Socio-Economic Assessment

Nambucca Gardens Estate
Staged 352 lot Residential Subdivision
Alexandra Drive, Bellwood
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Alexandra Drive, Bellwood

Prepared for: Geoff Smyth Consulting
Date: October 2010

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Nambucca Gardens Socio-Economic Assessment
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Executive Summary

This report looks at the impacts, both positive and negative, that may occur as a result of the proposed Nambucca Gardens Estate residential subdivision. This project will provide 352 new residential lots and a living opportunity for around 1,200 people. The development will accommodate a large proportion of the predicted growth in the area.

The Nambucca Shire Local Government Area (LGA) is experiencing growth of approximately 1% per year. An estimated 2,500 people are anticipated to migrate to the area between 2006 and 2028.

Statistical data confirms that household structure in Nambucca is changing. A high proportion of couple only households and lone person households are located in the local area. This is consistent with the ageing of the population and the increase in retirees to the coastal amenity of the area.

The findings of this report indicate that there is a strong demand for vacant residential land in the LGA, provided the land is:

1. affordable; and
2. reasonably level and unconstrained to minimise building costs and optimise building design.

The development is consistent with strategic planning for the area and is also consistent with locational trends that continue within NSW. ABS statistics indicate that 84.7% of Australia's population live within 50 kilometres of the coastline, including the Mid North Coast region. This trend is increasing as the population ages and people relocate in search of lifestyle choices and affordability.

The target market for the development is a share of the nearly 70% of households who either own or are purchasing a home in the area. Local advice indicates that there is a strong demand for level, unconstrained vacant land to meet market needs for new home construction.

The community will benefit from the development through the future implementation of the works listed in the Bellwood Local Roads and Traffic Infrastructure Developer Contributions Plan, 2009. Benefits for local commerce will also accrue as the estate is located within the catchment of the Bellwood commercial and retail precinct and will ultimately provide the customer base for retail development in the area.

The proposal will also impact on the positive labour balance presently experienced in the LGA. The civil works and future new home construction will provide local construction jobs for the Nambucca workforce. Housing affordability and choice will improve once the subdivision is ready for new home construction.
Local increased traffic impacts will be experienced together with local construction impacts during the civil works for the project.

The development and the Marshalls Way / Alexandra Drive road linkage will increase the exposure of two sites of Aboriginal significance. There are also local concerns regarding increased traffic impacts to the safety of elderly road users.

Overall, the proposal will stimulate the new home market and increase economic activity during construction and also will provide a new customer base to service the nearby commercial area.
Introduction

1.1 Background
Keiley Hunter has been engaged by Geoff Smyth Consulting for the preparation of a Socio-Economic Assessment of the proposed 352 lot staged residential subdivision of land located at Alexandra Drive, Bellwood via Nambucca Heads.

The subdivision is known as Nambucca Gardens Estate and is located on the western side of the Pacific Highway approximately two kms from the Nambucca Heads CBD. Illustration 1.1 shows the locality of the subject site.

This assessment is a desktop analysis that identifies the scope of the area affected by the development and includes assessment of:

- target market and economic need / demand for the development in the location;
- community / social profile; and
- overall community benefits / negative social impacts and relevant mitigation measures.

This assessment will support a Part 3A Project Application that is currently under assessment by the Department of Planning.

1.2 Consultation
This report was prepared following consultation with:

- Lyn Green, Senior Planner, Resource Planning, Northern NSW Housing Services Division, Housing NSW;
- Wayne Lowe, Manager Business Development, Nambucca Shire Council,
- Sergeant Wayne Sainsbury, NSW Police Force;
- Michael Tonkin, Nambucca Real Estate;
- Margaret Chaffey, Bradleys Real Estate; and
- Bruce Potts, former S94 Co-ordinator, Nambucca Shire Council.

1.3 Further Information
Should Council require any additional information, or wish to clarify any matter raised by this proposal, please contact Keiley Hunter on 0458 515963 or email keileyh@bigpond.net.au.
SUBJECT SITE

Nambucca

State

Forest

Geoff Smyth Consulting

PROJECT: LOT 2 DP 1119830, ALEXANDRA DRIVE, BELLWOOD

ILLUSTRATION1.1

Date: 30 MARCH 2010 CLIENT - NAMBUCCA GARDENS ESTATE
The Site and the Proposal

2.1 Site Description

The site is described in real property terms as Lot 2 DP 119830 Alexandra Drive, Bellwood via Nambucca Heads. The area of the land is 54.92 ha. The land is zoned Residential 2(a) (Low – medium density) and 7(a) Environmental Protection (wetlands). Refer to Illustration 2.1 for a copy of the Site Plan (deGroot and Benson).

Nambucca Heads is located on the Mid North Coast between Coffs Harbour to the north and Macksville to the south.

The site is located in the Nambucca Shire Council Local Government Area (LGA). Nambucca Heads is the largest town in the LGA and, combined with Valla Beach, is the fastest growing area of the Shire.

2.2 Development Proposal

The proposed residential subdivision involves:

- 352 residential lots to be released in nine stages depending upon demand;
- six public reserves including a vegetation corridor and conservation of a recognised Aboriginal site;
- new roads, extension of services, cycleway and pedestrian network, neighbourhood park facilities and concepts for the provision of thematic landscaping, signage, artwork and street furniture; and
- contributions towards public reserves for recreation areas including Farringdon Playing Fields.

Illustration 2.2 Landscape Masterplan provides details of the subdivision layout and surrounding features.
2.4 Landscape Masterplan

LEGEND

1. entry landscape
2. esplanade road
3. main vehicular route
4. bushland edge & bikeway
5. major community parkland
6. neighbourhood parks
7. interface with rural residential properties
8. wetland walkway (link to Bellwood and Nambucca Heads) to be subject to a future separate application
9. proposed redevelopment of Farringdon Playing Fields
10. extension of Marshall Way to be constructed by others
Nambucca Shire Community Profile

3.1 Overview
The Nambucca Shire Council Local Government Area (LGA) is located on the Mid North Coast of NSW midway between Sydney and Brisbane comprising an area of 1,493 sq kms.

Illustration 3.1: Nambucca LGA Statistical Boundary

Most of the statistical data in this report was sourced from the Australian Bureau of Statistics (ABS) Census data pertaining to the Nambucca Statistical area which has the same borders as the Local Government Area (LGA).

The Nambucca Heads Urban Centre / Locality, shown over, is considered to be too small a catchment for the purposes of this report.
As shown on the table below, between 2001 and 2009 the population rose by 1,015, an annual rate of approximately 0.6%.

<table>
<thead>
<tr>
<th>Year</th>
<th>Estimated Resident Population - LGA</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>18171</td>
</tr>
<tr>
<td>2002</td>
<td>18160</td>
</tr>
<tr>
<td>2003</td>
<td>18022</td>
</tr>
<tr>
<td>2004</td>
<td>18335</td>
</tr>
<tr>
<td>2005</td>
<td>18511</td>
</tr>
<tr>
<td>2006</td>
<td>18649</td>
</tr>
<tr>
<td>2007</td>
<td>18797</td>
</tr>
<tr>
<td>2008</td>
<td>19004</td>
</tr>
<tr>
<td>2009</td>
<td>19186</td>
</tr>
<tr>
<td>Trend 2010</td>
<td>19361</td>
</tr>
<tr>
<td>Trend 2015</td>
<td>20259</td>
</tr>
</tbody>
</table>

Source: ABS Regional Population Growth (not census data). Note: This table contains estimates of the resident population of Local Government Areas of Australia for June 30 of each year from 2001 to 2009, according to the 2009 edition of the Australian Standard Geographical Classification (ASGC). Estimates for 2001 to 2006 are final, estimates for 2007 and 2008 are revised (r) and estimates for 2009 are preliminary (p). This data differs from the census data referenced in other tables within this report.

