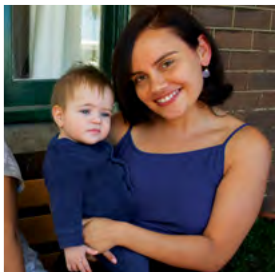
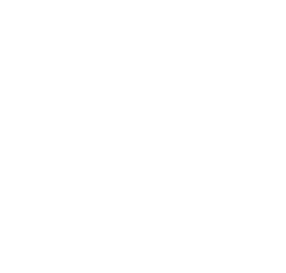




Housing 2041

NSW Housing Strategy





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Warning: Aboriginal and Torres Strait Islander peoples should be aware that this document may contain images or names of people who have since passed away.

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Message from the minister



People are at the heart of any housing strategy. That is why we strive to get housing right—so that all people, at all stages of their lives, can access the right type of housing at the right time.

As Minister for Water, Property and Housing and Member for Oxley, I recognise that a place to call home is central to our lives. Living in a secure, comfortable and affordable home is important to our wellbeing. I have seen how it positively shapes the community and environment around us. My priority is to have keys in doors for as many people in NSW as possible.

Good housing can have long-lasting, life-changing effects. I am proud to launch *Housing 2041*, a whole-of-government housing strategy with a 20-year vision for the people of NSW. Our commitment to this vision comes to life with the NSW Budget 2020-21 announcements that see record funding for more social housing and homelessness services, so that more individuals and families live in a safe and secure home.

We know that NSW has faced unprecedented challenges, from devastating drought to brutal bushfires and the impacts of a global health pandemic. Together, during this uncertainty, NSW and the nation have drawn on reserves of strength to brave the social, economic and environmental impacts of these events. The NSW Government continues to deliver a host of measures and restrictions to help rebuild the economy and ensure the state is resilient into the future. Part of this resilience starts at home, in a place of stability and affordability that can weather the storm.

While the long-term impact of COVID-19 is still unfolding, we know that this continues to cause uncertainty across many areas of our community, and housing is no different. I am aware of early evidence that the increased ability to work from home has had a dramatic and unexpected knock-on effect to some regional NSW housing markets as people from metropolitan areas swap the city for the many benefits of regional life. This demand has created supply and affordability problems, making it difficult for local residents to find suitably priced housing. I know that in some communities, locals are having to move away from the communities they love as they search for better value.

Housing 2041 is our opportunity to plan for and deliver housing that supports security, comfort, independence and choice. The strategy draws on the expertise of NSW Government partners and stakeholders, including local governments, the housing and community sector, and developers, to name a few. Most importantly, it has been guided

by the community—people across NSW who have had a say in crafting *Housing 2041* and its first action plan.

Our 20-year commitment to achieving secure, comfortable, diverse, affordable, and resilient housing begins with the 2021-22 Action Plan, which sits alongside *Housing 2041*, and is structured around five priority areas for NSW Government. Actions for these priority areas will establish a strong foundation to improve housing outcomes and housing choice for the people of NSW. Some key actions include:

- establishing a housing evidence centre to provide better guidance and a more collaborative approach to housing data and information, and to support evidence-based decision-making that achieves the housing strategy principles
- developing an agreed evidence base for the benefits of universal design to meet the diverse needs of NSW households, and promote sustainable and energy-efficient homes by adopting smart technologies
- increasing security of tenure in private or public rental to ensure renting becomes a more secure, longer-term housing option
- continuing to modernise and invest in our social housing portfolio, including building mixed tenure communities to support housing affordability and deconcentration
- testing new housing types, tenures and delivery models to demonstrate best practice on government-owned land
- strengthening partnerships and collaboration with councils for profit and not-for-profit developers and communities to deliver housing.

As the type of housing we choose to call home changes over time to reflect our different aspirations and lifestyles, we will continue to update and prepare new action plans. These will enable us to adapt to changing circumstances, emerging evidence and, importantly, the expectations of the people of NSW. This flexible approach means we can remain resilient in our housing responses over the next two years, 20 years and into the future.

**The Hon. Melinda Pavey,
Minister for Water, Property and Housing**

Acknowledgement of Country



The NSW Department of Planning, Industry and Environment acknowledges that it stands on Country that always was and always will be Aboriginal land.

We acknowledge the Traditional Custodians of the land and waters, and we show our respect for Elders past, present and emerging. We are committed to providing places in which Aboriginal people are included socially, culturally and economically through thoughtful and collaborative approaches to our work.

Executive summary

A 20-year vision for NSW housing

Housing 2041 represents a 20-year vision for housing in NSW. It embodies the government's goals and ambitions to deliver better housing outcomes by 2041—housing in the right locations, housing that suits diverse needs and housing that feels like home.

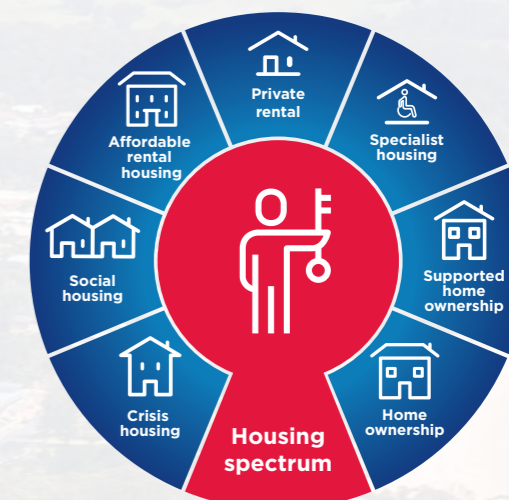
Housing needs change over the course of our lives, reflecting our different aspirations and lifestyles, as well as the economic, environmental and social conditions of the day. All of these factors play a part in influencing our housing choices and the decisions we make and, in turn, the way we plan for and shape the character of our communities.

What was expected of housing in Australia 50 years ago is significantly different from the needs, preferences and community expectations of housing today. People can find the right type of housing through both renting and owning a home. As future generations continue to enter the housing market, there will continue to be demand for new and alternative types of housing.

For the next 20 years, *Housing 2041* will benefit people across the housing spectrum, from those temporarily without a home to those seeking housing that better suits their needs. *Housing 2041* approaches housing solutions holistically, looking at population patterns, economic and environmental impacts, and other trends that affect the way we live.

By 2041, we expect more children and young people aged 15–24 years to be living in NSW. As young people move towards independence, meeting their diverse needs will become critical, owing to recent sustained growth in house prices, along with a decline in real income. Housing will also need to adapt to the growing share of older people within the NSW community, and there is a need to ensure housing design is accessible to suit people with disability. Moreover, understanding the importance of culture and kinship obligations is essential to support and improve the housing outcomes for Aboriginal people, families and communities.

Today, in the current social and economic climate, the NSW Government has an important role to play in the provision of social and affordable housing solutions, including through the use of government-owned land. We know that safe, secure and affordable housing contributes to physical and mental health benefits and positive wellbeing outcomes. By investing in housing on government-owned land, we can deliver more social housing and improve housing affordability for our communities. Similarly, responses to homelessness have the potential to contribute to reduced healthcare costs, reduced crime and improved outcomes for employment or education opportunities. By providing more direct investment, the NSW Government can support transition pathways across the housing spectrum.



Housing 2041 helps facilitate the delivery of housing in the right locations, addressing the needs of people living in metropolitan and regional NSW. By supporting innovative approaches to housing solutions, the NSW Government will aim to deliver housing projects that increase affordability and test new ways of living. Over the next 20 years, there will be a focus on housing security, on delivering better support to those in housing crisis and on improving the experience of people in the private rental market. Greater housing choice will be supported through better housing design that supports human and environmental health, delivering homes in the right places and with good design outcomes for communities.

Promoting the innovation and delivery of effective housing solutions requires a research agenda. The NSW Government will take the lead in piloting environmental-performance smart technologies and in promoting sustainable housing design as the 'new norm'. This will help ensure the built environment can adapt to changing climates and environmental conditions.

NSW will have housing that supports security, comfort, independence and choice for all people at all stages of their lives.

20-YEAR VISION

People and communities have:

- access to housing security, diversity and support, irrespective of whether they live in metropolitan or regional areas
- choices that enable them to afford a home without compromising on basic needs
- support and opportunity in differing circumstances, including people in crisis, social housing residents, private rental tenants and those who aspire to home ownership.

Homes in NSW are:

- accessible and suitable for different stages of life or changing circumstances
- connected to local facilities, jobs and social networks, with infrastructure, services and spaces that people need to live sustainably
- designed to support human wellbeing and respond to the environment, maximise technology and support local character and place.

The vision for *Housing 2041* has come from within and beyond the NSW Government, reflecting a coordinated stakeholder response to NSW housing needs for the next 20 years.



Collaboration is key

Collaboration is at the centre of *Housing 2041* and will be key to the delivery of the strategy over the next 20 years. The priorities of *Housing 2041* demonstrate the NSW Government's commitment to establishing an evidence-based foundation to drive collaboration. Although the NSW Government can have a significant impact on the success of the NSW housing system—particularly through investment, policy, legislation and regulation—it cannot achieve the *Housing 2041* vision alone.

Housing 2041 has a strong focus on environmental performance and the sustainability of new and existing housing, as well as the provision of better housing design to deliver greater housing choice.

Over the 20 years of *Housing 2041*, there will be:

- 1. Enhanced partnerships and cross-sector collaboration** by increasing availability of housing data, evidence and research; by making continuous improvements to reduce planning assessment processing times and red tape across all tiers of government; and by collaborating to test new ways of living
- 2. Increased support for those most in need** by rejuvenating the social housing portfolio, supporting growth in the community housing sector and increasing the supply of affordable housing
- 3. More investment and support for housing that is adaptable to changing needs and environments**, with government-led residential development being an exemplar of carbon-neutral design and applying smart technology housing design and construction
- 4. Improved alignment of housing with infrastructure and community services for NSW communities** by establishing and implementing strategic planning principles at the state and local level, effectively supporting how people want to live now and into the future
- 5. Additional support for first homebuyers** and for new housing products that have the potential to increase affordability for those who seek to purchase homes
- 6. Continued support for people in the private rental market**, and an exploration of ways to ensure secure and safe housing, including support for new types of housing products such as build-to-rent housing.

