



AFFORDABLE HOUSING STRATEGY 2011

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EXECUTIVE SUMMARY

The Affordable Housing Strategy considers the actions and policies Council can develop to increase housing affordability within the Region. It suggests ways Council can assist local projects by harnessing finance available from State or Commonwealth government.

The Strategy is based on external analysis of state, national and international trends, together with extensive local consultations. The housing affordability issues could potentially impact on Council's wider aspirations for the Region. Without sufficient affordable housing it will be difficult to attract additional businesses and industry to the region with limited affordable housing to accommodate employees.

Key Recommendations

As a local government strategy, it focuses on matters Council can influence, recognising that other levels of government, businesses and community organisations also play vital roles. The role of councils involves influencing opinion and building partnerships rather than direct service delivery.

There are certain actions that Tamworth Regional Council could undertake to increase the levels of affordable housing. They include:

- Encourage more national affordable housing funding to the region through spreading knowledge of best practice, capacity building and promoting examples of success.
- Make use of Council resources such as land and buildings to help establish new affordable housing schemes.
- Coordinate existing affordable housing initiatives by establishing an Affordable Housing Reference Group. This will help form and strengthen alliances and allow information exchange between council, agencies and community groups.
- Facilitate better outcomes for the delivery of public housing by working closely with Housing NSW.
- Improve the efficiency of private sector housing supply through data collection and analysis. Review ways of encouraging more residential house builders to the area.
- Help address homelessness issues through close working with state agencies, researchers and local community groups.
- Understand barriers faced by the development industry in building affordable housing stock and address factors influencing housing affordability, as far as practicable, within future revisions of the Tamworth Regional Local Environmental Plan (TRLEP) 2010 and Tamworth Regional Development Control Plan (TRDCP) 2010.
- Increase focus on Indigenous housing issues such as design, availability and concentration of disadvantage, by including strategies within specific Council policies.

Though there are important opportunities to make an impact on housing affordability, it is worth reiterating that the role of Council is necessarily limited. Many of the key housing affordability levers are controlled by Federal and State governments.

1. INTRODUCTION

The Tamworth Regional Council has an important role to play in affordable housing provision and the planning for local housing that can have a number of social, economic and environmental outcomes for Council and the community.

The Affordable Housing Strategy (AHS) provides an opportunity for Council to consider housing as an issue in a planned and orderly way thereby influencing the delivery of quality housing services and programs into the future. The AHS is an important management tool to provide useful input into Council wide management plans and other plans such as comprehensive town and community planning.

Through the AHS, partnerships with housing stakeholders in the community will be enhanced and a greater understanding of agency roles to create better housing outcomes. The strategy has also provided an opportunity for the needs of different housing target groups to be heard in a fair and equitable manner ensuring that a balanced approach is undertaken.

1.1 DEFINING AFFORDABLE HOUSING

Affordable housing is a term that refers to housing that is within the financial means of occupants. Affordability is often linked with “housing stress”. This is where households spend more than 30 per cent of their income on housing costs. Such a large portion of income may negatively impact the household’s ability to meet other needs such as food, clothing, health care, education or transport. This is especially the case for those in the lowest 40% of Australians ranked by income.

Social housing is a sub-set of affordability. It refers to rental housing that is owned or managed by a government (“public housing”) or a housing co-operative, community organisation or church (“community housing”) and let to eligible persons.

1.2 WHY DO WE NEED AFFORDABLE HOUSING?

Having a place to live, which is affordable, safe and appropriate to our needs is a basic and fundamental human right. It is a universal determinant of health and wellbeing and is crucial to our sense of integrity and belonging, our ability to function as people and, ultimately as members of a community. The need for affordable housing options is underpinned by principles of fairness and social justice.

Healthy communities are also characterised by diversity of people and places. Diversity makes communities vibrant and socially and economically sustainable. Without affordable housing options, communities become homogenous, as those who cannot afford to live in the area move to other more affordable areas.

Other negative impacts associated with lack of affordable housing options included:

- Movement of young people out of the community, threatening the age mix and the employment base;
- Inability to attract labour to the area, threatening labour market efficiency;
- Increasing the rates of individual and family stress and breakdown.

1.3 ROLE OF KEY STAKEHOLDERS

It is acknowledged that there are a range of stakeholders that directly or indirectly impact on the affordability of housing. These include State and Federal Governments, Local Government and other players.

It should be noted that the emphasis of this strategy is on the immediate influence of Local Government. As such, the majority of the actions noted in the strategy will require a lead input from Council. The strategy and actions presented here should be complimented with further actions at a State and Federal level.

Federal and State Government

Federal and State governments through broad economic and social policy, planning legislation, and building standards indirectly control the supply of affordable housing.

These tiers of government influence housing affordability through factors such as:

- Interest rates;
- Federal government policy related to issues such as tax and incentives, community and social welfare and immigration;
- State government policy related to issues such as taxes, urban and regional development, and infrastructure; and
- Construction and building activity.

State and Federal Government have historically provided direct intervention through public housing programs provided through the Commonwealth State Housing Agreement (CSHA). These programs aim to ensure that appropriate housing is available to meet the needs of lower income and special needs groups. This is largely delivered through the provision of public housing (supplemented by community housing), or financial support to households through the Commonwealth Rental Assistance (CRA).

The State Government has responsibility of provision and management of public and community rental housing, landlord tenant relations and statutory and strategic planning frameworks. The State Government also has responsibility for accessibility standards through the Department of Trading in NSW.

It should be noted that there is a third major player in the social housing sector being Housing Associations. Housing Associations are not-for-profit organisations that develop, own and manage rental for people on low incomes.

Local Government

Local Government impacts on people's lives through its regulation of the built and natural environment, local road network management, local service provision (waste, libraries, community care, elderly services etc), parks and recreation facilities provision and through local level employment functions. It has developed other important but limited responsibilities in the areas of economic development, public transport, and community development.

The limited and declining resources within the public housing system suggest that in the future, the private market will need to play a larger role in the provision of affordable housing. Local Government agencies such as Tamworth Regional Council will play a significant role in realising these opportunities through regulating the private market via planning processes and through social and community initiatives.

Other Stakeholders

There are many other stakeholders with a role to play in a local affordable housing strategy, including the community housing sector, crisis and emergency care providers, developers and real estate industry representatives, and financial institutions. While many actions could be suggested for these sectors, it is the intention of this strategy to focus primarily in areas that Local Government can most effectively influence.

1.4 STRATEGY FOCUS

The declining affordability of housing in the private market contributes towards the need for social housing providers to respond to households in a position of housing stress. Similarly, the decreasing resources in the social housing sector places further stress on the private market. The private and social housing markets are therefore strongly linked, with changes occurring as a result of market forces or policy interventions in one sector impacting upon demand and supply issues within the other.

The breadth of impact arising from housing stress illustrates the need for a holistic policy response to the issue. The proposed strategy will provide a framework that can be led by Council in response to a number of issues identified. However, the Strategy will recognise that Council is one of a number of important players required to facilitate and contribute towards policy responses. As Council's ability to impact upon affordable housing needs is largely confined to regulation of the private housing market, it is noted that the key to success will be engaging other stakeholders in the implementation of the Strategy, and for other players to develop and implement their own complementary actions and strategies.

1.5 COMMUNITY CONSULTATION

The AHS was informed through consultation with the community across a number of different forums and workshops. The consultation workshops outlined in the 'Affordable Housing - Consultation Paper 2010' were specifically organised to determine affordable housing issues to assist in the development of this Strategy. However, it should be noted that a range of housing issues more generally have been raised by the community and documented in other forms.

Consultations that occurred throughout this process have provided Council with some of the most comprehensive information from a diverse range of people regarding the supply and provision of housing locally. These consultations looked at housing from an integrated perspective considering the role that planning instruments play along with the important role of community service agencies increasing people's access to affordable housing.

Many of the actions identified in the Action Plan will involve the broader community. More consideration needs to be given to the methodology for ongoing community engagement. It is expected that as Council moves through implementing the actions identified that a range of opportunities will be available for community members to participate. Affordable and appropriate housing will continue to be an issue in Council wide consultations into the future.

1.6 TARGET GROUPS

Research into trends and data, together with key stakeholders in the Tamworth Region assisted in identifying target groups for the Affordable Housing Strategy. These groups include:

- Low income families
- Youth
- People with a disability
- Indigenous Persons
- Single parents with children
- Aged Pensioners and Frail Aged Persons
- Students, youth employee, apprentice
- Low income families
- Cultural differences
- Unemployed
- Those with Mental Health issues

The Tamworth Regional Affordable Housing Strategy has a range of actions to address different housing needs for these target groups, focusing on developing partnerships to collaboratively create more housing options.

2. OVERVIEW OF DEMOGRAPHIC AND HOUSING CHARACTERISTICS OF THE TAMWORTH REGION

An analysis was developed to provide a picture of the Tamworth Region's housing market within the community's socio-economic framework. Housing demand and availability is closely tied to many factors such as economic conditions, employment opportunities, social welfare and land availability, to name a few. It is important that Tamworth's Affordable Housing Strategy considers those factors which have the potential to impact housing provision as well as identifying opportunities for future growth and coordinated planning.

2.1 POPULATION, AGE AND INCOME

Tamworth is one of the largest population centres in the New England North West region. The region's population growth accelerated in 2009 to +1.9% pa which is above the average rate in regional NSW of +1.3%pa. Since 2001, Tamworth's population has increased by some 4,200 persons.

The region demonstrates slightly higher percentages of older persons and slightly lower percentages of those in the prime working years between 18 and 49 in comparison to the state averages. However, the region also has a higher than state average representation of young people aged from 0 to 17 which is a positive statistic reflecting a reasonable youth presence.

