

Bellingen Shire

Local Housing Strategy

2020-2040

ACKNOWLEDGEMENTS

Bellingen Shire Council acknowledges the Gumbaynggirr people as the Traditional Custodians of the land on which we live, work and learn. We pay our respects to Elders past, present and emerging.

Bellingen Shire Council would like to thank all those people who helped develop the Housing Strategy, including all community members who made submissions or spoke to Council. In particular, Bellingen Shire Council would like to recognise and acknowledge the hard work of volunteers within the Bellingen and Nambucca Affordable Housing Action Group who helped develop, promote and refine the Strategy.

Thank you to all the community members who supplied beautiful photographs as part of the “What do you love about your neighbourhood” photo competition.

The Draft Housing Strategy includes valued input from various local professionals involved in the local planning, design and property industries and Council wishes to thank those who took the time to provide input during the engagement process.

DOCUMENT HISTORY AND VERSION CONTROL

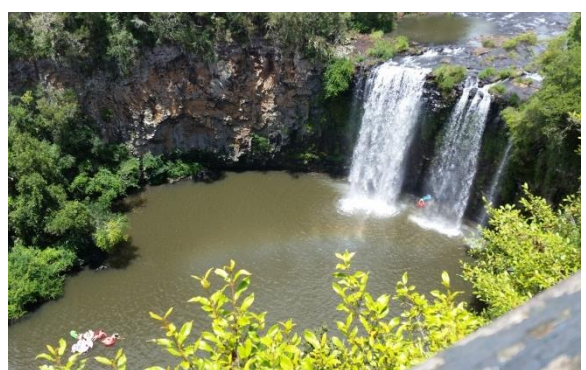
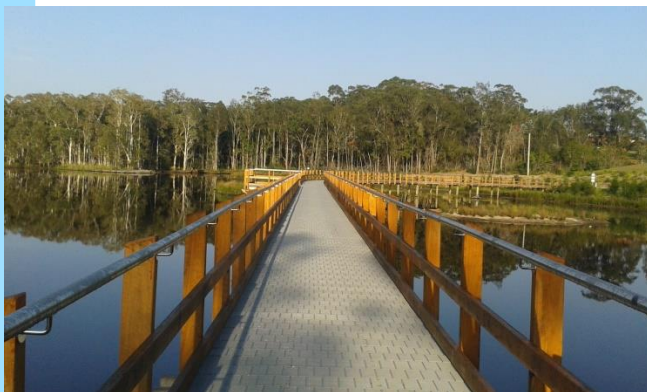
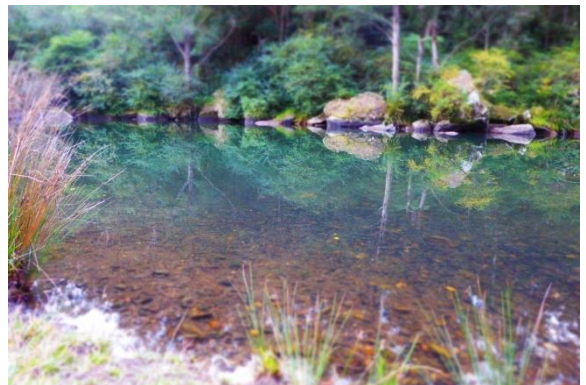
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DISCLAIMER

Whilst every effort has been made to ensure the accuracy of the information within this publication, Bellingen Shire Council disclaims any liability to any person in respect of anything done or not done as a result of the contents of this Strategy.

The Housing Strategy should be read in conjunction with the Action Plan, background studies and relevant legislation.

This Strategy does not constitute legal or planning advice and should not be relied upon as such. Please seek the advice of a planning professional or speak to Council in relation to the development potential of your land.



Photos from top, left-right:
Vicki Sharkey – View from Marx Hill; Tom Cloquhuon – Drone shot of Dorrigo; Sue Francis – Onwards Murray Greys; Taff Cooper-Williams – River Reflections; Ruth Holmes – Urunga Wetlands; Jacqui Forest – Mylestom Tidal Pool; Bellingen Shire Council – Bellingen Main Street & Dangar Falls

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Section 1 Introduction



Maeve Forest – Mylestom River Side

1.1 Executive Summary

What is the Housing Strategy?

The Housing Strategy is a plan to provide high-quality homes to all residents of Bellinghen Shire and to make sure housing meets the needs and desires of our community. The Housing Strategy will be used to guide development, decision-making and infrastructure priorities for the next 20 years.

The Housing Strategy is focused on housing in residential areas of the Shire. Housing growth in rural areas and rural-residential areas will be guided by the **Rural Lands Strategy**. Rural and rural-residential housing and population growth will contribute to the growth of the Shire overall.

A focus on housing affordability and environmental sustainability

This Housing Strategy recognises the local housing market is becoming very expensive for residents. Housing affordability challenges are affecting a broad sector of our population, including very low, low and moderate income households; young people and pensioners, renters and purchasers and single person households and families with children. To help influence affordability, this strategy focuses on creating housing diversity. This means providing a wide range of homes of different sizes and types at different price points to cater for the diverse needs of people in our community.

This strategy also recognises the need to advocate for government investment and more social and affordable (subsidised) housing. Housing at below-market rates is necessary for residents' who are shut out of the housing market and cannot access safe and secure housing (e.g. very low income households; people at risk of homelessness).

The community have very strongly indicated they want housing growth to be environmentally conscious, by protecting natural areas, using precious resources like land and water wisely and embracing sustainable technologies and building practices. Bellinghen Council also recognises the need for climate change action and adaptation, addressed throughout this strategy and action plan.

A strategy for the community

The community plays a key part in shaping and implementing this Strategy. In 2018, Bellinghen Shire Council asked the community how they wanted to grow as part of an award-winning community engagement process called *Homes for Our Future*. The comments collected during this engagement informed the Draft Housing Strategy. A second round of community engagement (seeking comment on the draft) was held during September-October 2019. Feedback received from the community has informed the direction and actions within the final Housing Strategy.

How much housing?

Bellinghen Shire is a popular place to live and this Housing Strategy predicts an additional **+1861 homes** could be built in residential areas by 2040.

These estimates help us plan for the infrastructure and services needed to support growth.

How many more people?

The estimated number of new homes could accommodate an additional **+3,852 people** (estimate only).

These new residents would bring the population of Bellinghen Shire to 16,852 by 2040 (not including population growth that may occur in rural areas).

~Based on 2.3 persons per dwelling and applying a 10% vacancy rate

What type of housing?

We want to provide a greater variety of house types and sizes to suit a wider range of household needs.

Housing diversity goals are for growth to deliver at least **50% diverse housing types**.

What will new housing look like?

High-quality housing design is vital to provide comfortable and sustainable homes for the future. Actions seek to promote design education and investment in design to benefit residents over the long term.

New landscaping controls will provide open space and enhance the leafy, country town character of the Shire's neighbourhoods.

Where will more housing be located?

Most new houses will be in the form of **infill** (located in existing towns). Some greenfield housing (new housing estates) will be built in existing residential zones.

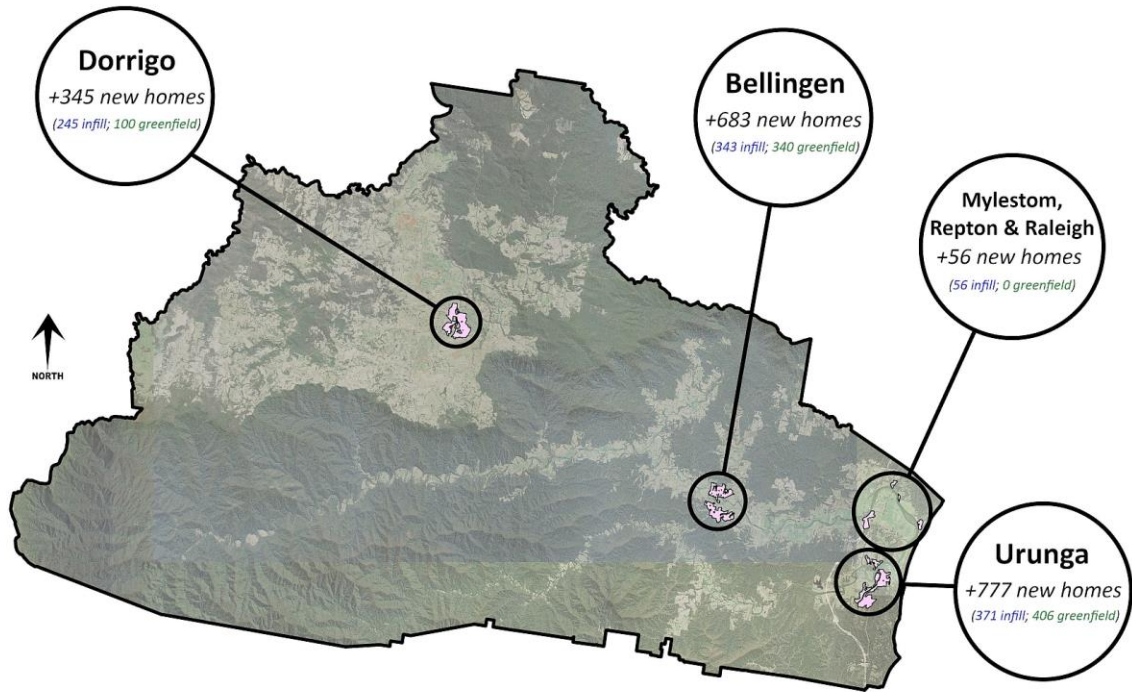
This approach will limit sprawl and protect our natural areas and farmland.

What do we need to support housing growth?

More new homes mean we need to invest in infrastructure to support more people. This includes (but is not limited to) water, sewer, electricity, roads, footpaths and community facilities and services.

Infrastructure studies and infrastructure delivery programs will be prioritised in growth areas.

~1861 new homes by 2040



Housing Diversity Goals

Aim for at least 50% of new homes (built 2020-2040) to be diverse housing types.



Diverse housing types

(includes granny flats, dual occupancies (attached and detached), townhouses, terraces, villas, flats and detached homes on lots smaller than 600m²)



Conventional detached housing

(single homes on lots 600m² and larger)

Infill means houses in existing neighbourhoods and built up areas.
Greenfield means new housing estates or building homes in currently undeveloped areas.

Supporting infill housing – a new approach

Providing additional housing to meet the needs of our changing population requires a new approach that aligns with the community's aspirations. Previous plans to rezone and release new greenfield land is not providing timely additional housing supply. The high costs of providing infrastructure to proposed new release areas is one factor in delayed greenfield development and investigations into enabling subdivisions of already-zoned new release areas are required. It is important that enabling actions do not compromise on vital infrastructure or future community wellbeing, for example the provision of adequate and useable public open space.

The Bellingen Shire community have indicated their preferred method of growth is infill (development in areas that are already built-upon). This represents an ecologically-minded view and protects undeveloped land for environmental conservation and agricultural production into the future. It is vital that new development is delivered sensitively, with respect to the Shire's built heritage and leafy, low-rise character. This strategy proposes a variety of planning and non-planning mechanisms to support delivery of high quality infill development and places increased emphasis on good design and environmental sustainability.

The Local Housing Strategy includes several attachments that provide additional detail and context for the strategic approach that is advocated in the Strategy document. Moving forward, it is expected that **Attachment 1 – Action Plan** will be of principle interest to Council and the community. **Attachment 2- Infill Capacity Study** and **Attachment 3 – Infill Design Study** essentially act to “show our work”, in arriving at the policy positions advocated in the final strategy document and action plan.

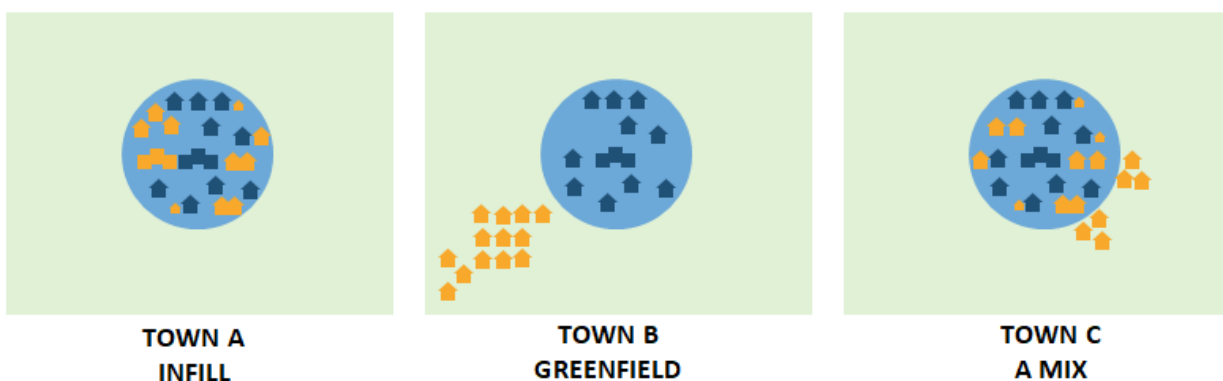
DEFINITIONS

INFILL HOUSING

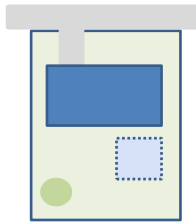
Infill housing is the building of additional homes in an existing neighbourhood or already-approved subdivision. They can be provided as additional homes built on the same lot, by dividing existing homes into multiple units, or by creating new residential lots by further subdivision or lot line adjustments.

GREENFIELD HOUSING

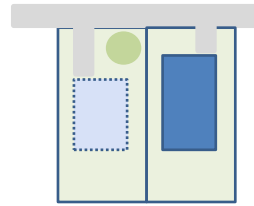
Greenfield land is undeveloped land in a city or rural area either used for agriculture or landscape design, or left to evolve naturally. These areas of land are usually agricultural or amenity properties being considered for urban development.



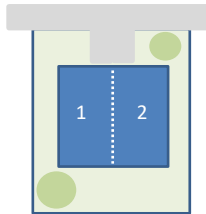
Some examples of infill housing



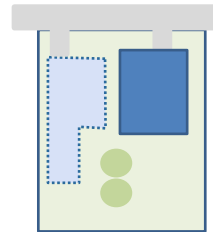
Building a granny flat (secondary dwelling) in your backyard



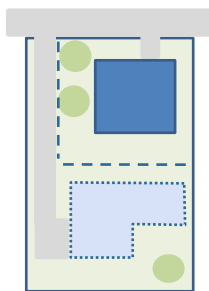
Building a house (or homes) on vacant land in the neighbourhood



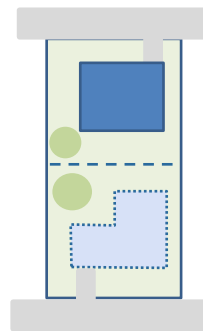
Splitting an existing home into two homes (duplex)



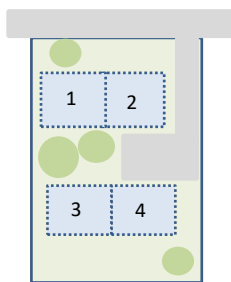
Building another home on your property (dual occupancy)



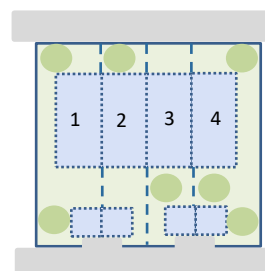
Building another home on your property and subdividing (battle-axe arrangement)



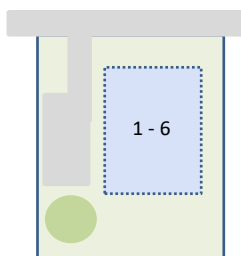
Building another home on your property and subdividing (rear lane arrangement)



Demolishing an old home on a large block and building a number of villas



Building semi-detached or terrace (row) housing (with or without subdivision)



Building a manor house (max 4 units) or flat building



Shop top housing, building units above shops or offices (elevation view)

1.2 How the NSW planning system works

Strategic Planning

Strategic planning is the process of creating plans and policies to enhance the places we live and promote community wellbeing. A wide range of social, environmental and economic aspirations need to be considered to achieve balanced strategies, policies and outcomes.

Strategic plans are used to:

- explain the long-term vision for an area;
- to provide a basis and context for planning rules, and
- inform decisions about development.

Good strategies are useful links between what the community wants for a place and what happens in an area.

Local Housing Strategy

This Local Housing Strategy forms part of a new Growth Management Strategy (GMS) for Bellingen Shire. The GMS will also include a Rural Lands Strategy and Employment Lands Strategy.

A GMS details the local, place-based aspirations of the local community. A GMS also provides strategies and actions to achieve these aspirations.

There are over 60 actions attached to this Housing Strategy, which will be implemented over the next 20 years. For more information see the Housing Strategy Action Plan.

Strategic Planning Framework - Summary



GLOBAL & NATIONAL

Global megatrends
United Nations Sustainable Development Goals



STATE

Environmental Planning & Assessment Act 1979
State Environmental Planning Policies (SEPPs)
NSW Government Architect - Better Placed Design Guides
Infrastructure Strategies and State-Significant Projects



REGION

North Coast Regional Plan
North Coast Settlement Planning Guidelines
North Coast Urban Design Guidelines



LOCAL

Local Strategic Planning Statement
Growth Management Strategy:
Housing Strategy
Rural Lands Strategy
Employment Strategy
Local Environmental Plan (LEP)
Infrastructure Studies and Delivery Programs



PRECINCT/SITE

Precinct Plan/Master Plan
Development Control Plan (DCP)
Place-based Design Guidelines

Development Assessment Planning

In NSW, most forms of development (including buildings, structures and different land uses) require approval before they can be built or undertaken.

For most housing and housing-related development, there are three pathways to getting an approval - the **Exempt Development**, **Complying Development** and **Development Application** pathways. These are briefly explained in the diagram below.

Approval processes can be confusing for first time applicants and some of the standards and rules that apply can be tricky to navigate. For your own development proposal, it is recommended that you seek additional professional or Council advice.

Development approval processes

The following is a summary for general knowledge purposes only and cannot be taken as development advice (and is correct as of 2019).

The NSW Government provides a good guide to the development application (DA) process for small housing development.

This guide can be found on the NSW planning department's website:

<https://www.planning.nsw.gov.au/Assess-and-Regulate/Development-Assessment/Your-guide-to-the-DA-process> (or type *Guide to the DA process NSW Government* into a search engine for a current link).

EXEMPT DEVELOPMENT

No approval is needed for a range of small home improvement projects and low-impact works.

For example a deck, solar panels, a carport or small garden shed or renovating a kitchen could be exempt development.

Proposals **must** meet all of the relevant standards (e.g. size, positioning, height restrictions) to be classified as exempt from requiring approval.

Exempt development types and their standards are mandated by the state government and can be found in: *State Environmental Planning Policy (SEPP) Exempt and Complying Development Codes*.

If undertaking exempt development - keep a copy of the exempt development standards as proof that an approval was not required at the time of construction.

COMPLYING DEVELOPMENT

Some straightforward housing development may qualify for fast track approval known as complying development.

If the proposal meets specific standards and land requirements, a Complying Development Certificate (CDC) can be obtained through Council or an accredited private certifier.

Complying development generally applies to development that has predictable environmental and amenity impacts. It can include the construction of a new house and outbuildings, alterations and additions to an existing house and the construction of a secondary dwelling (granny flat).

Complying development types and their standards are mandated by the state government and can be found in: *State Environmental Planning Policy (SEPP) Exempt and Complying Development Codes*.

DEVELOPMENT APPLICATION

For development that is not exempt or complying, a development application (DA) is required to be prepared and lodged with Council.

Preparing a DA means filling out an application form, a Statement of Environmental Effects and submitting plans and technical reports where necessary.

Development applications are assessed against Council's local planning controls found within the Bellingen Local Environmental Plan (LEP) and Development Control Plan (DCP).

If you receive development consent (approval) you will then need to get a construction certificate (CC) before you start any building work. This involves submitting building specifications to Council or an accredited private certifier. Approved construction certificate plans will contain a lot more information than your approved DA plans, to allow your builder to work directly from them.

1.3 How the Housing Strategy aligns with the North Coast Regional Plan

The North Coast Regional Plan (NCRP) is the NSW Government's premier planning strategy for the North Coast (Port Macquarie to Tweed). The NCRP has a strong focus on protecting the natural environment and supporting the main economic drivers of tourism and agriculture.

All North Coast Councils must prepare a Growth Management Strategy (including Housing Strategy) to address local growth challenges and opportunities and give effect to the directions of the NCRP. Development proposed within Bellingen Shire must also be consistent with the goals and objectives of the NCRP.

The overarching Vision of the North Coast Regional Plan is to make the North Coast:

The best region in Australia to live, work and play thanks to its spectacular environment and vibrant communities



<https://www.planning.nsw.gov.au/Plans-for-your-area/Regional-Plans/North-Coast>

Directions of the NCRP that relate to the Housing Strategy

Environmentally sustainable growth

- Concentrate growth in **Regional Cities & Strategic Centres**
- Direct growth away from **Important Farmland & land with High Environmental Values**
- Limit development in the **Coastal Strip** (land east of Pacific Hwy) – allow housing only in identified **Urban Growth Areas** & restrict rural residential lots
- Manage water catchments & groundwater
- Promote renewable energy & environmentally-focused design of precincts, subdivisions & buildings
- Deliver high quality development for unique natural environment & environmentally responsive communities
- Locate housing away from hazard prone areas & build resilience
- No coal seam gas

Thriving, interconnected economy

- Make centres more attractive & attract jobs and labour force
- Promote tourism. Limit large-scale development to prime tourism areas only (Tweed Heads, Ballina, Byron Bay, Coffs Harbour & Port Macquarie).
- Protect productive agricultural lands – limit housing & subdivision in rural zones.

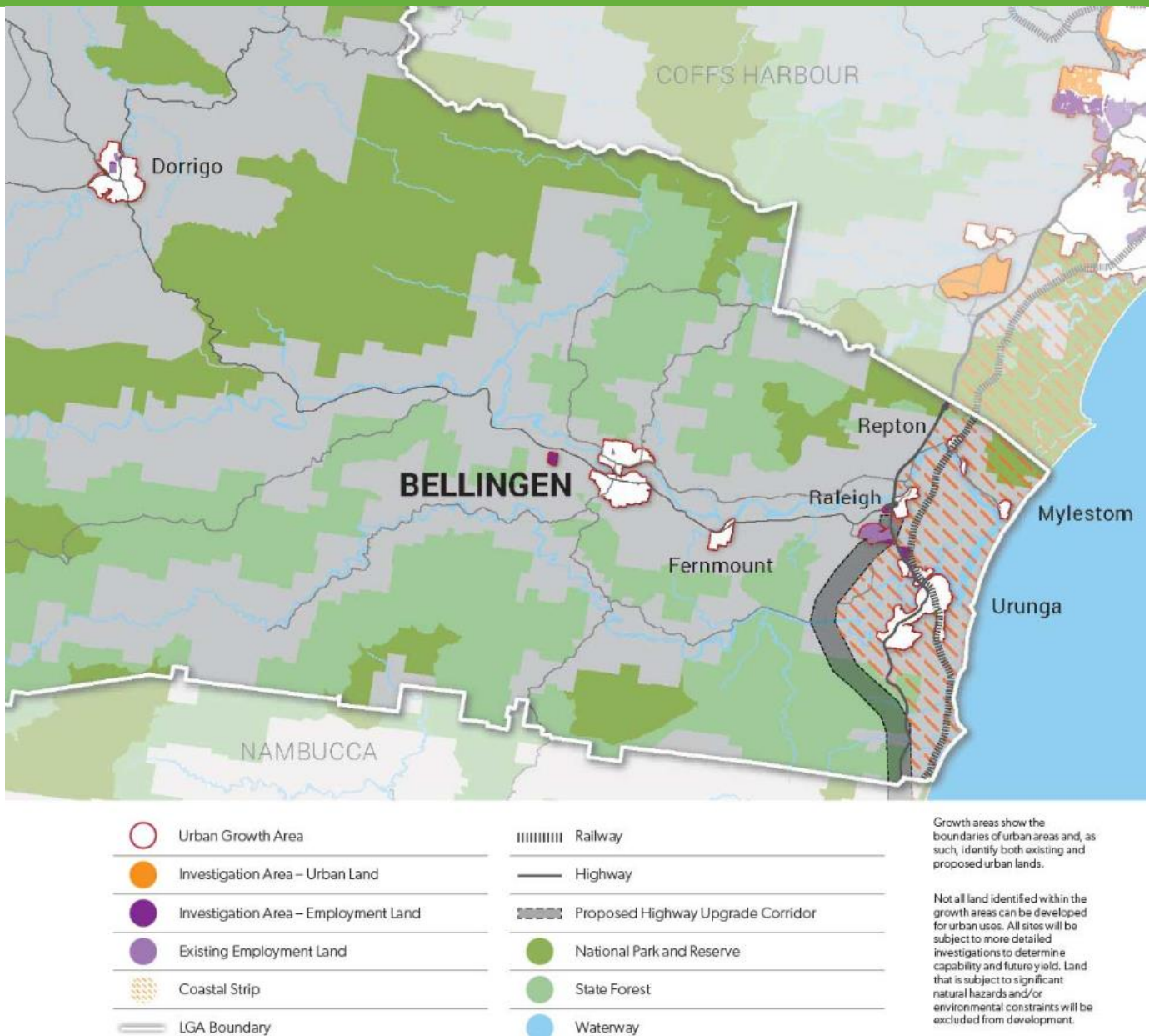
Healthy, safe, socially engaged and well-connected communities

- Provide housing, services & facilities within walking distance of each other
- Cluster new development to take advantage of existing infrastructure & detail infrastructure service planning
- Deliver best practice buildings for ageing demographic & subtropical climate
- Establish social infrastructure benchmarks & social impact assessment
- Prepare & deliver precinct plans for areas undergoing change
- Develop partnerships with Aboriginal communities throughout planning process
- Update local heritage studies & adopt appropriate planning controls

Increase housing diversity and choice

- Provide housing for residents with range of incomes. Provide more affordable & social housing for low-income earners.
- Include policies, planning tools & incentives to increase affordable housing
- Encourage housing diversity & more compact housing
- Accelerate delivery of housing by upfront investment in local infrastructure
- Provide opportunities for ageing in place

North Coast Regional Plan Figure 19: Urban Growth Area Map



<https://www.planning.nsw.gov.au/Plans-for-your-area/Regional-Plans/North-Coast/Maps>

The North Coast Regional Plan limits new housing release (greenfield housing estates/suburban expansion) to mapped “Urban Growth Areas”. This means new housing will be limited to the areas highlighted in white in the above map.

This housing strategy does not propose any changes to the mapped Urban Growth Areas in the North Coast Regional Plan. Changes are not considered necessary at this time as there is existing capacity for additional housing in the current growth areas.

The “Urban Growth Areas” shown above correlate with areas zoned R1 General Residential in Bellingen Shire’s Local Environmental Plan (LEP).

This includes existing neighbourhoods which could accommodate additional infill housing development and some as-yet-undeveloped areas that were rezoned for greenfield housing as part of a previous housing strategy (e.g. land at South Urunga).

North Coast Regional Plan Local Narratives

The North Coast Regional Plan includes place-based narratives to guide local planning. The priorities described in these narratives are to be incorporated into local council growth management plans, to assist with implementation of the Regional Plan.

The main points of the local narrative for Bellingen Shire are:

- Diverse range of coastal, hinterland and rural communities
- Popular tourism, cultural and recreation destination
- Idyllic mix of natural landscapes (more than half of land area is National Reserve)
- Economy and employment base underpinned by agriculture and tourism
- Becoming more connected to adjoining council areas, particularly Coffs Harbour

The Housing Strategy emphasises sustainable growth, through aspirational principles stating the Shire wants to be recognised as a leader in environmental living and by focusing on infill housing (thereby protecting natural areas from encroachment of housing development).

Most growth on the Mid-North Coast will be concentrated in cities (e.g. Coffs Harbour). However, this strategy recognises many people want to remain within, and move to, Bellingen Shire and that squeezed housing supply and affordability challenges are issues for the community.

This strategy seeks to provide more homes and greater housing diversity so more people have the opportunity to live within the Shire, giving residents more options to age in place, downsize, rent or purchase within the Shire.

These aims are consistent with the Directions 22-25 of the North Coast Regional Plan which relate to providing greater housing supply, diversity and affordability across the region.



The NCRP recognises that for Bellingen Shire **“Managing [the] unique natural environment appropriately will be key to delivering a sustainable future and a strong local economy”**. The photograph above shows Urunga Wetlands, a remediated old antimony processing site that has been turned into a wildlife refuge and recreation area.

Consistency with the North Coast Regional Plan

The Bellingen Shire Housing Strategy is consistent with the goals and directions of the North Coast Regional Plan (NCRP).

The NCRP projects a growth in housing supply of +459 dwellings between 2016-2036. The NCRP requires a minimum housing supply of +200 dwellings across Bellingen Shire by 2036. This requirement would be met if housing supply continued at the recent rate of approximately 20-25 dwellings built each year. However, the minimal supply of new homes over recent times (mainly 3/4 bedroom houses) is not providing housing to meet the varied needs of the community. Supply failing to keep up with demand has exacerbated significant affordability issues in Bellingen Shire. Gentrification now risks pushing many lower-income households out of the housing market and area entirely.

This housing strategy illustrates there is capacity and demand for growth and estimates capacity for ~1,860 homes to be built across the Shire (to 2040) in a medium-high growth scenario. The lifestyle benefits of the Shire and proximity to Coffs Harbour are expected to continue to draw people to Bellingen Shire and many long-term residents want to stay in the area. Investment in infrastructure and encouragement of incremental infill housing is proposed to spur housing supply beyond the low growth figures of the last decade.

The medium-high growth scenario reflects house building increasing to an average of ~90 homes per year. This is more homes than delivered over the last two decades; however is not an unprecedented level of growth. Between 1971-1991, Bellingen Shire added +2,397 new homes – an average of 120 homes each year. By contrast between 1996 and 2016, 845 homes were built, delivering an average of 42 homes per year.

This level of growth is considered to have acceptable environmental impacts as the strategy focuses on infill housing and includes many actions to increase sustainable building and living practices. Bellingen Shire has long been known for its environmental awareness and many people want to live in the area to be part of this eco-conscious community.

Providing additional housing beyond the minimum specified in the NCRP could positively influence housing affordability if an increased amount of smaller and more diverse housing types are built. Planning for additional homes to 2040 (beyond the relatively low recent rates of growth) will ensure the infrastructure and service needs of residents will be met, should growth rates increase. Using these projections illustrates that the Shire is planning ahead for growth impacts and wants to deliver opportunity and high quality of life for *all* residents.

North Coast Regional Plan Housing Diversity Targets

Action 23.1 of the NCRP sets a target for North Coast Councils to deliver:

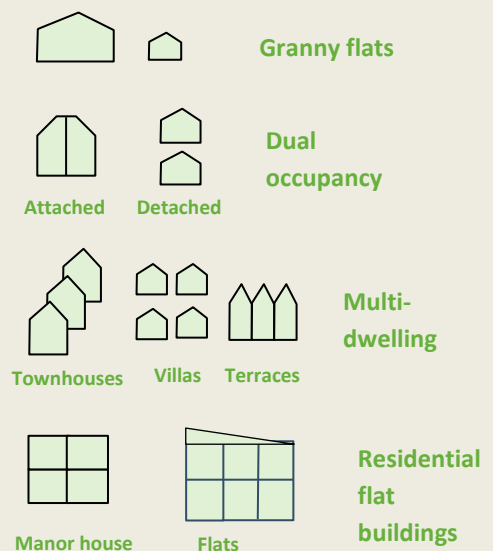
40% of new housing in the form of dual occupancies, apartments, townhouses, villas or dwellings on lots less than 400 square metres, by 2036

For Bellingen Shire, approx. 1,489 new homes could be built by 2036* and 40% of these are required to provide housing diversity. This means at least **596** dwellings other than single houses on lots larger than 400 square metres need to be provided by 2036 to meet NCRP targets.

It is predicted that this target will be met and will likely be exceeded. This is because the Housing Strategy focuses on enabling more infill housing and adopts a local goal of 50% diverse housing types by 2040 (noting granny flats are included and small lots are defined slightly differently – as <600m²).

The *Infill Capacity Study* estimates over 800 dwellings in the form of granny flats, dual occupancies, multi-dwelling housing and flats could be delivered across Bellingen Shire to 2040 (exclusive of small lot housing), likely meeting both regional and local targets for housing diversity. Additional monitoring will be required to ensure housing diversity delivery remains on track.

* 2036 is year 16 of a 20 year plan and 80% of estimated housing growth is modelled to be taken up representing 1,188 dwellings.



“Providing housing diversity and choice will improve affordability, help meet the needs of an ageing population and support the reduction of household size”

1.4 Community Engagement – it’s your strategy

As a first step in creating a new Housing Strategy and Growth Management Strategy (GMS), Bellingen Shire Council asked the community how they want to plan for change. The *Homes for Our Future* community engagement project aimed to gather feedback from a diverse range of community members and was successful in raising considerable awareness and establishing new stakeholder relationships. During this first round of engagement Council staff spoke to over 500 community members (as a conservative estimate) and collected 250 comprehensive submissions during the engagement. Council also received 60 photo competition entries, illustrating what they love about their neighbourhood.

A Draft Housing Strategy and Action Plan was placed on public exhibition from 4 September to 18 October 2019, seeking community feedback. The exhibition period yielded 113 written/mailed submissions and 122 sticky notes/short comments provided at engagement events, for a total of 235 submissions.

More than 1,800 comments were included in these submissions. This brings the total number of submissions on the Housing Strategy project to 485 (of which 20% are estimated to be people who made submissions during both engagements).

The feedback received during both rounds of community engagement has shaped and refined the Housing Strategy. We have heard that infill housing growth is the community’s preferred growth scenario during multiple engagement projects. However, there are many concerns about how infill will be planned and delivered and the Draft Housing Strategy and actions place a strong emphasis on encouraging good design and investing in supportive infrastructure. The Draft Strategy also encourages the supply of more diverse housing types to suit a wider range of housing needs and supports improving housing affordability and sustainability, which are key community priorities. For a comprehensive guide to feedback received, please refer to the **Engagement Reports**.

Housing Strategy Timeline



Homes for Our Future (2018)



250 submissions

54% support growth, 7% oppose growth (39% neutral)

Strong preference for infill growth scenario (49%)

Top themes:

- More housing choice
- More affordable housing
- Support community connections
- Grow in existing towns (infill)
- Protect unique character

31% concerned about housing choice and affordability

18% want greater protection of natural environment and more focus on sustainability

11% would like improved Council processes

+60 photo competition entries

See report for more detailed analysis

Your thoughts on the Draft Housing Strategy (2019)



113 written submissions

65% support Draft Housing Strategy Vision / intent

58% support infill housing

Support benefits of infill - >housing choice, environmental protection

But 26% concerned about infill in their area – most common concerns overdevelopment and loss of gardens and private space

Top priorities:

- protect character;
- encourage more environmentally-sustainable homes and lifestyles; and
- improve housing affordability

13% concerned about infrastructure

16% concerned about Council processes

+122 comments collected at information sessions and markets

+ 9 government agency submissions

See report for more detailed analysis

1.5 Local Government Area Snapshot

Bellingen Shire is located on the mid-north coast of New South Wales, south of the regional city of Coffs Harbour and roughly halfway between Sydney and Brisbane.

Bellingen Shire is part of **Gumbaynggirr Country**, embedded with the stories, landscapes, knowledge and culture of generations of Aboriginal people.

Approximately 13,000 people live within the Shire, with the majority of the population (63%) living in the main town centres of Bellingen, Urunga and Dorrigo. 37% of the population live in villages (such as Mylestom, North Dorrigo and Repton) or on rural properties.

Living close to nature is a large part of the Shire's appeal. The Shire covers an area over 160,000 hectares (1,600km²) and over half this area is National Park and State Forest.

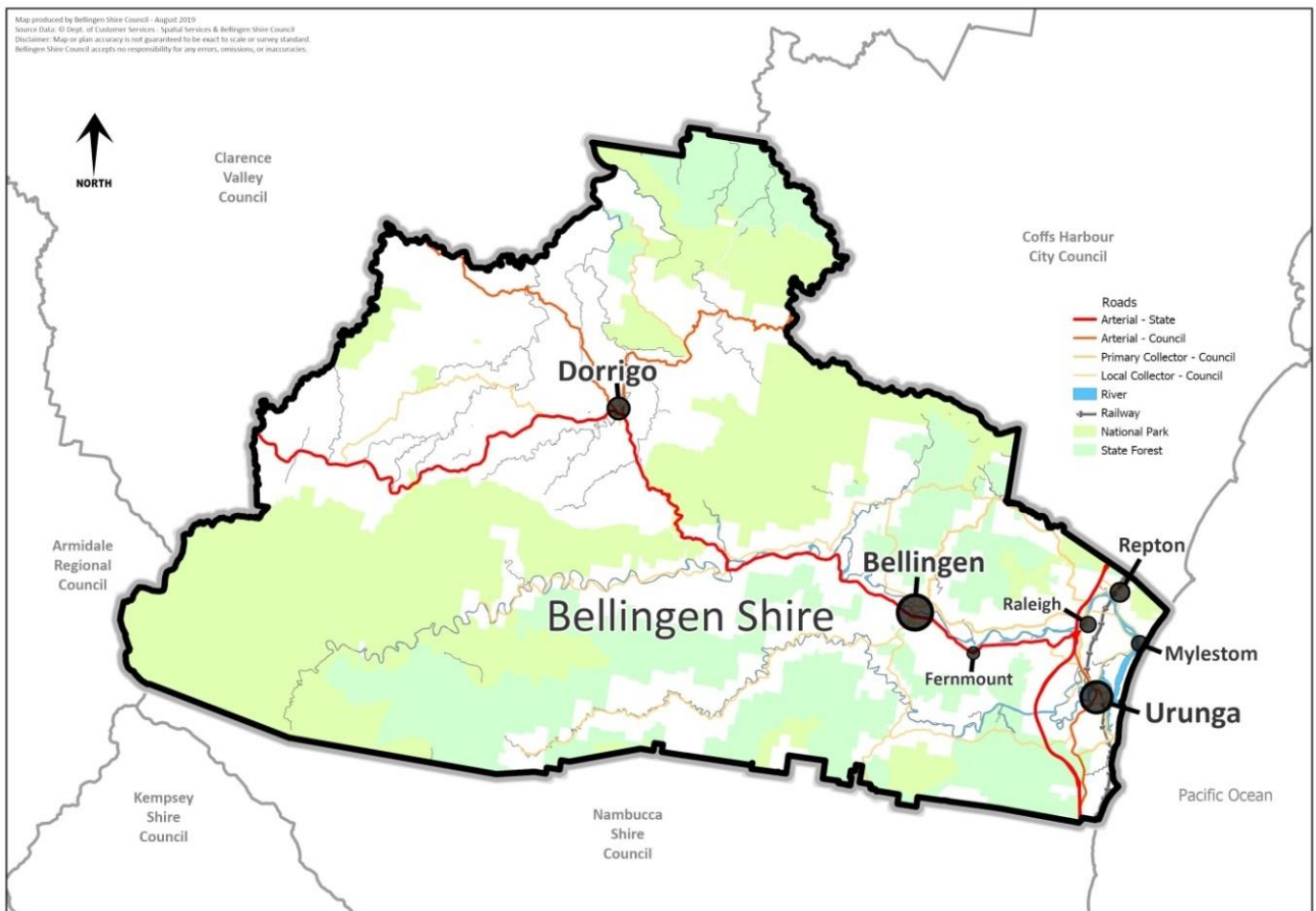
The local economy and employment base is underpinned by the agriculture and tourism sectors. Bellingen Shire's proximity and growing connectivity to adjoining council areas, particularly Coffs Harbour, is creating strong social and economic links between the communities.

Dorrigo is the main centre for people living on the plateau. Agriculture is the predominant industry on the plateau, producing milk, beef and fruit and vegetables. The World Heritage Listed Gondwana Rainforests are located near Dorrigo.

Bellingen, located on the banks of the Bellinger River, is the largest town centre and contains the highest concentration of jobs, shops and services in the Shire. The surrounding valley and floodplain is characterised by dairy farms, large rural residential properties and bushland areas.

Urunga is a coastal town popular with retirees and boasts a picturesque (and largely undeveloped) coastline, and extensive beaches and wetlands. The upgraded Pacific Highway is easily accessed from Urunga and the coastal villages of Repton and Mylestom.

There are many villages and rural hamlets/settlements throughout the Shire, including (but not limited to) Mylestom, Repton, Raleigh, Fernmount, Megan, North Dorrigo, Bostobrick, Deer Vale, Gleniffer, Valery, Brierfield, Kalang, Darkwood and Thora.



Our strengths in the region

The Bellingen Shire plays an important role in the region as a hinterland tourist destination for those visiting the Coffs Coast and people travelling along the Waterfall Way to and from Armidale. More than 230,000 people visited the Shire in 2017.

The natural beauty of the region including its scenic rural landscape is the main drawcard for people visiting, and living in, the Shire.

The cultural features are also a strong attractor: much of the Shire's distinctive built heritage is intact and well-looked after, and the many arts and community-driven events attract people year-round.

The Shire's traditional main street shopping and dining precincts and multiple markets offer a point of difference to shopping malls and chain stores. These successful retail and food and drink premises attract people looking for unique experiences and character. This distinctiveness is very important in a time where retail is facing increased disruption from online stores. The town centres also play an important social role, as places to meet, connect with others and access services.

Natural environment

Bellingen Shire enjoys a diverse natural landscape including World Heritage-listed rainforest, rugged mountains, rich floodplains and beautiful beaches. Bellingen Shire offers excellent growing conditions, reflected in significant native vegetation cover, diverse habitats and swathes of fertile farmland.