The male / female estimates for 2009 were males 9,349; and females 9,572. Nambucca Shire has a population density of 13 persons per sq.km compared to 12 over the Mid-North Coast.

The following items emerged as key features of the Socio-Economic Portrait prepared by Nambucca Shire Council in 2010:

- In 2008, Nambucca Shire had an estimated population of 18,921, with an average age around 44.3 years.
- There were more people in the retiring stage of life, and fewer in the birthing age stage, relative to the Mid-North Coast.
- Residents lived in 7,166 households: 67% family households, 30% single persons and 2% shared.
- 9% of residents were born overseas, quite similar to the Mid-North Coast and 1% more than in 2001.
- The main overseas birthplaces were United Kingdom (4.8%), New Zealand (1.1%).
- In 2006, 1,027 Nambucca Shire residents were Indigenous, 5.7% of residents compared with 4.3% in the Mid-North Coast and 2.1% in the state.
Nambucca Shire LGA is comprised of the following towns, villages and rural areas:

Table 3.2  
**Towns, Villages and Rural Population**

<table>
<thead>
<tr>
<th>Town / area</th>
<th>% proportion of LGA population</th>
<th>Population 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bowraville</td>
<td>5.1</td>
<td>946</td>
</tr>
<tr>
<td>Eungai</td>
<td>3.7</td>
<td>692</td>
</tr>
<tr>
<td>Hyland Park</td>
<td>2.1</td>
<td>409</td>
</tr>
<tr>
<td>Macksville</td>
<td>14.5</td>
<td>2,704</td>
</tr>
<tr>
<td><strong>Nambucca Heads</strong></td>
<td><strong>33.6</strong></td>
<td><strong>6,268</strong></td>
</tr>
<tr>
<td>Scotts Head</td>
<td>4.6</td>
<td>858</td>
</tr>
<tr>
<td>Valla Beach</td>
<td>5.6</td>
<td>1,017</td>
</tr>
<tr>
<td><strong>Rural / Non Urban Balance</strong></td>
<td><strong>30.8</strong></td>
<td><strong>5,755</strong></td>
</tr>
<tr>
<td><strong>Total Shire</strong></td>
<td><strong>100</strong></td>
<td><strong>18,649</strong></td>
</tr>
</tbody>
</table>

Source: Nambucca Shire Council Social Plan 2009-2014 and ABS Census data

Nambucca Heads is the largest town located within the LGA. Bellwood is located in the south western corner of the Nambucca Heads Urban Centre / Locality (UCL) geographical region as identified by the ABS as shown in Illustration 3.3 below. The Nambucca Heads UCL has an area of 8.5 sq. kms.

**Illustration 3.2  
Nambucca Heads Urban Centre / Locality (UCL)**

As mentioned earlier, statistics and data used in this assessment are based on LGA data not the Nambucca Heads UCL data.
3.2 Population Characteristics

3.2.1 Population Size

The usual resident population of Nambucca Shire LGA has experienced a growth rate of approximately 0.9% per year based on ABS local area data measured from 2005 to 2009.

<table>
<thead>
<tr>
<th>Year</th>
<th>Nambucca Heads UCL</th>
<th>Nambucca LGA</th>
<th>NSW</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>6,121</td>
<td>18,171</td>
<td>6,311,168</td>
</tr>
<tr>
<td>2006</td>
<td>5,871</td>
<td>19,186 (2009)</td>
<td>6,549,177</td>
</tr>
<tr>
<td>% growth from 2001</td>
<td>-250 (-0.2% pa)</td>
<td>1,015 (0.8% pa)</td>
<td>3.6% (0.7% pa)</td>
</tr>
</tbody>
</table>

By comparison, the population of all NSW coastal LGAs combined grew by 1.3% between June 2008 and June 2009. The fastest population growth occurred in Tweed with an increase of 2.0%, followed by Clarence Valley on the mid-north coast. Byron on the far north coast all grew by 1.5%.

The loss of population between 2001 and 2006 in the Nambucca Heads UCL is largely due to the closure of the Midco meat works in 1999 that resulted in the loss of 280 full time jobs.

3.2.2 Age Profile

The age profiles for the Nambucca Local Government Area in 1996, 2001 and 2006 are shown in Table 3.3 below. These figures reflect the trend of coastal locations as popular retirement destinations and the relatively low numbers of younger people is consistent with an aging population.

In 2006, 20.2% of the LGA population where children between 0 – 14 years, compared with a NSW state median of 19.8%. Comparatively, 32% - a large proportion of the population, was aged 55 years and over, against a State median of 37 years. (Potts, NSC, 2008)

This is consistent with the high numbers of low income earners in the Shire, which may be over represented in this category by young families. Low socio-economic group families may be remaining in the area and / or may be unable to afford to relocate to other more affordable areas.

As mentioned above, the Midco meat works, located at Macksville, closed in 1999 with the loss of 280 full time jobs. The flow-on affect would have contributed to further job losses in supply chain businesses. (Lowe, NSC, 2010)

This is reflected in the 2001 population figures, for example between 1996 and 2001 there was an out-migration of over 500 people in the 30 – 39 age group. This age group would be representative of the meat workers.
### Table 3.3  Age Structure Nambucca LGA 1996 - 2006

<table>
<thead>
<tr>
<th>Age Group</th>
<th>1996</th>
<th>2001</th>
<th>2006</th>
<th>Change % (96-06)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4 years</td>
<td>1,132</td>
<td>973</td>
<td>978</td>
<td>-13.5</td>
</tr>
<tr>
<td>5-9 years</td>
<td>1,402</td>
<td>1,247</td>
<td>1,101</td>
<td>-22.7</td>
</tr>
<tr>
<td>10-14 years</td>
<td>1,499</td>
<td>1,441</td>
<td>1,265</td>
<td>-16.0</td>
</tr>
<tr>
<td>15-19 years</td>
<td>1,088</td>
<td>1,175</td>
<td>1,126</td>
<td>3.7</td>
</tr>
<tr>
<td>20-24 years</td>
<td>679</td>
<td>574</td>
<td>652</td>
<td>-3.9</td>
</tr>
<tr>
<td>25-29 years</td>
<td>746</td>
<td>686</td>
<td>567</td>
<td>-25.3</td>
</tr>
<tr>
<td>30-34 years</td>
<td>1,022</td>
<td>791</td>
<td>737</td>
<td>-29.4</td>
</tr>
<tr>
<td>35-39 years</td>
<td>1,319</td>
<td>1,041</td>
<td>868</td>
<td>-37.7</td>
</tr>
<tr>
<td>40-44 years</td>
<td>1,265</td>
<td>1,347</td>
<td>1,154</td>
<td>-7.9</td>
</tr>
<tr>
<td>45-49 years</td>
<td>1,174</td>
<td>1,298</td>
<td>1,427</td>
<td>20.4</td>
</tr>
<tr>
<td>50-54 years</td>
<td>946</td>
<td>1,216</td>
<td>1,353</td>
<td>39.8</td>
</tr>
<tr>
<td>55-59 years</td>
<td>922</td>
<td>1,069</td>
<td>1,389</td>
<td>45.8</td>
</tr>
<tr>
<td>60-64 years</td>
<td>933</td>
<td>1,077</td>
<td>1,229</td>
<td>29.5</td>
</tr>
<tr>
<td>65-69 years</td>
<td>1,089</td>
<td>990</td>
<td>1,134</td>
<td>5.5</td>
</tr>
<tr>
<td>70-74 years</td>
<td>1,051</td>
<td>1,039</td>
<td>932</td>
<td>-11.39</td>
</tr>
<tr>
<td>75-79 years</td>
<td>650</td>
<td>865</td>
<td>883</td>
<td>35.1</td>
</tr>
<tr>
<td>80-84 years</td>
<td>389</td>
<td>482</td>
<td>653</td>
<td>59.4</td>
</tr>
<tr>
<td>85 years &amp; over</td>
<td>261</td>
<td>351</td>
<td>448</td>
<td>62</td>
</tr>
<tr>
<td>Median Age</td>
<td>39</td>
<td>43</td>
<td>49</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>17,567</td>
<td>17,662</td>
<td>17,896</td>
<td></td>
</tr>
</tbody>
</table>

