



CUMBERLAND
COUNCIL

31 January 2018

Our Reference HC-23-01-6/02
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Dear Sir / Madam

**EXHIBITION OF SEPP 70 AFFORDABLE HOUSING (REVISED SCHEME) –
CUMBERLAND COUNCIL SUBMISSION**

Thank you for the opportunity to provide this submission on the proposed changes to State Environment Planning Policy (SEPP) 70 Affordable Housing (Revised Scheme). There are two (2) key components of this Cumberland Council submission being:

1. The limited geographic view of the Revised Scheme.
2. The merit case to include the Cumberland Council area under SEPP 70 Affordable Housing (Revised Scheme).

1. Limited geographic view of the Revised Scheme

The SEPP 70 Revised Scheme incorporates the Councils (Local Government Areas (LGAs)) of Randwick City, Inner West, Northern Beaches, City of Ryde and City of Canada Bay under that SEPP. We note that all of these Councils are located within the East and North Districts of Sydney.

This represents a significant omission and missed opportunity for the residents of Western Sydney and the future of the city. It is important that LGAs in the Central and Western Districts of Sydney are included under the SEPP 70 Affordable Housing (Revised Scheme) given the:

- Provision of affordable and diverse housing across Sydney is promoted under both the Sydney Metropolitan Plan and the District Plans.
- Support for and promotion of the 30-minute city concept by the State Government, where people are able to live, work, and socialise, within a 30-minute travel time.

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- Quantity and proportion of growth, including population and related housing and employment growth, currently occurring and planned for in the Central and Western Districts.
- Number and proportion of households in housing stress, the existing incomes and level of income growth linked to industries providing the majority of employment in the Central and Western Districts.
- Ongoing growth in Central and Western Sydney and the upward pressure on the price of housing as land values and demand increase.

SEPP 70 Affordable Housing (Revised Scheme) should therefore be expanded to include LGAs from across Sydney, not just the eastern areas, so as to require and support the supply of affordable housing where needed across metropolitan Sydney, now and into the future. Affordable housing needs to be provided concurrent with the redevelopment and growth of an area towards ensuing a diverse and inclusive place.

While the cost of housing may generally be higher in the East and North Districts of Sydney, housing affordability issues are just as, if not more, pronounced in Sydney's west where the gap between income levels and housing costs is often proportionally higher and can be sensitive to increased housing costs than other, more affluent areas of Sydney.

2. That the Cumberland Council area be included under the Revised Scheme of SEPP 70 Affordable Housing.

The inclusion of the Cumberland Council area under SEPP 70 is warranted and evidenced by the:

- a. Context of affordable housing and the need for affordable housing in the LGA that is in appropriate locations.
- b. Demographic characteristics of the LGA and income challenges in meeting those rising housing costs.
- c. Substantial current and ongoing/future rapid growth of the LGA and the surrounding area that is, and will continue to, place upward pressure on housing costs.

Further information and evidence of these reasons is provided below.

a. The context of affordable housing and the need for affordable housing in appropriate locations in the LGA

The Affordable Housing Challenge

Housing affordability is assessed by the proportion of income that is needed to meet housing costs. It primarily affects very low and low income households, although medium income households are also increasing being affected by housing affordability challenges.

As such, these households have limited funds and likely also need to minimise costs on other expenses, have access to (public) transport with reasonable travel times, and may require other services. Therefore, these households need and benefit from proximity to appropriate employment, public transport, social infrastructure, and service suppliers.

Such places are therefore near or within urban centres. However, as outlined below, the Cumberland LGA is undergoing considerable redevelopment, pushing up housing costs which is not met by concurrent and proportional growth in income. This is particularly apparent in centres such as Merrylands, Auburn, Lidcombe, and Wentworthville. This urban renewal process risks displacing existing residents who can no longer afford to live that location.

Therefore there is a clear need to protect existing lower cost housing and to take steps so that there will continue to be a supply of affordable housing, including in centres, into the future. This is to protect and retain the diversity of people and housing in an area, to accommodate the locational needs of lower income households, and to support the 30-minute city concept within a LGA and district undergoing redevelopment.

Cumberland Interim Affordable Housing Policy.

