



ballina 2035

Housing Needs and Opportunities Analysis

ballina major regional
centre strategy



ballina major
regional centre
strategy

First published July 2015 by Ballina Shire Council, 40 Cherry Street, Ballina NSW 2478.

© Ballina Shire Council 2015

Disclaimer

While every reasonable effort has been made to ensure that this document is correct at the time of printing, Ballina Shire Council, its agents and employees, disclaim any and all liability to any person in respect of anything or the consequences of anything done or omitted to be done in reliance or upon the whole or any part of this document.

Copyright Notice

Council agrees to the reproduction of extracts of original material that appears in this document for personal, in-house, non-commercial use or professional research or report production purposes without formal permission or charge. All other rights reserved.

If you wish to reproduce, alter, store or transmit material appearing in the document for any other purpose, a request for formal permission should be directed to Ballina Shire Council.

You are required to acknowledge that the material is provided from the Ballina Major Regional Centre Strategy Housing Needs and Opportunities Analysis Report.

Acknowledgements

Council acknowledges the extensive community input provided towards the preparation of this document. Specifically, Council acknowledges the efforts of those who participated in the Futures Forum in May 2014, participants of the Civic Panel and Government Agency Reference Group, Council staff, various community groups and individuals who have provided ideas, comments and feedback.

Council also acknowledges the contribution of project consultants who prepared several specialist reports as documented in Section 1.

The roles of the elected Council and the BMRCs project team (consisting of Simon Scott, Skye McNamara, Klaus Kerzinger, Lachlan Sims, Suzanne Acret, Steve Barnier and Matthew Wood from Council's Strategic and Community Facilities Group) in delivering this document and the BMRCs project are also acknowledged.

Cover Image: iStock Photo Library

Contents

CHAPTER 1 INTRODUCTION.....	4
1.1 INTRODUCTION AND BACKGROUND	4
1.1.1 WHAT WILL OUR HOUSING BE LIKE IN 2035?	4
1.2 COMMUNITY ENGAGEMENT	4
1.3 HOUSING VISION AND FUTURES STATEMENT.....	4
1.4 LOCAL STRATEGIC PLANNING	6
1.4.1 BALLINA SHIRE GROWTH MANAGEMENT STRATEGY	6
1.5 DEFINITIONS.....	7
CHAPTER 2 PROFILE AND TRENDS.....	8
2.1 ESTIMATING POPULATION, HOUSING SUPPLY AND DEMAND – A LOCAL PERSPECTIVE	8
2.1.1 POPULATION AND HOUSING WITHIN THE BALLINA LOCALITIES IN 2001 TO 2011	8
2.1.2 ESTIMATED POPULATION CHANGE WITHIN THE BALLINA LOCALITIES 2011 – 2035	8
2.1.3 DWELLING OCCUPANCY RATES	11
2.1.4 ESTIMATING DWELLING SUPPLY REQUIREMENTS	12
2.2 ECONOMIC IMPACTS AND DEVELOPMENT ACTIVITY	13
2.2.1 ECONOMIC IMPACT OF VIABLE CONSTRUCTION INDUSTRY	13
2.2.2 DEVELOPMENT ACTIVITY.....	14
2.2.3 DWELLING SUPPLY AS A DRIVER OF HOUSING RENEWAL.....	16
2.3 FINDINGS AND CONCLUSIONS – PROFILES AND TRENDS	16
3.1 INTRODUCTION	17
3.2 BALLINA REAL ESTATE AGENT CONSULTATION.....	17
3.3 DWELLING TYPES IN DEMAND	18
3.3.1 HOUSING PREFERENCES OF OLDER AUSTRALIANS	19
3.3.2 DOWNSIZING	19
3.3.3 CARAVAN PARK / MOVEABLE DWELLINGS OR MANUFACTURED HOME ESTATES.....	20
3.3.4 AGEING IN PLACE	22
3.3.5 BALLINA’S AGED CARE INDUSTRY	23
3.4 HOUSING AFFORDABILITY	26
3.4.1 WHAT IS AFFORDABLE HOUSING?	26
3.4.2 HOUSING AFFORDABILITY WITHIN THE BALLINA LOCALITIES	26
3.4.3 RENTAL HOUSING AFFORDABILITY WITHIN THE BALLINA LOCALITIES.....	27
3.5 HOMELESSNESS	27
3.5.1 WHAT IS HOMELESSNESS?.....	28
3.5.2 HOMELESSNESS IN NSW	28
3.5.3 HOMELESSNESS IN BALLINA SHIRE	29
3.5.4 TRANSITIONAL GROUP HOME - SHERATON HOUSE – 87 CHERRY STREET, BALLINA.....	29
3.5.5 ROUGH SLEEPERS.....	29
3.5.6 HOMELESSNESS – STRATEGIC ISSUES.....	30
3.6 FINDINGS AND CONCLUSIONS - FACTORS IMPACTING ON THE BALLINA HOUSING MARKET....	30
CHAPTER 4 OPTIONS AND ACTIONS.....	32

4.1 ADDITIONAL HOUSING OPPORTUNITIES	32
4.2 HOUSING DESIGN OPPORTUNITIES.....	34
4.2.1 FILL POLICY – INFILL DEVELOPMENT	35
4.2.2 RESILIENT HOUSING DESIGN.....	39
4.3 FINDINGS AND CONCLUSIONS - OPTIONS AND ACTIONS	42

CH5 CONCLUDING REMARKS.....43

ANNEXURE ONE – HOUSING REDEVELOPMENT POTENTIAL - PRECINCT EVALUATION TOOL.....	49
ANNEXURE TWO - BALLINA HOUSING REDEVELOPMENT POTENTIAL - PRECINCT EVALUATION SUMMARY WORKSHEET.....	50
ANNEXURE THREE – PRECINCT EVALUATION WORKSHEETS	53
ANNEXURE FOUR - FLOOD RISK MAPS.....	81
ANNEXURE FIVE – QUESTIONS FOR SHERATON HOUSE MANAGEMENT	83
ANNEXURE SIX - QUESTIONS FOR RETIREMENT AND NURSING HOMES CEO’S	84
ANNEXURE SEVEN - QUESTIONS FOR REAL ESTATE AGENTS	85

CHAPTER 1 INTRODUCTION

1.1 INTRODUCTION and BACKGROUND

1.1.1 What will our housing be like in 2035?

How will housing in Ballina change over the next 20 years as Ballina becomes a major regional centre? Where are the opportunities to provide new housing? What sort of houses will people want to live in? What will they be allowed to build? What sort of housing will meet the challenges associated with climate change, our desire to be more sustainable and our ageing population? What sort of housing can our community afford to buy and rent, and what sort of housing will create a vibrant centre, maintain a sense of community and provide of economic wellbeing?

This report will examine the issues raised by the above questions and present a housing strategy to be used as a basis to engage the broader community on Ballina's housing future.

1.2 COMMUNITY ENGAGEMENT

The Futures Forum (May 2014), staff consultation (July 2014) and Focus Groups (July – September 2014) have engaged a broad section of our community that live, work, and play in Ballina on what Ballina will look and feel like over the next 20 years. Housing has been a key theme in each consultation.

The word map below has been developed from words used by participants in the Futures Forum. The size of the words relates to the frequency these words have been used.

Figure 1 – Housing Word Map developed from consultation feedback comments June to October 2014



1.3 HOUSING VISION and FUTURES STATEMENT

The housing vision and preferred housing future statements below have been developed from the housing conversations that have already been held. These statements will continue to be refined as additional feedback and comments are received up to the time of adoption of the Ballina Major Regional Centre Strategy (BMRCS) by Council.

Housing Vision

Our community has a vision that we will provide opportunities for the provision of resilient, sustainable and adaptable housing that:

- Stimulates economic activity through housing growth and renewal,
- Provides opportunities for diversity in housing design,
- Provides affordable housing choice options,
- Maintain and build a sense of community, and preserve our ecological and historical values,
- Is well serviced by roads and other infrastructure, walking and cycling tracks, access to open spaces, and sporting, leisure, educational and other facilities.

Preferred Housing Future

Our communities preferred housing future is one that provides:

Housing renewal opportunities that respond to:

- Population growth and change,
- Economic climate and affordability,
- climate change impacts,
- A desire to preserve a sense of community, our environment and history,
- A desire for a sense of vibrancy and economic wellbeing.

Housing design that achieves this will be:

- Adaptable – able to change as family circumstances change i.e. ageing in place
- Affordable – be within financial reach
- Resilient – able to adapt to future climate change challenges
- Sustainable – Minimises energy, water and carbon usage,

1.4 LOCAL STRATEGIC PLANNING

1.4.1 Ballina Shire Growth Management Strategy

The *Ballina Shire Growth Management Strategy 2012* (BSGMS) provides the strategic planning framework for the management of residential growth in Ballina Shire within the period 2012 – 2031. This document was prepared in response to requirements contained within the *Far North Coast Regional Strategy 2006* (FNCRS).

The FNCRS specified that each council within the region was to prepare a Local Growth Management Strategy to meet specified dwelling targets. The dwelling target specified for Ballina Shire was 8400 additional dwellings by 2031. The estimated population increase for the Shire was 13,500 persons.

The FNCRS also set a dwelling type target of 60% single dwellings and 40% multi-unit dwellings for the additional dwellings required by 2031.

The NSW Department of Planning and Infrastructure estimated that there were 16,720 dwellings located within Ballina Shire in 2006. This figure was adjusted once the results of the 2006 Census of Population and Housing were released. The Census revealed that there were 17,150 dwellings located within the Shire. The dwelling target contained within the FNCRS was subsequently revised downwards to 7,700 additional dwellings required by 2031 within the BSGMS.

The BSGMS has apportioned the growth in population and dwelling number amongst the various population centres contained within the Shire. This data indicates that for the Ballina localities (Ballina Island, West Ballina, North Ballina and East Ballina) the population is estimated to increase by 1479 persons, and by an additional 1618 dwellings, in the period 2015 to 2035.

The changes to population and dwelling supply projected by the BSGMS are in themselves relatively small representing approximately 75 people and 80 dwellings per annum for each year from 2015 to 2035. They are however significantly higher than has occurred in the 5 year period between 2006 and 2011. In this period population decreased in the Ballina localities by approximately 60 persons per annum whereas dwelling supply increased by approximately 27 dwellings per annum. In the 5 year period prior to 2006 population decreased by approximately 10 persons per annum whereas dwelling supply increased by approximately 65 per annum¹.

The challenge for Council will be to develop a policy framework that facilitates the construction of new resilient housing, incorporating adaptable building design features, capable of responding to increasing flood levels as a consequence of climate change, as well as the demands of an ageing population for smaller housing products. Council's planning framework should be able to respond to this social and economic reality.

¹ ABS Census Quickstats - All people – usual residents 2011 and 2006, All people location on census night for 2001

1.5 DEFINITIONS

Common words, terms and abbreviations used in this chapter have the following meanings:

Adaptable building design - Adaptable building design is generally termed as a cost – effective design that enables a residential building, including townhouses and residential flat buildings, to be capable of accommodating substantial change over the buildings lifetime to enable continued occupation in response to the predicted sea level rise of 0.4m by 2050 and 0.9m by 2100. (Copied from, *A report on Development Guidelines for Resilient Housing for Lake Macquarie*, Edge Environment, June 2013)

Ageing in place – The concept of encouraging older Australians to reside in their private homes rather than relocate to care or retirement facilities²².

AHD – Australian Height Datum

Ballina Localities – The Ballina localities consist of East Ballina, Ballina Island, West Ballina and North Ballina. These localities formed the Ballina Urban Centre Locality (UCL) division in the Australian Bureau of Statistics 2001 Census. The Ballina UCL boundaries have been amended, primarily in respect to non-urban areas, for the purpose of the 2006 and 2011 Census

Downsizing - is the process of moving to a dwelling with a reduced number of bedrooms. It may also involve a reduction in the area of the dwelling and associated garden or site area.

Older people - are those aged 50 years and over

Resilient housing – Means a residential building and its component parts that can absorb, accommodate and recover from the effects of a given event (in this case flooding and tidal inundation) and has the ability to respond and adapt through reconfiguration to changes in hazard levels, if and when required. (Copied from, *A report on Development Guidelines for Resilient Housing for Lake Macquarie*, Edge Environment, June 2013)

BSGMS - Ballina Shire Growth Management Strategy 2012

Rough sleeper – Means a person who is homeless and sleeps in the outdoors, generally without adequate shelter in open space areas.

²² Australian Housing & Urban Research Institute, Downsizing amongst older Australians, Final report January 2014, p38

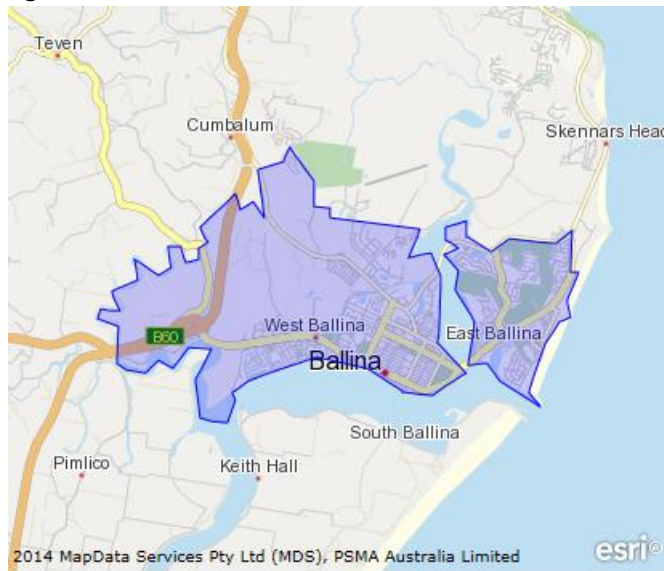
CHAPTER 2 PROFILE AND TRENDS

2.1 ESTIMATING POPULATION, HOUSING SUPPLY AND DEMAND – A LOCAL PERSPECTIVE

2.1.1 Population and Housing within the Ballina Localities in 2001 to 2011

This report relates to the Ballina localities. The Ballina localities consist of East Ballina, Ballina Island, West Ballina and North Ballina. These localities formed the Ballina Urban Centre Locality (UCL) division in the Australian Bureau of Statistics 2001 Census. Figure 2 below shows the location of the 2001 Census UCL area.

Figure 2 – 2001 Census Ballina UCL area



The 2001 Census indicated that Ballina (UCL) contained 16,517 people and 7,760 private dwellings. In 2011, the Census count of the population had decreased to 16,166 persons and private dwellings had increased to 8,223 dwellings.

The population change between 2001 and 2011 represents a decline of 2.2% whereas the change in private dwellings represents an increase of approximately 6%.

2.1.2 Estimated Population Change within the Ballina Localities 2011 – 2035

Council acknowledges that the circumstances of future housing demand and supply are difficult to predict, particularly with regard to population growth, land take-up rates and rates of infill development. Notwithstanding, making projections of future likely population growth is a necessary foundation for Strategic Planning. The preparation of Council's population growth projections involves balancing a set of demand and supply assumptions, as outlined below.

Housing demand assumptions are based on:

- Assumed population growth rate, being a continuation of short-term trend of approximately 0.6% per annum for the period 2011-2016, then an assumed return to historic longer term growth trend of approximately 1% per annum;
- Shire-wide occupancy rate projections 2011-2036, provided by the Department of Planning (NSW SLA Population Projections, Transport and Population Data Centre 2014);

- Recent (2006-2011) population growth and total occupancy rate trends within each of Ballina Shire's planning localities. These planning localities are identified on the map on page 32 of the Growth Management Strategy;
- The total occupancy rate (representing the average number of persons per dwelling, including vacant dwelling stock) has been used rather than the net occupancy rate (being the average number of persons per occupied dwelling) to account for the prevalence of holiday homes and the vacancy of dwellings between occupations, and to provide an analysis of the status of the total dwelling stock in the shire with regard to the Estimated Resident Population; and
- The shift of projected demand between localities in response to the anticipated exhaustion of land supplies and the demographic similarities between localities.

Housing supply assumptions are based on:

- The total number of existing dwellings (as of the 2011 Census);
- The number of existing vacant urban lots, being urban zoned lots that are serviced and available for construction of new dwellings;
- The areas assumed as potentially available for future urban development including undeveloped urban-zoned land and Strategic Urban Growth Areas identified in Council's Growth Management Strategy; and
- Anticipated future infill development in each locality – based on historic rates of infill development (expressed as a percentage of dwellings required), assessed total infill capacity and the redevelopment ratio (the ratio of new dwellings to dwellings replaced).

It is acknowledged that this analysis is based on an extrapolation of current characteristics of housing form and lifestyle preferences into the future, in conjunction with projections of future population growth. The forecast therefore presents a trend statement based on continuation of current trends in housing form, development rates and lifestyle preferences.

Population Projections

The Department of Planning and Environment regularly publishes population projections on the basis of assumed rates of births & deaths, international, inter and intra-state migration and rates of residential development. The latest version of the Department's projections substantially revised down the projected rates of population growth for Ballina Shire, from future growth rate of approximately 1.5% per annum (2005 version) to a revised rate of approximately 0.5% per annum (2014 version). In planning for population growth in Ballina Shire, Council has adopted an assumed rate of growth trending to 1% per annum from 2016 onwards.

The reasons for Council's projections diverging from the DP&E projections are as follows:

- Council does not consider the period 2006-2011 (being the basis of the Department's latest projections) a representative period of growth, being significantly affected by the Global Financial Crisis (GFC), which caused housing demand to falter and for development projects to stall significantly;
- Ballina Shire has substantial greenfield development areas that are zoned and/or planned for urban development;
- The expectation that the growth of transport links (via increased services to the Ballina Airport) and the nearing completion of the Pacific Highway upgrades between Ballina and Southeast Queensland, will provide further drivers of growth within the region and the shire.

