occupancy rates are expected to continue. There is and will continue to be a market for smaller well-designed housing forms;
- ▶ There is a need for more appropriate housing designed to accommodate the needs of people with disabilities and limited mobility (eg. in the form of single storey dwellings and ground floor units with disabled access in close proximity to community services and facilities); and
- ▶ 26% of dwellings were being rented either from state housing or other landlords such as private renters. At the time of the 2001 Census, only 2.8% of occupied dwellings were classified as public housing. There is an identified need for more community housing due to the generally low incomes of certain sectors of the population including the aged, disabled, unemployed and indigenous populations.

9.2.3 Housing and Land Supply

Land supply and building approval statistics indicate that to date there has been a reasonable match between supply and demand for housing.

The housing demand is continuing to focus on the middle of the market (mid-priced units as holiday/investment properties and mid-priced houses for first home-buyers and active retirees).

A significant proportion of the aged population (570 people) are currently accommodated in the six large aged-care facilities in Forster/Tuncurry:

- ▶ With a high proportion of the households on low incomes (unemployed, single parent families, young people, retirees on fixed incomes, indigenous population) there is a high demand for affordable housing of all types (low cost housing, public housing, rental accommodation);
- ▶ The analysis of housing and land statistics has identified that while there is significant redevelopment potential within the existing urban areas (up to 30 years or more), it is estimated that there is currently only 7 or 8 years supply of vacant residentially zoned land available in the Forster/Tuncurry area; and
- ▶ There is a significant amount of land in Forster/Tuncurry that, subject to investigation, may generate up to 4000 dwellings based on optimum lot yields (average 20 lots per hectare of developable land). If current yield trends are maintained (ie. new release areas primarily designed for separate residences achieving 13 lots per hectare) the housing yields will be significantly reduced.

There is a need to look towards more sustainable housing forms. That is, minimise urban sprawl, the use of the car, reduce runoff and control water quality, maximise access to facilities and services and create more livable communities through quality urban design ('Smart Growth').

9.3 Housing Strategy Action Plan

The previous Chapters of this report provide detailed discussion of the issues to be considered in the formulation of a Forster/Tuncurry Housing Strategy Action Plan. The following Table 9.1 provides a summary of the recommended actions needed to ensure that the purposes of this Strategy as detailed in 9.1 above are achieved.

Table 9.1 Housing Strategy Action Plan

Issue	Strategy/Action
LEP Amendments	<ol style="list-style-type: none"> 1. Extend the area of the 2(c) zones in Forster and Tuncurry with a view to including additional land where taller buildings will be considered. Undertake a site-specific analysis to identify other locations within the 2(c) zone where building heights could be increased. 2. Introduce a new 3(b) Business Support Zone over selected sites on the fringe of the town centre with the objective being to provide for higher density residential and tourist accommodation, over commercial and retail premises. 3. Subject to more detailed investigations, increase residential densities within the older areas of Forster and Tuncurry. In particular, those areas containing older housing stock within 800 metres (10 minutes walk) of: <ul style="list-style-type: none"> ▶ The Forster and Tuncurry Town Centres; ▶ The Boundary Street/Fairway Crescent Neighbourhood Shopping Centre; and ▶ The Stockland Shopping Centre. <p>Zone land for medium density development around key centres and near public transport nodes.</p> 4. Investigate amendments to the current planning provisions to provide development trade-off incentives for developers who provide a proportion of the development yield as affordable housing. 5. Investigate amendments to relevant planning provisions that will allow for development bonuses for consolidation of lots within the Residential 2(b) and 2(c) zones. 6. With the intent of preserving affordable housing options, consider rezoning existing caravan parks in key locations to a Special Uses Zone. 7. Subject to amendments to Section 94 of the EPA Act 1979, Council proceed to include provisions to require the dedication of land and/or payment of monetary contribution from development that creates demand for the provision of affordable housing in the location.