Cumberland Council adopted the 'Cumberland Interim Affordable Housing Policy' in July 2017 (see Attachment 1). In December 2017, Council resolved to amend this Policy to have a target of 15% (from 5-10%) of affordable housing being provided in new Planning Proposals.

Under the policy, Council seeks to support an increase in the level of affordable housing provided in the LGA through various measures. Ideally the affordable housing will be located near public transport services.

With respect of the LGA, this Policy notes that:

- there is significant greater proportion in very low, low, and moderate income households compared to the Sydney metropolitan average.
- median rental costs have increased by 77% from 2001 and 2017 but the median housing income increased only 11% over the same period.
- 22% of mortgage households and 35% of rental households (per 2011 census) are in housing stress.

A revised and more comprehensive affordable housing policy for Cumberland is to be prepared that is envisaged to cover a broader range of mechanisms towards supporting the provision of affordable housing in the LGA.

Council also advocated for a target of 15% affordable housing to be included in the draft District Plan, in its submission to the Greater Sydney Commission in December 2017.

Cumberland Community Strategic Plan 2017-27

The Cumberland Community Strategic Plan 2017-2027 presents a number of goals, three of which relate particularly to housing, jobs and transport in the LGA. These desirable attributes recognise the value of providing housing in key locations such as those urban centres that have jobs and transport options. However the increased demand and desirability of such housing, particularly new dwellings, can lead to increased prices and subsequently housing costs. The Community Strategic Plan also recognises the diversity and age profile of residents in the LGA, which affects household income (current and potential), other expenses, and the capacity to meet those increasing housing costs.

b. Demographic characteristics of the LGA and income challenges in meeting those rising housing costs.

Individual and combined demographic factors affect the income capacity and type and location of housing required by residents, and thus the affordability of the housing to meet household needs. Such factors include the following (further information provided in Attachment 2):

- While the number of tertiary qualified residents in the LGA is increasing, particularly in the Westmead, Wentworthville, Pemulwuy and Pendle Hill areas, the majority of residents have school or trade qualifications as their highest level of education.
- Unemployment rates in the LGA are higher than the Sydney average.
- Employment in the LGA is dominated by manufacturing, trade (mainly retail, also wholesale), construction, and transport & warehousing industries. These five industries accounted for 60.5% of employment in the LGA in 2015/16 (source: Economy ID). The majority of employees in these industries have school or trade qualifications as their highest level of education. These industries generally cannot match the level of advancement and thus pay increases that can potentially be achieved in technical and professional industries.
 - Employment in professional scientific and technical services industry (in 2015/16) is lower in the LGA at 3.6% than Greater Sydney at 10.4%, and the associated incomes of that industry (source: Economy ID)
- The median household income in the LGA in 2016 was \$1,377 (compared to \$1,745 for Greater Sydney), and the lowest median household income was in South Granville – Chester Hill at \$940.

- The LGA has an average household size of 3.2 persons (above the Sydney average) and a significant proportion of households with 5 or more persons (over 20% of households) (Source Profile ID). Given the age profile of residents, and the number of couples with children, the data indicates that many such larger households are families with children needing support services, transport to schools and facing other child raising costs.
- There is a need within the LGA for larger dwellings to accommodate those larger families as well as group households.
- Younger residents in the LGA are increasingly more likely to live in smaller households. The reasons for this are that they may be attracted by the increased supply of apartments, the housing costs (price and rental costs) particularly of new and older apartments when compared to other centres such as Parramatta, inner west Sydney CBD suburbs and eastern Sydney suburbs), proximity to major transport routes, and access to local employment including in the Parramatta CBD (Population Forecast ID).
- Many of these residents are being displaced from other centres of high housing costs (such as Parramatta CBD and the eastern suburbs), and employment industry types within those areas with correlating education and income levels. This shifts the housing affordability challenge to the western suburbs.
 - While housing in western Sydney may be of lower cost compared to eastern Sydney, income levels (and future income potential) are also lower in western Sydney. Therefore the proportion of income going towards housing costs and so the overarching affordability of housing is a challenge for western Sydney just as much, if not more-so, than eastern Sydney.
- Cumberland LGA has a high migrant population speaking a language other than English and is culturally diverse.