Figure 3 and Table 1 below indicates how population and dwelling demand is anticipated to change within the Ballina localities to 2035. On average population is anticipated to increase by approximately 96 persons per annum (0.5%) and dwelling supply by 88 dwellings per annum (0.9%) in the period 2015 to 2035³.

Figure 3 - Ballina Localities Population Change estimates 2011 to 2035

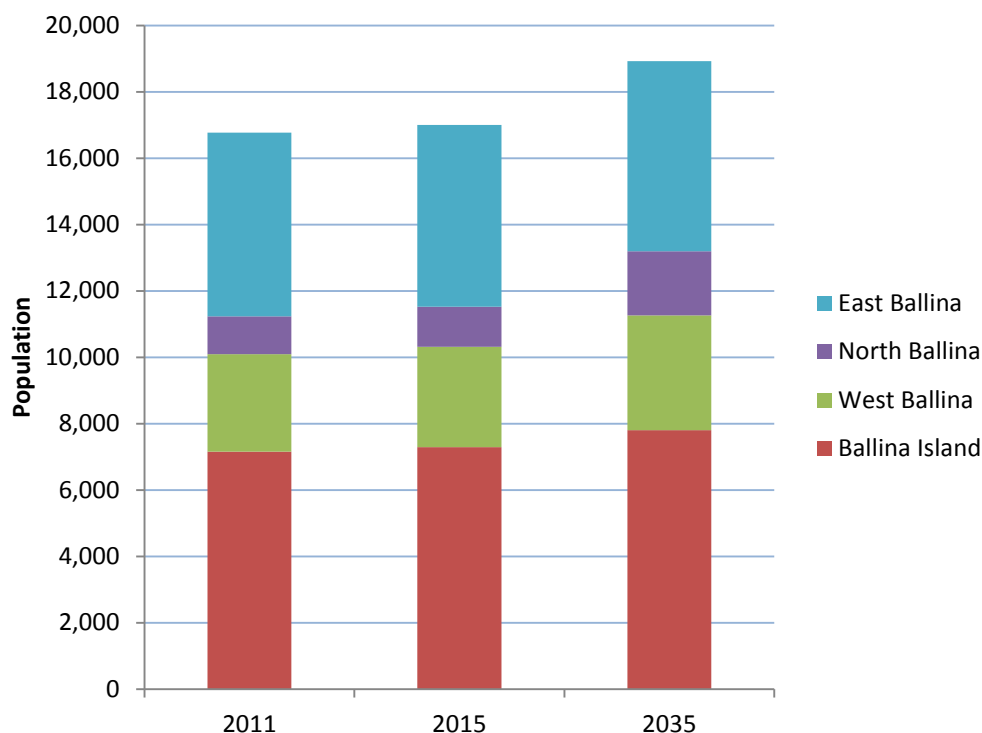


Table 1 - Ballina Localities Population Change Estimates 2011 to 2035

Location	ESTIMATED POPULATION CHANGE		
	2011	2015	2035
Ballina Island	7,151	7,293	7,804
West Ballina	2,941	3,020	3,459
North Ballina	1,140	1,214	1,930
East Ballina	5,539	5,477	5,731
TOTAL	16,771	16,977	18,900

Additional to the localities within the BMRCs study area, the Cumbalum area, located only a few kilometres north of the Ballina township, has recently been rezoned to enable the accommodation of approximately 10,000 new residents (combined with the Ballina Heights Estate). Over the life of the strategy (2015-2035), the population of Cumbalum is expected to grow to a population of approximately 4,700 (from approximately 1,400 in 2015). Residential growth is also planned and ongoing in Lennox Head (5,000 additional persons) and Wollongbar (2,000 additional persons). The development of these areas will, therefore, also impact on the demand for services and facilities provided in Ballina.

A significant factor for population growth in Ballina Shire to 2035 is considered to be its ageing characteristics. In 2013 just over 20% of the Shire's population was aged over 65 years. This has been estimated to grow to 29% by 2031⁴.

The 2011 Census data indicates that the percentage of the population aged 65 years and over in the Ballina localities was already 27.7% of the population. This was an increase from the 25.1% recorded by the 2001 Census.

³ Data extracted from Ballina Shire Growth Management Strategy data tables

⁴ NSW Department of Planning and Infrastructure – Far North Coast Region Residential Submarket Analysis, September 2013, p13

Table 2 below provides specific data, from the 2011 Census, related to the percentage of the population aged 65 years and over for each of the Ballina localities as well as a comparison with some other population centres, showing the extent to which Ballina (and Ballina Island in particular) is already relatively more 'aged' compared with other areas and State and National averages.

Table 2 - Percentage of Population Aged 65 and Over in 2011

LOCALITY	PERCENTAGE
Ballina Island	35.4
West Ballina	27.1
North Ballina	26.7
East Ballina	19.9
Ballina Shire	21.5
Lismore LGA	14.6
Byron LGA	13.3
Richmond Valley	19.6
Port Macquarie - Hastings	24.7
New South Wales	14.7
Australia	14

During the period 2015 to 2035 the population profile of the Ballina localities is projected to continue to age. This ageing is anticipated to drive a demand for smaller more affordable homes as the population seeks to downsize. The challenge for Council will be to ensure that sufficient housing type diversity exists within its housing policy framework. Housing policies that are designed to allow the supply of smaller housing products, to meet anticipated demand, may be warranted.⁵

2.1.3 Dwelling Occupancy Rates

The increase in dwelling demand relative to the estimated population is primarily driven by declining occupancy rates per dwelling. Table 3 below provides estimated occupancy rates per dwelling for the Ballina localities in the period 2011 to 2035. It is noted that the occupancy rates provided below include vacant dwellings, rather than occupied dwellings only.

Table 3 – Ballina Localities Projected Housing Occupancy Rates 2011 – 2035

Location	2011	2015	2035
Ballina Island	1.94	1.92	1.79
West Ballina	2.20	2.14	1.87
North Ballina	2.24	2.22	2.10
East Ballina	2.08	2.04	1.85

The decline in occupancy rates per dwelling reflects the consequences of an ageing population profile and an increase in single or lone person households. Single or lone person households increased from 30.9%, of all households in the Ballina localities in 2001 to 35% of households in 2011. By way of contrast single or lone person households comprised 27.3% of households within Ballina Shire and 24.2% of households within NSW in 2011.

⁵ NSW Department of Planning and Infrastructure – Far North Coast Region Residential Submarket Analysis, September 2013, p13 – discusses demand for small housing products at the right price points.

2.1.4 Estimating Dwelling Supply Requirements

During the 2013-14 financial year there were 61 new dwellings approved in the Ballina localities and a total of 193 dwellings approved in the Ballina Shire. Dwelling approvals per annum have averaged 197 per annum for the Shire over the five years to 2012⁶.

Council estimates that in the period 2015 to 2035 total dwelling supply will need to grow by approximately 1,750 additional dwellings to keep step with projected population growth. This represents an average annual supply potential of 88 dwellings per year within the Ballina localities, as shown in Table 4 below.

Table 4 – Ballina Localities Estimated Dwelling Demand 2011 to 2035

Location	ESTIMATED DWELLING DEMAND		
	2011	2015	2035
Ballina Island	3,678	3,787	4,360
West Ballina	1,338	1,409	1,842
North Ballina	509	548	911
East Ballina	2,666	2,683	3,076
TOTAL	8,191	8,426	10,189

The Ballina Shire Growth Management Strategy (2012) provides the framework for accommodating population and employment growth in Ballina Shire, in relation to residential, commercial and industrial development, over the planning period of 2012-2031. The strategy sets out local growth management arrangements for each of the shire's urban localities. These outline the desired future character of the particular locality, identify key locality objectives and proposed actions to give effect to those objectives. The locality strategies for Ballina Island, East Ballina North Ballina and West Ballina set out in the Ballina Shire Growth Management Strategy (2012).

Residential growth areas in North Ballina, Cumbalum, Skennars Head, Lennox Head and Wollongbar are expected to contribute to economic demand for services in Ballina. The projected dwelling capacity in the urban growth areas (including estimates of infill development) in Ballina Shire's urban localities is shown in Table 5 below.

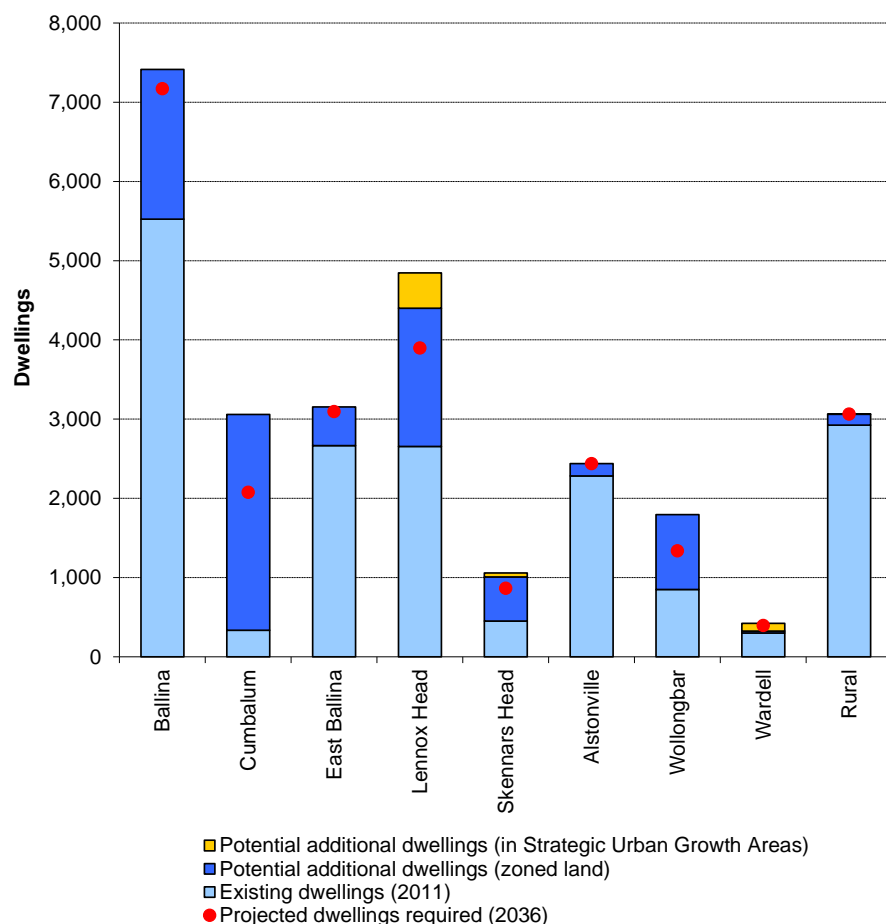
Table 5. Projected Dwelling Supply Ballina Shire Localities 2011-2036.

Locality	Existing dwellings (2011)	Potential additional dwellings (zoned land)	Potential additional dwellings (in Strategic Urban Growth Areas)	Total Projected Dwellings
Ballina Island	3,678	711	0	4,389
West Ballina	1,338	522	0	1,860
North Ballina	509	657	0	1,166
East Ballina	2,666	488	0	3,154
Cumbalum	336	2,723	0	3,059
Lennox Head	2,656	1,743	446	4,845
Skennars Head	452	557	50	1,059
Alstonville	2,284	154	0	2,438
Wollongbar	851	945	0	1,796
Wardell	301	24	98	423
Rural	2,924	138	0	3,062
Ballina Shire Total	17,995	8,662	594	27,251

⁶ NSW Department of Planning and Infrastructure – Far North Coast Region Residential Submarket Analysis, September 2013, p13

Figure 4 below shows the estimated dwelling capacity (to 2036) of Ballina Shire's key localities (Ballina here includes Ballina Island, North Ballina and West Ballina). The colour of the bars indicates: the number of existing dwellings (at 2011); the housing capacity of existing urban zoned areas (including infill development based on current trends); and the potential housing capacity of land identified as Strategic Urban Growth Areas in Council's Strategic Planning Framework. Together these indicate the total potential housing capacity within each of the Shire's localities. The red dot on each bar indicates the estimated level of housing demand for each locality at 2036 on the basis of current population (and occupancy rate) projections.

Figure 4 - Estimated dwelling capacity of Ballina Shire localities 2011-2036



2.2 ECONOMIC IMPACTS AND DEVELOPMENT ACTIVITY

2.2.1 Economic Impact of Viable Construction Industry

Housing renewal strategies with appropriate responses to climate change and declining occupancy rates, including reductions caused by increases in single person households, have significant economic stimulus potential for the local economy. Nationally the construction industry was the third highest contributor to GDP (7.3%) below Mining (9.9%) and Financial and Insurance Services (9.6%) in the 2014 Financial Year.⁷ In Ballina Shire, the construction industry is the fourth highest employer (9.5%) and contributed approximately \$100 million to local GDP during the 2012 financial year⁸. Therefore whilst the outlook for population growth may be lower than the average annual 0.5% anticipated by the Ballina Shire Growth Management Strategy, demand for new smaller housing styles is anticipated to remain strong over the next 20 years.

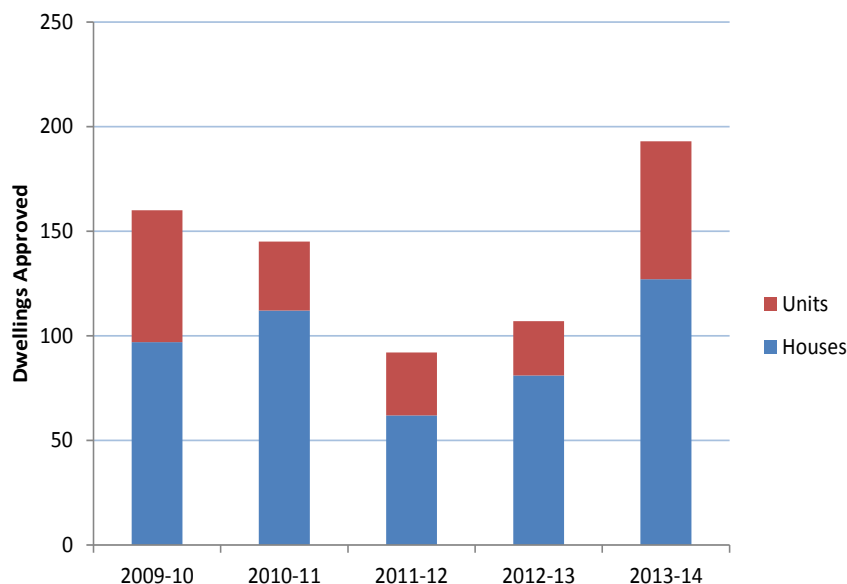
⁷ The Australian Residential Property Outlook – Spring 2014, Property Council of Australia, p5

⁸ Ballina Shire Economic Profile, September 2013 and 2011 Census information.

2.2.2 Development Activity

Figure 5 below shows the number of dwellings that were approved in Ballina Shire between FY2009-10 and FY2013-14, distinguishing between units and separate houses.

Figure 5 Dwelling Approvals, Ballina Shire 2009/10-2013/14



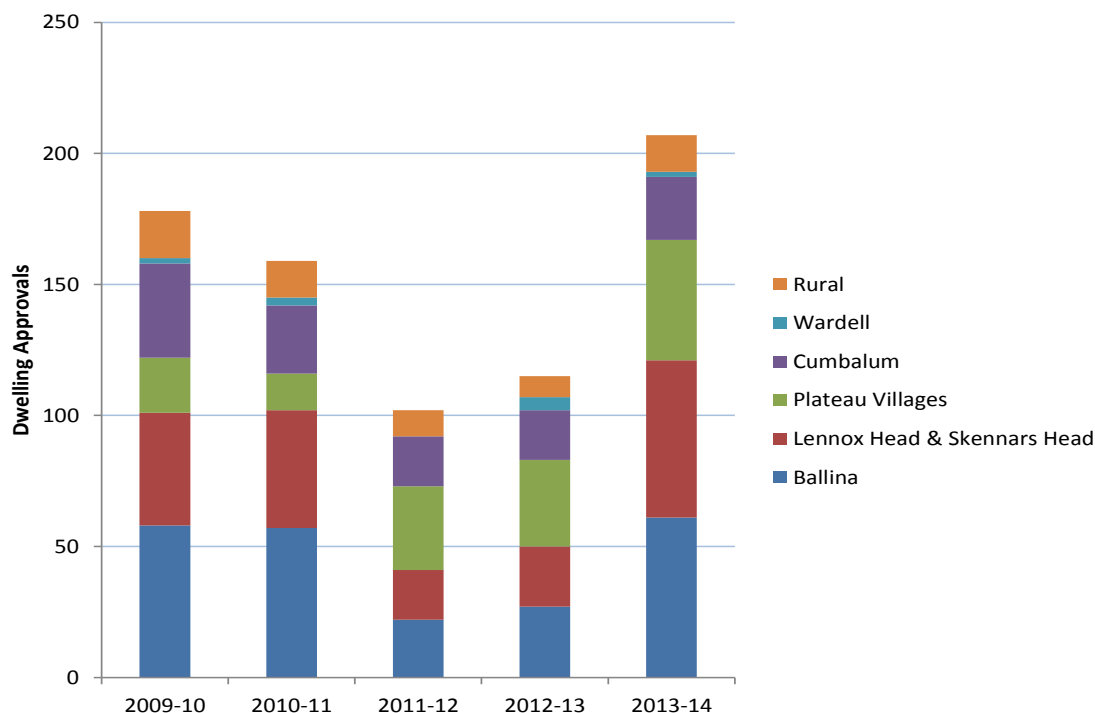
Source: Ballina Shire Council

Over this period the 69% of the dwellings approved were single detached houses, with the remaining 31% of dwellings being units (being a combination of dual occupancies, flats, units and apartments and relocatable dwellings).