Source: ABS Census and NSC Community Facilities and Open Space Developer Contributions Plan 2008

### Table 3.4  Age Structure comparison with NSW

<table>
<thead>
<tr>
<th>Age Group</th>
<th>NSW 2006 %</th>
<th>Nambucca LGA 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-14 years</td>
<td>19.8</td>
<td>18.6</td>
</tr>
<tr>
<td>15-29 years</td>
<td>19.8</td>
<td>13.1</td>
</tr>
<tr>
<td>30-44 years</td>
<td>21.8</td>
<td>15.4</td>
</tr>
<tr>
<td>45-59 years</td>
<td>19.9</td>
<td>23.4</td>
</tr>
<tr>
<td>60 + years</td>
<td>18.7</td>
<td>29.5</td>
</tr>
</tbody>
</table>

Source: ABS Census

The comparison table above demonstrates that there are significantly fewer young ‘workers’ than the state average. There are significantly more retired people in the Nambucca LGA than the state average.
3.2.3 Household Types

In 2006, couple only households (47.6%) and lone person households (30.1%) comprised a large proportion of households in the Nambucca LGA. This is higher than the NSW average where couple only households account for 36%. Lone person households are significantly higher than the state average of 22.8%. Single parent families were slightly higher than the stage average in 2001 and 2006.

Otherwise, family households were consistent with the state average. The main variation between Nambucca and the state is the high number of lone person households. This is likely a function of higher number of retirees in coastal locations that ultimately lead to single (lone) person households.

<table>
<thead>
<tr>
<th>Table 3.5 House Type comparison with NSW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household Type</td>
</tr>
<tr>
<td>Family Household</td>
</tr>
<tr>
<td>- couple with children</td>
</tr>
<tr>
<td>- couple without children</td>
</tr>
<tr>
<td>- lone parent</td>
</tr>
<tr>
<td>- other family composition</td>
</tr>
<tr>
<td>Lone person household</td>
</tr>
<tr>
<td>Group household</td>
</tr>
</tbody>
</table>

Source: ABS Census

3.2.4 Labour Force Profile

In 2006, 6,421 people aged 15 years and over who were usually resident in the Nambucca LGA were in the labour force representing a participation rate (employed + unemployed / total pop / 100) of 45.5%. Of these, 45.6% were employed full-time and 33.3% were employed part-time. The labour force participation rate for Nambucca was significantly lower that the state average.

There were 7,285 usual residents aged 15 years and over not in the labour force. This is consistent with the high numbers of retirees in coastal locations.

<table>
<thead>
<tr>
<th>Table 3.6 Labour force profile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Total labour force</td>
</tr>
<tr>
<td>Not in the labour force</td>
</tr>
<tr>
<td>Participation rate</td>
</tr>
<tr>
<td>Employed</td>
</tr>
<tr>
<td>Unemployed</td>
</tr>
<tr>
<td>Unemployment Rate (%)</td>
</tr>
</tbody>
</table>

Source: ABS Census
In the 2006 Census, the most common responses for occupation for employed persons usually resident in Nambucca (A) (Statistical Local Area) were Managers 15.3%, Technicians and Trades Workers 15.1%, Professionals 14.8%, Labourers 13.8% and Community and Personal Service Workers 12.0%.

The Nambucca Economic Portrait provides a more detailed analysis of the labour force in the Nambucca LGA using Census data and Australia Taxation Office (ATO) data. Table 3.7, below, ranks the top industries in the shire assuming a labour force of 4,750 people.

**Table 3.7  Top Industries of Employment in Nambucca LGA**

<table>
<thead>
<tr>
<th>Nambucca LGA</th>
<th>2006</th>
<th>% of workforce</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail trade</td>
<td>704</td>
<td>14.8</td>
</tr>
<tr>
<td>Health and social care</td>
<td>668</td>
<td>14.0</td>
</tr>
<tr>
<td>Accommodation and food</td>
<td>472</td>
<td>9.9</td>
</tr>
<tr>
<td>Education and training</td>
<td>460</td>
<td>9.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>364</td>
<td>7.6</td>
</tr>
<tr>
<td>Rural production</td>
<td>339</td>
<td>7.1</td>
</tr>
<tr>
<td>Construction</td>
<td>251</td>
<td>5.3</td>
</tr>
<tr>
<td>Public service</td>
<td>216</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Source: ABS Census and Nambucca Economic Portrait

Compared with the Mid North Coast, the industries that were proportionally larger in Nambucca were rural production by 2% and education and training by 1%. The industries that were noticeably smaller than the Mid North Coast were public services, utilities and construction.

Most government offices are located in the larger centres of Coffs Harbour, Kempsey and Grafton thus explaining the lower number of public servants. The regional office of Country Energy is located in Coffs Harbour which would account for the lower number of utility workers in Nambucca.

The high proportion of health and social care workers reflects the high number of retirees and indigenous people (5.7% of total population compared with 2.1% for the state). The high proportion of food and accommodation workers is consistent with a popular coastal holiday destination.

### 3.2.5  Household Incomes

In Nambucca LGA, the median weekly individual income for persons aged 15 years and over who were usual residents was $296, compared with $466 in Australia. The median weekly household income was $562, compared with $1,027 in Australia. The median weekly family income was $642, compared with $1,171 in Australia.
The Nambucca Economic Portrait provides a detailed analysis of income characteristics for the LGA which differs from the Census data. The relatively high proportion of retirees and unemployed effectively skews the income data to the lower end of the scale.

Family business incomes were comparatively low, this is because those working in family businesses tend to forgo weekly income in anticipation of a higher return on their investment (of capital and labour) when the business is sold. Data for the Nambucca Economic Portrait was sourced from the Australian Taxation Office and may differ from incomes reported in the Census.

3.2.6 Household Housing Expenses
In Nambucca LGA the median weekly rent was $146, compared to $210 in NSW. The median monthly housing loan repayment was $900, compared to $1,517 in NSW. The average household size was 2.3 and the average number of persons per bedroom was 1.1

3.3 Dwelling Characteristics
Future housing development in Nambucca LGA is likely to be of a type that is focused on urban and near urban locations, with significant growth in coastal and near coastal locations. It is anticipated that the choice of housing types are likely to broaden in the coming years to include an increase in medium density development. (Potts, KSC, 2008)

Near urban or rural residential housing development is expected to remain a significant component of the housing mix, as will a likely trend towards multi unit housing. However the demand for separate housing on urban residential lots is expected to remain the key housing choice. (Potts, KSC, 2008)

3.3.1 Dwelling Type
In 2006 detached housing comprised 81.5% of the Nambucca LGA private occupied housing stock. Medium density type housing, semi detached, units and apartments, made up 11.5% of the stock, 6.0% comprised caravans and the remaining 1.1% other housing types. The ratio
of dwelling types and the occupancy rate across the LGA has remained stable over the period 01-06.

There is a significantly higher proportion of separate dwellings to medium density dwellings compared with the NSW proportion.