Analysis of household income levels in Tamworth Region in 2006 compared to New South Wales shows that there was a smaller proportion of high income households (those earning \$1,700 per week or more) but a larger proportion of low income households (those earning less than \$500 per week). Median household and family incomes are lower in the Tamworth Regional LGA than for NSW.

Indigenous Population

The indigenous population in Tamworth Regional is 3,705 representing 6.9% of the total population, compared with 4.7% on average for non-metropolitan NSW and 1.2% in the Greater Metropolitan Region at June 2006. Across Australia the indigenous population is growing at three times the national average. Between 2001 and 2006 across Australia the indigenous population grew by 11% partially due to migration from urban areas and partly due to a high birth rate.

2.2 TAMWORTH'S HOUSING MARKET

Housing type and composition

The region had a total of 20,600 occupied private dwellings in 2006 (up by 5.5% from 19,531 for the equivalent area in 2001), giving an average occupancy rate of 2.60 persons per dwelling. This occupancy rate is above the average for non-metropolitan NSW of 2.53 (down from 2.62 at the 2001 Census) and is within the range of occupancy rates in neighbouring local government areas.

Comparing household types between Tamworth Region and New South Wales in 2006 reveals a larger proportion of family households, as well as a larger proportion of lone person households. Family households accounted for 70.2% of total households in Tamworth Region while lone person households comprised 25.3%, (68.8% and 23.0% respectively for New South Wales).

Between 2001 and 2006 in Tamworth Region, there was an increase in the number of Family households (444), an increase in lone person households (512) and a decrease in group households (-16).

The private rental market represents 18.9% of all occupied private dwellings in Tamworth Regional (down from 19.3% for the equivalent area in 2001) and compared to an average of 17.3% in non-metropolitan NSW and 21.9% for the Greater Metropolitan Region. The proportion of private rental stock in Tamworth is higher than the neighbouring local government areas in the housing market. However, overall the private rental market has been experienced steady loss of housing stock in recent years. The loss of private rental stock is an issue because it reduces housing options, particularly for lower income earners.

The NSW Housing Department has projected that in 2011, 82.4% of housing need in Tamworth will be for 1 or 2 bedroom dwellings.

Private Rental Affordability

The proportion of properties in Tamworth in the private rental market that is theoretically affordable to households on the 40th percentile of median income at June 2007 is 75.9%. Tamworth is a little more affordable for rental than the average for non-metropolitan NSW.

Over the period from September 2002 to March 2008 (the latest data available) median rents in Tamworth for one bedroom dwellings increased by 31.6% from \$95 to \$125 per week (with a 4.2% increase in the last 12 months), by 29.6% for two bedroom dwellings from \$135 to \$175 (with a 2.9% increase in the last 12 months), by 33.3% from \$180 to \$240 for three bedroom dwellings (with a 4.3% increase in the last 12 months) and by 33.3% from \$210 to \$295 per week for four and more bedroom dwellings (with a 1.7% increase in the last 12 months).

Social Housing

There are currently around 1,166 social housing dwellings in Tamworth Regional LGA, with 801 public housing dwellings, 124 Aboriginal Housing Office dwellings and a further approximate 63 managed by indigenous housing providers, as well as 178 community housing properties, of which 61 are head leased in the private rental market for people eligible for public housing. Public housing represents 4.1% of all housing in Tamworth Regional LGA, which is above the average for non-metropolitan NSW of 3.5% and below the GMR average of 4.8%.

Caravan Parks

According to the 2006 Census there are 127 occupied caravans in Tamworth statistical subdivision. Centrelink data from 2006 indicates that there are 70 caravan residents in receipt of a pension or benefit. According to Centrelink data at the time of the 2001 Census, three fifths of caravan park residents in Tamworth were in receipt of a pension or benefit (with around half being either an Aged Pension or Disability Support Pension). This suggests that caravan parks are providing affordable aged housing for lower income earners, mostly in single person households. The ABS regards marginal residents of caravan parks (those who rent the van and have no employment or other address) as part of the homeless population.

Private Purchase and Affordability

At June 2007, the proportion of dwellings affordable for purchase to households at the 40th percentile of median income¹ in Tamworth was 16.2% (compared to 18.8% in non-metropolitan NSW and 2.2% in the GMR). Purchase affordability in Tamworth Regional is a little lower than the average for non-metropolitan NSW.

From the 2006 Census, the proportion of low and moderate income households in Tamworth who are purchasing and are in housing stress is 39%. This is an increase of 11.9% from the 2001 Census. Tamworth has a slightly lower proportion of low and moderate income households purchasing and in housing stress than the average for non-metropolitan NSW (43%).

Over the past three years, between September 2006 and September 2009, Tamworth Region has experienced only limited growth in median dwelling prices of +0.7%pa, compared to growth of +3.2% pa in regional NSW.

2.3 ECONOMIC ENVIRONMENT AND GROWTH EXPECTATIONS

Industry structure

In recent years the regional economy has shifted from agricultural dependence to a reliance on manufacturing, property and business services, health and community services, retail trade and education and construction industries reflecting the growth in goods-based, household-based and commerce-based activity in the region.

Sector-specific growth

In recent years the education, transport and storage, manufacturing, property and business services and construction sectors have experienced the most significant growth in the Region, above the comparative level of the State.

Employment profile

Key industries of employment in the Tamworth region include retail trade, health and community services, manufacturing, education and agriculture.

The region has a higher proportion of tradespersons, labourers and related workers in comparison to other NSW regional centres. This reflects the high demand for 'blue-collar' type workers in the region to service the ongoing construction, manufacturing and building demand.

Unemployment

In December 2008, the labour force of Tamworth Regional LGA was estimated to be 19,917. From December 2007 to December 2008, the unemployment rate decreased from 5.4% to 5.1%.

The Tamworth region has a low and declining unemployment rate and that is anticipated to continue, with job prospects likely to remain positive in the short term.

Growth expectations

Overall the Tamworth region enjoys a relatively diverse and robust economic base and is resilient to change. The residential property market in Tamworth is one sector of the local economy which has not expanded over the past year (2009) to the extent that it has in previous years. Approvals for residential dwellings decreased by 18% during 2008/2009 and the median sale price for dwellings in the region declined by -4.0% between the September Quarters of 2008 and 2009.

3. STATEMENT OF ISSUES

The key housing issues identified by the NSW Department of Housing that are prominent for communities with the Tamworth Region include the following:

3.1 PRIVATE RENTAL MARKET

There is a declining proportion of private rental stock within the region. Encouraging boarding house development and secondary dwellings may help to boost private rental stock and improve housing options for lower income earners.

3.2 HOUSING DIVERSITY

There is a need for more diversity of housing stock, including more one bedroom stock, studio dwellings, accessory dwellings and boarding house type accommodation. Single person households are by far the largest household type in receipt of CRA and in housing stress in the private rental market in Tamworth (with 74%) and the majority of caravan residents in receipt of CRA are also single person households.

A Development Control Plan could require a mix of one, two and three bedroom stock in new residential developments. This would assist in meeting the needs of households through different stages of their housing life cycle, and in particular young people and older people.

3.3 RENTAL AFFORDABILITY

While theoretically the majority of private rental accommodation in Tamworth Region is affordable, in practice this is not the case, with Census data showing close to half of all low and moderate income renters in Tamworth Regional being in housing stress and this number is increasing. There are more low and moderate income renters in housing stress than low and moderate income purchasers in stress in Tamworth Region. There is a need for more affordable rental housing and providing more boarding house, one and two bedroom stock may assist in meeting some of this demand.

3.4 PRIVATE PURCHASE

There is an increasing difficulty of purchasing housing in Tamworth for low income earners. Greater housing diversity and mechanisms to encourage affordable housing would assist.

3.5 INDIGENOUS POPULATION

The rapidly growing Indigenous population presents particular housing issues for the local community. One issue is the very young age of the Indigenous population compared to the old age composition of the rest of the population. This is something that all levels of government need to work together on. Tamworth has a significant (higher than NSW average) Indigenous population.

Across NSW Indigenous people are over-represented in all sections of the homeless population, including as marginal residents of caravan parks. Indigenous people have higher rates of mobility, higher visitor numbers and much lower rates of home ownership than the non-Indigenous population. These factors can exacerbate poverty and housing stress. They can also mean overcrowding and occupation of sub-standard housing.

Indigenous people may face discrimination that can make it difficult for them to access the private rental market. This can leave them with few housing options. Any efforts to assist in ensuring

diversity of housing types, configurations and tenure, including affordable housing, will assist in meeting the housing needs of Indigenous people.

3.6 CARAVAN PARK ACCOMMODATION

Existing caravan park accommodation is at risk of change from long term sites for permanent residents to short term tourist use. The loss of this low cost housing would have significant impacts for the residents and flow on effects to the local housing market, particularly given the high proportion who rent both the van and the site.

However, redevelopment or loss of long term sites also hits van owners hard, as it is increasingly difficult to find alternative sites from the diminishing pool of sites across NSW. Their home ceases to have value if there is no site available for the owners to place it. This also provides further evidence that there is insufficient affordable housing for rental and for purchase to meet local needs.

3.7 AGED HOUSING

There are also a number of Commonwealth Rent Assistance (CRA) recipients living in caravans in receipt of the Aged Pension or Disability Support Pension. Caravans are not a good long term housing option for the elderly, particularly for frail aged and those with mobility problems. More purpose built aged housing, or greater housing diversity, including secondary dwellings, particularly targeted to lower income earners is required to meet the housing needs of older lower income residents. Ensuring that there is sufficient adaptable housing to allow older residents to age in place is also important.