Bellingen Shire is home to a range of rare and endangered ecological communities and threatened species; the most iconic include Koalas, Flying Foxes, Jabiru and the Bellinger Snapping Turtle.

Also iconic are the Shire's waterways; the Bellinger, Kalang, Nymboida and Bielsdown Rivers and their tributaries fulfil environmental, cultural and recreational functions. These natural rivers are prone to flooding, with communities displaying resilience and spirit by banding together and helping each other in times of floods. Vital town water supplies are sourced exclusively from local water catchments, (the Bielsdown River and Lower Bellingen Aquifer), underscoring the need to continue to protect the health of the Shire's waterways, especially in times of drought as experienced in the last few years.



Community spirit and values

Bellingen Shire is more than just its attractive physical attributes. It is hard to describe (and there is a risk of generalising) but the Shire's uniqueness and appeal also stems from the mix of people, their connections and commonalities.

The Gumbaynggirr traditional owners; the farmers; the retirees; the creatives; the recent tree/sea-changers; the alternative-lifestyle seekers from the 70s and 80s and their families, all shape the character of the Shire in noticeable ways. Despite a wide range of people and views, there are some collective values broadly attributable to the Shire as a whole, which can be roughly summarised as:

- care and concern for the natural world translating to eco-conscious actions and lifestyles
- a pride in all things local and independent whilst maintaining strong connections to, and awareness of, regional and global happenings
- strong community connections and resilience
- an appreciation of the heritage character of the built environment and rural landscapes

Population growth

Bellingen Shire has a low growth rate, growing by only 150 people during the last census period (2011-2016) and by a total of 250 people of the last ten years (2006-2016). This is the lowest growth rate of any coastal council in NSW.

Most of this growth has occurred in the over 55s age group and almost a quarter of the Shire's population is now aged 65 or over. There are many more people living alone, and fewer children than in past decades, representing a major shift in the make-up of the population.

Jobs and the local economy

True to its independent spirit, Bellingen Shire's economy is characterised by small businesses (and the larger dairy co-operative Norco). A relatively large proportion of people work from home (10.5% compared to the Regional NSW average of 5.8%), and with the rise of the digital economy, high-speed internet in regional areas is vital.

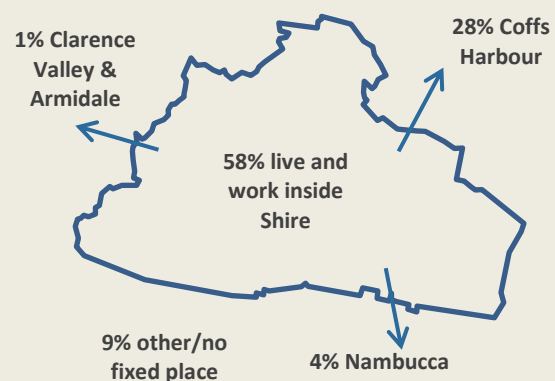
Over a third of working residents commute outside the Shire (36%), mostly to work in the regional city of Coffs Harbour. Interestingly, 22% of local jobs are held by people living outside the area (mostly from Coffs Harbour and Nambucca Shire) who travel into the Bellingen Shire for work.

Industrial land is available at Raleigh Industrial Estate, located between Bellingen and Urunga, although there are infrastructure limitations including no sewer connection. Undeveloped industrial land is also available in Dorrigo. Coffs Harbour has limited industrial land availability; however, Nambucca Shire has rezoned 71 ha of employment land as part of the Valla Urban Release Area. Encouraging jobs growth will be explored further in a forthcoming Employment Lands Strategy.

MAJOR EMPLOYMENT INDUSTRIES

HEALTH CARE AND SOCIAL ASSISTANCE
EDUCATION AND TRAINING
RETAIL TRADE
MANUFACTURING
ACCOMODATION AND FOOD SERVICES
AGRICULTURE, FORESTRY AND FISHING
CONSTRUCTION

RESIDENT WORKERS - PLACE OF WORK



Vision for equitable and affordable housing

Given the wide range of physical constraints and natural values of the Shire, population and dwelling growth on the North Coast will be concentrated elsewhere (predominantly within and near cities and regional centres).

However, Bellingen Shire aspires to provide its residents with high quality of life and affordable housing choices that meet a wide range of needs. This Strategy seeks to minimise instances where residents are pushed out of the area they love by lack of appropriate housing stock or over-inflated property or rental prices. Significant demographic changes have also occurred over the last 30 years, with the population ageing and households shrinking, and the Shire's older housing stock has not kept pace with these trends.

Maintaining services to support residents and fostering community wellbeing requires a multi-faceted strategy, including actions to:

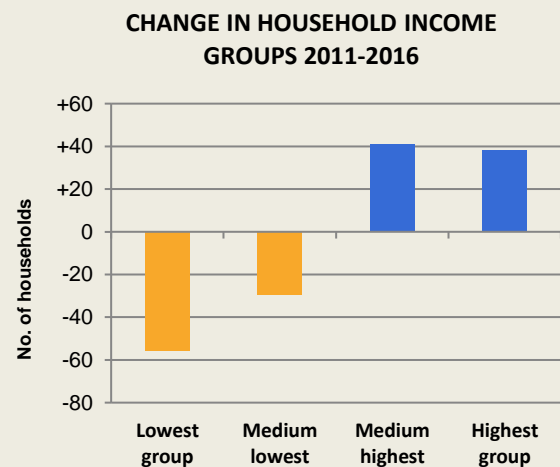
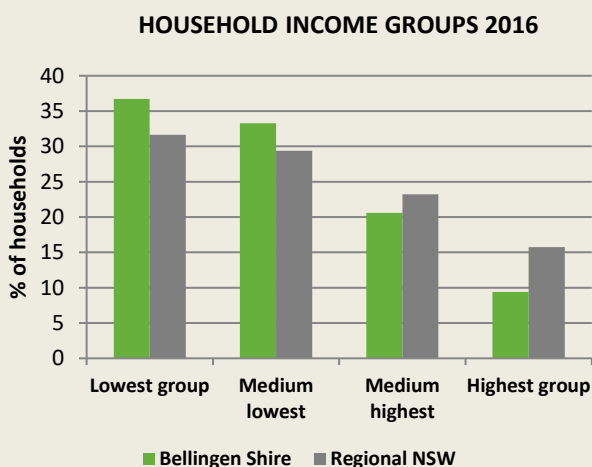
- address housing supply deficiencies and gaps (e.g. supporting ageing in place, proving more homes to suit smaller households)
- retain and attract a younger and working population, including families with young children;
- provide housing to suit a range of household incomes, especially people on lower-incomes; and to
- efficiently fund vital infrastructure.

Housing affordability concerns

In recent years, housing affordability has become a key concern for many residents, as nation-wide pressures play out regionally. Very few new homes have been built in recent years. With low overall population growth, it could be assumed demand for housing is low; however, the high and rising cost of housing across the Shire indicates considerable demand exists, and lack of housing supply is checking growth.

Whilst overall population growth has been very slow, considerable change is being felt in the community. New residents (often moving from wealthier city areas) are attracted by the exceptional liveability of the area. The Shire benefits in many ways from this in-migration. However, due to the lack of housing supply coupled with longstanding employment challenges and pressures from tourism, whole groups of people, (e.g. lower-income households, renters, young people, pensioners, people with part-time or casual or freelance employment) are disadvantaged and find it difficult to access appropriate and affordable housing in the Shire.

Some people, including residents with established links to the community, are being forced to leave for more affordable areas or forced into less suitable, substandard or insecure housing situations. To maintain community connections and encourage population diversity, there is a need to provide more housing in the Shire, especially for those currently disadvantaged by market conditions. If a wider range of housing is provided to meet a wider range of housing needs Bellingen Shire will maintain its sociable and friendly reputation.



Bellingen Shire has a large proportion of lower-income households, who are most at risk of housing stress or displacement (having to leave the Shire) due to affordability challenges.

The climate and natural hazard risks

The Shire's climate is subtropical, with pleasant year-round warm weather, mild winters and, generally reliable rainfall due to geography and topography (average of 1500mm/year). However, different areas experience different microclimates – for example the Plateau experiences colder winters and more frosts, and Bellingen and the Valley have a tendency to retain humid heat in the summer. The generally high levels of rainfall are an attraction of the region for farmers and people migrating from drier areas.

The Shire is vulnerable to many natural hazards, perhaps most famously flooding. Despite being prone to flood isolation, established residents have developed and displayed significant resilience to flood events. Much of the Shire is forested and bushfire-prone and bushfire risk is increasing due to climate change. Some people in the Shire live in areas with constrained road access (narrow, unsealed, one way in and out), presenting evacuation and isolation challenges.

Climate change exacerbates natural hazard risks and the impacts of extreme weather events such as flooding, bushfire, coastal inundation/storm surges, drought and heatwaves will intensify into the future. Improvements in planning for, and responding to, natural hazards are required.

Can we better support farming and rural living? – A Rural Lands Strategy

A popular housing choice for many moving to the Shire is a rural-residential or larger rural property. Like many rural shires across NSW, Bellingen Shire experiences tensions between agricultural land uses and rural lifestyle housing.

Many people in the Shire value our rural character and local food production, and housing pressures need to be managed. Allowing more housing in rural areas has infrastructure implications and in some areas exposes people to greater natural hazard risks.

However, the rural population and economy of the Shire is changing and planning controls are restrictive. Understanding how we can best support people living in rural areas without disadvantaging local food producers is an important facet of the Growth Management Strategy. Indeed, understanding how planning controls can support local food production and farming innovation is also very important. These issues will be further explored in a forthcoming Rural Lands Strategy.



Map produced by Bellingen Shire Council - August 2019
Source Data: © Dept. of Customer Services - Spatial Services & Bellingen Shire Council
Disclaimer: Map or plan accuracy is not guaranteed to be exact to scale or survey standard.
Bellingen Shire Council accepts no responsibility for any errors, omissions, or inaccuracies.



Clarence
Valley
Council

Coffs Harbour
City Council

Armidale
Regional
Council

Kempsey
Shire
Council

Nambucca
Shire
Council

Pacific Ocean

- Roads
 - Arterial - State
 - Arterial - Council
 - Primary Collector - Council
 - Local Collector - Council
- River
- Railway
- National Park
- State Forest
- North Coast Regional Plan - Important Farmland
- Lower Bellinger/ Lower Kalang Flood Study - 1% AEP

Dorrigo

Bellingen

Repton

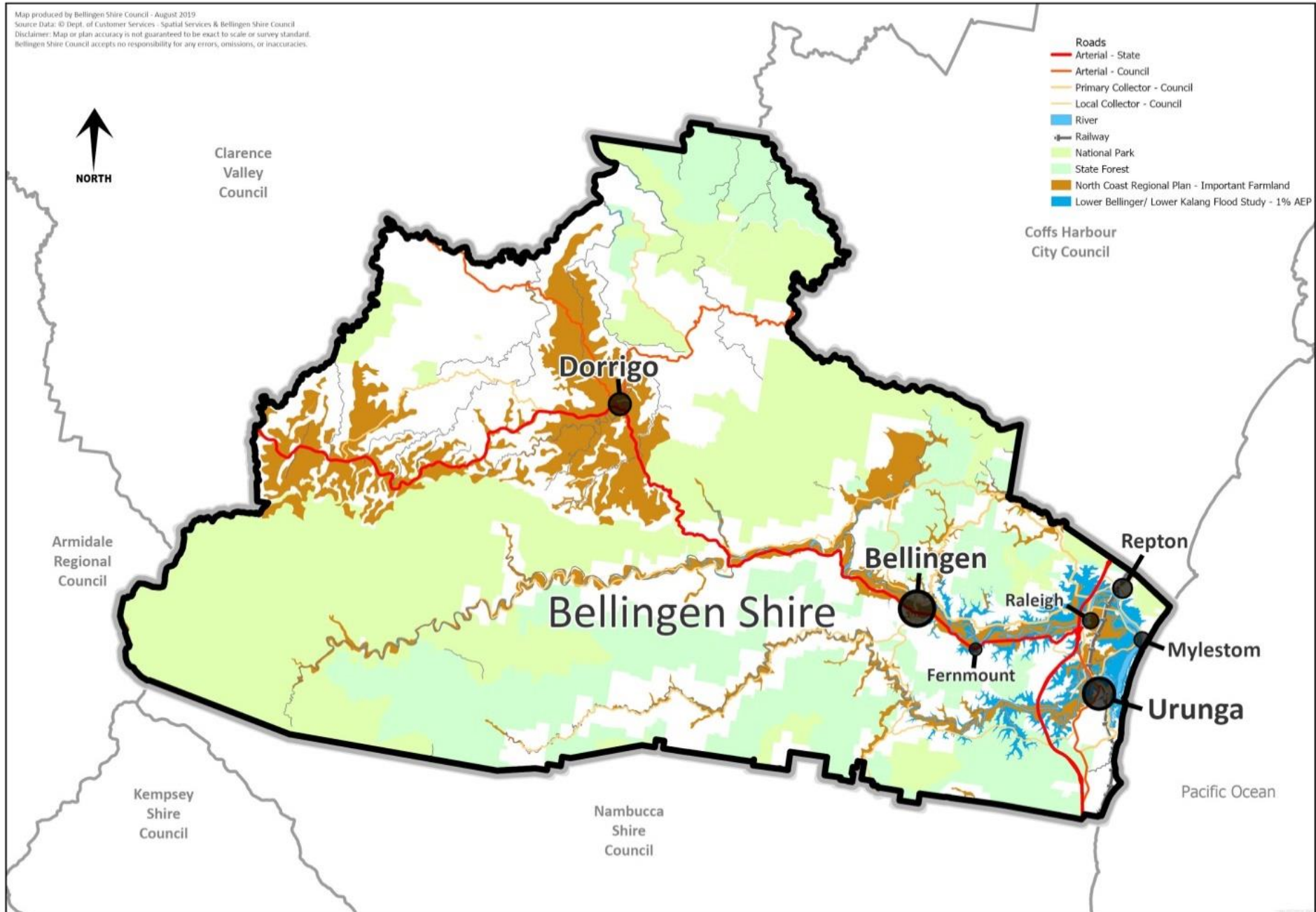
Raleigh

Mylestom

Fernmount

Urunga

Bellingen Shire



Infrastructure requirements

Bellingen Council is responsible for infrastructure worth over half a billion dollars, including transport, drainage, buildings, water & sewer networks and parks & recreational assets. These assets are essential in maintaining our community's quality of life. Like many NSW Councils, Bellingen Shire faces considerable challenges due to: aging infrastructure; funding backlogs; cost-shifting; limited revenue growth; changing community expectations and environmental and climate change risks. Council has to manage many competing priorities and variable community expectations with very limited funds.

Council has prepared a *Strategic Asset Management Plan - Civil Infrastructure and Buildings (Feb 2019)* which outlines how Council will provide the services needed by the community in a financial sustainable manner over the long term. The SAMP recognises that Council has previously made infrastructure decisions in a reactive manner, driven by funding availability and customer requests. The SAMP acknowledges that there is not enough Council revenue to cover forecast renewals and maintenance (there is a funding gap). Therefore, prioritisation of works is required. This Strategy directs investment to where efficiencies and community benefits are able to be maximised. Bellingen Shire Council relies heavily on grant income and this strategy seeks to support future applications for projects aligned to the Housing Vision.

The SAMP seeks a shift to more holistic and strategic decision-making focusing on maximising benefits to the wider community and environment, considering lifecycle costs and better balancing service expectations with cost and risk.

Infrastructure and growth

Population growth requires investment in infrastructure and services as more people will use these services. Upgrades need to be planned effectively to ensure there is adequate capacity in essential systems and quality of life is not unreasonably impacted. Across the country, housing growth has been provided without sufficient infrastructure investment, having negative consequences. However, careful planning is required to make sure scarce funding is used efficiently and equitably and delivery of infrastructure is timed to coincide with identified growth thresholds. Continuing conversations about community service level expectations are important, as trade-offs and efficiencies are required to ensure financial sustainability. Regularly engaging with the community will help Council understand what the community prioritises the most, and for residents to understand the level of service Council is able to deliver (or is required by law to deliver). This

information is important determining and understanding resource allocations and funding.

The next revision of the SAMP will take into account the projections and actions within the Housing Strategy to ensure infrastructure planning and decisions to further align infrastructure planning to projected areas of housing growth and overall expected population growth.

Water and Sewer

Council provides two water supply schemes, for Dorrigo and Bellingen-Seaboard. Rural landowners obtain water from their properties from rainwater capture and/or irrigation licences (managed by the State). Council provides three wastewater treatment facilities and sewerage networks. A large portion of water and sewer mains are in the same age bracket and will require a significant investment in a short time span when due for replacement. Approximately half of the properties in Bellingen Shire are using On-site Sewage Management Systems (OSMS).

The Shire's water supply is reliant on rainfall and is susceptible to drought. Whilst known as a high rainfall area, water supply and catchment management requires new integrated system approaches given climate change impacts and the expensive, high energy requirements of transporting water. New approaches include improved demand management (Bellingen Shire residents are high water users compared to other regional areas), and recycling water, such as the scheme proposed to service South Urunga by providing recycled water, or 'purple pipes', for non-potable uses (laundry, flushing of toilets etc.). This scheme is currently awaiting grant funding. Higher rainfall areas like Bellingen Shire will continue to attract people moving from drier areas. However, even Bellingen Shire is not immune from the current drought - unprecedented conditions have led to Council investigating Level 5 Emergency Restrictions and emergency water supplies (including a portable desalination option), underscoring the need to increase water security and climate change resilience for current and future populations.

Current water and wastewater studies (*Bellingen Shire Council Integrated Water Cycle Management Strategy 2012*) predict sufficient capacity for population growth and include a number of improvement actions. This Strategy is under review, considering emerging challenges (e.g. increased extreme weather and actual population and tourist growth impacts on capacity). The updated IWCMS needs to consider predicted population growth and geography as detailed in this Housing Strategy.

Transport network

Bellingen Shire is heavily reliant on private car transport and most of the Shire connects to the region via the two-lane Waterfall Way. Urunga and coastal areas are connected to Coffs Harbour and Nambucca via the Pacific Highway and Giinagay Way (old Pacific Highway). Over one-third of the Shire's population live outside the main town areas, and the Shire has an extensive road network. This network includes over 650 kilometres of roads (70km state roads, 43km regional roads; 427km sealed local roads & 114km unsealed local roads), 24km of footpaths and 135 bridges (including 85 timber bridges). Council is working towards renewing many of these ageing assets.

Road maintenance and renewal represent a large portion of Council spending – in 2018-19, 51% of Council's annual budget was spent on maintaining and renewing transport assets, for a total spend of \$21.2 million. Over the next 10 years, Council plans to continue its strong focus in the high-risk areas of Roads and Bridges under its Special Rate Variation program which includes road resealing, high priority bridge works and footpath, kerb and gutter renewal.

For the long-term, the Housing Strategy focuses on growth in existing towns (infill housing) to make use of existing infrastructure and to efficiently concentrate future infrastructure spending in population centres.

The town centres of Bellingen, Dorrigo and Urunga have most key destinations, services and community facilities within walking distance of most homes in town. However, walkability is not necessarily supported by adequate infrastructure (footpaths, cycleways/shared paths, seats and shade trees) and more could be done to support active transport along key links. Council has a Pedestrian Access and Movement Plan (PAMP) and Bike Plan which requires funding for implementation.

Supporting walking and cycling is a key part of this Housing Strategy, to reduce private car reliance and emissions, to improve public health, and foster close community ties. A focus on infill housing supports increased walkability and efficient investment in footpaths, cycleways and roads.

Public transport in the Shire is virtually non-existent, although Urunga is located on the North Coast train line (currently limited service). The Coffs Harbour Regional Airport provides excellent business and tourism linkages to Sydney, Brisbane and Melbourne. There are opportunities to improve country rail links at the State level, given rail travel is a more environmentally-friendly (lower emission) form of travel. High speed rail through the region is also a possibility. Whilst public transport such as buses are currently not viable due to low population density, changes in technology and community transport, vehicle-sharing options present significant opportunities for future transport options. Addressing employment challenges requires an understanding of our transport networks, intra-and inter-regional connections, and future connectivity potential and constraints.

Social Infrastructure

Social infrastructure such as the Bellingen Youth Hub, Dorrigo Support Service (Aged Care), libraries, pools and surf lifesaving clubs provide vital services to the community. Sports fields, playgrounds and parks contribute to wellbeing. There is not a significant maintenance backlog in Council's parks and open spaces; however maintenance needs to be more proactive and service levels in the context of increased infill growth need to be determined. New housing areas will need to provide and/or embellish parks and open spaces. Other important social infrastructure includes: pre-schools, primary schools; high schools; hospitals and community health centres. The ageing of the population requires adaptations in the health care system.



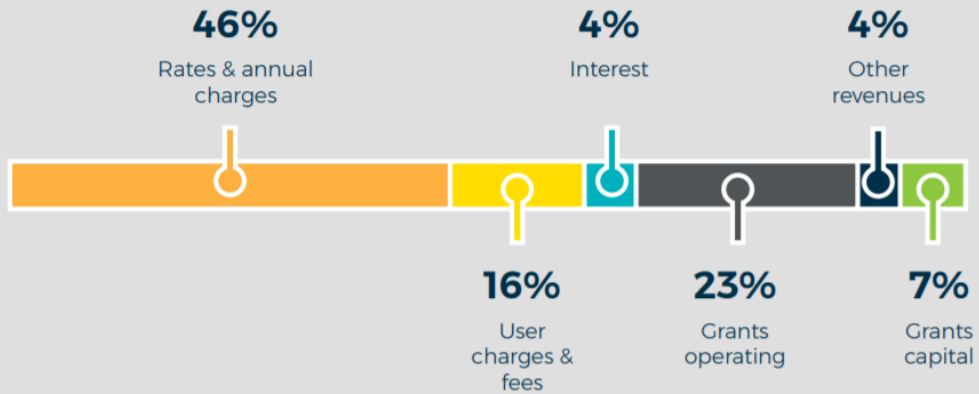
Feeneys Bridge Construction; Hungry Head Shared Path (Cycle & Pedestrian path); Bellingen Youth Hub

Annual Report 2018-2019 - Summary

This information is a summary of Council funding and spending from the 2018-2019 Annual Report. The full summary and full Annual Report can be found at www.bellingen.nsw.gov.au

WHERE DO THE FUNDS COME FROM

The Council raised \$32.3million from various sources.



WHERE THE FUNDS GO

Council spent \$41.5million on maintaining and renewing assets and providing services. (\$ thousands)



1.6 Housing Vision

Bellingen Shire is characterised by its natural assets and these present challenges for growth. However, the Shire has capacity to grow within its natural limitations, supported by adequate infrastructure investment.

The preferred growth pattern is compact around existing town and village centres, protecting natural areas and important farmland and keeping new populations out of isolated, hazard-prone areas.

Steady and inclusive population growth is the goal, with a focus on attracting and retaining people of all ages and backgrounds, with different skills, jobs, experiences and incomes to foster the diverse yet tight-knit community feeling of the Shire.

Having an eco-conscious lifestyle (doing your bit for the world) is one of the key attractions of living in Bellingen Shire, and this Vision supports continuing to improve our methods of looking after our country by living more sustainably and supporting more regenerative land use.

The Vision describes the community's priorities and housing aspirations in the Bellingen Shire over the next 20 years and sets the benchmark against which decisions can be assessed.

Where we have come from

Gumbaynggirr Nation caring for Country in Bellingen (Baalijin) since the Dreaming (Yuludarla)

European arrival establishes cedar cutting industry.

Dairy farming becomes key industry

1960s dairy industry crash, est. of timber plantations

Population boom 1970s & 80s seeking alternative, eco-conscious lifestyles.

New rural land sharing communities (MOs) founded

Rapid growth leads to a minor cultural clash between old and new residents and displacement of some sawmilling families.

Population and housing growth drops sharply from early 1990s

Relatively frequent flood events

Where we are now

Strong environmental outlook and high social capital

Enjoy beautiful natural environment and well-serviced town centres.

Major demographic shift with an ageing population, and fewer young people and children.

Few new homes being built

Housing affordability declines, especially for low income households

Shire attracting new residents, but some people having to leave Shire for more affordable housing or jobs, therefore low overall growth

Farming still very important, especially dairy, beef, vegetables. Sector challenges – climate and price volatility, drought, generational change and succession.

MOs facing generational change; legal & financial difficulties, increased hazard risks.

Environmental concerns, primarily about water, climate change, land clearing, consumption and apathy.

Drought and water security risks

Where we want to be

A friendly and equitable place

Resilient and community focused, with strong social connections

Offering high-quality, affordable housing choices

Embracing lifestyles and technologies that are environmentally friendly and that tread lightly on the land

A leader in sustainable development at a local, grassroots level, including carbon emissions reductions.

Local, independent, authentic, with the unique and historic character of our towns and villages protected and enhanced

Producing food for the local area and region, embracing regenerative agriculture and supporting small producers

Continued respect for Aboriginal culture, heritage, knowledge and improved relationships with, and outcomes for, Aboriginal communities

Adequate and efficient infrastructure

Managing precious resources like water, sustainably, for future generations

Bellingen Shire Housing Vision

Bellingen Shire offers **housing choices** by providing a variety of housing types in different sizes and configurations, with varied features and characteristics.

New housing is located mostly **in and around existing town centres**. Shops, services, parks and community facilities are close by, encouraging **walking and cycling**.

We strive for greater opportunity and **affordability** in the housing market. Our homes cater for a wide range of people and households, including for all incomes, people with a disability, and for our ageing population.

High quality design of housing and public space encourages **community connections**, and enhances **neighbourhood character** whilst respecting our shared history and heritage.

Our housing reflects the **environmental ethos** of the community, respecting our precious natural environment and supporting eco-conscious lifestyles and habits.

The **farmland** and **rural character** of the Shire is protected, and offers **regenerative and innovative** farming opportunities, supporting our country towns and villages.



Section 2 Evidence



Bellingham River and Skate Park

2.1 Demographic Overview

Growth has been modest

12,668 people were counted as usual residents of Bellingen Shire in the 2016 census (compared to 12,419 people in 2006). The population grew by 249 people or 2.0% between 2006-2016.

Whilst the Shire is a popular lifestyle destination, this represents the lowest growth rate of any coastal local government area in NSW. By contrast, between 2006-2016, Clarence Valley grew by 5.2%, Nambucca Shire by 7.3%, Byron by 9.7%, Coffs Harbour by 12.4% and Kiama (on the south-coast) by 13.1%.

Adjusting for Census undercount, the official Estimated Resident Population (ERP) of Bellingen Shire in 2016 was 12,951 people. In 2006, Bellingen Shire had an ERP of 12,716 people (+230 people between 2006-2016).

In the last census period (5 years between 2011-2016), the population grew by 150 people, or by 1.2% (based on usual resident counts).

Population growth is a result of natural increase (more births than deaths) and/or positive net migration (more people coming in than leaving).

In the years 2011-2016, deaths slightly outnumbered births, 736 and 730 respectively. The Shire's slight growth during this period can therefore be attributed to migration.

Net migration is the difference between people moving *into* and *out of* the Shire during a 5 year period. Between 2011-2016, slightly more people came to the Shire than left (approximately +110 people). This is a change from 2006-2011 when more people were leaving the Shire than arriving (and when births outnumbered deaths).

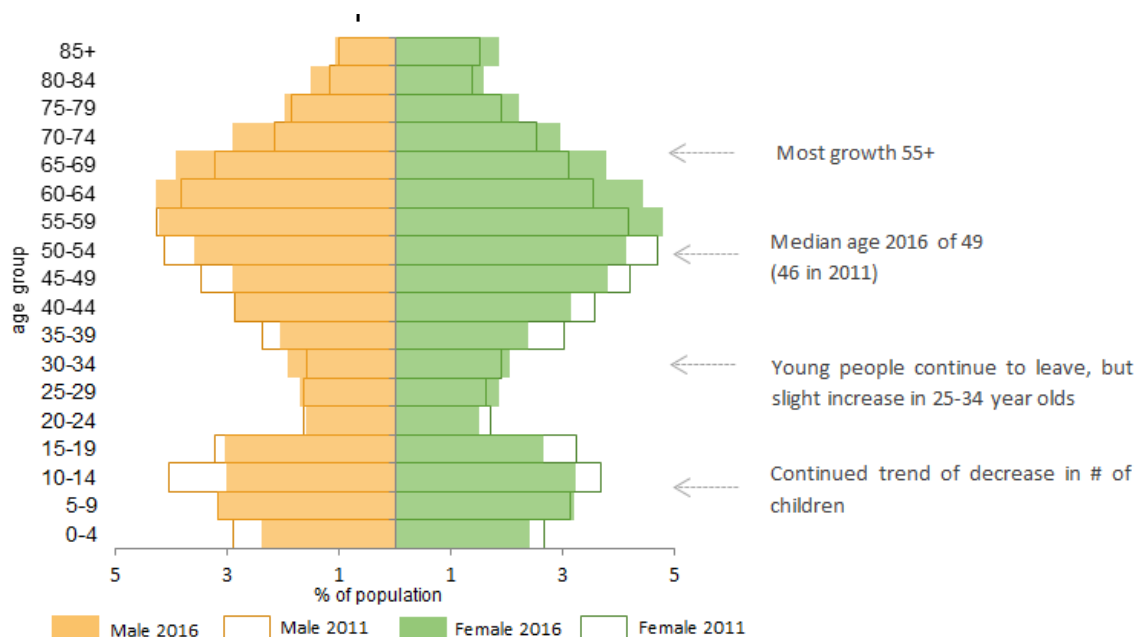
The low overall population growth is surprising to many residents because the Shire has experienced significant change in the last 10 years, in particular through changing household types, tourism growth, and declining affordability.

Between 2011-2016, population growth was concentrated in Bellingen (+87 people / +2.4%). Urunga grew marginally by 26 people (+0.9%).

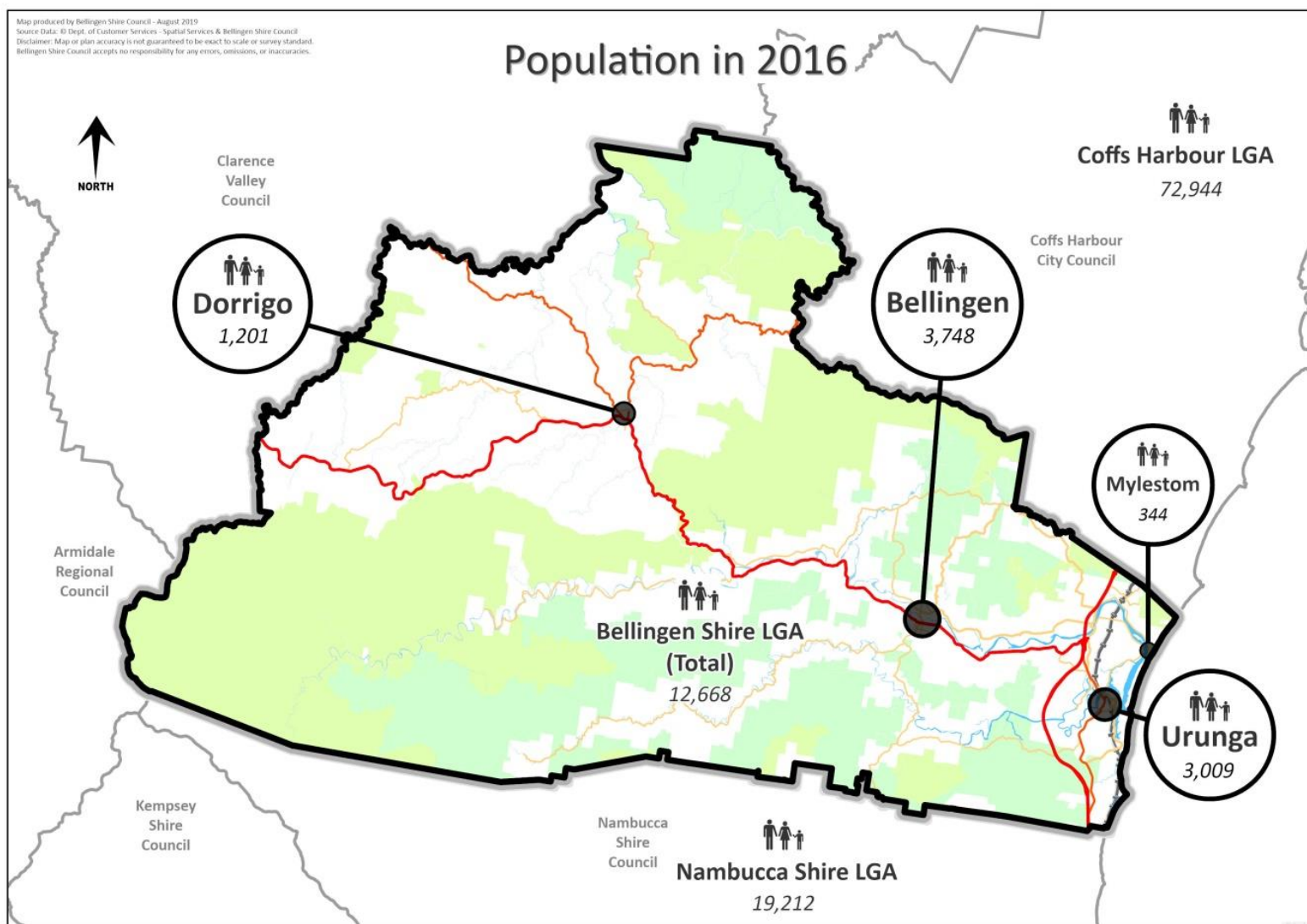
Growth occurred in some of the Shire's rural areas and villages (excluding the Plateau) (+134 people). The population of Dorrigo fell by 77 people (-6.0%), whilst elsewhere on the Plateau remained stable (-3 people). On the Plateau, population changes have been noticed by the local community, as the area has experienced gradual population decrease (-355 people since 1996).

The Aboriginal and Torres Strait Islander population of the Shire has grown, representing 3.6% of the population in 2016 up from 2.6% in 2006.

Shire Population Pyramid 2016 & 2011



Where do people live? Population distribution in 2016



Based on ABS Census 2016 Usual Residents data, compiled by .id

Population characteristics

An ageing population

In Bellingen Shire, almost a quarter (24%) of the population is aged 65 or over, compared to 16% for NSW and 20% for Regional NSW. This is a significant change from 2006 where 18% of the Shire's population were older than 65.

The median age is the midpoint of the population, meaning half the population are older than the median and half are younger (the higher the median, the older the population). In Bellingen Shire the median age is 49, compared to 38 for NSW and 43 for Regional NSW. The median age differs significantly between the three main towns. In Dorrigo the median age is 55, in Urunga it is 54, while Bellingen has a median age of 44. Nearly 1 in 4 people in Bellingen Shire is aged over 65, compared to 1 in 6 in Australia, and 1 in 5 in Tasmania (the state with the oldest age profile).

The Shire's largest age cohort is 55-59 year olds who make up 9% of the Shire's population. Many people aged over 55 relocate to the Shire for retirement or for a tree/sea change. The number and proportion of people aged 55 years and over is growing, with the most growth between 2011-2016 in 65-69 year olds (+179 people / +1.2%). Most younger age cohorts decreased in number and proportion between 2011-2016, most notably 10-14 year olds (-174 / - 1.5%).

It is well-known that Australia has an ageing population, characterised by high life expectancy and low fertility rates. 16% of Australia's population is aged 65 or over. By comparison, Japan is experiencing the most rapid population ageing in the world, with 26% of the population aged over 65 in 2016.

Population ageing is associated with numerous challenges including an increased need for health care, disability assistance and other government services. These services need to be paid for (via taxes/user charges/efficiencies) and all levels of government experience increased pressure on expenditure (e.g. rising pension costs).

For local government where high rates of older people own their own homes (such as Bellingen Shire), rates concessions reduce revenue. Senior/pensioner concessions are important as they reduce cost of living for the elderly, which can be a significant source of stress – too many pensioners live in, or close to, poverty.

Exacerbated inequality is another outcome of population ageing, as women, low-income earners and people with insecure work often have much less superannuation to rely on upon retirement.

There are many housing challenges facing an ageing population, including:

- the quantity and quality of aged care accommodation and community care services;
- lack of appropriate and affordable housing (e.g. limited rentals, very high housing costs/housing stress when reliant on full pension; risk of displacement; homes too large/too much land maintenance, lack of smaller homes available for downsizing);
- old housing stock/poor housing design not meeting lifestyle, health or care needs;
- lack of support for older people wanting to retrofit their homes or subdivide their land;
- loneliness and loss of social connections;
- upgrades required to streets and public spaces to make them all-ages-friendly.

Less publicised is the good news and opportunities emerging from an ageing population, we are living longer and many people over 65 are healthy, mobile, independent and productive and able to spend more quality time with their family and friends. The number of people aged 65 and over staying in the workforce is increasing and older people are more likely to volunteer. In Bellingen Shire, 13.6% of the population is aged 65-75; 7.3% fall within the 75-85 year age group and 2.9% are 85 years or older, and many older people are likely engaging in some work (especially in agriculture, farmers tend to stay on the land well past retirement age).

Many older people provide unpaid child care for their family. Older people with disposable income purchase goods and services, contributing to local economies and some are able to provide financial support to younger family members (many younger people use the bank of 'mum and dad', or 'gran and grandad', to be able to afford their first home). Older people contribute skills, knowledge and experience to communities in ways that do not have a dollar value.

The large and increasing proportion of older people in the Shire means it is necessary to include specific actions within this strategy to meet the housing needs of older people, especially those who may be disadvantaged by the current housing market.

Population age and household composition

Fewer households with children

Between 2011-2016, households comprising couples with children fell by 68. This household type now represents just 21% of the population (down from 27% in 2011). The number of single parent families fell by 33, but the proportion of stayed relatively constant representing 12% of the population (down from 12.9% in 2011).

There are fewer children

In 1996, 5-9 and 10-14 year olds were the most populous age groups. Twenty years ago, children and teenagers made up 30.7% of the population, today they represent 23%. This is a significant shift.

This trend appears to have accelerated over the last 5 years. Between 2011-2016, people in this age group declined by 340 people and now make up less than a quarter of the population. If this trend continues, there could be implications for local schools. However, the slight increase in 25-34 year olds could mean more babies in the future, should these people decide to have children and stay in the Shire.

Couples without children is our dominant household type

Couples without children make up 29% of all households. Older couples (65+) without children represent 14% of total households and middle-aged couples (45-64) without children make up 12.5%. Young couples without children make up just 2.6% of the Shire's population.

Attracting millennials? Slight growth in 25-34 year olds

Interestingly, the only 5 year age groups that grew proportionally from 2011-2016 (apart from over 55s) were 25-29 and 30-34 year olds. People aged 25-34 now make up 7.6% of the population, up from 6.7% in 2011. This new trend means a small number of 25-34 year olds moved to the Shire and many stayed here (resulting in overall growth of +113 people in this age group). Growth in younger populations is important to maintain the local labour force and to provide social diversity. Affordability and jobs (as well as lifestyle) are big factors in attracting and keeping this age group.

More people living alone

27% of households are lone person households. Between 2011-2016 lone person households grew by 57.

13.6% of the population aged 65 and over are living alone, up from 11.4% in 2011. Older one-person households may need additional support and can be at risk of social isolation.

Housing types

Drivers of population change inform planning because they tell us whether we need to plan for preschools or senior citizens centres, one and two-bedroom villas and townhouses or four bedroom houses.

High demand areas may need more homes and different housing types to stabilise house prices and promote equality by increasing access to housing for different ages, household types and income groups.

Lower-demand areas may need greater employment opportunities, different housing types and/or a catalyst projects to retain and attract people.

What type of housing do we have?

There are 6,091 dwellings in Bellingden Shire of which 88% were occupied on Census night 2016.

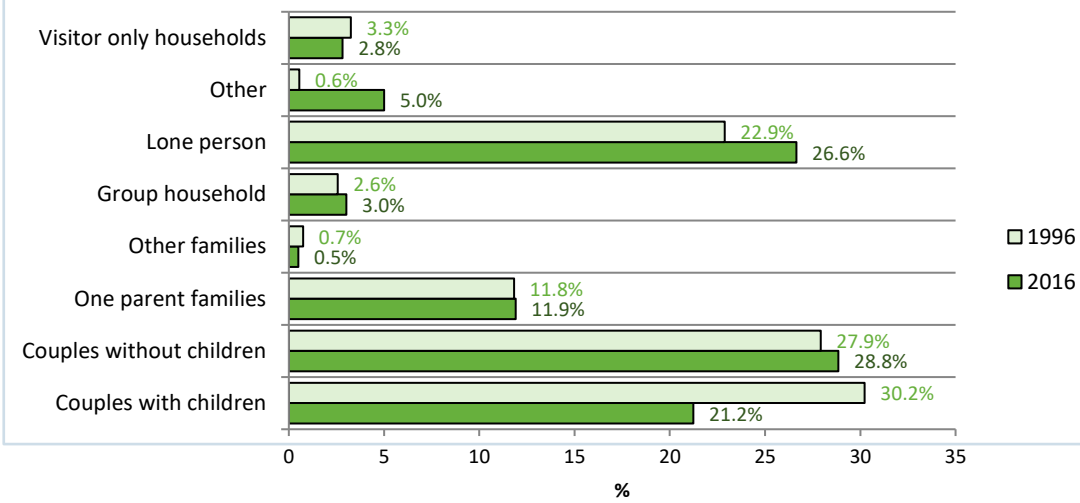
The majority of Bellingden Shire's housing stock is separate detached homes (88%) with few townhouses or flats of two storeys or less (7.1%) and only 0.2% of housing stock is located within buildings of three storeys or higher (noting that since 1990, a 10m height limit has applied to development in residential areas).