Table 3.9 Dwelling Type / NSW Comparison

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>2001 No.</th>
<th>2001 %</th>
<th>2006 No.</th>
<th>2006 %</th>
<th>NSW 2006 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Private Dwellings (including unoccupied</td>
<td>8,083</td>
<td>81.8%</td>
<td>8,594</td>
<td>81.5%</td>
<td>69.7%</td>
</tr>
<tr>
<td>dwellings)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Separate house</td>
<td>5,932</td>
<td>10.3%</td>
<td>6,183</td>
<td>11.5%</td>
<td>28.8%</td>
</tr>
<tr>
<td>Flat, unit, townhouse or apartment</td>
<td>748</td>
<td>7.9%</td>
<td>867</td>
<td>7.1%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Other dwellings</td>
<td>569</td>
<td>7.9%</td>
<td>532</td>
<td>7.1%</td>
<td>1.4%</td>
</tr>
<tr>
<td>Unoccupied private dwellings</td>
<td>834</td>
<td>10.3%</td>
<td>1,012</td>
<td>11.5%</td>
<td>28.8%</td>
</tr>
<tr>
<td>Occupancy rate %</td>
<td>89.7%</td>
<td>88%</td>
<td>90.5%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: ABS Census

3.3.2 Tenure
In 2006 45.5% of Nambucca LGA dwellings were fully owned, with a further 22.9% being purchased (under mortgage or finance). The rate of home ownership is significantly higher in the Nambucca LGA than across NSW where the proportion of fully owned homes is 33.2%.

This is likely to be a factor of the lower costs of housing in this area, particularly stemming from home purchasing activities that have occurred in the past 30 or more years. In 1996, the proportion of homes that were fully owned in the Nambucca LGA was 50.1%. This demonstrates that the rate of home ownership is declining in the LGA.

In 2006, 25% of dwellings were rented, which was slightly lower than the State figure of 28.4% for the same period.

Table 3.10 Dwelling Tenure and NSW Comparison

<table>
<thead>
<tr>
<th>Tenure</th>
<th>2001 No</th>
<th>2001 %</th>
<th>2006 No</th>
<th>2006 %</th>
<th>NSW 2006 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fully owned</td>
<td>3,509</td>
<td>48.4%</td>
<td>3,450</td>
<td>45.5%</td>
<td>33.2%</td>
</tr>
<tr>
<td>Being purchased</td>
<td>1,252</td>
<td>17.3%</td>
<td>1,740</td>
<td>22.9%</td>
<td>30.2%</td>
</tr>
<tr>
<td>Rented</td>
<td>1,862</td>
<td>25.7%</td>
<td>1,893</td>
<td>25%</td>
<td>28.4%</td>
</tr>
<tr>
<td>Other tenure / not</td>
<td>624</td>
<td>8.6%</td>
<td>499</td>
<td>6.6%</td>
<td>8.2%</td>
</tr>
<tr>
<td>stated</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: ABS Census
3.3.3 Usual Resident Numbers
The household occupancy rate for the Nambucca LGA in 2006 was 2.4 persons compared with the State and national average of 2.6 persons. This slightly lower occupancy rate is consistent with a population comprising a high proportion of retirees and lone person households.
3.3.4 Motor Vehicles per Dwelling

The following table illustrates that of all the people in the LGA who accommodate motor vehicles at home, the highest proportion was for a single vehicle. This is consistent with high retiree/lone person households.

<table>
<thead>
<tr>
<th>Motor Vehicles</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>754</td>
</tr>
<tr>
<td>1 motor vehicle</td>
<td>3,357</td>
</tr>
<tr>
<td>2 motor vehicle</td>
<td>2,091</td>
</tr>
<tr>
<td>3 motor vehicle</td>
<td>501</td>
</tr>
<tr>
<td>4 or more motor vehicles</td>
<td>173</td>
</tr>
<tr>
<td>Total</td>
<td>7,166</td>
</tr>
</tbody>
</table>

Table 3.11 No. of Motor Vehicles per Dwelling

3.4 Key Findings

The key demographic findings for the Nambucca LGA based on the findings of the 1996, 2001 and 2006 Census data and the Nambucca Economic Portrait are as follows:

- The population is increasing steadily from 17,610 in 1996 to 17,974 in 2006 with a forward trend of 20,259 by 2015.
- The median age of people is increasing from 39 in 1996 to 49 in 2006.
- A higher than average unemployment rate coupled with a lower labour force participation rate.
- A low comparative income – median house hold income of $562 compared with $1,036 for the state.
- Low dwelling density - 2.4 persons compared with the State and national average of 2.6 persons.
- Household types are dominated by couples without children and lone person households (retirees).
- Workforce participation rate is well below the state average.
- A high proportion of fully owned dwellings.
- The number of dwellings has increased since 1996 from 6,479 to 8,594 in 2006.
- In 2006, 81.5% of all dwellings were separate houses.
- Garaging for a single vehicle, rather than no vehicles or up to 4 vehicles is the most common requirement.

3.5 Implications of Projected Population Change

In common with other coastal LGA’s, Nambucca is experiencing an ageing population however unlike other similar coastal areas it is coupled with a declining birth rate and outward migration of persons aged 20-44 years. The ageing population has effects on the
planning and the layout, location and density of residential land releases and associated infrastructure.

The Nambucca LGA has experienced an annual mean growth in new dwellings of 10.6% in the 10 years to 2006. The highest levels of new residential growth have been concentrated in existing core urban and near urban areas within the valley and coastal precincts. (Potts, KSC, 2008)

The ABS Regional Population Growth data predicts a population ‘trend’ for the year 2015 of 20,259 people. The NSW Department of Planning Population and Housing Projections for 2006 – 2036 predict a growth in the Mid North Coast of 90,200 people. The Mid North Coast Regional Strategy 2006 – 2031, plans for an increase of 94,000 people. This represents an annual growth rate of approximately 1.1%.

Based on Census 2006 data and on historical Census figures (1991, 1996, 2001) it is expected that the population of the Nambucca LGA will increase from 17,896 persons (2006) to 20,411 persons by 2028, indicating a net growth of 2,515 persons. It is expected that most of this growth will occur in or near established urban centres and is more likely to be greater towards the coast. Generally the population growth is not expected to be evenly distributed. The freestanding detached dwelling is expected to remain the preferred choice of housing stock, however medium density housing such as apartments and villa type development may become more popular as the community ages. (Potts, KSC, 2008)

Patterns of settlement across the LGA have traditionally supported lower density detached residential housing on larger blocks. Established urban areas, such as the townships of Macksville and Nambucca Heads, have attracted incremental growth within the township cores, and on the edges, through the subdivision of small rural land parcels and / or larger residential lots. Targeted new release areas have provided a significant supply of new residential land since 1988. (Potts, KSC, 2008)

As the Shire’s population continues to age, future demand is likely to be focused on the provision of services and facilities that support improved access and mobility.

### 3.6 Nambucca Gardens Estate Implications

In the Nambucca Heads Urban Centre Locality there were 5,873 people (ABS 2006). Assuming a conservative growth rate of 1.1% per year, by 2012, there will be an increase of approximately 390 people in the local Nambucca Heads area. The actual growth rate in the Nambucca LGA between 1996 and 2006 was 1.86% (ABS).

Over the same period, the whole of the Nambucca LGA is predicted to grow by about 1,200 people. Nambucca Shire Council has based its Section 94 Developer Contribution Plan for the Bellwood area on an increase of 1320 people across the Bellwood catchment.

The proposed development will yield 352 residential lots to be released over 9 stages. The first stage is expected to be release no sooner than 2012 and will yield 27 lots. The balance of the development would be released according to demand. The residual holding of residential zoned land will be developed in accordance with the approved landscape Masterplan. There may be community social housing / affordable housing opportunities within the future stages of the subdivision as the roads and infrastructure for large areas of
contiguous lots are constructed. This would create a ‘land bank’ for opportunist social / affordable housing proposals.

Assuming an occupancy rate of 2.4 people per dwelling, the first stage of the Nambucca Gardens Estate would provide separate housing for 65 people. However, based on Nambucca’s high rate of ‘couples without children’ and ‘lone person’ households, the likely occupancy rate would be significantly lower.

Advice from local real estate agents indicates that there is little vacant residential land available in the area that is either affordable (due to prime coastal locations) or able to be economically built upon due to slope or other constraints.

The Nambucca Gardens Estate at Bellwood will be a key provider of unconstrained ‘buildable’ vacant residential land to meet the needs of the projected growth of the area.