Over the past five years, growth in house prices has been over 80% for Merrylands, Auburn Wentworthville and Westmead centres, and unit prices have increased between 50% and 79% for the same centres (Attachment 2). This is also well in excess of the median household income increase in these locations.

On 5 April 2017, the Cumberland Council Administrator released a Minute on an '*Affordable Housing Scheme for Cumberland*'. This minute stated that "Over the past 10-years median household income in Cumberland has increased only 11%, while median rental costs have increased by 77%, which is higher than the Sydney average increase. Household income is 20% lower in Cumberland than the Sydney average, but rental prices are now only 10% below the Sydney average." With this Minute, the Administrator moved several actions towards improving the provision of affordable housing in the LGA, with inclusion of the LGA under SEPP 70 Affordable Housing being one such action.

c. Growth occurring in the Cumberland LGA and in particular its key centres.

There is substantial growth currently occurring, particularly in new apartment and townhouse developments, in the Cumberland LGA. A significant amount of this growth is occurring in the main urban centres of Auburn, Lidcombe, Merrylands, Pendle Hill, Toongabbie and Wentworthville.

Cumberland Council is undertaking significant planning work within the key precincts in the LGA. These strategic planning activities include the Neil Street and the Merrylands Station & McFarlane Precincts projects for the Merrylands Centre, the Revitalisation Project for the Wentworthville Centre and the Town Centres Heights Review Strategy for Auburn and Lidcombe. In the Merrylands Centre alone, over 3,000 dwellings, mainly 2 or 3 bedroom apartments will be delivered in the next 5-10 years. Cumberland Council is also progressing with an *'Employment and Innovation Lands Strategy'* that will seek to retain and support existing industries, and will encourage new industries to locate in the LGA in the future.

The strategic urban and infrastructure planning activities of the State Government will continue to combine with local planning and development activities from today over a longer period. Such state Government strategic projects include the promotion and growth of the Greater Parramatta and Olympic Park (GPOP) area, the Greater Sydney Region Plan (Metropolitan Plan) and the Central City District Plan. The Parramatta Light Rail (Stages 1 and 2) with the terminus proposed near Westmead railway station, the future Metro train service connecting Parramatta through Olympic Park to the Sydney CBD, the Westmead and Wentworthville Planned Precincts and the potential rail connection to the future Western Sydney Airport are also key elements in establishing the growth parameters for the Cumberland LGA and the region.

These projects will increase focus and redevelopment, directly and indirectly, in the Cumberland LGA. This interest and activity will increase housing demand and so place pressure on land costs and the price point of new and existing dwelling stock. Despite the strong housing supply within the Cumberland LGA and surrounds over the past five years, housing affordability has not improved (as outlined in the latter paragraphs of section b. on the previous page).

Summary statement for the inclusion Cumberland LGA on SEPP 70 (Revised Scheme)

Households of very low, low, and sometimes moderate, income face challenges in being able to afford housing that is well located in relation to transport (including public), employment, social infrastructure and services. As an area redevelops, demand for land and the (rental or purchase) price point of the resulting new buildings and of remaining housing stock can rise through market forces. Residents must either direct more of their income to those increased housing costs with associated opportunity costs and reduced spending elsewhere, or are dislocated to lower (housing) cost locations such as outside of larger centres, that may be

distant from employment and/or schools etc, and/or have reduced accessibility to support services.

Affordable housing is an issue facing all of metropolitan Sydney. Considerable redevelopment in the Cumberland LGA, and socio-economic characteristics, are placing such market forces and associated financial pressures on residents in this area.

Cumberland Council therefore believes this LGA has merit for inclusion under SEPP 70 (Revised Scheme). This would provide a further mechanism through which Council can support and direct the provision of affordable housing within the LGA, with the outcome that existing and future lower income households will not be displaced from the LGA, but retained and supported as part of a diverse community. This will further enable related needs of those households for appropriate employment, social infrastructure, access to services and transport, are locally available. This will also support the intent of the 30-minute city, housing and community diversity and the employment industries of the LGA.