The rate of dwelling approvals is consistent with the existing proportion of dwelling types in Ballina Shire. Analysis of the types of dwellings in Ballina Shire in 2011 shows that 68.5% of all dwellings were separate houses; 25.7% were medium density dwellings, and 1.3% were high density dwellings, and 3.9% fell into the category of 'caravans, cabins and houseboats'.

Figure 6 below shows the number of dwellings that were approved in localities of Ballina Shire between FY2009-10 and FY2013-14.

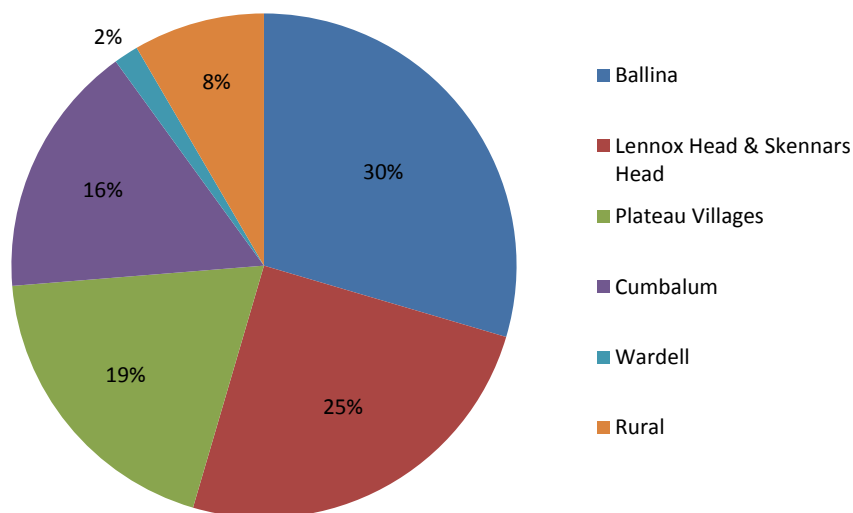
Figure 6 - Dwelling Approvals, Ballina Shire Localities 2009/10-2013/14



Source: Ballina Shire Council

For the period between FY2009-10 and FY 2013-14, the locality of Ballina (which here includes Ballina Island, West Ballina, North Ballina and East Ballina) had the highest number of dwellings approved (225 dwellings over the period), followed by Lennox Head & Skennars Head (190 dwellings) and then the plateau villages of Alstonville & Wollongbar (with 146 dwellings) and the emerging locality of Cumalum (with 124 dwellings). Figure 7 below shows these results graphically in percentage terms.

Figure 7 - Proportion of dwellings approved in Ballina Shire localities, 2009/10 - 2013/14.



Source: Ballina Shire Council

In the locality of Ballina, these approvals relate largely to the release of land in the North Angels Beach Estate (in East Ballina) and River Oaks Estate (in North Ballina) as well as infill (and replacement of existing dwellings) on Ballina Island.

2.2.3 Dwelling Supply as a Driver of Housing Renewal

The Grattan Institute has estimated that new housing supply changes the overall stock relatively slowly. In the 10 years to 2011, Sydney has added 1.4% and Melbourne 2.1% to its housing stock every year on average⁹.

In contrast to Sydney and Melbourne the Ballina localities have added an extra 0.6% per annum or a total of 463 dwellings to supply in the same 10 year period. In the 5 years to 2011 housing stock added totalled only 136 dwellings or 0.4% per annum of housing supply. This compares with 327 dwellings or 1% of housing supply per annum in the 5 years to 2006. These increases to housing supply are significant as they have been achieved in the context of a fall in population of 350 persons or 0.2% per annum in the period 2001 to 2011.

The challenge will be to increase housing supply significantly above the 0.4% per annum experienced in the 5 years to 2011. The BSGMS modelling indicated that dwelling supply to 2036, based on existing zoned areas and controls, is available up to an average level of approximately 1.2% per annum of 2015 housing stock.

It is considered unlikely that, through the use of traditional policy levers, the rate of housing supply in the Ballina localities between 2015 and 2035 will exceed historical supply rates in the period 2001 to 2011 i.e. be greater than approximately 0.6%. This report therefore outlines various options aimed at increasing housing opportunities based on the assumption that an increase in opportunities will result in an increase in supply, and thereby stimulate demand.

2.3 FINDINGS AND CONCLUSIONS – PROFILES AND TRENDS

An examination of census data, data contained within the Ballina Shire Growth Management Strategy (BSGMS) and population projections released by the Department of Planning and Environment in 2014 has revealed the following:

- NSW government population and dwelling demand projections for the Shire to 2031 are significantly below Council modelling. This has been attributed in part to reduced building activity since 2008 as a consequence of the GFC and limited land releases over the past 10 years.
- Anticipated demand for approximately 88 dwellings per annum and predicted supply potential of 95 dwellings per annum has been estimated using Council modelling associated with the BSGMS.
- Dwelling supply in the Ballina localities increased by 0.6% per annum in the 10 years to 2011 or average of 46 new dwellings per annum.
- Population of the Ballina localities declined by 351 persons or 2.2% between 2001 and 2011.
- Occupancy rates are declining which is driving demand for additional dwellings.

The predicted ageing of the population within the Ballina localities is anticipated to drive demand for additional smaller, cheaper and different housing products. This together with the renovation of existing housing stock, to make it more adaptable to the needs of ageing property owners, and more resilient to the impacts of climate change; may provide a significant stimulus to the local construction industry over the next 20 year period.

Policy initiatives to consider for increasing housing supply

Maintain contributions waiver for secondary dwellings.

Increase number of properties having potential for increased housing density options such as attached dual occupancy, multi dwelling housing and higher density residential flat buildings.

Lobby State and Federal Governments for dwelling resiliency rebuilding grants or tax deductibility for resiliency dwelling modifications such as house raising.



3.1 INTRODUCTION

This chapter examines the nature of the current Ballina housing market and the factors which impact upon it. Information obtained from interviews conducted during October 2014, with estate agents from Elders, LJ Hookers, Wal Murray, McGrath, and The Professionals, has been used to supplement research findings where relevant. The interviews were conducted with a view to better understanding the current housing market – with regard demand, supply and challenges faced.

3.2 BALLINA REAL ESTATE AGENT CONSULTATION

The interviews with estate agents centred on the questions contained within Annexure Seven to this report.

With respect to the issues discussed with estate agents the following table presents a summary of their main comments, and opinions.

Table 7 – Ballina Real Estate Agent Comment Summary

Issue	Agents Response
Housing type in greatest demand	Varies according to what is available in the locality. Historically single storey 2 bedroom villas and buildings serviced by lifts in greatest demand. Demand now changing to include townhouses and duplexes as older buyers have higher fitness levels.
Adequacy of supply	Current housing supply particularly in the villa and units market does not meet demand. Few duplexes on the market. No one has built units for a long time these would now sell in current market but none available. Some differences between what agents claim are in highest demand. Two agents maintained larger 3 bedroom, 2 bathroom and 2 garage duplex or multi-unit developments in great demand. Two maintained small 2 bedroom villas in biggest demand which was not agreed by other agents. (In the first week of October, Ballina was the most searched suburb on the McGrath web site up from second the previous week.) New Pacific Highway work when completed expected to bring great opportunity and increased demand from SE Queensland.
Buyers' demographic and geographic background	Most new buyers have been pre-retirees or retirees post 2008. Significant number of buyers from eastern seaboard including Melbourne, Sydney, Gold Coast – also some from Canberra. Evidence is emerging that over the past 6 months investors have re-entered the market with sales of some agencies in 3 months to October being predominantly to investors. East Ballina more a market for second home buyers, families and retirees. Many previous East Ballina owners are moving to the Island to be closer to services. Significant number of buyers "cashed up" after selling in Sydney market.
Main purpose of housing purchase	Since 2008 mainly house buyers as opposed to investors. Sea change retirees or pre retirees form a large proportion too. Rental return in Ballina very strong 5%+ this is driving investor interest particularly for well-priced properties.
Most affordable housing product	Wal Murray – Existing house in West Ballina – Horizon and Westland Drive McGrath – New house and land package in North Ballina represents best value. Professionals – villas in West – Ballina, few available but generally priced in \$200-220K range and have associated sale difficulties. L J Hookers – New Home in Ballina Heights for under \$400K best value. Most affordable West Ballina and North Lakes estate. A 2 bedroom ground floor unit on Ballina Island sold within a week recently at \$349K through The Professionals. There appears to be a very low conversion of renters to property buyers.
New duplex, multi-dwelling housing development	Prices >\$500K because of need to market larger dwellings to recover development associated costs including filling and Council charges. Support for duplex (attached dual occupancy) throughout the R2 zones in Ballina localities. Highest need in terms of new housing stock is for medium density development within CBD, shop top housing would be suitable.
Cause of current low rental vacancy rates	Home buyers buying previous rental properties and low building activity since 2008 Demand for accommodation close to services. "Everybody wants to rent in Ballina" Professionals on 2 October had 4 residential properties for rent out of 380 – approx. 1% vacancy rate. McGrath, who have the largest rent roll in Ballina have a vacancy rate of 0.4% in September 2014. Elders,

Issue	Agents Response
	<p>on 9 October 2014, had no residential rental accommodation available, and have a waiting list.</p> <p>Current rental return strongest on units with 5.9% net quotes by one agent. Another agent quoted 5% return on rental properties.</p> <p>Current rent for a 3 bedroom home approximately \$450 per week.</p>
<p>What is Council's role in the supply of housing products?</p>	<ul style="list-style-type: none"> - Increase supply opportunities by allowing more duplex and multi-unit development opportunities in low density zone. - Stimulate overall economic well-being to broaden home buyer demographics. Need to attract families still in the wealth creation phase who will add extra value to the economy. - Review densities in medium density areas to increase viability. (Current 1 per 200m² density not viable given associated costs. - Review fill policy, cost of which is seen as a major disincentive to redevelopment. Value of policy questioned given that flood levels keep rising. Piers seen as a more viable option. Questioned what Council is doing with its roads which may still flood. - Review On Site Detention (OSD) policy in Ballina locality. Claim that it adds significantly to cost and considered of questionable benefit given location within the catchment. - Ensure Council has an expeditious approval process. Claims that delays to release of strata plans and obtaining DA approvals hurting some developers. - Bring back clear site area per dwelling controls and higher densities in Pine Avenue and Suvla, and on Ballina Island up to 6 storeys. Developers need certainty. - Improve DA process, Claim that it is personal opinion driven with too much reliance on expensive consultant's reports. - Claim that staff turnover in the DA area a problem as it takes a long time for new staff to know what has been done in the past. - Claimed conflict of interest with Council acting as a developer. - Allow 6 storey developments from River Street back to Swift Street. - Improve rezoning process which is too long and difficult. - Reorientation of main street to River. - Rents for main street commercial properties too high results in vacancies.

3.3 DWELLING TYPES IN DEMAND

The dwelling type target set by the FNCRS is 60% single dwellings and 40% multi- unit dwellings for the additional dwellings required by 2031.

The 2011 Census indicated that 40.3% of housing in the Ballina localities (25.6% for Ballina Shire, 29.5% for NSW) consisted of multi-unit dwellings. This was an increase from the 37.5% of housing falling into the multi-unit category as recorded by the 2001 Census. The available data indicates that as of 2011 dwelling types available within the Ballina localities were in accordance with the FNCRS supply target.

During the 2013 / 2014 financial year 64 (77%) of the 83 new dwellings approved in the Ballina localities were considered to fall within the multi-unit category. This figure included 34 dwellings as shop top housing and 22 dwellings as housing for older people.

The 2011 Census indicated that 27.7% of the population (approximately twice the national average rate) of the Ballina localities was aged 65 years or over. The predicted increase in older residents to 2035 is a significant factor that will affect the Ballina housing market over the next 20 years.

An increasing demand for alternate (smaller) housing products has been predicted for Ballina Shire due to its ageing population characteristics. The demand is being driven primarily by downsizers and retirees. This has been suggested as requiring further consideration of small lot products to relieve market pressure over time.¹⁰

The *Far North Coast Region Residential Submarket Analysis*, released by the Department of Planning and Infrastructure in 2013, recommends as follows with respect to Ballina Shires future housing needs:¹¹

¹⁰ NSW Department of Planning and Infrastructure – Far North Coast Region Residential Submarket Analysis, September 2013, p13 and p37

¹¹ NSW Department of Planning and Infrastructure – Far North Coast Region Residential Submarket Analysis, September 2013, p30

Affordable housing and retirement housing products, close to facilities and services for Ballina's ageing community is required. A variety of housing products will also be required to meet first home buyer expectations.

Whilst it is the case that housing supply within the Ballina localities is currently in accordance with the FNCRS target for multi-unit dwellings (40%) there are indications that smaller multi-unit housing products are in higher demand to meet the needs of Ballina's ageing population profile. It is likely that by 2035 multi-dwelling housing within the Ballina localities will significantly exceed 40% of available dwelling stock.

3.3.1 Housing Preferences of Older Australians

Approximately a quarter of older Australians, aged 65 and over, resided in smaller dwellings (two or less bedrooms) in 2011¹². Over time the percentage of older Australians living in smaller dwellings decreased from 28.8% in 2001 to 23.3% in 2011¹³. This trend has been attributed to the following factors:

- The growth in size of new housing stock,
- Reduction of smaller housing units from renewal of older strata units,
- Move away from bedsitter retirement accommodation, and
- A growing push for ageing in place.

Comments made by some Ballina real estate agents suggests that there is a shortage of smaller two bedroom single storey housing units within the Ballina localities and particularly on Ballina Island. Such products were considered by some of the agents to be in high demand due to their relative affordability. It was also suggested by some agents, that due to development costs and density restrictions, that it was not economical to build new smaller housing units as there was insufficient return from these compared to larger 3 bedroom, two bathroom and 2 garage duplex / townhouse type buildings.¹⁴

Photograph 1 below shows an example of larger style multi – unit housing units completed in 2005 on Ballina Island. Each unit contains 3 bedrooms and study, 2 bathrooms and two garages.

Photo 1 – Triplex Multi-Unit Housing corner of Fox and Ross Streets, Ballina



3.3.2 Downsizing

Ballina Estate agents have advised that the largest buyer group since 2008 have been people in the pre-retirement or retirement age groups buying a property for use as their principle residence. These buyer

¹² Australian Housing & Urban Research Institute, Downsizing amongst older Australians, Final report January 2014, p37

¹³ Australian Housing & Urban Research Institute, Downsizing amongst older Australians, Final report January 2014, p37

¹⁴ Interviews with Estate Agents October 2014.

groups have traditionally been referred to as downsizers. The comments made suggest that there are many in this group from outside the Shire as well as groups relocating from within the Shire to be closer to services on Ballina Island.

There is evidence that Ballina (particularly Ballina Island) has attracted older downsizers from elsewhere within the Shire since early last century. One such example relates to Robert and Elizabeth Russellton who retired from farming their property, in the area now known as Wollongbar, in 1917 and moved to Norton Street, Ballina.¹⁵ At the time of retirement Robert Russellton was 68 years of age. Robert died in 1929 and his wife Elizabeth in 1938.

Research suggests that the largest group of downsizers was found to be in the pre-retirement group of 55 – 64 years followed by the 50 – 54 year age category. The key barriers identified to downsizing were housing availability and affordability.¹⁶ The following policy options were suggested to encourage downsizing amongst older Australians¹⁷:

- Provision of specialised services to assist older people to move and downsize,
- Improve information provision about housing choices and practical aspects of downsizing,
- Remove financial disincentives to downsizing, including transfer duties and Aged Pension eligibility concerns,
- Foster greater housing innovation with the housing industry in respect to housing options for older people.

Policy initiatives for consideration to increasing downsizing opportunities in the Ballina context

- *Maintain contributions waiver for secondary dwellings.*
- *Lobby the State Government for stamp duty exemptions for retirees downsizing into new homes.*
- *Consider density bonuses for smaller dwellings containing one and two bedrooms or for studio apartments.*

Ballina estate agents advised that in October 2014 demand was high for all types of housing products within the Ballina localities but supply was inadequate. There were mixed views as to which housing products were in greatest demand. Some suggested it was the duplex type units, others that it was smaller single storey units and some claimed that it was larger multi –dwelling housing units with a spare bedroom and workshop areas.

3.3.3 Caravan Park / Moveable Dwellings or Manufactured Home Estates

There are nine caravan parks, movable dwelling or manufactured home estates located within the Ballina localities. Table 8 below provides details of their locations and the number of sites that they provide.