Achieving the vision

Actions to achieve the 20-year vision will not be static, but updated over time. As new challenges and opportunities arise, and as needs and preferences change, we will need to update the inaugural two-year action plan that accompanies *Housing 2041*. This approach provides flexibility and allows the NSW Government and its partners to update priorities based on changing circumstances, emerging evidence and community expectations.

The creation of a new housing evidence centre will support economic stimulus and improved market information. This centre will simplify access to key housing data and information, contributing to informed decision-making about where and how to build and design housing in NSW. There will also be better access to government-owned land to increase affordability and promote housing innovation.

Over the next 20 years, we will improve social housing to better support those in housing crisis, starting with the delivery of the NSW Budget 2020-21 stimulus commitment towards homelessness services, social housing programs, improved housing for Aboriginal people and investment in social housing construction, upgrades and apprenticeship projects.

Also, based on investigations into new sources of sustainable funding, as well as the creation of transitional housing choices for those waiting for permanent housing solutions, we will deliver more affordable housing.



NSW housing system pillars

The vision is reflected in the four pillars of supply, diversity, affordability and resilience of housing.

- **supply**—housing supply delivered in the right location at the right time
- **diversity**—housing is diverse, meeting varied and changing needs of people across their life
- **affordability**—housing that is affordable and secure
- **resilience**—housing that is enduring and resilient to natural and social change.

The objectives in each pillar are interrelated and together will contribute to improved economic, health and social wellbeing outcomes for the people of NSW.



NSW will have housing that supports security, comfort, independence and choice for all people at all stages of their lives.

20-YEAR VISION

People and communities have:

- access to housing security, diversity and support, irrespective of whether they live in metropolitan or regional areas
- choices that enable them to afford a home without compromising on basic needs
- support and opportunity in differing circumstances, including people in crisis, social housing residents, private rental tenants and those who aspire to home ownership.

Homes in NSW are:

- accessible and suitable for different stages of life or changing circumstances
- connected to local facilities, jobs and social networks, with infrastructure, services and spaces that people need to live sustainably
- designed to support human wellbeing and respond to the environment, maximise technology and support local character and place.

NSW HOUSING SYSTEM PILLARS

<p>SUPPLY</p> <p>Includes amount, location and timing of the supply of new housing. Planning for the supply of new housing should respond to environmental, employment and investment considerations, and population dynamics.</p>	<p>DIVERSITY</p> <p>Considers different types of housing and looks at how a diverse choice of housing can reflect the needs and preferences of households.</p>	<p>AFFORDABILITY</p> <p>Recognises people live in diverse tenures based on their income and circumstances, and that housing should be affordable, stable and supportive of their aspirations and wellbeing.</p>	<p>RESILIENCE</p> <p>Includes matching housing to community and environmental issues, so people, communities and their homes are safe, comfortable and resilient.</p>
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ACHIEVING OUR VISION

1. Enhanced partnerships and collaboration	2. Increased support for those most in need	3. New housing that is adaptable to changing needs and environments
4. Improved alignment of housing with infrastructure and community services	5. Support for first home buyers	6. Greater support and security for people in private rental

2021-22 Action Plan

<p>Priority Area 1</p> <p>Enabling access to and promoting the use of data and evidence-based decision making</p>	<p>Priority Area 2</p> <p>Providing planning, regulation and guidelines to support the NSW Government housing objectives</p>	<p>Priority Area 3</p> <p>Maximising the impact of government-owned land, investment or assets, and government-led development projects or funding to achieve the housing vision</p>	<p>Priority Area 4</p> <p>Establishing a research agenda that invests in best practice and new ways of building and living</p>	<p>Priority Area 5</p> <p>Working with local governments and communities to achieve the NSW Government housing objectives</p>
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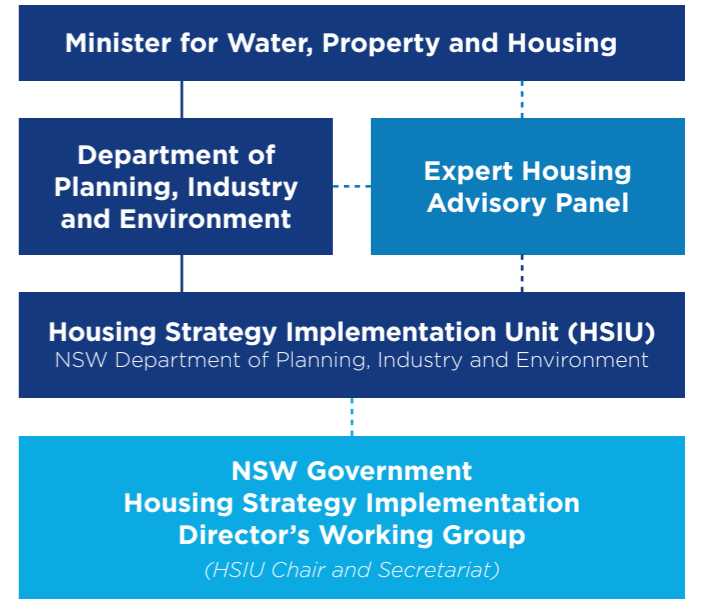
Future action plans - Informed by our inaugural action plan

Supporting the delivery of Housing 2041

A multi-sector framework will support the implementation and governance of *Housing 2041*. A new, expert housing advisory panel will oversee the delivery of *Housing 2041* and its new actions, and ensure the NSW Government better plans for, delivers and manages housing in NSW. The panel will drive cross-sector collaboration to guide future housing-related policies and investment.

The expert housing advisory panel will establish long-term performance measures and directions to promote quick action and to ensure *Housing 2041* remains responsive to future trends, opportunities and challenges.

The NSW Government will continually track the progress of *Housing 2041*, reporting annually on the initiatives within the action plans.



NSW Government priorities for the first two years

The inaugural action plan covers 2021–22. The circumstances facing NSW today—the global pandemic and its economic impacts, as well as the ongoing response and recovery of communities from bushfires, drought and floods—have influenced this action plan.

Housing 2041 outlines the long-term vision and objectives for housing in NSW. However, we have identified inaugural actions for delivery within the first two years of the strategy to address and respond to current circumstances. These first short-term actions will shape the foundations for future action plans, including facilitating housing supply in appropriate locations, delivering more diverse housing products and tenure types, improving support for vulnerable groups, and driving building sustainability and resilience.

Beyond 2022, future action plans will seek to outline new, longer-term change or reform that aligns with the priorities of *Housing 2041*. This approach provides flexibility and ensures priorities can be updated to reflect changing circumstances, evidence and community expectation.

The following are the first five priority areas for the NSW Government:

- **Priority Area 1**—enabling access to and promoting the use of **data** and evidence-based decision-making
- **Priority Area 2**—providing planning, **regulation** and guidelines to support the NSW Government housing objectives
- **Priority Area 3**—maximising the impact of **government-owned land**, investment or assets, and government-led development projects or funding to achieve the housing vision
- **Priority Area 4**—establishing a **research agenda** that invests in best practice and new ways of building and living
- **Priority Area 5**—working with **local governments and communities** to achieve the NSW Government housing objectives.



Priority Area	Actions
Data – Enabling access to and promoting the use of data and evidence-based decision-making	<ul style="list-style-type: none"> Streamline and co-ordinate access to housing data and information Maximise the data opportunities that the ePlanning program presents Support cross-sector collaboration and coordination through improved access to NSW Government housing data and evidence
Regulation – Providing planning, regulation and guidelines to support the NSW Government housing objectives	<ul style="list-style-type: none"> Continue to develop existing NSW Government policies and guidelines to support a stronger focus on place to deliver better jobs, housing and improved planning outcomes for communities, such as public space Continue to implement reforms to the planning system to ensure transparent and faster planning assessments and to reduce rezoning time frames Continue to review and improve housing legislation to increase housing security and support tenants, occupants and homeowners Build resilience in the community with better responses to environmental and natural hazards and ensure communities are not placed at risk Support housing design that is adaptable and maximises technology to meet changing social and environmental needs Support new housing typologies to meet the needs of individuals and communities. Drive change in applying universal design across the housing sector
Government-owned land – Maximising the impact of government-owned land, investment or assets, and government-led development projects or funding to achieve the housing vision	<ul style="list-style-type: none"> Continue to invest in renewing and growing social housing and enabling the community housing sector Enable people living in social housing to more easily transition into private rental or home ownership Provide housing assistance for those in crisis Support better outcomes for Aboriginal people and communities Partner with industry and community housing providers to test new housing typologies on government land Improve government-led residential development outcomes and processes to drive the supply of more affordable, diverse, and resilient housing Support the supply of suitable housing for essential workers in 'hard to fill' locations
Research agenda – Establishing a research agenda that invests in best practice and new ways of building and living	<ul style="list-style-type: none"> Drive a research agenda to promote innovation and delivery of effective housing solutions Promote sustainable and energy efficient homes
Local government and communities – Working with local governments and communities to achieve the NSW Government housing objectives	<ul style="list-style-type: none"> Collaborate with local governments to plan for and deliver housing Support local governments in updating their housing policies Give local government a greater share in the data obtained from ePlanning and collaborative data sharing exercises

The foundations for a longer-term vision



Housing 2041

The NSW Government has prepared *Housing 2041* as a state-wide, 20-year housing strategy so that all people, at all stages of their lives, will be able to access the right type of housing at the right time and with the best support available. Setting an overarching 20-year vision for housing means understanding how people interact with housing throughout their life. It also means acknowledging that where and how people choose to live is about more than just the dwelling itself. Housing is essential to our wellbeing, and a place to call home has never been more important than it is today.



NSW will have housing that supports security, comfort, independence and choice for all people at all stages of their lives.