Yours faithfully



Adan Davis
GROUP MANAGER PLANNING

Attachment:

1. Cumberland Interim Affordable Housing Policy July 2017
2. Further information and statistics on Cumberland LGA



CUMBERLAND
COUNCIL

Cumberland Interim Affordable Housing Policy

July 2017

PURPOSE

This Policy sets out interim measures for affordable housing in Cumberland local government area (LGA) prior to the development of a more comprehensive Cumberland Affordable Housing Policy.

The policy seeks to achieve the following objectives:

- To ensure that Cumberland LGA includes housing that is affordable, with a priority for housing for households on low and very low incomes;
- To support the provision of housing for key workers in Cumberland LGA;
- To support the achievement of affordable housing targets set by the *Draft West Central District Plan*;
- To provide for the dedication of dwellings to Council for the purpose of affordable housing;
- To enable Council to collect monetary contributions towards affordable housing.

SCOPE

The Policy applies to land and development within Cumberland LGA.

BACKGROUND

Access to secure, appropriate and affordable housing is not only a basic requirement for all people, but also an essential component of an inclusive and sustainable urban area.

Housing is considered affordable when it does not absorb more than 30% of a household's gross income. Households spending more than 30% of their household income in rent/mortgage are considered to be under 'housing stress', as it restricts the capacity of the household to adequately meet other costs of living such as food, clothes, medical, educational, and basic leisure. Housing Stress can place significant strain on individuals and families, leading to relationship and family breakdown, mental and physical health issues and other problems.

Affordability problems also impact on economic stability and growth - the labour force is affected when lower paid key workers leave their community to find cheaper housing.

Need for affordable housing in Cumberland

Households that typically experience housing stress are within income ranges officially classed as very low, low and moderate incomes. Cumberland LGA has a significantly greater proportion of households in these income ranges than the Sydney metropolitan average, as shown at Annexure 1.

Median rental costs in Cumberland have increased by 77% between 2007 and 2017 (which is higher than the Sydney average increase), but the median household income in Cumberland has increased only 11%. As a result, there are a significant number of households in Cumberland are potentially facing housing rental stress.

Based on the 2011 Census (ABS), ID profile data shows that 22% of households with a mortgage and 35% of renting households are in housing stress. Such high levels of housing stress are not sustainable.

In addition there is growing duration of waiting times for social housing. The waiting list for social housing in Cumberland is more than 10 years, with the exception of one bedroom dwellings in the western area, for which the waiting list is 5-10 years.

Further work on the specific needs for affordable housing will be undertaken in preparation for the future Cumberland housing affordability policy. When developed, the more comprehensive affordable housing policy for Cumberland will consider a broader range of policy and other levers that can be used to support the provision of affordable housing. However, given the growing gap in recent years between increases in land values and incomes, it is important that some interim steps are taken immediately to address this issue.

Council resolution

At the Ordinary Council Meeting of 5 April 2017, the Administrator resolved the following [Administrator's Minute - Affordable Housing Scheme for Cumberland] (in part):

'That Council

- i. *Require that any new planning proposal (pre-gateway) is to be accompanied by a planning agreement which provides for at least 5% of residential to be dedicated as affordable housing.'*

RELATED LEGISLATION AND COUNCIL DOCUMENTS

Environmental Planning and Assessment Act 1979

Draft West Central District Plan (Greater Sydney Commission 2016)

- Section 4.4.4 (Liveability Priority 3) of the Draft West Central District Plan sets a target of 5% to 10% of new floor space to be dedicated to affordable rental housing for people on low or very low incomes.

Draft Cumberland Planning Agreements Policy and Draft Cumberland Planning Agreements Guidelines

DEFINITIONS

Affordable Housing - is housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education. As a rule of thumb, housing is usually considered affordable if it costs less than 30 percent of gross household income.

Community housing provides affordable rental housing to people on low to moderate incomes, and includes a range of housing including housing for people with very high needs (usually in partnership with a specialised support provider). Increasingly community housing providers are working in partnership – with support providers, with local government, with public housing providers, and with private sector partners.

Key workers - are workers such as police, fire fighters, nurses, carers and teachers. They are occupation groups which are an essential part of all communities, and are typically groups that travel long distances to work in areas in which they cannot afford to live.