The estimated project cost is over 26 million dollars. Most of the civil works and construction materials and labour will be sourced from within the LGA. This will be a significant generator of employment within the area, not only during construction of the subdivision, but also during new dwelling construction. The life-span of this development is estimated to be from 2011 / 12 when the first lots are released to 2020.

The proposal will also impact on the positive labour balance presently experienced in the LGA. The civil works and future new home construction will provide local construction jobs for the Nambucca workforce. Housing affordability and choice will improve once the subdivision is ready for new home construction.

Increased traffic impacts will be experienced together with local construction impacts during the civil works for the project.

The development and the Marshalls Way / Alexandra Drive road linkage will increase the exposure of two sites of Aboriginal significance. There are also local concerns regarding increased traffic impacts to the safety of elderly road users.

Overall, the proposal will stimulate the new home market and increase economic activity during construction and also will provide a new customer base to service the nearby commercial area.
Existing Services and Facilities

This section lists the main community facilities available in the Nambucca Heads and wider area.

4.1 Overview

The Bellwood area has been identified as a future urban release area for some time. Council’s strategic plans and policies have been prepared in consideration of this growth. In particular, the Nambucca Shire Council Social Plan 2009 – 2014 sets a range of strategies and targets to assist Council and the community to achieve a new 20-year Community Strategic Plan.

The provision of community services and facilities will proceed in accordance with Council’s strategic planning and will be partially funded by the developer contributions levied under the Community Facilities and Open Space Developer Contributions Plan.

The provision of privately funded facilities will proceed as market demand dictates, provided Council has an adequate supply of appropriately zoned land.

The first stage of the Nambucca Gardens Estate may yield around 30 new dwellings and accommodate between 60 and 80 people depending on occupancy rates and the number of medium density developments that may occur on the site.

Nambucca Gardens Estate will ultimately yield 352 lots and a resident population of around 1,000 to 1,200 people. This will provide a growing customer base for retail facilities in the area, particularly the Nambucca Plaza complex located in Bellwood.

Existing services and facilities are listed below in the following sections.

4.2 Nambucca Heads local area

The Nambucca Heads residential population is serviced by the following facilities:

- CBD shopping area approximately 1 km from the site – main street shopping, Woolworths, post office, library
- Bellwood shopping area (Nambucca Plaza) – cinemas, IGA supermarket, fast food outlets, specialty shops, doctors surgery
- Farringdon Retirement Village – community facilities, swimming pool, low set relocatable homes
- RSL
- Medical services (Mid North Coast Division of General Practice):
  - Bawruna Aboriginal Medical Service
Nambucca Gardens Estate, Socio-Economic Assessment

- Ridge Street Medical Centre – general surgeon, family practice, acupuncture, hypnosis
- Peachtree Medical Centre – 8 GPs
- Nambucca Health Care Centre – family practice, emergency medical, sports medicine
- Hibiscus Medical Rooms – two GPs, special interest in diabetes, heart disease and acupuncture
- Nambucca Plaza Medical Centre – one GP

- Three dental surgeries
- Public High School, Public Primary School, Christian Community School, Childcare Centre at Marshalls Way, Bellwood and a pre-school in Nambucca Heads
- Sport and Recreation – Tennis Club, Fishing Club, Boat Users Group, Stuart Island Golf Course, Nambucca River, estuary and beaches, Biffin Sports Complex, Indoor Sports Centre
- Busways operates a daily service from Nambucca Heads to Bellingen and return. School buses provide a local service.

4.3 Nambucca Shire wide area
Nambucca Shire residents have access to additional shire wide services, many of which are located in Macksville, approximately 11km south along the Pacific Highway:

- XPT rail service to Sydney or Brisbane
- Ngurrala Aboriginal Corporation, Macksville
- North Coast TAFE, Macksville
- Macksville indoor pool and sports centre
- Macksville District Hospital
- Nambucca Shire Council chambers

4.4 District Facilities
Nambucca residents have access to a wider range of services and facilities at Coffs Harbour which is located 50 kms north along the Pacific Highway. There is an international airport, university, public and private schools and a base hospital located in Coffs Harbour as well as regional scale shopping facilities and bulky goods outlets.
Statutory and Policy Assessment

A wide range of plans and policies impact on the assessment of the proposed Nambucca Gardens residential subdivision. These documents have already been considered in the Environmental Assessment Report prepared by Geoff Smyth Consulting. The following plans and policies are relevant to the socio-economic assessment of the development proposal.

5.1 Nambucca Shire Council Social Plan

This plan provides social strategies for 2009 – 2014 and towards the new 20-year Community Strategic Plan. The Social Plan was prepared in September 2009 and adopted by Council on 1 October 2009.

The Social Plan was prepared to meet the needs of the community and the following particular target groups:

- Aboriginal and Torres Strait Islander peoples
- Children
- Older People
- People from culturally and linguistically diverse backgrounds
- Women
- Young People

The Social Plan makes several observations about these target groups that are consistent with the statistically data presented in Section 3 of this report, including:

- a large proportions of widows in the women's (aging) population
- people from culturally diverse backgrounds were few in number, however tend to be long term residents

The Social Plan sets out a range of targets and strategies to assist Council and the community plan for the needs of the community over a 20 year timeframe. The following strategies are considered to be relevant to the subject proposal:

- To live in a community where people feel safe and secure.
- The Nambucca Valley is managed and promoted as a desirable place for youth and young families to live.
- Affordable housing meets the community's needs.

The proposed development has been planned and designed to meet the needs of the Nambucca and wider area through improved connections to the Bellwood commercial
precinct and to increase the stock of available land to meet the needs of the growing population.

A strategically planned supply of approved land for residential living purposes is essential to maintain housing affordability in the area.

The Nambucca Gardens Estate has been masterplanned to provide places for the community including the proposed parkland on the southern edge of the site, wetland walkway link to Bellwood and Nambucca and the redevelopment of the Farringdon Playing Fields.

The wetland walkway link will be provided under a future development approval process. The NSW Police have identified concerns for the safety and security of the wetland walkway users due to its length and isolation. The NSW Police and community groups will have further opportunity for input into the location and design of this walkway under the future approval process.

5.2 Bellwood Local Roads and Traffic Infrastructure
Developer Contribution Plan 2009

This plan was prepared for the purpose of providing Council with adequate funding for the construction of new local road and traffic facilities and was adopted on 20 August 2009 by the Nambucca Shire Council.

The plan includes six projects that will improve the capacity of the local road network to cope with increased traffic that will be generated by extra residential housing at the end of Alexandra Drive, new Aged Care Housing in Marshall Way and the proposed Commercial Development in Mumbler Street and Bellwood Road.

These projects are:
- Intersection Upgrade – Pacific Highway and Bellwood Road;
- Roundabout – Bellwood Road and Mumbler Street;
- Intersection Upgrade – Pacific Highway and Riverside Drive;
- Construction of Road Segment between Alexandra Drive and Marshall Way;
- Bellwood Road Upgrade between Mumbler Street and Marshall Way;
- Roundabout Construction – Bellwood Road and Marshall Way.

(Refer to Illustration 5.1: Bellwoods Developer Contributions Plan Infrastructure.)

The plan provides that residential development will contribute 29.6% of the cost of the works. The base rates are established on a per person occupancy basis, with a new lot considered the equivalent of a three bedroom house. Based on ABS Census 2006 data, the occupancy rate in Nambucca Shire, for an average 3 bedroom dwelling, is 2.4 persons. Based on a predicted population increase of 1,320 persons across the Bellwood catchment, the base rate is calculated at $1,182.99 per person or $2,839.17 per new residential lot (as at the September 2009 rate).

The proposed development will create 352 residential lots. This would result in over $1 million in contributions over the life of the project. Future residential development within
the subdivision will be levied according to the plan, for example a single detached 3 bedroom dwelling would be levied a contribution of $2,720.00 (as at the September 2009 rate).