Issue	Strategy/Action
Amendments to Development Control Plans and Section 94 Developer Contribution Plans	<ol style="list-style-type: none"> 1. Introduce DCP controls in Residential and Subdivision DCPs in relation to dwelling and hard-stand site coverage ratios in various zones. This will address the issue of large dwellings on smaller lots as well as sustainability and urban design considerations. 2. Provide incentives to developers to build housing to adaptable design standards. 3. Introduce planning controls that require I in every 10 dwellings within a development to comply with AS4299 (Class C) which includes: <ul style="list-style-type: none"> ▶ Car parking linked to the dwelling by an unobstructed path of travel at a suitable gradient for wheelchair access; ▶ Entries, doors and passageways wide enough to allow for wheelchair access; ▶ Fixtures and fittings complying with AS1428 Part 2; and ▶ Accessible and continuous paths of travel are provided from the street to circulation areas and thoroughfares within the building and are clear of obstacles so as not to impede mobility. 4. It is recommended that the “Tall Buildings DCP” be revised to be incorporated into a “Higher Density Living Code” that incorporates other forms of higher density typologies to cater for a greater diversity of building type, size and price allowing different use mixes (eg commercial/recreation/tourism and residential uses), whilst still retaining a higher density outcome. 5. Review the development controls contained in the Tall Buildings Development Control Plan to ascertain whether the resulting taller developments are meeting the intentions of the DCP in relation to overall height, maintenance of view corridors, shadow impacts and the adequate provision of ground level open space areas.
New Residential Release Areas	<ol style="list-style-type: none"> 1. New low density residential development to have minimum densities of 15 dwellings per hectare in ‘greenfield’ housing estates with medium density development around key centres and focal points to achieve higher densities ranging from 30 to 70 dwellings per hectare. 2. Identify and promote appropriate sites for aged care facilities. 3. Require 10% of all lots in new residential estates (creating greater than 10 lots) to be “small lot housing” (ie. 250m² to 450m² in area).

Issue	Strategy/Action
Site Specific Initiatives	<ol style="list-style-type: none">1. Investigate opportunities to incorporate mixed-use (residential /retail /commercial) development within the proposed expansion of the Stockland Shopping Centre.2. Introduce a 3D City Model for Forster Town Centre (and possibly Tuncurry Town Centre) such as the one used by Gosford and Newcastle Councils which is a very powerful design tool used to model the massing effect in relation to the topography and to facilitate view, vista, context and shadow impact analysis.

Issue	Strategy/Action
Affordable Housing	<ol style="list-style-type: none"> 1. Encourage development of affordable housing options in appropriate locations, including: <ul style="list-style-type: none"> ▶ Shared living and working spaces (eg working from home); ▶ Shop-top housing; ▶ Mixed tourist/residential accommodation; ▶ Eco-villages; ▶ Long term caravan sites; ▶ Boarding houses, bedsitters; ▶ Good practice mobile home estates; and ▶ Retirement accommodation (particularly self-care and hostel accommodation). 2. It is recommended that Council prepare a detailed Affordable Housing Strategy that offers a variety of options and incentives for the provision of such housing by both the public and private sectors. Council may also wish to consider the employment of an Affordable Housing Officer to assist in the policy development process and the coordination and implementation of Council's chosen initiatives. 3. Develop planning provisions that provide density bonuses and development concessions to provide a proportion of affordable housing in new housing developments. 4. Investigate the development of an incentive system / developer agreements to facilitate affordable housing (eg. transferable development rights, reduced car parking requirements, rate reductions for welfare organisations). 5. Encourage the development of shop-top housing development within the commercial centres to provide an alternative housing choice close to services, to increase vitality and viability of the retail centres and improve security through casual surveillance. 6. Council to consider joint venture housing projects for the provision of affordable and social housing with non-profit housing providers/managers.

Issue	Strategy/Action
	<ol style="list-style-type: none"> 1. Council encourage the NSW State Government to give consideration to developing a strategy that educates and encourages developers to design and build affordable housing. 2. Council lobby relevant State Government agencies to assist local governments to require an increase in private housing to be built to design standards to accommodate older people and people with disabilities. 3. Council advocate for increased public and community housing in the Shire. 4. Council purchase surplus land and/or re-use of existing Council or State owned land in strategic locations for possible joint ventures into affordable housing with State Government and/or private industry/community housing sector. 5. Encourage the provision of State Environmental Planning Policy "Seniors Living" development in urban areas where suitable infrastructure to support this type of development is available. Provision of on-site facilities to address the needs of the residents is to be encouraged. 6. Support the upgrading of existing Mobile Home Parks and Caravan Parks to provide a better living environment for permanent residents. 7. Consider the introduction of a minimum number of sites in a caravan park to be available for permanent residents (eg. 30% permanent).
Special Needs Groups	<ol style="list-style-type: none"> 1. Ensure residents and developers are aware of information produced by government agencies in relation to design options for adapting homes to cope with changes in mobility. 2. Investigate ways to provide support to groups to resource new initiatives in the provision of crisis and transitional housing. 3. Advocate for appropriate support services for people with special needs. This includes the provision of adequate health care services.