4. TAMWORTH REGIONAL AFFORDABLE HOUSING STRATEGY

4.1 STRATEGIC FRAMEWORK

Local Government has limited financial and regulatory capacity to influence the supply of affordable housing. In order to set and meet the strategy targets, four (4) domains have been identified for the Tamworth Regional Affordable Housing Strategy. Each domain is aligned with a strategic action portfolio. The domains include:

- Leadership, Advocacy and Community Development
- Strategic Partnerships
- Financial Incentives
- Planning Mechanisms

The key considerations used for including actions into the strategy include:

- Social, cultural and environmental impacts of decreasing housing affordability on the community;
- Economic impacts of decreasing housing affordability on the region and city's economy;
- Actions appropriate for Council to take a leading role;
- Key stakeholder capacity to deliver;
- Evidence of gaps/failures in the housing market;
- Current activity which can be built on; and
- Funding opportunities.

4.2 ECONOMIC OPPORTUNITIES

The Tamworth Region is ideally located in proximity to significant areas of agriculture and resource production. Coupled with this is the presence of industry support services such as engineering, manufacturing, transport and business support services, which provide an existing skill base on which to cement Tamworth's role as a regional service centre.

Economic development opportunities that have been identified to further develop and sustain Tamworth's role as a regional service centre include:

- Servicing regional agricultural and mining sector operations from Tamworth as a base;
- Development and expansion of industry to meet service opportunities in the region;

- Expansion of business services and finance sector to assist expansion of business activity in region;
- Engineering, maintenance and service sector for the agricultural and mining sector;
- Expansion of the transport sector to service the mining.

4.3 HOUSING GOAL FOR THE TAMWORTH REGION

To support social inclusion and sustainability in the Tamworth Region by promoting housing of different types, size and tenure in suitable locations, at a range of prices within the reach of households of varying composition and financial capacity.

4.4 HOUSING OBJECTIVES FOR THE TAMWORTH REGION

Certain objectives and rationale have been identified for the development of an Affordable Housing Strategy.

Objective:

Facilitate partnerships between Government, private sector and community sector partners to increase the affordability of housing opportunities.

Rationale:

A key role for Council in the area of affordable housing is the partnering with other sectors to deliver affordable housing outcomes.

This role could take various forms, from bringing partners together to actively partnering with others to deliver affordable housing.

Objective:

Engage in affordable housing policy, consulting with appropriate stakeholders to identify and develop opportunities to increase the availability of affordable housing.

Rationale:

Delivering on affordable housing outcomes will require ongoing commitment.

Dealing with the issue will require a range of strategies to be implemented, from the broad to the specific.

Policy discussion of ongoing and new strategies that continue to be developed at National, State and Local levels.

A key role for Council in the area of affordable housing, identified through industry and stakeholder consultation, is providing leadership in addressing housing affordable issues.

Objective:

Seek to improve Council's systems, procedures and frameworks to facilitate better affordable housing outcomes.

Rationale:

Opportunities exist to encourage a greater diversity of housing stock and raise industry awareness of affordable housing opportunities.

Develop further controls aiming to facilitate affordable housing to improve outcomes.

4.5 GUIDING PRINCIPLES

There are a number of broad guiding principles that permeate the strategy as a whole, and influence activity at both the strategic and operational level. Subsidiary guiding principles are identified within each broad category. These include:

Community

A strong emphasis is placed on delivering the means by which all stakeholders in the Tamworth Region can benefit from, and participate fully, in the physical, economic, and social life of the area. In particular, key stakeholders should strive to encourage balanced

and sustainable new communities. Affordability is central to achieving this, and the strategy should strive to increase housing affordability through ensuring an efficient supply where development costs are kept to the minimum.

Furthermore, there are a number of target groups which the strategy should target in order to increase their access to affordable housing options. Subsidiary principles include:

- Encourage development in appropriate locations;
- Encourage socio-economic mix;
- Contribute to quality of life through enhancing urban form;
- Increase housing affordability through lowering development costs; and,
- Increase access to affordable housing.

Sustainability

The Strategy must be sustainable in environmental, economic, and social terms. Subsidiary principles include:

- Encouraging urban consolidation in appropriate locations;
- Minimising urban sprawl;
- Protecting good quality agricultural land; and
- Encouraging balanced, sustainable new communities.

Partnership

It is recognised that the Strategy will achieve more by adopting a joint, collaborative approach to addressing housing needs and realising opportunities.

5. IMPLEMENTATION AND MONITORING

5.1 IMPLEMENTATION

The Tamworth Regional Council commissioned the Tamworth Regional AHS, and is expected to play a lead role in implementation. However, implementing change cannot be achieved in isolation. An effective partnership between local and state government, and the variety of housing providers and stakeholders will be the key to success. In order to achieve a workable partnership and to deliver Strategy recommendations, an implementation group, an Affordable Housing Reference Group may be required to be established to coordinate and drive the implementation of the Strategy.

5.2 EVALUATION AND MONITORING

Monitoring the implementation of the housing strategy will enable Council to check that actions are being undertaken within the anticipated timeframe and to address any delays or implementation problems. It is also important to measure the effectiveness of these actions in addressing local housing needs.

Monitoring the strategy requires the collection of information about the way in which strategic actions are being carried out; and where possible, information about the impact of these actions.

The Tamworth Regional Council will oversee the AHS, and will:

- Monitor individual actions to check progress;
- Review progress against the overall AHS at twelve (12) monthly intervals;
- Evaluate the actions and the affordable housing strategy to assess effectiveness; and
- Act and make recommendations based on findings and outcomes.

Council may commit to the establishment of an Affordable Housing Reference Group. On the creation of the committee, evaluation and monitoring will be performed with input from the committee.

The Appendices provide a series of tables and figures based on RP Data reports of the housing market within the Tamworth region over the past twelve (12) months. These figures provide an indication of the median price of house and unit sales, and the capital growth for the city of Tamworth and localities. This information offers an overview of the housing market in relation to housing affordability and types of tenure. The suburbs within Tamworth City indicate a range of prices of properties for purchase and rent. Localities outside Tamworth provide affordable housing prices although are constrained by transport and employment opportunities. These tables are to be revised on the annual review of the AHS to report changes within the housing market which will contribute to future strategies within the Action Plan.

ACTION PLAN

The Tamworth Regional Council's Affordable Housing Strategy groups the Strategic Actions under four domains or areas of activity:

DOMAINS	STRATEGIC ACTIONS
1. Leadership, Advocacy and Community Development	<ul style="list-style-type: none"> • Encourage a diverse and sustainable range of housing in the Tamworth Region. • Continue to undertake research to identify housing affordability trends and issues. • Promote the advantages of the relative cost of developments in the Tamworth Region in comparison to other local government areas. • Analyse needs relating to adaptable housing. • Review of the future demand for affordable housing in the Region. • Investigation for the improvement of the regional public transport system. • Advocate the facilitation of affordable housing to the community.
2. Strategic Partnerships	<ul style="list-style-type: none"> • Encourage partnerships between the public, private and not-for-profit sectors.
3. Financial Incentives	<ul style="list-style-type: none"> • Develop and encourage incentive to promote affordable housing within the Tamworth Region.
4. Planning Mechanisms	<ul style="list-style-type: none"> • Develop planning mechanisms that facilitate opportunities for affordable housing.

1. LEADERSHIP, ADVOCACY AND COMMUNITY DEVELOPMENT

STRATEGIC ACTION:	Encourage a diverse and sustainable range of housing in the Tamworth Region.		
Action	Performance Indicators	Lead Responsibility	Time Frame
Introduce an annual reporting process for Council's Affordable Housing Strategy (Report on progress of Action Plan).	Annual review and evaluation co-ordinated by the designated officer with outcomes reported to Council annually.	Strategic Planning Division	2012 Annual reporting
Review and amend the Affordable Housing Strategy with regard to the action plan, relevant housing data and census information.	Annual review to record new actions and update figures and data in appendices of strategy.	Strategic Planning Division	2012 Annual Reporting
Build upon the Memorandum of Understanding signed with Housing NSW for the revitalisation of Coledale.	Continue relationship with Housing NSW to assist with the revitalisation of Coledale.	Strategic Planning Division	2011 - 2013

STRATEGIC ACTION:	Continue to undertake research to identify housing affordability trends and issues.		
Action	Performance Indicators	Lead Responsibility	Time Frame
Identify and determine gaps in existing housing data and undertake research according to need into housing related issues.	Data is readily available for reporting purposes.	Strategic Planning Division	2011 Ongoing
Identify land which is suitable for affordable housing in Council's land availability register.	Planning information is available to create reports.	Strategic Planning Division	2011 Ongoing

STRATEGIC ACTION:		Promote the advantages of the relative cost of developments in the Tamworth Region in comparison to other local government areas.		
Action	Performance Indicators	Lead Responsibility	Time Frame	
Collate relevant information to support the advantage of the Tamworth Region's affordable housing options.	Analysis of available information and communication to the community.	Strategic Planning Division Cultural and Community Services Division Tamworth Regional Development Corporation	2011 - 2012	

STRATEGIC ACTION:		Analyse target group needs relating to adaptable housing.		
Action	Performance Indicators	Lead Responsibility	Time Frame	
Review best practice in adaptable housing provision and determine appropriate parameters for the Tamworth Region in consultation with Council, community sector, service providers and industry. Research the specific needs of people with mobility and access issues to inform the TRLEP 2010 and TRDCP 2010. In collaboration with key stakeholders, promote 'adaptable' housing to the development industry.	Data from Council's Development and Approvals Division regarding adaptable housing initiatives.	Strategic Planning Division	Annual	