During the exhibition period of the draft plan, community objections were received to the proposed link road between Alexandra Drive and Marshall Way. These objections were on the grounds that the linkage would increase traffic numbers and impact on the safety and amenity of the neighbourhood and would also increase visitation and observation of the ‘diamond tree’ which is a sacred Aboriginal site.

In consideration of the objections, Council’s Section 94 Contribution Planner advised that the link road is critical to the road network modelling upon which the contribution plan is based. Without the link road it is legally impossible to attribute new development in the Palmwoods area to the proposed traffic infrastructure improvements in Bellwood. Council resolved to adopt the plan for the following reasons:

- the removal of the link road would result in the need to develop a new draft contributions from ‘scratch’;
- if / when the ‘Bellwood’ area developed in accordance with existing zonings, 363 lots or about 900 people would ultimately demand the provision of the link road to provide reasonable access to basic neighbourhood facilities;
- the only alternative to the link road is a 4 km drive along the Pacific Highway (the distance from the southern end of Alexandra Drive to the Plaza via the proposed link is 1.3 km compared to 5.5 km via the Pacific Highway);
- to allow through road for school bus and traffic generally to remove one-way-in access to Alexandra Drive and Marshall Way,
- to link growing local communities,
- to upgrade the roads for increases in traffic numbers relating to new housing and other developments (eg aged care and education are possible) and to reduce the need to use the Pacific Highway;
- impacts to the ‘diamond tree’ could be mitigated using a buffer and additional tree planting; and
- removing the link road would effectively remove 363 lots / contributions from the plan making it financially unviable.
5.3 Nambucca Shire Community Facilities and Open Space Developer Contributions Plan 2008

This contribution plan was effective from 20 November 2008 and allows section 94 contributions to be levied towards the provision of the following categories of facility, infrastructure or service provided these relate to the need generated through increased development demands:

- Community Facilities
- Open Space
- Community Facilities and Recreation Planning Study

Community facilities and infrastructure as defined in this contribution plan includes:

(a) Local parks
(b) Local sporting and recreational facilities,
(c) cultural, civic and social service facilities
(d) Land required for (a) to (c) above

As at 20 November 2008, contributions applicable to the subject proposal are as follows:

<table>
<thead>
<tr>
<th>No. of bedrooms</th>
<th>Summary of Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rates ($) per person</td>
<td>1</td>
</tr>
<tr>
<td>Occupancy Rates</td>
<td>1.6</td>
</tr>
<tr>
<td>Community Infrastructure</td>
<td>718.52</td>
</tr>
</tbody>
</table>

Advice from Council indicates that the subject development has ‘credit’ for past works including dedication of land and construction of Farringdon Playing Fields under the previous contributions plan. Between 720 and 730 credits are available under this plan, however, the exact levy would be calculated as at the time of development approval and the date of payment.

5.4 Mid North Coast Regional Strategy

The primary purpose of the Mid North Coast Regional Strategy (MNCRS) is to ensure that adequate land is available and appropriately located to accommodate the projected housing and employment needs of the Region’s population over the next 25 years. The Strategy sets the policy to govern where and how growth can occur.

The MNCRS minimum dwelling requirements for the Coffs Coast subregion, incorporating Nambucca, is for 19,200 new dwellings, a proportion of which will be located in and around Nambucca Heads.

The MNCRS recognises that a substantial component of growth of the region arises from continued migration to the area driven by factors such as retirement opportunities and
relative house affordability. The MNCRS also recognises that as the population increases it will also age and housing occupancy rates will decline.

The MNCRS found that the most significant implication of these trends will be that smaller households will form with a greater number of dwellings for single person and couple-only households will be needed.

The MNCRS outlines a range of actions and principles that will guide strategic planning decisions, including:

- **Alignment with the NSW Department of Planning’s Growth Area Maps** will contain the spread of urban development, efficiently utilise existing infrastructure, and protect areas of high conservation value.

  The proposed development is located within an identified growth area. The community parkland located along Swampy Creek will protect areas of high conservation value. The development can be readily serviced by existing infrastructure and is a key provider of developer contribution levies for important road and community infrastructure.

- **Councils will plan for a range of housing types of appropriate density, location and suitability that are capable of adapting and responding to the aging population.**

  The majority of the proposed lots are around 600 m² in area. Under the recently gazetted Nambucca LEP 2010, the lot size minimum area is 450 m². The new LEP also provides that ‘Development consent may only be granted to development on a lot for the purpose of a dual occupancy if the area of the lot is equal to or greater than 600 m² (excluding access handles)’. In terms of providing for dual occupancies – the 600 m² lot size will allow for one dwelling per 300m². Small separate dwellings under Torrens Title are considered to be the preferred housing choice of the many in the retiree market.

- **Councils are to ensure that Aboriginal cultural and community values are considered in the future planning and management of the local government area.**

  The subdivision has been designed to minimise impacts and exposure of two aboriginal sites, including the ‘Diamond Tree’ through the use of vegetated buffers, lot layout design and the protection of a small public reserve. John Appleton Archaeological Surveys and Report provided a range of mitigating guidelines including the following notation to be placed on future planning certificates:

  “The Bellwood/Nambucca Aboriginal Community believes that any prospective Aboriginal purchaser of residential property in the proposed subdivision should be advised that it is a common belief amongst Aboriginal people of the area that anyone residing within “bulls-roar” distance of the Highly Culturally Significant carved tree known as the “Diamond Tree” may experience sickness.”
The MNCRS also states that new developments should enhance the desired character of the settlement area based on a range of neighbourhood planning principles. The subdivision Landscape Masterplan is consistent with the MNCRS and is based on the following principles:

- to retain, enhance and protect the 7(a) vegetation, SEPP 14 wetlands and riparian corridors to Swampy Creek and Bellwood Creeks;
- to reflect the setting including the proximity to the coast and the Nambucca River, the remnant bushland and Bellwood and Swampy Creeks;
- to integrate stormwater management into landscape approaches for the site;
- to create a landscape of a high visual amenity with a distinct landscape character;
- to provide for internal pedestrian and cycle circulation and to create opportunities for walking/cycle circuits that take in the natural features of the site;
- to provide a connection to Bellwood and Nambucca Heads and the facilities that are available at those locations;
- to provide opportunities to engage with the natural environment and to learn about the natural habitats whilst respecting and protecting those environments; and
- to provide a parkland that will encourage outdoor passive and active recreation by a range of different users.

The MNCRS found that economic development and employment growth is expected in areas such as finance, administration, business services, health, aged care and tourism. The subject proposal does not include development for employment or tourism purposes, however, it is vital for providing a local resident base to service the existing Nambucca Plaza and surrounding commercial development.

5.5 Nambucca Shire Structure Plan, 2008

The Nambucca Shire Structure Plan was prepared by SutherlandKoshy and adopted by Council in September 2007. The Structure Plan is a broad scale land use planning framework that was prepared to guide the accommodation of the predicted 2% annual growth in population in the Nambucca Valley in the next 20 years. The Plan envisages a hierarchy of strong centres, each becoming more prosperous with greater population density in and around them.

The Structure Plan cites the following population growth statistics:

- Year 2006 – 17,896 people
- Year 2011 – 19,759 people
- Year 2016 – 21,815 people
- Year 2026 – 26,593 people

The Structure Plan was one of the strategic documents prepared to guide the preparation of the recently gazetted Nambucca LEP 2010. The Structure Plan makes recommendations and observations for future urban development in the LGA. The following observations are generally relevant to the subject development:
• Future growth areas have been nominated and development principles established to ensure a greater proportion of the population will have the opportunity to live near their employment, schools and services and public transport. By 2026, it is planned that more people will live in medium density housing that is currently the case. This will be facilitated by the inclusion of shop-top/mixed use housing within all the commercial centres, medium density residential development permitted around the core of each individual ‘walkable neighbourhood’ in the new urban areas and infill development within the existing medium density zoned lands in the existing towns and villages.