20-YEAR VISION

People and communities have:

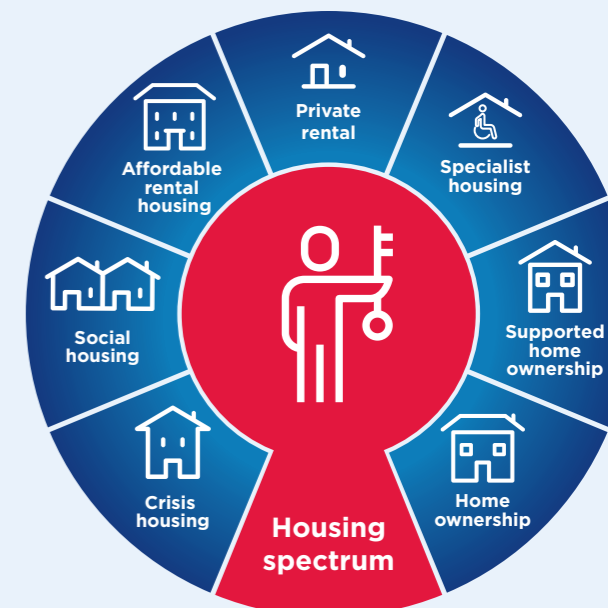
- access to housing security, diversity and support, irrespective of whether they live in metropolitan or regional areas
- choices that enable them to afford a home without compromising on basic needs
- support and opportunity in differing circumstances, including people in crisis, social housing residents, private rental tenants and those who aspire to home ownership.

Homes in NSW are:

- accessible and suitable for different stages of life or changing circumstances
- connected to local facilities, jobs and social networks, with infrastructure, services and spaces that people need to live sustainably
- designed to support human wellbeing and respond to the environment, maximise technology and support local character and place.

Strategic context

Housing needs—and the type, tenure and location of housing we choose to call home—change throughout our lives. Housing needs reflect different aspirations and lifestyles, as well as the prevailing economic, environmental and social conditions. All of these factors play a part in influencing the housing choices available to us and the decisions we make. In turn, they influence the way we plan for and shape the character of our communities and cities.



People are at the heart of *Housing 2041*. Access to safe and secure housing is a basic human right.¹ The economic, social and health benefits of providing a consistent supply of affordable, diverse and resilient housing to individuals and the community are well established.

Across NSW, housing needs and preferences are diverse, dynamic, and changing every day. Yet the values of security, comfort and choice remain priorities. We know that good housing benefits everyone—from individuals to households, communities and the economy. When we live in a home we can afford and feel comfortable in, where we can easily access school or work, we feel safer and part of the community that surrounds us.

NSW has faced unprecedented challenges, from the environmental disasters brought about by bushfires, drought and flooding, to the economic and social impacts of COVID-19. The NSW Government has announced a host of measures and restrictions to help rebuild the economy and ensure the state is resilient and adaptive into the future.

Homes provide comfort, shape communities and, when located in the right place, create employment and economic opportunities. As circumstances change and preferences evolve, and we continue to understand the impacts of COVID-19 and environmental challenges, government policy must reflect updated housing priorities and adapt to meet future opportunities and challenges.

As a whole-of-government initiative, this housing strategy brings together current programs and policies into one guiding framework, implemented through multiyear action plans. These plans will ensure the strategy remains continuously responsive to economic and social changes, and is informed by the latest data, evidence, and monitoring.

What was expected of housing in Australia 50 years ago is significantly different from the needs, preferences and expectations our communities have of housing today.² As a result, the current supply and diversity of dwellings in NSW does not support or reflect all housing aspirations, including home ownership.

Over the years, as housing resilience became a focus for public policy, urban consolidation has reshaped the location and form of residential property development in NSW, particularly in Sydney, where dwelling typologies have diversified. After many years of falling short of underlying demand, housing supply has recently kept pace with the growing population.³ However, the housing pipeline needs to be continually replenished to meet future demand.

Across NSW today, growth patterns are continuing to evolve, and lifestyle aspirations and values are shifting, with people attaining desirable housing choices through both renting and owning a home.⁴ As new generations continue to enter the housing market, either as tenants or owners, there is likely to be a continual increase in demand for new and alternative housing types. Likewise, there is likely to be a greater range of tenures, from short-term rental to home ownership, as well as diverse living arrangements and finance models. Some people, for example, may own part of a home or be part of a cooperative that owns a home. This shows that *Housing 2041* must consider all types and tenures to meet the changing nature of how we want to live in NSW over the next 20 years.



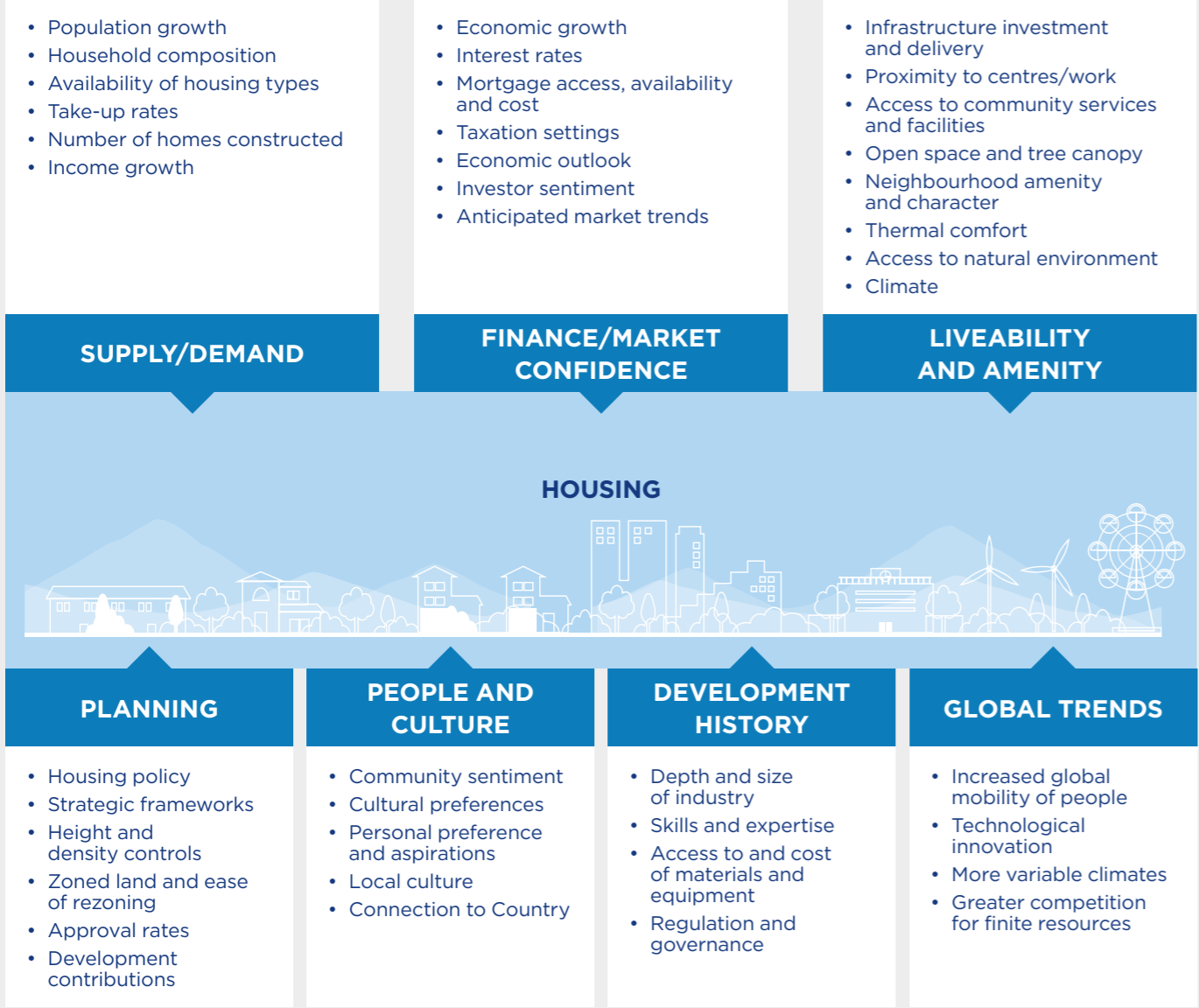
Challenges and opportunities

Approaching housing holistically means looking at population patterns, economic and environmental impacts, and other current trends that affect the way we live. These trends influence the choices we make today, but they also affect the way the NSW Government and its partners plan for and deliver housing into the future.

The trends we expected for 2020 are changing as we continue to understand the impacts of COVID-19. Although future impacts on demand, private sector supply and affordability remain unclear, NSW Government stimulus measures are helping to counter the immediate economic effects of COVID-19.⁵ Some of these include:

- a \$107 billion infrastructure pipeline over four years to drive employment growth and help create 145,000 jobs directly or indirectly each year, including a \$3 billion Infrastructure and Job Acceleration Fund which will support 20,000 jobs and deliver new and fast-tracked projects
- an almost \$900 million investment in the social housing sector to build and accelerate thousands of new or newly renovated homes across regional and metropolitan NSW. This includes \$145 million to supply more than 200 new homes for Aboriginal housing, upgrades and maintenance
- a Planning System Acceleration Program that brings forward immediate reforms to support productivity, investment and jobs during COVID-19, with a Planning Delivery Unit focused on unblocking programs caught up in the system
- a \$1.6 billion Digital Restart Fund to provide more digital services and improve customer service
- a commitment to continue to reform federal-state relations to tackle cross-jurisdictional areas such as improving our taxation system and exploring opportunities for asset recycling, deregulation and service innovation.

In addition to the significant health impacts, COVID-19 and its restrictions have caused a major economic disruption. Like other external shocks, COVID-19 and the associated recession are likely to have both short- and long-term effects on the housing market in NSW. Early evidence suggests that as more households take up the opportunities presented by remote and agile working arrangements, regional housing markets face increasing housing supply and affordability pressures.



Developing Housing 2041

Housing 2041 brings together a coordinated stakeholder response to housing needs in NSW for the next 20 years.

A unified vision has come from within and beyond the NSW Government to provide clarity and certainty to those who build housing or deliver housing services, as well as the wider community that depends on housing. As some responses sit best with our delivery partners, *Housing 2041* relied on collaboration with a network of experts across the state. This included consultation with councils, industry, and community housing providers, and importantly, the NSW community.