Three bedroom homes are the most prevalent (42%) followed by four bedroom homes (21%). Two bedroom homes represented 18% of dwelling stock (mostly older cottages or units, as opposed to recent builds).

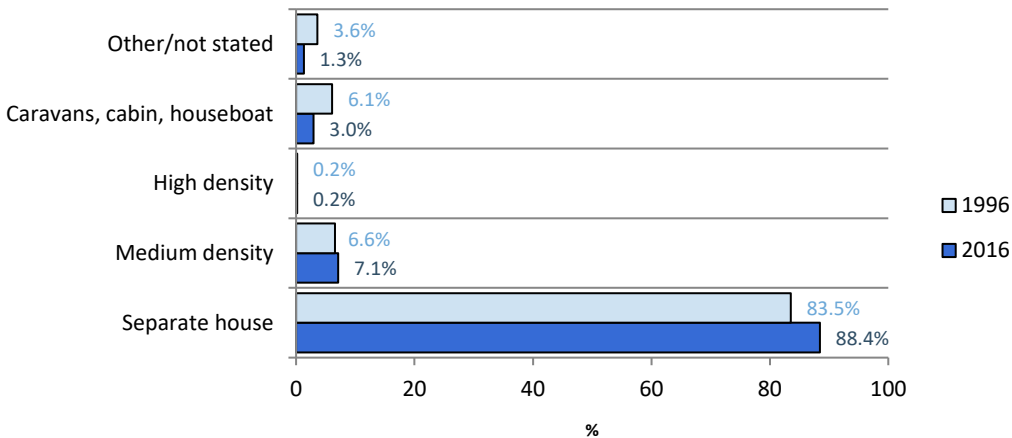
The average household size in Bellingden Shire is 2.3 people per dwelling (in 2016) down from 2.57 in 2001. Household size is expected to reduce further as more single-people households and empty nester households emerge.

Most of Bellingden Shire's housing stock is older and much of its character can be attributed to the original homes built in the early-mid 1900s, especially in Bellingden and Dorrigo. Urunga contains a higher proportion of small walk-up flats and medium density developments, reflecting its coastal village character and tourist appeal. Many homes across the Shire also were built during the population boom of the 1970s and 80s and most were built for families with young children - the most common household type in the 1980s and 1990s. It is the trend across Australia to build 4 bedroom homes regardless of household size and this trend is evident in Bellingden – although housing supply has been relatively low, most new homes are 4 bedrooms in size. There is an identified gap in supply of smaller homes, especially more affordable two-bedrooms.

Household types Bellingen Shire 2016 & 1996

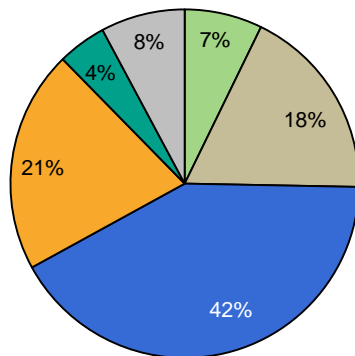


House types Bellingen Shire 2016 & 1996



Number of bedrooms per dwelling Bellingen Shire 2016

- 0 or 1 bedrooms
- 2 bedrooms
- 3 bedrooms
- 4 bedrooms
- 5 bedrooms +
- Not stated



The largest changes in the number of bedrooms per dwelling in Bellingen Shire between 1996 and 2016 were:

- 4 bedrooms (+303 dwellings)
- 3 bedrooms (+163 dwellings)
- 2 bedrooms (-91 dwellings)
- 5 bedrooms or more (+89 dwellings)

Car ownership

Understanding patterns of car ownership across the Shire presents interesting findings. Bellingen Shire is a rural Shire which means most people rely on car travel to access goods and services and many people travel to work via private vehicle. However, residents of Bellingen Shire are more likely to own fewer cars per household than residents elsewhere in Regional NSW.

Overall, 36.9% of Bellingen Shire households owned one car; 34.4% owned two cars; and 14.9% owned three cars or more, compared with 33.4%; 34.0% and 17.2% respectively for Regional NSW.

Travel to work data also shows Bellingen Shire residents are less car-reliant than typical residents of Regional NSW. The major differences in persons between the method of travel to work of Bellingen Shire and Regional NSW in 2015 were:

- Bellingen Shire has a larger percentage of persons who worked at home (10.5% compared to 5.8% for Regional NSW);
- Bellingen Shire has a larger percentage of persons who walked only to work (5.1% compared to 3.5% for Regional NSW);
- Bellingen Shire has a smaller percentage of persons who travelled by car (as driver) (62.0% compared to 68.4% for Regional NSW).

Analysis of the method of travel to work of the residents in Bellingen Shire in 2016, compared to Regional NSW, shows, 68.1% used a private vehicle, compared with 75.1% in Regional NSW.

Focusing on improving walkability (investing in safe and attractive footpath and cycle networks) and providing more homes close to centres are key objectives of the Housing Strategy, to reduce car reliance, minimise congestion and to improve public health and environmental outcomes.

During community engagement, some people raised concerns about infill housing (more homes in existing towns), worried that infill would cause increased congestion and increased parking issues from vehicles on residential streets. Many people stated households are more likely to own more than one car and that parking is already a problem in Bellingen and Urunga town centres and cannot cope with growth.

Geographically, people are more likely to own no car or just one car if they live in the town centres of Dorrigo, Bellingen and Urunga. These centres are traditional, walkable main streets with attractive shops, cafes and heritage/historic features.

Most of the older parts of these suburbs were built before most households owned multiple private cars, evident in historic homes without garages and driveways. Many people would not automatically notice, but a lot of the charm and character of the historic parts of our towns and town centres comes from a lack of space being given over to cars and parking spaces in their original design (compare the character of our main streets to large shopping malls with expansive car parks for example).

Being a regional area, there are certain services like higher education, employment and health services that require travel to Coffs Harbour or other areas, which are difficult for people with no access to private vehicles given the lack of public transport in the Shire. Car sharing, community transport, rail services and autonomous public transport have been suggested during community engagement to cater for future mobility needs whilst reducing reliance on private vehicles. Improved public transport would benefit young people and older people who do not have drivers licences as well as lower-income households who cannot afford private vehicle ownership.

People are more likely to own more cars if they live outside the main centres of the Shire. Increasing housing on the fringes or further from town centres, would therefore be more likely to increase the numbers of cars owned by households based on these statistics. Infill housing is more likely to have people owning fewer cars because many goods and services are within walking or cycling distance.

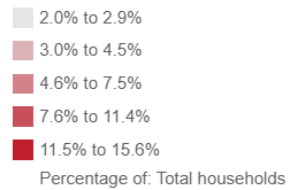
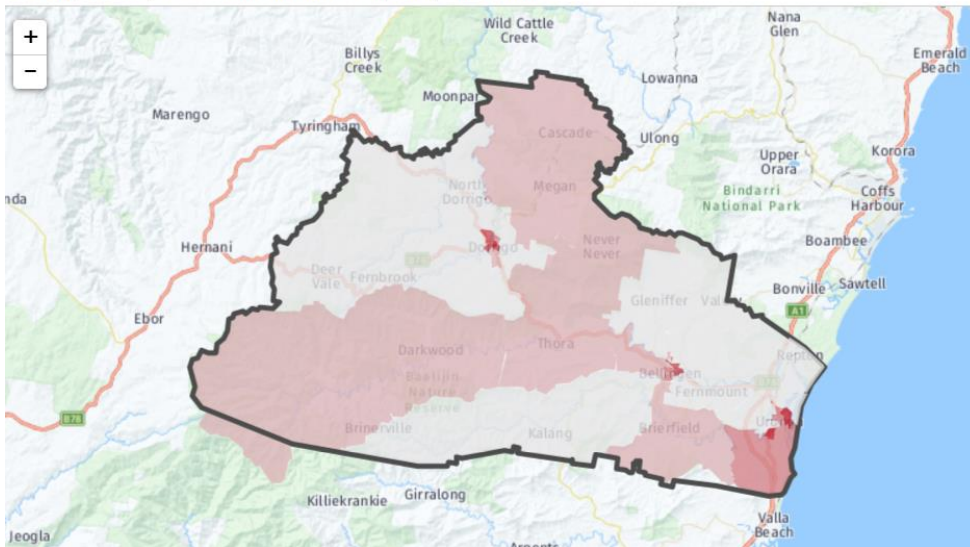
However, recent trends indicate households are owning more cars than they did in the past (and this could be due to growth in rural areas, and wider consumer trends/rising affluence) and fewer households are making do with no or just one car. Most new modern homes also are built with a double garage and large driveway, often altering the character of our towns (unless clever design tactics are employed to minimise impacts). The largest changes in the household car ownership in Bellingen Shire between 2011 and 2016 were:

- Ownership of just 1 motor vehicle (-161 households)
- Ownership of 3 or more motor vehicles (+105 households)
- Ownership of no motor vehicles (-62 households)

Well-designed infill housing, public/shared/electric vehicle alternatives, community education and improvements to walking infrastructure are recommended to help achieve the community's vision of reduced private car reliance and minimise congestion impacts.

Car ownership patterns – Maps

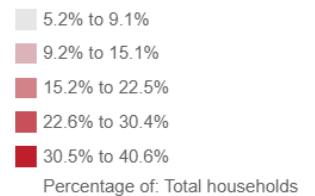
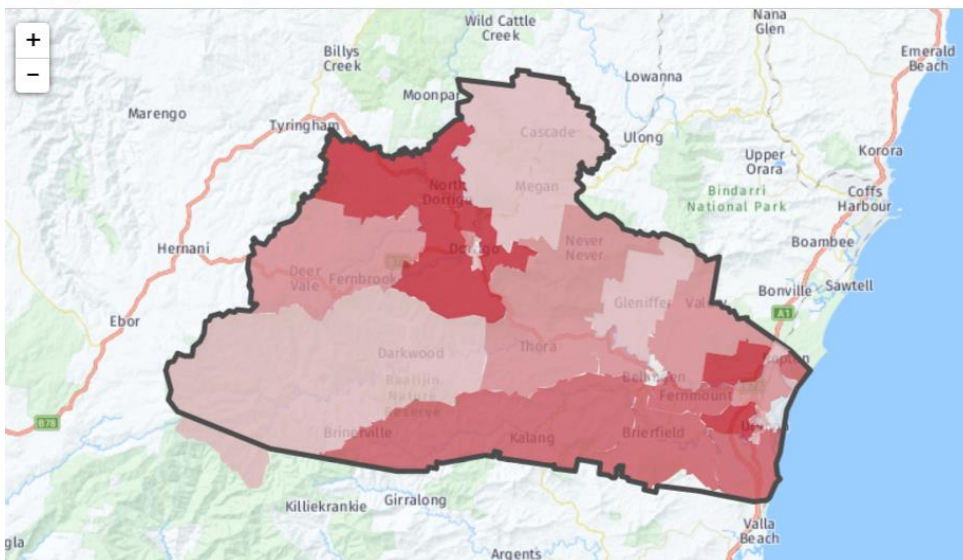
Bellingen Shire, Households without a car, 2016, Enumerated



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data). Compiled and presented in atlas.id by .id, the population experts. Note: Due to changes in the ABS rules regarding perturbation of small numbers to protect the confidentiality of individuals in 2016, the totals of all SA1s in an area may not equal the total derived from the area as a whole.



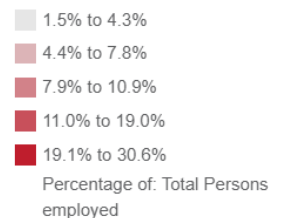
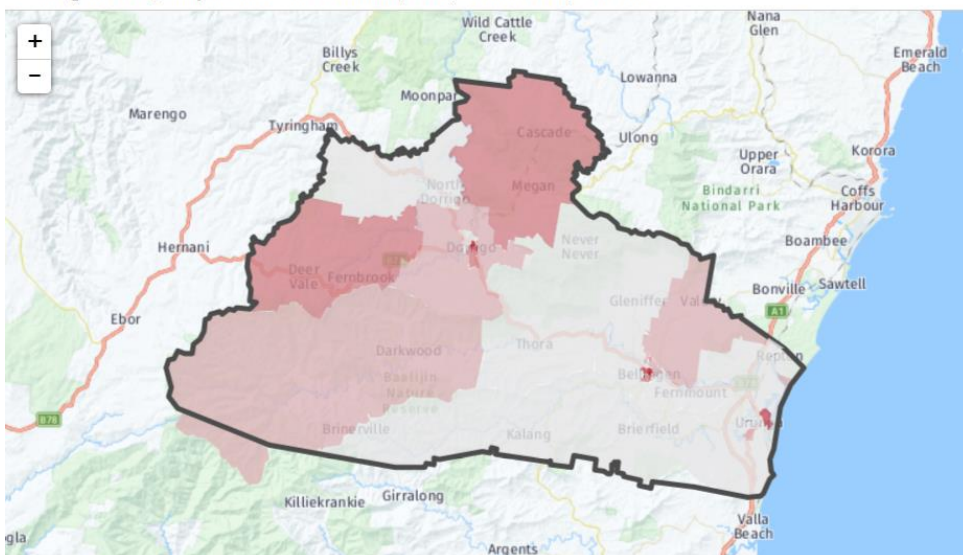
Bellingen Shire, Households with three or more cars, 2016, Enumerated



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data). Compiled and presented in atlas.id by .id, the population experts. Note: Due to changes in the ABS rules regarding perturbation of small numbers to protect the confidentiality of individuals in 2016, the totals of all SA1s in an area may not equal the total derived from the area as a whole.



Bellingen Shire, People who walked to work, 2016, Enumerated, Persons



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Enumerated data). Compiled and presented in atlas.id by .id, the population experts. Note: Due to changes in the ABS rules regarding perturbation of small numbers to protect the confidentiality of individuals in 2016, the totals of all SA1s in an area may not equal the total derived from the area as a whole.



Housing Affordability

Bellingen Shire has a housing affordability problem, much like most cities and regional areas across Australia. Housing affordability issues are no longer confined to the unemployed or low-income earners, and affect a wide range of people, including:

- young people
- people on moderate (middle) incomes
- single-income households,
- first home buyers, and
- renters

Understanding affordability is not just about house prices. We need to look at income and wealth (e.g. some retirees have low incomes but significant asset wealth), job type and security, tenure, cost of living and transport costs, migration trends and wider economic trends.

Defining “Affordable Housing”

Affordable housing can be defined in many different ways, making it a confusing and difficult topic to address in policy. “Affordability” is relative – what is affordable for one household may not be for another due to differences in incomes or prevailing economic conditions (e.g. interest rates, tax policy). To account for differences in people’s ability to pay for housing:

“Housing is considered “affordable” when a household spends less than 30% of their gross income on housing costs”¹

This means spending more than 30% of pre-tax income on housing places you in housing stress.

To ensure affordable housing policies target households in most need, policymakers use the 30:40 rule:

Housing is considered affordable for lower income households (those in the bottom 40% of income distribution) when housing costs do not exceed 30% of gross income”¹

This recognises that some higher-income households may be more able to absorb increased housing costs. This definition is however not perfect and local context is important.

Tenure

44% of residents in Bellingen Shire own their homes outright. This is much higher than the regional NSW average of 35.5%. This reflects the large number of people who bought homes in decades past. This statistic may mask other issues, e.g. difficulties faced by first-home buyers, young people, renters and pensioners, that are (or are at risk of being) pushed out of the local housing market. In addition, some homeowners may wish to downsize, but cannot access suitable housing locally at the right price.

¹ AHURI - Understanding the 30:40 indicator:

<https://www.ahuri.edu.au/policy/ahuri-briefs/2016/3040-indicator>

Over the last twenty years, trends show less people own their house outright and more people with mortgages and renting.

Housing Stress

People in housing stress, defined as those spending more than 30% of their weekly income on housing, can face a number of related challenges. These include including taking on extra debt or longer, riskier mortgages; working long hours/multiple jobs; travelling long distances to work; moving away from family; living in substandard housing; remaining in family violence situations, cutting spending on other necessities including food, heating & cooling or education and risk becoming homeless. These challenges can contribute to wider social and economic issues and inequalities.

Rental stress is a particular problem

Over 20% of households in the Shire rent. Renters are most likely to experience housing stress most acutely, as renting is the least secure tenure type. Paying high rent makes saving for a deposit difficult. Increasingly, many people are expecting to rent for life.

In 2016, 37.5% of all rental households were in housing (rental) stress, and 59% of low income and 90% of very low income rental households were in rental stress.

A local term has been coined to describe the high rate of people moving address in the Shire – the “Bellingen shuffle”. Renters have a series of short rentals, often moving because the house is sold, rents go up or they are evicted to allow for renovations/rent increases or short-term holiday letting.

Income

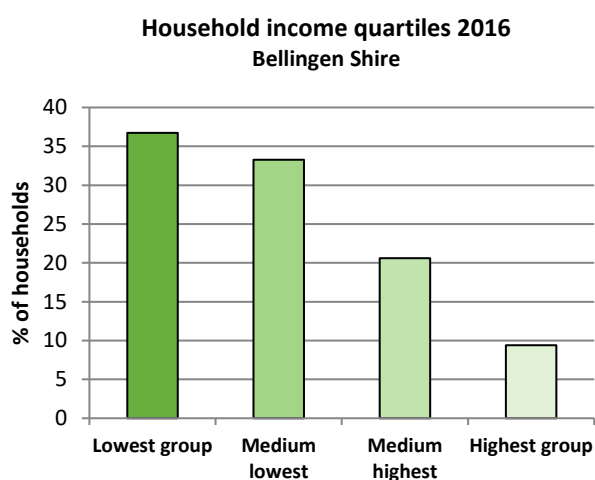
Historically, the Shire has been home to more lower-income households than higher income households. A quarter (25.7%) of households in Bellingen Shire earn less than \$650 per week. Households are becoming more affluent, but the Shire risks lower-income households not being able to afford to live here.

Homelessness

54 people were homeless in Bellingen Shire according to the census in 2016 (up from 44 in 2011). This represents a rate of 42 in every 10,000 (the NSW rate is 49 in every 10,000). All homelessness census counts are acknowledged as undercounts. Homelessness is a significant and increasing issue on the North Coast as house and rental prices rise.

Understanding housing affordability issues

INCOME



**Household income quartile group
dollar ranges
NSW 2016**

Group	Weekly Gross Income ranges (2016)
Lowest	\$0 - \$750
Medium-lowest	\$751 - \$1,481
Medium-highest	\$ 1,482 - \$2,554
Highest	\$2,555 and over

Low income household scenario

30% of a household earning \$750 a week is **\$225**. If housing costs exceed this amount, the household is considered to be in housing stress. Below this figure and housing is considered affordable. \$750/wk income is the minimum wage, and the top of the lowest quartile range – many households in Bellingen Shire earn less than this amount.

Middle income household scenario

30% of a household earning \$1,400 a week is \$420. If housing costs exceed this amount, the household is considered to be in housing stress. This income is the top of the medium-lowest quartile range – many households in Bellingen Shire earn less than this amount.

HOUSE PRICES

House & unit value groups

Bellingen Shire June 2018

Price range/group	House value/cost	Unit value/cost
Entry	\$425,642	\$369,166
Median	\$527,998	\$371,024
Upper	\$670,701	\$410,604

Low income household scenario

A low-income household looking to purchase an entry-level unit in the Shire would need to pay a min. approx. \$333 in mortgage payments a week (assuming an unlikely 10% deposit, 30 yr loan), for an entry level house >\$400/wk. Add mortgage insurance/other fees and purchasing is very difficult for first home buyers in this group. Rentals affordable to low income earners are scarce, and an entry level unit rental would cost more than 30% of a minimum wage earner's weekly wage.

RENTAL PRICES

Rental house and unit value groups

Bellingen Shire June 2018

Price range/group	Rent - House value/cost	Rent -Unit value/cost
Entry	\$350	\$250
Median	\$390	\$290
Upper	\$430	\$340

Middle income household scenario

Middle income households may be able to afford mortgage repayments on units or entry level homes in the Shire (assuming 10% deposit, 30 yr loans), but a household earning \$1,400/wk would need to make repayments of at least \$500/wk on a loan for a median priced home in the Shire, placing them in housing stress. Middle-income renters could likely afford unit rentals and entry and median house rentals – however rental supply is limited and entry-median rental types are very scarce across the Shire.

Your stories – housing affordability challenges

"Noticing significant rental stress – generational poverty means that many people are living on a knife's edge in terms of being able to pay rent. While they may be able to manage when everything is going well, if something unplanned happens (such as car needing expensive mechanical work/breaking down), may miss rent to pay for it, then it is very difficult to recover from this, leading to getting further and further behind. A particularly big issue also exists with widows who will go from two pensions to one and then find it very difficult to cope."

"We have lost hostel level accommodation, legacy housing and with changes to Housing NSW, housing is unaffordable. Need proactive development of smaller affordable housing types. Granny flats and cottages filled with tourists – the elderly have to move away and the wealthy are moving in. Nobody organising festivals, volunteering or generally being neighbourly anymore."

\$420week/rent too hard when on a disability pension. Rents in Urunga once highway went in skyrocketed.

"Too expensive to be a young person in this Shire. Most people move away. People willing to share, but there isn't the housing stock for that even. Know young people are living in cars. Very vulnerable situation. Almost at risk of homelessness myself. Then got a one bedroom for \$310 a week. Its so expensive."

If the needs of those who do not own property are ignored the shire will suffer, as the comfortable home owners age and retire there will be a lack of people to do the work necessary to run the shops, the bakeries, the car maintenance garages, or to care for the elderly because there will be nowhere for them to live

Improve employment options within Shire. I drive to Coffs so I can earn enough \$ to stay here.

I am a homeless older woman. I don't like caravan parks or motels, expensive and less safe. Am couch surfing/housesitting, wouldn't mind a group of older women coming together to buy/rent a place to make affordable.

Bellingen is the next place to be gentrified, don't want it to but it will.

Housing Matters Videos – Bellingen Nambucca Affordable Housing Action Group



Housing Matters- Affordable Housing Film 2.

"The **Bellingen Nambucca Affordable Housing Action Group** is a community-led initiative that explores innovative and practical ways to grow affordable, well-designed homes for people living in our Shires. This is the first of three short films made to show the human face of the housing crisis in our communities. We know that a safe and secure home is the bedrock of wellbeing, participation in work and community activities, and underpins the care of children. No-one deserves to live in housing stress, poverty or homelessness. Our Action Group is committed to finding practical solutions to these issues in our local communities." See <https://www.bnc.org.au/about-the-housing-action-group/> for more information.

Suburb Snapshots

Dorrigo and the Plateau

Dorrigo and the Plateau have a higher proportion of people aged over 65 and a lower proportion of children than Bellingen Shire.

Agriculture is a very important industry and remains a large employer.

The area has a higher proportion of low-income earners than the Shire as a whole.

Dorrigo and the Plateau have a large proportion of people living alone.

Over half the population fully own their own homes.

Dorrigo and the Plateau have a higher proportion of unoccupied homes (14.9% and 15.8% respectively) than the Bellingen Shire overall (11.6%). Interestingly, the area has relatively few Air BnB listings.

Despite the small average household size and large portion of people living alone, Dorrigo has very little medium density housing. The lack of high density housing is unsurprising given the country town nature of Dorrigo.

Urunga and the Seaboard

Urunga and the Seaboard have a higher proportion of people aged over 65 and a lower proportion of children than Bellingen Shire. The area is a popular retirement location.

Most people work in the health care and social services sector – which is the largest employer across the Shire. The second largest industry of employment in this area is construction. Many of these jobs are probably associated with the Pacific Highway project.

Urunga and the Seaboard have a higher proportion of one and two bedroom homes than other areas of the Shire.

Urunga also has a larger proportion of medium density housing types and a small number of high density homes (in the form of three-storey walk-up flats). The area is a popular retirement and tourist destination. The large number of caravan homes are reflected in the high proportion of “other dwellings” (7.7%).

A relatively large proportion of people are renting in the area, particularly in Urunga.

Bellingen and the Valley

Bellingen and the Valley have a lower proportion of people aged over 65 than other areas of the Shire, and a larger proportion of children. The area has a relatively high number of students (of all ages).

The area has a higher proportion of the population in the local labour force (people able and wanting to work) than other areas of the Shire.

The area has a high percentage of people who volunteer.

The Valley has a higher proportion of people earning a high income than other parts of the Shire.

Bellingen and the Valley have a lower proportion of people who fully own their homes compared to other parts of the Shire. More people are paying off mortgages or renting.

Bellingen has the highest median house price of the three main towns.

There are a larger number of Air BnB listings in the Valley and Bellingen compared to other areas of the Shire.

Despite being the main centre of the Shire, a vast majority of dwellings are single houses, with little medium density dwellings and no high density.

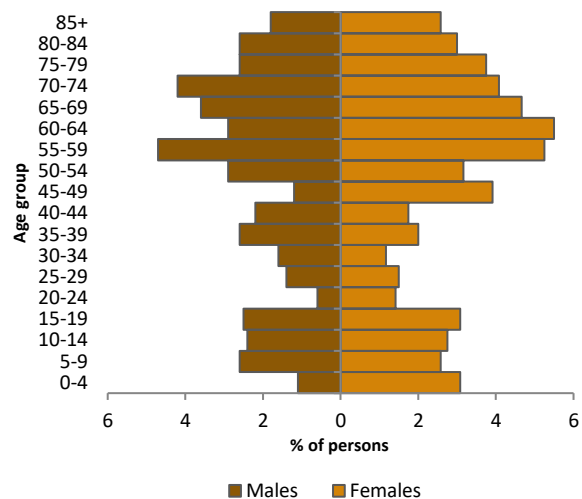
DORRIGO

KEY POPULATION STATS 2016	
Total Population	1,201
Population change 2011-2016	- 77 people
Median Age	55
Population over 65	33.5%
Population under 15	13.1%
Aboriginal and Torres Strait Islander population	3.4%
Students (attending educational institution)	15%
Needing assistance for core activities due to disability	7.6%
Labour Force	406 people (42.9%)
Volunteers (%)	27.4%
Individuals earning high income (%) (>\$1,750/wk)	3.6%
Individuals earning low income (%) (<\$500/wk)	50%
Top 3 employment industries	<ol style="list-style-type: none"> 1. Health care & social assistance 2. Accommodation & food services 3. Agriculture forestry & fishing



KEY HOUSING STATS 2016	
Total Dwellings	649
Change in # of homes 2011-2016	+23
Occupied dwellings	85.1%
Air bnb listings (entire house) as at 31/1/19	6 (2)
Average household size (persons per dwelling)	2.05
Single person households	35.9%
4 bedroom homes or larger	19.5%
3 bedroom homes	49.4%
2 bedroom homes or smaller	23.7%
Renting	21.6%
Renting – Social Housing	0.7%
People who fully own their homes	50.4%
Median rental price (house)^ of 25 listings between 1/1/18 – 29/1/19	\$300
Median house price^ of 28 sales between 1/1/18 – 2/1/19	\$337,000
Change in median house price 2011-2018^	+ 19.2% (\$282,500 in 2011)

POPULATION PYRAMID DORRIGO 2016



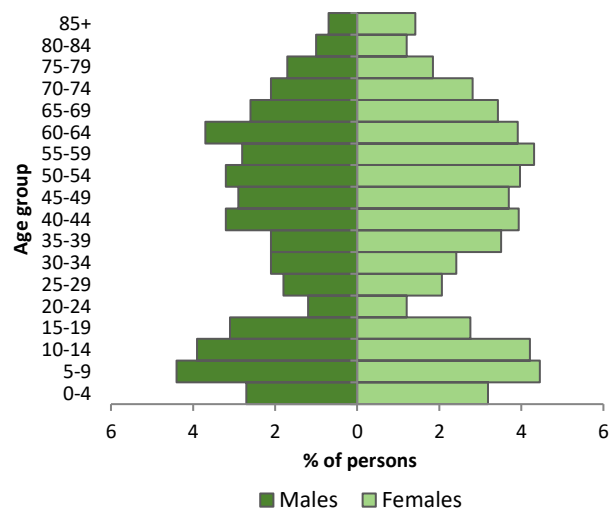
^Hometrack Australia, Property NSW, realestate.com.au

BELLINGEN

KEY POPULATION STATS 2016	
Total Population	3,748
Population change 2011-2016	+87
Median Age	44
Population over 65	19.8%
Population under 15	22.8%
Aboriginal and Torres Strait Islander population	4.1%
Students (attending educational institution)	25%
Needing assistance for core activities due to disability	5.4%
Labour Force (people aged 15+)	1,514 people (52.1%)
Volunteers (%)	31.7%
Individuals earning high income (>\$1,750/wk)	5.2%
Individuals earning low income (<\$500/wk)	43.6%
Top 3 employment industries	1. Health care & social assistance 2. Education & training 3. Retail Trade

KEY HOUSING STATS 2016	
Total Dwellings	1,650
Change in # of homes 2011-2016	+51
Occupied dwellings	90.8%
Air bnb listings (entire house) <small>*as at 1/2/19</small>	93 (64)
Average household size (persons per dwelling)	2.43
Single person households	25.4%
4 bedroom homes or larger	23.6%
3 bedroom homes	45.7%
2 bedroom homes or smaller	22.9%
Renting	25.9%
Renting – Social Housing	2.3%
People who fully own their homes	36.3%
Median rent price (house)^ <small>from 61 listings between 1/1/18 – 27/1/19</small>	\$410/wk
Median rental price (unit)^ <small>From 10 listings between 1/1/18 – 27/1/19</small>	\$325/wk
Median house price^ <small>from 54 sales between 1/1/18 – 2/1/19</small>	\$532,500
Change in median house price 2011-2018^	+ 44% (\$370,000 in 2011)

POPULATION PYRAMID BELLINGEN 2016



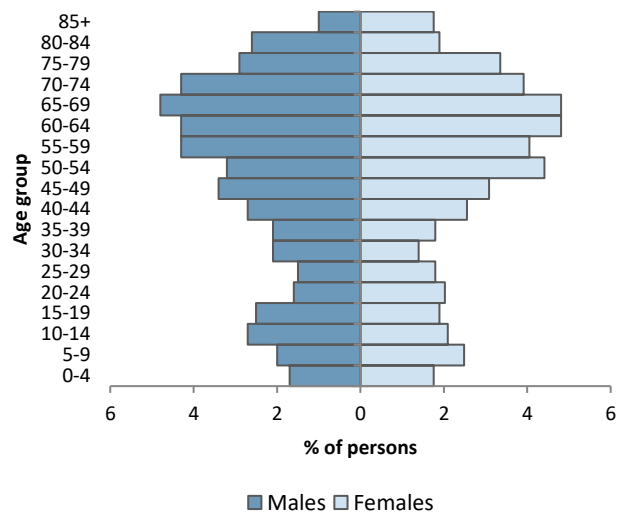
URUNGA

KEY POPULATION STATS 2016	
Total Population	3,009
Population change 2011-2016	+26
Median Age	54
Population over 65	31.4%
Population under 15	12.9%
Aboriginal and Torres Strait Islander population	4.2%
Students (attending educational institution)	15%
Needing assistance for core activities due to disability	6.9%
Labour Force (people aged 15+)	1,180 people (45.1%)
Volunteers (%)	21.3%
Individuals earning high income (>\$1,750/wk)	4.5%
Individuals earning low income (<\$500/wk)	45.3%
Top 3 employment industries	<ol style="list-style-type: none"> 1. Health care & social assistance 2. Construction 3. Education & training



KEY HOUSING STATS 2016	
Total Dwellings	1,579
Change in # of homes 2011-2016	+31
Occupied dwellings	91.5%
Air bnb listings (entire house) *as at 1/2/19	22 (19)
Average household size (persons per dwelling)	2.1
Single person households	30.9%
4 bedroom homes or larger	22.1%
3 bedroom homes	38.8%
2 bedroom homes or smaller	30.7%
Renting	28.1%
Renting – Social Housing	3.9%
People who fully own their homes	44.9%
Median rent price (house)^ From 52 listings between 1/1/18 – 28/1/19	\$370/wk
Median rent price (unit)^ From 29 listings between 1/1/18 – 28/1/19	\$270/wk
Median house price From 48 sales between 1/1/18 – 2/1/19	\$555,000
Change in median house price 2011-2018^	+64% (\$339,000 in 2011)

POPULATION PYRAMID URUNGA 2016



2.2 Housing Demand

Natural beauty and lifestyle benefits are major drivers of housing demand in the Shire. Bellingen Shire is blessed with remarkable natural beauty from the rural landscapes of the plateau and floodplains to the World Heritage Listed Gondwana Rainforest to the wetlands and beaches of Urunga. More than half of Bellingen Shire is protected in the National Reserve System.

Whilst much has changed since its bohemian heyday, Bellingen Shire maintains an authentic and casual, yet energetic and passionate vibe. A true passion for sustainable living exists amongst many people living in the Shire, with a focus on protecting and celebrating nature, environmental advocacy and sourcing local food and products.

Across the Shire, residents and visitors value and support small independent businesses and farms, as well as live music, festivals, events and the arts. This passion for, and involvement with, local people and issues means that there is always something happening and a real creative buzz exists. Places and events are run by the community for the community and are not yet overly commercialised. Community networks are nurtured and people are genuinely invested in their local area and Shire.

The Shire's town areas are full of character and variety. Bellingen's main street is a heritage conservation area, containing historic buildings, bustling streets, a wide variety of independent shops and a thriving food and coffee scene. Dorrigo town centre has historic buildings and streetscapes and exudes rural charm, whilst providing a high-quality array of friendly shops and cafes. Urunga is a relaxed sea-side town with small shops, cafes, a famous boardwalk, rare mangroves and wetlands and a heritage-listed pub overlooking the waterfront park. The General Store and Café and the local Bowling Club are activity hubs in the peaceful coastal village of Mylestom. Everything you need day-to-day can be found within the Shire and higher order services are only a short drive away in the city of Coffs Harbour.

Currently, demand for housing is driven primarily by people aged 55 and over, particularly retirees near the coast. Near Bellingen town centre, families with young children and young people and couples are emerging groups seeking to live near the buzz of the town centre and close to schools and shops. In Dorrigo and on the plateau people are moving for the climate, including the generally more reliable rainfall, and to be closer to the coast and services.

Reduced housing construction over the past few years means demand for new housing appears low because the population is not growing rapidly. However, this does not reflect actual demand, as high prices and limited supply are leading people who would otherwise stay or move into the area to move elsewhere. Supply-side barriers are discussed later in this report. Bellingen Shire has relatively high house prices compared to neighbouring Coffs Harbour and Nambucca which affects demand - particularly in the younger age groups and for first-home buyers and renters, who struggle to obtain suitable and affordable housing within the Shire and will move elsewhere.

Failing to provide for unmet demand through limiting new housing supply leads to competition for existing housing which pushes up prices. It also means many people miss out on living here, or have to move away to access cheaper housing. Affordability is relative, meaning Bellingen Shire's house prices are attractive to someone selling their home in an area such as Sydney (higher incomes and much higher house prices/equity) and looking for a tree change or retirement location.

The type of new housing needing to be supplied is very important. Due to affordability pressures, income profile and changing household dynamics, there is considerable demand for smaller dwellings, at more affordable price points to be provided in accessible locations within the Shire, including medium-density housing types. Simply supplying only large detached homes at luxury specification/prices will cater for the upper end of the market whilst further disadvantaging those at the entry or below-median end of the market. The ageing population also indicates increasing demand for low-maintenance, accessible and adaptable homes in areas close to services. There are barriers to downsizing within the Shire including lack of housing choices and well-designed new homes and financial constraints. The Housing Strategy seeks to increase housing choices to better match underlying and effective demand for housing across the Shire.

Housing diversity targets are for growth in new housing to deliver:

50% diverse housing types
(including: granny flats, dual occupancies, townhouses, villas, flats and houses on lots smaller than 600m²).

Dwelling demand analysis

Market research reports commissioned by Council in 2017 (LEFTA Corporation & Colleen Coyne Property Research April-May 2017) indicated there is demand in Bellingen Shire for:

- low-rise medium-density housing on relatively flat land near town centres (especially medium density forms that can be subdivided as Torrens Title)
- attractive masterplanned community providing house and land at the right price point (lower than or comparable to Coffs Harbour)

The reports found that there are insufficient housing types available to accommodate an ageing population and retiring downsizers from Sydney which is the current priority driver of demand in the Bellingen LGA. These groups seek well-designed smaller, self-contained villas, townhouse and homes within walking distance to entertainment and services, housing products that do not currently exist in the necessary quantities to meet underlying demand. Providing cost-effective homes to retain the younger 20-34 year old demographic was also recommended to avoid population decrease over time.

The reports found other demand drivers included Bellingen Shire's greatest asset, the natural environment as well as heritage and built environment character. It is important that new developments do not erode these special character features. Bellingen Shire was noted as having the advantage of retaining urban infrastructure assets in each of its three main centres, including retail facilities and hospitals in Bellingen and Dorrigo (unlike many other small communities in regional Australia). Many residents during the community engagement recognised population growth would continue to support these essential services, keeping them within the Shire and noted the need to create jobs to increase demand for housing.

Because developers rely upon recent housing approvals/construction and sales history to determine development viability, Bellingen Shire's recent low levels of housing supply acts as an impediment to investment (despite other indications of strong housing demand such as demographics factors, migration and high prices/property values). The report stated that in conversations with local landowners and developers there was not an understanding that medium density housing types were currently permissible in the R1 General Residential zone and a perception that it was not permitted. Bureaucracy was noted as an additional impediment. The LEFTA report recommended Council provide "a clear and concise strategy for

growth that can be clearly implemented to attract population, business and property developers".

Recent state level population projections within the North Coast Regional Plan were undertaken by MacroPlan Dimasi. These indicate Bellingen Shire could experience population decrease to 2036 in a low-growth scenario, assuming low-growth trends from the last 10 years will persist over the next 20 years. However this may not be the case as Bellingen Shire has experienced fluctuations in growth (periods of both high and low growth) during its history.

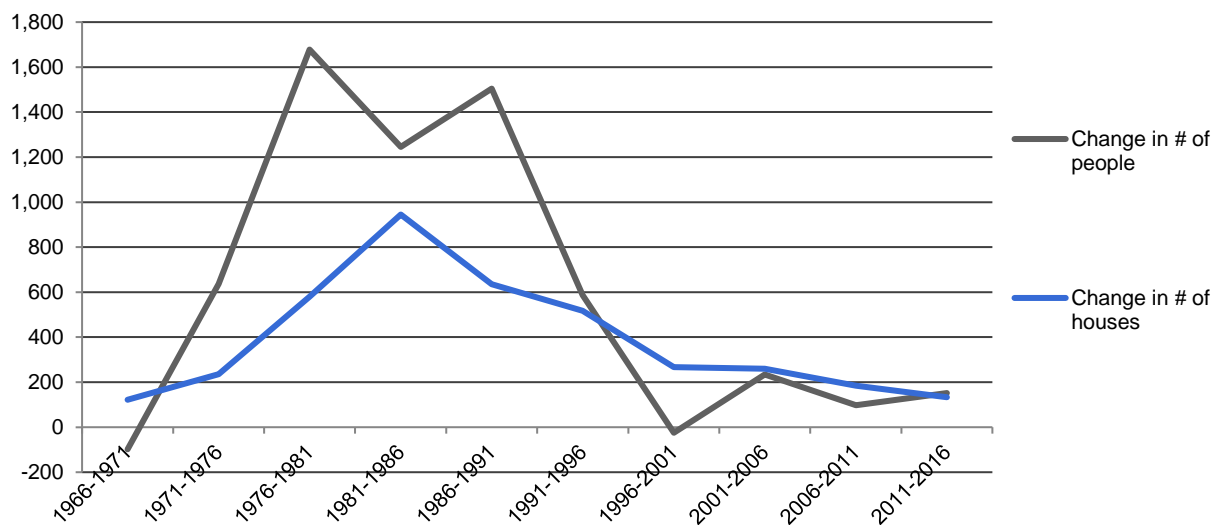
There is significant capacity for growth under current planning rules across the Shire; the Shire is a popular lifestyle destination and is well-connected to the region and even larger cities due to proximity to Coffs Harbour airport. Feasibility of development may be a current barrier, as is perception (a period of low growth can shake confidence in the property industry) and costs to provide/connect to infrastructure. However these barriers may not persist over the next 15-20 years, and housing growth is likely to occur in excess of what has occurred over the last ten years. Bellingen Shire is in demand as a place of residence, evidenced by high and climbing house prices across the Shire and a large amount of intra-state migration.

The future population of Bellingen Shire will be determined by a number of factors, notably:

- whether younger people move into the Shire (or stay in the Shire),
- whether residents have children, and/or whether families with children move to the Shire
- whether there is sufficient housing supply and sufficient housing affordability to retain and attract a diverse population (across different age groups, professions, incomes, backgrounds and places)
- whether there are sufficient jobs in the Shire and region (within commuting distance) to retain/attract population
- whether the Shire retains its appeal, liveability and range of services, maintaining or enhancing community wellbeing

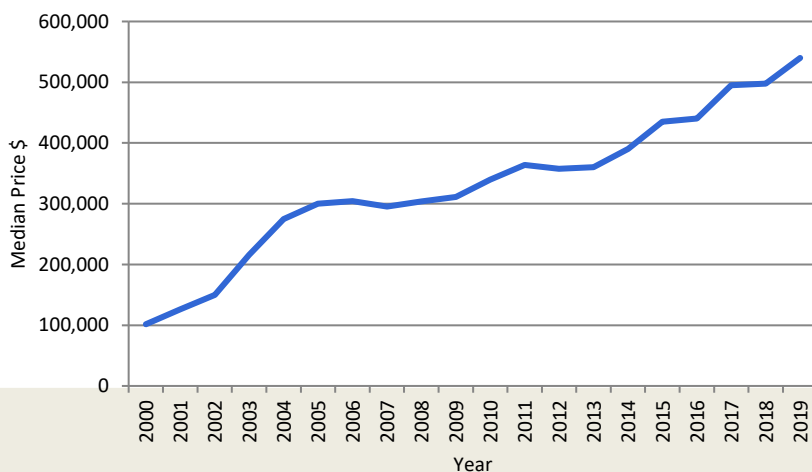
Environmental factors or resource and infrastructure constraints will also influence Bellingen Shire's future population. The Housing Strategy notes water security as an important growth determinant, recognising that whilst the area is conventionally a very high rainfall area, water sources may need to be diversified to ensure water security in the face of climate change, for current residents and for future growth.