STRATEGIC ACTION:	Review of the future demand for affordable housing in the Region.		
Action	Performance Indicators	Lead Responsibility	Time Frame
Investigation of future economic drivers (such as the education and mining sectors) and the subsequent demand for affordable housing in the region.	Reporting of analysis and data on an annual basis.	Strategic Planning Division	2011 - 2012

STRATEGIC ACTION:	Investigation for the improvement of the regional public transport system.		
Action	Performance Indicators	Lead Responsibility	Time Frame
Partner with relevant transport providers to improve the transport system and reduce transportation issues and costs for people on low incomes with regard to better access to services and employment.	Support from transport providers regarding transport issues.	Strategic Planning Division Regional Services Directorate	On going

STRATEGIC ACTION:	Advocate the facilitation of affordable housing to the community.		
Action	Performance Indicators	Lead Responsibility	Time Frame
Undertake community consultation to assess affordable housing trends and issues and facilitate the exchange of relevant information and ideas with relevant stakeholders.	Conduct stakeholder workshops on annual basis and record / report trends and issues.	Strategic Planning Division	2012 On going

2. STRATEGIC PARTNERSHIPS

STRATEGIC ACTION:	Encourage partnerships between the public, private and not-for-profit sectors.		
Action	Performance Indicators	Lead Responsibility	Time Frame
<p>Develop partnerships and information exchange with other levels of government, neighbouring councils, housing peak bodies, investors, social housing providers, community and voluntary organisations to optimise the Council's access to information and opinion on:</p> <ul style="list-style-type: none"> • Housing needs in the community. • Affordable housing delivery models involving multi-sector participation, which leverage off federal and state housing assistance. • The potential for affordable housing projects to proceed utilising a partnership approach and a combination of resources. 	<p>Model for ongoing stakeholder consultation to be developed.</p>	<p>Strategic Planning Division</p> <p>Cultural and Community Services Division</p>	<p>2011 - 2012 Ongoing</p>
<p>Continue to liaise with State Government and other relevant housing providers to progress proposed and ongoing affordable housing developments.</p>	<p>Liaise with relevant agencies and housing providers.</p>	<p>Strategic Planning Division</p>	<p>2011 - 2012 Ongoing</p>

3. FINANCIAL INCENTIVES

STRATEGIC ACTION:	Develop and encourage incentive to promote affordable housing within the Tamworth Region.		
Action	Performance Indicators	Lead Responsibility	Time Frame
Lobby the Federal and State governments regarding affordable housing opportunities.	Allocation and application of programs offered by Federal and State Government.	Strategic Planning Division	2011- 2012 Ongoing
Investigation of types of incentives that may be available and offered in relation to affordable housing.	Report on the outcomes of these investigations including opportunities and constraints of the application of incentives.	Strategic Planning Division Corporate and Governance	2011 - 2012
In response to specific proposals, the Council to assess and consider the potential to provide Council-owned land to affordable housing developments in strategic partnership arrangements.	Assessment and consideration on a project – by – project basis.	Strategic Planning Division Business and Economic Development	Ongoing

4. PLANNING MECHANISMS

STRATEGIC ACTION:	Develop planning mechanisms that facilitate opportunities for affordable housing.		
Action	Performance Indicators	Lead Responsibility	Time Frame
Ensure efficient development approval processing and apply “fast track” systems to certain forms of development that will help address affordability and housing stress issues.	Monitoring of TRDCP 2010 and the provisions relevant to affordable housing.	Strategic Planning Division Development Approvals Division	Ongoing
Pursue Coledale Revitalisation Strategy in partnership with Housing NSW and the adoption of the Urban Renewal Master Plan.	Coledale Urban Renewal Master Plan adopted by Council.	Strategic Planning Division	2011 - 2012 Ongoing
Investigate the scope of a developer contribution system to achieve affordable housing outcomes. Investigate the required procedure for the inclusion of affordable housing in Planning Agreements.	Review Council’s Section 94 plan to determine whether affordable housing outcomes may be included.	Strategic Planning Division (Section 94 Planner)	2011 – 2012
Advocate with State government for appropriate state planning policies which support local affordable housing strategies.	Liaise with NSW Department of Planning and report on outcomes.	Strategic Planning Division	Ongoing

APPENDICES

Appendix 1

ACRONYMS AND GLOSSARY REFERENCES

ACRONYMS

ABS	Australian Bureau of Statistics
AHS	Affordable Housing Strategy
CSHA	Commonwealth State Housing Agreement
CRA	Commonwealth Rental Assistance
GMR	Greater Metropolitan Region
LGA	Local Government Area
TRLEP 2010	Tamworth Regional Local Environmental Plan 2010
TRDCP 2010	Tamworth Regional Development Control Plan 2010

GLOSSARY REFERENCES

Adaptable and accessible housing

'Adaptable Housing' refers to the means of designing a house/unit that enables easy and relatively cheap adaptation to make it fully comply with access standards (refer AS 4299 Adaptable Housing - Class C). This housing is designed in such a way that it can be easily modified in the future to meet changing needs of occupants.

Affordable housing refers to housing offered at a price or rent that is within the means of lower income households, and is appropriate to their needs. Affordable housing may be produced in the market or through the non profit sector, and is usually subsidised in some way.

Affordable Housing Strategy

A plan of action to encourage provision of a range of housing that aims to meet the existing and future housing needs of the local community.

Density Bonus

This is used to increase the supply of affordable housing and permits developers to increase the area or number of units allowed on a piece of property if they agree to restrict the rents or sales prices of a certain number of the units for low income or senior households. The additional cash flow from these units offsets the reduced revenue from the affordable units.

Housing affordability

The rent or purchase price of housing that is appropriate to the needs of a household compared to the capacity of that household to pay, which is usually measured by the level of household income.

Housing provider

A public, private or not-for-profit agency that provides housing services.

Housing Stress

Housing stress describes a situation where the cost of housing (either as rental, or as a mortgage is high relative to household income. It may also be used to describe inadequate housing for a proportion of the population.

Inclusionary zoning

This involves the incorporation of provisions within a planning instrument requiring the inclusion of certain uses or facilities as a mandatory requirement for development approval. It can be used to require that a development include a component of affordable housing or a monetary contribution towards the provision of this type of housing.

Income definitions: very low, low and moderate income households

A very low income household is defined as having 50% or less of median household income.

Low income households are those with between 50% and 80% of median household income.

Moderate income households have income between 80% and 120% of median household income.

Not-for-profit organisation

A non-government organisation which does not distribute profits.

Partnerships

Partnerships bring together representatives from different sectors and different communities of interest to agree and work towards common goals. Partnerships vary greatly in how they are established and resourced and how they operate. Each partner adds value to the project in some way.

Planning agreement

A voluntary agreement between a planning authority (or authorities) and a developer under which the developer agrees that as part of a development proposal or rezoning that a monetary, land or other contribution will be made towards an agreed public purpose. The Environmental Planning and Assessment Amendment (Development Contributions) Act 2005 sets out certain provisions regulating the making and implementation of certain planning agreements. May also be referred to as Developer Agreements.

Social housing

Forms of subsidised housing, usually rental, for designated households.

In Australia includes:

- Public housing: Social housing owned and operated by public agencies.
- Community housing: Social housing managed (and sometime owned) by a not for profit community based organisation.
- Indigenous community housing: Social housing owned and (usually) managed by indigenous community organisations.

Sustainable development

Activity that achieves mutually reinforcing economic, social and environmental benefits without compromising the needs of future generations.

Target group

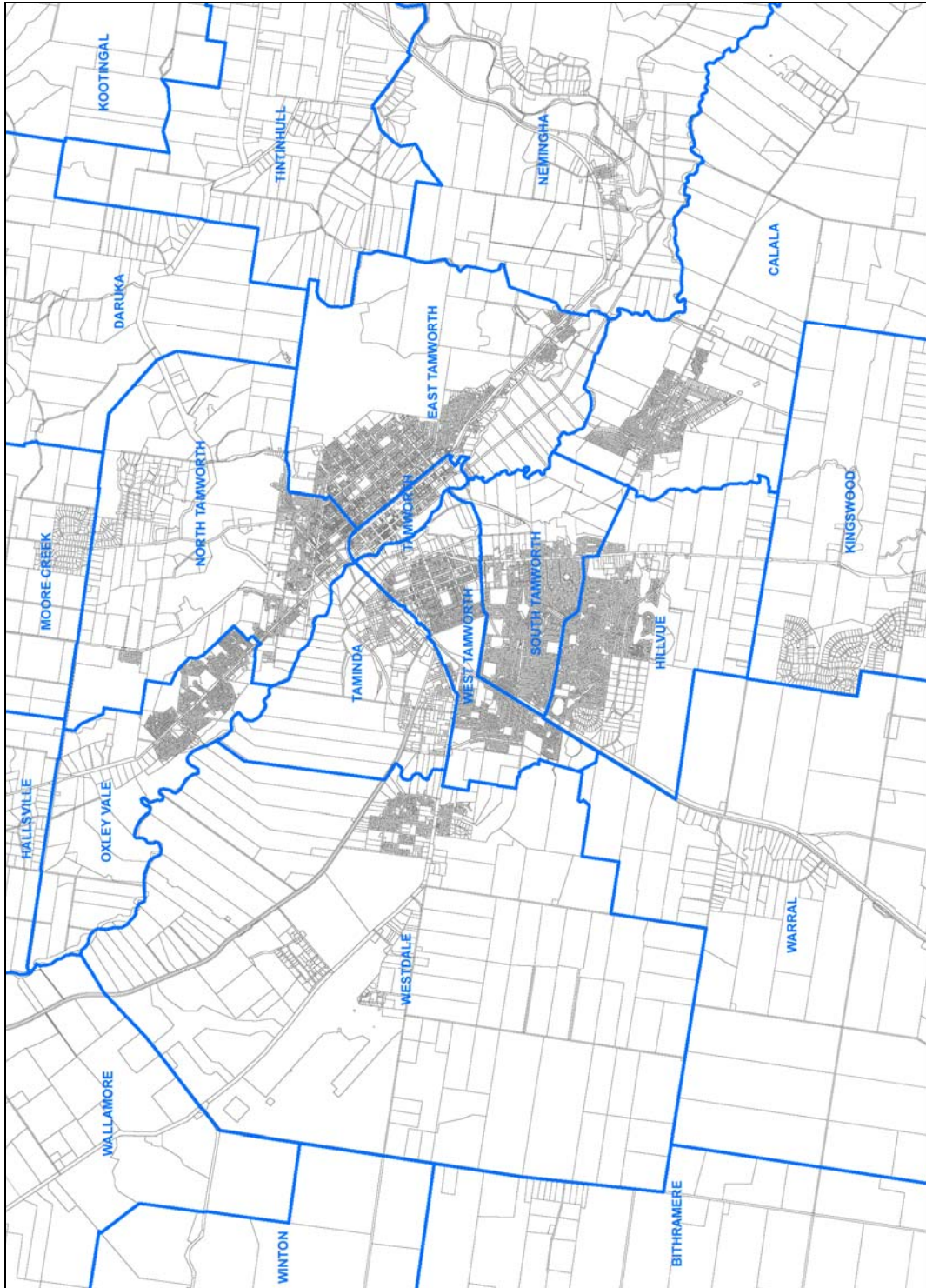
The designated group for which a housing program or project is intended.