• There are existing cycleways along parts of Marshall Way, the Pacific Highway, Riverside Drive and Mann Street. There are proposed cycleways along the Pacific Highway (regional), and along Riverside Drive and Old Coast Road. There is the opportunity to connect these existing and proposed cycleways and pedestrian ways in a logical manner so that they form a continuous link, connecting parks and open spaces in the process.

**Comment:** The development includes an extensive pedestrian/cycleway network. All streets will include at least a pedestrian pathway to one side of the street. Major streets will have pedestrian pathways to both sides of the street. The bushland edge will include the 2 metre bikeway which will provide a key link to the large area of parkland. The potential wetland walkway will provide a link to the commercial precinct.

• There is a need for additional facilities for aged care, women’s services, youth and creative arts.

**Comment:** The subject proposal will contribute to the provision of the services through the implantation of the Community Facilities and Open Space Developer Contributions Plan 2008.

• There is the need to release and rezone new land for the provision of additional housing in the Shire.

• The Aboriginal community needs to be consulted on any major development occurring in the Shire in the future.

**Comment:** John Appleton, of John Appleton Archaeological Surveys and Reports Pty Ltd, consulted with the Nambucca Heads Local Aboriginal Land Council (LALC), to arrange for a Sites Officer to assist in the fieldwork. As a consequence Mr Larry Kelly, ATSIC Representative, Community Elder and Sites Officer, Nambucca Heads LALC, assisted John Appleton (ASR) in the field investigation of the site and surrounding area. Further consultation was carried out in according with “Guidelines for Aboriginal Cultural Heritage Impact Assessment and Community Consultation” (DECC 2005).
5.6 Nambucca Economic Portrait

The Nambucca Economic Portrait examines economic activity in Nambucca in comparison with the economic activity of the Mid North Coast using 2001 and 2006 Census data.

The main findings of this analysis are as follows (statistics already provided in Section 3 are not repeated here):

- Nambucca’s workforce is around 4,750 people.
- There were slightly more females than males in the workforce.
- Nambucca is a net exporter of workers, i.e., 883 of the workforce live in Nambucca but work outside of the Nambucca statistical area (equivalent to the LGA).
- Nambucca has a positive labour balance (more working residents than local jobs).
- The largest labour surplus was amongst male technicians and trades workers (193 more residents than local jobs) and male labourers (131 more workers than jobs).
- The average age of Nambucca’s workforce is 43.4 years - 1 year and 7 months older than the Mid North Coast workforce average.
- From 2001 to 2006 the workforce increased by 133 jobs.
- 42% worked full time and 58% worked part time.
- Women are more commonly part time workers.
- Part time work is more common amongst younger and older workers.
- The largest industries by employment were retail trade, followed by health and social care.
- Health and social care grew the most during 2001 to 2005.
- The industries with the most job losses were rural production, retail trade and construction.
- The private sector engaged 87% of Nambucca’s workforce.
- The private sector is growing, whilst the government sector is declining.
- 1,533 private businesses were recorded by the Australian Taxation Office in Nambucca in 2006.
- 66% of private businesses were sole traders.
- Growth in private business was recorded in finance/insurance, property/business services and construction.
- Decline in private business was recorded in rural production, accommodation/restaurants and transport/storage.
- The most common type of occupation in Nambucca is ‘managers’ representing 17% of the workforce.
- 88% of Nambucca’s workforce was born in Australia.
- The average income in Nambucca was slightly lower than the average for the Mid North Coast.
- 77% of the workforce drove a car to and from work.

In terms of the subject development proposal, the most relevant finding is the labour imbalance, particularly in trades and construction. Construction job creation throughout the civil works for the subdivision and during new home construction may address this imbalance.
Targeted consultation was carried out to inform this Socio-Economic Assessment of impacts arising from the development of the Nambucca Gardens Estate for residential development.

6.1 NSW Police Force

On 16 October 2009 the Mid North Coast Local Area Command provided a review of the subdivision proposal and provided comments and recommendations.

As mentioned earlier in the report, there is a significantly higher Aboriginal population in Nambucca LGA, 5.7% of the population compared to the National average of 2.3%. The Nambucca LGA is also highly ranked in the SEIFA index as the 7th most disadvantaged LGA in the state.

The Nambucca LGA has relatively high levels of crime in specific areas, being ranked 12th in the state for cannabis related offences, 14th for non-domestic assaults and 17th for non-dwelling break and enter offences from the 152 LGA’s in the state.

Nambucca ranks in the top 30% for domestic assaults, sexual assaults, robbery, thefts from vehicles and malicious damage.

The following issues were identified:

1. Pedestrian access from the cul-de-sac to adjoining streets
   Pedestrian access paths into cul-de-sacs legitimises wandering, a search activity for potential thieves. It also provides for low risk escape routes given that vehicles cannot enter these areas. These areas are also prone to graffiti attacks and also increase neighbourhood tensions related to noise, particularly if colourbond fencing is used. Given this short length of cul-de-sac and close proximity to the nearby corner, it is suggested that this walkway be eliminated.

   **Comment:** This path has been removed from the final subdivision layout plan.

2. Aboriginal Heritage site
   A scarred tree site is identified within the proposed area and has been included as a “single block” reserve. This tightly enclosed reserve has only limited natural surveillance and has the potential to become an area for anti-social behavior. It is suggested that the block to the rear also be incorporated into this reserve allow for natural surveillance through the entire reserve. It is also suggested that dense screen plantings be included along the fence lines of this reserve to prevent graffiti and damage.
Comment: This recommendation has been adopted in the final subdivision layout plan. The reserve now extends from street to street.

3. **Neighbourhood park**
The neighbourhood park shown between the two streets (roads No.1 and 4) is relatively small in size and has four adjoining neighbours. This has the potential to create disharmony and conflict if the area is used for any form of sporting activity or utilized outside normal daylight hours. Consideration should be given to appropriate landscaping planting....

Comment: This park is part of an important north south pedestrian linkage and should remain in the layout plan. The park will include shade trees, seating, gardens and grassed areas. The final design for this park could reduce the amount of grassed areas to limit the available open space for sporting activities. Appropriate signage and lighting could also reduce impacts from the park to adjoining neighbours.

4. **Wetland Walkway**
A wetland walkway is shown on the plan linking this residential development through to the nearby Pacific Highway linking this area to Nambucca Heads. The walkway is shown as being approximately 500 m in length running through isolated wetland areas. Whilst this walkway may provide a link to the main shopping area, its isolation makes it an area that may be subject to personal attacks on people using this walkway.

Comment: This walkway remains as an optional landscape proposal that would be subject to further assessment under a separate approval process. The proposed wetland walkway will incorporate

‘...a low boardwalk strategically located between trees to avoid the removal of any vegetation. Whilst the wetland vegetation at first glance appears dense, it is possible to locate a path between trees and to gain access to the creek bank. Two bridged crossings would be provided to Bellwood Creek and there is the opportunity that these bridges are designed to be landscape features. The walkway would incorporate seating locations and interpretive signage to display the significance of the wetland habitat, the creeks and the mangrove habitat. A number of viewing decks could take in particularly attractive locations and vegetation features. The walkway would provide for cycle access and disabled access. It will be important, in the detail design stage of the walkway, to create a facility that considers user safety and the potential for vandalism.’ (J Amos Landscape Architect)

It is anticipated that the Nambucca Gardens subdivision would be substantially settled by the time the wetland walkway was constructed. By this time, it is hoped that community respect and ownership of the area may reduce the likelihood of attacks and vandalism in the area.

NSW Police would be further consulted regarding the location and design of the wetland walkway during the approval process.

The Mid North Coast Local Area Command was further consulted in August 2010. The statistical crime data for the area was consistent with the data quoted in September 2009.
As such, the advice and recommendations made by NSW Police remain as referred to above. Additional comments were made regarding the use of colourbond fencing, particularly along the pathway areas. Colourbond tends to become vandalised, graffitied and dented in areas of high crime incidence. Alternatives to colourbond should be considered in these areas.