Change in Population and Housing Bellingen Shire 1966-2016 (Census Data)



This graph illustrates the fluctuations in Bellingen Shire’s population and housing growth since the mid-1960s. The Shire grew rapidly during the 70s and 8-0s (following a period of population decline). Whilst overall growth has slowed over recent decades, many people are migrating to the Shire (and many people are moving out, some for employment, education or other opportunities but others due to lack of appropriate or affordable housing supply).

Median House Price Bellingen 2454



Median house prices

	<u>2017</u>	<u>2011</u>
Bellingen Shire	\$508,520	\$389,140
Regional NSW	\$452,300	\$341,120
NSW	\$711,000	\$438,560
Bellingen	\$500,000	\$367,000
Urunga	\$460,000	\$332,000
Dorrigo	\$310,000	\$265,000
Coffs Harbour	\$476,000	\$350,000
Nambucca Heads	\$376,000	\$303,000
Macksville	\$357,000	\$300,000
Toormina	\$411,000	\$315,000
Sawtell	\$634,000	\$423,000

Source: RP Data trading as CoreLogic. This graph shows the rising median house prices in Bellingen suburb (postcode 2454) over the last 19 years. The median house price has also risen in other parts of the Shire. Bellingen Shire is a high value area in the region, renowned and popular for its natural and lifestyle attractions and its points of difference from other areas – for example the Shire retains its traditional main street shopping; plenty of historic, heritage and character architecture; rural landscapes; village lifestyles and strong, connected community ties.

Housing demand – migration factors

Many local people are surprised at the low overall level of growth in Bellingen Shire over the last 5-10 years, because there are large numbers of people moving into the Shire and the community is experiencing noticeable demographic changes.

Bellingen Shire attracts a significant proportion of in-migrants from elsewhere in Australia. Internal migration figures indicate between 2011-2016, 18.5% of the population moved into Shire, whilst the equivalent of 17.8% of the population moved out of Shire. Whilst this movement of people does not translate into significant net growth in population, it does impact upon the characteristics of the population.

There has been no significant shift in natural increase/decrease. Natural increase is where births outnumber deaths. The Shire is currently experiencing slight natural decrease currently, following period of slight natural increase between 2006-2011.

Migration patterns are driven by lifestyle factors and the North Coast of NSW is a popular retiree location. Between 2011-2016 there was slight growth in 25-29 and 30-34 year old age groups, mainly around the town centre of Bellingen. This is a new trend, as recently most 5 year age groups under 55 had been declining as a proportion of the population. This indicates something has recently been attracting younger people to parts of the Shire (possibly jobs or lifestyle related).

People moving into the Bellingen Shire tend to move from Greater Sydney. According to Census data, approximately 441 people moved into Bellingen Shire from Greater Sydney between 2011-2016; whilst 132 people moved from Bellingen Shire to Greater Sydney, resulting in positive net migration of +309 persons.

Between 2011-2016, the Local Government Area (LGA) with the highest net migration to Bellingen Shire was the Northern Beaches (+65 persons), followed by Sydney (City) (+36 persons), Hornsby (+32 persons) and the Blue Mountains (+32 persons).

Other sources of positive net migration into the Shire from the Sydney region include: Sutherland; Penrith; Ku-Ring-Gai; Blacktown; Hawkesbury; Canterbury/Bankstown; Parramatta; Liverpool; Randwick; The Hills; Waverly; Woollahra; North Sydney; Fairfield; Botany Bay and Georges River.

The 2016 Census indicated 146 people moved to the Bellingen Shire from overseas between 2011-2016. There is no data for people who moved from Bellingen Shire overseas.

A large number of people moved from the neighbouring Shire (and Regional City) of Coffs Harbour (433 persons) between 2011-2016, however Bellingen Shire also lost a large number of people to Coffs Harbour (625 persons) resulting in net loss of -192 persons. Bellingen Shire also lost more people to neighbouring Nambucca Shire (168 persons) than it gained (150 persons) for a net loss of (-18 persons). Other sources of relatively high numbers of in-migrants to Bellingen Shire between 2011-2016 include Brisbane (79 persons); Clarence Valley (59 persons); Central Coast (54 persons); Armidale Regional (51 persons) and the Gold Coast (51 persons). However, out-migration from Bellingen Shire to these areas (332 persons) resulted in net loss of population to these areas of -38 persons.

Therefore, given the Shire is not experiencing natural increase, population growth is primarily being driven by in-migration from Greater Sydney and overseas.



Residents and visitors enjoying Bellingen Markets. Photo by Bellingen Council.

Affordability – demand for affordable housing

Affordability is a significant issue for the local community. Bellingen Shire is historically low-income area (relative to other areas) and Shire still contains a majority of lower-income households. However, due to low levels of new housing supply, a very tight rental market and in-migration by people from generally city areas with relatively more wealth (more equity, higher incomes, more cash from sale of expensive city homes) housing is becoming less affordable for lower-income households.

This is a common pattern across regional Australia and increases risks of some residents being pushed out of the area due to rising housing costs. Evidence that this is occurring in Bellingen includes high median house prices (relative to elsewhere in the region), significant house price increases, high rates of housing stress (especially rental stress and amongst low income earners) and loss of lower-income households.

Housing Stress is defined as per the NATSEM (National Centre for Social and Economic Modelling) model as households in the lowest 40% of incomes who are paying more than 30% of their usual gross weekly income on housing costs. Housing affordability is a significant issue if mortgage and rent payments rapidly increase as a share of income.

Id. Profile note that in regional NSW, the highest rates of housing stress are found on the North Coast, in Byron (16.6%), Lismore (16.1%) and Coffs Harbour (15.8%). Overall, across Bellingen Shire 13.5% of households are experiencing housing stress. The areas with the highest rates of housing stress are the suburbs of Bellingen (15.7%) and Urunga (13.4%).

Id. profile state housing stress in north-east NSW is likely to be driven by high proportions of low-income households, but also increasing housing costs driven by higher income residents moving into the area.*

In 2016, 13.7% of Bellingen Shire's households purchasing their dwelling were experiencing mortgage stress compared to 9.8% in Regional NSW. Renters have a particularly tough time with housing security and affordability. In 2016, 37.5% of Bellingen Shire's renting households were experiencing rental stress compared to 32.5% in Regional NSW. In 2016, Dorrigo had the highest proportion of people experiencing rental stress in Bellingen Shire.

While Bellingen Shire had a higher proportion of households experiencing rental stress, it is important to note that this varied across the Shire Council. Proportions ranged from a low of 32.3% in Urunga, 37.4% in Bellingen to a high of 42.7% in Dorrigo.

Low-income earners renting in the private market are most likely to experience housing stress – in Bellingen Shire 59% of low income and 90% of very low income rental households were in rental stress.

The high levels of housing stress in the community, particularly amongst people with mortgages, renters and people in lower income ranges indicate there is demand for more affordable housing product. Competition for scarce housing is high, and provision on a range of housing types at different price points, including housing at below-median prices, will enable more people to secure housing in the area. More affordable housing for those who need it will reduce instances of housing stress and reduce flow-on impacts across society.

Housing Prices					
Bellingen		Dorrigo		Urunga	
Annual growth	6.7%	Annual growth	1.7%	Annual growth	7.3%
Median House Price	\$495,000	Median House Price	\$305,000	Median House Price	\$470,000
Median Weekly Rent	\$390	Median Weekly Rent	\$285	Median Weekly Rent	\$378
vs Balmain		vs Pymble		vs Cronulla	
Annual growth	14.9%	Annual growth	13.1%	Annual growth	13.7%
Median House Price	\$2.15M	Median House Price	\$2.35M	Median House Price	\$2.29M
Median Weekly Rent	\$945	Median Weekly Rent	\$1000	Median Weekly Rent	\$900

data from realestate.com.au, 2017

This graphic comparing house and rent prices from Bellingen and Sydney (in 2017) seeks to appeal to people looking to relocate to the Shire and is a good example of how relative the concept of affordability is – see page 43 for what is considered affordable for low-middle income earners in the Shire. Source: ilovebello.com.au

*<https://blog.id.com.au/2019/housing-analysis/map-which-lgas-in-our-fastest-growing-states-show-the-highest-rates-of-housing-stress/>

Stated housing preferences – what you told us

There is a wealth of anecdotal evidence about affordability being a significant issue for the local community. Housing affordability was a top issue in community engagement during housing strategy preparation.

In the first round of engagement, the most common themes were the need for more housing choice and greater housing affordability (over 30% of comments). A strong preference for infill housing was evident. Community spirit was highly valued, expressed as encompassing natural beauty and geographical features, an eco-conscious population, heritage and historical links and the character of the built environment. Significant opposition to cookie cutter, or generic/homogenous, McMansion-style development was noted throughout the submissions. Environmentally sustainable design was a popular theme. Encouraging smaller homes and more walking and cycling (and reducing car dependency) were commonly mentioned.

Many people wanted to keep community ties and stay in the area, age in place and keep families close together. Concerns that established residents, family members and those with changing circumstances can no longer afford to live in, or move back to, the Shire were common. Some submissions expressed concerns that new developments were catering only to the market of wealthy people moving in from city areas. Concerns about a lack of affordable rentals were common with concern about the impact of short-term holiday letting on the rental market.

Providing improved affordability and choice were common themes received in response to the exhibition of the Draft Housing Strategy, along with support for infill, and protecting local character by managing risks of overdevelopment. Improving house design and sustainability were other top themes. Short-term holiday letting's impact on long term rental availability was also mentioned a number of times.

For more information refer to:

- *What we heard: Community Engagement Report Homes for Our Future November 2018* and
- *Your thoughts on the Draft Local Housing Strategy Community Engagement Report 2019*

The emergence of the Bellingham Nambucca Affordable Housing Action Group, a volunteer advocacy and action group focused on improving housing affordability for local residents is further evidence of the local need for greater affordability. This group have held two Affordable Housing Forums and undertook a survey of local residents to understand their housing needs and preferences and received over 300 responses, which informed a Housing Needs Analysis and advocacy platform. Importantly 40% of respondents were renters. Broadly speaking across the Shire, people renting are at most risk of housing stress and insecure housing situations, especially low-middle income earners. The survey found most people were renting in the private market with few people on the social housing waitlist (under 10% of respondents). One respondent to the BNAHAG Survey 2018 stated there is 'no point being on the social housing waitlist - I will be dead by the time I get to the top of the list.' Wait times are 5-10 years for a property in Bellingham Shire and Coffs Harbour. This reflects an anecdotal sentiment for the reason why the social housing wait list does not reflect the experienced housing demand. For many people, there is little personal reason or support to go through the effort of completing the social housing waitlist paperwork. Also anecdotally, given strong community ties in the area many people who cannot afford housing are couch surfing, housesitting, sharing housing or living in informal housing situations.

Respondents noted a variety of factors that currently impact their housing situation. These themes can be grouped accordingly- (a) financial stress: increasingly unaffordable rents (46.37%); purchasing stress (22.35%); (b) inappropriate structure: too small (19.55%); too big (12.29%); lack of privacy (12.85%); not fit for changing needs (12.29%); and (c) stability: insecure tenureship (26.26%). When combined these forces have the potential to seriously impact on these people's wellbeing and the community as a whole.

31.19% of respondents have had to leave area due to lack of affordable housing.

For more information please refer to the BN Affordable Housing Action Group website: <https://www.bnc.org.au/about-the-housing-action-group/>

Social Housing and Rental Statistics

Social Housing Snapshot

NSW Government has a social housing portfolio of 130,000 homes

110 social housing dwellings in Bellingen Shire.

In the Shire:

50% of tenants are aged 60+ years.

54% of tenants live in one-person households.

53% of tenants received the Aged or Disability pension as their main source of income.

45% of people on the waiting list in Bellingen are seeking a 1 bedroom dwelling (wait time 10+ years)

Private Rental is unaffordable across Australia

Anglicare Australia Rental affordability snapshot report 2019

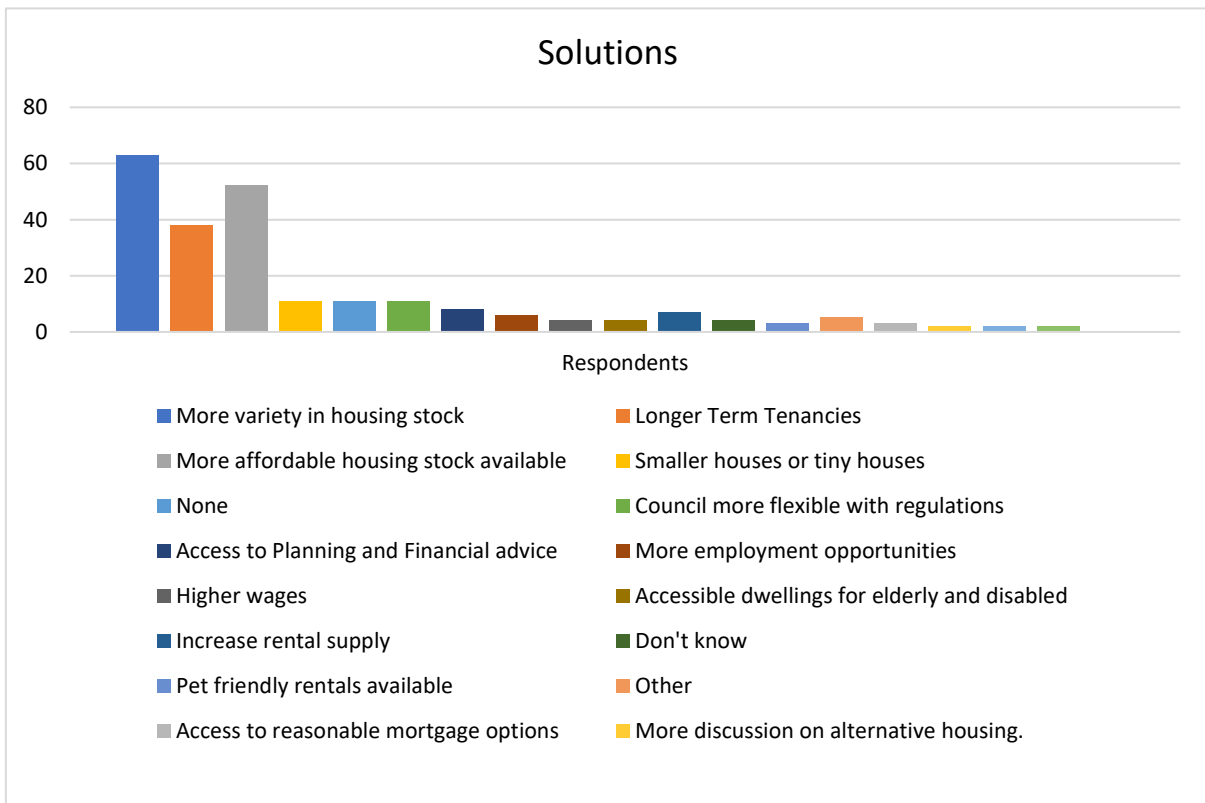
On the Snapshot weekend, 775 private rentals were advertised for rent in 9 separate locations on the North Coast of NSW.

- 26 (3%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 179 (23%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

<https://anglicareras.files.wordpress.com/2019/04/nsw-north-coast.pdf>

Bellingen Nambucca Affordable Housing Action Group Survey Results (2019 extract)

Question 19: What could help improve your housing situation or that of people you know?



Housing for People with Particular Needs

Gender-specific trends and challenges

Bellingen Shire has more females than males (51.7% of the population is female and 48.3% is male), and this gender split differs from the rest of Regional NSW where the split is more balanced (50.8% females and 49.2% males) [^]. Because females generally live longer⁺ and there is an ageing population, a higher number of females is expected, although in Bellingen and Dorrigo the split is even more pronounced. In Bellingen 54% of the population is female and 46% male; and in Dorrigo the population is 54.2% female and 45.8% male. In Urunga, the ratio is more balanced, with 50.8% of the population female and 49.2% male.

This is relevant to planning for housing for a number of reasons. Firstly, the Human Rights Commission states women are more likely to earn less than men over their working careers and therefore more likely to experience old-age poverty and associated housing stress. Community consultation revealed a need for safe, affordable housing for older women across Bellingen Shire. Given the housing affordability crisis in Australia, there has been a sharp increase in older women experiencing homelessness across the country.

There are many complex causes of homelessness. Family/domestic violence is one leading cause of homelessness. Startling statistics from the Australian Institute of Health and Welfare show 72,000 women, 34,000 children and 9,000 men sought homelessness services in 2016–17 across the country due to family/domestic violence.

Gender differences are also evident in perceptions of safety. Women are more likely to feel unsafe in public spaces and home alone after dark than men. This illustrates the need to plan for safe neighbourhoods and public spaces and strong community connections to the benefit of all ages and genders. Males, especially older men, are also at risk of social isolation and with a rise in single person households many more people than before are living alone. Males experience higher suicide[#] rates than women, especially in regional areas. Gender diverse individuals are also at higher risk of suicide. This strategy seeks to be inclusive and to make better places and housing for everyone, regardless of age, gender or background, but recognises that some groups may need extra assistance or attention when it is evident that the market or status quo is not providing for their needs.

Aboriginal and Torres Strait Islander Population

Aboriginal and Torres Strait Islander people represent 3.5% of the Bellingen Shire population. Of the people who reported being of Aboriginal and/or Torres Strait Islander origin, 95% identify as being of Aboriginal origin, 3% as being of Torres Strait Islander origin and 0.7% as being of both Aboriginal and Torres Strait Islander origin.

The median age of the Aboriginal and Torres Strait Islander population in the Shire is 22 years old. This is much younger than the median age of 49 for the population of Bellingen Shire. Couples with children are the most common household type for households with Aboriginal and/or Torres Strait Islander persons (36%), followed by one parent families (25%) and couples without children (17%). Lone persons make up 12% of households and 7% are multiple families living together (3% are 'group' or unrelated person households).

The average size of a household with Aboriginal and Torres Strait Islander persons in the Shire is 3.2 people per dwelling, higher than average size of non-Indigenous households (2.3 people per dwelling). Census data indicates that 8.6% of Shire households with Aboriginal and Torres Strait Islander persons require at least 1 extra bedroom (compared to 2.8% for non-Indigenous households).

Granny flats are a common form of housing catering to multiple generations on the one property, and consultation with Dorrigo Plateau Aboriginal Land Council and Nambucca Heads Local Aboriginal Land Council indicated a need for more smaller dwellings, to support greater affordability (for purchase and for rent) as well as to cater for a rise in single older women, widows and their families. Communal type living arrangements (multiple homes on one property, tiny house communities, villas etc.) were a common suggestion. Communal living was a major theme emerging out of the consultation for many people and groups across the Shire. More and continued engagement with Aboriginal Land Councils, Aboriginal Housing providers and Aboriginal communities and people within the region is required to better understand and provide for local housing needs.

^{*}There are currently no accurate statistics for gender diverse people in Australia, although the ABS is taking steps to improve collection of this data. Until the 2016 Census, there were few ways of reporting anything other than male or female. Gender refers to the way a person identifies themselves and can include intersex and transgender persons.

⁺this trend is changing over time; life expectancy gains for men are now outpacing that of women.

[#] If you or someone you know needs help, call Lifeline on 13 11 14 or visit <https://www.qld.gov.au/health/mental-health/suicide>

People with a disability

The need for accessible and adaptable housing close to services is also evident as 5.9% of the population of the Shire (750 people) reported requiring help with day to day activities due to a disability (up from 5.3% of the population in 2011/+87 people). The need for assistance is expected to grow with the ageing of the population.

Bellingen Shire's predominantly older housing stock is not necessarily well-suited or fit-for-purpose to cater for the varied needs of people with a disability and their families. Housing affordability and the cost to retrofit accessibility features is an important consideration.

Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, ability or disability. An environment (or any building, product, or service in that environment) should be designed to meet the needs of all people who wish to use it. If an environment is accessible, usable, convenient and a pleasure to use, everyone benefits. By considering the diverse needs and abilities of all throughout the design process, universal design creates products, services and environments that meet peoples' needs.

Council introduced planning controls to increase supply of homes designed using Universal Design principles in 2017 to meet an identified need for more adaptable and accessible homes. These controls reference the Livable Housing Guidelines produced by Livable Housing Australia in partnership with industry supporters.

The move towards more accessible dwellings is a necessary change for the housing industry. Council is committed to additional research, policy refinement and ongoing advocacy and education on the importance of Universal Design and accessible housing.

Older people

As previously discussed, Bellingen Shire has an ageing population.

In Bellingen Shire there were 1,430 carers providing unpaid assistance to a person with a disability, long term illness or old age in 2016. The proportion of people providing unpaid care for the aged and disabled in Bellingen Shire can be an important indicator of the level of demand for aged care services and facilities by local and state governments. An increasing proportion of carers

among the population may indicate inadequate aged care provision or the need for in-home support, or support for the carers themselves.

Analysis of the unpaid care provided by the population in Bellingen Shire in 2016 compared to Regional NSW shows that there was a higher proportion of people who provided unpaid care either to family members or others. Overall, 13.7% of the population provided unpaid care, compared with 12.6% for Regional NSW. The number of people who provided unpaid assistance to a person with a disability, long term illness or old age in Bellingen Shire increased by 49 between 2011 and 2016.

There is demand for aged care services within the Bellingen Shire to cater for the ageing of the population. However, the community engagement for the *Homes for Our Future* project indicated strong support for ageing in place – many people wanted to be able to stay in their home as long as possible into their old age or to be able to downsize to another home in the area, which is quite difficult given a lack of adaptable/accessible homes, high housing prices and low levels of new housing supply, especially smaller homes suited to downsizers. Many people expressed they wanted more housing choices, and wanted to stay in or close to their existing communities and support networks, rather than move into an aged care facility or out of the Shire.

Young people

There is a lot of research regarding housing affordability and its generational impacts – young people are less likely than ever to be able to afford to buy a home, especially if they are single. Many young people rely on 'the bank of mum and dad' for a foot into the housing market. Bellingen Shire's high house prices relative to other areas in the region and low rate of new housing supply appear to be exacerbating the trend of out-migration of young age groups from the region. There is little housing available to those moving out of home. Young people have always left the Shire in relatively large numbers seeking employment, education, travel or other lifestyle opportunities; however, a trend was for many to return to the area to have and raise their children. During the community engagement, some concern was expressed that they would not be able to return due to high and increasing house prices.

Young people are generally attracted to infill housing types, showing demand for smaller, low maintenance, well-located dwellings, close to services, infrastructure and employment centres. This can be for lifestyle reasons, and/or because of affordability constraints. Young people are likely to trade off private space for access to amenities or features that enhance wellbeing and lifestyle (e.g. reduced commuting time, local cafes and parks).

They are also more likely to live in group households or share housing situations. This is usually only for the short-medium term.

Young people are also more likely to rent, and want rentals that are low-maintenance (in terms of gardens and lawns) close to town centres. Living within walking distance to shops and services is becoming increasingly popular and whilst much of the Shire is car-dependent (66.4% of residents used a car to get to work in 2016), the Shire has compact and walkable centres which provide for day to day convenience and are an attraction in their own right. Emerging population trends show Bellingen is becoming popular with the 25-34 year old age groups, and this could be because of a vibrant live music scene, café culture and the variety of activities and lifestyle opportunities nearby and the social opportunities these bring.

Young people are also attracted to detached housing in new house estates when they are seeking to purchase housing, because these are generally located on the fringes of existing centres and can be more affordable than established homes in established neighbourhoods. Many young people also value new homes and modern amenities, especially if they are looking to have children.

Families with children

Families with children was the dominant household type 20 years ago, however with the ageing of the population, couples without children is now the dominant housing type. This is an expected consequence of ageing; as young adults move away, however new young families with children are not replacing those that now have grown-up kids or those families that have left at the rate they once were.

As the proportion of children decreases across the Shire, the ageing of the population becomes more pronounced and future population decline becomes more likely. There can be flow-on effects to these changes such as fewer school students, sports teams and less investment in child-friendly infrastructure (such as playgrounds, sports facilities etc.). A wide variety of new housing types will provide for families with children and a focus on providing quality amenities and services and increased investment in infrastructure will attract more families with young children to the Shire. As with all attraction/retention of population factors, access to employment is another key determinant.

Families with children vary in their housing needs and aspirations although it is commonly expected that detached homes on their own block of land attract families with children. Homes close to schools and services are also attractive and this can include infill housing. As our city areas grow, more and more families are also living in and seeking out medium density housing options, trading off space for access to good schools and amenities. In Bellingen Shire, families with children under 15 are mostly located in and around Bellingen town centre and in some rural areas (Brierfield and South Arm/Newry Island, Bostobrick). It is expected new release areas such as South Urunga and North Bellingen will attract families with children, especially if good amenities such as playgrounds are provided.

Low income earners

Household Income is one of the most important indicators of socio-economic status. Household income levels are not comparable over time because of the influences of economic change such as wage level fluctuations and inflation. The income quartile method is an objective way of looking at income data. Analysis of the distribution of households by income quartile in Bellingen Shire compared to Regional NSW in 2016, shows that there was lesser proportion of households in the highest income quartile and a greater proportion in the lowest income quartile.

Equalised income quartiles allow us to compare relative income-earning capabilities across time. Because the data is equalised, households of different size and composition are placed on an equal footing. Assuming all households were the same size, the 'lowest' quartile was the largest income group in Bellingen Shire in 2016. For more information see: <https://profile.id.com.au/bellingen>

New supply of a variety of housing types at different price points is more likely to positively impact on affordability, including for lower income earners. In Bellingen Shire, to meaningfully impact on affordability, targeting new supply to residents in the low-moderate income bracket is considered more effective than relying on the possibility of "filtering" by developing only very expensive homes. Providing a larger proportion of homes that cater for lower-income earners will also help address fears of gentrification that are emerging within the community and will help ensure Bellingen Shire stays inclusive. The Action Plan also contains a number of actions designed to improve affordability.

Providing for housing demand

Previous growth projections for the Shire have relied on recent low-growth trends, however populations are dynamic and there is considered to be significant scope for actual population growth to be different depending on future policies, projects and wider housing and population trends.

This Strategy seeks to understand the housing needs of the population and to influence population trends into the future to ensure Bellingin Shire has a sustainable, prosperous and equitable future. This Strategy also seeks to shape growth so that Bellingin Shire retains what makes it special.

This Housing Strategy and background studies indicates there is capacity for growth under existing planning controls, both in terms of greenfield land available for subdivision and infill potential. This potential has thus far not been taken up for a variety of reasons. It is not expected these barriers to supply will persist over the next 20 years and this Housing Strategy and Action Plan seeks to prepare for and manage growth for the benefit of the wider community. The Housing Strategy also actively seeks to break down some development barriers, for example by promoting well-designed infill development and encouraging supply of a more diverse range of housing types to meet a wider range of community needs.

Council has limited ability to influence the housing market in terms of affordability (many policy levers are available only to state and federal governments or private developers); however, Council recognises the issue and through the Housing Strategy and Action Plan proposes a raft of measures intended to meet demand for more affordable housing types. For example Council is proposing to review government-owned sites that could be used for subsidised Affordable Housing development and will review planning controls and objectives to encourage building of smaller homes at more affordable price points.

The Housing Strategy presents housing projections, taking into account land suitability and capacity of existing planning controls and local trends and observations. These predictions are based on the recent low growth trends changing with greater uptake of house building into the future. Recent low growth trends have been driven by population churn rather than growth and low market confidence restricting new house supply. Overall low levels of growth are because although many people are moving in, an almost equal number of people are moving out. Many of these out-migrants want to move away, but some may not want to leave but are being priced out due to rising house costs and lack of suitable housing supply.

The Housing Strategy also seeks an equitable outcome for the wider community, so looks at ways to provide housing for a diverse population, considering the need to provide a range of housing types at different price points. Focusing on providing housing for the community whilst also improving housing design quality and environmental outcomes is a key goal of the Strategy and Action Plan, and is what the community asked us to focus on. The Bellingin Shire community want housing to be done a little differently to elsewhere, and there are real opportunities in supporting new innovative housing models with improved environmental and social outcomes.

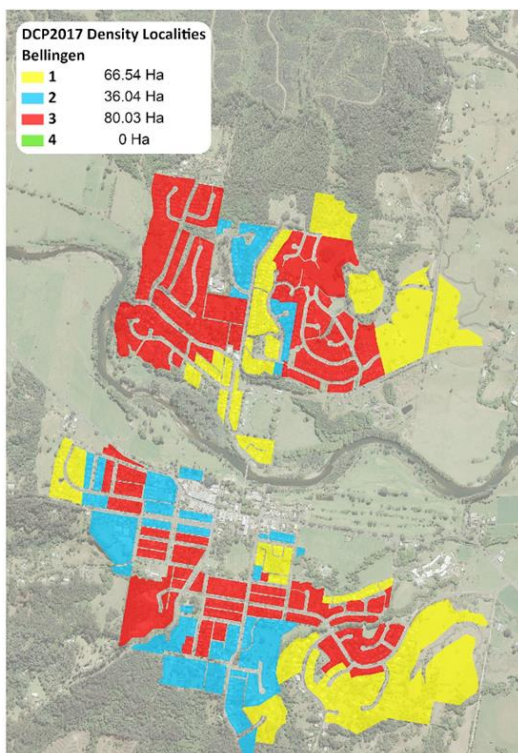
Detailed feasibility modelling or infrastructure servicing requirements was not carried out at this high level to inform the housing projections and infrastructure availability and economic feasibility will influence housing projects. However the approach of this Strategy is not to be too conservative with growth predictions and to make assumptions based on capacity (what is possible) to plan for middle-higher growth scenarios. Therefore planning for future infrastructure and servicing requirements will be more proactive and there is less risk the Shire will be caught out by increased growth. Utilising lower, conservative estimates (based only on historic trends rather than looking to what is probable and possible in the future) may lead to infrastructure and servicing strains in the future, should population trends and housing growth change. It is important to regularly monitor growth against these projections/targets, to ensure good planning and efficient infrastructure spending. It is of vital importance that good strategic planning is undertaken and adequate levels of infrastructure are provided to cater for current and future residents of the Shire, using the best available information and trend analysis as carried out during this local housing strategy process.

2.3 Housing Supply

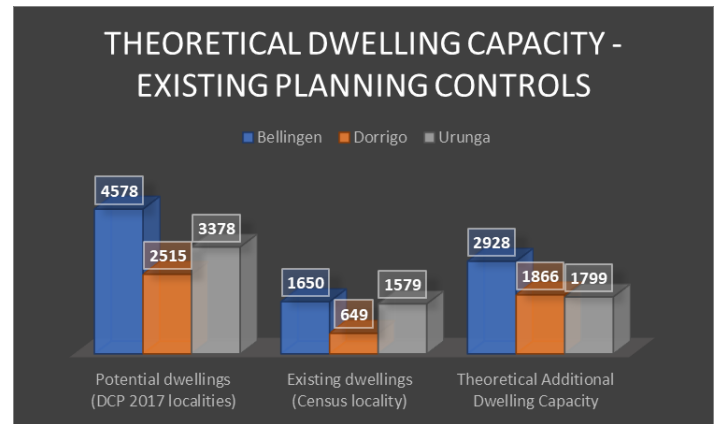
Bellingen Shire has capacity to grow, but the amount of housing supplied will be cognisant of natural and physical limitations. Bellingen Shire will contribute a small amount to the population growth of the region, and the Shire will remain an important agricultural and tourism locality, with strong community connections, benefiting neighbouring areas (e.g. Coffs Coast tourism). The North Coast Regional Plan 2036 identifies that over the next 20 years; almost 77 per cent of population growth on the North Coast will be in the regional cities of Tweed Heads, Lismore, Coffs Harbour and Port Macquarie. Therefore, Bellingen Shire's growth pressures should also be shared and addressed via the housing and employment strategies of other Councils in the region.

Theoretical capacity of existing controls

There is significant theoretical capacity within existing land use controls to deliver future housing growth. One way to estimate capacity is to consider the area of land that is currently within different density localities that are prescribed within the Bellingen Shire Development Control Plan 2017 (excluding roads and excluding Railway Museum Land at Dorrigo) and to calculate the total number of dwellings that could theoretically be built if all land within a particular density locality was developed to the full extent permitted in that locality. An example of the area of land within different density localities in Bellingen is shown below.



An analysis of the theoretical dwelling capacity that exists within each of the town areas, under current planning controls, is shown below.

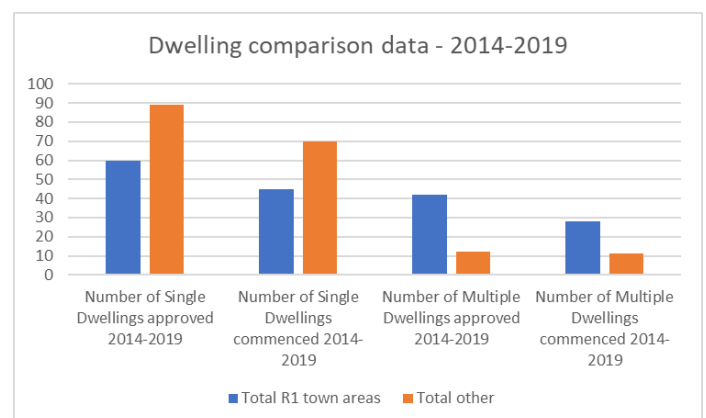


This shows that there is theoretical capacity for a very large number of dwellings however realisation of these dwelling capacities is not likely, noting that full development feasibility would be dependent upon the demolition of existing dwellings with significant remaining life expectancy and consolidation of development sites. These trends do not typify the Bellingen Shire housing supply market.

Recent supply of new dwellings

The supply of new lots zoned R1 General Residential has been limited since the gazettal of Bellingen Local Environmental Plan 2010. An analysis of single and multiple dwelling approvals over that last 5 years has however been undertaken to attempt to form a picture regarding potential rates of uptake for new housing products should they come to be delivered over the life of the Strategy.

The figure below compares single dwelling and multiple dwelling approvals and commencements from 2014-2019.



This shows that on average 12 new single dwellings are approved each year within the R1 Zones in Bellingen, Urunga and Dorrigo, compared to an average of 18 new dwellings approved each year in

other parts of the Shire, notably areas of land zoned Rural and Rural Residential. Multi dwelling data (which includes secondary dwellings, dual occupancies and multi dwelling housing) indicates that on average 8.4 of these types of dwellings are approved each year within the R1 Zones in Bellingen, Urunga and Dorrigo, compared to an average of 2.4 in other areas.

There was a combined average a total of 40 new dwellings a year approved in Bellingen Shire between 2014-2019, of which 27% were multi dwelling housing.

Housing Supply Gaps

This data is considered to suggest that there is a relative lack of new housing supply being provided within the main town areas of the Shire. It is possible that the relatively high rates of dwelling approvals in outlying areas may be partly a of the lack of new housing supply being delivered in town areas. Although capacity exists for continued supply of new housing opportunities in areas zoned as rural residential, the capacity for rural areas to continue to deliver new housing growth is finite and limited by the dwelling entitlement provisions in BLEP 2010. The data also indicates that there is a gap in the supply of more diverse types of housing, with single dwellings being the dominant category of development approved.

Revised housing supply and capacity projections

The data that has been compiled on the theoretical capacity of existing controls, and the actual areas of recent development within these areas, indicates that here is a clear need to review the capacity projections for both infill and greenfield development that is likely to occur over the life of the strategy. This is discussed further in the following sections.

Revised Infill Projections

In order to more accurately consider future housing growth within the existing town areas of the Shire, Council has undertaken an "Infill Capacity Study". A copy of the Infill Capacity Study, including assumptions and methodology, is included as an attachment to this strategy.

The key findings of the Infill Capacity Study are reprinted below.

It is estimated that Bellingen Shire's town areas (zoned R1 General Residential) can accommodate an additional **1,015 new infill dwellings** to 2040.

The infill potential of each town is as follows:

Dorrigo + 245 dwellings

Bellingen + 343 dwellings

Urunga +371 dwellings

Mylestom, Repton, Raleigh + 56 dwellings (in the R1 zone only when sewer connection becomes available)

For more information on the capacity of our existing towns to accommodate more development refer to the *Infill Capacity Study*. For more information on actions promoting housing diversity and affordability refer to the *Action Plan*.

Greenfield

In order to more accurately consider the potential of greenfield areas to deliver housing growth over the life of the strategy, a review has been undertaken of the overall capacity that is considered to exist for future subdivision within key greenfield areas. Refined estimates have been informed by factors such as actual development consents that have been issued for subdivision in these areas, potential layouts for subdivisions in these areas that have been developed by proponents, a specific consultant investigation commissioned by Council to determine future infrastructure requirements in the South Urunga area and projections provided to Council as part of a "Development Opportunities Report" prepared for Council by LEFTA Consultants in 2017 that estimated potential dwelling capacity within selected areas of the Shire. These capacity projections are documented in the Table below, and the location of relevant precincts is shown in maps included within Section 3.3 of the Strategy.

Although these projections are not consistent with current rates of lot creation in the Shire, it is considered that they are conservative and reasonable based upon historic rates of dwelling growth in the Shire that occurred when new greenfield housing areas were released and available. For example, between 1971-1991, Bellingen Shire added +2,397 new homes – an average of 120 homes each year. In this context, the average lot creation in this table of 42 lots is considered to be realistic and capable of achievement, once the initial investments in key supporting infrastructure are in place such as connections to water, sewer and major road intersections etc..

Greenfield Locality	Land Area (ha)	Total estimated lot yield	% uptake projection over life of strategy	Projected additional lots over life of strategy 2040	Average lots per year 2020-2040
Dorrigo east (DG1)	32.7	240	30%	80	
Dorrigo south (DG2)	4.3	60	30%	20	
Dorrigo Total	37	300	30%	100	5
Urunga south (UG1)	75.8	508	80%	406	20
Bellingen north (BG1)	20.1	187	80%	150	
Bellingen south (BG2)	10.9	110	100%	110	
Bellingen E4 proposal (BG3)	15.2	80	100%	80	
Bellingen Total	46.2	377		340	17
Total Greenfield estimate	159	1185		846	42

[Infrastructure projects supporting housing supply](#)

Pacific Highway Upgrade – this project has made Bellingen Shire more accessible within and outside the region. The Coffs Harbour Bypass is a significant part of the upgrade project. The completion of the Pacific Highway upgrade is expected to lead to greater tourism interest in the Shire as well as increased interest in migrating to the area, from areas such as South-East Queensland, the NSW Central Coast and elsewhere.

The Coffs Harbour Airport is only a fifteen-twenty minute drive from Urunga and Bellingen and approximately an hour from Dorrigo. This airport provides frequent connections to Sydney and Brisbane. The planned Valla Employment Lands Area located in neighbouring Nambucca Shire will present increased job opportunities for Bellingen Shire residents.

The NSW Government announced a \$50 million package to upgrade Waterfall Way as an election commitment in March 2019. This investment is expected to benefit Dorrigo and increase safety and reduce travel times along this main road and popular tourist drive. Funding was also announced by the NSW Government to assist Bellingen Council in providing sewer services to the coastal villages of Raleigh, Repton and Mylestom. This will boost their infill development capacity.

The connection of the region to the National Broadband Network could expand employment opportunities. A forthcoming Employment Lands Strategy will look at how to plan for and support jobs growth in the area.

Areas with development capacity and areas to be conserved

Areas with development capacity are those zoned R1 General Residential. There is significant capacity for infill development across the Shire – as described in the *Infill Capacity Study*. What this infill could look like and design principles for infill development are explored in the *Infill Design Study*. The *Action Plan* presents a number of planning and non-planning mechanisms to protect and enhance the local character of the Shire, for example more planting of trees and increasing landscaped area requirements for developments.

There is also significant land zoned R1 General Residential that is greenfield land and has not yet been subdivided and developed for the purposes of housing.

It is not considered necessary to rezone any additional land to R1 General Residential at this time, given the suitability and capacity of existing zoned land. The strategy does however identify a parcel of land on the southern fringe of Bellingen that is currently zoned RU1 (Primary Production) and E3 (Environmental Management), and is considered to have capacity to be developed for the purposes of a Community Title subdivision, in conjunction with a Biodiversity Stewardship Site Agreement. This is further documented in Section 4.3 of the strategy.

The *Action Plan* recognises the barriers to producing additional housing in the Shire and contains several mechanisms to help stimulate housing supply in existing zoned areas (both infill and greenfield).

Areas to be conserved generally include:

- Land subject to coastal hazards identified in a local environmental plan, coastal zone management plan, coastal management program or development control plan.
- Land along the coastal strip (only low-impact infill development where zoning allows or minor and contiguous housing areas are permitted in this area)
- Land mapped as 'coastal wetland' or 'littoral rainforest' or 'proximity to coastal wetland or littoral rainforest' by SEPP (Coastal Management 2018).
- Land within the 1:100 year floodplain
- Steep land being land with a slope of over 33% (18 degrees), particularly in bushfire prone areas (only low-impact infill development will be permitted in already zoned areas).
- Areas of High Environmental Value Vegetation.
- Land containing Important Farmland (only low-impact infill development where zoning allows)
- Land that contains uses which are likely to result in land use conflict with some urban land uses such as sewerage treatment facilities, airports, intensive agriculture operations, offensive or hazardous industries and waste facilities.
- Land possessing Aboriginal cultural heritage value where it is deemed inappropriate to develop the land.
- Areas of core koala habitat (only low-impact infill development will be permitted in R1 General Residential zoned areas).
- Areas of bushfire-prone land that are difficult to access/evacuate (areas that do not comply with NSW Planning for Bushfire Protection).