Low household income - has the same meaning as in the Draft West Central District Plan; namely, 50%-80% of median Sydney income for the relevant year.

Moderate household income - means 80 – 120% of median Sydney income for the relevant year.

Social housing – is housing provided by the NSW Department of Family and Community Services often in partnership with the community, industry and individuals, for those most in need who are unable to access suitable accommodation in the private rental market. Social housing includes public, Aboriginal and community housing, as well as other housing assistance products such as bond loans.

Very low household income has the same meaning as in the *Draft West Central District Plan*; namely, 50% (or less) of median Sydney income for the relevant year.

REQUIREMENTS

1. Council will continue to plan for and enable the supply of housing in suitable locations as part of the effort to deliver affordable housing in Cumberland and Sydney's West Central District.
2. Council encourages the provision of infill affordable rental housing and boarding houses within short walking distance of rail stations and high frequency stops for buses that use dedicated bus routes. These locations will ensure good access to job opportunities and services for very low to moderate income households without car dependency.
3. Council will establish a transparent and accountable system to enable the contribution of affordable housing through planning agreements.

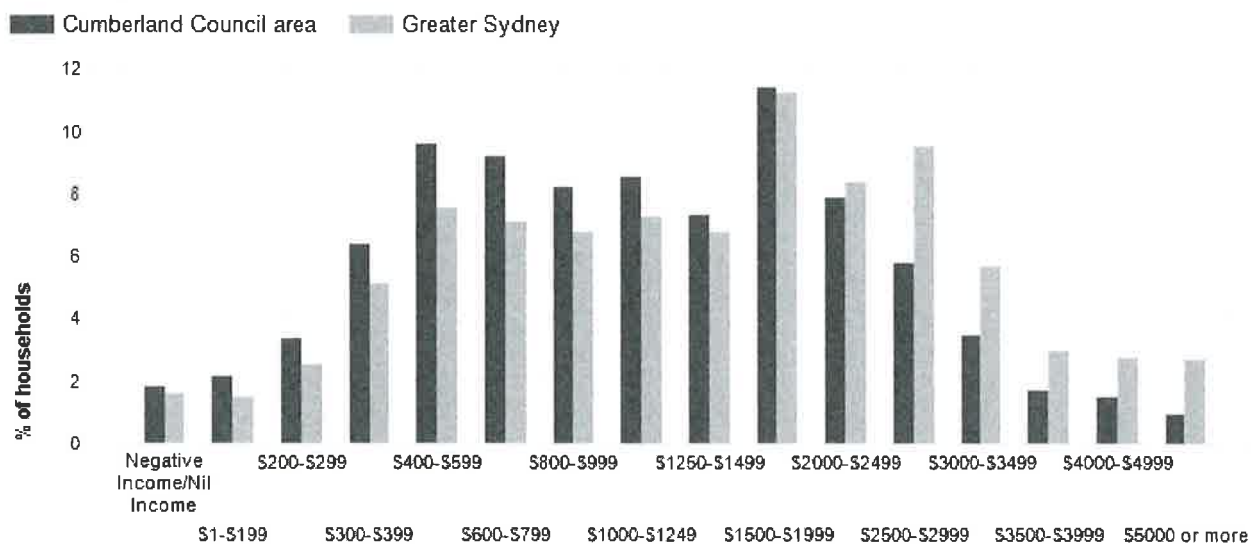
4. As a priority these affordable housing contributions will support the achievement of the following targets:
 - a. The *Draft West Central District Plan* target of 5 – 10% of new dwellings dedicated for very low and low income households;
 - b. Council's interim target for planning proposals to provide for 5% of any additional residential floor space for very low and low income households.
5. Further contributions through planning agreements can be accepted by Council for moderate income households.
6. Council may set the requirements for allocation to tenants. This may include matters of consideration such as current living arrangements and location, location of work in the LGA, the nature of the work, whether the household includes a person with a disability.
7. Council may set requirements for the dwellings for affordable housing, such as a mix of dwelling sizes, extent of universal design requirements and inclusion of ground floor units.
8. Affordable housing contributions will be dedicated to Council as whole dwellings. Monetary contributions will be sought to make up the remainder of target floor space area, determined by the market rate.
9. Council will pool the funds and use them for the intended purpose as sufficient funds become available.
10. Council will seek arrangements with local community housing providers for the appropriate management of the Council owned affordable housing.