Issue	Strategy/Action
Education and Promotion	<ol style="list-style-type: none"> 1. Investigate the feasibility of running a regular Urban Design Awards program. 2. Work with Housing Industry representatives to develop housing forms that will facilitate ease of conversion into granny flat or duplex accommodation. 3. Educate developers and builders as to the need to provide higher densities and to facilitate a greater diversity in the type of housing in new and existing residential areas. Develop an information booklet of 'best practice' examples to emphasise to developers and builders the types of housing the Council is encouraging. 4. Council engage in a program of consultation with the government and non-government sectors, initially by releasing the Forster/Tuncurry Housing Strategy for information and feedback. This should be followed by a Housing Forum, the outcome of which should be an Action Plan involving all housing sector stakeholders.
Accessibility	<ol style="list-style-type: none"> 1. Expand and formalise the pedestrian and cycleway network to facilitate access to centres of activity that include neighbourhood and retail centres, schools, recreation areas, employment generators and transport nodes. 2. Explore opportunities for expansion of existing employment generating activity, with high employment activities located as close as practical to public transport facilities.
Monitoring and Review	<ol style="list-style-type: none"> 1. Projected growth figures, development and subdivision statistics are to be reviewed in relation to projected figures as part of the Annual State of the Environment Reporting process. 2. The Forster/Tuncurry Housing Strategy is to be reviewed in relation to progress towards the achievement of the recommended strategies on an annual basis. 3. The Housing Strategy is to be reviewed and revised as required on a 5 year basis.

10. References

ABS (2001) *Census Data*.

ABS (2004) "Australian Social Trends – Population: Seachange, New Coastal Residents" in *Australia Now*.

AHURI Research (2004) *Projected Housing Demand in Australia to 2011*
<http://www.ahuri.edu.au/global/>

AHURI Research (2004) A Practical Framework for Expanding Affordable Housing Services in Australia: Learning from Experience www.ahuri.edu.au

Berry, Mike, & Hall, John (2002) New Approaches to Expanding the Supply of Affordable Housing in Australia: an Increasing Role for the Private Sector, Australian Housing and Urban Research Institute (AHURI).

BIS Shrapnel, (2005) The Holiday Home Market in Australia, Outlook to 2009, February 2005.

Brisbane City Council (Date Unknown), Brisbane Affordable Housing Strategy 2003-05.

Byron Shire Council (2002) *Affordable Housing Strategy for Urban Areas 2002* (adopted by Council 16/8/02).

Camden Council (2004) *Households: Low income households*,
<http://www.id.com.au/camden/commatlas/default.asp?MnId=5&PgID=@> (Accessed 8/12/2004).

De Groot & Benson Pty Ltd (2000) *South Forster Local Environmental Study, Volume One*, Prepared for Great Lakes Council, May 2000.

Dept of Planning (1989) Hunter Regional Environmental Plan.

Dept of Planning (1994) Hunter Coastal Urban Settlement Strategy.

Dept of Planning (2002) Residential Flat Design Code.

Ecotone Ecological Consultants Pty Ltd (2003) *Species Impact Statement: For the Proposed Residential Development at Lots 103, 142 & 178, The Lakes Way, Forster*, prepared for Morris Bray Architects Pty Ltd and Wise Property Group Pty Ltd.

Ecotone Ecological Consultants Pty Ltd (2004) Flora and Fauna Assessment: For a Local Environmental Study at Lots 401 and 402 in DP 773088 and Lots 2 in DP 548504, The Lakes Way, Forster, Prepared for Great Lakes Council.