Rezoning applications will generally not be supported for proposals that seek to provide housing in these conserved areas. Restricting development in these areas is consistent with the North Coast Regional Plan and Settlement Guidelines produced by the NSW State Government.

Section 3 Priorities

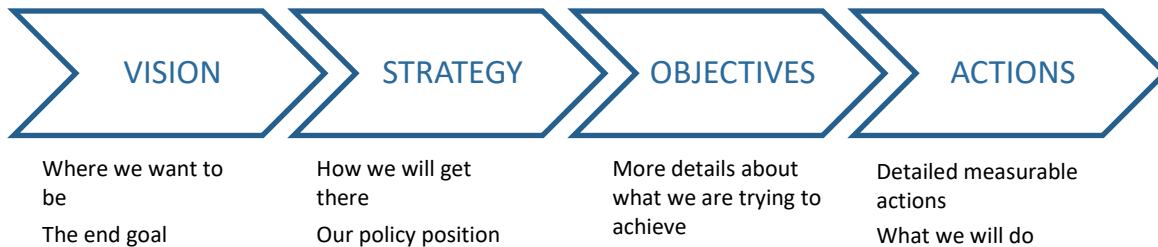


Katrina Collins – Drive Dorrigo Tourism

3.1 Strategies and Actions

This section explains how the Housing Vision will be achieved. Eight (8) housing strategies have been written which relate to the key themes of the Housing Vision. These strategies have been informed by community engagement and the evidence base analysis.

Each strategy has corresponding objectives, actions and performance measures. For all strategies, objectives, actions and performance measures see the **Housing Strategy Action Plan**.



Example – Strategy 1: Housing Choices

Vision (excerpt)

Bellingen Shire offers housing choices by providing a variety of housing types in different sizes and configurations with varied features and characteristics.



Strategy 1: Housing Choices

Ensure new homes in residential areas provide for a range of household needs.

Encourage new supply to fill identified gaps in the housing market.



Objectives

More people can find a home that meets their needs and budget.

Bellingen Shire communities are diverse and inclusive.

There are homes and housing opportunities for everyone, and fewer people struggle to find safe, secure and affordable shelter.

Bellingen Shire offers choice in housing tenure, including increased rental supply and security.

Bellingen Shire offers a wide variety of comfortable, healthy and efficient homes that save residents' energy, water and money.

Increased housing supply and diversity provides for local people who want to stay in the Shire, and attracts new residents.



Actions

1.1 Set housing diversity targets

1.2 Enable more housing types by changing planning controls

1.3 Enable greenfield housing diversity

1.4 Encourage smaller homes

1.5 Promote Universal Design

1.6 Housing choices for Aboriginal and Torres Strait Islander people

1.7 Encourage a variety of tenure types

Strategies

1

Housing choices

Ensure new homes in residential areas provide for a range of household needs.
Encourage new supply to fill identified gaps in the housing market.

2

High-quality infill housing

Encourage building of new homes in the existing towns of Dorrigo, Bellingen and Urunga.
Invest in infrastructure in areas of infill housing growth.

3

Walking and cycling

Design subdivisions, buildings and public spaces to encourage walking and cycling.
Connect key destinations by providing footpaths, cycle paths and supportive infrastructure.

4

Affordability

Advocate for improved housing affordability, especially for people on low and middle incomes.
Encourage and facilitate the building of Affordable (subsidised) Housing, as well as homes that are more likely to be affordable (e.g. smaller homes, homes with high-quality lower-cost specifications/finishes, homes with shared spaces).

5

Community connections

Build upon our community's sense of care, creativity and resilience and support new and existing connections.
Include social considerations in decision-making and deliver socially inclusive outcomes.
Increase community engagement in strategic planning and encourage community partnerships.

6

Design and character

Showcase high quality design that provides for household needs and respects local character.
Respect and appreciate local history and culture and cherish the unique characteristics of Bellingen Shire.
Promote understanding and conservation of Gumbaynggirr heritage and culture, historical buildings, heritage items, natural landscapes & notable people, groups and stories.

7

Environmental protection and sustainable living

Protect ecologically sensitive areas from development and emphasis an environmentally-sustainable approach to growth.
Continually improve environmental performance and be a leader in sustainable living.
Mitigate and adapt to climate change, and support community sustainability initiatives.

8

Country towns and farming

Support compact growth in Dorrigo and country villages, with a focus on leveraging sustainable and regenerative farming opportunities.

List of Actions

For more detail see the **Bellingen Shire Housing Strategy Action Plan**.

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ACTIONS

1.1 Set housing diversity targets	3.7 Foster a walking culture	6.5 Aboriginal Cultural Heritage Study
1.2 Enable more housing types by changing planning controls	3.8 Support and encourage Ride or Walk to School programs	6.6 Heritage Listing Review
1.3 Enable greenfield housing diversity	4.1 Provide Affordable Housing on government-owned sites	6.7 Greening Programs
1.4 Encourage smaller homes	4.2 Define and promote affordable housing,	6.8 Incentive programs
1.5 Promote Universal Design	4.3 Affordability objectives	6.9 Local character in greenfield areas
1.6 Housing choices for Aboriginal and Torres Strait Islander people	4.4 DA Management Policy	7.1 Planning for long-term water security
1.7 Encourage a variety of tenure types	4.5 Promote housing diversity	7.2 Looking after Water
1.8 R5 Large Lot Residential Zone review	4.6 Reduce ongoing housing-related costs	7.3 Update natural hazard risk plans
2.1 Planning controls for best-practice infill house design	4.7 Advocacy and partnerships	7.4 Planning controls and processes review – enable sustainable living
2.2 A guide to best-practice infill examples	4.8 Strategies to reduce homelessness	7.5 Climate-responsive house design
2.3 Infrastructure planning and studies	5.1 Parks, Community Facilities and Public Spaces Strategy	7.6 Support biodiversity in our backyards
2.4 Key sites	5.2 Funding public space infrastructure	7.7 Reduce construction and domestic waste
2.5 Focus on low-rise housing	5.3 Creating socially sustainable places	7.8 Mainstream sustainable living, reduce consumption
2.6 Laneway Housing Investigation	5.4 Ageing in place	7.9 Cooling urban areas
2.7 Promote retrofitting buildings as infill	5.5 Aboriginal Connections to Country and Community	8.1 Compact growth in rural areas
2.8 Employment Lands Study	5.6 Mixed Tenure Housing	8.2 Country town revitalisation
3.1 Implement the Pedestrian and Bike Plan	5.7 Workforce housing	8.3 CT Subdivision of existing MOs
3.2 Review Contributions Plan and seek funding opportunities	5.8 Equitable Access to High Speed Internet	8.4 Eco Village Pilot Project
3.3 Street Design Standards	6.1 Character Statements	8.5 Review coastal village capacity after sewer services
3.4 Manage car parking	6.2 Planning controls for high quality design and character	8.6 Information about moving to rural areas
3.5 Connect greenfields areas to town centres	6.3 Innovative demonstration projects	8.7 Support for local food production and small farmers
3.6 Planning controls and building design to encourage active transport	6.4 Build upon the Shire's creative and design culture	8.8 Rural Lands Study

3.2 Land Use Planning Approach

A focus on Infill Housing

People have different housing needs, and these needs can change over a lifetime (sometimes multiple times). The best way to provide housing for a broad range of people is to provide a variety of different homes to suit different budgets.

Bellingen Shire has a lot of 3 bedroom homes on relatively large blocks of land, mostly developed before 1980. Recently built homes are generally 4 bedrooms. Bellingen Shire has relatively little 1 and 2 bedroom homes, but the population make-up is changing. In the 1980s, couples with children were the largest household type, now it is couples without children, and single-person households have significantly increased. House prices across the Shire have increased quite dramatically in recent times and many households are seeking smaller, more affordable homes. Infill housing is proposed as the best way for the Shire to provide these desired housing types.

Infill housing can deliver housing variety and increase choices for the community. However, care must be taken because infill housing is not a silver bullet – infill housing can also deliver housing that is all the same size and similar in style. There needs to be strategic oversight and appropriate controls and incentives to encourage the type of housing and quality design that is needed. For more information see the *Infill Design Study* and *Action Plan*.

Greenfield Housing – stimulating development in already-zoned areas

There is also significant land zoned R1 General Residential that is greenfield land, and has not yet been subdivided and developed for the purposes of housing. It is not considered necessary to rezone any additional land to R1 General Residential at this time, given the suitability and capacity of existing zoned land. The *Action Plan* recognises the barriers to producing additional housing in the Shire and contains a number of mechanisms to help stimulate housing supply in existing zoned areas (both infill and greenfield).

Infill Focus Areas and Key Sites

The *Infill Capacity Study* illustrates that some areas have more opportunities to provide infill housing than others. These areas are designated 'infill focus areas'. These areas may see more change than others but could also become the focus for development incentives, desired future character statements/planning design guidance and infrastructure and sustainability improvements.

Key sites are sites with considerable infill potential, and generally the potential to deliver greater housing diversity, for example townhouses, flats or small villa development. These sites are well-located close to shops, services and open space. Key sites recognised in planning policies could be accompanied by a set of design principles and there is the possibility of including incentives should these principles be observed. Key sites may offer good yields and present development partnership opportunities. The draft Infill Focus Areas and draft Key Sites are shown in the maps on the following pages. For more information see the Infill Capacity Study.

List of Potential Key Sites

Dorrigo

- 85 Hickory Street Dorriggo, Lot 2 DP 628931 – Former Bowling Club

Bellingen

- 6 Bowra Street Bellingen, Lot 570 DP 755557 – Former Bowling Club
- 15 Watson Street Bellingen, Lot 1 DP 863743 – Former Aged Care Units Bellorana

Urunga

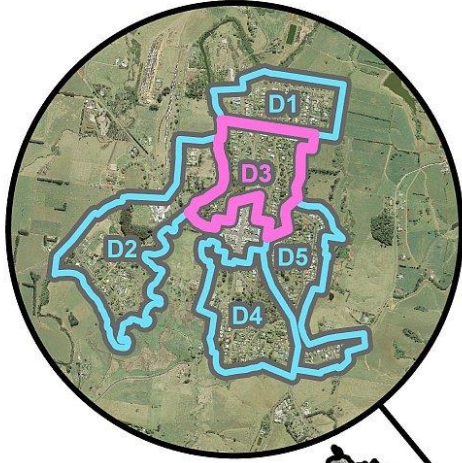
- 4121 Giinagay Way Urunga, Lot A DP 104582 – Vacant Lot, western side of Giinagay Way, north of Bellinger Keys
- 4 Riverwood Place Urunga, Lot 130 DP 755552 – Gundmain Caravan Park and Manufactured Home Estate – retain home estate as affordable housing and potential to redevelop vacant land fronting Giinagay Way
- 4160 Giinagay Way, Lot 2 DP 530493 – large lot with single house. Property has frontage to Giinagay Way and Hillside Drive

Town Centre Sites

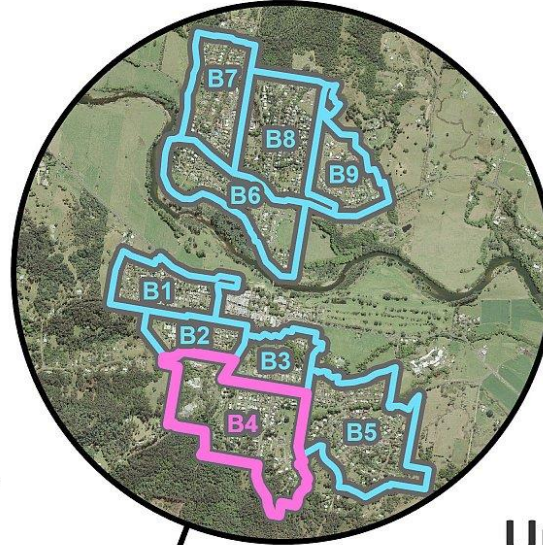
Potential shop-top housing

- 77-79 Hickory Street Dorriggo, Lot 4 Sec 10 DP 758357, Lot 1 DP 1039586 – Dorriggo adjacent to Coronation / Pioneer Log Park
- 21-23 Morgo Street Urunga, Lot 1 Sec 2 DP 759026, Lot 9 Sec 2 DP 759026 & Lot 10 Sec 2 DP 759026, Vacant land south of the Ocean View Hotel

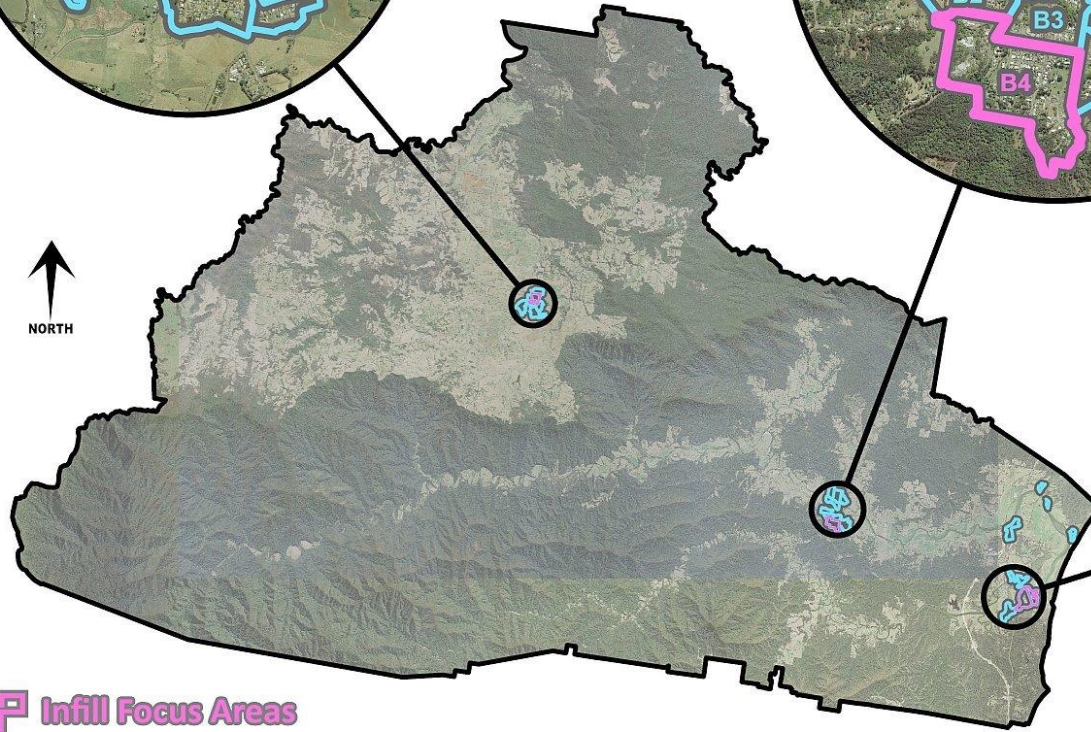
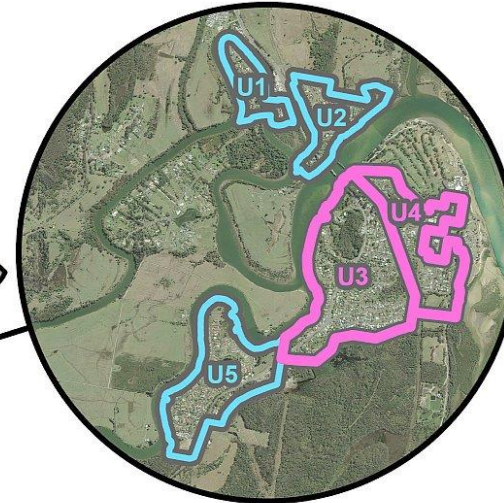
Dorrigo



Bellingen

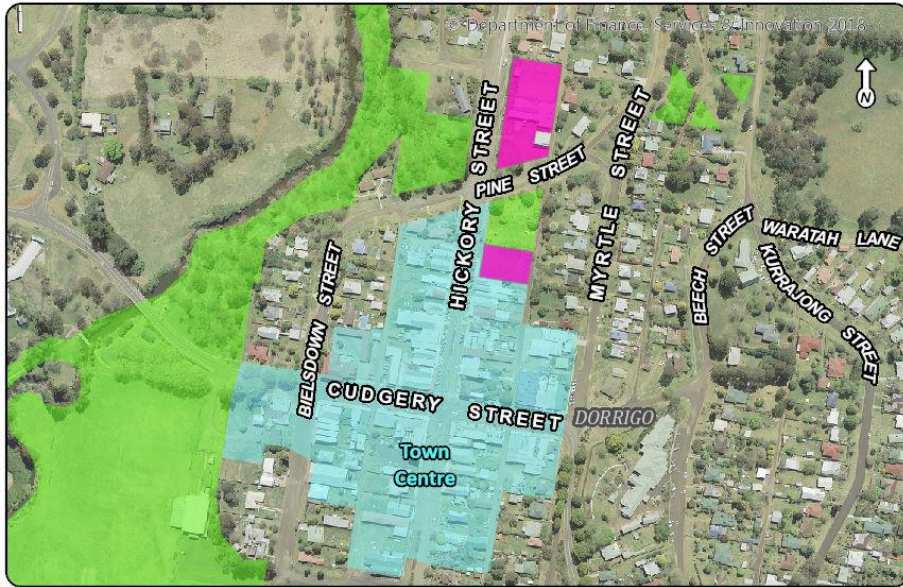


Urunga

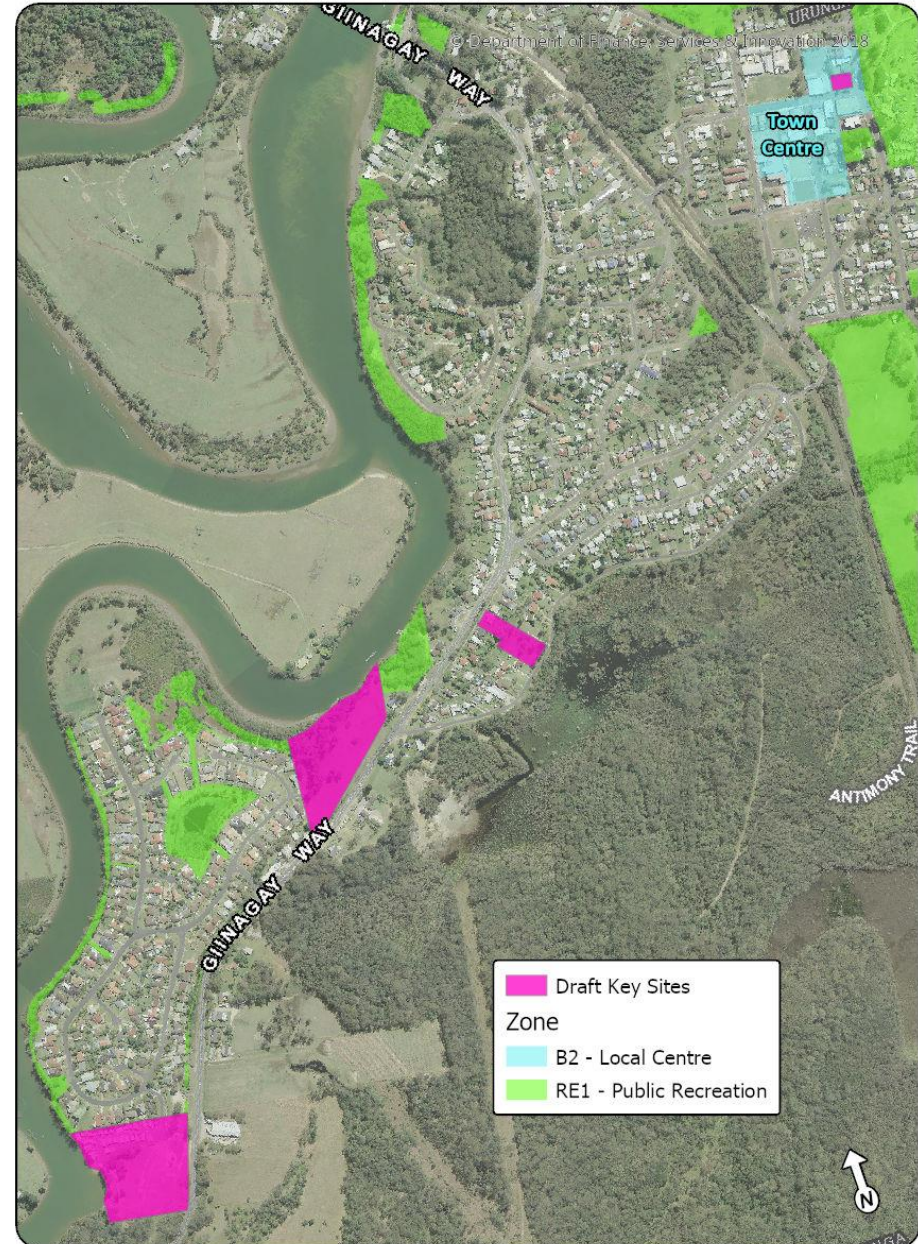


 Infill Focus Areas

Dorrigo



Urunga



Bellingen



- Draft Key Sites
- Zone
- B2 - Local Centre
- RE1 - Public Recreation

3.3 Roadmap

This draft Housing Strategy proposes a focus on infill housing growth. For more information about what this infill could look like and where it will be accommodated see the Infill Capacity Study and Infill Design Study. The following is a summary of housing growth in residential areas of Bellingin Shire (areas already zoned R1).

Projected growth to 2040 = + 1861 homes (+ 3852 people)

Bellingin Shire population 2040 = 16,852

1015 infill dwellings

846 greenfield lots

New Torrens Title lots infill + greenfield (1,353 additional lots) (assuming 50% of infill is subdivided into TT)

Geographic breakdown

~345 homes Dorriggo (245 infill, 100 greenfield)

~ 683 homes Bellingin (343 infill, 340 greenfield)

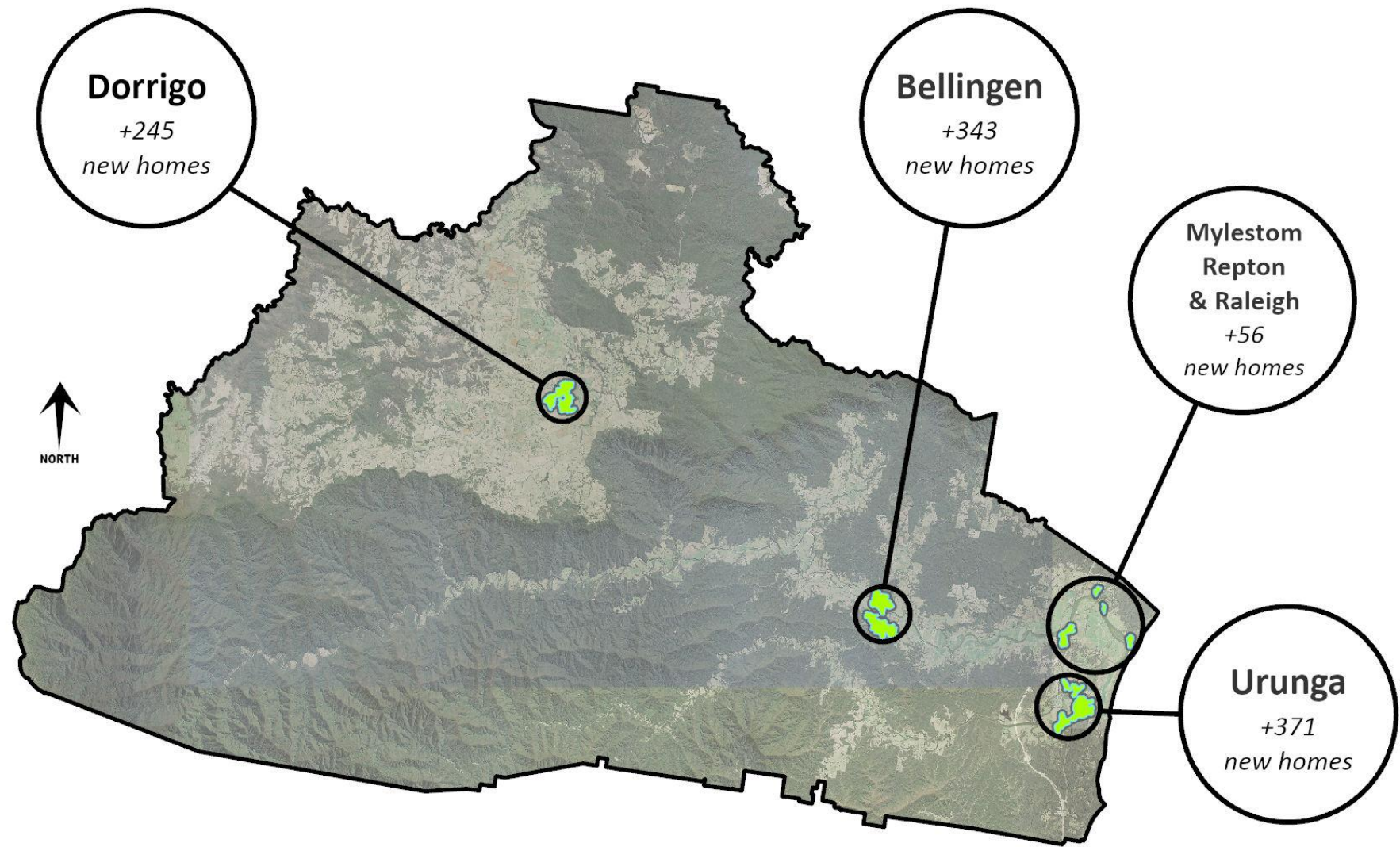
~777 homes Urunga (371 infill, 406 greenfield)

+ 56 Mylestom, Raleigh, Repton (infill only)

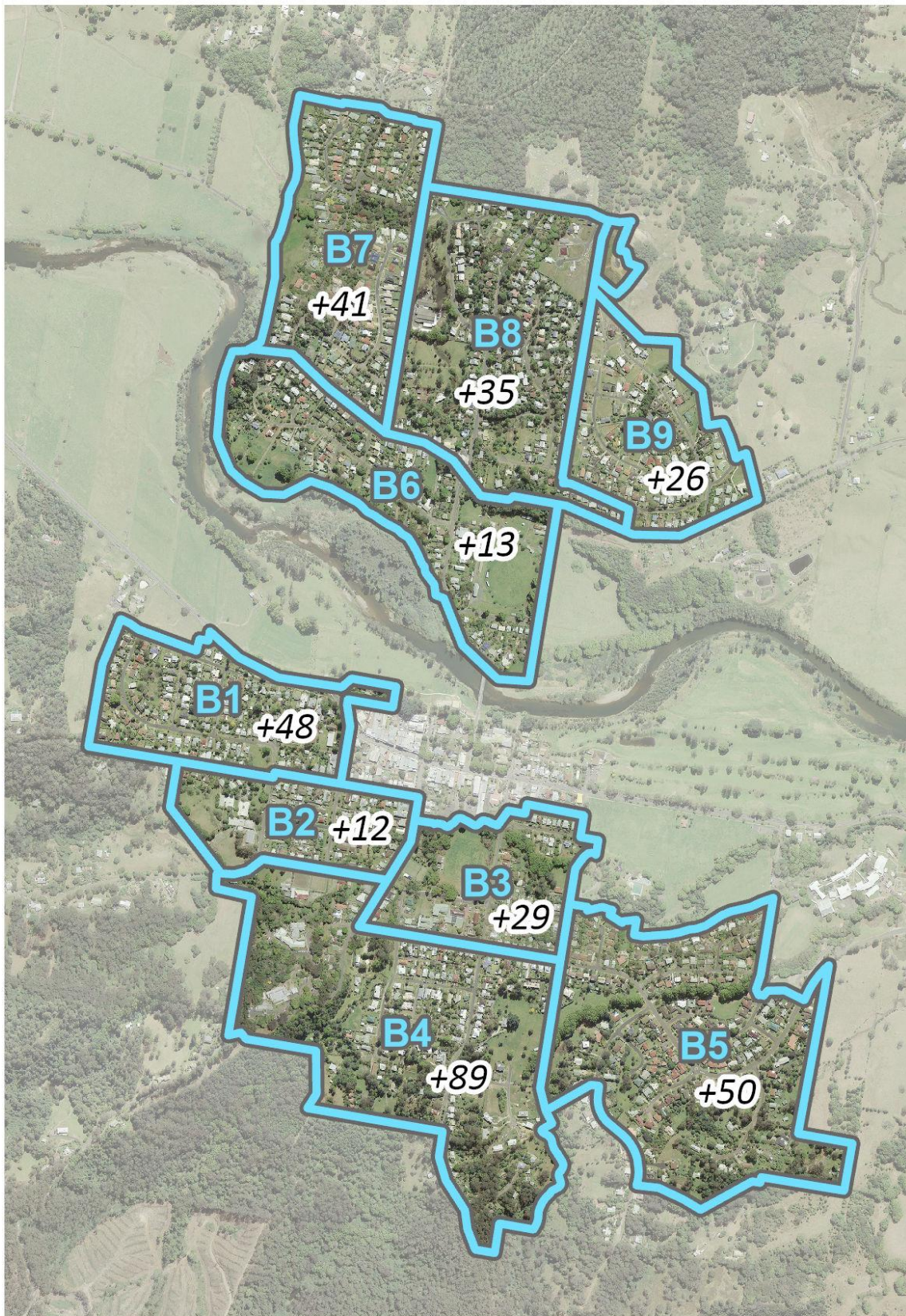
Assumptions

- Projections are optimistic rather than conservative; and rely on housing growth in excess of recent times. Reflective of a medium growth scenario. Actual growth may be less (or more, although less is considered more likely at this time). There is a need to continually monitor growth and update projections and modelling to reflect actual growth and emerging trends.
- Population projections based on 10% vacancy rate and assumed household size of 2.3 persons/household
- Population projection based on 2019 ERP population of ~13,000
- Assume most growth is infill housing (~55% vs 45% greenfield). Assume 50% of infill development is subdivided into Torrens Title.
- Full-take up of greenfield capacity across the Shire has not been assumed – capacity for additional greenfield development will remain past 2040 (without the need to rezone more land). Assumed take-up rates of greenfield development vary according to locality.
- Rural and rural-residential growth (R5) not yet known. Development potential of R5 land to be reviewed at later date.
- The greenfield development potential of Repton and Raleigh will be reassessed once sewer is connected – this will be a separate planning project in medium-longer term.

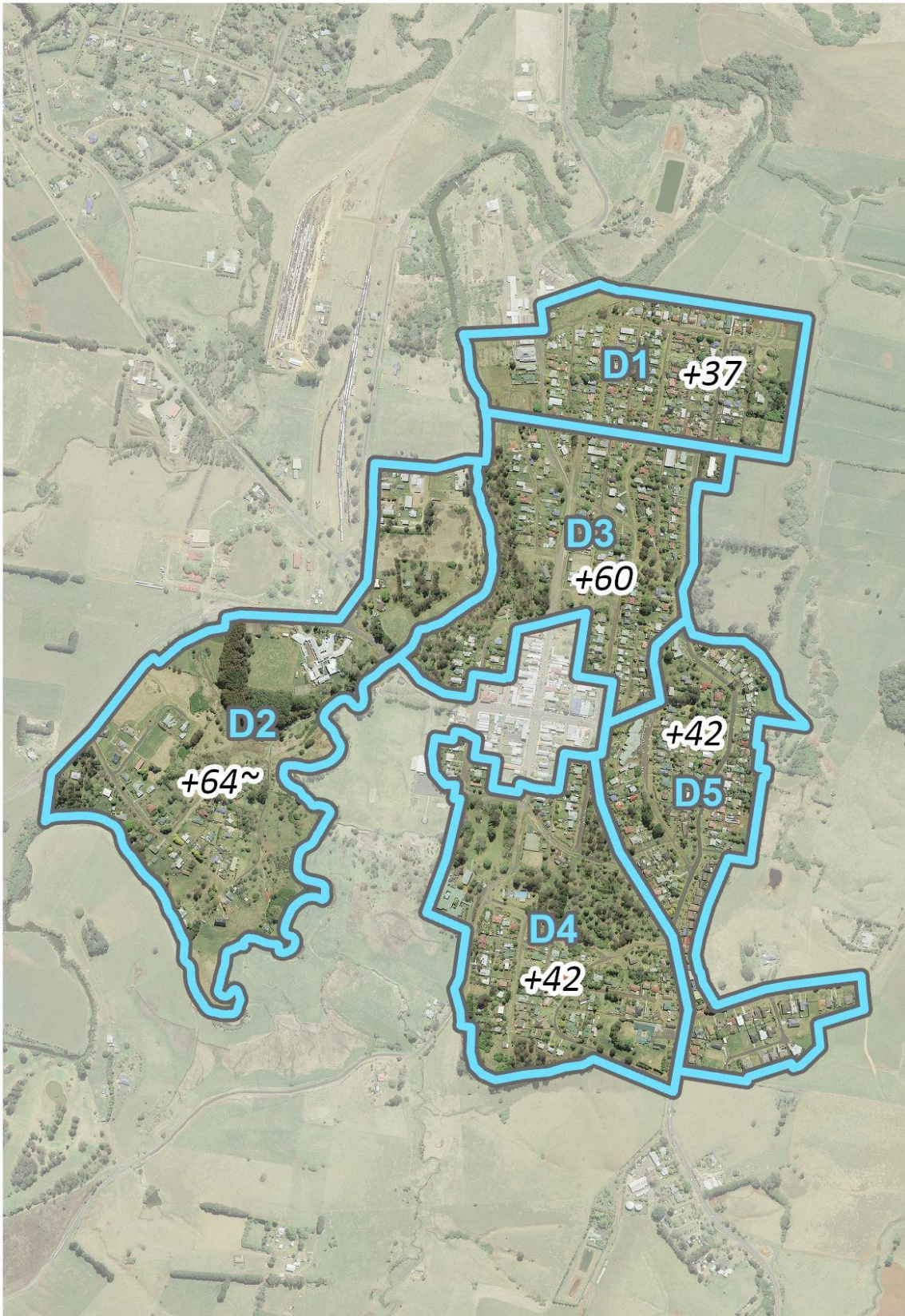
Maps – Estimated Infill Housing Growth



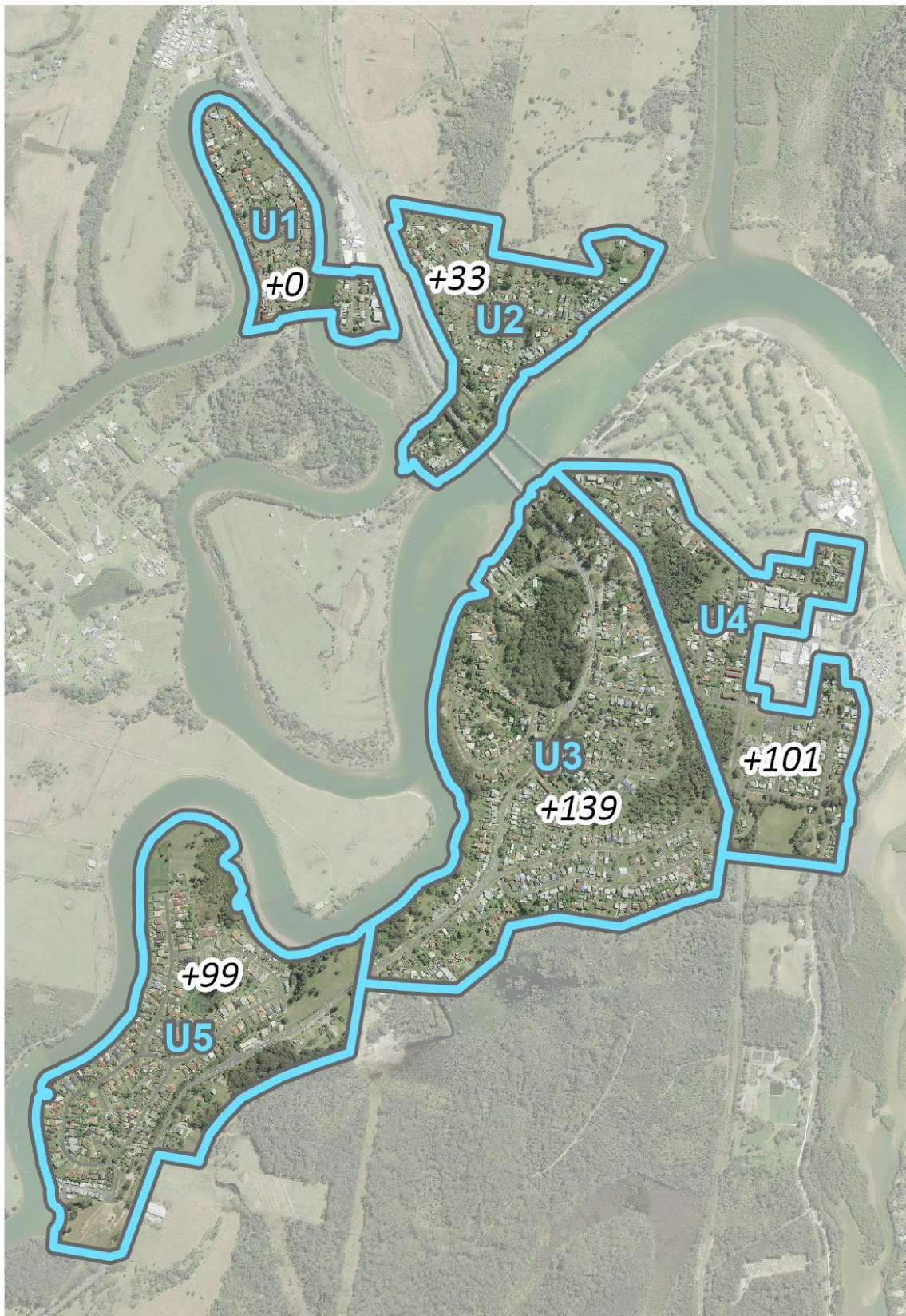
Estimated Infill Housing to 2040 - Bellingen



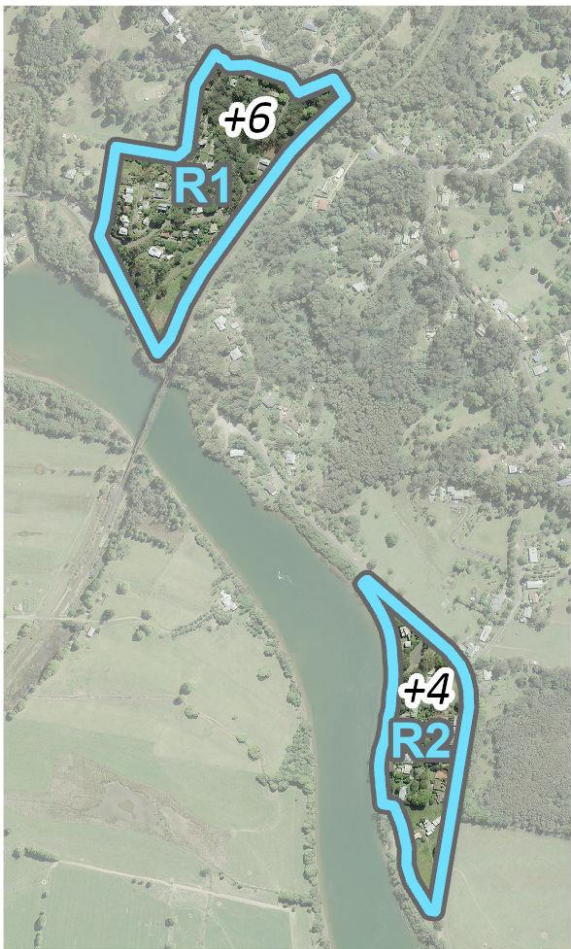
Estimated Infill Housing to 2040 – Dorrigo



Estimated Infill Housing to 2040 – Urunga



Estimated Infill Housing to 2040 Mylestom, Repton, Raleigh

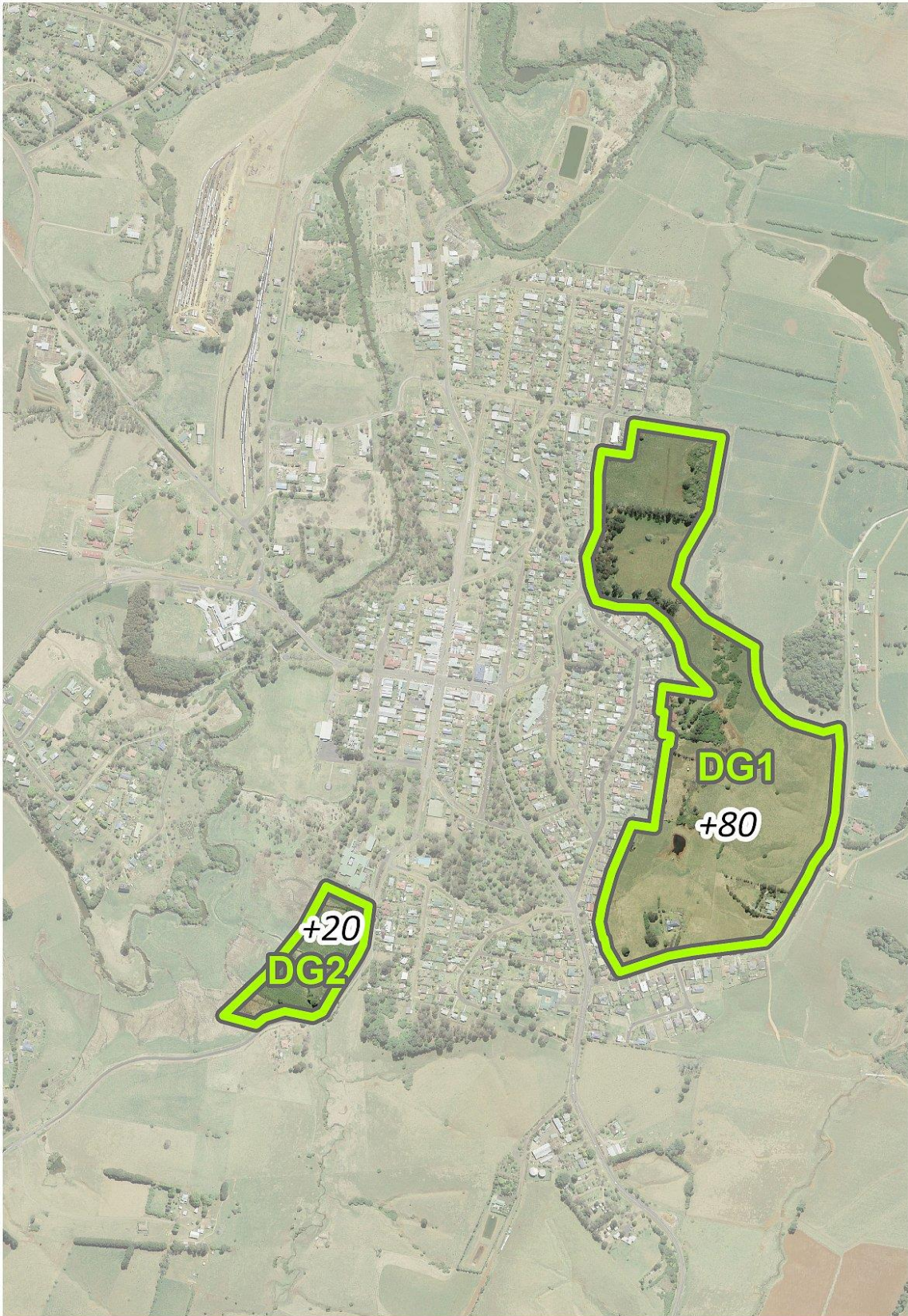


Maps – Estimated Greenfield Housing Growth

Estimated Greenfield Housing to 2040 - Bellinghen



Estimated Greenfield Housing to 2040 - Dorrigo



Estimated Greenfield Housing to 2040 - Urunga



Section 4 Actions



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4.1 Implementation Timing and Delivery Plan

Refer to the **Action Plan - Bellingen Shire Housing Strategy** for a comprehensive list of all proposed actions.