6.2 Department of Housing

Housing NSW has considerable housing stock in the Bellwood and Nambucca Heads area. A total of 113 social housing dwellings / units are located west of the Pacific Highway in Nambucca Heads.

Dependency on supported housing is consistent with the statistical data provided in Section 3 of this report indicating there are a higher than average proportion of people renting from government agencies or housing cooperatives (50% of the 801 rental properties, ABS 2006).

Consultation with Housing NSW’s Northern NSW Housing Services Division Senior Planner indicated that Housing NSW is experiencing a very long waiting list (7 to 10 years in many instances) for people in need of social housing. There is an especially long waiting list for two bed room housing stock in the area. This is consistent with the high proportion of couples with no children households and lone person households.

The highest needs groups are seniors (1 and 2 bedroom units), disabled and indigenous. This is also consistent with the statistical data indicating that 32% of the local population is aged 55 years or over and the median age has increased to 49.

Housing NSW is concerned with housing affordability in the area. Decreasing stocks of available land in Nambucca has resulted in increased prices for existing stock and increasing housing ‘un-affordability’. This impacts on already long waiting lists for accommodation as existing residents are forced out of the home ownership / home mortgage market.

It should be noted that these waiting lists are mostly for people who are already located in the area. In-migration of retirees and ‘lifestylers’ further impacts on un-affordability in the area.

Consequently, Housing NSW, are supportive of residential development that incorporates affordable housing incentives, smaller lot sizes and multi unit housing opportunities, assisting many people who are in housing distress or have just not made it onto the long social housing waiting lists.

Housing NSW also has concerns regarding traffic impacts to elderly road users and pedestrians resulting from the future linkage of Marshall Way and Alexandra Drive. This is evidenced by the number of submissions received to the Bellwood Local Roads and Traffic Infrastructure Development Contributions Plan. As discussed in Section 5.2 of this report, Council resolved to proceed with the plan as removal of this linkage would render the plan unviable. Council was also of the opinion that this linkage is a vital component of community road infrastructure that would enable residents to readily access the commercial area of Bellwood.
The subject proposal involves the creation of 352 low density residential lots of an average six of around 600m$^2$. As discussed earlier, dual occupancy development is permissible on lots of this size, thus enabling one separate Torrens title dwelling per 300 m$^2$. The Nambucca LEP 2010 permits lots as small as 450 m$^2$ in this location, however, lots of this size are unlikely to result in an increase to density as lots of these size are more suited to one separate dwelling per lot. Larger lot sizes are preferred for residential flat buildings and integrated housing proposals.

In addition to this, the continuous planned release of residential zoned land will increase housing affordability through competitive land / housing pricing. The development will increase housing choice and availability in the Bellwood area. Developer contributions that accrue from the development will provide the required funding for road and infrastructure projects and community facilities identified in Nambucca Shire Council’s developer contribution plans.

### 6.3 Nambucca Real Estate Agents

The most common theme to emerge from discussions with local real estate agents is that there is currently very little vacant residential land available for sale. The vacant land that is available is either very highly priced due to prime coastal locations or it is steep, constrained land that is expensive to build on.

The agents report that there ‘are currently about 25 to 30 vacant lots for sale in and around Nambucca Heads but these lots are sloping to steep limiting purchasers building options and increasing building costs. There is a general lack of reasonably level land available to build on in Nambucca Heads. If the Bellwood lots can offer this, I believe there is a market for them providing the house and land packages are reasonably priced. Residential property sales over $400,000 are still pretty slow in our area…’ (Michael Tonkin, Nambucca Real Estate).

In 2009 there were 111 homes sold and 16 vacant land lots and in 2008 there were 73 homes sold and 10 lots of vacant land. Early retirees looking to purchase a new home want a large 4 bed/2 bath/2 car on a larger lot with room for a shed, the boat and ‘toys’. Price range $300,000 to $450,000. Similar to real estate currently available in the Palmwoods Estate at the northern end of this planned estate. Later retirees look for townhouse or villa style living with 2 to 3 beds, at least 2 toilets, 1 car and space for boat or trailer. Price range $210 to $299,000. There is demand for good quality villa/duplex’s in small groupings of 4 to 6 for the older single/couples. They prefer single level living with a private courtyard for a small pet. There is also demand for the larger lots for the early retirees who want space, big houses, side access to the block, privacy, entertainment room for their ‘seachange’ retirement. They usually spend up to $450,000 but sometimes more. (Margaret Chaffey, Bradleys Real Estate)

A comparative land release is the River Breeze Estate located in Nambucca Heads. 12 lots of approximately 500 m$^2$ were release in Stage 1. Six lots have sold over the past 12 months for between $100,000 and $150,000. House and land packages are marketed from around $375,000.

From a demand perspective, it appears as though the first release of the Nambucca Gardens Estate would need to be marketed at a price that enabled a house and land package to be available at under $400,000.
6.4 Nambucca Shire Council, Business Development Unit

The Manager of Council’s Business Development Unit, Mr Wayne Lowe, provided a range of economic data prepared for the LGA and also comparative data with the Mid North Coast. The key issue to emerge from this data is that Nambucca has a positive labour balance and ‘exports’ workers (mainly in the construction industry) to work in surrounding LGA’s.

Mr Lower advised that, in 1999, the Midco meat works closed with the loss of 280 full time jobs causing a domino effect of people leaving the shire and supply chain businesses closing up also. This resulted in the closures of engineering businesses and led to 12 vacant shops. Many people left the Nambucca local economy after the closure of the meat works and there were many houses on the market leading to a price crash.

Between 2001 and 2005, Nambucca Council assisted in attracting five new manufacturers into the LGA and expanded an estimated 40 existing companies, including:

- Nambucca MacNuts – a macadamia nut processing plant
- Express Coach Builders – expansion of a bus and coach manufacturing facility
- Kara Kar Trailers – relocation and expansion of a trailer manufacturing facility
- Mainstar Australia – relocation and expansion of manufacturing facility
- PCF Industries – relocation and expansion of cold forming manufacturing facility
- Comet Windmills – relocation and expansion of windmill manufacturing facility

The flow-on effect from these new and/or expanded manufacturing businesses was the creation of 300 new full-time positions by 2001. Nambucca Shire Council Economic Development Plan, 2010 provides the strategic vision for developing the area into a more diversified economic base to building upon the successful outcomes from 2000 – 2009. The aim is to develop the area as a manufacturing, distributions and logistic hub to service the region while building on tourism and agribusiness. This will broaden the economic base of the area and reduce its reliance on tourism and agriculture / aquaculture for growth.
Conclusion

Nambucca Gardens Estate will provide 352 new residential lots and a living opportunity for around 1,200 people. This will accommodate a large proportion of the 2,500 people that are anticipated to migrate to the area between 2006 and 2028.

The findings of this report indicate that there is a strong demand for vacant residential land in the LGA, provided the land is:

1. affordable; and
2. reasonably level and unconstrained to minimise building costs and optimise building design.

The ultimate settlement pattern of the Nambucca Gardens Estate should include a range of small dwellings on separate Torrens title (dual occupancies) to provide for the increasing demand for smaller houses from couple only households and lone person households. This is predominantly representative of the retiree market.

Later releases of the estate should consider integrated medium density housing in consultation with NSW Housing and other social housing providers.

Significant portions of the local labour force, particularly construction workers, are employed away from the Shire. Civil and construction works associated with the development will assist in addressing this imbalance and will provide additional employment in the housing construction industry.

The development is vital for the implementation of the works listed in the Bellwood Local Roads and Traffic Infrastructure Developer Contributions Plan, 2009. The estate is located within the catchment of the Bellwood commercial and retail precinct and will ultimately provide the customer base for retail development in the area.

The development is consistent with strategic planning for the area and is also consistent with locational trends that continue within NSW for coastal living. This trend is increasing as the population ages and people relocate in search of lifestyle choices and affordability.

Keiley Hunter
Planner