

Appendix 4: Affordable Housing Need by LGA

1.1 Affordable Housing Need for Wollongong LGA

Applying the same methodology to Wollongong LGA, with relevant LGA figures for rates and distribution of housing stress and social housing, and DPE 2022 population projections for that LGA, the following can be seen from the table below:

- Around 11,875 households are currently in housing stress, with the vast majority renters and most of these very low and low income renters;
- At least 5,385 additional households are projected to be in need of affordable housing by this measure by 2041, including at least 1,941 of these provided as social housing dwellings to maintain the existing 7.1% rate of social housing in the LGA;
- This is a total of 17,260 households (current and projected) by 2041, with the following characteristics:
 - At least **60% would need to be smaller strata dwellings** and 40% suited to families with children, and
 - Around **85% would need to be for renters**, the vast majority of these on very low incomes (58%) as well as low incomes (25%);
 - At least 1,940 dwellings would need to be provided as social housing.

This is shown in the following table.

Table 0.1: Wollongong LGA total current & projected affordable housing need to 2041

		Renting Households			Purchasing Households		
		Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL	Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL
Total required (at 2021) (1)	Affordable to Very Low Income Households	3,669	1,304	4,973	282	237	519
	Affordable to Low Income Households	1,367	1,466	2,833	394	374	768
	Affordable to Moderate Income Households	665	1,138	1,803	418	562	980
Additional projected 2021-2041 (2)	Affordable to Very Low Income Households	1,064	378	1,442	82	69	151
	Affordable to Low Income Households	397	425	822	114	108	223
	Affordable to Moderate Income Households	193	330	523	121	163	284
Social housing (3)	Affordable to Very Low Income Households	1,165	776	1,941	n/a	n/a	n/a
TOTAL (current + additional projected + social housing) (4)	Affordable to Very Low Income Households	5,897	2,459	8,356	364	306	670
	Affordable to Low Income Households	1,764	1,891	3,655	509	482	991
	Affordable to Moderate Income Households	858	1,467	2,326	539	725	1,264

Source: JSA 2022 calculation based on DPE 2022, ABS 2021.

(1) Derived from JSA housing stress calculations using ABS 2021 Census, small and large household totals pro rata based on housing stress analysis by household/family type which does not include all household types.

(2) Derived from (1) and DPE 2022 projected implied dwellings for **Wollongong LGA**, 29% increase in # of dwellings 2021-2041.

(3) Derived from ABS TableBuilder Pro, 2021 Census of Population and Housing, Total social housing rented dwellings excluding not stated, **7.1% for Wollongong LGA**, 60/40 split to small/large households.

(4) Sum total of (1), (2) & (3) for very low income households, sum total of (1) & (2) for low and moderate income households.

1.2 Affordable Housing Need for Shellharbour LGA

Applying the same methodology to **Shellharbour LGA**, with relevant local figures for rates and distribution of housing stress and social housing, and DPE 2022 population projections for that LGA, the following can be seen from the table below:

- Around 4,045 households are currently in housing stress, with the vast majority renters and most of these very low and low income renters;
- At least 2,465 additional households are projected to be in need of affordable housing by this measure by 2041, including at least 807 of these provided as social housing dwellings to maintain the existing 6.6% rate of social housing in the LGA;
- This is a total of 6,510 households (current and projected) by 2041, with the following characteristics:
 - At least **50% would need to be smaller strata dwellings** and 50% suited to families with children,
 - Around **77% would need to be for renters**, with 81% of these on very low and low incomes (54% and 27% respectively);
 - At least 807 dwellings would need to be provided as social housing.

This is shown in the following table.

Table 0.2: Shellharbour LGA total current & projected affordable housing need to 2041

		Renting Households			Purchasing Households		
		Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL	Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL
Total required (at 2021) (1)	Affordable to Very Low Income Households	881	475	1,356	130	79	209
	Affordable to Low Income Households	404	549	953	208	164	372
	Affordable to Moderate Income Households	207	462	669	224	261	485
Additional projected 2021-2041 (2)	Affordable to Very Low Income Households	361	195	556	53	33	86
	Affordable to Low Income Households	166	225	391	85	67	153
	Affordable to Moderate Income Households	85	189	274	92	107	199
Social housing (3)	Affordable to Very Low Income Households	484	323	807	n/a	n/a	n/a
TOTAL (current + additional projected + social housing) (4)	Affordable to Very Low Income Households	1,726	993	2,718	183	112	295
	Affordable to Low Income Households	570	774	1,344	294	231	525
	Affordable to Moderate Income Households	292	651	943	316	368	684

Source: JSA 2022 calculation based on DPE 2022, ABS 2021.

(1) Derived from JSA housing stress calculations using ABS 2021 Census, small and large household totals pro rata based on housing stress analysis by household/family type which does not include all household types.

(2) Derived from (1) and DPE 2022 projected implied dwellings for **Shellharbour LGA**, 41% increase in # of dwellings 2021-2041.

(3) Derived from ABS TableBuilder Pro, 2021 Census of Population and Housing, Total social housing rented dwellings excluding not stated, **6.6% for Shellharbour LGA**, 60/40 split to small/large households.

(4) Sum total of (1), (2) & (3) for very low income households, sum total of (1) & (2) for low and moderate income households.