Beginning as a discussion paper, *Housing 2041* has been informed by stakeholder feedback and evidence-based expertise. We released the discussion paper along with a fact book and summary, for consultation from 15 June to 24 July 2020.



The NSW community was invited to share its ideas, opinions and suggestions by submission and through an online survey.

Deeper understanding allowed for diverse views and rich discussion, providing valuable insight into the housing needs and aspirations of communities across NSW and helping shape the first action plan.

Messages in response to the discussion paper were clear: the NSW housing strategy must be driven by, and delivered for, the people of NSW. People want more affordable homes in the right locations that contribute to a sense of place and community purpose. Sustainable, smart and technologically designed homes are the way of the future, and people want to see strong direction and collaboration to achieve affordable homes for all.

Feedback was supportive and confirmed that the four pillars of supply, affordability, diversity and resilience are the right themes for housing in NSW over the next 20 years. Stakeholders are solutions-focused, and the following priority areas drove the strategy development.

What we heard

Supply

- We can better use comprehensive research and data to inform housing supply targets and monitor the success of the strategy.
- Infrastructure is critical to support housing supply in the right locations.
- Government-owned land can contribute to housing supply, particularly for social and affordable housing.

76%
of submissions
discussed supply



Affordability

- A strong desire and need exist for more and improved social and affordable housing.
- There were recommendations for the NSW Government to develop additional social housing.
- There is a need to improve tenancy laws and rights to support the needs of renters.
- People want secure long-term leases and expanded rental programs.
- Expanding build-to-rent housing will improve housing choice.

83%
of submissions
identified affordability
as an important pillar
for the strategy to
address



Diversity

- The new housing supply requires enhanced livability or universal design elements.
- Housing options for people with disability and older people are important.
- We must increase the supply and support for culturally safe and appropriate housing, such as safe women's refuges and housing to meet the needs of Aboriginal families.
- The future housing needs of young people are of significant concern.

32%
of submissions
discussed housing needs
of young people



Resilience

- There is support for improving building sustainability index (BASIX) standards, recognising it as a strong mechanism to influence building performance.
- Making improvements to environmental sustainability of existing housing, including apartments and townhouses, is a priority.
- Location and design of new housing must consider natural hazards.

Submissions
strongly encouraged
enhancing BASIX
standards and improving
sustainability and resilience



NSW housing system pillars

The four pillars of **supply, diversity, affordability** and **resilience** of housing reflect the vision for *Housing 2041* and are the result of a range of interrelated factors. Action in one pillar may influence others. The right type and size of housing (diversity) and housing in the right locations must be planned relative to infrastructure, the market and environmental factors (resilience). The amount of housing (supply) will also impact the cost (affordability) of housing. Some of these factors will be influenced by government and some by delivery partners. Others will be personal preferences based on broader societal changes and trends. More broadly, the actions and objectives within each pillar will contribute to improved health and economic and social wellbeing outcomes for NSW.

SUPPLY

Includes the amount, location and timing of the supply of new housing. Planning for the supply of new housing should respond to environmental, employment and investment considerations, and population dynamics.



DIVERSITY

Considers different types of housing and looks at how a diverse choice of housing can reflect the needs and preferences of households.



AFFORDABILITY

Recognises people live in diverse tenures based on their income and circumstances, and that housing should be affordable, stable and supportive of their aspirations and wellbeing.



RESILIENCE

Includes matching housing to community and environmental issues, so people, communities and their homes are safe, comfortable and resilient.



Across Greater Sydney and regional NSW, people's housing needs and preferences are diverse and continually changing. To adapt to future challenges and opportunities, *Housing 2041* offers a holistic vision that reflects core housing values.

Housing is a key contributor to the socio-economic wellbeing and health of individuals and communities. Simply providing additional housing is not enough. People's circumstances, lifestyle and culture influence their needs, and where and how they choose to live is about more than just the dwelling itself. The future of NSW housing is to provide the right type of housing in the right locations, relative to infrastructure, the market, social health and environmental factors.



Aspirations for 2041

By implementing *Housing 2041*, the NSW Government aims to achieve the following overarching objectives, all of which are integrated and aligned to the four key pillars of housing needs.



To deliver housing supply in the right locations at the right time



- We aim to support a pipeline of housing that creates choice for people and households at different prices, enabling people to live in homes of the right size with the right accessibility to well-serviced locations, positively shaping the communities of NSW.
- We continuously monitor housing data and trends to deliver cross-sector, evidenced-based decision-making.
- We aspire to provide certainty and efficiency to support more stable and predictable supply patterns and market conditions that leverage investment, infrastructure and geography, and respond to changing conditions, needs and preferences.
- NSW Government-led residential projects deliver wider public benefits including diversity, affordability, resilience and financial sustainability.
- Government support and targeted intervention facilitate supply through reduced planning assessment times and red tape to stimulate economic growth and recovery.

To provide housing that is diverse and meets varied and changing needs



- New and updated housing must be easily adaptable to meet the changing and varied needs of NSW residents. This should include housing for people earning low to very low incomes; older people; younger households; multi-generational households; people living alone; people with disability; and essential workers in 'hard to fill' locations, such as teachers at small, remote schools.
- The social housing portfolio reflects the profile of cohorts seeking assistance.
- Culturally appropriate housing is available for people of all backgrounds.

To provide housing that is affordable and secure



- Housing should respond to affordability challenges across the sector, including purchase and rental affordability, to ensure everyone can access the benefits of safe and secure housing in the right location, regardless of tenure.
- People should be able to access secure housing, local facilities, employment opportunities and jobs, and their personal networks, whether they own their home outright or with a mortgage or rent in the public or private market. This includes older women renters reaching retirement with limited assets.
- There has been a reduction in waitlists for social housing for those most in need.
- Support is available for first homebuyers to enter the market, and home ownership remains a viable and realistic aspiration.
- New technologies, such as smart metering, appliances, solar energy and batteries, can reduce building and household energy costs, lowering bills and fees.

To deliver enduring and resilient housing



- Housing design should respond to its environment and integrate with green infrastructure, a changing climate, natural hazards and the dynamic character and demographic profile of a local area.
- Housing design should maximise new technological advancements and evolve to reflect new ways of living.
- Planning for housing and infrastructure should happen together and recognise that the way we plan for new homes shapes the characteristics that make a healthy and resilient community and place.
- Design should address extreme heat, bushfires, flooding and energy use.

Although there is urgency for change, not everything can happen at once. Some ambitions may take years to achieve, while others can be implemented in much shorter time frames.

Regardless of time frame, the journey to achieve the aspirations of *Housing 2041* will help deliver benefits to individuals and communities across NSW—whatever people's housing needs are throughout their lives and wherever they fall on the housing spectrum: affordable housing, private rental, specialist housing, home ownership or other tenure options.



What we will achieve with this strategy

The housing system is complex, and although the NSW Government can have a significant impact on it through investment, policy, legislation and regulation, the government cannot do it alone. Given the key role of the private sector in delivering housing supply across NSW, the successful delivery of *Housing 2041* requires effective collaboration. This includes local government, community housing providers, the development industry, the finance industry and other private sector partners.

To this end, the 20 years of the strategy will provide the following:

1. Enhanced partnerships and cross-sector collaboration

- Increasing availability of accurate and up-to-date housing and housing-outcomes-related data, projections, research and analysis, and ensuring as much as possible that key data is available in spatial format
- Assisting councils and the Greater Sydney Commission in continuing to establish and refine long-term housing targets for different metropolitan and regional locations to meet housing needs according to cohorts, including young people, older people and people with disability
- Monitoring targets and responses to address shortfalls in supply through direct investment or planning intervention
- Making continuous improvements to reduce planning assessment processing times and red tape across all tiers of government involved in the delivery of housing
- Increasing access to government housing, land and support to build new affordable homes integrated into multi-tenure communities and testing new ways of living

2. Increased support for those in most need

- Continuing to invest in growing and changing the social housing portfolio, so it can meet future needs and challenges
- Reducing waitlist times to access social housing
- Supporting growth in the community housing sector, including Aboriginal community housing
- Ensuring the diverse housing needs and aspirations of culturally and linguistically diverse communities and households are reflected in the design and supply of housing
- Increasing the supply of affordable housing to meet agreed targets in both metropolitan and regional areas
- Providing ongoing support and programs to agreed targets to reduce homelessness and support those with complex needs, such as support for mental and physical health, substance use, domestic and family violence, education, employment or financial stress

3. More investment and support for housing that is adaptable to changing needs and environments

- Implementing planning and design standards that support adaptability, including universal design principles
- Supporting guidelines, design and construction standards that ensure all new housing can withstand and adapt to the changing environment and hazards, and is low in cost to heat and cool
- Supporting guidelines, design and construction standards for smart technologies and sustainable design
- Ensuring NSW Government-led residential development is an exemplar of carbon-neutral housing design and construction
- Ensuring NSW Government-led residential development is an exemplar of the application of smart technologies, with a focus on reducing household bills and waste

4. Improved alignment of housing with infrastructure and community services for NSW communities

- Aligning land use, transport and infrastructure planning across NSW by establishing and implementing strategic planning principles at the state and local level to deliver improved services to communities that meet current and future need
- Building collaboration across the housing sector, including government, industry and communities, to ensure that housing is effectively supported with enabling and social infrastructure
- Promoting housing that is strategically planned, considers climate resilience, applies good urban design principles and is located in places that effectively support how people want to live now and in the future



5. Additional support for first homebuyers

- Implementing a range of strategies such as right of first purchase or low deposits on government-led residential developments
- Fast-tracking developments that support first homebuyers
- Investing in new types of housing and housing products that have the potential to increase affordability

6. Continued support for people in the private rental market

- Continuing to explore ways to improve the experience of people in the private rental market and to provide safe and secure housing
- Fast-tracking and supporting new types of housing and housing products that have the potential to increase choice and security for people in the private rental market, such as build-to-rent housing



Setting a platform for change

Influenced by strategic insights into current and future trends, *Housing 2041* creates a platform for better housing outcomes across NSW.