¹⁵ Wollongbar Historic Village, Kevin Olivieri, Alstonville Plateau Historical Society, pp21-23

¹⁶ Australian Housing & Urban Research Institute, Downsizing amongst older Australians, Final report January 2014, p9

¹⁷ Australian Housing & Urban Research Institute, Downsizing amongst older Australians, Final report January 2014, p161



Table 8 – Caravan Park / Moveable Dwelling / Manufactured Home Estate Details

Caravan Park Name	Location	No permanent Sites	No. Short Stay Sites	No. Camp Sites
Hibiscus	491 River Street, West Ballina	74	5	-
Ballina Gardens	126 Tamarind Drive, Ballina	85	23	-
Shaws Bay		2	96	2
Lakeside Holiday Park	25 Fenwick Drive, East Ballina	84	130	-
Ballina Central	River Street Ballina		72	6
Cedars	449 River Street	42	16	4
Riverbend Village (over 55's)	1 Riverbend Drive, West Ballina	130		-
Sunmaid – Ballina Waterfront Village	586 River Street, Ballina	70	4	3
Southern Cross Village	42 Southern Cross Drive, Ballina	59		-
TOTALS		546	346	15

Caravan parks, moveable dwelling or manufactured home estates provide a valuable source of low cost housing accommodation within the Ballina localities which appear to be in high demand. In some parks, accommodation units (not the land component) are privately owned and are able to be bought and sold. Park tenants typically enter into lease arrangements with park owners but have no long term residency rights. Ballina real estate agents occasionally have listings for homes in movable dwelling estates. These dwellings typically range in value from approximately \$80 to \$180K+.

The Riverbend Park in West Ballina is different to other parks within the study area as it is an exclusively over 55's gated relocatable dwelling development. The site is still able to expand with not all of its homes in place. The average age of residents is in the early 70's. Residents buy the dwelling; a new dwelling is typically priced in the low \$300,000 price range. A weekly rent is paid to the park operators of approximately \$150 which is used to cover maintenance and other expenses associated with on-site community facilities. Residents also meet the cost of utilities such as power and water. Residents are able to sell their dwellings and retain any capital gains that may arise. Typically residents leave this facility for higher level care at aged care facilities.

Photo 2 – Dwelling units within the Riverbend Village at West Ballina

Council regulates caravan parks and camping grounds under the provisions of the *Local Government Act 1993* and issues approvals under section 68 of the Act. Such approvals typically remain valid for periods of up to 5 years.

The NSW Parliament in 2013 passed the *Residential (Land Lease) Communities Act 2013* which replaced the previous *Residential Parks Act 1998*. This legislation is designed to control the mobile home park industry and provide safeguards for tenants. The new Act will commence once the supporting Regulations have been finalised. The regulatory impact statement for the Regulations is on public exhibition for comment until 15 January 2015. Some of the main reforms of the new Act include:

- New arrangements for disclosure of information to prospective home owners
- Mandatory education requirements for all new operators
- New rules of conduct for operators and sanctions for non-compliance
- A community-based approach to dealing with increases to site fees
- Improved processes for making, amending and enforcing community rules
- New rules to clarify and streamline the process for owners who wish to sell their homes on-site.

In NSW there have been a number of recent reported cases of mobile home park operators redeveloping older sites and displacing tenants. Many of these tenants are retirees with limited income who struggle to find alternative accommodation. A recent reported case concerned a caravan park at Hastings Point in the Tweed Shire.¹⁸ It is estimated that up to 100,000 retirees live in mobile parks located mainly in NSW, Queensland and Victoria.¹⁹

Pensioners on brink of homelessness after developer buys residential park and serves eviction notice

Headline, ABC Online News story related to Hastings Point Holiday Park, 24 November 2014

The available evidence indicates that there are approximately 550 permanent sites located within 9 moveable dwelling parks located within the Ballina localities. Some of these sites are on Crown land and others are in private ownership. Council has limited policy and regulatory options available to it in the event that a park is proposed to be closed and or redeveloped. A significant challenge for Council in its regulatory role has been ensuring that some older parks meet required sanitation and other standards.

Whilst there is demand for mobile park accommodation, care must be taken to ensuring that short stay sites, in centrally located caravan parks, are not displaced by permanent sites. Displacement of short stay sites may adversely impact Ballina's tourist destination reputation.

3.3.4 Ageing in Place

The Ballina localities contain many people for whom relocating to more suitable accommodation, as they age, may not be practical or affordable. Ballina Island, West and North Ballina, due to its flat topography and proximity to aged care services, may be ideally suited to older residents remaining in their own homes as they age. This process has been termed "Ageing in Place".

There has been an increase in government service provider programs designed to assist older Australians to remain in their own homes and reduce the cost burden of aged care to government. These programs now include Home and Community Care (HACC), Community Options Projects (COP), Community Aged

¹⁸ ABC On Line News, Amy Bainbridge, 24/11/2014

¹⁹ ABC On Line News, Amy Bainbridge, 24/11/2014

Care Packages (CACP), the Extended Aged Care at Home (EACH) program and the Extended Aged Care at Home – Dementia (EACH-D) program²⁰.

The extension of government aged care programs to facilitate ageing in place may have longer term implications for the aged care industry within the Ballina localities. Information obtained from the CEO's of major Ballina aged care providers suggest clients are maintained in their own homes for longer periods than in the past. This is being achieved through accessing home care services. When these people do transition to residential aged care accommodation (hostel or nursing home) they are frailer than was the case in the past. The length of stay within residential aged care accommodation is also reducing as a result of this move happening closer to end of life.

It has been found that much of Australia's existing housing stock does not support ageing in place due to design related factors. This leaves older households with the following options²¹:

Modify existing homes,

Move to more appropriate accommodation,

Move to retirement or aged care facilities,

Move to residential aged care.

The mismatch between housing design, and the needs of an older population, provides opportunities for the renovation industry and or the expansion of existing aged care facilities. It also provides opportunities to incorporate resilient housing design features within dwelling stock at the time of renovation.

Suggested Policy Initiatives to Assist Ageing in Place

Develop housing accessibility adaptation and resiliency guidelines for home renovators.

Develop housing accessibility guidelines for new home builders.

3.3.5 Ballina's Aged Care Industry

Headline from Aged Care Special Report, Northern Star, November 2014

BABY BOOMERS: Demand for better facilities has brought about big changes

Aged care ain't what it used to be

The four major aged care providers located within the Ballina localities include, Crowley, St Andrews, RSL Life Care and BUPA. Altogether these facilities provide housing and or residential care accommodation for a total of 765 people in 2014, or nearly 5% of the population of the Ballina localities. In addition to providing housing some of these providers also provide home and community care services to many hundreds of clients.

²⁰ Australian Housing & Urban Research Institute, Downsizing amongst older Australians, Final report January 2014, p11

²¹ Australian Housing & Urban Research Institute, Downsizing amongst older Australians, Final report January 2014, p11

Ballina's Aged Care industry is also a significant employer within the Shire. It is estimated that between 700 and 800 people are employed by the 4 major aged care providers in Ballina.

To ascertain the demand for aged care accommodation and the specific needs of the aged industry within Ballina; interviews were conducted with the CEO's of RSL Life Care, Crowley and St Andrews facilities.

The interviews centred on the questions contained within Annexure Six to this report. Table 9 below presents a summary of the information provided by Ballina's Aged Care CEO's during the interview process.

Table 9 – Ballina Aged Care CEO Information Summary

Issue	Care provider's Response
Number of people employed	Crowley – 200 people employed St Andrews – 225 people employed It was estimated that between 700 and 800 people are employed between the 4 major aged care service providers in Ballina.
Type and number of aged care units provided	RSL LifeCare – 53 Retirement Living units (Self-care) with another 21 approved and planned for construction in next 12 to 18 months. Also 120 residential aged care units (hostels and nursing homes) Crowley – 159 Independent living units (114 of these are villas; and 45 of these are resort style apartments). These independent living units all have between 1 and 3 bedrooms. They have 119 beds in their residential care section. There are plans to extend and add another 12 in the near future. They provide home care services to many more other people living in their own homes outside of the Crowley village. St Andrews – Independent living units are located at 3 locations (two in Ballina and 9 units in Iluka) and there are 86 units in total. There are 117 aged residential care beds. In addition, they care for 490 people through their community care unit.
Unit Occupancy	RSL LifeCare – 2 (4%) empty self-care units and 4 (3%) residential aged care units in October 2014. Crowley run at 98.5% occupancy, and the only reason for the 1.5% gap is that Crowley staff need to clean, service and sometimes upgrade the room between two residential stays which may take a few days or weeks depending on the amount of work which needs to be done (especially if it has been a long stay of many years). St Andrews – the aged care residential units run at 99.6% occupancy, whilst both Ballina independent living units are 100% occupied, although the Iluka units have two vacancies (80% occupancy).
Waiting Lists and criteria for acceptance as a resident.	RSL LifeCare – No waiting list since 2005. Waiting to access accommodation depending on assessment and approval processes. Crowley – there is a waiting list of 160 people for the independent living units, and no formal waiting list for the residential care places, as these are administered by Federal Government on a needs basis. There are no criteria in terms of religious or other affiliations when it comes to being accepted as a resident at Crowley. St Andrews – 100 on the waiting list – some people put their name on the list with no intention to stay there within 10 years though. There are no religious or other criteria for being accepted as a resident at St Andrews, except that they need to have had an Aged Care Assessment Team (ACAT) assessment done which would allow them to be accepted. The prayer room has no religious affiliations either – it allows for worship from any religious background.
Average length of stay	RSL LifeCare - Residential aged care – 10 – 12 months; self-care 3 – 5 years Crowley – Residential aged care – 2 and a half years average stay, and independent living 7 years. The average age of people in independent living units is 80, with 50% of them receiving some services from Crowley. St Andrews – 2 and a half years maximum in residential care beds (there is a huge range here though as some residents could stay for 24 hours, and others up to 5 years), and 10 years average for independent living units (people are only going in to these units in their late 70's and early 80's and this age is anticipated will get older as the Federal government supports the ageing in place policy).
Future Planning	RSL LifeCare no plans beyond additional approved 21 self-care units at present but this could change. Consistent level of demand. Crowley has a submission with Council to build an extra 12 residential care units. St Andrews – Since their lease will run out on their property in 2031, they are looking at other possible sites that they could move to. They would appreciate Council support when assessing individual properties for their suitability in terms of flooding and other parameters.
Origin of clients	RSL LifeCare - More from local area or within Northern Rivers Region. Crowley – Mostly from local area, or parents of people who live in local area. St Andrews - The bulk of the residents come from the local area (Lennox, Ballina, Alstonville, Lismore etc), but they do have applications from Melbourne, Sydney, Gold Coast, and Brisbane which they regularly accept. These applications usually come from the parents of children that are local.
Impact of Ageing in Place strategies	RSL LifeCare – Clients presenting for residential aged care are frailer than in the past. RSL LifeCare has 120 clients in the local area receiving home care services. Within the Northern Rivers region (Yamba to Tweed) and managed from the Ballina office they provide services to 1100 clients.

Issue	Care provider's Response
	<p>Crowley – Two main impacts have been noticed as a result of the Ageing in Place program, those are that 50% of all residents in the independent living areas are receiving services offered by Crowley (which is an increase on what it has been in the past); secondly, residents are entering the residential care (which was formerly known as low or high care) at an older age and being frailer and closer to end of life.</p> <p>St Andrews – Clients are moving in to residential care when they are older and more infirm than in the past. The buildings that people are ageing within need to have changes made to them which include the access by ambulance trolleys, low cupboards (so that falls are reduced), lifts if possible (at a huge cost) so that the amount of time spent ageing in place can be extended.</p>
Council's role issues	<p>RSL Life Care – Views council positively in terms of impacting processes. Medical transport of clients an issue that may be under resourced.</p> <p>Crowley – Feel that Council doesn't have much of an impact upon their business. The issues they raised that could use Council assistance in terms of a strategy for growth are that people who are ageing in place, but not in a facility like Crowley or one of the others are lonely and lack the social outlet they are desperate for. They believe if those needs were better serviced, the waiting list for Independent living units would reduce. Additionally, public or organised transport of residents to specialist appointments in Lismore or the Gold Coast is non-existent, which has huge implications for many residents. The residents rely solely on their family members for transport to and from these appointments.</p> <p>St Andrews – Council could be of assistance by identifying land (and putting it aside) which would be most suitable for development of aged care facilities. The potential impact of technology (robotics) on aged care may be a future issue. Information dissemination strategies needed to highlight policy changes and proposed policy changes so that the aged care industry is kept well informed of Council requirements.</p>

The aged care housing providers have indicated that there is sufficient supply of facilities to meet demand and that there is no urgency for additional accommodation at the present time, however, all of the providers have plans in place, or will be submitting them in the near future, for extensions to their facilities. The sector is highly regulated by Federal and State governments. There has been a shift in demand from self-care facilities to residential aged care facilities. This has been due to the impact of government ageing in place strategies.



Extract from Aged Care Special Report, Northern Star, November 2014

One implication for the Ballina localities of government ageing in place strategies, in the period 2015 to 2035; is the likely impacts on the home renovation and home building sectors. Changes to building design requirements for new housing products could be developed to ensure new housing products are more adaptable to the needs of an ageing population. However, as much as the revocation work does not require Council approval, the impact of such changes may be limited.

Residents may seek to adapt their homes to their needs as they age thereby providing opportunities for the home renovation business sector. When buying new housing products residents may also be increasingly likely to specify inclusions to meet their future needs as they age in place. The need for fill (to mitigate flooding) or alternate resilient building designs may result in new homes that are not built at ground level.

This then provides further challenges for the supply of housing suitable for an ageing population and may result in an increase in the use of chair lifts, lifts and inclinators.

3.4 HOUSING AFFORDABILITY

3.4.1 What is affordable housing?

The benchmark for rental housing to be considered 'affordable' is for the households involved to pay no more than 30% of their gross income in rent²². Households paying more than 30 – 35% of gross income on mortgage payments may also be considered to be suffering from mortgage stress.

3.4.2 Housing affordability within the Ballina localities

The 2011 Census indicates that within the Ballina localities 17% of households pay 30% or more of their household income in rent. Table 10 below shows how this compares with Ballina Shire, NSW and Australia.

Table 10 – Household Rent Payments 2011

Household Rent Payments	Ballina	Ballina Shire	NSW	Australia
Median Rent \$	275	290	300	285
Households where rent payments are 30%, or greater, of household income	17	13.2	11.6	10.4

The above data indicates that whilst median rents are lower in Ballina the proportion of households paying 30% or more of their income in rent is significantly above that applicable elsewhere in the Shire, in NSW or in Australia.

Whilst 17% of households within the Ballina localities may have rental affordability issues this is in contrast to those households that have mortgages. Only 5.9% of household with mortgages have repayments of 30%, or greater, of household income. This may be a reflection of the level of mortgages as compared to average household incomes. Stated another way housing for those with mortgages within the Ballina localities may be considered to be relatively affordable.

Table 11 below provides additional details:

Table 11 – Household Mortgage Payments 2011

Mortgage Monthly Repayments	Ballina	Ballina Shire	NSW	Australia
Median Mortgage Repayment \$	1,600	1,733	1,993	1,800
Households where mortgage repayments are 30%, or greater, of household income	5.9	8.5	10.5	9.9

Weekly household income is also less in the Ballina localities in 2011 than in the Shire, in NSW or in Australia as indicated in the Table 12 below:

Table 12 – Household Income 2011

Household Income	Ballina	Ballina Shire	NSW	Australia
Less than \$600 gross weekly income	36.4	29.7	24.2	23.7
More than \$3000 gross weekly income	3.3	5.6	12.3	11.2

In terms of the tenure of occupied private dwellings Table 13 below indicates that the proportion of households renting in the Ballina localities is significantly higher than in the Shire, in NSW or in Australia.

²² NSW Department of Planning, Affordable Rental Housing Review, Technical Paper, December 2010. P6

Table 13 - Household Tenure 2011

Household Tenure	Ballina	Ballina Shire	NSW	Australia
Owned Outright %	39	40.2	33.2	32.1
Owned with Mortgage %	18.4	26.7	33.4	34.9
Rented %	37.4	29.2	30.1	29.6

3.4.3 Rental housing affordability within the Ballina localities

Households renting on Ballina Island in 2011 comprised 43.5% of all households. This is the highest rental rate within the Shire. The NSW average home rental rate was 30.1% at that same time. Nationally in 2011 29.6% of all households rented their dwellings, this was an increase of 2% from the 2006 census figure.

The above data suggests that the Ballina localities provide a substantial amount of the Shire's rental housing stock. Rental housing affordability issues affect significantly more households within the Ballina localities than elsewhere within the Shire. The challenge will be to maintain high levels of rental housing stock so as not to unduly increase rental costs and thereby worsen rental housing affordability.

Australia wide, median weekly household rent rose 49.2% between 2006 and 2011, compared with weekly median household incomes increasing by only 20.2%. This indicates that nationally rental affordability has been under stress as rent increases have far exceeded increases in household income. Therefore changes at the local level which impact on the supply of rental housing may result in further upward pressure on rents and thereby reduce rental affordability.

In October 2014 Ballina real estate agents advised that there was a severe shortage of rental accommodation. Mc Grath had a vacancy rate of 0.4%, The Professionals 1%, and Elders had no vacancies. These extremely low vacancy rates were attributed to non-investor property buyers since 2008 being active in the market and the low rate of new dwelling building activity that has been taking place since that time.

Suggested Policy Initiatives to Address Rental Housing Availability

Maintain and adopt policies that increase housing supply such as:

- *Maintain contribution waiver for secondary dwellings;*
- *Increase opportunities for attached dual occupancy (duplex) development within the R2 Low Density Residential Zone.*
- *Review density controls within the R3 Medium Density Residential Zone.*
- *Review residential density controls within the CBD and adjoining areas.*
- *Provide density and floor space bonuses where small to medium size dwellings, 60m² - 85m² gross floor area and incorporated within multi-dwelling developments.*

3.5 HOMELESSNESS

Included amongst the issues raised by community members at the Ballina Futures Forum was the issue of homelessness. It was suggested that housing opportunities for the homeless were inadequate within Ballina. These comments related in part to the lack of boarding house facilities within the Ballina localities.