Yield

The annual rate of return on an investment, expressed as a percentage.

Appendix 2

MAP OF RP DATA – TAMWORTH URBAN SUBURBS



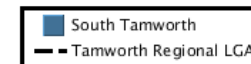
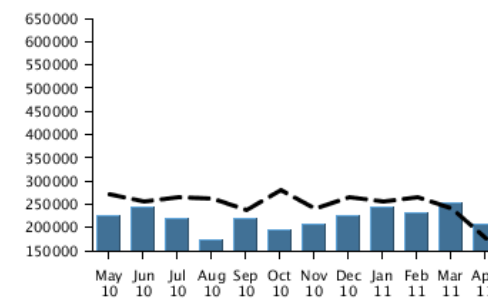
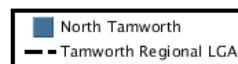
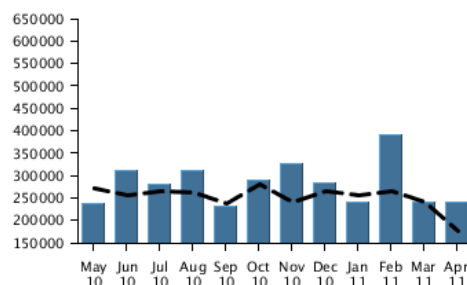
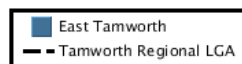
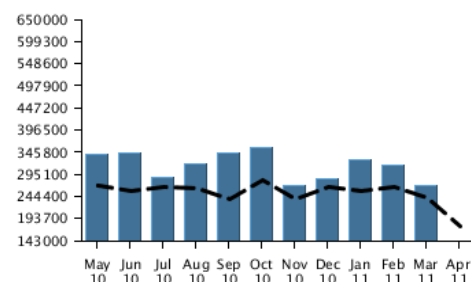
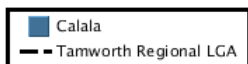
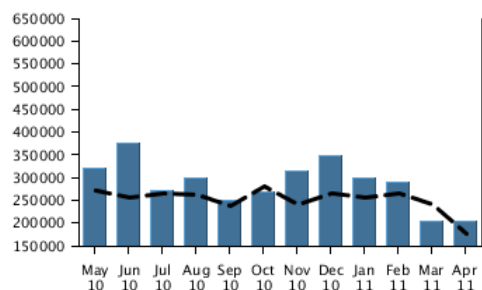
RECENT MEDIAN HOUSE SALES PRICES - TAMWORTH

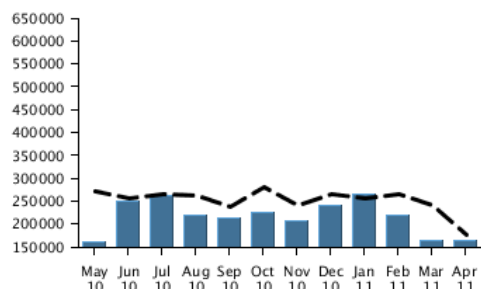
Period	Calala \$	East Tamworth \$	North Tamworth \$	South Tamworth \$	West Tamworth \$	Oxley Vale \$	Westdale \$	Hillvue \$	Tamworth Regional LGA \$
May 2010	320,000	340,000	237,000	255,000	161,000	295,000	287,500	320,000	270,000
June 2010	376,500	345,000	310,000	245,000	250,000	265,000	260,000	345,000	255,000
July 2010	270,000	288,245	280,000	220,000	262,000	260,000	251,000	370,000	265,000
August 2010	300,000	320,000	310,000	172,500	220,000	268,650	260,000	325,000	261,250
September 2010	249,000	345,000	230,000	218,000	213,750	237,500	258,500	350,000	238,000
October 2010	268,000	355,000	289,500	193,000	226,000	261,000	255,000	345,000	280,000
November 2010	313,157	270,000	326,250	207,500	207,000	288,000	255,000	387,000	239,000
December 2010	348,000	286,000	282,500	225,000	240,000	252,500	283,500	350,000	265,000
January 2011	297,000	327,000	242,000	242,500	265,000	266,000	260,000	312,000	255,000
February 2011	290,000	315,000	392,000	230,000	217,500	312,500	235,500	275,750	265,000
March 2011	203,000	270,000	240,000	254,000	165,000	312,500	235,500	357,500	240,000
April 2011	203,000	143,000	240,000	208,000	165,000	312,500	235,500	357,500	175,500
Average Median Price	286,471	300,354	281,604	222,542	216,021	277,596	256,417	341,229	250,729

Note: These figures were sourced from reports creation on the 27th April 2011.

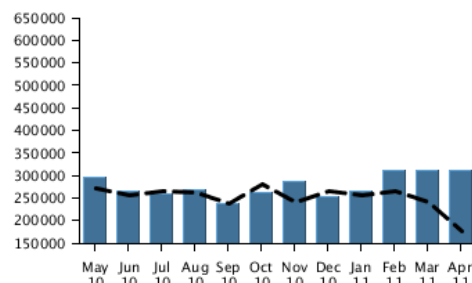
If a sale has occurred within a particular month, then the previous median price is repeated until a sale occurred. As indicated in the above tables.

A repetition of the same figure may indicate that sale information has not been released for the month.

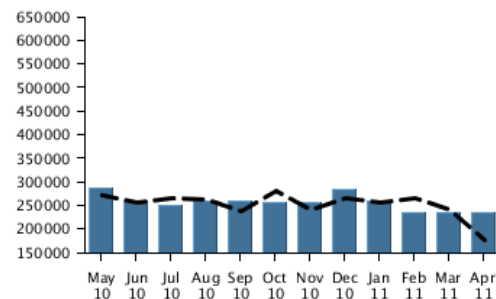




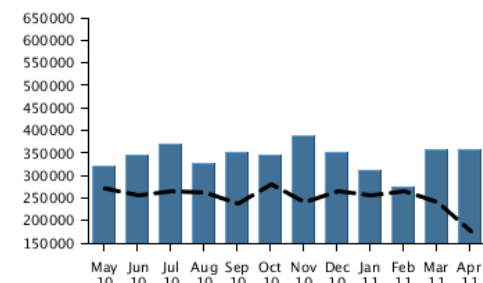
■ West Tamworth
- - Tamworth Regional LGA



■ Oxley Vale
- - Tamworth Regional LGA



■ Westdale
- - Tamworth Regional LGA



■ Hillvue
- - Tamworth Regional LGA

RECENT MEDIAN UNIT SALES PRICES - TAMWORTH

Period	Calala \$	East Tamworth \$	North Tamworth \$	South Tamworth \$	West Tamworth \$	Oxley Vale \$	Westdale \$	Hillvue \$	Tamworth Regional LGA \$
May 2010	139,000	330,000	165,000	247,500	158,750	189,000	265,000	266,500	247,500
June 2010	139,000	177,500	179,000	116,500	158,750	189,000	265,000	266,500	179,000
July 2010	139,000	136,000	179,000	116,500	144,500	185,000	265,000	266,500	140,000
August 2010	139,000	136,000	177,500	180,000	242,500	185,000	265,000	266,500	210,000
September 2010	139,000	195,000	182,500	87,500	172,000	185,000	265,000	266,500	175,500
October 2010	139,000	180,000	182,500	206,500	172,000	185,000	265,000	232,500	159,000
November 2010	139,000	191,000	275,000	206,500	270,000	185,000	265,000	232,500	251,250
December 2010	139,000	191,000	275,000	154,500	141,000	185,000	265,000	232,500	180,000
January 2011	139,000	191,000	302,500	154,500	219,000	185,000	265,000	232,500	260,750
February 2011	139,000	131,500	302,500	154,500	219,000	185,000	265,000	232,500	131,500
March 2011	139,000	131,500	151,000	230,000	219,000	185,000	265,000	232,500	230,000
April 2011	139,000	131,500	151,000	230,000	219,000	185,000	265,000	232,500	230,000
Average Median Price	139,000	176,833	210,208	173,708	194,625	185,667	265,000	246,667	199,542

Note: These figures were sourced from reports creation on the 27th April 2011.