Data and evidence

The access, use, and collection of data are essential for NSW Government agencies, local government, industry, and non-government organisations to drive housing programs, investment, and service delivery. Good data supports targeted policy and programs, complex problem-solving, monitoring, evaluating, forecasting and identifying future needs. The current state of housing data collection, reporting, and access is complex and fragmented. This leads to gaps and misunderstanding, questions of data credibility between stakeholders, and missed opportunities in exploring the full potential of digital technology.

Measures to improve the quality, transparency and accessibility of housing data and evidence will support stakeholders across the housing sector to better understand and address the housing needs and aspirations of NSW communities. We can achieve this by investing in data and associated capabilities as key enablers, and by ensuring that data is more consistent, detailed, simpler to access, and available in a digital format. All of this contributes to, and supports, more robust, evidence-based decisions for housing today and into the future. Enhanced data and evidence also provide a critical foundation for enabling a robust and transparent evaluation and monitoring framework for reviewing the strategy implementation.

Technology and data are enabling new levels of spatial insight, and this is changing how land use decisions are made. Planning for and delivering housing should integrate the latest technologies, modelling and analysis that incorporates current population and employment projections.

The NSW Government has begun a several reforms that highlight its commitment to enabling the better use of and access to data to support evidence-based decision-making. Enhancing these initiatives is necessary to better integrate research and evidence in future decision-making.



Planning, regulation and guidelines

Changes to the NSW Government planning system can impact the quality and quantity of housing delivered in different locations across NSW. The planning system is a key lever for the NSW Government to respond to environmental, economic, and social impacts, helping boost recovery from environmental and economic crises. To ensure the planning system remains dynamic, efficient and transparent, the NSW Government has recently introduced a suite of planning system reforms. These reforms aim to improve assessment timeframes, reduce red tape, enhance coordination, and provide transparency and certainty to the development sector and to communities.

The NSW Government is committed to working with local councils, developers and non-government organisations to reduce regulatory burden and increase the delivery of housing, while meeting community needs. Faster assessments of local, regional and state-significant development and rezoning applications will not only reduce barriers to housing development and investment, but also ensure positive environmental and amenity outcomes for the community.

In accepting the Productivity Commission's *Review of Infrastructure Contributions in NSW*, the NSW Government seeks to support new housing supply, deliver vital public infrastructure and boost investment in NSW.

Private rental market

The NSW Government plays a role in supporting those who live in the residential rental market by providing protection and certainty for tenants, as well as ensuring landlords can effectively manage their properties.

The economic impacts of COVID-19 have affected both tenants and landlords. During this time, the NSW Government introduced several temporary measures, including:

- a restriction on landlords evicting tenants who have been financially disadvantaged by COVID-19, unless they have first attempted to negotiate a rent reduction with the tenant
- support for more than 350 individuals and families with Rent Choice Start Safely packages, which provide three years of rental subsidies for those leaving circumstances of domestic violence, as well as access to services and support to help them maintain their tenancy.

The NSW Government also enacted recent reforms to the *Residential Tenancies Act 2010* to improve the rental experience of tenants, including:

- limiting rent increases to once every 12 months for periodic leases
- making it easier to end a tenancy immediately, without penalty, if the tenant or their dependent child is in circumstances of domestic violence, and helping the tenant find new housing by restricting the information displayed on a tenancy database
- enacting new powers for NSW Fair Trading to resolve disputes between tenants and landlords over repairs, maintenance, and property damage; this includes the power to issue rectification orders
- amending the standard form tenancy agreement to encourage landlords and tenants to consider longer-term leases
- introducing minimum standards for rental properties.

Taxation

State taxation ensures that the NSW Government can fund high-quality services and infrastructure. *Housing 2041* will reflect outcomes of the potential NSW Government changes to stamp duty. The freedom to choose between paying stamp duty upfront or a smaller annual property tax will make it easier for first home buyers, and others looking to upgrade or change their property. This may mean fewer upfront costs for first home buyers, better outcomes for those who move often and a better use of housing stock and land. Recent recommendations from the Productivity Commission's Productivity Green Paper and Thodey Review on Federal Financial Relations will inform the future development and implementation of housing policy and actions in NSW.

The Australian Government's policy settings influence the NSW housing sector. These include migration, taxation (including capital gains and negative gearing), interest rates, financial regulation, social security programs (such as Commonwealth Rent Assistance) and grants and funding support (such as the National Housing Finance and Investment Corporation). The NSW Government is committed to working with the Australian Government to ensure policy alignment across the housing sector and improved housing outcomes and choice for NSW communities. In part, this will be informed by an independent review, commissioned by the NSW Government, of the state's revenue system as it relates to federal funding and its interactions with the state tax system. The independent review panel will identify ways to ensure sustainable funding arrangements and greater financial autonomy for NSW.

Universal design

Universal design is an approach to building that uses good planning, design and construction to ensure that any person can use a dwelling, irrespective of age, level of mobility, or condition of health. A universally designed home can adapt to accommodate changing needs, such as ageing in place, or supporting those with disability.

Although applying universal design principals in residential development varies under local and state planning controls, *Housing 2041* aims to promote the value of universal design features across housing types. Ways to achieve improved accessibility are emerging with new technologies, construction materials, and methods.

Universal design principles are embedded in construction activities of community housing providers. Many community housing developments have dedicated accessible units facilitating ageing in place and providing housing solutions for people with disability.

Testing new housing typologies

Build-to-rent is a purpose-built housing product developed by investors who intend to retain ownership and rent out the dwellings for an extended period. Although build-to-rent housing is only emerging in NSW, an established build-to-rent sector has the potential to create a more stable housing pipeline that is less affected by market cycles.

The NSW Government recently announced a 50% land tax discount for new housing projects delivering purpose-built rental units over specified thresholds and managed under unified ownership. This will help align the taxation of build-to-rent properties with other residential properties in NSW.



The connection between Aboriginal communities and Country

For Aboriginal people, Country relates to the nation or cultural group and land to which they/we belong. In this sense, it is inclusive of place and space. The Government Architect NSW is developing 'Designing with Country', a set of tools and strategies to help both Aboriginal and non-Aboriginal communities share knowledge about Aboriginal places as well as places of shared cultural and heritage significance.

Where possible, facilitating the opportunity for Aboriginal voice and self-determination in housing, and maintaining the quality and integrity of housing stock, can encourage a sense of pride and help tackle discrimination issues. Aboriginal expression in housing can enable this, not only by promoting the sharing of knowledge and tradition, but also by contributing to a living culture for Aboriginal communities.

The NSW Government is committed to ensuring the knowledge of Aboriginal people is factored into decision-making, including priorities for housing. This can be facilitated through regional and local partnership frameworks such as Local Decision Making Accords. A working example includes the Murdi Paaki Social Housing Agreement. This agreement aims to enable joint decision-making on Aboriginal social housing with communities within the Murdi Paaki region.

Affordable housing

Affordable housing supports the needs of very low, low and moderate-income households, whose rent or mortgage repayments cost no more than 30% of their gross income. This helps households meet other living costs, such as food, clothing, transport, medical care, and education. While the NSW Government delivers affordable rental housing through community housing providers, affordable rental housing can also be funded and delivered by local government, private developers, or not-for-profit organisations. A growing spatial mismatch exists between jobs and affordable rental housing, particularly in Greater Sydney, with lengthy commutes placing pressure on productivity, employment, transport and wellbeing.

Recognising affordable housing as essential social infrastructure, in communities near employment and educational opportunities, can support wellbeing, inclusivity and economic sustainability.⁶ The NSW Government planning system contributions help to provide greater supply of affordable housing; however, more direct intervention could be achieved. While planning mechanisms to increase the supply of affordable housing are already embedded at the local level, there is potential for NSW Government to increase the delivery of well-designed and well-located affordable housing across the state. A range of options include considering the development of appropriate government-owned land for affordable housing, innovative planning and development projects that encourage build-to-rent, new communal living models, or encouraging incentives to build affordable housing in mixed-tenure communities.

Good outcomes can be achieved by working with community partners and the private sector to test affordable housing solutions and deliver innovative solutions that go beyond current NSW Government housing policy and planning frameworks to better reflect housing need.

Social housing

The NSW Government supports many vulnerable people and families across NSW, and has the largest portfolio of social housing in Australia. Social housing represents the second-largest form of state-owned infrastructure in NSW, after the roads-and-transport portfolio. Most social housing was built before the 1970s, when social housing provided a pathway to home ownership for low-income families requiring family-sized homes. Although individuals and families living in and requiring social housing have diverse needs, there is a trend towards smaller households. This trend has increased the need for smaller homes close to services and supports.

The NSW Government has implemented a range of measures to grow, maintain and change the social housing portfolio to meet the needs of vulnerable people and families across the state. With record funding identified within the NSW Budget 2020-21, we will see the delivery of new social housing and upgrades to thousands of existing homes. The allocation of \$812 million for social housing and homelessness services, including Aboriginal housing, plus \$80 million for training in housing construction and housing services, will mean more families and individuals who need a home can be safely housed.

Moreover, by implementing *Future Directions for Social Housing*, the NSW Government has:

- increased the supply of social housing, including more than 2,600 new and replacement homes
- planned for the Communities Plus program, which leverages land values to renew and grow social housing in mixed tenure neighbourhoods
- supported growth in the community housing sector, including 14,000 social housing management transfers
- through the Department of Communities and Justice, established contracts with registered community housing providers to deliver social and affordable housing dwellings through the Social and Affordable Housing fund.

Collaboration among the NSW Land and Housing Corporation, the Department of Communities and Justice, the Aboriginal Housing Office and community housing providers is key to growing and changing social housing. Social housing agencies will continue to actively work with councils to support implementation of their local housing strategies.

In addition, social housing tenants and communities will be better supported through improved design and delivery of high-quality social housing. *Good Design for Social Housing* and *LAHC Dwelling Requirements* recognise that safe homes and inclusive communities require good design, to support the physical, cultural, social and economic wellbeing of tenants, create a sense of belonging, and support social cohesion. Differing from market standards, new Land and Housing Corporation dwelling requirements inform the design and development of the social housing property portfolio, driven by design quality, environmental performance, operational effectiveness and tenant wellbeing, within cost parameters.