3.5.1 What is Homelessness?

There are a number of definitions of homelessness. The definition most commonly used in the homelessness sector is that adopted by the Commonwealth Advisory Committee on Homelessness 2001²³. That definition consists of the following three components:²⁴

- **Primary homelessness** is experienced by people without conventional accommodation (e.g. sleeping rough or in improvised dwellings).
- **Secondary homelessness** is experienced by people who frequently move from one temporary shelter to another (e.g. emergency accommodation, youth refuges, friends' places).
- **Tertiary homelessness** is experienced by people staying in accommodation that falls below minimum community standards (e.g. some boarding houses and caravan parks).

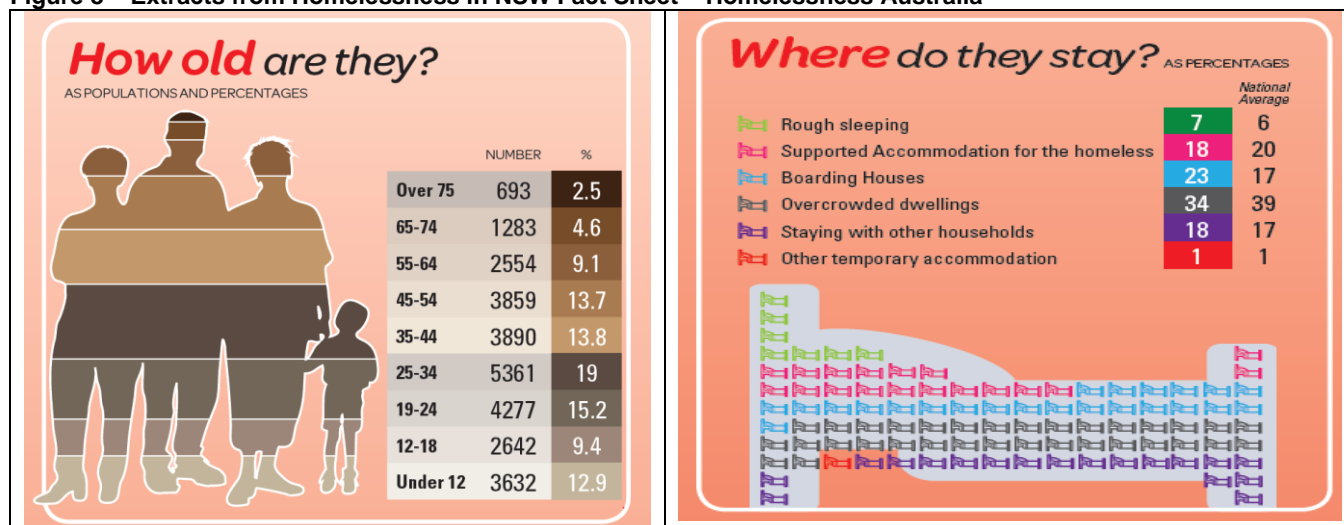
In contrast to the above definition the ABS statistical definition states that when a person does not have suitable accommodation alternatives they are considered homeless if their current living arrangement:²⁵

- is in a dwelling that is inadequate; or
- has no tenure, or if their initial tenure is short and not extendable; or
- does not allow them to have control of, and access to space for social relations.

3.5.2 Homelessness in NSW

Homelessness Australia, using data supplied by the ABS – *Census of Population and Housing Estimating Homelessness 2012*, has produced a series of state based fact sheets. The NSW Fact Sheet indicates that homelessness in NSW is 40.8 persons per 10,000 persons which is below the national average rate of 48.9. The fact sheet extracts below provides details of the homeless in NSW.²⁶

Figure 8 – Extracts from Homelessness in NSW Fact Sheet – Homelessness Australia

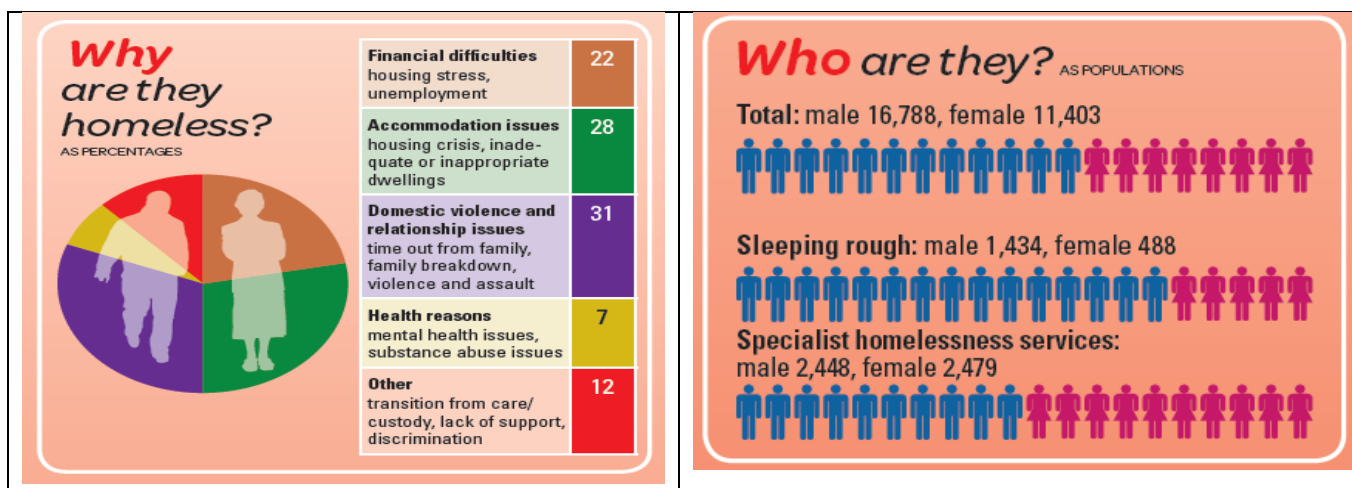


²³ Homelessness Australia web site accessed 15 September 2014.

²⁴ Working Towards a National Homelessness Strategy, Department of Family and Community Services, 2003, p15

²⁵ Homelessness Australia web site accessed 15 September 2014

²⁶ Homeless Australia, Homelessness in New South Wales fact Sheet.



3.5.3 Homelessness in Ballina Shire

The 2011 Census revealed that there were 117 persons within the Ballina Shire categorised as homeless. This is an approximate rate of 30 persons per 10,000 persons which would equate to approximately 50 persons being homeless within the Ballina localities. This confirms research which suggests that there is evidence that lower rates (than State and National levels) of homelessness exist in the coastal fringe.²⁷

3.5.4 Transitional Group Home - Sheraton House – 87 Cherry Street, Ballina

Sheraton House is located at 87 Cherry Street, Ballina, opposite Ballina Hospital. It is part of the Aboriginal Hostel Limited group and is owned by the Roman Catholic Church. The hostel operates as a transitional group home for homeless and disadvantaged men and was approved by Council in 2004. Prior to its use as a transitional group home the building was used as a residential flat building.

Discussions held with centre management revealed that accommodation is in high demand. Lodgers may stay for up to 2 weeks and are charged \$20 per day which includes a meal. Lodgers must vacate the premises each morning at 8:30 am until 4:30pm. Many lodgers had backgrounds which included mental health, drug and alcohol issues. It was stated that a drop-in centre was a high priority, in terms of what the residents of the Sheraton House facility needed.

3.5.5 Rough Sleepers

The term *rough sleeper* refers to people that are homeless and sleep in the outdoors generally without adequate shelter in open space areas.

Some insight is provided through a conversation between a Ballina rough sleeper and a Council staff member which revealed the following information about the rough sleepers in Ballina:

- Relationship breakdown resulted in his homelessness.
- Was familiar with Sheraton House and local soup kitchens which have been accessed.
- There are approximately 20 individual rough sleepers in Ballina and most sleep in the same specific location each night.
- Many rough sleepers suffer from mental health issues.
- The 'community' of rough sleepers quickly becomes aware of when a new rough sleeper moves to town.
- Accessing Centrelink services is a problem unless you have computer and WiFi access.

²⁷ Australian Housing and Research Institute, The spatial dynamics of homelessness in Australia 2001 – 2011, September 2014, p66 & 67

3.5.6 Homelessness – Strategic Issues

Based on the limited research undertaken it has not been possible to quantify the extent of homelessness with the Ballina localities, or those groups most affected. Some local church and other groups have attempted to address issues associated with homelessness through the provision of soup kitchens, meals and breakfasts on certain days.

Evidence is emerging that facilities for the homeless including accommodation, referral services and drop in centres are either in limited supply or not being provided.

It is likely that any reduction in affordable rental housing or the gentrification of older areas through redevelopment will impact upon the number of persons regarded as homeless. For this reason the issue of homelessness and the design of appropriate strategies to address it require careful ongoing consideration.

Suggested Policy Initiatives to Address Homelessness

- *Maintain contributions waiver for secondary dwellings*
- *Extend permissibility of boarding houses to the B3, B5 and B6 zones*
- *Initiate discussions with social housing providers, local churches and other service providers if the development of policy initiatives to address homelessness in Ballina is considered appropriate.*

3.6 FINDINGS AND CONCLUSIONS - FACTORS IMPACTING ON THE BALLINA HOUSING MARKET

Interviews conducted with Ballina real estate agents and a review of relevant research has revealed the following about the Ballina housing market:

- During September and October 2014 all housing types were in high demand within the Ballina localities.
- Smaller single storey villas are in high demand but few are available as current land development costs favour larger dwelling units which have higher rates of return. There is also significant demand for dwelling units serviced by lifts and for newer duplex type units.
- A significant shortage of housing stock currently exists both for purchasers and renters.
- The rental housing shortage is particularly acute with vacancy rates below 1%.
- The reason for the rental housing shortage appears to be related to a decline in property investors since 2008 and an increase in the number of home purchasers. The low rates of new building construction is also claimed to have contributed to the lack of new rental stock.
- Council policies related to land filling, on site detention of stormwater and developer contribution levels were claimed to be a factor why developers were not more active in the Ballina market.
- Housing appears to be less affordable for renters than for home purchasers within the Ballina localities when the 30%+ household income test is applied.
- Ballina Island contains the highest level of rental accommodation in the Shire (43.5% of housing) which is well above the NSW average of 30.1% (29.2% for Ballina Shire).
- There is a lack of mixed use or shop top housing type development within the CBD.

Interviews with persons providing accommodation for the homeless in Ballina found that:

- Accommodation options and facilities for the homeless are in limited supply within the Ballina localities. Further research may be warranted to establish requirements and response options.



Research into, and interviews with persons associated with the aged care industry has revealed that:

- The aged care industry in the Ballina localities and particularly on Ballina Island is a significant provider of residential accommodation (with approximately 765 people living either in a residential care unit or a self-care unit within an aged care facility). In addition, there are over 1000 people receiving some of their care services within their own homes (ageing in place).
- Government ageing in place strategies have resulted in a shift in the facilities being provided by aged care providers who now also provide home care services. Additionally residents who are now accessing residential care facilities are much older and frailer than they have been in the past.

Research into mobile home parks located within the Ballina localities has found that:

- There are 9 existing parks which provide in excess of 500 long term accommodation sites.
- Mobile home parks in some other local government areas have been subject to redevelopment pressures which results in the displacement of long term tenants with limited financial resources.
- The potential displacement of long term mobile home park tenants within the Ballina localities may be an emerging issue for the Ballina localities over the next 20 year period.
- Council appears to have few policy and regulatory options available to respond to a proposed closure of a mobile home park. The resultant issues are matters better addressed at the State level through the *Residential (Land Lease) Communities Act 2013* and the Regulations when finalised.

CHAPTER 4 OPTIONS AND ACTIONS

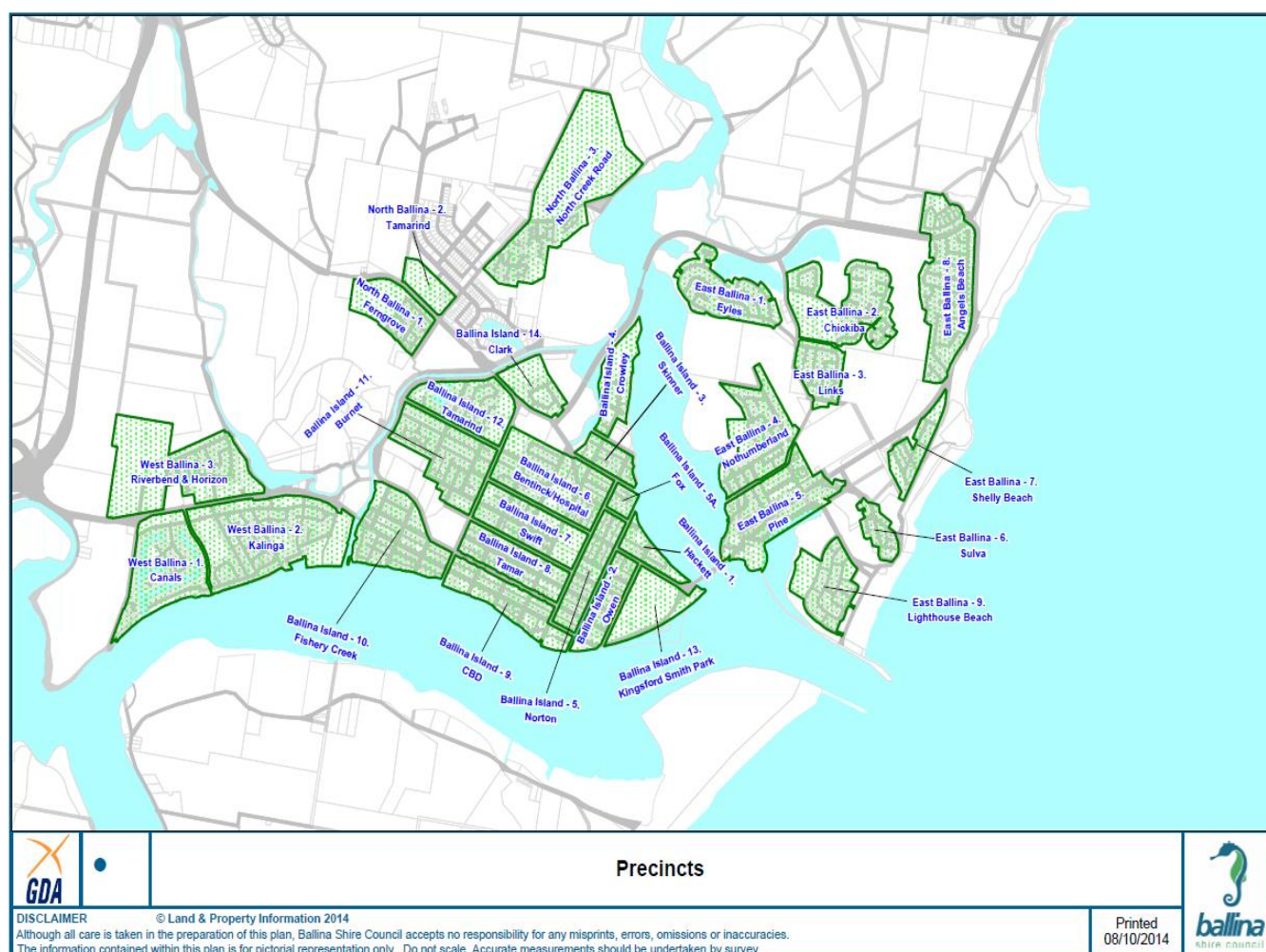
4.1 ADDITIONAL HOUSING OPPORTUNITIES

On the assumption that an increase in the redevelopment potential of properties located within the Ballina localities will translate into more new housing opportunities, and stimulate economic activity, a tool to evaluate redevelopment potential has been developed.

The Ballina localities were divided into 29 precincts and the suitability of each precinct to support redevelopment at higher residential densities was tested using a Housing Redevelopment Potential Precinct Evaluation Tool (HRPPET). The HRPPET tool contains 10 different constraint parameters which were used as the basis upon which to evaluate the suitability of individual precincts to support higher density residential development.

The map below shows the location of precincts considered for evaluation. Ballina Island Precinct 13 – Kingsford Smith Park and Precinct 14 – Clark did not proceed to a full evaluation due to their non-residential nature.

Figure 6 – Map Identifying Ballina Localities Precincts



Annexure One to this report contains the HRRPET tool which was used to evaluate the potential of precincts to support higher density residential development.

Annexure Two to this report contains a summary sheet of the evaluation results for each precinct using the HRRPET tool.

Annexure Three to this report contains the HRRPET tool evaluation worksheet for each precinct.

In total 15 precincts were rated as having good to high redevelopment potential at higher densities. The remaining 12 precincts were rated as fair to unsuitable. Table 14 below contains extracts from the HRRPET summary sheet which forms Annexure Two to this report.

Table 14 – Extract from HRRPET Summary Worksheet

Location	Precinct Number	Suitability Ranking	Comment
Ballina			
Ballina	Six – Hospital – Bentinck, Kerr, Treelands, Skinner and Martin	High	High suitability - R2 zoned land west of Moon Street particularly suited to higher densities such as attached dual occupancy development, villas and townhouses having regard to age and condition of buildings, accessibility and orientation.
East Ballina			
East Ballina	Seven – Shelly Beach	Good to High	Good to High Suitability, Lots south of Norfolk Ave on Shelly Beach Road particularly suited to high density development such as residential flat buildings. Opportunities to consider increasing building height (current 17.5m) for lots backing onto Coastal Reserve and northern end of precinct.
East Ballina	Four - Northumberland	Good to High	Good to High redevelopment potential having regard to lot size and frontages, topography, accessibility and age of building improvements. Lots south of Prospect Street, many of which were built in mid 1960's, particularly suited to redevelopment. Attached dual occupancy development suggested to encourage renewal opportunities.