If a sale has occurred within a particular month, then the previous median price is repeated until a sale occurred. As indicated in the above tables.

A repetition of the same figure may indicate that sale information has not been released for the month.

CAPITAL GROWTH MEDIAN PRICES (HOUSES) - TAMWORTH

Period	Calala	East Tamworth	North Tamworth	South Tamworth	West Tamworth	Oxley Vale	Westdale	Hillvue	Tamworth Regional LGA
Period	% Change	% Change	% Change	% Change	% Change	% Change	% Change	% Change	% Change
2001	4.8	5.9	11.1	-6.9	5.9	4.5	19.8	18.2	7.1
2002	16.8	14.8	22.9	23.7	14	21.3	14.4	23.9	21
2003	17.6	25.4	15.3	27.2	30.4	22.8	13	25.9	16.1
2004	25	20.7	27.8	22.1	30.1	20.6	29.8	5.2	30.5
2005	1.9	3.8	1.3	9.3	-6.1	11.4	16.2	13.8	9.1
2006	18.6	1.8	11.4	3.1	12.3	-6.5	5.7	-1.3	4.8
2007	9.4	9.1	-2	2.1	-0.4	16	-5.3	2.3	4.5
2008	-6.9	9.7	2.1	-1.7	-6.5	2.8	2.2	-3.9	-0.2
2009	4.2	-13.4	1.4	1.9	14.9	5.3	0.9	6.7	2.8
2010	8.3	6.9	13.7	3.4	15.5	3.3	7.2	5.3	7.2

CAPITAL GROWTH MEDIAN PRICES (UNITS) - TAMWORTH

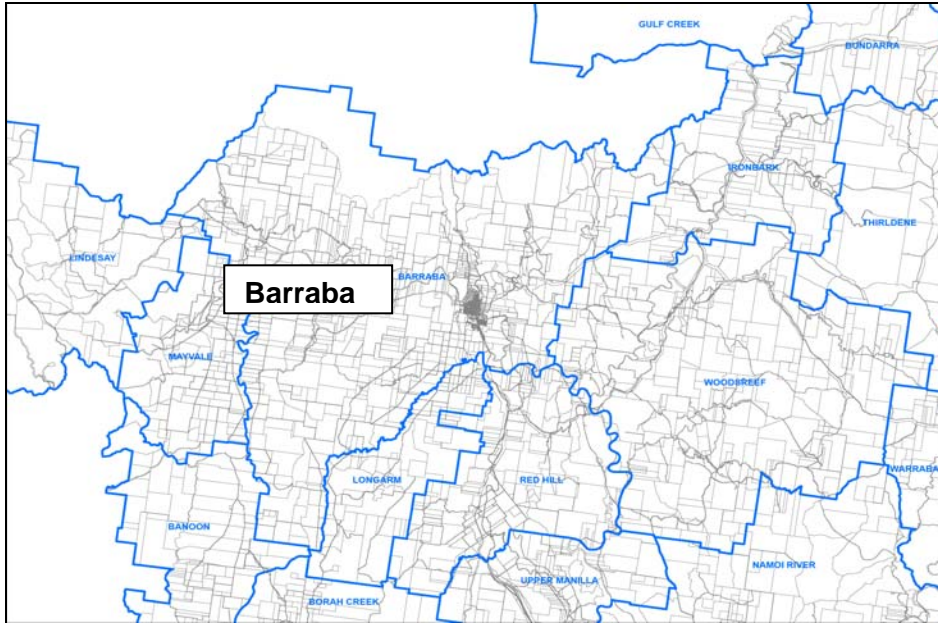
Period	Calala	East Tamworth	North Tamworth	South Tamworth	West Tamworth	Oxley Vale	Westdale	Hillvue	Tamworth Regional LGA
Period	% Change	% Change	% Change	% Change	% Change	% Change	% Change	% Change	% Change
2001	0	5	-7.8	8.7	0.3	7.4	0	7.4	2.3
2002	185.5	59.5	7.5	17.7	-7.4	13.5	0	52	23.2
2003	-42.7	-3.1	44.6	10.5	52.9	16.3	0	7	22
2004	100	15.8	14.9	40.5	7.7	28.8	0	-12.9	12.8
2005	-2.8	12.4	13.9	-4	28.5	85.6	0	68.2	12.7
2006	34.1	-3.7	-2.8	2.7	16.7	-44.8	154.1	-35.7	-1.2
2007	-37.2	15.8	27.4	7.4	22.6	0	0	6.3	22.8
2008	0	-4.9	-20.4	-9.1	-34.5	68.5	-27.7	47.1	-14.6
2009	76.3	2.2	16	19.7	10.4	-32	47.2	-12	3.1
2010	-46.5	-13	2	-14.4	-8.2	-2.1	0	27.8	0.3

Note: These figures were sourced from reports creation on the 27th April 2011.

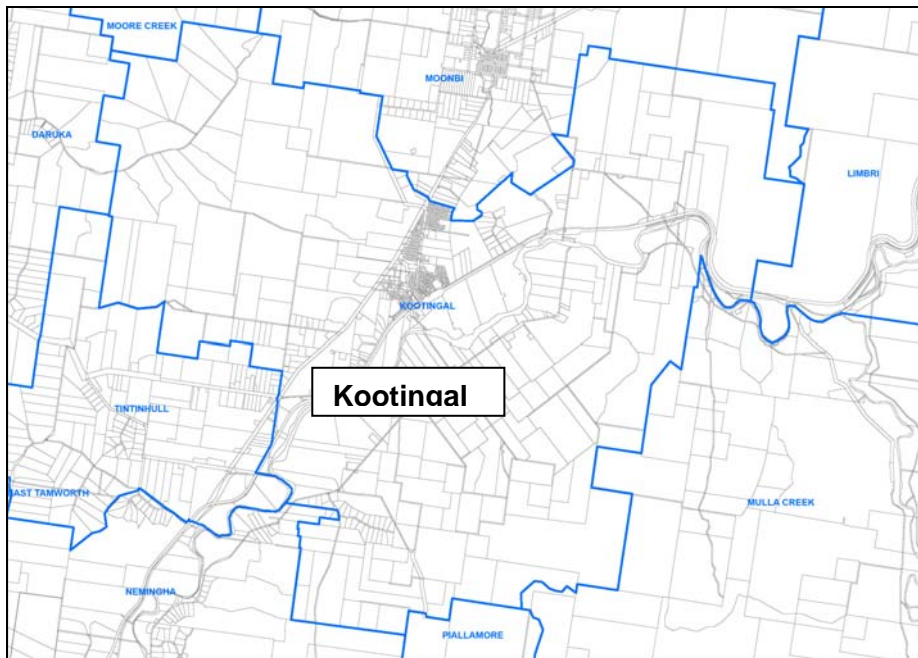
Capital growth: A capital gain is a profit that results from investments into a capital asset, such as real estate, which exceeds the purchase price. It is the difference between a higher selling price and a lower purchase price, resulting in a financial gain for the investor.