AUTHORISATION AND VERSION CONTROL

Policy Owner	<i>Group Manager, Strategic Planning</i>
Date Adopted and Effective	<i>5 July 2017 [106/17]</i>
Version 2	<i>July 2017</i>
TRIM Number	T063718/2017
Review Date	1 year

ANNEXURE 1

Weekly household income, 2011



Weekly income

Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 (Extrapolated data).
Compiled and presented in profile by .id, the population experts.

.id the population experts

Attachment 2

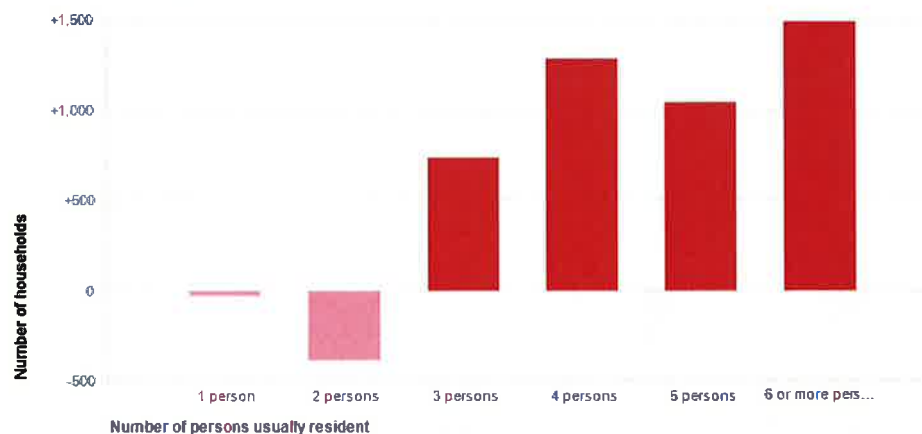
CHARACTERISTICS OF CUMBERLAND LGA'S POPULATION

The Cumberland local government area (LGA) is located in the Central City District of Sydney, and borders the Greater Parramatta and Olympic Park area. The LGA is **experiencing significant residential growth**, due to its central location and accessibility, as well as growth in the business and retail sectors. Cumberland Council is also acting to foster and plan for a strong employment lands and innovation framework and the knowledge-intensive industrial sectors.

The 2016 Census population of Cumberland LGA was 216,079, living in 72,076 dwellings with an average household size of 3.2. This household size is larger than the Greater Sydney average of 2.8, and is an increase in the 2011 average household size of 3.1 in the former Auburn LGA and 2.8 in the former Holroyd LGA. **Cumberland is home to large households**, with households 5 persons or more (at 20.4% of all households) being greater in number than that of Greater Sydney (at 12.7%).

Change in household size, 2011 to 2016

Cumberland Council area



Source: Australian Bureau of Statistics, Census of Population and Housing, 2011 and 2016 (Enumerated data)
Compiled and presented in profile by .id, the population experts