Social housing benefits

Social housing is increasingly recognised as a form of infrastructure that performs more than a welfare function.⁷ Delivering safe, secure, and well-designed social housing for social housing tenants not only supports positive wellbeing outcomes for social housing tenants, but also provides tangible economic benefits to tenants, communities and the state and national economies, particularly in areas of employment, construction, productivity, fiscal policy, and social services. Investment in social housing provides for significant economic stimulus, leading to job and long-term housing security for those in need. Moving towards more direct investment in social housing on government and non-government owned land will lead to positive outcomes, improving the quality of social housing, and maintaining affordability in areas that are aligned with NSW Government infrastructure investment, such as public transport.

The NSW Government stimulus measures into social housing are being delivered by the Land and Housing Corporation and the Aboriginal Housing Office, with maintenance and enhanced cleaning programs improving the condition of existing dwellings and sustaining cleaning jobs across NSW. In addition to the stimulus measures, the NSW Government announced a 2020-21 budget commitment for the construction and maintenance of social and affordable housing to stimulate the economy and create jobs.

Along with the employment benefits of constructing social housing comes the potential productivity benefits of those living within social housing, who can pursue health, education, and employment opportunities with the support of stable housing.⁸

Supporting those in crisis

Some NSW households face challenges that can impact the accessibility, stability or safety of their housing experience. The NSW Government has invested in programs that aim to assist women and children escaping domestic and family violence, including Start Safely, Staying Home Leaving Violence, and the Integrated Domestic and Family Violence Services Program. In addition, innovative women's refuge models, such as Core and Cluster, are providing support and independence for women and families escaping domestic violence in four regional trial locations across NSW. The model consists of self-contained units, surrounded by open space and communal areas, where residents can access services while living with privacy and independence. Moreover, the Premier's Priority to reduce street homelessness has expanded the assertive outreach program, as well as the Housing First model to house those who are street sleeping.

In response to COVID-19, the NSW Government initiated the Together Home program to help people street sleeping and those in temporary accommodation into more stable accommodation with wrap-around supports. Providing housing and support through the program aims to address people's support needs, build individual capability and capacity, and foster connections to community. The program, which began on 1 July 2020, was expanded as part of the NSW Budget 2020-21, helping to put more people on a pathway to housing independence.

Temporary supportive accommodation

Temporary supportive accommodation is the use of a vacant or underused building to provide temporary residential accommodation for homeless people. Temporary supportive accommodation can occur on both private and government land. Developers and the not-for-profit sector have highlighted the opportunity to use vacant sites and buildings awaiting development to accommodate homeless people. Implementing changes to facilitate temporary supportive accommodation may result in a building's reclassification under the Building Code of Australia or require a building to meet higher controls or requirements to ensure occupant safety.

Assistance to rent in the private market

The Department of Communities and Justice offers several supports for people on low and very low incomes to rent in the private market. For example, eligible applicants can receive assistance with meeting their bond through a no-interest loan, or tenancy assistance to meet arrears. In addition, Rent Choice is a private rental subsidy that helps with rental payments for up to three years. Financial assistance may be available for people who have had a major financial setback, such as illness or job loss, or those escaping domestic and family violence, war veterans, and young people aged 16-24.

Leading development and testing new concepts

The NSW Government can work collaboratively with community partners and the private sector to deliver housing on government-owned land or assets. These projects need not be guided by existing practice, but can act as exemplars to inspire industry standards. The NSW Government is committed to providing resources and assets that can support innovative approaches, technologies, and materials. This may include facilitating affordable housing, universal design, life-changing housing models to slow youth homelessness and help young people transition to independent living, smart homes, and environmental sustainability.

The NSW Government's land and property development organisations, unlike traditional property developers, have a unique responsibility and opportunity to deliver on the NSW Government's urban management objectives. These organisations can do so by taking a lead role in improving the supply, diversity, affordability and resilience of new housing. This happens through partnerships with government, the private sector and the not-for-profit sector that deliver industry-leading urban developments.



Net Zero and sustainable housing

The NSW Government's Net Zero Plan sets a goal of achieving net zero emissions by 2050. Providing energy efficient homes is vital to realising this goal, particularly as the housing sector produces about 26% of NSW's total greenhouse gas emissions.⁹

Net-zero housing aims to reduce household running costs, increase comfort, and reduce carbon emissions through energy-efficient building design. This may involve housing features such as double glazing, ventilation, high-efficiency heating, cooling and lighting, and solar photovoltaic systems. Smart technologies are also potential features; these can enable households to shift their electricity demand, reducing their energy costs and helping improve the electricity system. Smart metering technologies can provide real-time, accurate information on household energy use and associated household costs, enabling better management of energy use, which can lower energy costs.

Smart homes

As more devices connect to the internet, the ability of residents to integrate, monitor and control their home appliances and services has increased. This not only helps them make informed decisions about household sustainability, but also offers liveability and efficiency benefits. The 'smart buildings' concept, for example, seeks to capture data about energy, water, and waste use and management using smart technologies, such as the Internet of Things, sensors and other electronic devices, and artificial intelligence. This can help residents better manage their utility usage, lowering their bills and conserving natural resources. This, in turn, can contribute to broader positive environmental outcomes, such as net-zero housing and water efficiency, and to a circular economy.

Pilot programs are underway to test the potential for designing and delivering a home without energy or gas bills. Known as the 'house with no bills' concept, this innovative study aims to drive sustainability in Australian homes. This could include implementing solar photovoltaic panels and batteries, LED lighting, energy-efficient appliances, rainwater collection, smart metering and roof insulation.

The role of council-owned land

A key principle of the *Local Government Act 1993* is that public land must be used for the benefit of the community. However, councils must also consider and reflect the views of their local communities in their community strategic plan. This plan is the central component of the mandatory integrated planning and reporting framework of the *Local Government Act 1993*. It describes the community's vision and aspirations for 10 or more years. The mayor and councillors lead the creation of the community strategic plan, and develop it with engagement from the community. Using council-owned land for housing is therefore appropriate only when this is supported by the local communities that they serve.

Supporting recovery in bushfire-affected communities

The NSW Government commissioned an independent expert inquiry into the 2019-20 bushfire season to provide input to NSW ahead of the next bushfire season. In August 2020, the NSW Government released the independent report from the NSW Bushfire Inquiry, which examined the causes of, preparation for and response to the devastating 2019-20 bushfires.

The NSW Government has announced that it will accept all 76 recommendations in principle, and will consider further work on specific timelines. *Housing 2041* will build on recovery work currently underway and align with inquiry recommendations as they are considered and implemented.

Implementing *Housing 2041* ▶



Strategy timeframes

We have grouped the NSW Government's recommended responses in the strategy within the following timeframes:

0-2 years

Actions in this period predominantly seek to address or respond to the COVID-19 pandemic and resulting economic recession, as well as recent environmental disasters including the drought, bushfires and floods. Actions we take in the first two years will shape the foundations for future action plans. These include facilitating increased supply in appropriate locations, more diverse housing products and tenure types, improved support for vulnerable groups and improved building sustainability and resilience.

Long-term

The 20-year vision and objectives for housing in NSW will inform long-term actions. These will focus on improving housing outcomes for NSW communities, and incorporate potential changes to the way we conceptualise the housing system. This will ensure flexibility for responding to emerging technologies, new ways of thinking and improved housing design and delivery.

We have developed the inaugural action plan, covering the first two years of the strategy, alongside *Housing 2041* to guide immediate action for improving housing outcomes.

Given the unique circumstances in which we are planning for and delivering housing in 2020, we have prioritised meaningful short-term actions to shape the foundation for future action plans. Future action plans will outline new, long-term change or reform that aligns with the priorities of the NSW housing strategy.



Collaboration across the housing sector

Global trends and forces will continue to generate housing opportunities and challenges now and into the future. Although the NSW Government can significantly impact the success of the NSW housing system, particularly through investment, policy, legislation and regulation, it cannot do this alone.

The NSW housing system requires collaboration across sectors that harnesses opportunities from local government, community housing providers, the development industry, the finance industry and other private sector partners.

The NSW Government acknowledges the Australian Government's policy settings and the opportunities for partnership to deliver housing solutions and advocate for better housing choice. Federal policy settings include those around international and regional migration, taxation, interest rates, financial regulation, social security programs (such as Commonwealth Rent Assistance), and grants and funding support (such as the National Housing Finance and Investment Corporation). The National Disability Insurance Scheme and the National Housing and Homelessness Agreement also influence the supply of housing for vulnerable people in NSW.

Broad policy areas affect harnessing successful housing opportunities, including environment, economy, infrastructure, social services and health. Ensuring that the housing supply and investment are coordinated at both the state and local level requires a collaborative government approach.

This strategy sees the NSW Government taking the lead, aligning key policy elements and investment into one housing framework. As a result, a coordinated NSW Government response will provide clarity and certainty to those who build housing or deliver housing services, as well as to the wider community depending on housing.

At the local level, councils are developing and implementing local strategic planning statements and local housing strategies, which identify local housing need based on contemporary analysis and establish local housing priorities. Concurrently with state-wide and regional plans and policies, local strategic planning statements and local housing strategies will guide local development investment into the future.

NSW Housing Strategy

COORDINATED GROWTH



State Infrastructure Strategy 2018	Future Transport Strategy 2056	Local strategic planning framework	Planning reforms
Greater Sydney Region Plan and District Plans	Regional Plans	Better Placed integrated design framework	NSW Smart Places Strategy

ENVIRONMENT



NSW Waste Strategy Discussion Paper	NSW Electricity Strategy		
Premier's Priority - Greening our city	Premier's Priority - Greener Public Spaces		

COMMUNITIES



NSW Ageing Strategy 2016-2020	Strong Family, Strong Communities: A Strategic Framework for Aboriginal Social Housing in NSW 2018-2028		
Future Directions for Social Housing in NSW	NSW Homelessness Strategy 2018-2023	NSW Disability Action Plan	

ECONOMIC GROWTH



Kickstarting the Productivity Conversation: NSW Productivity Commission	NSW 2040 Economic Blueprint
20-year Economic Vision for Regional NSW	

ACCESS TO INFORMATION



Common Planning Assumptions	Digital NSW: Designing Our Digital Future
NSW Open Data Policy	Internet of Things Policy Statement





Delivery and approach

Delivering and implementing *Housing 2041* requires input from multiple stakeholders.