Appendix 3

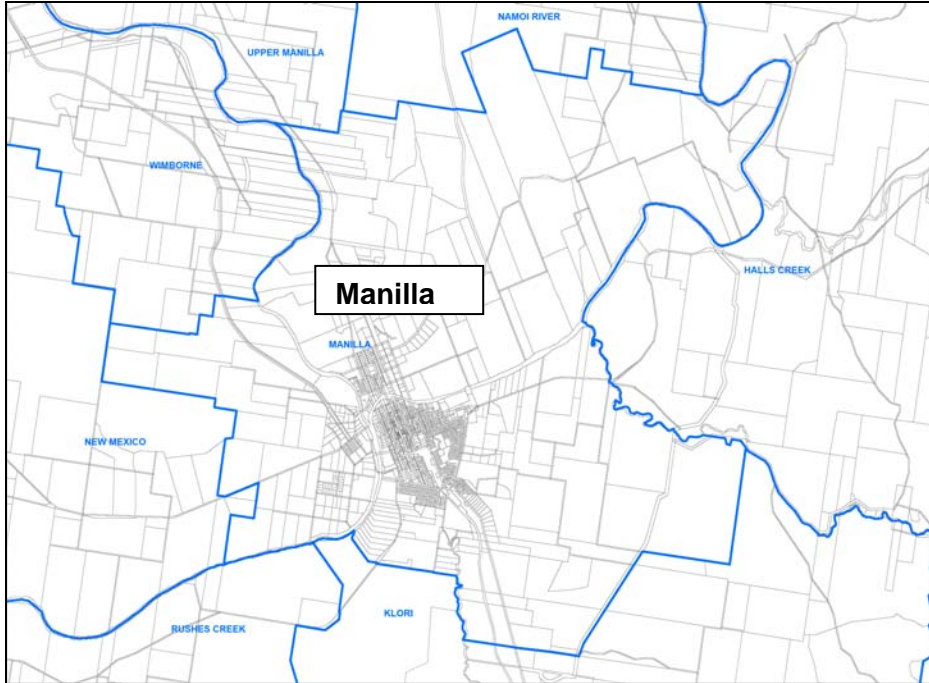
MAPS OF RP DATA - REGIONAL LOCALITIES



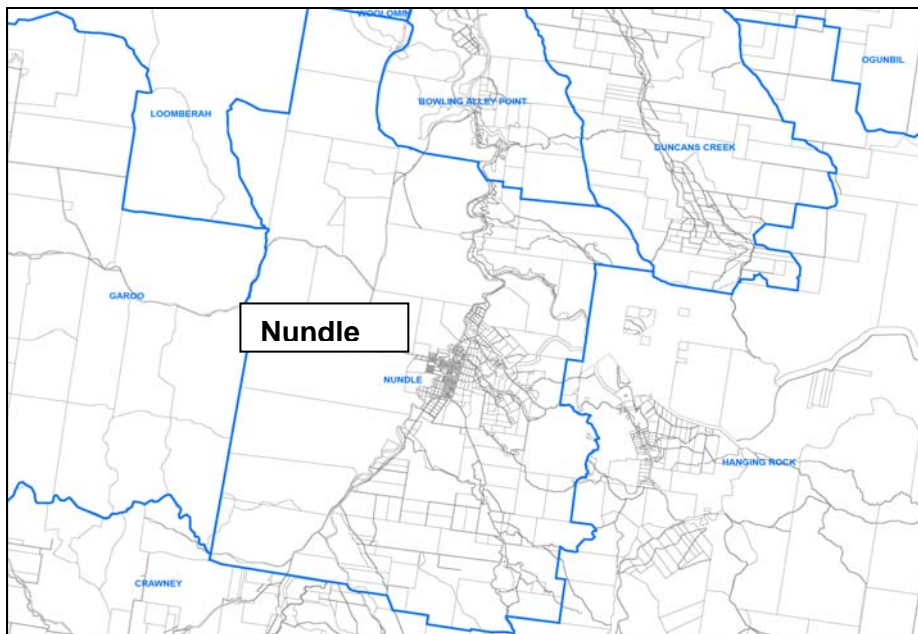
Locality map for Barraba



Locality map for Kootingal



Locality map for Manilla



Locality map for Nundle

RP DATA – HOUSING PRICES INFORMATION

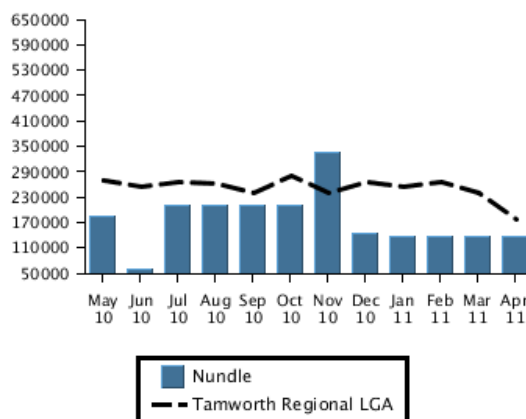
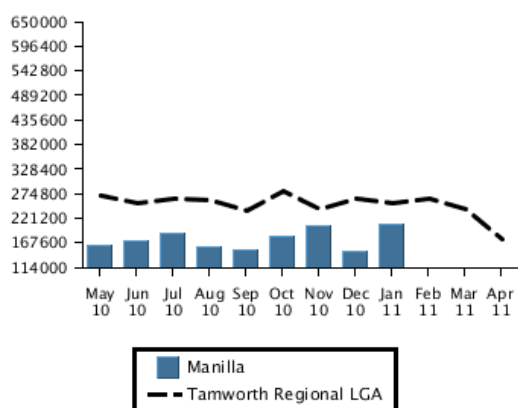
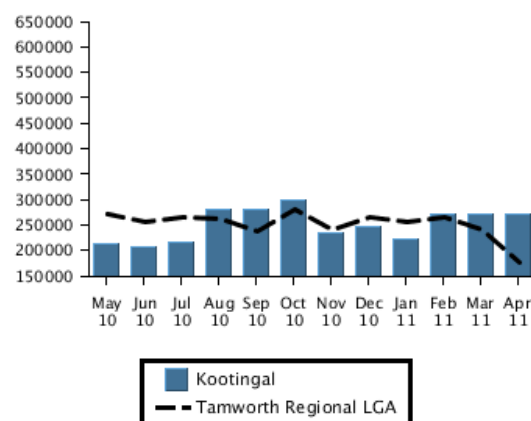
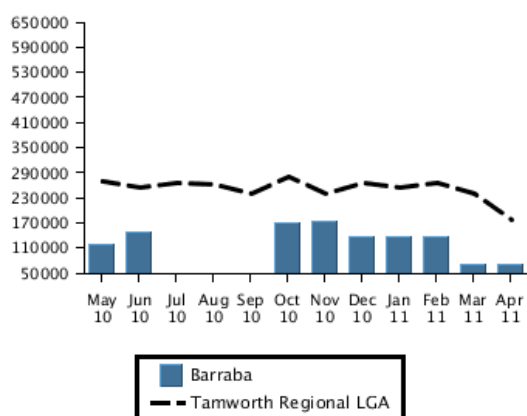
RECENT MEDIAN HOUSE SALES PRICES - REGIONAL LOCALITIES

Period	Barraba \$	Kootingal \$	Manilla \$	Nundle \$	Tamworth Regional LGA \$
May 2010	118,000	212,250	162,500	185,000	270,000
June 2010	148,000	207,500	172,000	60,000	255,000
July 2010	10,000	215,000	187,500	210,000	256,000
August 2010	10,000	281,500	158,750	210,000	261,250
September 2010	10,000	281,500	153,000	210,000	238,000
October 2010	170,000	297,500	180,000	210,000	280,000
November 2010	175,000	235,000	206,000	335,000	239,000
December 2010	136,000	246,000	148,000	145,000	265,000
January 2011	136,000	222,000	208,000	135,000	255,000
February 2011	136,000	271,000	114,000	135,000	265,000
March 2011	70,000	271,000	114,000	135,000	240,000
April 2011	70,000	271,000	114,000	135,000	175,500
Average Median Price	99,083	250,938	159,813	175,417	250,729

Note: This data was sourced from reported created on the 27th April 2011.

If a sale has occurred within a particular month, then the previous median price is repeated until a sale occurred. As indicated in the above tables. A repetition of the same figure may indicate that sale information has not been released for the month.

RECENT MEDIAN HOUSE SALES PRICES – GRAPH FORMAT

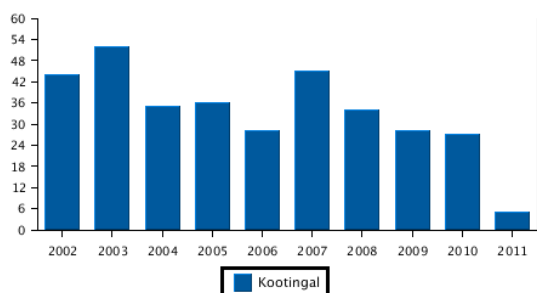


RECENT MEDIAN UNIT SALES PRICES - REGIONAL LOCALITIES

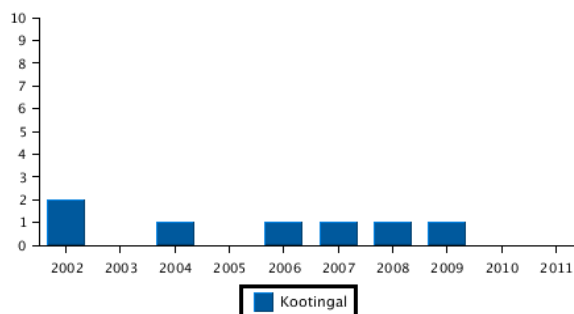
Period	Barraba \$	Kootingal \$	Manilla \$	Nundle \$	Tamworth Regional LGA \$
Average Median Price	49,000	202,000	86,500	0	199,542

Note: There were no unit sales recorded for Nundle within this period.

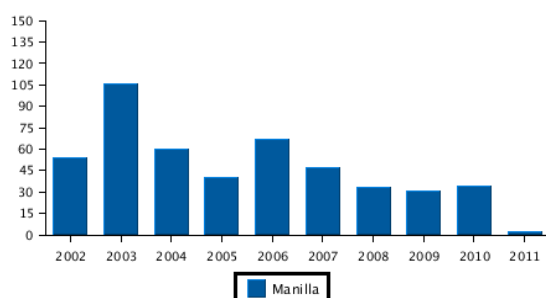
NUMBER OF HOUSE SALES PER ANNUM IN LOCALITIES



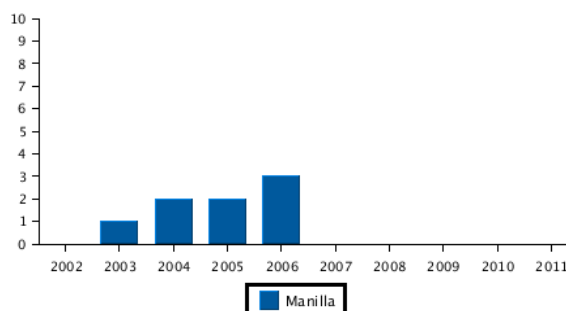
Kootingal – Number of House sales per annum



Kootingal – Number of Unit sales per annum



Manilla – Number of House sales per annum



Manilla – Number of Unit sales per annum

Note: House sales per annum were not recorded by RP Data for Barraba and Nundle.

CAPITAL GROWTH MEDIAN PRICES (HOUSES) - REGIONAL LOCALITIES

Period	Barraba	Kootingal	Manilla	Nundle	Tamworth Regional LGA
Period	% Change	% Change	% Change	% Change	% Change
2001	46.5	15.3	1.9	3	7.1
2002	23.5	2	37.3	-22.1	21
2003	10.5	40	4	107.5	16.1
2004	40	28.6	33.4	2.3	30.5
2005	21.4	3.9	33.7	6.7	9.1
2006	6.3	9.1	-7.1	17.9	4.8
2007	-11.5	2	15.4	6	4.5
2008	34.4	-1.4	3.3	8.3	-0.2
2009	-9.3	4.4	9.7	-23.1	2.8
2010	51.8	5.1	-6	72	7.2

RP DATA – RENTAL INFORMATION

RP Data has broken down the Tamworth City area into suburbs.