The HRRPET tool was considered useful for separating precincts based on selected constraints. Constraints used to evaluate precinct suitability ranged from median lot size and frontage to topography, road system type and flooding affectations. It is important to note that the tool was not used to evaluate the redevelopment potential of specific individual properties. The tool was applied at the precinct level and the results obtained are therefore more generalised, as opposed to being on a specific property by property basis.

The major findings from the use of the HRRPET evaluation tool may be summarised as:

- The R2 Low Density Residential zoned properties located within the older developed areas of East Ballina and more generally on Ballina Island appear to have good to high level suitability for higher density residential development such as attached dual occupancies.
- A limited number of locations currently zoned R2 Low Density Residential, such as in precincts close to Ballina Hospital, have a good to high suitability for medium density housing products such as multi –dwelling housing.
- A limited number of locations currently zoned R3 Medium Density Residential have good to high suitability levels for higher density residential housing products such as residential flat buildings which would exceed current height and density controls.

The HRRPET evaluation is considered to be most useful when used as the basis upon which to determine whether additional investigation of density options on a precinct basis is warranted and to assign priorities for investigation.

Should Council see merit in further examining increased density options, as a means to increase housing supply in the period 2015 to 2035, then consultation with impacted property owners is considered to be the



next step in the process. A timetable for consultations could be developed with the highest priority assigned to those areas achieving the highest scores using the HRRPET evaluation tool. Consultations would be spread over a period of several years so as to enable precinct plans to be developed and any resultant planning proposals and zoning amendments to be absorbed into work programs. The Ballina Shire Growth Management Strategy (BSGMS) when next reviewed could be the vehicle through which the timetable for precinct density reviews is presented.

4.2 HOUSING DESIGN OPPORTUNITIES

The Ballina localities contain much land below RL 2m - 2.1m AHD. These levels represent the current 1:100 year flood levels. Climate change impacts are expected to raise these levels by 2 - 300mm by 2050 and 6 - 700mm by 2100 based on flood modelling undertaken in 2011.²⁸ These flood level increases have been primarily driven by predicted sea level rises of 400mm by 2050 and 900mm by 2100.

The consequences of predicted sea level rise for the Lake Macquarie community, which has similarities with Ballina in terms of its low lying topography, have been summarised as²⁹:

- Increased height level for severe flooding,
- Increased frequency of minor flooding,
- Permanent inundation of low lying areas below RL AHD 1m,
- Rising ground water and reduced drainage capacity.

The tidal inundation of low lying area has, however, been an issue impacting on the Ballina community since the 1800's as illustrated by the following article from The North Coast Advocate, 2 November 2000, edition.

Figure 9 – Article from The North Coast Advocate, 2 November 2000, edition.



The above article highlights the fact that during Ballina's settlement history the impact of tidal inundation has been an issue that has required policy responses. The building of the breakwater and training walls, the building up of streets and the filling of land have over time reduced the impacts of tidal inundation and flooding on the Ballina localities.

²⁸ Ballina Floodplain Risk Management Study, Volume 2, BMT WBM, December 2011, Maps for 2050 and 2100 1 in 100 year flood climate change horizon.

²⁹ P14 A Report – Development Guidelines for Resilient Housing for Lake Macquarie, Edge Environment, 2013

Climate change and the anticipated increase in flood and sea levels that result will, looking forward to 2035 and beyond to 2100, require broad based policy responses to limit impacts and mitigate. Some potential policy options are discussed below:

4.2.1 Fill Policy – Infill Development

Council's current fill policy applicable to infill housing development on the floodplain, as opposed to new residential estates or broad acre developments, (BSDCP 2012 Chapter 2b) requires the filling of private land within the Ballina localities to the 1:100 year flood level, in the case of certain new development. The 1:100 year flood level for Ballina Island has increased by 300mm between 1997 and 2012 as consequence of modelling refinements and incorporation of limited sea level rise assumptions. Homes built prior to 2008 on Ballina Island, in compliance with then flood standards, may not comply with current minimum floor level requirements.

Council's fill policy position does however have certain limitations in respect to infill development within the Ballina floodplain. Detailed below are some of the issues associated by the fill policy which requires the whole of the site to be raised as opposed to raising only that part of the site subject to building works, or raising only building works.

Limits to filling due to road and lane levels

There appear to be limits to the amount of fill that can be placed on some Ballina Island properties and still maintain maximum driveway access grade requirements particularly from laneways. Therefore the capacity to increase fill height requirements over time appears to be influenced in part by the width and level of the adjoining road system.

Filling may contribute to localised flooding issues

Filling of properties with redevelopment on the floodplain, including on Ballina Island, is a relatively slow process. On a sub-catchment basis it may also place some properties at greater risk of flooding from localised stormwater events. There appears to be evidence emerging that the raising of properties in some locations, south-eastern end of Crane Street near Owen Street as one example, may be contributing to localised flooding problems for the remaining unfilled properties.

Photograph 3 – South-eastern end of Crane and Owen Street, Ballina, four unfilled properties remain in this area which are experiencing localised flooding issues that may be partly related to filling of surrounding properties.



Change in fill levels for infill- development impacts privacy and highlights lack of resilience of existing buildings to adapt to higher levels

In the case where fill levels have increased over time there are a number of examples emerging where development on one side of the fence has a floor level substantially lower than a building built in more recent times. Such examples highlight that a fill policy by itself is not the solution to increasing flood levels within the floodplain especially where it is combined with slab on ground construction. In the case of slab on ground construction it generally has no ability to be raised in response to future significant changes in flood levels. Filling of individual infill sites also creates privacy concerns with the considerable potential for overlooking of the lower adjoining sites often resulting.

Photograph 4 and 5 – Southern side of Fripp Lane, Ballina, development showing level difference and privacy impacts.



Photograph 6 and 7 – Examples of dwellings in Ballina built using slab on ground construction after significant site filling.



Photograph 8 – 1997 multi - dwelling housing development utilising slab on ground construction in Fripp Lane, Ballina.



Photograph 9 – Department of Commerce, 2008 group home development, Burnet Street Ballina. Dwelling raised with existing site levels retained for yard areas. Construction costs reduced through elimination of whole of site filling. Development also more compatible with adjoining development.



Photograph 10 – Department of Commerce, 2008 Group Home Development, Burnet Street Ballina, Side View showing Raised Slab and Existing Site Levels.



Anecdotal evidence is also available from Ballina real estate agents who suggest that Council's infill housing fill policies are a significant contributor to building costs and a reason for low new dwelling commencements.

In the context of the above issues the re-examination of Council's mandatory fill policy for infill development within the floodplain appears to be warranted.

Photograph 11 – Broad-acre filling, Corkys Lane, Ballina. Filling on this scale generally does not create adjoining land compatibility issues as may be experienced with filling on infill sites.



4.2.2 Resilient Housing Design

Housing built today within the Ballina localities does not have a specific design life. With regular maintenance houses may last well in excess of 100 years. There are however points within a buildings life when the cost of maintenance and renovation must be weighed up against the cost of replacement. After 20 years it is common for major internal renovations to take place such as replacement of kitchens and bathrooms. By 50 years replacement of roof tiles or sheeting is often warranted and stormwater and sewerage connections are also often renewed. At other points in the life of the home the requirements of the owner may change and decisions related to replacement, renovation or sale are made.

A change in the development potential of an area also influences the speed at which residential properties are redeveloped. Properties containing dwellings built in the 1950's and 60's are considered to be subject to more redevelopment pressure as the property's value is generally more land related than building related. Such buildings may not have been adequately maintained, or are approaching major maintenance milestones, or the properties do not meet current owner requirements in terms of design and layout. The process of renewing residential dwelling stock is however a very slow one as indicated in section 2.1.6 of this report.

Having regard to the above the incorporation of design features within residential buildings to make them more resilient to climate change impacts would provide future owners with potential cost effective adaptation options. Table 15 below lists a number of climate change impacts as well as potential adaptation strategies.

Table 15 – Potential Building Adaptation Strategies for Climate Change

Climate Change Impact	Potential Building Adaption Strategies
Hotter dryer weather	Increased ceiling heights, cross ventilation, insulation and roof ventilation, light weight external cladding to allow quicker night time cooling.
Cyclone belt moving south	Publicising of BCA requirements for building in cyclone belt areas, particularly wind loading requirements, as an option for new or renovating home builders to consider.
Increasing storm rainfall intensity	Publicising of cyclone area guttering and downpipe requirements as an option for new or renovating home builders to consider.
Sea level increase and more frequent flooding	Encourage house on pier construction as opposed to slab on ground for infill development within the floodplain. Encouragement may be by way of permitting no whole of site filling for buildings that conform with a resilient housing design template. Increased ground level floor to ceiling height to allow floor to be raised in cases where piers are not utilised. Flexible or dis-connectable service connections particularly water and sewer to facilitate building raising. Minimum floor levels and freeboards to be based on 2100 climate change flooding scenarios. Use of flood proof materials for ground floor areas. Specifying minimum heights above flood levels for power points when renovating.
General impacts	Development of a <i>Ballina Resilient Housing Style Design Guide</i> which contains appropriate advice to new home builders and renovators relating to climate change, sustainable housing design and dwelling adaption strategies.

Edge Environment has undertaken a separate Housing Resilience Investigation as part of the Ballina Major Regional Centre Strategy. Their report examines the building challenges associated with climate change for the Ballina communities and considers housing design response strategies.

Photograph 12 – Renovated dwelling Tamar Street, Ballina, Design more resilient to climate change and is typical of the suggested Ballina Style with main living areas on first floor. Light-weight materials also used on first floor.



Photograph 13 – Renovated dwelling Fox Street, Ballina, Design more resilient to climate change. Use of pier and beam footing construction, lightweight materials, balcony under main roof and use of a light colour palette typifies elements of the suggested Ballina Style. Bedrooms under gable roof, and use of dormers, effective in reducing height impacts and creating character.



Photograph 14 – Raised dwelling which typifies elements of the Ballina style including locating non habitable areas on ground floor, use of external stairs and light colour palette.



Photograph 15 & 16 – Piers used to support residential building on Ballina Island. In one case a restumped dwelling and in the other a new secondary dwelling on galvanised steel piers.



4.3 FINDINGS AND CONCLUSIONS - OPTIONS AND ACTIONS

The major conclusions and findings of this chapter may be summarised as:

- Consideration of increased residential density options within the Ballina localities may best be advanced on a precinct by precinct basis using the results obtained from the Housing Redevelopment Potential Precinct Evaluation Tool (HRPPET). The HRPPET evaluations are best used as the basis for examining the relative suitability of individual precincts to support increased residential density options.
- Increasing the densities of some areas has potential to increase housing supply, stimulate economic growth and help facilitate the creation of more resilient housing stock and housing choice which can better respond to future challenges for Ballina.
- The Ballina Shire Growth Management Strategy appears to be the most appropriate vehicle for outlining a program of consultation with property owners, on a precinct by precinct basis, relating to housing density issues.
- The introduction of additional opportunities for attached dual occupancy development within the R2 zone has potential as a method through which residential renewal may be stimulated within older established residential areas. Additionally, more limited opportunities for medium density housing such as the residential precincts adjoin Ballina Hospital have been identified.
- Attached dual occupancy development has an advantage in terms of being suitable for “mum and dad” developers and by its relatively non-intrusive nature maintaining an areas ‘sense of community’ and social cohesion more so than more dense housing options.
- Flooding and tidal inundation issues have been a feature of Ballina’s history which has historically required specific policy responses. Climate change will also require specific residential policy responses.
- Development of a resilient housing design code that reflects community values and aspirations for the period 2015 to 2035 and beyond would likely be beneficial.

CH5 CONCLUDING REMARKS

In the period 2015 to 2035 the Ballina localities will be subject to significant pressure for change. The community will continue to age, forecast population growth is likely to be at low levels, and the number of dwellings is likely to continue to increase in response to an increase in single person households. A desire to stimulate and drive economic growth and maintain housing affordability will require an increase in new housing opportunities. Climate change impacts will become more pronounced requiring new strategies related to housing design and a rethinking of established strategies.

The questions posed in Chapter 1 have been answered below, based on the research undertaken within this report, and the Housing Vision developed through the community consultation process already undertaken.

Housing Vision for Ballina localities

Our community has a vision that we will provide opportunities for the provision of resilient, sustainable and adaptable housing that:

- Stimulates economic activity through housing renewal,
- Provides opportunities for diversity in housing design,
- Provides affordable housing choice options,
- Maintains a sense of community, and preserves our ecological and historical values.
- Is well serviced by roads and other infrastructure, walking and cycling tracks, access to open spaces, and sporting, leisure, educational and other facilities.

How will housing in Ballina change over the next 20 years as Ballina becomes a major regional centre?

New and renovated housing is likely to be built in accordance with a *Ballina Resilient Housing Style Design Guide* which will contain guidance on how to adapt existing housing and build new housing forms so as to be more resilient to the impacts of climate change. The traditional slab on ground, or slab on raised fill platforms, may fall out of favour and be replaced by housing on piers using more lightweight building components. In so doing housing forms that relates more to the historic designs of the past are anticipated to be recreated.

Photos 12 and 13 below provide examples of house designs built in Ballina's past which incorporate resilient design features such as pier and beam construction and the use of lightweight materials.

Photograph 17 – Typical workers dwelling of late 1800's early 1900's period. Use of piers and light weight materials are examples of resilient design features



Photograph 18 - example of a dwelling circa 1900, piers, light weight building materials and wrap around verandas have been incorporated into this building style



Photograph 19 – A residential flat building located in Currumbin, Queensland which has incorporated light-weight materials within external walls.



A greater diversity in housing forms and types, including the use of different building materials, will be required to maintain housing affordability and meet the needs of an ageing population who are seeking downsizing housing products. Single storey villas containing one and two bedrooms and smaller two bedroom multi dwelling housing such as townhouses and row housing may emerge in the market place subject to appropriate policy drivers being developed.

Where are the opportunities to provide new housing?

Opportunities for new housing forms have been identified in a number of residential precincts within the Ballina localities using the HRPET evaluation tool. Following community consultation some of these opportunities are likely to be further developed. This may result in an increase in medium density housing products on smaller lots. Residential renewal in some areas may be stimulated through the creation of opportunities for new housing products.

A broad based approach to the creation of new housing opportunities, such as permitting attached dual occupancy development within the R2 zone, may assist in maintaining a sense of community as redevelopment in any one area will be slower and more incremental. This may then facilitate the integration of new residents within established areas thereby maintaining community networks.

What sort of houses will people want to live in?

There is significant evidence available that demand for housing products occupying smaller land areas are in very high demand. This includes multi-dwelling housing forms such as villas and townhouses and two storey duplex developments. The opportunities proposed to be created for new housing products will concentrate on increasing the supply of these smaller housing products thereby fostering diversity in housing design and products.



What will they build?

Developers will build the housing forms that provide the greatest returns and minimises financial risks. In a separate study expert consultants have been engaged to examine the financial viability of various housing forms within the Ballina localities. This work will include an examination of the impact of Council's policies and fees. When considering this work there may be opportunities for Council to influence what is being built through policy changes.

What sort of housing will meet the challenges associated with climate change, our desire to be more sustainable and our ageing population?

This question will be answered through work already commissioned with expert consultants. This work is anticipated to lead to the development of a *Ballina Resilient Housing Style Design Guide*.

What sort of housing can our community afford to buy and rent?

This report has found that housing for home buyers in 2011 was more affordable than for renters. Information obtained from interviews with Ballina's real estate agents suggests that there is very strong demand for housing products below \$500K in price and particularly in the \$400 to \$450K category. Current market conditions are characterised by significantly more buyers than available stock.

Current market conditions have however been substantially influenced by factors outside of the Shire such as historically low interest rates, and a housing boom within Sydney and Melbourne. This has resulted in cashed up buyers now seeking to buy within coastal areas with a view to retirement. The lower building activity levels within the Shire since 2008 has also impacted on the availability of housing stock. Uncertainty exists as to how long current market conditions will be maintained given the otherwise generally flat housing market since 2008.

In the period 2015 to 2035 it is anticipated that there will continue to be stronger demand for housing within the lower price range category (Currently \$400 to \$450K). These lower price points are, however, below the prices nominated for new larger multi-unit housing and duplex products which generally exceed \$550K.

There is a risk that existing residents within the Ballina localities will not be able to downsize as the value of their properties may be below that required to move to a new (smaller) housing unit. To mitigate against this risk policies designed to encourage smaller new housing products – one and two bedroom units with associated lower purchase prices, may be required.

Rental housing stock within the Ballina localities is currently (November 2014) in extremely short supply with vacancy rates reported at below 1%. This shortage is anticipated to put upward pressure on rental payments, which for a 3 bedroom dwelling house within the Ballina localities, have been estimated by local estate agents as being in the vicinity of \$450 per week.

The increasing demand from home buyers for housing stock is likely to further reduce supply of rental accommodation in the absence of new stock becoming available. It may be the case that if the current circumstances continue that new renters will be forced out of the Ballina market for a period due to an acute shortage of affordable rental accommodation. This may result in an adjustment of the amount of accommodation available for rent, within the Ballina localities, from current rates which are well above Shire averages.

An increase in housing supply and a diversity of housing products is one potential solution to the dilemma faced by property renters within the Ballina localities.