1.3 Affordable Housing Need for Kiama LGA

Applying the same methodology to **Kiama LGA**, with relevant local figures for rates and distribution of housing stress and social housing, and DPE 2022 population projections for that LGA, the following can be seen from the table below:

- Around 685 households are currently in housing stress, with almost 80% renters, and a reasonably even distribution between very low, low and moderate income households, likely related to the ongoing outmigration of those on very low and low incomes;
- At least 265 additional households are projected to be in need of affordable housing by this measure by 2041, including at least 45 of these provided as social housing dwellings to maintain the existing 1.1% rate of social housing in the LGA, although it is noted that this is well below the regional and NSW averages;
- This is a total of 950 households (current and projected) by 2041, with the following characteristics:
 - At least **60% would need to be smaller strata dwellings** and 40% suited to families with children;
 - Almost **80% would need to be for renters**, with a relatively even spread among very low, low and moderate income renting households;
 - At least 45 dwellings would need to be provided as social housing, although as noted this is likely to be well below what is actually needed in the LGA.

However as discussed later, this is to be a significant underestimate of future need, particularly among key workers and older people as they retire, with the projected figure based on a relatively low rate of housing stress due to the fact that many such households have already left the LGA.

This is shown in the following table.

Table 0.3: Kiama LGA total current & projected affordable housing need to 2041

		Renting Households			Purchasing Households		
		Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL	Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL
Total required (at 2021) (1)	Affordable to Very Low Income Households	146	52	198	22	5	27
	Affordable to Low Income Households	86	78	164	22	17	39
	Affordable to Moderate Income Households	73	99	172	37	48	85
Additional projected 2021-2041 (2)	Affordable to Very Low Income Households	47	17	63	7	2	9
	Affordable to Low Income Households	27	25	52	7	5	12
	Affordable to Moderate Income Households	23	32	55	12	15	27
Social housing (3)	Affordable to Very Low Income Households	27	18	45	n/a	n/a	n/a
TOTAL (current + additional projected + social housing) (4)	Affordable to Very Low Income Households	220	87	307	29	7	36
	Affordable to Low Income Households	113	104	216	29	22	51
	Affordable to Moderate Income Households	96	131	227	49	63	112

Source: JSA 2022 calculation based on DPE 2022, ABS 2021.

(1) Derived from JSA housing stress calculations using ABS 2021 Census, small and large household totals pro rata based on housing stress analysis by household/family type which does not include all household types.

(2) Derived from (1) and DPE 2022 projected implied dwellings for **Kiama LGA**, 32% increase in # of dwellings 2021-2041.

(3) Derived from ABS TableBuilder Pro, 2021 Census of Population and Housing, Total social housing rented dwellings excluding not stated, **1.2% for Kiama LGA**, 60/40 split to small/large households.

(4) Sum total of (1), (2) & (3) for very low income households, sum total of (1) & (2) for low and moderate income households.

1.4 Affordable Housing Need for Shoalhaven LGA

Applying the same methodology to Shellharbour LGA, with relevant local figures for rates and distribution of housing stress and social housing, and DPE 2022 population projections for that LGA, the following can be seen from the table below:

- Around 6,100 households are currently in housing stress, with the 76% of these renters - 88% on very low and low incomes (56% and 32% respectively);
- At least 3,250 additional households are projected to be in need of affordable housing by this measure by 2041, including at least 900 of these provided as social housing dwellings to maintain the existing 3.7% rate of social housing in the LGA;
- This is a total of 9,350 households (current and projected) by 2041, with the following characteristics:
 - At least **60% would need to be smaller strata dwellings** and 40% suited to families with children, and
 - Around **80% would need to be for renters**, with around 90% of these very low and low income renters (62% and 28% respectively);
 - At least 900 dwellings would need to be provided as social housing to maintain the LGA average.

This is shown in the following table.

Table 0.4: Shoalhaven LGA total current & projected affordable housing need to 2041

		Renting Households			Purchasing Households		
		Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL	Suitable for Lone Persons or Couples w/o Children	Suitable for Families with Children	TOTAL
Total required (at 2021) (1)	Affordable to Very Low Income Households	1,952	633	2,585	312	130	442
	Affordable to Low Income Households	662	823	1,485	325	226	551
	Affordable to Moderate Income Households	203	354	557	220	258	478
Additional projected 2021-2041 (2)	Affordable to Very Low Income Households	761	247	1,008	122	51	172
	Affordable to Low Income Households	258	321	579	127	88	215
	Affordable to Moderate Income Households	79	138	217	86	101	186
Social housing (3)	Affordable to Very Low Income Households	540	360	901	n/a	n/a	n/a
TOTAL (current + additional projected + social housing) (4)	Affordable to Very Low Income Households	3,254	1,239	4,494	434	180	614
	Affordable to Low Income Households	920	1,144	2,064	451	314	766
	Affordable to Moderate Income Households	283	492	774	306	358	664

Source: JSA 2022 calculation based on DPE 2022, ABS 2021.

(1) Derived from JSA housing stress calculations using ABS 2021 Census, small and large household totals pro rata based on housing stress analysis by household/family type which does not include all household types.

(2) Derived from (1) and DPE 2022 projected implied dwellings for **Shoalhaven LGA, 39%** increase in # of dwellings 2021-2041.

(3) Derived from ABS TableBuilder Pro, 2021 Census of Population and Housing, Total social housing rented dwellings excluding not stated, **3.7% for Shoalhaven LGA**, 60/40 split to small/large households.

(4) Sum total of (1), (2) & (3) for very low income households, sum total of (1) & (2) for low and moderate income households