Current Median House Rental Prices for Urban Localities

Suburb	Quantity	No of bedrooms	Average Lowest Rent Per week \$	Average Highest Rent Per week \$	Median Rent Per week \$	Average Rent Per week \$	Average Yield %
Calala	37	3-5	298.00	395.00	329.00	336.00	11.8
East Tamworth	69	2-5	280.00	447.00	300.00	316.00	6.8
North Tamworth	48	1-4	270.00	366.00	284.00	302.00	7.7
South Tamworth	72	1-5	235.00	278.00	269.00	264.00	8.6
West Tamworth	70	1-4	186.00	296.00	230.00	237.00	7.9
Oxley Vale	53	2-4	251.00	317.00	300.00	296.00	8
Westdale	21	3-4	280.00	345.00	290.00	292.00	8.8

Current Median Unit/Flat/Townhouse Rental Prices for Urban Localities

Suburb	Quantity	No of bedrooms	Average Lowest Rent Per week \$	Average Highest Rent Per week \$	Median Rent Per week \$	Average Rent Per week \$	Average Yield %
Calala	13	2-3	222.00	304.00	259.00	268.00	9
East Tamworth	43	1-3	168.00	320.00	230.00	232.00	6
North Tamworth	27	1-3	229.00	311.000	230.00	245.00	6.6
South Tamworth	44	1-3	161.00	232.00	187.00	186.00	5.1
West Tamworth	23	1-3	212.00	258.00	230.00	221.00	7.1
Oxley Vale	6	2-4	250.00	279.00	219.00	228.00	5.5
Westdale	0	0	0	0	0	0	0

Note: Reports were developed on 27th April 2011 which listed the houses and units available for rent on this day. Suburbs vary in area and population – Refer to Appendix 1 for suburb boundaries.

APPENDIX 6

COMMUNITY PROFILE INFORMATION

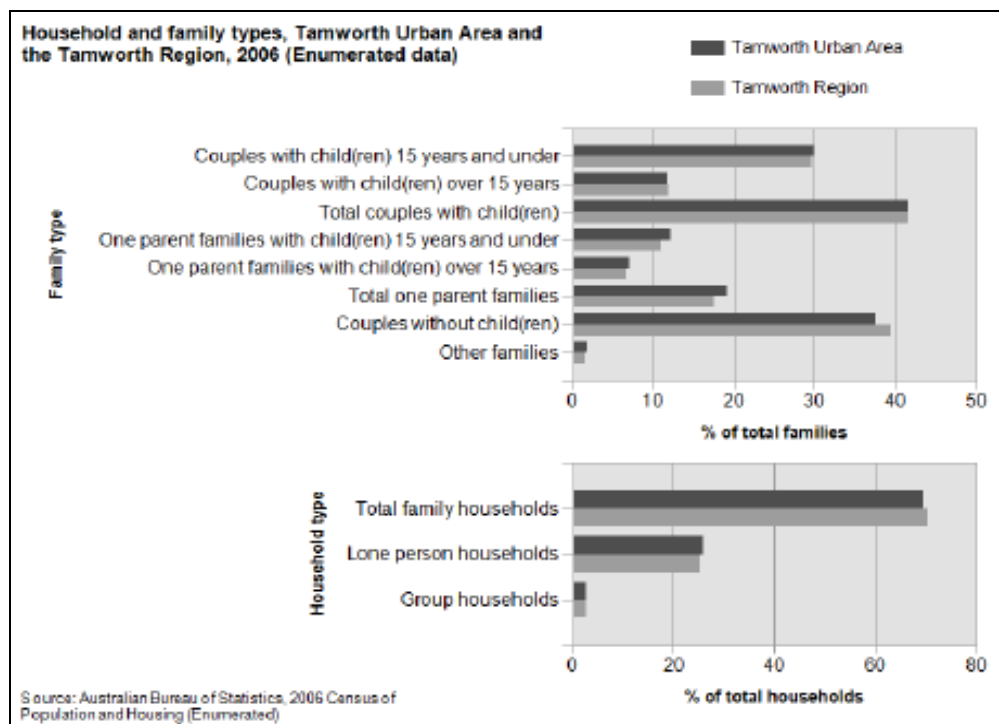
Types of Households

The Household and Family structure of the population is an indicator of an area's residential role and function (relating to the types of housing markets attracted to the area). Analysis of the **family types** in Tamworth Urban Area in 2006 compared to Tamworth Region shows that there was a similar proportion of couple families with child(ren) but a larger proportion of one-parent families.

Family households accounted for 69.5% of total households in Tamworth Urban Area while lone person households comprised 26.0%, (70.2% and 25.3% respectively for Tamworth Region).

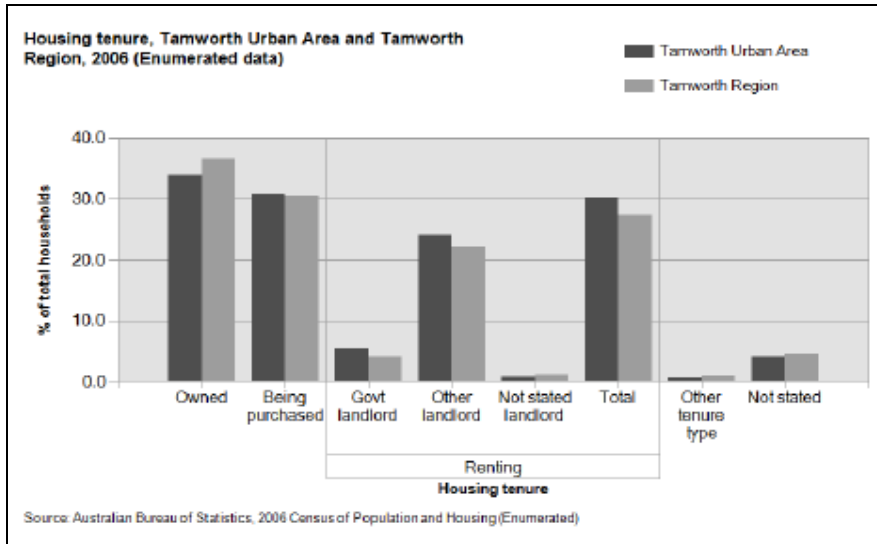
Between 2001 and 2006 in Tamworth Urban Area, there was an increase in the number of Family households (473), an increase in lone person households (328) and a decrease in group households (-39).

The size of households in general follows the life-cycle of families. Households are usually small at the stage of relationship formation (early marriage), and then increase in size with the advent of children. They later reduce in size again as these children reach adulthood and leave home. However, household size can also be influenced by a lack, (or abundance) of affordable housing. Further, overseas migrants and indigenous persons often have a tradition of living with extended family members and/or other families.



Tenure

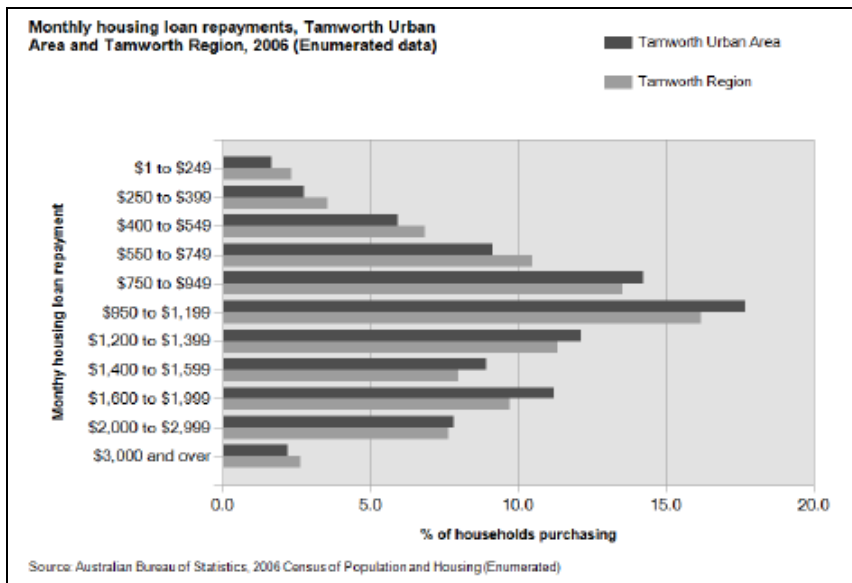
Analysis of the housing tenure of the population of Tamworth Urban Area in 2006 compared to Tamworth Region shows that there was a smaller proportion of households who owned their dwelling; a similar proportion purchasing their dwelling; and a larger proportion who were renters. Overall, 34.0% of the population owned their dwelling; 30.8% were purchasing, and 30.3% were renting, compared with 36.6%, 30.6% and 27.3% respectively for Tamworth Region.



Tamworth Regional Council Community Profile 2011

Monthly Housing Repayments

This data is indicative of the residential role and function of an area and is directly related to the value of residential property in an area. When viewed with household income data it may also be indicative of the level of 'housing stress' households in the community are under. In 'mortgage belt' areas it is expected that households will be paying a higher proportion of their income on their housing compared to well established areas. Overall, 10.0% of households were paying high mortgage repayments, and 33.7% were paying low repayments, compared with 10.2% and 36.6% respectively in Tamworth Region.



Tamworth Regional Council Community Profile 2011