The Bellingen Shire Housing Strategy is a 20 year plan and actions will be completed in stages over this time period.

Many actions are ongoing and are intended to support planning and decision-making processes. Some actions will run over multiple years/timeframes or be dependent upon funding and resourcing. The following is a guide to the expected staging of the Housing Strategy actions, but is subject to change.

Proposed actions and timing of delivery are shown in the following tables.

Immediate actions (within the next year)

Action #	Action Title
1.1	Set housing diversity targets
1.2	Enable more housing types by changing planning controls (commence)
1.3	Enable housing diversity in greenfield areas (commence)
2.1	Planning controls for best-practice infill house design (commence)
2.2	A guide to best-practice infill examples (commence)
2.3	Infrastructure planning and studies (commence)
2.6	Laneway Housing investigation (commence)
3.1	Implement the Pedestrian and Bike Plan
3.2	Review Contributions Plan
3.6	Planning controls and building design to encourage active transport (commence)
4.1	Affordable housing on government owned land
4.2	Define affordable housing
4.3	Affordability objectives (commence)
4.4	DA Management Policy (commence)
6.1	Character Statements (and Local Strategic Planning Statement)
6.2	Planning controls for high quality design and character (commence)
6.9	Local character in greenfield areas (planning controls commence)
7.1	Planning for long-term water security (commence)
7.2	Looking after Water (Demand Management Plan commence)
7.3	Update natural hazard risk plans
7.4	Planning controls and processes review – enable sustainable living (commence)
7.6	Support biodiversity in our backyards
8.3	Allow Community Title subdivision of existing Multiple Occupancies (MOs) (commence)
8.8	Rural Lands Study (commence)

Short-term actions (1-3 years)

Action #	Action Title
1.2	Enable more housing types by changing planning controls (finalise)
1.3	Enable housing diversity in greenfield areas (finalise)
2.1	Planning controls for best-practice infill house design (finalise)
2.2	A guide to best-practice infill examples (finalise)
2.3	Infrastructure planning and studies (continue)
2.6	Laneway Housing investigation (finalise)
2.8	Employment Lands Study
3.1	Implement the Pedestrian and Bike Plan
3.3	Street Design Standards (commence)
3.6	Planning controls and building design to encourage active transport (finalise)
4.1	Affordable housing on government owned land
4.3	Affordability objectives (finalise)
4.4	DA Management Policy (finalise)
4.6	Reduce ongoing housing-related costs
4.8	Strategies to reduce homelessness
5.1	Parks, Community Facilities and Public Spaces Strategy
5.2	Funding public space infrastructure – review Contributions Plan
5.3	Creating socially sustainable places –planning control changes (commence)
6.2	Planning controls for high quality design and character (finalise)
6.6	Heritage listing review (commence)
6.7	Greening programs
6.9	Local character in greenfield areas (planning controls finalise)
7.1	Planning for long-term water security (finalise)
7.2	Looking after Water (Demand Management Plan finalise)
7.3	Update natural hazard risk plans
7.4	Planning controls and processes review – enable sustainable living (continue)
7.5	Climate-sensitive house design
7.6	Support biodiversity in our backyards
8.3	Allow Community Title subdivision of existing Multiple Occupancies (MOs) (finalise)
8.4	Eco-village pilot project
8.6	Information about moving to rural areas
8.8	Rural Lands Study (finalise)

Medium-term actions (3-10 years)

Action #	Action Title
1.8	R5 Large Lot Residential Zone Review (commence)
2.3	Infrastructure planning and studies (finalise)
3.1	Implement the Pedestrian and Bike Plan
3.3	Street Design Standards (finalise)
4.1	Affordable housing on government owned land
4.8	Strategies to reduce homelessness
5.3	Creating socially sustainable places – planning control changes (finalise)
5.7	Workforce housing
6.3	Encourage innovative demonstration projects
6.5	Aboriginal Cultural Heritage Study
6.6	Heritage listing review (finalise)
6.7	Greening programs
7.3	Update natural hazard risk plans
7.4	Planning controls and processes review – enable sustainable living (finalise)
7.6	Support biodiversity in our backyards
8.4	Eco-village pilot project

Long-term actions (10-20 years)

Action #	Action Title
1.8	R5 Large Lot Residential Zone Review (finalise)
3.1	Implement the Pedestrian and Bike Plan
6.3	Encourage innovative demonstration projects
6.7	Greening programs
7.3	Update natural hazard risk plans
7.6	Support biodiversity in our backyards
8.4	Eco-village pilot project
8.5	Review residential capacity of coastal villages after sewer services provided

Ongoing actions to support decision-making

Action #	Action Title
1.1	Set housing diversity targets (monitor)
1.4	Encourage smaller homes
1.5	Promote Universal Design
1.6	Housing choices for Aboriginal and Torres Strait Islander people
1.7	Encourage a variety of tenure types
2.4	Key Sites
2.5	Focus on low-rise housing
2.7	Promote retrofitting buildings as infill
3.4	Manage car parking
3.5	Connect greenfields areas to town centres
3.7	Foster a walking culture
3.8	Support and encourage Ride or Walk to School programs
4.2	Promote affordable housing benefits to the community
4.5	Promote housing diversity
4.6	Reduce ongoing housing-related costs
4.7	Advocacy & partnerships
4.8	Strategies to reduce homelessness
5.3	Create socially sustainable places
5.4	Support ageing in place
5.5	Support Aboriginal connections to Country and Community
5.6	Support mixed tenure housing
5.8	Equitable access to high-speed internet
5.9	Community engagement and participation in strategic planning
6.3	Support innovative demonstration projects
6.4	Build upon Bellingen Shire's creative and design culture
6.7	Undertake greening programs
6.8	Support incentives, including heritage conservation grants
6.9	Shape local character in greenfield areas
7.1	Planning for long term water security
7.2	Looking after Water
7.5	Climate-sensitive house design
7.6	Support biodiversity in our backyards
7.7	Reduce construction and domestic waste
7.8	Mainstream sustainable living and reduce consumption impacts
7.9	Cooling urban areas
8.1	Encourage compact growth in rural areas
8.2	Support country town and village revitalisation
8.7	Support local food production and small farmers

4.2 Planning Proposals

Council will undertake several planning proposals over the life of the strategy to deliver upon the Action Plan. A planning proposal is the mechanism by which Council makes alterations to its Local Environmental Plan, which is the key planning document that determines what sorts of developments are permissible and where.

Key planning proposals that will be initiated and completed by Council over the life of the Strategy include;

- Amending the lot size map to reduce the minimum lot size for subdivision in town areas from 600m² to 500m².
- Inserting provisions that will enable the community title subdivision of existing multiple occupancies.
- Amendments to the LEP and zone objectives that will properly convey to the community the strategic intent of Council to encourage increased levels of infill development, and a greater variety of housing product within greenfield areas.

A range of other planning proposals may also be initiated and completed by Council depending upon the outcomes of further investigations. This includes matters such as the Rural Lands Study and associated R5 Large Lot Residential Zone Review. Planning Proposals that are initiated by Council will be scheduled for completion as part of the annual cycle of setting strategic planning priorities, and under normal resourcing allocations.

In addition to these matters, Council received several requests from interested parties during the two phases of community engagement that advocated for a change in development controls to facilitate particular development outcomes. Whilst most of these requests were not considered to be consistent with the strategy, it is considered that some of them are worthy of support. These are itemised below.

Eco-village Pilot Project

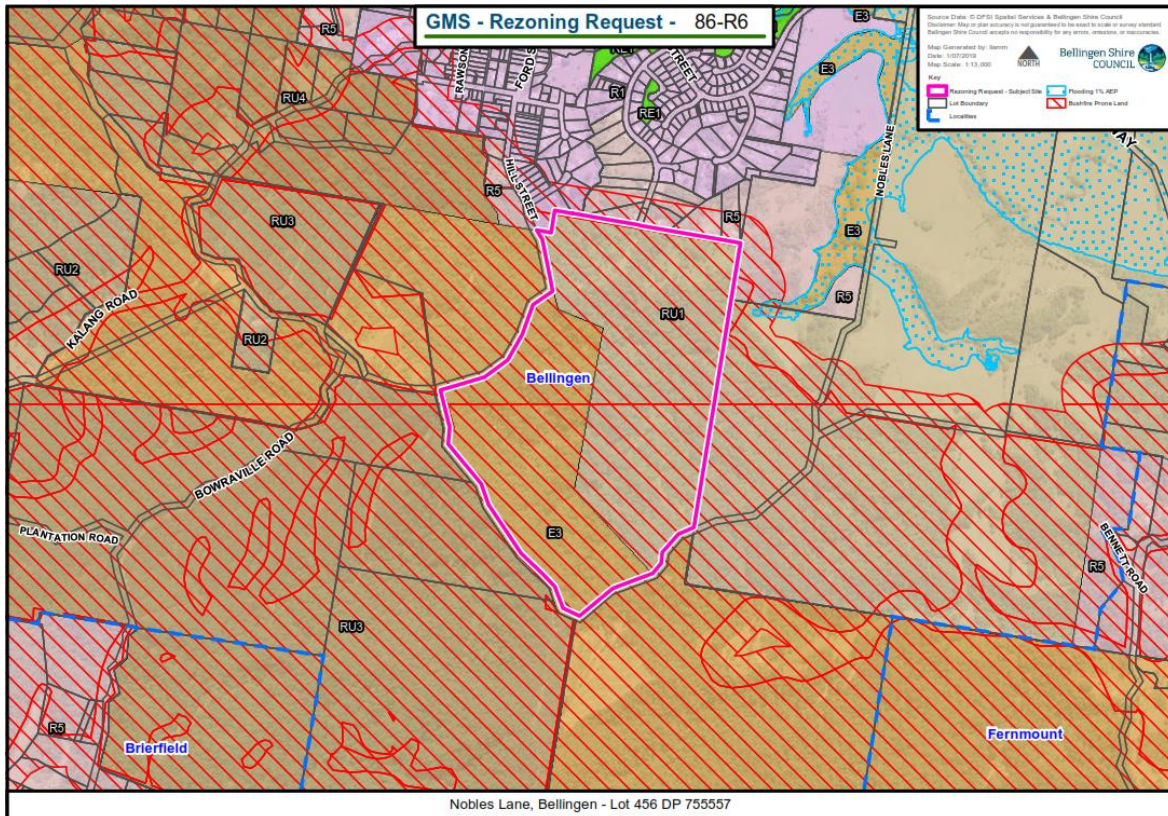
Eco-villages were broadly supported during the first phase of community engagement and there was continued support for this concept during the second phase. The Action Plan indicates support for this concept and elaborates upon some of the criteria that will be relevant to the selection of an appropriate site, and the types of outcomes that Council would expect from the proposed village.

The onus for developing a project, finding a site and constructing the enabling planning documents for such a project will fall chiefly upon the proponent rather than Council. Although the potential learnings from support of a pilot project of this nature are considered important, and may lead to the subsequent development of planning policies to facilitate more of this type of development, there are over 60 other actions within the strategy that are more central to achieving the housing vision for the shire and that deserve priority in terms of the allocation of resources by Council.

Rezoning Request – Land at end of Endeavour Drive Bellingen currently zoned RU1 (Primary Production) and E3 (Environmental Management).

Council received a request to rezone the subject land during the initial exhibition of the "Homes for Our Future" document in 2018. This request was carefully considered by Council at the time, and it was recommended that Council support the rezoning subject to the resolution of bushfire and sewer capacity issues.

The location of the land is shown in the map extract below.



The proposed rezoning would allow for a community title subdivision of the land to create approximately 80 lots, with most of the site being protected via the registration of a Biodiversity Stewardship Site over the property. The rezoning request is supported having regard to matters such as the environmental focus of the proposal, the community title status (which means key infrastructure such as roads are not owned or maintained by Council) and the potential to increase the variety of options for housing in the Shire.

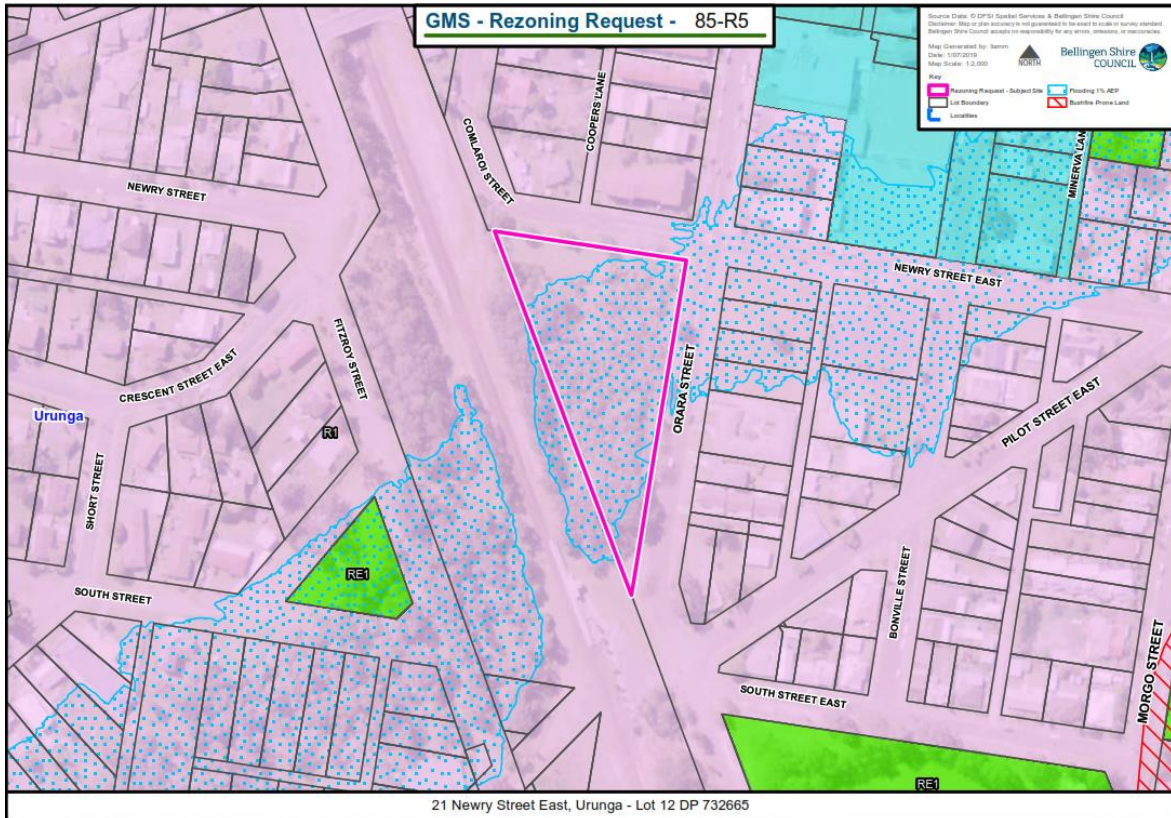
Comments received from the NSW Department of Planning Industry & Environment have indicated that it would be appropriate to also stipulate that the land the subject of the community title subdivision should be designated as an E4 – Environmental Living Zone, in view of the proposed environmental focus of the development. The objectives of the E4 Zone seek to permit low-impact residential development in areas with special ecological, scientific or aesthetic values, and to ensure that residential development does not have an adverse effect on those values.

The application of the E4 zone is considered to have merit. It distinguishes the proposed development from the conventional “greenfield” offering that will remain available elsewhere within Bellingin and will assist in managing expectations regarding development in this area.

Accordingly, subject to the submission of an appropriately detailed and justified planning proposal request from the proponents, and registration of a Biodiversity Stewardship Agreement over the property, it is considered that the request is strategically consistent with the strategy and capable of support.

Rezoning request – Rezone part of site from R1 (General Residential) to E3 (Environmental Management) – 21 Newry Street East, Urunga.

Council received a request from the owner of the land to rezone part of this property, in order to better reflect its constrained nature and limited development potential. The location of the land is shown in the map extract below.



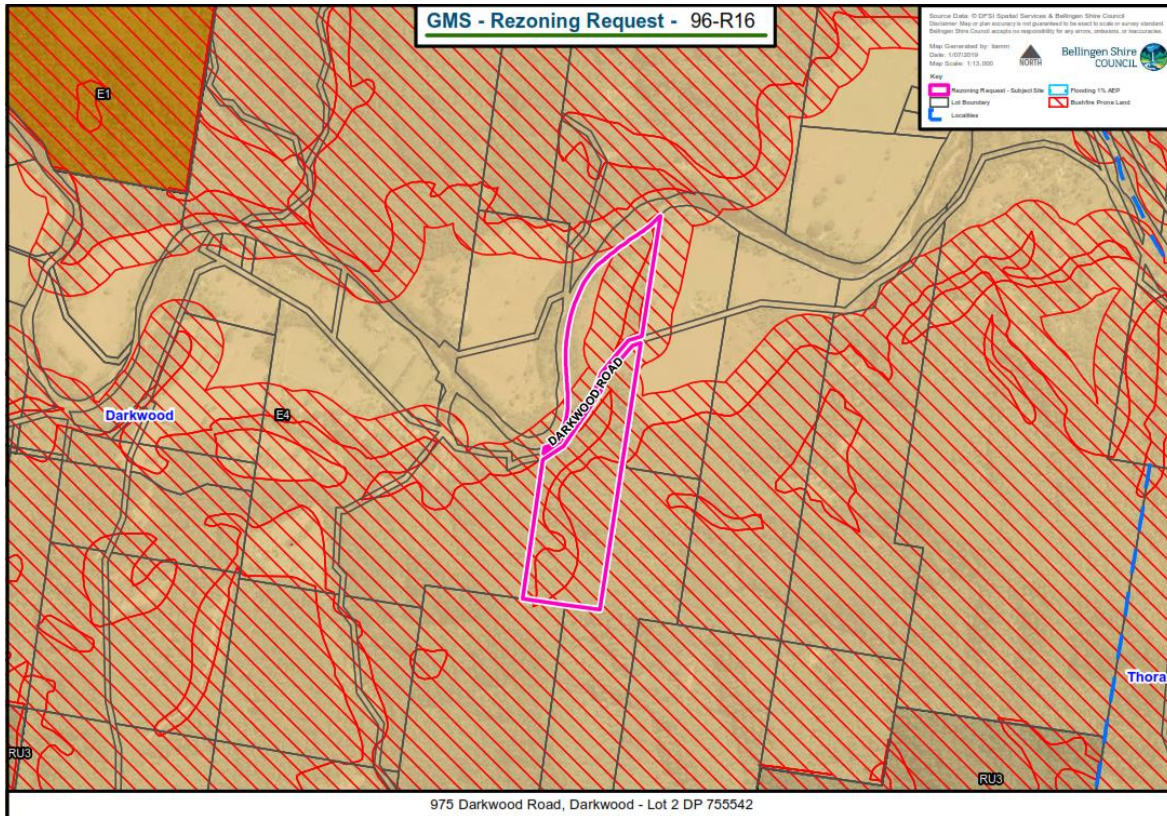
The majority of the floodprone land on this property is likely to comprise the “Swamp Sclerophyll Forest on Coastal Floodplains of the NSW North Coast, Sydney Basin and South East Corner bioregions endangered ecological community (EEC)”. The request to limit development potential on this land by virtue of an E3 zoning is an appropriate response to the constrained nature of the land and is strategically consistent with the strategy, which in general terms aims to limit new residential development in areas with significant development constraints such as habitat or flood affectation.

It is expected that this request can be facilitated when Council next undertakes a “housekeeping” amendment to its Local Environmental Plan

Rezoning Request – Seek Dwelling Entitlement, 975 Darkwood Road, Thora

Council received a request from a planning consultant engaged by the landowner requesting that Council amend its LEP to provide the subject land with a “dwelling entitlement”. The land formerly had the ability for a dwelling to be erected upon it, however planning controls were changed before the owners were able to build a dwelling on the land, meaning that this is now no longer permissible.

The location of the land is shown in the map extract below.



Council has historically supported requests of this nature. Specifically, it was common practice for properties that had been recognised on a Council file as meeting the pre-requisites to be considered a “de-facto” concessional lot to be afforded a dwelling entitlement. A review of the property files has uncovered the relevant written evidence confirming that this was the case for this property and accordingly, it is recommended that this property is now also recognised as such and appropriate provisions are inserted into the BLEP 2010 to allow for the erection of a dwelling on the subject property.

It is noted that resolution of this matter is not central to the housing aspirations of the Shire, however Council has historically used the Growth Management Strategy process as an opportunity to indicate its support for such matters. It is expected that this request can be facilitated when Council next undertakes a “housekeeping” amendment to its Local Environmental Plan.

4.3 Monitoring and Reviews

Planning strategies need to be adaptable to change and long-term strategies such as this Housing Strategy, which spans 20 years or more, require consistent monitoring and reporting, to ensure outcomes are consistent with what has been predicted and planned and that performance measures are being met.

It is important to be transparent and to let the community know how the strategy is being used and the progression of the proposed actions. Frequent data collection and reporting is vital.

The Strategy should also be referred to/considered and reported against wherever a large planning issue or development proposal is considered.

Significant change may occur over the life of this 20 year strategy. Therefore reviews, both minor and major will be required to ensure the Strategy best serves the community's needs of the time.

Much of the data presented in this report is very dynamic, for example house price data and affordability trends and various government and non-government agencies are constantly updating data. An action of this strategy is to establish baseline data and consistently monitor changes in order to report upon housing targets and other actions such as improving affordability.

Review Periods

The Housing Strategy should undergo a minor review at 7 years from adoption to coincide with Council review of other important planning strategies, such as Local Strategic Planning Statements, with the need for any larger review contingent upon significant changes emerging in demographics, market trends or environmental factors.

After undergoing considerable community engagement and being adopted by Councillors and the NSW Government, a Housing Strategy should remain relevant over the long-term and be relied upon irrespective of political cycles, offering greater certainty to landowners, residents and the wider community, business and the development industry, investors, advocacy groups, agencies and other levels of government regarding the strategic direction and future aspirations of the Shire. However, the Strategy may need to be refined following any major unforeseen events – e.g. if growth projections are risk of being exceeded or if new vital planning information comes to hand (e.g. updated natural hazard modelling).

Monitoring Actions

1. A Baseline Data Report will be written, to establish baseline (or base case/current) data on performance measures. Where this data does not yet exist, efforts should be made to access it, or plans made to enable collection of this data into the future. The progress of the Strategy and efficacy of the actions will be reported against using data compared with the baseline.
2. Monitoring of housing approval and construction data will be improved, to enable analysis of changes in housing types (housing diversity) over time.
3. Local housing affordability data should be collected and reported upon.
4. Reviews and audits of how the Housing Strategy is being used internally, across various divisions of Council will also occur and be reported upon to management, to ensure the Strategy is embedded across the organisation and remains relevant.

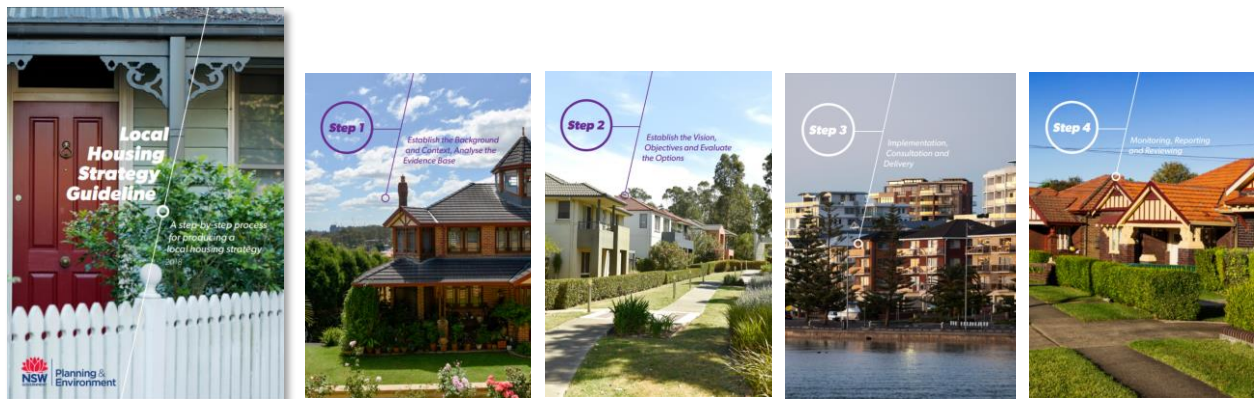
Reporting Actions

1. The first report on progress of the Housing Strategy should be prepared and reported to Council (and made public) one year from adoption of the Strategy.
2. After the first report, reporting on progress of this Strategy should be biennial (every two years) and made accessible to the public.
3. Consideration should be given to providing easy access to housing data to the public, for example via a webpage, or online mapping system.

Appendix A – Consistency with NSW Planning Instruments

Local Housing Strategy Guideline

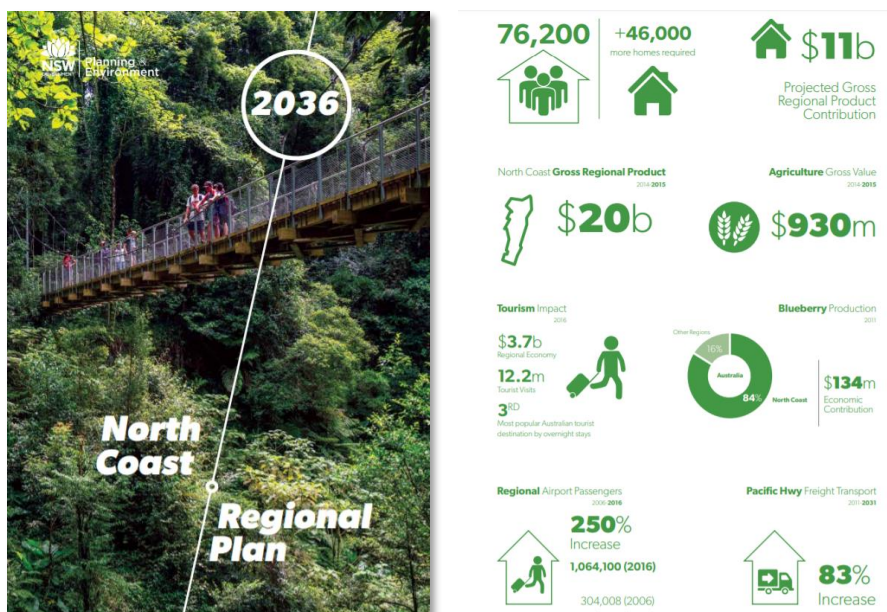
The Bellingen Shire Housing Strategy has been prepared in accordance with the NSW Government's **Local Housing Strategy Guidelines and Template**.



<https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Local-Housing-Strategy-Guideline-and-Template>

North Coast Regional Plan

The Local Housing Strategy for Bellingen Shire is consistent with the North Coast Regional Plan as discussed in Section 1.3 of this document. The North Coast Regional Plan is a comprehensive document with over 25 directions and hundreds of actions. This section discusses the Bellingen Shire Local Housing Strategy's consistency with additional sections of the North Coast Regional Plan. Consistency with the North Coast Regional Plan is a requirement of the NSW Department of Planning, Industry and Environment, before it can endorse a Housing Strategy/Growth Management Strategy.



<https://www.planning.nsw.gov.au/Plans-for-your-area/Regional-Plans/North-Coast/Plan>

Planning Principles Guiding Growth on The North Coast (Page 16)

Principle	Local Housing Strategy Alignment
Principle 1: Direct growth to identified Urban Growth Areas	The Local Housing Strategy does not propose additional urban development outside of identified Urban Growth Areas (UGA).
Principle 2: Manage the sensitive coastal strip	The Local Housing Strategy does not propose expansion of residential zones within the coastal strip. The existing urban release area of South Urunga (zoned R1 General Residential in a previous Growth Management Strategy and part of the UGA) will need to consider protection of coastal ecology in design and during delivery of new housing in the area.
Principle 3: Provide great places to live and work in a unique environment	The Housing Strategy makes existing centres the focus for growth – for housing diversity, jobs and activities, making communities more active and vibrant, reducing pressure in the environment and making it easier for residents to travel to work and access services.

North Coast Regional Plan Actions (pages 17-57)

Action	Local Housing Strategy Alignment
1.1 Focus future urban development to mapped urban growth areas	Complies
1.2 Review areas identified as 'under investigation' within urban growth areas to identify and map sites of potentially high environmental value	N/A no areas 'under investigation' in Bellingen Shire
1.3 Identify residential, commercial or industrial uses in urban growth areas by developing local growth management strategies endorsed by DPE	Complies. The Housing Strategy forms part of a LGMS
1.4 Prepare land release criteria to assess appropriate locations for future residential, commercial and industrial uses	N/A This action is to be completed by state government (DPIE)
2.1 Focus development to areas of least biodiversity sensitivity in the region and implement the 'avoid, minimise, offset' hierarchy to biodiversity, including areas of high environmental value	Complies.
2.2 Ensure local plans manage marine environments, water catchment areas and groundwater sources to avoid potential impacts.	Complies – see water security planning actions in Action Plan
3.1 Reduce the risk from natural hazards, including the projected effects of climate change, by identifying, avoiding and managing vulnerable areas and hazards.	Complies
3.2 Review and update floodplain risk, bushfire and coastal management mapping to manage risk, particularly where urban growth is being investigated.	Complies – new action added to final Housing Strategy – <i>Action 7.1 Review and update natural hazard risk plans</i>
3.3 Incorporate new knowledge on regional climate projections and related cumulative impacts in local plans for urban development.	Complies - Bellingen Climate Risk Report 2010 considered as part of LHS and Bellingen Shire Council has declared climate emergency, elevating climate change considerations in strategies and operations.
4.1 Diversify the energy sector by identifying renewable energy resource precincts and infrastructure corridors with access to the electricity network	This action requires high level co-ordination between federal, state and local governments and electricity providers. Housing Strategy provides good foundation for concentrating growth in areas already serviced by electricity network.
4.2 Enable appropriate smaller-scale renewable energy projects using bio-waste, solar, wind, small-scale hydro, geothermal or other innovative technologies	Complies – see Action Plan (Strategy 7)
4.3 Promote appropriate smaller and community scale renewable energy projects	Complies – see Action Plan (Strategy 7)
5.1 Collaborate on regional and intra-regional housing and employment land delivery and industry development	Complies

North Coast Regional Plan Actions (pages 17-57)

Action	Local Housing Strategy Alignment
5.2 Integrate cross-border land use planning between NSW and SE Qld, and remove barriers to economic, housing and jobs growth	N/A This action is to be completed by state government (DPIE and others)
5.3 Encourage ongoing cooperation and land use planning between Gold Coast City Council and Tweed Shire Council	N/A
5.4 Prepare a regional economic development strategy that drives economic growth opportunities by identifying key enabling infrastructure and other policy interventions to unlock growth	N/A This action is to be completed by state government (DPIE and others)
6.1 Facilitate economic activity around industry anchors such as health, education, airport facilities by considering new infrastructure needs and introducing planning controls that encourage clusters of related activity	Complies – infill growth support industry/service clusters
6.2 Promote knowledge industries by applying flexible planning controls, providing business park development opportunities and identifying opportunities for start-up industries	To be considered as part of Employment Lands Strategy
6.3 Reinforce centres through local growth management strategies and local environmental plans as primary mixed-use locations for commerce, housing, tourism, social activity and regional services	Complies
6.4 Focus retail and commercial activities in existing centres and develop place-making focused planning strategies for centres.	Complies
6.5 Promote and enable an appropriate mix of land uses and prevent the encroachment of sensitive uses on employment land through local planning controls.	Complies
6.6 Deliver an adequate supply of employment land through local growth management strategies and local environmental plans to support jobs growth.	To be considered as part of Employment Lands Strategy
6.7 Ensure employment land delivery is maintained through an annual North Coast Housing and Land Monitor	To be considered as part of Employment Lands Strategy
7.1 Prepare action plans for regional cities	N/A This action is to be completed by state government (DPIE and others). Bellingen Shire has been involved in Action Plan discussions with Coffs Harbour and DPIE as a community of interest
8.1 Facilitate appropriate large-scale tourism developments in prime tourism development areas such as Tweed Heads, Tweed Coast, Ballina, Byron Bay, Coffs Harbour and Port Macquarie.	To be considered as part of Employment Lands Strategy
8.2 Facilitate tourism and visitor accommodation and supporting land uses in coastal and rural hinterland locations through local growth management strategies and local environmental plans.	To be considered as part of Employment Lands Strategy
8.3 Prepare destination management plans or other tourism-focused strategies that: • identify culturally appropriate Aboriginal tourism opportunities; • encourage tourism development in natural areas that support conservation outcomes; and • strategically plan for a growing international tourism market.	To be considered as part of Employment Lands Strategy
8.4 Promote opportunities to expand visitation to regionally significant nature-based tourism places, such as Ellenborough Falls, Dorrigo National Park, Wollumbin-Mount Warning National Park, Iluka Nature Reserve and Yuraygir Coastal Walk.	To be considered as part of Employment Lands Strategy
8.5 Preserve the region's existing tourist and visitor accommodation by directing permanent residential accommodation away from tourism developments, except where it is ancillary to existing tourism developments or part of an area otherwise identified for urban expansion in an endorsed local growth management strategy.	Complies

North Coast Regional Plan Actions (pages 17-57)

Action	Local Housing Strategy Alignment
9.1 Enhance the competitive value of the region by encouraging business and employment activities that leverage major inter-regional transport connections, such as the Pacific Highway, to South East Queensland and the Hunter.	To be considered as part of Employment Lands Strategy
9.2 Identify buffer and mitigation measures to minimise the impact of development on regionally significant transport infrastructure including regional and state road network and rail corridors	Complies
9.3 Ensure the effective management of the State and regional road network by: <ul style="list-style-type: none"> • preventing development directly adjoining the Pacific Highway; • preventing additional direct 'at grade' access to motorway-class sections of the Pacific Highway; • locating highway service centres on the Pacific Highway at Chinderah, Ballina, Maclean, Woolgoolga, Nambucca Heads, Kempsey and Port Macquarie, approved by the Department of Planning and Environment and Roads and Maritime Services; and • identifying strategic sites for major road freight transport facilities. 	Complies and to be considered as part of Employment Lands Strategy
10.1 Deliver airport precinct plans for Ballina Byron, Lismore, Coffs Harbour and Port Macquarie that capitalise on opportunities to diversify and maximise the potential of value-adding industries close to airports	N/A This action is to be completed by state government (DPIE and others).
10.2 Consider airport-related employment opportunities and precincts that can capitalise on the expansion proposed around Gold Coast Airport.	N/A
10.3 Protect the North Coast Rail Line and high-speed rail corridor to ensure network opportunities are not sterilised by incompatible land uses or land fragmentation.	Complies
10.4 Provide public transport where the size of the urban area has the potential to generate sufficient demand.	Consultation with DPIE has indicated Bellingen Shire is unlikely to reach a size to generate sufficient demand for public transport. As transport technology advances over the coming decades however, additional opportunities for smaller population centres such as Bellingen could arise. Public transport would be beneficial for the area's population.
10.5 Deliver a safe and efficient transport network to serve future release areas.	Transport network planning is required for urban release areas such as South Urunga and North Bellingen. The Housing Strategy recognises the need for additional infrastructure studies in growth areas.
11.1 Enable the growth of the agricultural sector by directing urban and rural residential development away from important farmland and identifying locations to support existing and small-lot primary production, such as horticulture in Coffs Harbour.	Complies – also to be considered as part of Rural Lands Strategy
11.2 Deliver a consistent management approach to important farmland across the region by updating the Northern Rivers Farmland Protection Project (2005) and Mid North Coast Farmland Mapping Project (2008).	Complies – also to be considered as part of Rural Lands Strategy
11.3 Identify and protect intensive agriculture clusters in local plans to avoid land use conflicts, particularly with residential and rural residential expansion.	Complies – also to be considered as part of Rural Lands Strategy
11.4 Encourage niche commercial, tourist and recreation activities that complement and promote a stronger agricultural sector, and build the sector's capacity to adapt to changing circumstances.	To be considered as part of Rural Lands Strategy
11.5 Address sector-specific considerations for agricultural industries through local plans.	To be considered as part of Rural Lands Strategy
12.1 Promote the expansion of food and fibre production, agrichemicals, farm machinery, wholesale and distribution, freight and logistics, and processing through flexible planning provisions in local growth management strategies and local environmental plans.	To be considered as part of Rural Lands Strategy

North Coast Regional Plan Actions (pages 17-57)

Action	Local Housing Strategy Alignment
12.2 Encourage the co-location of intensive primary industries, such as feedlots and compatible processing activities.	To be considered as part of Rural Lands Strategy
12.3 Examine options for agribusiness to leverage proximity from the Gold Coast and Brisbane West Wellcamp airports.	To be considered as part of Rural Lands Strategy
12.4 Facilitate investment in the agricultural supply chain by protecting assets, including freight and logistics facilities, from land use conflicts arising from the encroachment of incompatible land uses	Complies & to be considered as part of Rural Lands Strategy
13.1 Enable the development of the region's natural, mineral and forestry resources by directing to suitable locations land uses such as residential development that are sensitive to impacts from noise, dust and light interference	Complies
13.2 Plan for the ongoing productive use of lands with regionally significant construction material resources in locations with established infrastructure and resource accessibility	To be considered as part of Employment Lands Strategy
14.1 Prepare precinct plans in growth areas, such as Kingscliff, or centres bypassed by the Pacific Highway, such as Woodburn and Grafton, to guide development and establish appropriate land use zoning, development standards and developer contributions.	This action is to be completed by state government (DPIE) (Urunga may qualify for precinct planning)
14.2 Deliver precinct plans that are consistent with the Precinct Plan Guidelines (Appendix C).	See above
15.1 Deliver best-practice guidelines for planning, designing and developing healthy built environments that respond to the ageing demographic and subtropical climate.	This action is to be completed by state government (DPIE). Complementary local actions described in Action Plan.
15.2 Facilitate more recreational walking and cycling paths and expand interregional and intra-regional walking and cycling links, including the NSW Coastline Cycleway	This action is to be completed by state government (DPIE and others)
15.3 Implement actions and invest in boating infrastructure priorities identified in regional boating plans to improve boating safety, boat storage and waterway access	This action is to be completed by state government (DPIE and others)
15.4 Create socially inclusive communities by establishing social infrastructure benchmarks, minimum standards and social impact assessment frameworks within local planning.	This action is to be completed by state government (DPIE). Complementary local actions described in Action Plan.
15.5 Deliver crime prevention through environmental design outcomes through urban design processes.	Complies
16.1 Develop partnerships with Aboriginal communities to facilitate engagement during the planning process, including the development of engagement protocols.	This action is to be completed by state government (DPIE). Complementary local actions described in Engagement Reports and Action Plan
16.2 Ensure Aboriginal communities are engaged throughout the preparation of local growth management strategies and local environmental plans.	See Engagement Reports and Action Plan.
17.1 Deliver opportunities to increase the economic independence of Aboriginal communities through training, employment and tourism.	To be considered as part of Employment Lands Strategy
17.2 Foster closer cooperation with Local Aboriginal Land Councils to identify the unique potential and assets of the North Coast communities.	See Engagement Reports and Action Plan also to be to be considered as part of Employment Lands Strategy & Rural Lands Strategy
17.3 Identify priority sites with economic development potential that Local Aboriginal Land Councils may wish to consider for further investigation.	See Engagement Reports and Action Plan. Also to be considered as part of Employment Lands Strategy
18.1 Ensure Aboriginal objects and places are protected, managed and respected in accordance with legislative requirements and the wishes of local Aboriginal communities.	Complies – see Action Plan

North Coast Regional Plan Actions (pages 17-57)

Action	Local Housing Strategy Alignment
18.2 Undertake Aboriginal cultural heritage assessments to inform the design of planning and development proposals so that impacts to Aboriginal cultural heritage are minimised and appropriate heritage management mechanisms are identified.	Complies – see Action Plan
18.3 Develop local heritage studies in consultation with the local Aboriginal community, and adopt appropriate measures in planning strategies and local plans to protect Aboriginal heritage.	Complies – see Action Plan
18.4 Prepare maps to identify sites of Aboriginal heritage in 'investigation' areas, where culturally appropriate, to inform planning strategies and local plans to protect Aboriginal heritage.	Complies – see Action Plan
19.1 Ensure best-practice guidelines are considered such as the Australia International Council on Monuments and Sites (ICOMOS) Charter for Places of Cultural Significance and the NSW Heritage Manual when assessing heritage significance	Complies – see Action Plan
19.2 Prepare, review and update heritage studies in consultation with the wider community to identify and protect historic heritage items, and include appropriate local planning controls.	Complies – see Action Plan
19.3 Deliver the adaptive or sympathetic use of heritage items and assets	Complies – Housing Strategy focuses on protecting local character, heritage and good design
20.1 Deliver new high-quality development that protects the distinct character of the North Coast, consistent with the North Coast Urban Design Guidelines (2009).	Complies – Housing Strategy focuses on protecting local character, heritage and good design
20.2 Review the North Coast Urban Design Guidelines (2009).	This action is to be completed by state government (DPIE). Complementary local actions described in Action Plan.
21.1 Undertake detailed infrastructure service planning to support proposals for new major release areas.	N/A no new major release areas are proposed. Infrastructure service planning is required for South Urunga and other URAs across the Shire
21.2 Maximise the cost-effective and efficient use of infrastructure by directing development towards existing infrastructure or promoting the co-location of new infrastructure.	Complies – infill achieves this aim
22.1 Deliver an appropriate supply of residential land within local growth management strategies and local plans to meet the region's projected housing needs	Complies
22.2 Facilitate housing and accommodation options for temporary residents by: • preparing planning guidelines for seasonal and itinerant workers accommodation to inform the location and design of future facilities; and • working with councils to consider opportunities to permit such facilities through local environmental plans.	To be considered as part of Employment Lands Strategy & Rural Lands Strategy
22.3 Monitor the supply of residential land and housing through the North Coast Housing and Land Monitor.	Complies – refinements will be made to monitoring data relating to housing supply to better capture housing diversity statistics
23.1 Encourage housing diversity by delivering 40 per cent of new housing in the form of dual occupancies, apartments, townhouses, villas or dwellings on lots less than 400 square metres, by 2036.	Complies
23.2 Develop local growth management strategies to respond to changing housing needs, including household and demographic changes, and support initiatives to increase ageing in place	Complies, LHS is part of LGMS

North Coast Regional Plan Actions (pages 17-57)

Action	Local Housing Strategy Alignment
24.1 Facilitate the delivery of well-planned rural residential housing areas by: • identifying new rural residential areas in a local growth management strategy or rural residential land release strategy endorsed by the Department of Planning and Environment; and • ensure that such proposals are consistent with the Settlement Planning Guidelines: Mid and Far North Coast Regional Strategies (2007) or land release criteria (once finalised).	To be considered as part of Rural Lands Strategy
24.2 Enable sustainable use of the region's sensitive coastal strip by ensuring new rural residential areas are located outside the coastal strip, unless already identified in a local growth management strategy or rural residential land release strategy endorsed by the Department of Planning and Environment.	Complies – no rural residential housing proposed in the Coastal Strip. A proposal to rezone land at South Arm Road Urunga (in the Coastal Strip) has been postponed for consideration as part of future Rural Lands Strategy.
25.1 Deliver more opportunities for affordable housing by incorporating policies and tools into local growth management strategies and local planning controls that will enable a greater variety of housing types and incentivise private investment in affordable housing.	Complies – see Action Plan
25.2 Prepare guidelines for local housing strategies that will provide guidance on planning for local affordable housing needs.	This action is to be completed by state government (DPIE). Complementary local actions described in Action Plan.