ERM Mitchell McCotter (1997) *Eight Part Test – Lots 4-7 DP 249361, South Forster* undertaken for Degotardi Smith and Partners.

ERM Mitchell McCotter (1999) Sweet Pea Road, Sand Extraction, Lot 2, DP 614397, Statement of Environmental Effects, Prepared for Roberts, Wilson and Kneebone.

Gold Coast City Council (Date Unknown), *Housing for All of Us, Draft Strategy*.

Gosford City Council, (2004) Draft Gosford Affordable Housing Strategy 2004, November 2004.

Great Lakes Council (GLC) (1996) *Local Environmental Plan 1996*.

GLC (1998) Tall Buildings: Development Control Plan

GLC (1999) Residential DCP for Urban Areas.

GLC (1999) Development Control Plan No. 28: Except and Complying Development

GLC (2000) Great Lakes Council Social Plan 2000 – 2004

GLC (2001) Development Control Plan No 31 Subdivision.

GLC (2002) Forster District s94 Contributions Plan

GLC (2002) South Forster Section 94 Contributions Plan Arterial Roads and Drainage Schedule of Conditions

GLC (2002) Strategic Plan for the Economic Development of the Great Lakes Area: Socio-Economic Overview, July 2002

GLC (2004) Great Lakes Wide S94 Contributions Plan.

GLC (2004) Draft Great Lakes Council Vegetation Strategy, August 2004.

GLC (Date Unknown) Section 94 Contributions Plan Town of Forster – Drainage and Roads.

GLC (Date Unknown) Section 94 Contributions Plan – North Tuncurry Release Area.

Lake Macquarie City Council (2000) *Lifestyle 2020 Strategy*.

Lake Macquarie City Council (2004) *Development Control Plan No. 1*.

Hunter Valley Research Foundation (HVRF) (2003) *Newcastle and the Hunter Region 2002-2003*, Maryville

Qld. Department of Housing (2004) www.housing.qld.gov.au

Martin, Chrisanya (2003) Forster/Tuncurry Conservation and Development Strategy, Volume 1: Strategy, Great Lakes Council.

Martin, Chrisanya (2003) Forster/Tuncurry Conservation and Development Strategy, Volume 2: Background Information, Great Lakes Council.

McDonald, Peter (2003) Medium and long-term projections of housing needs in Australia – final narrative report, June 2003 (AHURI).

Milligan, V., Phibbs, P., Fagan, K. And Gurrán, N (2004) A Practical Framework for Expanding Affordable Housing Services in Australia: Learning From Experience, AHURI (July 2004)

Moullakis, Joyce (2004) *Seachangers Lift Property Prices*, in Financial Review 31 Oct 2004.

Newcastle City Council (NCC) (Date Unknown) *City West Unlocking the Potential - DCP 40*

NCC (2004) Draft Affordable Housing Strategy: October 2004.

NSW Department of Housing (2004) www.housing.nsw.gov.au

NSW Department of Housing (2004) Debt Equity Affordable Housing Expression of Interest Guidelines.

Richard Green Consulting (2001) *South Forster Central Catchment Drainage Strategy Review*, Prepared for Great Lakes Council, June 2001

Smyth Maher & Associates Pty Ltd (2004) Extension to an Existing Sand Quarry, Lots 22 and 23, DP 1023003, Sweetpea Road, South Forster, Development Application and Environmental Impact Statement, March 2004

State Environmental Planning Policies, including SEPP 65, SEPP 71 and Seniors Living SEPP.

Taylor, Chris Mid North Coast NSW – Looking Forward, in Developers Digest

GHD Pty Ltd ABN 39 008 488 373

352 King St Newcastle NSW 2300
PO Box 5403 Hunter Region Mail Centre NSW 2310
T: (02) 4979 9999 F: (02) 4979 9988 E: ntlmail@ghd.com.au

© **GHD Pty Ltd 2007**

This document is and shall remain the property of GHD Pty Ltd. The document may only be used for the purpose of assessing our offer of services and for inclusion in documentation for the engagement of GHD Pty Ltd. Unauthorised use of this document in any form whatsoever is prohibited.

Document Status

Rev No.	Author	Reviewer		Approved for Issue		
		Name	Signature	Name	Signature	Date
0	K Blackmore	I Shillington		T Kovats		