What sort of housing will create a vibrant centre, maintain a sense of community and provide a sense of economic wellbeing?

Increasing the number of people living within the CBD has the potential to create the sense of vibrancy that some residents desire without impacting adversely on the broader community. Ballina's real estate agents maintain there is a market for shop top housing and some have nominated a refocusing of the main street to take advantage of river views where such opportunities still exist.

The appropriateness of existing development controls, related to building height and density, are being assessed to determine the optimal nature of controls required to provide the right balance between economic viability and maintaining the sense of community and vibrancy nominated as important by Ballina residents.

A sense of community is more likely to be maintained through housing policies which encourage incremental growth, within established areas, as opposed to wholesale redevelopment of street blocks. Policy options which respond to the needs of the renting population will also assist in maintaining community spirit. Consideration of the needs of the homeless through specific policies that encourage boarding house development within nominated areas will further assist in the development of a vibrant well balanced community in the 20 year period to 2035.

INDEX OF ANNEXURES

Annexure 1 – Housing Redevelopment Potential Precinct Evaluation Tool (HRPPET)
Annexure 2 – HRPPET Evaluation Summary Worksheet
Annexure 3 – HRPPET Precinct Worksheets
Annexure 4 – Flood Risk Map Extracts
Annexure 5 – Questions for Sheraton House Management
Annexure 6 – Questions for Retirement and Nursing Home CEOs
Annexure 7 – Questions for Real Estate Agents
Annexure 8 – Questions for Rough Sleepers

INDEX OF FIGURES

Figure 1 – Housing Word Map from Futures Forum
Figure 2 – Figure 2 – 2001 Census Ballina UCL area
Figure 3 – Ballina Localities Population Change Estimates 2011 - 2035
Figure 4 – estimated Dwelling Capacity of Ballina Shire Localities 2011 - 2036
Figure 5 – Extract from NSW Homelessness Fact Sheet
Figure 6 – Dwelling Approvals, Ballina Shire 2009/10 – 2013/14
Figure 7 – Dwelling Approvals, Ballina Shire Localities 2009/10 – 2013/14
Figure 8 – Proportion of Dwellings Approved in Ballina Shire Localities 2009/10 – 2013/14
Figure 9 – Extracts from Homelessness in NSW Fact Sheet – Homelessness Australia
Figure 10 - Article from The North Coast Advocate, 2 November 2000, edition

INDEX OF TABLES

Table 1 – Ballina Localities Population Change Estimates 2011 - 2035
Table 2 – Percentage of population aged 65 and Over in 2011
Table 3 – Ballina Localities Projected Housing Occupancy Rates 2011 – 2035
Table 4 – Ballina Localities Estimated Dwelling Demand 2011 to 2035
Table 5 - Projected Dwelling Supply Ballina Shire Localities 2011-2036.
Table 6 – (Spare)
Table 7 – Ballina Real Estate Agents Summary of Comments
Table 8 – Caravan Park / Moveable Dwelling / Manufactured Home Estate Details
Table 9 – Ballina Aged Care CEO Summary Comments
Table 10– Ballina Household Rent Payments 2011
Table 11 – Ballina Household Mortgage Payments 2011
Table 12 – Ballina Household Income 2011
Table 13 – Household Tenure 2011
Table 14 – Extract from HRPPET Summary Worksheet
Table 15 – Potential Building Adaption Strategies for Climate Change

INDEX OF PHOTOS

Photograph 1 – Triplex multi-dwelling housing crn Fox and Ross Street, Ballina
Photograph 2 – Typical dwellings in the Riverbend development
Photograph 3 – South –Eastern End Crane Street near Owen Street, Ballina
Photograph 4 & 5 – Multi – dwelling housing Fripp Lane, Ballina
Photograph 6 & 7 – Dwellings built on filled sites
Photograph 8 – 1997 Multi- dwelling housing development Fripp Lane, Ballina
Photograph 9 – Group home development Burnet Street, Ballina
Photograph 10 – Group home development Burnet Street, Ballina, side view
Photograph 11 – Filling Corks Land Ballina
Photograph 12 – Renovated dwelling Tamar Street, Ballina
Photograph 13– Renovated dwelling Fox Street, Ballina
Photograph 14 - Raised dwelling which typifies elements of the Ballina style
Photograph 15 & 16 – Piers used to support a non-residential building in Ballina
Photograph 17 – Typical workers dwelling of late 1800's early 1900's period
Photograph 18 - Example of a dwelling circa 1800's.
Photograph 19 – A residential flat building located in Currumbin, Queensland.

Annexure One – Housing Redevelopment Potential - Precinct Evaluation Tool

Criteria	Criteria Scoring
Median lot size in Precinct (Excludes individual strata lots)	< 500m ² = 0; 500m ² > = 1; 550m ² or > = 2; 600m ² or > = 3; 650m ² or > = 4; 700m ² or > = 5
Median frontage in Precinct	< 10m = 0; >10 <15 = 2; >15 = 5
Topography – General precinct levels (General level across precinct at least 50% of lots meet minimum level)	< AHD RL 2 metre = 0 AHD RL 2 metre to 3 metres = 2 AHD RL > 3 metre to 4 metres = 3 AHD RL > 4 metre = 5
Building materials (Typical material associated with buildings assessed as having development potential)	Lightweight construction (timber, cement / asbestos sheet) >50% of buildings = 5 Brick veneer or brick >50% of buildings = 2
Estimated year of construction (General estimate applied to precinct at least 50% of lots meet minimum level)	Prior to 1950 = 2 (Scoring reflects potential for heritage value) 1950 to 1970 = 5 (Target group improvements may be nearing end of economic life) 1970 to 1990 = 2 (limited potential age / condition may encourage renovation) 1990 to date = 0 (Modern era improvements lower redevelopment potential)
Accessibility to road system (Higher traffic road – River Street, Kerr Street, Bentinck Street, Pine Avenue, Bangalow Road)	Cul-de-sac = 1 Crescent = 2 Residential Laneway = 2 Higher traffic road (only access) = 2 Mixed grid, higher traffic road only access etc. = 3 Higher traffic road (alternate access) = 5 Grid road pattern = 5
Land Zoning – Ballina LEP 2012	R2 = 3 R3 (>30%) = 4 R3 = 5 B1, B2, B3, B4, B6 = 5 (permit shop top housing)
Adjacent landuse or zone	Parkland or waterway – 5 R3 or B zone – 5 Non Residential use such as hospital or school = 5
Precinct lot orientation	North – South > 75% = 5 North – South 50 to 75% = 3 North – South up to 50% = 2
Flooding (General estimate applied to precinct at least 25% of lots affected) (Ballina Floodplain Risk Management Study BMT WBM Dec 2011 – maps based on current climate model used refer Annexure 4)	5 if not subject to 1:100 year flood 2 if subject to 1:100 flood 0 if subject to 1:50 year flood 0 if subject to 1:20 year flood or within a floodway
Suitability for housing redevelopment at higher densities	Scoring 0 – 24 (<50%) = Unsuitable 25 – 30 (50% - 60%) = Low suitability 31 – 35 (61% - 70%) = Fair suitability 36 - 40 (71% - 80%) = Good suitability 41 - 50 (81%+) = High suitability

Annexure Two - Ballina Housing Redevelopment Potential - Precinct Evaluation Summary Worksheet

Location	Precinct Number	Suitability Ranking	Comment
East Ballina			
East Ballina	One - Eyles	Good	Good redevelopment potential due to lot size and wide frontages as well as northerly orientation. Attached dual occupancy type development suggested to ensure compatibility with single dwellings and providing some additional development potential to encourage renewal.
East Ballina	Two - Chickiba	Good	Good redevelopment potential due to lot size and wide frontages. Attached dual occupancy type development suggested to ensure compatibility with single dwellings and providing some additional development potential to encourage renewal.
East Ballina	Three - Links	Fair to Good	Fair to Good redevelopment potential due to lot size and wide frontages. Attached dual occupancy type development suggested to ensure compatibility with single dwellings and providing some additional development potential to encourage renewal.
East Ballina	Four - Northumberland	Good to High	Good to High redevelopment potential having regard to lot size and frontages, topography, accessibility and age of building improvements. Lots south of Prospect Street, many of which were built in mid 1960's, particularly suited to redevelopment. Attached dual occupancy development suggested to encourage renewal opportunities.
East Ballina	Five - Pine	Good	Good suitability. Topography, access and small lot sizes (<500m ²) constraints impact on some Hill and Pine Ave sites. Multi –dwelling housing, dual occupancy, residential flat buildings are options depending on site constraints.
East Ballina	Six - Suvla	Good	Good suitability. Precinct already significantly developed. Development within existing controls for residential flat buildings and multi-dwelling housing on remaining development sites.
East Ballina	Seven – Shelly Beach	Good to High	Good to High Suitability, Lots south of Norfolk Ave on Shelly Beach Road particularly suited to high density development such as residential flat buildings. Opportunities to consider increasing building height (current 17.5m) for lots backing onto Coastal Reserve and northern end of precinct.
East Ballina	Eight – Angels Beach	Good	Good Suitability significant areas already developed at higher densities for multi dwelling housing. Age and condition of housing stock will limit further redevelopment potential. Potential for attached dual occupancy development within R2 zone.
East Ballina	Nine – Lighthouse Beach	Fair	Fair Suitability. Most R3 sites already developed. R2 sites have potential for attached dual occupancy development.
Ballina			
Ballina	One – Hackett Lane	Good	R3 zoned area good potential within existing controls. Historical value of undeveloped sites warrants examination as does flood affectation of these properties. Permitting additional uses within existing dwellings may encourage retention of buildings with historic value.
Ballina	Two – Owen, River, Norton & Bentinck	Good	R3 zoned area good potential within existing controls. Additional density may be warranted

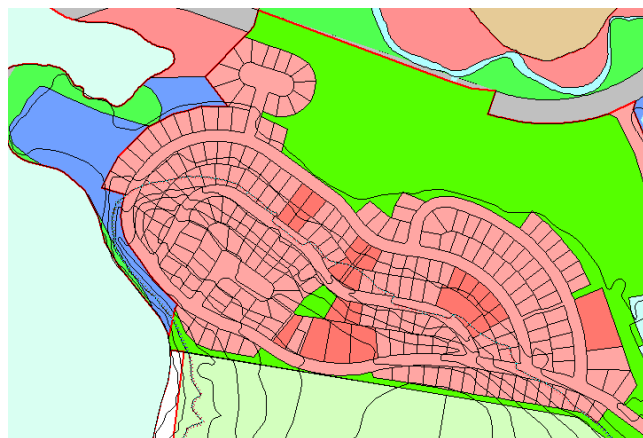
Location	Precinct Number	Suitability Ranking	Comment
			for lots fronting Owen Street.
Ballina	Three – Cherry, Skinner & Cawarra	Low	Smaller typical lot size and flood impacts limit redevelopment potential.
Ballina	Four - Crowley	Fair	Lack of development sites limits potential.
Ballina	Five – Norton, River, Martin and Brentinck	Low	Low suitability. Small typical lot size limits potential of individual lots. Flood impact in northern section impacts on overall precinct score.
Ballina	Five A – Fox, Norton, North Creek, Skinner and Martin	Low	Low suitability. Affected by 1:20 year flood.
Ballina	Six – Hospital – Bentinck, Kerr, Treelands, Skinner and Martin	High	High suitability - R2 zoned land west of Moon Street particularly suited to higher densities such as attached dual occupancy development, villas and townhouses having regard to age and condition of buildings, accessibility and orientation.
Ballina	Seven – Bentinck, Kerr, Swift & Martin	Good	Good suitability. R2 sub-precinct of Grant Street, Camburt Street, Wejuba Gardens and Hibiscus Street have potential for renewal strategies involving higher density development such as attached dual occupancies.
Ballina	Eight – Martin, Tamar, Kerr and Swift	Good	Good suitability level. Significant potential for shop top housing in Tamar Street with rear lane access. Also opportunities for other residential accommodation forms such as boarding houses. Potential for larger lots southern side of Crane Street to support residential flat buildings. This would require 8.5metre height limit and 1 per 200m ² dwelling density control to be reviewed. 2.6:1 Floor Space Ratio limit for Tamar Street may require reassessment to determine suitability for viable shop top housing development when coupled with an 18 metre maximum building height.
Ballina	Nine – Norton, River, Martin, Tamar, Kerr & Richmond River	Good	Good redevelopment suitability. Should be assessed on a site by site basis due to high variability in age/condition of buildings stock as well as nature of current uses. Significant shop top housing potential within 18m building height limit.
Ballina	Ten – Kerr, Richmond River, Fishery Creek, Canal & Tamar	Fair	Fair suitability as a result of lot sizes, accessibility and zoning. Flood impact limits otherwise high development potential.
Ballina	Eleven – Kerr, Swift, Clarence, Burnet, Canal & Fox	Good	Good suitability. Age of dwelling stock post 1970 limits short term redevelopment potential. Larger typical lot size creates potential to consider attached dual occupancy development within R2 zone.
Ballina	Twelve – Kerr, Fox, Canal & Tamarind	Fair	Fair Suitability. Age of dwelling stock post 1970's limits short term redevelopment potential. Non grid subdivision also impacts development potential. Potential for attached dual occupancy development within R2 zone as a renewal strategy.
West Ballina			
West Ballina	One – Canals	Low	Age and condition of building stock as well as flood affectation impacts on redevelopment potential.
West Ballina	Two – Kalinga	Low	Low suitability. Notwithstanding overall low suitability due to factors such age of dwelling stock, building materials, orientation and flood impact there are opportunities to consider increasing density through attached dual occupancy development to encourage renewal.

Location	Precinct Number	Suitability Ranking	Comment
West Ballina	Three – Riverbend & Horizon	Low	Low suitability. Modern era building stock with “salt and pepper” scattering of dual occupancy development in R3 zone
North Ballina			
North Ballina	One – Ferngrove	Fair	Fair suitability. Significant potential remains within existing zoning and controls to provide for various housing forms and higher densities. Mobile home park on northern side of Tamarind Drive provides significant source of affordable housing. No changes warranted.
North Ballina	Two - Tamarind – North Creek	Low	Low suitability. Only lots South - west of Southern Cross Drive assessed. It is questionable whether a residential zone applicable to the 6 R3 zoned properties adjacent to Aldi site is sustainable in the longer term due to amenity concerns.
North Ballina	Three - North Creek Road	Unsuitable	Generally Unsuitable. Typical lot size, subdivision layout, lot orientation issues and modern era construction period affects suitability. RU2 zoned lots have potential for higher density development such as attached dual occupancy if rezoned to R3.

Annexure Three – Precinct Evaluation Worksheets

East Ballina – Precinct One – Eyles – 313 Lots

Extract from land zoning map



2009 Aerial photo



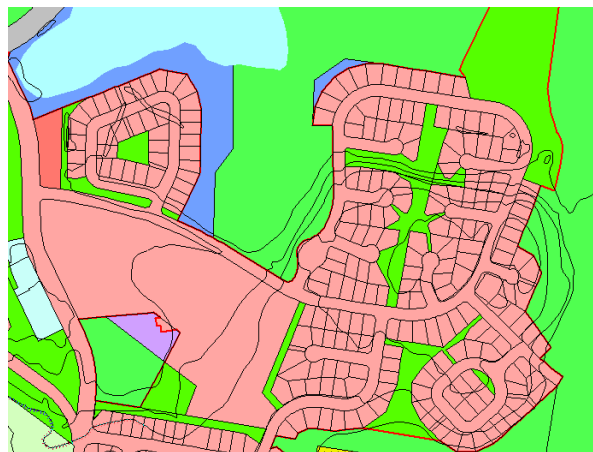
Extract from land use map



Criteria	Score	Comments
Median lot size	5	= >700m ² (Median = 750m ²)
Median frontage	5	= >15 (Median = 23m)
Topography – General precinct levels	5	2m to 14m typically >4m
Building material	2	Brick veneer & brick
Estimated year of construction	2	1970 – 1990 - Most dwellings in good condition. Isolated examples suitable for redevelopment.
Accessibility to road system	2	Generally crescent pattern - whilst road system circuitous it is wide with good visibility.
Land Zoning – Ballina LEP 2012	3	Generally R2. A scattering of R3 zones within the precinct. These areas have been developed for duplex type development.
Adjacent landuse or zone	5	Perimeter lots generally offer high amenity with views over golf course, Prospect Lake and North Creek.
Block orientation	5	Typical orientation is North - South.
Flooding	5	Not subject to flooding
Score and suitability assessment	Total Score = 39 or 78%	Good redevelopment potential due to lot size and wide frontages as well as northerly orientation. Attached dual occupancy type development suggested to ensure compatibility with single dwellings and providing some additional development potential to encourage renewal.