Local Government Narratives Regional Priorities (page 72)

Priority	Local Housing Strategy Alignment
Identify additional urban and employment investigation areas for inclusion in the urban growth areas, to secure future housing and employment land supply in proximity to Bellingen and Urunga.	Local Housing Strategy investigations found that existing capacity exists in already zoned urban growth areas, both for infill and greenfield housing and additional residential areas are not required at this time. The community also told us they preferred infill as a growth option. Additional employment lands will be investigated as part of Employment Lands Strategy
Support the growth and diversification of the Bellingen Shire's agricultural base by leveraging the strength of dairy and livestock activities to encourage new opportunities for agribusiness, support emerging organic and boutique food production and maximise connections with the New England.	To be considered as part of Rural Lands Strategy. The Housing Strategy protects rural land from encroachment of residential estates and potential land use conflicts.
Identify opportunities to expand nature based, adventure and cultural tourism by leveraging natural and heritage assets and the emerging creative industries sector.	To be considered as part of Employment Lands Strategy
Foster stronger connections and alignment with the Coffs Harbour and Nambucca local government areas.	Complies & to be considered as part of Employment and Rural Lands Strategies
Support the development of employment land at Raleigh to maximise the opportunities associated with the Pacific Highway upgrade and supplement employment land delivery in Coffs Harbour.	To be considered as part of Employment Lands Strategy
Protect regionally important farmland areas, including the Dorrigo Plateau and the Kalang and Bellinger valleys, to support the agricultural sector.	Complies. The Housing Strategy protects rural land from encroachment of residential estates and potential land use conflicts.
Identify opportunities to enhance natural and cultural tourism assets such as the Dorrigo and Bellinger River national parks, and coastal and heritage assets that support the tourism sector.	To be considered as part of Employment Lands Strategy
Deliver housing at North Bellingen, South Urunga and East Dorrigo	Complies
Enhance the variety of housing options to cater for an ageing population in Bellingen and Dorrigo, and support the distinctive character of Bellingen Shire's towns and villages.	Complies

State Environmental Planning Policies (SEPPs)

State Environment Planning Policies (SEPPs) are environmental planning instruments which address numerous planning issues within the State. They apply to all areas within NSW (except for site-specific SEPPs and where areas are excluded in certain SEPPs). SEPPs override local planning instruments where there is any inconsistency.

The table below illustrates the Housing Strategy's alignment with all relevant SEPPs. The year in parentheses represents when the SEPP was first introduced, although many SEPPs have been amended (some numerous times) since their introduction. This list represents SEPPs current as of October-November 2019. For more information on SEPPs, visit www.legislation.nsw.gov.au

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
SEPP No 1—Development Standards (1980)	This SEPP allows for requests to be made to vary development standards where a development proposal meets the underlying intent of a standard but does not comply with the numeric/prescriptive controls. Clause 4.6 Exceptions to Development Standards in all Standard Instrument LEPs) also provides a mechanism for varying development standards. These mechanisms exist to provide flexibility in the planning system. To justify a variation to development standards a series of steps must be followed and certain criteria met.	The Housing Strategy does not impact the application of SEPP No. 1 or Clause 4.6 of the LEP.
State Environmental Planning Policy No 19—Bushland in Urban Areas (1986)	This SEPP aims to protect and preserve bushland within the urban areas of Greater Sydney.	N/A does not apply to Bellingen Shire – only applies to Greater Sydney area.
State Environmental Planning Policy No 21—Caravan Parks (1992)*	Provides permissibility for caravan parks that overrides local LEP controls, but provides that a caravan park can only be permitted with consent from Council. Provides a series of assessment considerations and standards/restrictions on the operation of any new caravan parks approved under this SEPP.	The Housing Strategy does not limit the application of SEPP 21. Caravan Parks can be a form of low-cost housing, however market, development and tourism pressures are influencing the affordability and security of this traditionally lower-cost housing type. Legislation, strategies and policies surrounding caravan parks require review and streamlining at both the State and Local government levels, especially with regards to provision/retention of secure low-cost housing and the quality and amenity of housing in these parks.
State Environmental Planning Policy No 33—Hazardous and Offensive Development (1992)	This SEPP provides controls about where hazardous or offensive industries can locate, definitions of such development (and storage facilities) and provides requirements on safety and pollution control.	The Housing Strategy does not impact the application of SEPP 33.
State Environmental Planning Policy No 36—Manufactured Home Estates (1993)*	Provides permissibility for manufactured home estates on any land that may be developed for a caravan park (regardless of local LEP controls) but there are many excluded areas (all non-urban areas of Bellingen Shire are excluded) and locational and servicing requirements.	The Housing Strategy does not limit the application of SEPP 36. As for provisions relating to caravan parks, legislation relating to manufactured home estates requires review and streamlining, especially in relation to provision of long-term affordable housing opportunities.

*For more information on legislation relating to caravan parks and manufactured home estates see: <https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Caravan-Camping-and-Manufactured-Homes>

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
State Environmental Planning Policy No 44— Koala Habitat Protection (1995)	<p>This SEPP encourages conservation and management of koala habitat. While the application of SEPP 44 has led to areas of koala habitat being protected, koala populations in NSW continue to decline.</p> <p>This SEPP is under review by the NSW State Government in order to update controls to better protect koala habitat.</p>	<p>This SEPP applies, in addition to Bellingen Shire’s Koala Plan of Management (prepared in accordance with this SEPP). The Housing Strategy supports application of these policies to protect koala habitat and supports review of this SEPP to better protect koala habitat.</p> <p>Loss, modification and fragmentation of habitat and activities associated with urban development (vehicle strikes, dog attacks) are listed as threats to koala populations in NSW. Recent bushfires have further threatened koala populations and decimated habitat.</p> <p>The Housing Strategy for Bellingen Shire focuses on infill development and the position of the strategy to not to expand urban growth areas into natural areas supports protection of koala habitat.</p>
State Environmental Planning Policy No 47— Moore Park Showground (1995)	Provides development controls for Moore Park in Sydney.	N/A does not apply to Bellingen Shire
State Environmental Planning Policy No 50— Canal Estate Development (1997)	Prohibits canal estate development. Canal estate development involves artificially creating waterways or land masses for residential purposes and can have negative environmental impacts and increase flooding and inundation risks.	The Housing Strategy does not impact the application of SEPP 50. Residential canal estate development is considered inappropriate for Bellingen Shire and its prohibition at the State level is supported.
State Environmental Planning Policy No 55— Remediation of Land (1998)	Provides a State wide planning approach to the remediation of contaminated land.	The Housing Strategy does not impact the application of SEPP 55. Bellingen Shire has a Contaminated Lands Policy and register and new development must consider contamination issues. The Housing Strategy does not propose additional urban expansion into rural areas (which could potentially be contaminated).
State Environmental Planning Policy No 64— Advertising and Signage (2001)	This SEPP provides limits and standards relating to advertising signage.	The Housing Strategy does not impact the application of SEPP 64.

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
State Environmental Planning Policy No 65— Design Quality of Residential Apartment Development (2002)	<p>This SEPP promotes better apartment design by establishing a consistent approach to the design and assessment of apartments and the way they are assessed by councils across the State.</p> <p>The Apartment Design Guide explains how to apply SEPP 65's design principles to the design of new apartments.</p> <p>The Guide is a useful tool for councils, planners, architects and developers who are planning residential apartments, designing a building, or assessing applications. The ASDG also needs to be considered in the preparation of local DCPs. The ADG also supports improved energy efficient design.</p> <p>SEPP 65 allows councils to appoint design review panels, which can advise on whether an apartment development meets the design principles and, if not, make recommendations on ways to comply.</p> <p>More information can be found at: https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Better-Apartments</p>	<p>The Housing Strategy does not impact the application of SEPP 65.</p> <p>The Housing Strategy emphasises the importance of quality design processes, and broadly supports the aims and design guidelines associated with this SEPP.</p> <p>This SEPP applies to buildings that are 3 or more storeys high (with 4 or more dwellings) therefore is only applied in limited cases across the Shire (the 10m height limit offers few instances/opportunities for 3 storey development or higher).</p> <p>Nevertheless this SEPP is recognised as an important planning and design tool and can achieve good outcomes where it is applied correctly with increased focus on the ADG's principles of design and in response to a development's unique context. Unfortunately poor outcomes can result where the principles of the design guide are ignored by consent authorities and too much focus is given to compliance with the prescriptive elements.</p>
State Environmental Planning Policy (Aboriginal Land) (2019)	<p>The SEPP provides for the making of 'development delivery plans' ('DDPs') for land owned by Local Aboriginal Land Councils ('LALCs') which must be considered when preparing planning proposals and determining development applications.</p> <p>This SEPP currently only applies to certain mapped lands owned by the Darkinjung Local Aboriginal Land Council. This pilot project and the operation of the Aboriginal Land SEPP will be reviewed 12 months following its commencement.</p>	<p>This SEPP is currently being tested via a pilot project, but should its provisions be extended to other areas, it may provide opportunities for Local Aboriginal Land Councils in Bellingen Shire to make development delivery plans on Aboriginal-owned land and allow LALCs to create new economic, employment and housing opportunities. This is supported by the Bellingen Shire Housing Strategy and associated actions.</p>
State Environmental Planning Policy (Building Sustainability Index: BASIX) 2004	<p>BASIX requirements were introduced to reduce water and energy consumption in homes across NSW.</p> <p>BASIX applies to all residential dwelling types and is part of the development application process in NSW – all new dwellings and significant alterations and additions require compliance with BASIX. BASIX is assessed online using the BASIX assessment tool. The tool checks elements of a proposed design against sustainability targets. BASIX targets for energy and thermal comfort were increased in 2017.</p>	<p>The Housing Strategy does not impact the application of BASIX.</p> <p>The Housing Strategy places a strong emphasis on sustainable house design and building practices and seeks to encourage development that goes beyond the minimum sustainability requirements of BASIX. The Housing Strategy supports continually improving environmental performance and emphasising the role of good design to improve sustainability outcomes in house building and living (the operation phase of homes). The strategy supports wider community understanding of BASIX and other sustainability (and cost saving) design measures, including adoption of suggestions outlined in the UNSW and University of Canberra Review/Study on Perceptions of BASIX.~</p>

~ <https://www.basix.nsw.gov.au/iframe/images/reports/User-survey-Overview.pdf>

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
<p>State Environmental Planning Policy No 70— Affordable Housing (Revised Schemes) (2002)</p>	<p>This SEPP allows councils to levy contributions for affordable housing. In lieu of a monetary contribution, completed affordable dwellings can be dedicated to a Community Housing Provider to be managed as affordable housing.</p> <p>It is optional for a council to develop an affordable housing contribution scheme. Affordable housing contribution schemes are council-led documents which set out how, where, and at what rate development contributions can be collected by councils for affordable housing. Until recently this option was only available and used by the City of Sydney. In 2019, the SEPP was amended to allow all council areas the option of charging a levy for affordable housing development fund, recognising the significant state-wide issue of deteriorating housing affordability.</p> <p>The guidelines attached to this SEPP recognise that an affordable housing contribution scheme may not work in all areas and suits specific contexts.</p> <p>There is helpful guidance within the guidelines, relating to the management of any eventual affordable housing and Community Housing Provider requirements and resources.</p> <p>For more information see: https://www.planning.nsw.gov.au/Policy-and-Legislation/Housing/Diverse-and-affordable-housing/SEPP-70-Affordable-Housing-Revised-Schemes</p>	<p>The Housing Strategy does not propose to develop an affordable housing contributions scheme for Bellingen Shire at this time. This is because the current low growth market and predicted housing growth across the Shire would be unlikely to produce sufficient levy income to provide for any timely delivery of affordable housing.</p> <p>It is also likely that the costs of an effective levy would render many developments in current market conditions unviable. For this SEPP 70 mechanism/levy to work efficiently to produce enough income to fund a reasonable amount of affordable housing in this LGA, significant rezoning of land from rural to residential land would be required (capturing land value uplift) which is contrary to the direction of the Housing Strategy which focuses on infill development using existing ample residential capacity and does not propose rezoning of land, or density uplift to accommodate more residential development.</p> <p>Thus, this levy is considered more useful for high growth areas such as the Sydney metro areas, where medium-high density housing is an already established/accepted housing type or where significant tracts of land are to be rezoned for new residential suburbs and is not appropriate in the Bellingen context currently. If other Councils in the region did not adopt the levy, and Bellingen was on its own, this would act as a disincentive to development, in an already low growth area, precluding additional housing supply.</p> <p>In addition, developing a scheme is resource-intensive and expensive. Bellingen Shire does require affordable housing however; alternative measures are proposed to influence affordable housing in the area, consistent with the guidelines attached to this SEPP.</p> <p>An opportunity to utilise the provisions of this SEPP may arise should any greenfield areas be investigated for upzoning and afforded additional density, or if any R5 lands are proposed to be rezoned to R1 during the life of the strategy. In the longer term, if market conditions changed significantly in the Shire and rezoning of land to enable more residential development was reconsidered (once existing capacity is taken up) Council may consider creating an affordable housing contributions scheme.</p>

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
State Environmental Planning Policy (Affordable Rental Housing) 2009	<p>The policy's intent is to facilitate the increased supply and diversity of affordable rental and social housing in NSW.</p> <p>The ARHSEPP covers housing types including in-fill affordable housing, along with secondary dwellings (granny flats), boarding houses, group homes, social housing and supportive accommodation.</p> <p>This SEPP provides a fast track approval process for secondary dwellings (granny flats) if they meet certain criteria.</p> <p>This SEPP also provides for the retention of existing affordable rental housing stock. Development applications to demolish, alter or add, change the use of, or strata subdivide existing low cost rental dwellings may require a contribution towards the provision of alternative affordable housing.</p>	<p>The Bellingen Shire Housing Strategy supports the aims of the ARHSEPP and also seeks to increase supply of housing types that provide greater affordability for the community. The Housing Strategy does not impact the application of this SEPP.</p> <p>The Housing Strategy advocates for additional government intervention in the provision of affordable housing. Whilst the intent of this SEPP is sound, it requires additional monitoring to gauge its effectiveness in providing genuine affordable housing and review to ensure its provisions are not being misused to provide additional development that is not truly affordable, especially for very low and low income earners. Recent academic research carried out by UNSW has indicated that often developments approved under the ARHSEPP are afforded density bonuses and additional yields without providing significant community benefits by way of improving overall housing affordability, especially for very low-low income earners.*</p>
State Environmental Planning Policy (Coastal Management) 2018	<p>This SEPP updates and consolidates SEPP 14 (Coastal Wetlands), SEPP 26 (Littoral Rainforests) and SEPP 71 (Coastal Protection). These policies are now repealed.</p> <p>The Coastal Management SEPP:</p> <ul style="list-style-type: none"> • Continues strong protections for our coastal wetlands and littoral rainforests • Encourages appropriate development in environmentally sensitive areas such as near coastal lakes and waterways • Enshrines and promotes public access, use and enjoyment of our beaches and foreshore areas • Advocates good design outcomes in coastal areas • Promotes development that minimises risk to human life and property in areas subject to coastal hazards. <p>The Coastal Management SEPP specifies how development proposals are to be assessed if they fall within the coastal zone and includes maps which show what type of coastal area a property falls within (different planning controls apply to each coastal area type and some areas may fit into more than one area type). The Coastal Management SEPP does not change what is permissible on any land, does not rezone land and does not prohibit development. The SEPP maps are a planning overlay that identify assets and values of the land and the SEPP controls inform development assessment. This will maintain and enhance the attributes of the coast and coastal living for the benefit of current and future generations.</p>	<p>The Housing Strategy is consistent with this SEPP because it does not propose to rezone any coastal areas for additional housing development and instead focuses on promoting infill development in existing towns (in areas that are not affected by 1% AEP flood extent of mapped coastal hazards as currently modelled).</p> <p>Development proposed in mapped coastal areas will need to take into account the provisions of the SEPP – mapped areas include existing residential areas of Urunga, Mylestom, Raleigh, Repton and parts of Bellingen (associated with the tidal extent of Bellinger River and surrounds)</p> <p>This SEPP will apply to the development of the South Urunga Urban Release Area – which was rezoned for greenfield development as part of a previous housing strategy.</p>

* <https://cityfutures.be.unsw.edu.au/research/projects/affordable-housing-sepp-and-southern-sydney/>

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
State Environmental Planning Policy (Concurrences) 2018	An environmental planning instrument might require a state government agency to grant its concurrence to an application before it can be determined by the relevant council. This SEPP allows the Planning Secretary to elect to be the concurrence authority for certain development if state agencies do not respond to concurrence requests within 21 or 40 days depending on the type of application. This SEPP coincides with the introduction of an online concurrence and referral portal intended to make referral and concurrence processes easier and quicker.	The Housing Strategy does not impact the application of this SEPP.
State Environmental Planning Policy (Educational Establishments and Child Care Facilities) 2017	This SEPP has provisions that will make it easier for child-care providers, schools, TAFEs and Universities to build new facilities and improve existing ones by streamlining approval processes (including making various types of development exempt or complying development) .	The Housing Strategy does not impact the application of this SEPP.
State Environmental Planning Policy (Exempt and Complying Development Codes) 2008	<p>This SEPP sets out which types of works and development are exempt development (low impact and not requiring Council approval) and what types of development can be approved as Complying Development - a fast track approval process where you can apply for a Complying Development Certificate (CDC) instead of going through a Development Application (DA) process). CDCs can be approved by Council or a private accredited certifier.</p> <p>The SEPP contains requirements and standards that need to be met for development to be classified as either exempt or complying.</p>	<p>The Housing Strategy does not impact the application of this SEPP. Whilst complying development is excluded in Bellingen Shire in areas affected by heritage, in environmentally sensitive or flood-affected areas, some complying development is permitted, particularly in new greenfield areas and will be expected as the Shire grows.</p> <p>Community engagement on the Housing Strategy noted many residents are concerned about ‘cookie cutter’ and environmentally-poor performing homes proliferating across the Shire, creating a ‘sameness’ and impacting negatively on local character. Unfortunately, the Complying Development Housing Code currently enables the building of standardised and context-insensitive homes. There is limited opportunity to require house design that is more responsive to local character and site opportunities and constraints using this approval pathway. The Housing Strategy seeks to educate residents and provide better information and processes to support design-led planning and development and would encourage amendments to the General Housing Code to require more consideration of sustainability and design – seeking better protection of local character not necessarily in a prescriptive manner but using a place-based design response or robust independent design verification process.</p> <p>The introduction of the Low-rise Medium Density Housing Code (or Two Storey Housing Diversity Code) will enable a range of diverse housing types as complying development. This code is supported by comprehensive design guidelines. Making it easier to build diverse housing types is consistent with the vision and strategies of this Housing Strategy. However, obtaining good outcomes from this code rests on how well the design process is followed and how the design verification works.</p>

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
<p>State Environmental Planning Policy (Housing for Seniors or People with a Disability) 2004</p>	<p>This SEPP built upon previous SEPPs providing for seniors housing and housing for people with a disability. The SEPP provides opportunities for the development of housing that is located and designed in a manner particularly suited to both those seniors who are independent, mobile and active as well as those who are frail, and people with a disability regardless of their age. Housing of these types are subject to development and design standards within this SEPP (if they can meet certain locational and site criteria) and many local planning controls are superseded by this policy.</p> <p>In 2004, this SEPP introduced a mechanism called a site compatibility certificate (scc). Subject to certain criteria, a SCC allows a DA for seniors housing to be considered on land where it would otherwise be prohibited. SCC applications are made to and issued by the State Government. The issuing of a SCC does not mean the development has been approved and can be constructed and is the first step in the assessment process. More information, including a register of current and refused SCCs can be found here: https://scc.planningportal.nsw.gov.au/currentproposal.php</p> <p>Recent changes to the SEPP have tightened rules so that Seniors Housing Developments no longer ‘creep’ into rural land areas on the fringes of urban areas and cumulative impacts need to be more carefully considered in response to concerns raised by Councils and communities.</p>	<p>The Housing Strategy does not impact application of this SEPP. There are no current Site Compatibility Statements issued under this SEPP in the Bellingen LGA.</p> <p>Bellingen Shire has an ageing population and an identified gap in sufficient housing stock that is affordable and suitable for older households and also an undersupply of homes suitable for people with a disability who need a modified/adaptable dwelling.</p> <p>The Housing Strategy supports Universal Design of dwellings and ageing in place in addition to development of seniors housing and residential care facilities to meet the diverse needs and aspirations of our ageing population.</p> <p>Design processes and greater emphasis on good design is necessary to ensure good housing outcomes for older residents and people with a disability. Providing greater housing diversity and interventions to improve affordability will also assist in providing housing for our ageing population. Increasingly older people who do not own their own homes are under increased housing stress and are a growing cohort at risk of homelessness or experiencing homelessness.</p> <p>Recent changes to the SEPP sought to address locational and amenity issues in response to concerns but limited information can be found as to the overall effectiveness of the SEPP in delivering well-designed seniors housing (or housing for people with a disability) that meets the needs of our ageing population.</p>
<p>State Environmental Planning Policy (Infrastructure) 2007</p>	<p>This SEPP simplifies approval processes for providing infrastructure like hospitals, roads, railways, emergency services, water supply and electricity delivery carried out by the NSW Government, private infrastructure providers, and local councils.</p> <p>Amendments to the Infrastructure SEPP made in December 2017 included new provisions for health service facilities, public administration buildings, state sports and recreation centres, and lead-in sewer and water infrastructure. They also optimised the use of commuter hubs and enabled councils to better manage and maintain their lands, including their operational lands.</p>	<p>The Housing Strategy does not impact application of this SEPP.</p>

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
State Environmental Planning Policy (Kosciuszko National Park—Alpine Resorts) 2007	Applies to Kosciuszko National Park	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Kurnell Peninsula) 1989	Applies to Kurnell in Sydney	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Mining, Petroleum Production and Extractive Industries) 2007	This SEPP governs the way that mining, petroleum production and extractive material resource proposals are assessed and developed in NSW. Most mine and extractive industry developments are categorised as State Significant Development where the Department of Planning or Planning Assessment Commission are the consent authorities (i.e. Council has little regulatory role in approving mines or extractive industries in most cases).	The Housing Strategy does not impact the application of this SEPP. A focus on infill development minimises the risk of land use conflicts between extractive industries and residential areas.
State Environmental Planning Policy (Miscellaneous Consent Provisions) 2007	This SEPP contains provisions for temporary structures and requires subdivision, demolition, certain changes of use and fire alarm link communication to be development permissible with consent.	The Housing Strategy does not impact the application of this SEPP.
State Environmental Planning Policy (Gosford City Centre) 2018	Provides site specific controls for Gosford	N/A Does not apply to Bellingen Shire
State Environmental Planning Policy (Penrith Lakes Scheme) 1989	Applies to Penrith Lakes, Sydney	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Primary Production and Rural Development) 2019	This recent SEPP consolidates, updates and repeals provisions from five former agriculture-themed SEPPs. The SEPP supports the NSW Right to Farm Policy.	This Housing Strategy is consistent with the aims of this SEPP. By focusing on infill development reduces the risk of land use conflict and rural land fragmentation by preventing urban development encroaching on rural lands. Agriculture is a significant industry in Bellingen Shire and ways to support farmers and local food and fibre production will be explored in a forthcoming Rural Lands Strategy and Employment Lands Strategy.

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
State Environmental Planning Policy (State and Regional Development) 2011	This SEPP identifies State and Regionally Significant development. Assessments of State Significant developments are undertaken at the state level with limited involvement from Council. Regional developments are assessed by Councils but determined by a Joint Regional Planning Panel.	The Housing Strategy does not impact the application of this SEPP.
State Environmental Planning Policy (State Significant Precincts) 2005	<p>State Significant Precincts are areas with state or regional planning significance because of their social, economic or environmental characteristics. They include many sites in Sydney: e.g. the Sydney Opera House, Sirius site, Barangaroo and also the Kings Forest and Rise Bilambil Heights sites in Tweed.</p> <p>They are typically large sites owned by the state government Plans are typically prepared by the relevant government agency and assessed by the Department, working closely with the community and local council. For more information see: https://www.planning.nsw.gov.au/Plans-for-your-area/State-Significant-Precincts</p>	The Housing Strategy does not impact the application of this SEPP. There are no state significant precincts in the Bellingen Shire currently listed in this SEPP.
State Environmental Planning Policy (Sydney Drinking Water Catchment) 2011	This SEPP relates to the Sydney Drinking Water Catchment	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Sydney Region Growth Centres) 2006	This SEPP relates to the Sydney Region Growth Centres	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Three Ports) 2013	This SEPP relates to Port Botany, Port of Port Kembla and Port of Newcastle.	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Urban Renewal) 2010	The Urban Renewal SEPP provides for the Minister for Planning (the Minister) to nominate potential precincts for urban renewal on a map within the SEPP. These precincts are expected to be based in cities.	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Western Sydney Employment Area) 2009	This SEPP relates to Western Sydney.	N/A does not apply to Bellingen Shire
State Environmental Planning Policy (Western Sydney Parklands) 2009	This SEPP relates to Western Sydney.	N/A does not apply to Bellingen Shire

Name of SEPP	Short Description of Provisions	Housing Strategy Comments
State Environmental Planning Policy (Vegetation in Non-Rural Areas) 2017	<p>This SEPP was introduced as part of recent reforms to native vegetation management. The Vegetation SEPP (the SEPP) works together with the <i>Biodiversity Conservation Act 2016</i> and the <i>Local Land Services Amendment Act 2016</i> to create a framework for the regulation of clearing of native vegetation in NSW.</p> <p>The Vegetation SEPP regulates clearing of native vegetation on urban land and land zoned for environmental conservation/management that does not require development consent.</p>	<p>The Housing Strategy has the same aims as this SEPP - to protect the biodiversity and amenity values of trees and other vegetation in urban and environmental zones.</p> <p>Actions within the Housing Strategy such as developing a Significant tree Register (in the DCP) complement this SEPP.</p>

Draft SEPPs

A review program for State Environmental Planning Policies (SEPPs) to deliver a modern planning system is underway. This review process, undertaken by the NSW State Government, aims to modernise, simplify and improve the effectiveness and usability of policies. The review will be rolled out in several phases. Stage 1 is now complete with amendments commenced on 5 August 2016. Stage 2 of the review is now underway. For more information see: <https://www.planning.nsw.gov.au/Policy-and-Legislation/State-Environmental-Planning-Policies-Review>

Relevant draft SEPPs (as at October 2019) are considered below.

Name of Draft SEPP	Short Description of Provisions	Housing Strategy Comments
Draft Environment SEPP	<p>Planning provisions for waterways, catchments, world heritage and urban bushland are currently contained in seven State Environmental Planning Policies (SEPPs). Most of the SEPPs have been in place for more than a decade.</p>	<p>The Housing Strategy will not impact on the application of this future SEPP, which represents consolidation of a number of SEPPs addressed above.</p>
Draft koala habitat protection SEPP	<p>The key changes in the proposed amended SEPP relate to the:</p> <ul style="list-style-type: none"> • definitions of koala habitat; • list of tree species; • list of councils; and • development assessment process. <p>Feedback on an updated SEPP to protect koala habitat was placed on exhibition seeking community feedback between November 2016 - March 2017.</p>	<p>The Housing Strategy aims to protect koala populations and koala habitat and is consistent with the aims of this draft SEPP.</p>

Policy Directions for Plan Making

Under Section 9.1 of the Environmental Planning and Assessment Act, certain directions are required to be followed when preparing planning proposals for new Local Environment Plans (LEPs). Where a Housing Strategy proposes to change planning zones, standards or controls within the LEP (Local Environmental Plan) a planning proposal process must be followed. Planning Proposals cannot be inconsistent with the following Policy Directions (except in limited circumstances outlined within the directions). For more information on the planning proposal process visit the NSW State Government Planning Department's website.

#	Direction	Objectives	Provisions	Housing Strategy Consistency
1	Employment and Resources			
1.1	Business and Industrial Zones	To: (a) encourage employment growth in suitable locations, (b) protect employment land in business and industrial zones, and (c) support the viability of identified centres.	A planning proposal must: (a) give effect to the objectives of this direction, (b) retain the areas and locations of existing business and industrial zones, (c) not reduce the total potential floor space area for employment uses and related public services in business zones, (d) not reduce the total potential floor space area for industrial uses in industrial zones, and (e) ensure that proposed new employment areas are in accordance with a strategy that is approved by the Secretary of the Department of Planning and Environment.	The Housing Strategy is consistent with this direction. Housing and population growth will support existing town centres and businesses. This is particularly relevant for Dorrigo where encouraging a small amount of growth will sustain services and businesses in the town centre into the future. In addition, the Shire has an ageing population and the Housing Strategy aims to provide for a wide range of housing needs for a wide range of demographics to sustain the viability of centres over the longer term. The Housing Strategy focuses on infill development clustered around existing town centres, so will support ongoing viability of existing centres. The Housing Strategy will not reduce the supply of employment land zoned for business and industrial uses. An Employment Lands Strategy will be prepared to complement the Housing Strategy, and will look at ways to encourage job creation and retention in Bellingen Shire.
1.2	Rural Zones	To protect the agricultural production value of rural land	A planning proposal must not rezone land from a rural zone to a residential, business, industrial, village or tourist zone.	The Housing Strategy is consistent with this direction. No rural land is proposed to be rezoned to a residential, business, industrial, village or tourist zone. The Strategy proposes to focus on infill housing to protect important farmland. A planning proposal for rural zoned land in Bellingen at the end of Endeavour Drive is proposed be prepared seeking rezoning to a series of environmental zones, including an area zoned E4 Environmental Living (or via a Schedule 1 amendment) which will facilitate some eco-conscious residential development. This land has environmental value (the majority of which is proposed to be protected via a Biodiversity Stewardship Site Agreement); is not currently being used for rural purposes or identified as Important Farmland; and is located on the fringe of the Bellingen suburb. This planning proposal requires additional investigations in relation to

				bushfire protection and sewer and water servicing but is not inconsistent with this direction.
#	Direction	Objectives	Provisions	Housing Strategy Consistency
1	Employment and Resources			
1.3	Mining, Petroleum Production and Extractive Industries	To ensure that the future extraction of State or regionally significant reserves of coal, other minerals, petroleum and extractive materials are not compromised by inappropriate development	This direction applies when a relevant planning authority prepares a planning proposal that would have the effect of: (a) prohibiting the mining of coal or other minerals, production of petroleum, or winning or obtaining of extractive materials, or (b) restricting the potential development of resources of coal, other minerals, petroleum or extractive materials which are of State or regional significance by permitting a land use that is likely to be incompatible with such development.	The Housing Strategy does not compromise the future extraction of minerals so is consistent with the objective of this direction. The Housing Strategy does not propose the expansion of existing residential zones (enabling development that could cause land use conflicts) and focuses on development in existing built-up areas.
1.4	Oyster Aquaculture	(a) to ensure that Priority Oyster Aquaculture Areas and oyster aquaculture outside such an area are adequately considered when preparing a planning proposal, (b) to protect Priority Oyster Aquaculture Areas and oyster aquaculture outside such an area from land uses that may result in adverse impacts on water quality and consequently, on the health of oysters and oyster consumers.	This direction applies when a relevant planning authority prepares any planning proposal that proposes a change in land use which could result in: (a) adverse impacts on a Priority Oyster Aquaculture Area or a “current oyster aquaculture lease in the national parks estate”; or (b) incompatible use of land between oyster aquaculture in a Priority Oyster Aquaculture Area or a “current oyster aquaculture lease in the national parks estate” and other land uses.	The Bellinger and Kalang Rivers are identified as priority oyster aquaculture areas in the <i>NSW Oyster Industry Sustainable Aquaculture Strategy 2006</i> . The Housing Strategy does not propose to prepare a planning proposal to change land uses that would affect any priority oyster aquaculture area or lease areas as identified in the above strategy. The Housing Strategy is therefore consistent with this direction. The <i>Rezoning Request Submissions – Background Report</i> that formed part of the documents exhibited with the Draft Housing Strategy proposed to consider preparation of a Planning Proposal for land at 169, 172, 180, 186, 194, 200, 201 & 261 South Arm Road, Urunga to rezone land currently RU4 Rural Smallholdings to R5 Large Lot Residential. This background report recognises environmental constraints within the area, which could include impacts on oyster aquaculture and notes landowners need to prepare additional justifications and studies in relation to the proposal. This planning proposal request was reconsidered post-exhibition of the Draft Housing Strategy. This planning proposal request will be deferred and explored further as part of the Rural Lands Strategy which will investigate issues and opportunities of all lands zoned

#	Direction	Objectives	Provisions	Housing Strategy Consistency
1	Employment and Resources			
1.5	Rural Lands	<p>To:</p> <ul style="list-style-type: none"> (a) protect the agricultural production value of rural land, (b) facilitate the orderly and economic use and development of rural lands for rural and related purposes, (c) assist in the proper management, development and protection of rural lands to promote the social, economic and environmental welfare of the State, (d) minimise the potential for land fragmentation and land use conflict in rural areas, particularly between residential and other rural land uses, (e) encourage sustainable land use practices and ensure the ongoing viability of agriculture on rural land (f) support the delivery of the actions outlined in the New South Wales Right to Farm Policy 	<p>(4) A planning proposal must:</p> <ul style="list-style-type: none"> (a) be consistent with any applicable strategic plan, including regional and district plans endorsed by the Secretary of the Department of Planning and Environment, and any applicable local strategic planning statement (b) consider the significance of agriculture and primary production to the State and rural communities (c) identify and protect environmental values, including but not limited to, maintaining biodiversity, the protection of native vegetation, cultural heritage, and the importance of water resources (d) consider the natural and physical constraints of the land, including but not limited to, topography, size, location, water availability and ground and soil conditions (e) promote opportunities for investment in productive, diversified, innovative and sustainable rural economic activities (f) support farmers in exercising their right to farm (g) prioritise efforts and consider measures to minimise the fragmentation of rural land and reduce the risk of land use conflict, particularly between residential land uses and other rural land uses (h) consider State significant agricultural land identified in State Environmental Planning Policy (Primary Production and Rural Development) 	<p>RU4 Rural Smallholdings and R5 Large Lot Residential (rural residential development).</p> <p>The Housing Strategy is broadly consistent with this direction. This Direction and numerous other State Policies (including the North Coast Regional Plan, Primary Production and Rural Lands SEPP, NSW Right to Farm Policy etc) offer strong protections for rural land, preventing rural land from being rezoned to facilitate rural residential or residential housing developments without significant and compelling strategic work and justification.</p> <p>The Housing Strategy contains a strong focus on infill development, and includes some greenfield development in areas already zoned for residential purposes. This focus protects agricultural land, and minimises risk of fragmentation of rural land and land use conflicts between rural and residential activities. This approach also protects the environmental values of rural lands.</p> <p>A planning proposal for rural zoned land in Bellingen at the end of Endeavour Drive is proposed be prepared seeking rezoning to a series of environmental zones, including an area zoned E4 Environmental Living which will facilitate some eco-conscious residential development. This land has environmental value; is not currently being used for rural purposes or identified as Important Farmland; and is located on the fringe of the Bellingen suburb. This planning proposal requires additional investigations in relation to bushfire protection and sewer and water servicing and further justification in relation to this direction.</p> <p>The Housing Strategy does not propose to create any additional R5 Large Lot Residential zoned area (rural-residential lots) recognising there is significant land area already zoned and available for subdivision for this purpose (~670ha).</p> <p>Supporting rural land uses will be further explored in a forthcoming Rural Lands Strategy and this strategy will also investigate rural housing and rural-residential land issues and opportunities, with particular regard to protecting and encouraging local food production and encouraging sustainable and regenerative agriculture.</p>

			2019 for the purpose of ensuring the ongoing viability of this land	
#	Direction	Objectives	Provisions	Housing Strategy Consistency
1	Employment and Resources			
1.5	Rural Land (continued from previous page)	See previous page.	<p>(i) consider the social, economic and environmental interests of the community.</p> <p>(5) A planning proposal to which clause 3(b) applies must demonstrate that it:</p> <p>(a) is consistent with the priority of minimising rural land fragmentation and land use conflict, particularly between residential and other rural land uses</p> <p>(b) will not adversely affect the operation and viability of existing and future rural land uses and related enterprises, including supporting infrastructure and facilities that are essential to rural industries or supply chains</p> <p>(c) where it is for rural residential purposes:</p> <p>i. is appropriately located taking account of the availability of human services, utility infrastructure, transport and proximity to existing centres</p> <p>ii. is necessary taking account of existing and future demand and supply of rural residential land.</p> <p>Note: where a planning authority seeks to vary an existing minimum lot size within a rural or environment protection zone, it must also do so in accordance with the Rural Subdivision Principles in clause 5.16 of the relevant Local Environmental Plan</p>	The Housing Strategy includes an action to support an eco-village pilot project if it is designed, built and certified to internationally renowned Living Future Challenge standards, including on-site food production. The location for an eco-village would likely be in a rural (or rural-residential) zone and a rezoning may be required. Should a site be identified, further site-specific assessment against this direction and other planning policies will be carried out.