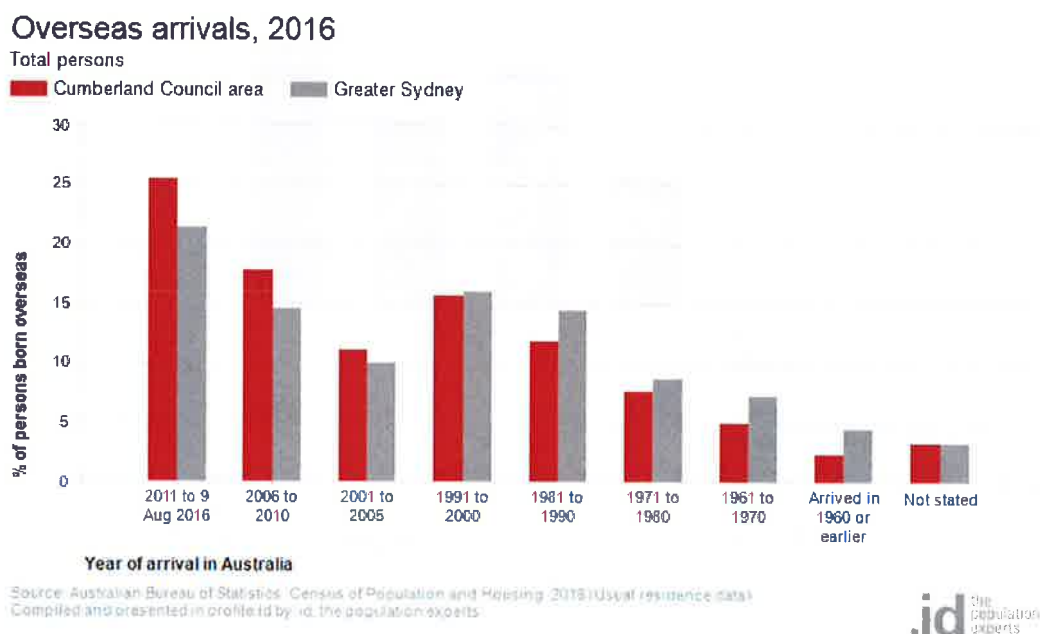
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the population
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Between 2011 and 2016, the number of households usually resident in Cumberland increased by 1,487 for households of 6 or more persons, by 1,280 for households of 4 persons, by 1,044 for households of 5 persons, and by 735 for households of 3 persons.

Cumberland has a higher proportion of couples with children households at 54.5% in comparison to 49.5% for Greater Sydney. Similarly, the number of households with young children (aged 0 – 14 years) is on the rise and at 20.5% is higher than that of Greater Sydney (18.7%). This is indicative of the **desirability of the Cumberland LGA to young families and for new families in Sydney**.

However there appears to be an emerging demographic trend for the Cumberland LGA with increasing adult singles and couples moving into the area. This may be associated with the increasing supply of new apartments which are of lower price points than houses, and proximity to the employment, services, and education facilities in nearby Parramatta.

Cumberland has one of Australia's highest proportions of population that were born overseas, from numerous countries. (About 25.5% of total overseas arrivals occurred from 2011 to 2016 in comparison to 21.4% for Greater Sydney during the same period.) Additionally, many suburbs in Cumberland LGA are a **hub for international students** due to the good public transport infrastructure providing access to local tertiary education facilities (in Western Sydney and the inner Sydney) and as housing is less expensive than those inner areas, this is likely to have contributed to the number of group households, which at 5% is higher than that of Greater Sydney (4.7%). 67.9% of households in Cumberland LGA speak a non-English language at home versus 38.2% in Greater Sydney. This has resulted in **Cumberland's status as one of the most culturally diverse local government areas in Greater Sydney.**



INCOME

Median individual and households incomes in Cumberland are lower than that of Greater Sydney. The median personal weekly income for Cumberland was \$501 versus \$710 for Greater Sydney, whereas the median household income for Cumberland was about \$1,375 compared to about \$1,745 for Greater Sydney.

In 2016, 21% of households were classified as low income households (less than \$650 gross weekly income) in comparison to 16.8% for Greater Sydney. Only, 13.5% of households were classified as high income households (more than \$3,000 gross weekly income) compared to 23.6% for Greater Sydney. This is, however, significantly higher than the 2011 data for former Auburn LGA (9.5%) and Holroyd LGA (9.4%). It has been suggested that the increase in high income households is due to the growth Cumberland LGA has experienced, relating to the proximity to Parramatta and the changing demographic character and the increase in desirability of the LGA.

Weekly individual income, 2016

Total persons

■ Cumberland Council area ■ Greater Sydney



Weekly gross income

Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Usual residence data)
Compiled and presented in profile id by .id, the population experts

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Over 60% of the Cumberland workforce, being almost 52,000 people in 2015/16, are employed in the industries of Manufacturing, Trade (Retail and Wholesale divisions) construction and Transport & Warehousing & Logistics. These industries **employ key workers and workers typically on lower salaries/wages**. Employment in these industries for Greater Sydney is about 35%. Additionally, the growth in their wages is often slower and minimal, heavily impacting on the ability of these households to pay for housing and other costs at rates exceeding this wage growth. The number of people working part-time as a percentage of the reported labour force was 28.2% (in comparison to 28.5% for Greater Sydney). Unemployment rates were significantly higher at 9.5% compared with Greater Sydney (6.0%).