- The Department of Planning, Industry and Environment will lead the implementation of the strategy and report to the Minister for Water, Property and Housing.
- An expert housing advisory panel will oversee the implementation and development of future action plans. The panel will provide independent advice to the minister and the department.
- The Housing Strategy Implementation Unit, a dedicated team within the department, will lead the implementation of the strategy by monitoring progress, leading and supporting policy development across government, annually reporting to the NSW Government and developing future action plans.
- A NSW Government Housing Strategy Implementation Director's Working Group will provide whole-of-government focus and input into the strategy implementation, monitor progress, and develop future actions.



The NSW Government will continuously track the progress of *Housing 2041*, reporting annually on the action plan initiatives. The Housing Strategy Implementation Unit will establish a comprehensive evaluation and monitoring framework to measure success in line with *Housing 2041* objectives.

Housing terms and typologies

Housing 2041 relies on a number of terms to distinguish housing typologies, products, and tenure types across the state.

For example, 'affordable rental housing' refers to a type of housing product for people on very low to low incomes, and 'housing affordability' describes the ability of a household to afford the cost of living.

The table below explains these terms and others relevant to the strategy.

Term	Explanation
Affordable rental housing/affordable housing	Housing that households on very low to moderate incomes can afford, as defined in the <i>Environmental Planning and Assessment Act 1979 and State Environmental Planning Policy No 70—Affordable Housing (Revised Schemes)</i> : <ul style="list-style-type: none"> • very low - 50% of median income • low - 50%-80% of median income • moderate - 80%-120% median income.
Ageing in place	The ability for people to stay living in their local area, close to their established networks and known services, as they get older.
Build-to-rent	A housing product that refers to the construction of a property for rental purposes. It offers increased security of tenure, more choice, property management, and high-quality places to live for renters. Build-to-rent is an established housing product in the UK, and early developments are emerging in Greater Sydney.
Dwellings	All types of housing, from granny flats and studios to apartments, townhouses, terraces, semi-detached homes and standalone homes.
Home ownership	When people own where they live, either outright or with a mortgage.
Homelessness	The lack of a 'home', not the lack of a 'roof', where the space someone lives lacks security, stability, privacy and safety. Homeless people include people sleeping rough, living in improvised dwellings or tents, living in temporary shelters and couch-surfing.
Households	The people that live in a home. This may be a person living on their own, a family, or a group of students, for example. Each household's requirements will change depending on what they collectively earn, how many people live there and the different relationships between those people.
Housing affordability	The ability of a household to afford the cost of housing.
Housing pipeline	The forecast housing supply for an area based on its zoning patterns, growth patterns, market patterns and the sequencing of construction.
Housing spectrum	People's diverse housing experiences, including homelessness, home ownership, renting and housing needs for seniors or people with disability. People move back and forth along the spectrum depending on life events, aspirations and capacity.
Housing stress	A condition that occurs when a household has an income in the bottom 40% of either Greater Sydney's or regional NSW's income distribution and is paying more than 30% of its income in housing costs.
Housing typologies	The shape and form of housing, including the varying scale, layout, number of bedrooms and whether housing is usable and accessible by all people. The availability of different housing typologies depends on an area's landscape, topography, planning controls and proximity to centres, services, facilities, and transport.
Infrastructure contributions	Contributions of money or land, or sometimes agreements for the equivalent 'works in kind', that the NSW Government and councils collect from beneficiaries of development - usually developers of new housing. These contributions help fund the infrastructure that people living in that development and its surrounding community will need.



Term	Explanation
Key worker	Someone who provides a vital service, especially in the police, health or education sectors.
Knowledge-intensive workers/industry/economies	A job, services or industry that draws on knowledge as its key commodity in areas such as education, health, communications, finance and insurance, and professional business services.
Liveability	What a place is like to live in, including comfort and safety factors, the environment, and the types of nearby services and opportunities.
Local character	What makes a neighbourhood distinctive and gives a place identity, including the way it looks and feels. A combination of land, people, the built environment, history, culture and tradition create local character.
Local housing strategies	Long-term plans that establish the future housing needs for a local government area and the aspirations of the community. Some regional or district plans may also require local housing strategies. All Greater Sydney councils and some regional councils must develop local housing strategies. Other councils may choose to develop one for their area.
Local strategic planning statements	20-year visions for land use in each local government area. These statements outline how to manage growth, special traits that contribute to local character and shared community values. Greater Sydney councils had to finalise and release their statements by March 2020; regional councils had until July 2020.
Mortgage stress	A condition that occurs when a household is paying more than 30% of its income in mortgage repayments and associated housing costs.
Private rental	Rental accommodation in the private market.
Rent-to-buy	A model that seeks to help first home buyers into home ownership by supporting tenants to save for a deposit. The model can take various forms, such as leasing arrangements where renters buy the home at the end of a pre-determined rental period, and at a pre-agreed price.
Rental stress	A condition that occurs when a household has an income in the bottom 40% of either Greater Sydney's or regional NSW's income distribution and pays more than 30% of this income in housing costs.
Social housing	Housing for people on low incomes or people in housing crisis, which the government or community housing providers own or manage. Rents are based on income.
Specialist housing	Accommodation designed for unique needs such as housing for people with disability (including group homes) or older people (such as residential care units).
Supported home ownership	A type of home ownership that can take a variety of forms and largely requires innovative financing arrangements to support the buyer to enter the market. Supported home ownership arrangements include (but are not limited to) shared equity arrangements, rent-to-buy models, and co-living arrangements.
Universal design	The design of homes to meet residents' needs across their lifetime. A universally designed home should be easy to enter, easy to move around and easily and cost-effectively adaptable.

Strategic context

Interested readers and stakeholders should read the strategic context in conjunction with *Housing 2041*. It outlines key trends in the housing sector and offers additional information about the observations behind the development of *Housing 2041*.



Population patterns

Before the COVID-19 outbreak, strong population growth and positive economic conditions had driven increased demand for housing and house price growth in NSW, and the Greater Sydney region in particular, over the past decade. From 2009 to 2019, the value of residential land in NSW doubled from \$900 billion to \$1.77 trillion.¹⁰ Since 2012, housing supply has responded to this strong demand. New dwelling completions in Greater Sydney increased from 15,000 in 2011-12 to more than 42,000 per year in 2017-18 and 2018-19.¹¹

The department projected that Greater Sydney would need 1 million additional homes by 2041, or around 30,000–40,000 homes each year, to meet the needs of the growing population.¹² The government expected regional population growth to be more moderate and concentrated in regional centres as people migrate from more remote areas and metropolitan areas. Population ageing is also more significant in regional NSW.¹³

The future impact of the global COVID-19 pandemic on population growth remains

uncertain, and the impact on the housing sector in Australia is also currently unclear. Current changing economic conditions are likely to affect living arrangements, particularly of the young, and decisions about having children.¹⁴ Studies in the United States show that during recessions, young households delay entry into the housing market, and remain with their parents. Other households share housing costs by combining households.¹⁵

Housing prices and rents fell mildly in Sydney in the middle of 2020 as consumer confidence and economic growth deteriorated following the initial outbreak of the COVID-19 pandemic. However, as the health impacts of the pandemic were well managed in NSW, the economy has recovered quicker than expected and the housing sector has been supported by record low interest rates and other government stimulus measures, which has now resulted in rising housing prices and rents in recent months. In regional NSW, increased demand for housing has resulted in prices and rents rising throughout 2020, and detached house prices have performed better than apartment prices across NSW.¹⁶

Regional NSW

Home to about 40% of the state's population, regional NSW is diverse, with resilient and adaptive communities living in places of historical and cultural significance. Comprising small local economies, regional NSW has many thriving agricultural, energy and resources industries, manufacturing, tourism and service sectors. The highest economic output is concentrated in regional centres, with their larger populations reflecting strong economic growth and concentrations of key employers such as health, education and mining.

The metropolitan areas of Newcastle and Wollongong will continue to see pronounced growth. Regional NSW experiences varying levels of population growth. The biggest driver of net positive migration into regional NSW is from Greater Sydney. Regional centres, such as Bathurst, Orange, Wagga Wagga, Dubbo and Coffs Harbour, have continued to grow. Health, education and cultural services are a focus in these places. Relatively small and dispersed populations dominate inland areas.

Balanced productivity with population growth is a priority to ensure the delivery of smart and sustainable housing as 'metro satellite' areas continue to grow.

An important consideration for housing development is the more pronounced ageing of the regional NSW population. Although housing must be adaptable to meet the needs of older communities, a housing need will still exist for workers and their families, especially those in the health sector as employment opportunities increase.

Although the growth of major centres reflects thriving regional industries with strong job growth and prosperity, some areas in regional NSW have been facing economic shifts from labour-intensive to capital-intensive industries. Remote areas of the state have seen population growth slow as young people move to regional centres for education and employment opportunities.¹⁷

In 2019, it was expected that 3.5 million people may live in regional NSW, requiring an additional 290,000 homes.¹⁸ However, we cannot foresee events over the next 20 years that may change future growth in regional NSW. For example, we do not yet know the long-term impact of the 'Black Summer' bushfires or the COVID-19 pandemic. The short-term impacts are noticeable, with a tighter rental market and stronger growth in housing prices in parts of regional NSW. Advances in technology have enabled people to work remotely—it will only take a small proportion of Sydney's 5 million residents to move to regional areas to impact population growth and housing markets.



Aboriginal people

Aboriginal people make up about 3% of NSW's population. Although most of the state's Aboriginal people live in Greater Sydney, they represent a higher proportion of the population in most regional and remote centres.¹⁹

Understanding the housing needs of Aboriginal households, including assistance for Aboriginal people to remain connected to Country, is essential to supporting and improving social and economic outcomes with Aboriginal people, families and communities.