#	Direction	Objectives	Provisions	Housing Strategy Consistency
2	Environment and Heritage			
2.1	Environment Protection Zones	To protect and conserve environmentally sensitive areas	<p>A planning proposal must include provisions that facilitate the protection and conservation of environmentally sensitive areas.</p> <p>(5) A planning proposal that applies to land within an environment protection zone or land otherwise identified for environment protection purposes in a LEP must not reduce the environmental protection standards that apply to the land (including by modifying development standards that apply to the land). This requirement does not apply to a change to a development standard for minimum lot size for a dwelling in accordance with clause (5) of Direction 1.5 "Rural Lands".</p>	<p>The Housing Strategy is consistent with this direction.</p> <p>The Housing Strategy emphasises environmentally sustainable development and protects environmentally sensitive areas by precluding additional expansion of residential zones and suburban development into natural or forested areas.</p> <p>A planning proposal for rural zoned land in Bellingen at the end of Endeavour Drive is proposed be prepared seeking rezoning from rural land to a series of environmental zones, including an area zoned E4 Environmental Living which will facilitate some eco-conscious residential development. This land has environmental value; is not currently being used for rural purposes or identified as Important Farmland; and is located on the fringe of the Bellingen suburb. This planning proposal requires additional investigations in relation to bushfire protection and sewer and water servicing and further justification in relation to this direction.</p> <p>In addition, the Housing Strategy proposes an action relating to supporting an eco-village pilot project. This pilot project would likely require a planning proposal but due to the nature of the objectives of an eco-village, environmental protections within the eco-village site would aim to be strengthened rather than reduced. A site for the eco-village pilot project has not yet been identified and further details, assessment and environmental studies will be provided should a suitable site emerge.</p>
2.2	Coastal Management	To protect and manage coastal areas of NSW	This direction applies to land that is within the coastal zone, as defined under the Coastal Management Act 2016 - comprising the coastal wetlands and littoral rainforests area, coastal vulnerability area, coastal environment area and coastal use area - and as identified by the State	<p>The Bellingen Shire contains land within the coastal zone, in the towns of Urunga, Mylestom, Raleigh, Repton and Bellingen (within the tidal extent of the Bellinger River) as well as surrounding rural areas.</p> <p>The Housing Strategy is broadly consistent with this Direction. This Housing Strategy does not propose to extend residential</p>

			Environmental Planning Policy (Coastal Management) 2018.	development beyond areas already zone for this purpose within the coastal zone.
#	Direction	Objectives	Provisions	Housing Strategy Consistency
2	Environment and Heritage			
2.2	Coastal Management (continued from previous page)	To protect and manage coastal areas of NSW	<p>A planning proposal must include provisions that give effect to and are consistent with:</p> <p>(a) the objects of the Coastal Management Act 2016 and the objectives of the relevant coastal management areas;</p> <p>(b) the NSW Coastal Management Manual and associated Toolkit;</p> <p>(c) NSW Coastal Design Guidelines 2003; and</p> <p>(d) any relevant Coastal Management Program that has been certified by the Minister, or any Coastal Zone Management Plan under the Coastal Protection Act 1979 that continues to have effect under clause 4 of Schedule 3 to the Coastal Management Act 2016, that applies to the land.</p> <p>A planning proposal must not rezone land which would enable increased development or more intensive land-use on land:</p> <p>(a) within a coastal vulnerability area identified by the State Environmental Planning Policy (Coastal Management) 2018; or</p> <p>(b) that has been identified as land affected by a current or future coastal hazard in a local environmental plan or development control plan, or a study or assessment undertaken: (i) by or on behalf of the relevant planning authority and the planning proposal authority, or (ii) by or on behalf of a public authority and provided to the relevant planning authority and the planning proposal authority.</p>	Intensification of development in the existing R1 General Residential Zone is proposed, to facilitate infill development by lowering the minimum lot size requirement for subdivision from 600m ² to 500m ² in existing town areas zoned R1 General Residential. The effect of this change may include properties that are partially affected by coastal hazards, however this inconsistency is considered minor because it will not allow additional development in areas affected by flooding or coastal hazards.

			A planning proposal must not rezone land which would enable increased development or more intensive land-use on land within a coastal wetlands and littoral rainforests area identified by the SEPP (Coastal Management) 2018.	
#	Direction	Objectives	Provisions	Housing Strategy Consistency
2	Environment and Heritage			
2.3	Heritage Conservation	To conserve items, areas, objects and places of environmental heritage significance and indigenous heritage significance	A planning proposal must contain provisions that facilitate the conservation of: (a) items, places, buildings, works, relics, moveable objects or precincts of environmental heritage significance to an area, in relation to the historical, scientific, cultural, social, archaeological, architectural, natural or aesthetic value of the item, area, object or place, identified in a study of the environmental heritage of the area, (b) Aboriginal objects or Aboriginal places that are protected under the National Parks and Wildlife Act 1974, and (c) Aboriginal areas, Aboriginal objects, Aboriginal places or landscapes identified by an Aboriginal heritage survey prepared by or on behalf of an Aboriginal Land Council, Aboriginal body or public authority and provided to the relevant planning authority, which identifies the area, object, place or landscape as being of heritage significance to Aboriginal culture and people.	The Housing Strategy is consistent with this direction as it seeks to prioritise heritage protection and protection and enhancement of local character. The Housing Strategy and Action Plan emphasis the role of good design and propose a number of actions to preserve European and Aboriginal heritage across the Shire (including updating heritage studies). Changes to planning controls such as reduction of minimum lot size and a focus on infill housing may allow for additional homes in heritage precincts or near heritage buildings but will be accompanied by complementary planning controls, guideline's and processes that will emphasise sensitive design and encourage adaptive reuse and increased appreciation for heritage. Refer to the Action Plan for more details.
2.4	Recreation Vehicle Areas	To protect sensitive land or land with significant conservation values from adverse impacts from recreation vehicles	These provisions limit enabling recreation vehicle areas	N/A the Housing Strategy does not propose any recreational vehicle areas.
2.5	Application of E2 and E3 Zones and Environmental Overlays in Far North Coast LEPs	to ensure that a balanced and consistent approach is taken when applying environmental protection zones and overlays	This direction applies to the local government areas of Ballina, Byron, Kyogle, Lismore and Tweed.	N/A Bellingen Shire is located on the NSW Mid-North Coast

		to land on the NSW Far North Coast		
3	Housing, Infrastructure and Urban Development			
3.1	Residential Zones	See following page	See following page	See following page
#	Direction	Objectives	Provisions	Housing Strategy Consistency
3	Housing, Infrastructure and Urban Development			
3.1	Residential Zones	<p>(a) to encourage a variety and choice of housing types to provide for existing and future housing needs,</p> <p>(b) to make efficient use of existing infrastructure and services and ensure that new housing has appropriate access to infrastructure and services, and</p> <p>(c) to minimise the impact of residential development on the environment and resource lands.</p>	<p>This direction applies when a relevant planning authority prepares a planning proposal that will affect land within: (a) an existing or proposed residential zone (including the alteration of any existing residential zone boundary), (b) any other zone in which significant residential development is permitted or proposed to be permitted.</p> <p>(4) A planning proposal must include provisions that encourage the provision of housing that will: (a) broaden the choice of building types and locations available in the housing market, and</p> <p>(b) make more efficient use of existing infrastructure and services, and</p> <p>(c) reduce the consumption of land for housing and associated urban development on the urban fringe, and</p> <p>(d) be of good design.</p> <p>(5) A planning proposal must, in relation to land to which this direction applies:</p> <p>(a) contain a requirement that residential development is not permitted until land is adequately serviced (or arrangements satisfactory to the council, or other appropriate authority, have been made to service it), and</p> <p>(b) not contain provisions which will reduce the permissible residential density of land.</p>	<p>The Housing Strategy Vision is very similar to the objectives of this direction and is considered to give effect to this direction.</p> <p>The focus of the Strategy on infill housing and increasing housing choices, minimises impacts to environmentally sensitive areas and uses existing infrastructure efficiently.</p> <p>This direction preferences infill housing development and places provisos on greenfield proposals – that they be of good design, broaden housing choices, reduce development on the urban fringe and not permit residential development until the land is (or can be) satisfactorily serviced with adequate infrastructure.</p> <p>This direction also prevents backzoning of existing residential zoned areas to reduce allowable residential densities. This is not proposed as part of the Housing Strategy.</p> <p>Whilst the majority of the Housing Strategy is consistent with this direction, proposals/requests for rezoning on the fringes of towns (e.g. Endeavour Drive proposal) require additional information and assessment against the provisions of this direction, particularly in relation to design (and environmental/character impacts), housing types and choice and especially ability to be adequately and cost effectively serviced.</p>

3.2	Caravan Parks and Manufactured Home Estates	(a) to provide for a variety of housing types, and (b) to provide opportunities for caravan parks and manufactured home estates.	These provisions relate to identifying zones for caravan parks and manufactured home estates. Planning proposals cannot limit existing areas allowing this type of development and require reference to various state locational guidelines.	The Housing Strategy does not include planning control changes that limit current ability to carry out development for the purposes of a caravan park or manufactured home estate. The Strategy supports a tiny home village pilot and affordable housing but does not seek to provide a site/s for additional caravan parks/MHE recognising the limited security these tenancies currently offer.
#	Direction	Objectives	Provisions	Housing Strategy Consistency
3	Housing, Infrastructure and Urban Development			
3.3	Home Occupations	To encourage the carrying out of low-impact small businesses in dwelling houses	Planning proposals must permit home occupations to be carried out in dwelling houses without the need for development consent.	N/A the Housing Strategy has no impact on permissibility of home occupations. Additional infill development could expand opportunities for home occupations in accessible locations.
3.4	Integrating Land Use and Transport	to ensure that urban structures, building forms, land use locations, subdivision and street layouts achieve the following planning objectives: (a) improving access to housing, jobs and services by walking, cycling and public transport, and (b) increasing the choice of available transport and reducing dependence on cars, and (c) reducing travel demand including the number of trips generated by development and the distances travelled, especially by car, and (d) supporting the efficient and viable operation of public transport services, and (e) providing for the efficient movement of freight	A planning proposal must locate zones for urban purposes and include provisions that give effect to and are consistent with the aims, objectives and principles of: (a) Improving Transport Choice – Guidelines for planning and development (DUAP 2001), and (b) The Right Place for Business and Services – Planning Policy (DUAP 2001).	The Housing Strategy shares many of the same objectives as this direction; however as a rural and regional Shire, Bellingen is lacking in access to meaningful public transport. Nevertheless the Strategy focuses on infill development and accessibility, seeking to reduce car dependence and encourage beneficial subdivision and housing design. As a 20 year strategy, advance in transport technology could also make public transport forms and community transport/car sharing more viable into the future and the Housing Strategy supports these forms of transport to increase equity and accessibility to services and jobs.

3.5	Development Near Regulated Airports and Defence Airfields	to ensure the effective and safe operation of regulated airports and defence airfields etc.	This direction applies when a relevant planning authority prepares a planning proposal that will create, alter or remove a zone or a provision relating to land near a regulated airport which includes a defence airfield.	The Housing Strategy is not inconsistent with the provisions of this direction. The Coffs Harbour Airport Masterplan update has just been finalised (Nov 2019) and will be considered in any future planning proposals.
3.6	Shooting Ranges	See direction	This direction applies to land adjacent to and/ or adjoining an existing shooting range.	N/A The Housing Strategy does not propose any land intensification that would affect any shooting ranges
#	Direction	Objectives	Provisions	Housing Strategy Consistency
3	Housing, Infrastructure and Urban Development			
3.7	Reduction in non-hosted short term rental accommodation period	to: (a) mitigate significant impacts of short-term rental accommodation where non-hosted short-term rental accommodation period are to be reduced, and (b) ensure the impacts of short-term rental accommodation and views of the community are considered.	This direction applies to Byron Shire Council.	N/A This direction currently does not apply to Bellingen Shire. Short-term holiday letting was raised as an issue by the community concerns about affordability impacts, loss of long-term rental opportunities and amenity issues. Council is currently limited by state planning controls surrounding the regulation of unhosted short-term holiday letting.
4	Hazard and Risk			
4.1	Acid Sulfate Soils	to avoid significant adverse environmental impacts from the use of land that has a probability of containing acid sulfate soils	This direction applies when a relevant planning authority prepares a planning proposal that will apply to land having a probability of containing acid sulfate soils as shown on the Acid Sulfate Soils Planning Maps.	The Housing Strategy does not propose a change in planning processes relating to Acid Sulfate Soils. Parts of the Shire are affected by Acid Sulfate Soils, especially in floodplain areas. Acid Sulfate Soil risks will be considered as part of any site-specific planning proposals and developments.
4.2	Mine Subsidence and Unstable Land	to prevent damage to life, property and the environment on land identified as unstable or potentially subject to mine subsidence	These provisions apply to land that has been deemed unstable or within a Mine Subsidence District	N/A Bellingen Shire is not within a Mine Subsidence District nor does the proposal relate to any areas identified as unstable land. Individual planning proposals for specific sites will consider land stability where necessary.
4.3	Flood Prone Land	(a) to ensure that development of flood prone land is consistent with the NSW Government's Flood	This direction applies when a relevant planning authority prepares a planning proposal that creates, removes or alters a zone or a provision that affects flood prone land.	The Housing Strategy is broadly consistent with this direction. The Strategy does not propose to expand housing settlements or residential zones into flood-affected areas. However the Housing Strategy does seek to encourage densification of existing town

		Prone Land Policy and the principles of the Floodplain Development Manual 2005, (b) to ensure that the provisions on flood prone land are commensurate with flood hazard and considers potential flood impacts		centres and the development of some already-zoned greenfield areas and some of this land is flood-affected. Flood affected land (1% AEP) was excluded from infill capacity calculations and is not able to be developed for residential purposes under existing planning restrictions in the Bellingen LEP and DCP. These restrictions controlling additional development in flood affected areas comply with NSW Floodplain Manual and policies and will not change.
#	Direction	Objectives	Provisions	Housing Strategy Consistency
4	Hazard and Risk			
4.3	Flood Prone Land (continued from previous)	(a) to ensure that development of flood prone land is consistent with the NSW Government's Flood Prone Land Policy and the principles of the Floodplain Development Manual 2005, (b) to ensure that the provisions on flood prone land are commensurate with flood hazard and considers the potential flood impacts	(4) A planning proposal must include provisions that give effect to and are consistent with the NSW Flood Prone Land Policy and the principles of the Floodplain Development Manual 2005 (5) A planning proposal must not rezone land within the flood planning areas from Special Use, Special Purpose, Recreation, Rural or Environmental Protection Zones to a Residential, Business, Industrial, Special Use or Special Purpose Zone. (6) A planning proposal must not contain provisions that apply to the flood planning areas which: (a) permit development in floodway areas, (b) permit development that will result in significant flood impacts to other properties, (c) permit a significant increase in the development of that land, (d) are likely to result in a substantially increased requirement for government spending on flood mitigation measures, infrastructure or services, or (e) permit development to be carried out without development consent except for the purposes of agriculture (not including dams, drainage canals, levees, buildings or structures in floodways or high hazard areas), roads or exempt development. (7) A planning proposal must not impose flood related development controls above the	The Housing Strategy does not propose changes to existing planning controls that relate to flood planning areas. These controls are consistent with state flood policies. The Housing Strategy does not include any planning proposals rezoning land from Special Use, Special Purpose, Recreation, Rural or Environmental Protection Zones to a Residential, Business, Industrial, Special Use or Special Purpose Zone. The impacts of growth as proposed in the Housing Strategy consider flood risks based on completed flood studies, recognising Bellingen Shire has a geography prone to flooding, a history of floods, ongoing flood risks, including isolation in large floods. The Housing Strategy does not allow additional housing in floodway areas, thereby not allowing additional people to live in especially risky areas. It is recognised that additional housing and built up areas in towns could affect stormwater run-off and by association flood behaviour, therefore a landscaping control is proposed to limit the amount of built-up area allowed and to assist with stormwater infiltration. The main aim of this control is to protect the leafy character and gardens of Bellingen Shire and the effect of the control on flooding behaviour has not yet been tested in a flood study. Additional mechanisms to reduce flood risks will be explored as part of catchment-based Floodplain Risk Management Plans. Reducing flood risks relies on many factors, land use planning being one important element. Overall, the Housing Strategy aims to reduce flood impacts by allowing for growth in existing residential townships (not extending risk to other areas) and retaining existing controls relating to building in flood affected areas.

			residential flood planning level for residential development on land, unless a relevant planning authority provides adequate justification for those controls to the satisfaction of the Director-General (or an officer of the Department nominated by the Director-General)...	
#	Direction	Objectives	Provisions	Housing Strategy Consistency
4	Hazard and Risk			
4.4	Planning for Bushfire Protection	(a) to protect life, property and the environment from bush fire hazards, by discouraging the establishment of incompatible land uses in bush fire prone areas, and (b) to encourage sound management of bush fire prone areas.	(3) This direction applies when a relevant planning authority prepares a planning proposal that will affect, or is in proximity to land mapped as bushfire prone land. (4) In the preparation of a planning proposal the relevant planning authority must consult with the Commissioner of the NSW Rural Fire Service following receipt of a gateway determination under section 56 of the Act, and prior to undertaking community consultation in satisfaction of section 57 of the Act, and take into account any comments so made, (5) A planning proposal must: (a) have regard to Planning for Bushfire Protection 2006, (b) introduce controls that avoid placing inappropriate developments in hazardous areas, and (c) ensure that bushfire hazard reduction is not prohibited within the APZ. (6) A planning proposal must, where development is proposed, comply with the following provisions, as appropriate: (a) provide an Asset Protection Zone (APZ) incorporating at a minimum: (i) an Inner Protection Area bounded by a perimeter road or reserve which circumscribes the hazard side of the land intended for development and has a	The Housing Strategy is broadly consistent with this direction. The focus on infill housing is consistent with this direction as it focuses on growth in existing built up areas, which are considered safer places in terms of bushfire risk. Over half of Bellingen Shire is National Park and State Forest, making it susceptible to bushfire. Whilst the Shire has in recent decades experienced many more floods than bushfires, the area has experienced sever bushfires in the 1940s-60s and residents need to be aware of bushfire risks, especially in the context of climate change exacerbating dry periods and intense weather events. The approach of the Housing Strategy seeks to avoid placing additional property and people in hazardous areas surrounded by bushland. Requests to rezone land to allow additional housing in rural or natural areas have been resisted, and part of the reason is to not increase risk to life and property from natural hazards such as bushfire. Some areas along the fringes of existing residential area are already bushfire affected, and infill development in these areas needs to comply with Planning for Bushfire Protection requirements, including construction methods and provision and maintenance of Asset Protection Zones. The Housing Strategy provides many actions that seek to educate the community and build upon resilience which includes reducing bushfire risks. A holistic and strategic approach to bushfire risk is necessary in all future planning policies, considering Bellingen Shire is heavily forested and even many urban areas are leafy and tree planting is encouraged.

			building line consistent with the incorporation of an APZ, within the property, and (ii) an Outer Protection Area managed for hazard reduction and located on the bushland side of the perimeter road...	The NSW Rural Fire Service were consulted twice as part of the Housing Strategy project and did not object to the Draft Strategy, and did not offer place-based or site specific commentary, but did note that bushfire constraints should be communicated to residents within the Shire via the Strategy.
#	Direction	Objectives	Provisions	Housing Strategy Consistency
4	Hazard and Risk			
4.4	Planning for Bushfire Protection (continued from previous page)	(a) to protect life, property and the environment from bush fire hazards, by discouraging the establishment of incompatible land uses in bush fire prone areas, and (b) to encourage sound management of bush fire prone areas.	[(6) A planning proposal must, where development is proposed, comply with the following provisions, as appropriate:] b) for infill development (that is development within an already subdivided area), where an appropriate APZ cannot be achieved, provide for an appropriate performance standard, in consultation with the NSW Rural Fire Service. If the provisions of the planning proposal permit Special Fire Protection Purposes (as defined under section 100B of the Rural Fires Act 1997), the APZ provisions must be complied with, (c) contain provisions for two-way access roads which links to perimeter roads and/or to fire trail networks, (d) contain provisions for adequate water supply for firefighting purposes, (e) minimise the perimeter of the area of land interfacing the hazard which may be developed, (f) introduce controls on the placement of combustible materials in the Inner Protection Area.	In terms of site specific planning proposals, the request to rezone land at the top of Endeavour Drive in Bellingen to allow for homes to be built (whether via a Schedule 1 amendment, E4 or R1 land zoning) has significant bushfire constraints that at this time remain unresolved. These include land clearing requirements for APZs, access/egress route issues and water supply for fire-fighting purposes. Further information is required as to how this proposal will comply with Planning for Bushfire Protection 2006 should a Planning Proposal be pursued, including consultation with the NSW RFS. The <i>Rezoning Request Submissions – Background Report</i> that formed part of the documents exhibited with the Draft Housing Strategy proposed to consider preparation of a Planning Proposal for land at 169, 172, 180, 186, 194, 200, 201 & 261 South Arm Road, Urunga to rezone land currently RU4 Rural Smallholdings to R5 Large Lot Residential. This background report recognises the land is bushfire-prone. This planning proposal request was reconsidered post-exhibition of the Draft Housing Strategy. This planning proposal request will be deferred and explored further as part of the Rural Lands Strategy which will investigate issues and opportunities of all lands zoned RU4 Rural Smallholdings and R5 Large Lot Residential (rural residential development).
5	Regional Planning			
5.1	Implementation of Regional Strategies	to give legal effect to the vision, land use strategy, policies, outcomes and actions	(2) This direction applies to land to which the following regional strategies apply: (a) South Coast Regional Strategy (excluding land in the	N/A does not apply to Bellingen Shire

		contained in regional strategies	Shoalhaven LGA) (b) Sydney–Canberra Corridor Regional Strategy	
5.2	Sydney Drinking Water Catchment	To protect water quality in the Sydney drinking water catchment.	N/A	N/A does not apply to Bellingen Shire
#	Direction	Objectives	Provisions	Housing Strategy Consistency
5	Regional Planning			
5.3	Farmland of State and Regional Significance on the NSW Far North Coast	(a) to ensure that the best agricultural land will be available for current and future generations to grow food and fibre, (b) to provide more certainty on the status of the best agricultural land, thereby assisting councils with their local strategic settlement planning, and (c) to reduce land use conflict arising between agricultural use and non-agricultural use of farmland as caused by urban encroachment into farming areas.	N/A does not apply to Bellingen Shire	N/A Bellingen Shire is not part of the NSW Far North Coast
5.4	Commercial and Retail Development along the Pacific Highway, North Coast	(a) to protect the Pacific Highway’s function, that is to operate as the North Coast’s primary inter- and intra-regional road traffic route; (b) to prevent inappropriate development fronting the highway; (c) to protect public expenditure invested in the Pacific Highway; (d) to protect and improve highway safety and highway efficiency; (e) to provide for the food, vehicle	These provisions relate to commercial and retail development and are therefore more relevant to an Employment Lands Strategy. Nevertheless these provisions emphasise the need to keep commercial development concentrated in existing centres.	The Housing Strategy supports existing centres through emphasising infill development and does not propose out-of-centre commercial or retail development.

		service and rest needs of travellers on the highway; and (f) to reinforce the role of retail and commercial development in town centres, where they can best serve the populations of the towns.		
#	Direction	Objectives	Provisions	Housing Strategy Consistency
5	Regional Planning			
5.5	Development in the vicinity of Ellalong, Paxton and Millfield (Cessnock LGA) (Revoked 18 June 2010)	N/A	N/A	N/A
5.6	Sydney to Canberra Corridor (Revoked 10 July 2008. See amended Direction 5.1)	N/A	N/A	N/A
5.7	Central Coast (Revoked 10 July 2008. See amended Direction 5.1)	N/A	N/A	N/A
5.8	Second Sydney Airport: Badgerys Creek (Revoked 20 August 2018)	N/A	N/A	N/A
5.9	North West Rail Link Corridor Strategy	(a) promote transit-oriented development and manage growth around the eight train stations of the North West Rail Link (NWRL)	This Direction applies to Hornsby Shire Council, The Hills Shire Council and Blacktown City Council.	N/A Does not apply to Bellingen Shire
5.10	Implementation of Regional Plans	To give legal effect to the vision, land use strategy, goals, directions and actions contained in Regional Plans	This direction applies to land to which a Regional Plan has been released by the Minister for Planning. (4) Planning proposals must be consistent with a Regional Plan released by the Minister for Planning.	The Housing Strategy is consistent with this direction as it is consistent with the directions of the North Coast Regional Plan 2036. Refer to commentary on consistency with the North Coast Regional Plan in Section 1.3 of this Strategy and at the beginning of this Appendix.

Appendix B – Consistency with Community Strategic Plan (CSP) Shire of Bellingen 2027 Our Community Vision

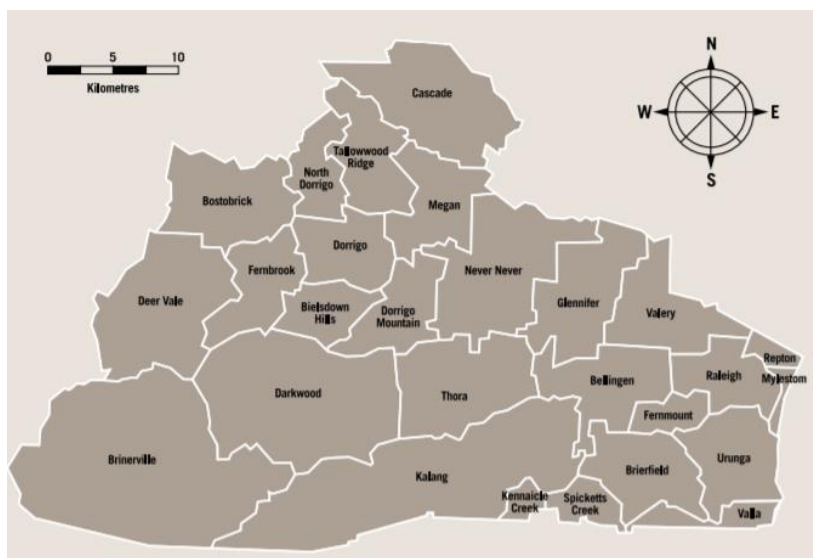
The Community Vision is a high level plan for our Shire developed in partnership with the community to outline the future for the local community. The plan sets out all the strategic priorities, outcomes and aspirations for the future of our local community, and is structured under five themes - Resilient Economy, Community Wellbeing, Places for People, Living Environment and Civic Leadership.

It identifies the main priorities and aspirations for the future of our local government area and addresses a broad range of issues and challenges that are relevant to the whole community and link to the agreed Community Vision.

While Council is responsible for leading the development of the Community Strategic Plan, it has been done with the understanding that it will be delivered as a partnership between Council, and other stakeholders such as federal/state agencies, community groups and individuals. The CSP can be accessed at:

<https://www.bellingen.nsw.gov.au/council/reports-policies-and-plans/integrated-planning-reporting>

This Housing Strategy is closely aligned with the CSP as detailed below.



CSP Vision

The CSP Vision is: *Connected, Sustainable Creative*. This simple vision is elaborated upon within the Housing Strategy which seeks to provide housing in an equitable and inclusive manner, giving new and existing residents more housing choices and retaining the Shire's valued social connections whilst encouraging new connections. The growth pattern, focusing on more housing in existing towns, also emphasises physical and social connectedness, supporting town centres and thriving, walkable neighbourhoods.

The Housing Strategy places a strong emphasis on sustainable housing and environmental protection and seeks to improve the design of new homes to improve sustainability. The Housing Strategy focus on infill is also seen as a more sustainable growth pattern, reducing impacts of sprawl and encouraging efficient, shared use of existing built-upon land. Finally, the Housing Strategy seeks to retain and build upon the Shire's creative community, by focusing on good design, varied and diverse housing and inclusive population growth.

Gumbaynggirr Community Vision

The Gumbaynggirr Community Vision is:

A place where there is genuine respect for the land and the original people of this country. A place where the ancestors' way of holding country is recognised.

A place where there is respect for custodial people who carry this tradition today and for Elders and the children of the future. A place where we all walk together, where we can all be here in harmony with the land and all life.

The land around here has a great capacity to do that, to heal... in a way that's not separating.

The Housing Strategy includes a number of actions to increase relationships and trust between Council and Aboriginal people and groups, to recognise culture, care for Country and improve Aboriginal and Torres Strait Islander housing indicators and outcomes. More broadly, the Housing Strategy seeks to improve sustainability of housing and for greater opportunity, equity and affordability in the local housing market, to welcome a wide range of people to live in the Shire, regardless of background, age, household type or income.

Our Values and Key Priorities

The Shire of Bellingen 2027 Community Vision is about creating a sustainable future together for the good of all. The key priorities that we will strive towards are:

- Respect and understanding of our community's needs
- Fairness and equity
- Stewardship
- Responsible decision-making
- Co-operative Partnerships
- Pride in our community

The Housing Strategy is closely aligned with these priorities. Two comprehensive engagement projects were carried out to understand the community's needs; fairness has underpinned the approach to providing more, and a greater diversity, of homes; the strategy emphasises stewardship and care for the environment and the Strategy and Action Plan will be used over the next 20 years to guide responsible, strategic and informed decision-making. The Strategy was produced in partnership with the Bellingen Nambucca Affordable Housing Action Group and others, and includes actions for future partnerships. The Housing Strategy recognises and takes pride in what is special about our Shire, seeking to protect these elements for future generations.

Our review of our community vision highlighted continuing priorities:

1 Resilient economy <ul style="list-style-type: none">• Affordable housing• Telecommunications and contemporary internet access in a changing environment• Support and encouragement of innovation, entrepreneurship and local businesses	2 Community wellbeing <ul style="list-style-type: none">• Provision of community facilities and services to support community, recreational, sporting, arts and cultural activities• Identifying, celebrating, and protecting our indigenous cultural heritage	3 Places for people <ul style="list-style-type: none">• Restoration and renewal of transport infrastructure, especially roads and bridges• Ensuring our public places are safe and accessible for our community• Providing cycleways and shared pathways• The importance of accessible transport options	4 Our living environment <ul style="list-style-type: none">• Our changing climate• Our rivers and foreshores• The importance and management of our local biodiversity, natural resources and affiliated industries• Supporting innovative technologies and processes such as alternative power sources, local energy networks and managing waste as a resource	5 Civic leadership <ul style="list-style-type: none">• A focus on transparency and within that collaborative Council and community engagement• Strong communication around local issues• Provision of services of importance to the community to an agreed standard• Natural disasters and community resilience
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Community Vision Aspirations for our future

Aspiration	Housing Strategy alignment
RESILIENT ECONOMY	
We have meaningful work and vibrant businesses within our community	
Our community has a diversity of businesses and new industries	<i>Housing and population growth will support local businesses, especially growth in existing towns</i>
We have innovative and alternative local trading systems	<i>To be explored as part of Employment Lands Strategy</i>
Businesses within our shire are ethical and sustainable	<i>See above</i>
We have the public infrastructure to appropriately support business activity	<i>The Strategy includes actions to invest in public infrastructure to support growth (see Actions 2.3; 3.1; 3.2; 5.1; 5.2; 5.8; 7.1; 7.2; 8.2)</i>
We are a disaster resilient community	<i>The Strategy includes actions to increase community resilience (see Actions 1.5; 1.7; 4.6; 4.8; 5.1; 5.3; 5.4; 5.8; 5.9; 6.7; 7.1; 7.2; 7.3; 7.4; 7.5; 7.6; 7.8; 7.9; 8.2; 8.6; 8.7; 8.8)</i>
Our families are able to support themselves locally	<i>The Strategy supports population and housing growth to sustain local services within the Shire.</i>
We have balanced, sustainable tourism	
Our Shire offers a broad range of experience for visitors	<i>To be explored as part of Employment Lands Strategy. Natural areas and rural character attractions are protected through a focus on infill development.</i>
Our regional tourism assets are enhanced	<i>See above.</i>
Our tourism providers strive for sustainable operation	<i>See above.</i>
Our creative communities including craftspeople, writers and musicians are promoted and encouraged	<i>The Housing Strategy seeks to provide affordable and diverse housing types for a range of people and households including key workers and people working in the creative industries (who are at risk of being priced out of the area). See Action 4.7.</i>
We have a sustainable local farming sector that provides us with healthy, fresh food	
Local food growing, sharing and education initiatives are supported and developed	<i>The Housing Strategy supports local food production as part of the Housing Vision (see also Actions 8.1-8.8).</i>
Alternative farming systems are employed with examples including cooperative farming and Landshare	<i>To be explored as part of a Rural Lands Strategy</i>
Farming practices are financially and environmentally sustainable	<i>See above</i>
Agriculture is a valued part of our economy	<i>The Housing Strategy supports local food production as part of the Housing Vision. Important Farmland is protected from encroachment of housing developments via a focus on infill housing.</i>
COMMUNITY WELLBEING	
Our children, youth and seniors are valued, involved and supported	
Youth and seniors programs and activities are in place and actively supported	<i>The Housing Strategy focuses on making the Shire welcoming for people of all ages.</i>
Strong partnerships between schools and our community are in place to allow for intergenerational and cultural learning	<i>See above.</i>
Students have a variety of mechanisms such as a support centre and local scholarships	<i>See above.</i>
Opportunities exist to share the experience and wisdom of seniors	<i>The project included engagement activities for seniors.</i>
We are a learning and creative community	
The benefits and understanding of lifelong learning are promoted	<i>The Housing Strategy promotes community education.</i>
There are opportunities for lifelong learning including regaining and retaining traditional skills	<i>See above.</i>
Our community is motivated to participate in lifelong learning activities	<i>See above.</i>

A diversity of cultural and artistic activities are available across the Shire	<i>See above.</i>
Aspiration	Housing Strategy alignment
COMMUNITY WELLBEING	
We value, honour and actively acknowledge our Gumbaynggirr culture and heritage	
We actively engage with and include the perspectives and knowledge of Aboriginal people	<i>The project involved consultation with Aboriginal people and actions to build upon</i>
Opportunities exist to learn about our Aboriginal language, history and culture	<i>The Housing Strategy includes these actions (see Actions 1.6; 5.5; 5.9; 6.1; 6.4; 6.5)</i>
We have regular Aboriginal events, activities and storytelling in an appropriate cultural space	<i>See Action 5.5</i>
Gumbaynggirr place and language is acknowledged through signage and other mechanisms	<i>See above.</i>
We are connected, safe and healthy with a strong sense of community	
Community groups actively communicate and collaborate	<i>The Strategy promotes ongoing engagement & partnerships</i>
There is connection between and across our communities	<i>The Housing Vision promotes equity and inclusivity</i>
We have the programs, services and infrastructure to ensure a safe and healthy community	<i>The Strategy includes planning for services & infrastructure</i>
Our community is diverse, tolerant and understanding	<i>See above</i>
PLACES FOR PEOPLE	
We have a diversity of beautiful spaces that foster community happiness and wellbeing	
We have a variety of passive recreation spaces including riversides, parks and reserves	<i>The Strategy emphasises the importance of public recreation space – see Actions 5.1 & 5.2</i>
We have a variety of active recreation spaces including playgrounds, sporting fields and multipurpose centres.	<i>See above</i>
We have a variety of shared community spaces including meeting spaces accommodating public art, cultural and environmental amenity	<i>See above</i>
We have a mixture of affordable sustainable housing options for all in our community	
There are affordable housing options for all through a diversity of mechanisms including increased public and community housing	<i>Providing more affordable housing is a key priority of the Strategy – see actions 1.1-1.7; 2.7; 4.1-4.8; 5.3-5.7; 7.5; 7.8)</i>
Sustainable building and retrofitting of existing housing stock is the standard approach	<i>This is encouraged by the strategy – see action 2.7</i>
Eco-village and community living developments for mixed ages are encouraged	<i>An eco-village pilot project that emphasises regenerative development is proposed – see action 8.4</i>
Heritage buildings and sites are protected	<i>A key part of the Strategy – see actions 2.1;2.2;2.5;6.1-6.9</i>
We are connected and able to move around in a safe, accessible, affordable, healthy and environmentally friendly way	
We have effective public and community transport linking townships in the Shire and linking to regional centres	<i>Reducing private car dependence is an objective of the Strategy – see actions 3.1-3.8</i>
Our existing rail network is optimised for freight and local trains	<i>See above</i>
We have a network of cycleways, footpaths and walking trails, supported by maps and signage which encourage active transport and reduce car dependency	<i>See above, promoting walking and cycling is a key priority in the Housing Vision. Infill development supports walkability.</i>
Our local infrastructure supports electric vehicles and non-motorised forms of transport	<i>See above</i>
We have a system of safe, well-maintained roads including car calming infrastructure	<i>See above</i>
We have the facilities and services needed to be a healthy and active community	

Health care options and facilities are enhanced across the Shire including birthing, palliative and aged care support	<i>Population growth will support health service and support spending in towns</i>
There is a holistic approach to health	<i>The Strategy considers public health and wellbeing</i>
There is active participation in a range of sporting and recreational pursuits	<i>The Strategy encourages healthy lifestyles and equitable and efficient access to recreation services</i>
Healthy lifestyles and practices are enhanced	<i>See above</i>
Aspiration	Housing Strategy alignment
LIVING ENVIRONMENT	
We have clean water which is protected and used sustainably	
Our waterways and wetlands are valued, protected and enhanced	The Strategy prioritises environmental and resource protection. See actions 2.1; 2.2; 6.2; 7.1-7.9; 8.1-8.8
We minimise our use of water	See actions 7.1 & 7.2
We use our water and wastewater using best management practices	See above
Our surroundings are quiet and clean	
Noise pollution is managed	Strategy encourages considerate design
Air pollution is minimised	See above, also seeks to reduce emissions
We reduce, reuse, recycle	
The consumption of resources is minimised	See actions 1.4; 2.1-2.3; 2.7; 3.7; 4.6; 6.2; 7.1-7.9
We reduce, reuse and recycle our waste	See actions 7.7-7.8
Our community has access to convenient recycling facilities and services	See above
We live sustainably and reduce our ecological footprint and contribution to climate change	
Our community is informed and acts to reduce our ecological footprint	Increasing sustainability of built environment and encouraging sustainable behaviours key facet of Vision
Alternative forms of energy are embraced	See actions 7.4; 7.5
We protect and enhance our biodiversity	
Our community understands the value of biodiversity	See action 7.6
Biodiversity is managed and protected for future generations	Infill housing supports biodiversity by reducing urban footprint and land clearing
Threats to biodiversity are identified and mitigated	See above
We work together to protect and enhance our environment	
The guidance of the custodial people is recognised	Strategy recognises importance of partnerships, especially with custodial people
Our community is informed and educated on environmental issues, threats and opportunities	Strategy focuses on information, education, advocacy and continued conversations, debate and learning
The contribution of our community groups are fostered, supported and celebrated	Strategy emphasises importance of partnerships and communities
Our natural environment is valued, protected and enhanced	Key tenant of Housing Vision supported by multiple actions
CIVIC LEADERSHIP	
Council is an organisation that embraces business excellence	
Financial sustainability is maintained through effective short and long term financial management	The Strategy supports efficient, equitable and evidence-based spending
We attract ,develop and retain highly skilled staff	N/A
High quality services to the community and cost effective solutions are delivered	See above
Best practice, sustainability principles, accountability and good governance are incorporated in all that we do	See above
Our community is informed and engaged with a strong sense of civic leadership	
The community is engaged in decision-making and implementation using modern communication methods	The Strategy included comprehensive engagement
Civic leadership is recognised, supported and rewarded	See above

We are proactive in supporting, through representation and celebration, the needs and desires of the community	See above
Council is proactive in representing the needs of our community	
Strong partnerships exist with all levels of government, peak bodies and the community	Strategy includes actions on strengthening partnerships
We engage	The Strategy included comprehensive engagement
The principles of social justice underpin our activities and decision making processes	Strategy reflects social justice principles

Directions and Partnerships

The following is an outline of the principles involved in our directions and partnerships. These principles underpin the direction and actions of the Housing Strategy.

Ecologically Sustainable Development

The national strategy for Ecologically Sustainable Development defines ESD as: Development that improves the total quality of life, both now and in the future, in a way that maintains the ecological processes on which life depends. The principles of Ecologically Sustainable Development include:

- Sustainable use – considering the total quality of life, now and in the future, and using natural resources in a manner which is sustainable.
- Integration – integrating environmental sustainability concerns with economic goals to ensure that development minimises environmental harm.
- Inter-generational and intra-generational equity – ensuring equity in the use of our natural resources within the present generation, and ensuring that the health, diversity and productivity of our environment is maintained or enhanced for the benefit of future generations.
- Conservation of our biodiversity and ecological integrity – ESD implies that conservation of our biological diversity is a fundamental consideration in economic or development plans and projects. Within that, biological diversity is understood to include genetic diversity, species diversity, and ecosystem diversity.
- Internalisation of environmental sustainability costs – wherein the cost of goods and services should include full-life cycle costs including the use of natural resources and assets and the disposal of associated waste.

Social justice

Local communities are required to consider the NSW Government's social justice principles (which are underpinned by legislation) when preparing long-term plans, and to test their community's goals and aspirations against these principles. The principles of social justice include:

- Equity – there should be fairness in decision-making, prioritising and allocation of resources, particularly for those in need. Planning processes should take particular care to involve and protect the interests of people in vulnerable circumstances.
- Access – all people should have fair access to services, resources and opportunities to improve their quality of life.
- Participation – everyone should have the maximum opportunity to genuinely participate in decisions which affect their lives.
- Rights – equal rights should be established and promoted, with opportunities provided for people from diverse linguistic cultural and religious backgrounds to participate in community life.

For more information please visit: <https://www.bellingen.nsw.gov.au/council/reports-policies-and-plans/integrated-planning-reporting>

Attachment Index

Attachment 1 - Action Plan - Bellingen Shire Housing Strategy 2020-2040

Attachment 2 – Infill Capacity Study – Background Report for Bellingen Shire Housing Strategy 2020-2040

Attachment 3 – Infill Design Study - Background Report for Bellingen Shire Housing Strategy 2020-2040