Employment in the Professional & Scientific & Technical Services industry in Cumberland is at 3.6%, considerably less than the Greater Sydney at 10.4%, and in the Financial and Insurance Services industry the employment for Cumberland LGA is 1.7% of the workforce compared to 6.8% for Greater Sydney. These industries are generally of the higher income type and higher qualification levels.

The population in Cumberland LGA that has attained a Bachelor degree or above stands at 22.2% compared with Greater Sydney (28.3%). This is reflective of the traditionally working class characteristic of the LGA. **The population attending university or tertiary education is rising**, however, and stands at 18.7% in comparison to 19.2% for Greater Sydney in 2016, and is considerably higher than the 2011 rates of 16.4% for the former Auburn and of 13.3% for the former Holroyd LGAs.

RISING HOUSING COSTS

55.5% of households in the Cumberland LGA owned their home (either outright or mortgage) and 40.2% were renting privately. The number of households renting is much higher than that of Greater Sydney (34.1%).

As in most parts of Sydney, housing is becoming increasingly **unaffordable** with the median house prices in most suburbs in Cumberland almost at the **one million dollar** mark. The exponential growth in prices of both houses and units over the past five years has increased unaffordability as increases in income have not kept pace.

Aspects/Suburbs	Auburn	Merrylands	Wentworthville	Westmead
Median House Price	\$950 000	\$880 000	\$1 053 000	\$1 434 000
Five Year Growth	90.4%	82.2%	91.5%	104.9%
Median Unit Price	\$560 000	\$520 000	\$595 000	\$575 000
Five Year Growth	72.3%	65.1%	67.6%	51.3%
Population	33 122	26 658	10 588	14 171
Median Age	29	32	34	31
Average weekly households income	\$968	\$1042	\$1314	\$1475
Family household	78.7%	76.1%	73.8%	71.1%
Non-family household	21.3%	23.9%	26.2%	28.9%

Source: Parramatta Advertiser, 17 January 2018

HOUSING AFFORDABILITY

In the previous year alone, 324 detached dwellings and 1297 multi-unit dwellings were completed in the LGA. Yet despite this significant dwelling supply in Cumberland, housing affordability has not improved (Metropolitan Housing Monitor Sydney Region). Rental Bond Board Data shows that in June 2016:

- of the total rental stock in the former Auburn LGA, only 4% was assessed as affordable to very low income households and only 18% was assessed as affordable to low income households.
- of the total rental stock in the former Holroyd LGA, only 3% was assessed as affordable to very low income households and 24% was assessed as affordable to low income households.

Furthermore, of recipients receiving Commonwealth Rental Assistance, 49% in the former Holroyd LGA and 55% in the former Auburn LGA were under housing stress in 2014.

Households in the very low and low income brackets are most vulnerable. The number of properties owned by the NSW Land and Housing Corporation in the Cumberland Local Government Area (2323) is insufficient, with current waiting times for social housing in Auburn/Granville currently at 10+ years for all 1, 2, 3 and 4 bedroom properties, and in Holroyd at 5 to 10 years for one bedroom properties and 10+ years for 2, 3 and 4 bedroom properties (FACS website, 18 January 2018).

The number of households in the **very low, low and moderate income categories experiencing rental housing stress in the former Auburn and Holroyd LGAs is high and has increased significantly from 2006 to 2011**, whereas households experiencing *purchase housing stress* has been stable (Source: Centre for Affordable Housing – Housing Kit Database).

	Rental Housing Stress						Purchase Housing Stress					
	Very low income (%)		Low income (%)		Moderate income (%)		Very low income (%)		Low income (%)		Moderate income (%)	
	2011	2006	2011	2006	2011	2006	2011	2006	2011	2006	2011	2006
Auburn LGA	95	91	62	49	32	19	83	85	63	66	43	47
Holroyd LGA	94	91	63	48	27	18	83	84	64	63	45	45

Data sources:

Census 2016

Forecast ID

Social ID

Economy ID

Centre for Affordable Housing – Housing Kit Database

FACS website