Although many Aboriginal people have home ownership aspirations, intergenerational disadvantage and dispossession of land creates barriers. Many Aboriginal people and families trying to leave social housing and move into private rental or affordable housing that better suits their needs face additional challenges and prejudices in these markets. In improving housing outcomes, cultural needs for Aboriginal people should be considered, including the choice to remain on or return to Country.

In seeking to improve housing outcomes for Aboriginal people, *Housing 2041* supports the realisation of the National Agreement on Closing the Gap (2019–2029). This includes ensuring appropriately sized and affordable housing for Aboriginal people, families and supporting Aboriginal communities' legal rights and interests of land and waters.





Children and young people

By 2041, there may be 26% more children in NSW than in 2016 and 23% more young people aged 15–24. We expect to see this primarily in Greater Sydney, where the number of children will increase by 45%.²⁰

Young adults

Young adults, aged 18–34, face significant challenges in finding housing that suits their needs and aspirations.²¹ Meeting the diverse needs of this group will become critical as the population of young people in NSW grows.

Due to recent sustained growth in house prices and a decline in real income for young people (compared with those at other stages of life), young people are finding it increasingly difficult to afford housing they want and need as they move towards independence.²² Home ownership for young people is becoming increasingly unattainable. And although most young people still want to achieve home ownership, their aspirations have shifted and diversity and choice are critical to fulfilling the needs of this group.

An ageing population

Older people make up a growing share of the community. We expect the number of people aged 65 and older to increase by 85% in the next 25 years.²³ As people age, the type of housing and services they need, and the lifestyle choices they make will change.

Women

Single, older women are already one of the most asset-poor groups in Australia and the fastest growing group of homeless people. Women often have greater caring responsibilities than men, which can increase stress and limit financial opportunities. Unemployment and underemployment also affect this cohort.²⁴ Older women renting within the private sector can experience unaffordable, unstable and poor-quality housing.²⁵

Ongoing housing insecurity can substantially impact quality of life and health for women.²⁶ Most victims of domestic violence are female, which affects housing security.²⁷ These issues already impact women and appear to be getting worse due to the COVID-19 pandemic. It is even more important for women to have access to safe, secure and affordable housing during this time.

People with disability

Despite statutory protections for people with disability, they can experience higher levels of disadvantage in relation to housing.

For instance:

- Home ownership rates are lower for people with disability aged under 64.²⁸
- People with disability are more likely to live in social housing.²⁹
- Homes are often not designed to be accessible and are difficult to adapt to suit specific needs, which can be more challenging when people are renting.

Housing

Housing configuration

People have different housing needs, such as size and configuration of the home, how accessible it needs to be, how much they can afford to pay for it and where they want to live. Housing configuration and housing mix vary by location, and there is not always a balanced mix of supply in every location. Providing space for people in the home without overcrowding is important for many families. In some communities, the meeting place for community, family, or both may be in a particular house.

In Greater Sydney, the proportion of three-bedroom homes within the mix of all homes has fallen for at least 20 years. However, the proportion of larger dwellings (four or five bedrooms) as well as smaller dwellings (studio and one-bedroom homes) in Greater Sydney increased from 1996 to 2016.³⁰ These trends are influenced by financial incentives for individual investors to purchase smaller dwellings, coupled with affordability challenges and lower rates of downsizing by older people.

In regional NSW, larger dwellings continue to dominate new stock; one-bedroom homes made up less than 10% of housing stock in 2016.³¹ More people in regional areas, including students, seasonal workers, young couples and older people, need access to greater housing diversity and choice.

Affordability concerns

Housing affordability remains a concern for many NSW residents, who may be facing rental or mortgage stress, or having difficulty saving for a home deposit. Job losses and reduced incomes due to the COVID-19 recession are making it even more difficult for some households, although government programs are providing some support. Furthermore, as more metropolitan households seek the lifestyle opportunities presented by regional NSW, local communities will be presented with increased competition for appropriate housing, impacting affordability.

Earlier in 2020, we knew that low income growth alongside the rising cost of housing had increased the size of mortgages. Also, the likelihood that people would retain a mortgage at retirement decreased home ownership, and placed pressure on social housing and homelessness services.³² For example:

- From 1988 to 2017, the proportion of young people aged 25–34 who owned their home dropped from 54% to 35%.³³
- In 2016, 22% of people over aged 55 had a mortgage.
- The proportion of renting households in NSW increased from 25% to 28% in the 10 years to 2016.³⁴
- By 2016, around 36% of households in the private rental market were in rental stress.³⁵





Rental market

The rental vacancy rate in Sydney has increased recently. This is due to the completion of a large number of new apartments, short-term holiday rentals coming back to the long-term market and less demand from various types of renters (international students, casual or temporary business workers in specific sectors, and younger people). The increase in available rental stock has led to lower rents and therefore improved rental affordability. However, some people have suffered significantly reduced incomes through either job loss or reduced hours so have not been in a position to fully benefit from the higher vacancies and lower rents.

Future housing development

Economic uncertainty is likely to impact the financial feasibility of future housing development, resulting in fewer development applications and housing approvals and a decline in housing supply in coming years. Approvals had already slowed significantly since the peak in 2016 and the recession will put more downward pressure on approvals.

Delivering significant housing supply has long lead times, both for planning approvals and in construction and delivery following development approval. Ensuring a consistent housing pipeline for post-COVID recovery will require continued strategic planning by both state governments and local councils during this period. In particular, they will need to identify opportunities for new housing that aligns with infrastructure investment. To support productivity, investment and jobs during COVID-19 and beyond, the NSW Government announced major reforms to the planning system. These reforms include speeding up planning assessment processes, fast-tracking assessments of state-significant developments, and supporting councils and planning panels to fast-track locally and regionally significant development applications.

A changing landscape and the future of housing

The COVID-19 pandemic has temporarily changed the landscape of work, with a substantial increase in working from home to comply with social distancing restrictions. One estimate in April 2020 indicated that 47% of workers in Sydney were working from home or could opt to work from home compared with 4.3% of workers who worked from home in Sydney on the day of the 2016 census.³⁶

This increase in working from home has in turn caused an increase in office vacancy rates across Greater Sydney. As a result, workplaces may become more flexible into the future.³⁷

There are a range of benefits from this change, including travel time savings from reduced commuting, greater flexibility and financial savings.³⁸ However, most workers cannot work from home, and concerns around sustaining mental health, maintaining relationships, managing tasks that cannot be done from home and separating work from home life are key drivers for a return to the workplace.³⁹

If working from home continues in a substantial way in a post-pandemic world, with some office workers splitting their time between the office and home, it could have significant implications for housing and future planning for Sydney and regional areas of NSW.⁴⁰

Local living and place-making

Since the pandemic, local centres have seen more activity, with an increase in local consumer spending and a reduction in spending in CBDs. This is more evenly distributing the demand for services and infrastructure across Greater Sydney, away from CBDs, and accelerating the use of digital and remote services (such as tele-health).

The increase in people working from home also means they have more choices of where to live but also creates a need for more flexible or larger living spaces. Some households will have more options to live farther from their place of work in Greater Sydney or may even consider relocating to regional areas. Equally, some people may seek to live closer to their workplaces and use active transport options, such as cycling and walking, instead of public transport.

The design, layout and thermal comfort of houses and apartments will become increasingly relevant.⁴¹

Although data has yet to show definite trends, there appear to be many lifestyle benefits to living farther away from city centres or in regional communities. Any changes in housing preferences could influence the supply and demand for more diverse housing across NSW. There may be demand for more mixed-use, medium-density developments to create self-contained, walkable and highly livable communities that replicate village lifestyle, providing residents' daily needs within walking distance.⁴²

Likewise, there may be demand for dedicated home office spaces and larger dwellings, particularly for apartments to accommodate these demands, as well as a general preference for low-density living in the wake of the pandemic.⁴³ These changes could translate to stronger demand for home renovations and alterations to existing homes in place of new housing supply.



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Housing 2041 represents a coordinated response to housing needs over the next 20 years. We developed it in collaboration with our delivery partners, including councils, industry and community housing providers, drawing on their expertise as well as feedback from the wider NSW community through submissions to the *A Housing Strategy for NSW—Discussion Paper*.

We would like to thank the following key groups. These organisations have contributed to (but not necessarily endorsed) the strategy.

Working group

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Department of Premier and Cabinet

- Strategic Coordination

Treasury, Economic Strategy and Productivity

- Economic Strategy

Transport for NSW

- Customer Strategy and Technology

Department of Planning, Industry and Environment

- Housing and Property
 - Housing Strategy Implementation Unit
 - Aboriginal Housing Office
 - Crown Lands
 - Landcom
 - Office of Local Government
 - Land and Housing Corporation
- Planning and Assessment
 - Local and Regional Planning
 - Planning Policy

- Place, Design and Public Spaces
 - Central River City and Western City
 - Eastern City
 - Green and Resilient Places
 - Government Architect NSW
- Shared Business Services
 - Cluster Priorities
 - Strategic Services
 - ePlanning
- Environment, Energy and Science
 - Climate Change and Sustainability
- Strategy and Innovation
 - Evidence and Insights
 - Smart Places

Greater Sydney Commission

- City Planning Strategy

Department of Customer Services

- Policy and Strategy, Better Regulation
- Department of Community and Justice, Policy and Commissioning
- Housing and Homelessness

Detailed Input

Extensive consultation with NSW councils and local government, peak bodies, industry, academia, community housing providers, non-government organisations and various other organisations informed *Housing 2041*.

- South Coast, bushfire-affected councils
- Greater Sydney councils
- Regional councils
- Peak bodies
 - Housing Industry Association
 - Planning Institute of Australia
 - Property Council of Australia
 - Committee for Sydney
 - Community Housing Industry Association NSW
 - Local Government NSW
 - Urban Development Institute of Australia
 - Urban Taskforce.

- Academics
- Greater Sydney Commission Youth Panel
- Greater Sydney Commission Social Peak Group
- Community housing providers
- Developers
- Western Sydney Leadership Dialogue
- NSW Council of Social Services
- Kids Under Cover
- Shelter NSW
- NSW Disability Council



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