East Ballina – Precinct Two – Chickiba – 249 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map

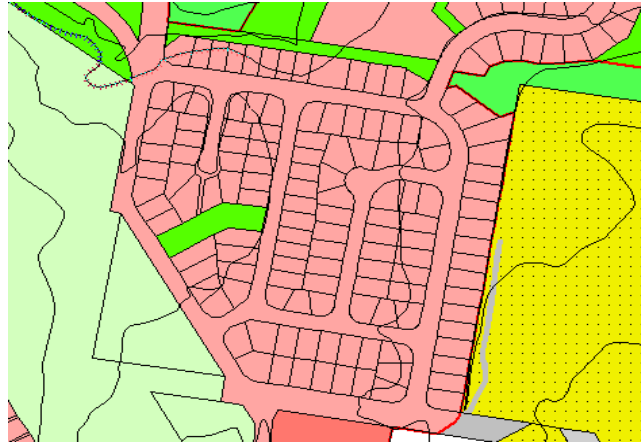


Criteria	Score	Comments
Median lot size	5	= > 700m ² (Median = 788.3m ²)
Median frontage	5	> 15 metres (Median = 21m)
Topography – General precinct levels	5	2m to 8m. Some adjoining Chickiba Lake below 2m AHD. Generally > 4m AHD
Building materials	2	Brick veneer or brick
Estimated year of construction	2	1970 to 1990
Accessibility to road system	2	Crescents and cul-de-sacs
Land Zoning – Ballina LEP 2012	3	Mostly R2 with two small pockets of R3
Adjacent landuse or zone	5	Surrounded by parklands
Block orientation	3	Split between north – south and east - west
Flooding	5	Small number of lots near Chikiba Lake affected by 1:20 year flood. This affectation has not impacted scoring due to number of lots affected.
Score and suitability assessment	Total Score = 37 or 74%	Good redevelopment potential due to lot size and wide frontages. Attached dual occupancy type development suggested to ensure compatibility with single dwellings and providing some additional development potential to encourage renewal.



East Ballina – Precinct Three - Links – 205 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map

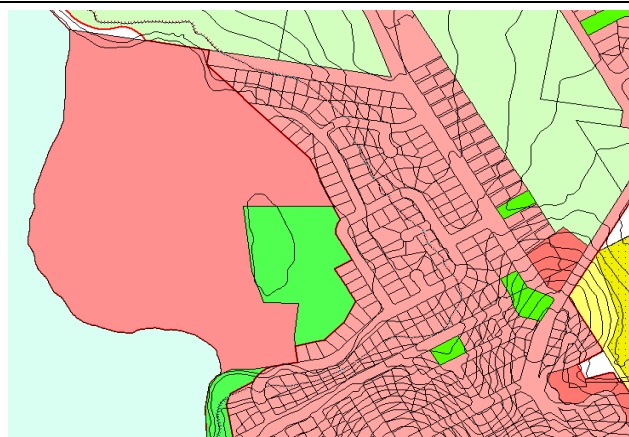


Criteria	Score	Comments
Median lot size	4	> 650m ² (Median = 695.6m ²)
Median frontage	5	>15 (Median = 21m)
Topography – General precinct levels	5	6 to 8m AHD
Building materials	2	Brick veneer and brick
Estimated year of construction	2	Subdivision created 1969 to 1972 Housing generally post 1970
Accessibility to road system	2	Generally crescent pattern
Land Zoning – Ballina LEP 2012	3	Generally R2 with one small area of R3
Adjacent landuse or zone	5	School and open space at perimeter
Block orientation	2	< 50% North -south
Flooding	5	Not flood prone
Score and suitability assessment	Total Score = 35 or 70%	Fair to Good redevelopment potential due to lot size and wide frontages. Attached dual occupancy type development suggested to ensure compatibility with single dwellings and providing some additional development potential to encourage renewal.



East Ballina – Precinct Four – Northumberland – 344 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	3	North side of Prospect Street > 600m ² (Some on south side of Prospect Street <500m ²) (Median = 645m ²)
Median frontage	5	> 15m (Median = 20m)
Topography – General precinct levels	5	> 4m AHD range < 2m to 30m AHD
Building materials	2	Brick Veneer and brick some fibro cement south of prospect Street
Estimated year of construction	5	North of Prospect Street – 1979 – 1983 South of Prospect Street 1963 - 1965
Accessibility to road system	5	General grid pattern
Land Zoning – Ballina LEP 2012	3	Predominantly R2 with 2 small areas of R3
Adjacent landuse or zone	5	Open Space on 3 edges
Block orientation	2	< 50% north - south
Flooding	5	Generally above flood level. Some lots in lower sections of Northumberland flood affected.
Score and suitability assessment	Total Score = 40 or 80%	Good to High redevelopment potential having regard to lot size and frontages, topography, accessibility and age of building improvements. Lots south of Prospect Street, many of which were built in mid 1960's, particularly suited to redevelopment. Attached dual occupancy development suggested to encourage renewal opportunities.



East Ballina – Precinct Five – Pine – 426 lots

Extract from land zoning map



2009 Aerial photo



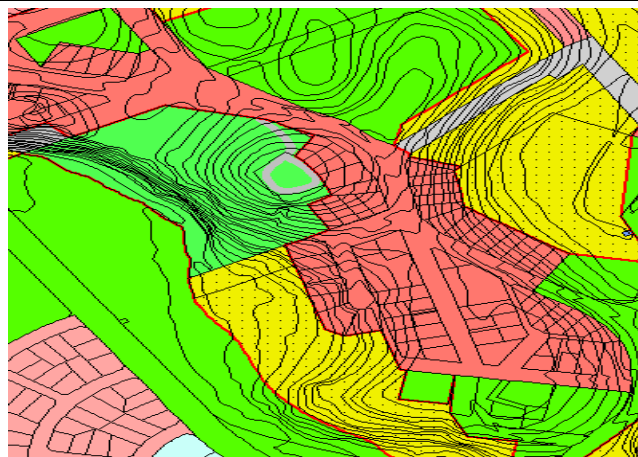
Extract from land use map



Criteria	Score	Comments
Median lot size	1	> 500m ² , Varies across precinct from < 500m ² to >1000m ² (Median = 504.5m ²)
Median frontage	5	>15 m (Median = 20m)
Topography – General precinct levels	5	>RL 4m AHD to 32m AHD
Building materials	2	Brick and brick veneer
Estimated year of construction	5	Varies typically 1950's to 1960's also includes modern examples
Accessibility to road system	3	Access challenges due to topography, and road widths
Land Zoning – Ballina LEP 2012	4	Mixed R2 and R3
Adjacent landuse or zone	5	Perimeter on 3 sides open space
Block orientation	5	Typically north-south
Flooding	5	Not flood prone
Score and suitability assessment	Total Score = 38 or 76%	Good suitability. Topography, access and small lot sizes (<500m ²) constraints impact on some Hill and Pine Ave sites. Multi –dwelling housing, dual occupancy, residential flat buildings. Some areas recently developed – Rainforest Ridge.

East Ballina - Precinct Six – Suvla – 193 lots

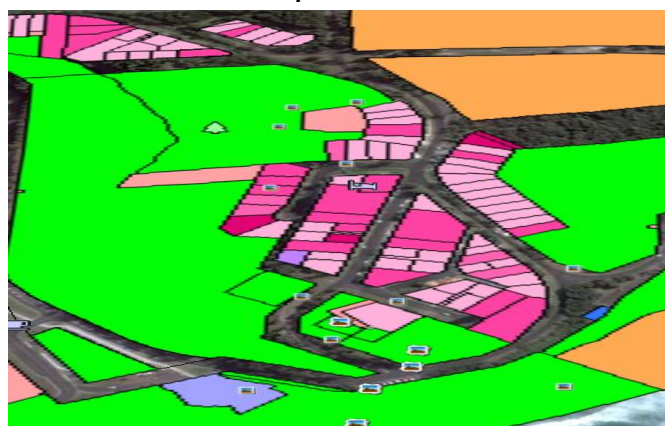
Extract from land zoning map



2009 Aerial photo



Extract from land use map

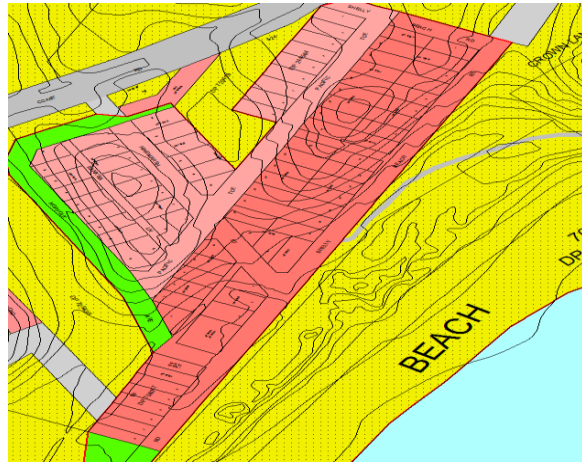


Criteria	Score	Comments
Median lot size	0	<500m2 (Median = 243m2)
Median frontage	5	>15m (Median = 27m)
Topography – General precinct levels	5	12m to 48m AHD
Building materials	5	Older undeveloped sites light-weight materials – scored on this basis.
Estimated year of construction	5	Older sites 1950 – 70 Approx 50% of sites developed post 1980
Accessibility to road system	2	Includes cul-de-sacs – non grid layout
Land Zoning – Ballina LEP 2012	5	R3
Adjacent landuse or zone	5	Open space
Block orientation	0	Generally east - west
Flooding	5	Not flood prone
Score and suitability assessment	Total Score = 37 or 74%	Good suitability. Precinct already significantly developed. Development within existing controls for residential flat buildings and multi-dwelling housing on remaining development sites.



East Ballina – Precinct Seven – Shelly Beach – 127 Lots

Extract from land zoning map



2009 Aerial photo



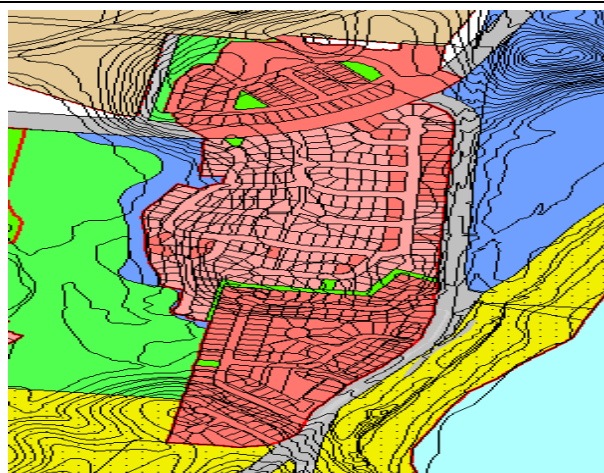
Extract From land use map



Criteria	Score	Comments
Median lot size	4	>650m ² (Median = 695.6m ²)
Median frontage	5	>15m (Median = 19m)
Topography – General precinct levels	5	Varies from 2m to 30m AHD – Generally >4mAHD
Building materials	2	Brick, Brick Veneer some light weight construction
Estimated year of construction	5	Varies from late 1920's to 1960's with some more modern and recent examples.
Accessibility to road system	5	General grid pattern
Land Zoning – Ballina LEP 2012	4	Mixed R3 and R2 East of Pacific Terrace is R3
Adjacent landuse or zone	5	Open space
Block orientation	0	General East - West
Flooding	5	Not flood prone
Score and suitability assessment	Total Score = 40 or 80%	Good to High Suitability, Lots south of Norfolk Ave on Shelly Beach Road particularly suited to high density development such as residential flat buildings. Opportunities to consider increasing building height (current 17.5m) for lots backing onto Coastal Reserve and northern end of Precinct.

East Ballina – Precinct Eight – Angels Beach – 656 Lots

Extract from land zoning map



2009 Aerial photo



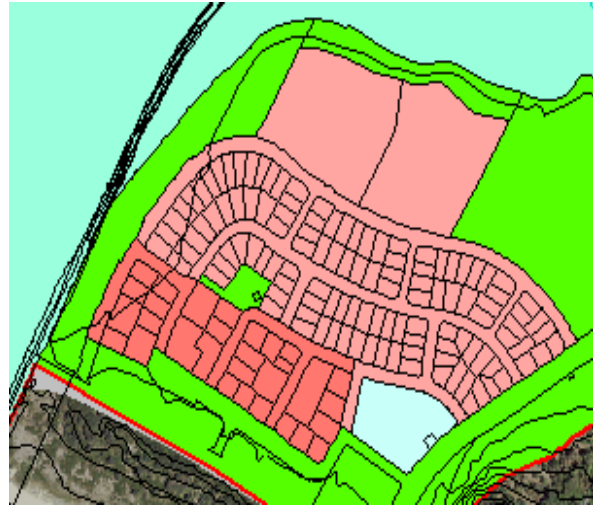
Extract from land use map



Criteria	Score	Comments
Median lot size	4	>650m ² (Median = 649.9m ²)
Median frontage	5	>15m (Median = 20m)
Topography – General precinct levels	5	8m to 22m AHD
Building materials	2	Brick veneer and brick
Estimated year of construction	0	1970's to 2014. Typical 1990's
Accessibility to road system	2	Cul-de-sacs and crescents
Land Zoning – Ballina LEP 2012	4	Mixed
Adjacent land use or zone	5	Open Space
Block orientation	5	North-South >75%
Flooding	5	Not flood prone
Score and suitability assessment	Total Score = 37 or 74%	Good Suitability significant areas already developed at higher densities for multi dwelling housing. Age and condition of housing stock will limit further redevelopment potential. Potential for attached dual occupancy development within R2 zone.

East Ballina - Precinct Nine – Lighthouse Beach – 289 Lots

Extract from land zoning map



2009 Aerial photo



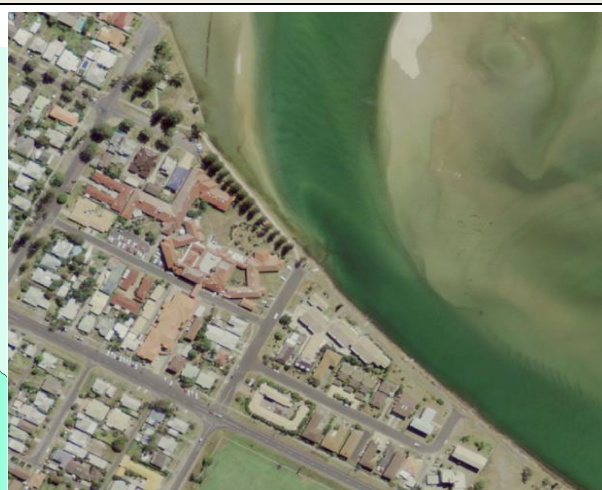
Extract from land use map



Criteria	Score	Comments
Median lot size	2	>550m ² (Median = 575.4m ²)
Median frontage	5	>15 (Median = 23m)
Topography – General precinct levels	5	>4mAHD
Building materials	2	Brick and Brick veneer
Estimated year of construction	2	Early to mid 1970's
Accessibility to road system	5	Non rectangular grid pattern
Land Zoning – Ballina LEP 2012	4	Mixed
Adjacent landuse or zone	5	Open Space
Block orientation	0	Generally East - West
Flooding	5	Not flood prone
Score and suitability assessment	Total Score = 35 or 70%	Fair Suitability. Most R3 sites already developed. R2 sites have potential for attached dual occupancy development.

Ballina Island - Precinct One – Hackett Lane - 145 Lots

Extract from land zoning map



Extract from land use map



Criteria	Score	Comments
Median lot size	3	>600 for undeveloped lots. Max lot size 6450m ² (Median = 220m ²)
Median frontage	5	>15m (Median = 20m)
Topography – General precinct levels	0	< RL 2m AHD
Building materials	5	Undeveloped lots light weight construction
Estimated year of construction	2	Undeveloped Lots pre 1950s many buildings may have local historical value although not listed in LEP.
Accessibility to road system	5	Grid pattern with rear lane
Land Zoning – Ballina LEP 2012	5	R3
Adjacent landuse or zone	5	Open Space
Block orientation	5	General North-South
Flooding	0	Subject to 1:50 year flood crm Norton and Bentinck precinct also affected by 1:100 year flood.
Score and suitability assessment	Total Score = 35 or 70%	Remaining undeveloped lots have good redevelopment potential within current 17.5m height limit and 1 dwelling per 200m ² site area. Alternatively consider permitting additional uses within existing dwellings such as health consulting rooms, office premises and restaurant or café to encourage raising of dwellings and their retention Historical value warrants examination of retention strategies. Flood impact issue concerns.



Ballina Island - Precinct Two – Owen, River, Norton and Bentinck Street - 291 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	4	>650 for undeveloped lots (Median = 341.5m ²)
Typical frontage	5	>15m (Median = 20m)
Topography – General precinct levels	0	<RL 2M AHD, significant number of Lots at RL 2m AHD, localised flooding at low point eastern end of Tamar, Crane, Swift and Owen
Building materials	5	Light weight some excellent examples of resilient new dwellings southern end of Owen Street
Estimated year of construction	2	<1950's for oldest dwellings with redevelopment potential – numerous workmen dwellings in precinct
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	4	R3
Adjacent landuse or zone	5	R3 and park land
Block orientation	5	> 75% north-south orientation
Flooding	5	Generally not impacted by 1:100 year flood current climate levels. However localised overland flooding at south-eastern end near Owen Street.
Score and suitability assessment	Total Score = 37 or 74%	Good development potential for remaining undeveloped lots within current controls. Lots facing park in Owen Street warrant closer examination for potential higher density development above 1 dwelling per 200m ² of site area (current height limit is 17.5m)



Ballina Island - Precinct Three - Cherry, Skinner, Cawarra - 160 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	0	<500m ² (Median = 480.6m ²) Some isolated large lots to approx. 1500m ²
Median frontage	5	>15M (Median = 22m)
Topography – General precinct levels	0	<RL 2m AHD some lots at 2m AHD
Building materials	2	Brick veneer
Estimated year of construction	5	1950 – 1970 predominant period
Accessibility to road system	3	Mixed grid with some cul-de-sacs
Land Zoning – Ballina LEP 2012	3	Mostly R2
Adjacent landuse or zone	5	R3, parkland and waterways
Block orientation	5	Generally North- South > 75%
Flooding	0	Affected by 1:20 to 1:100 year flood eastern end.
Score and suitability assessment	Total Score = 28 or 56%	Low suitability - Smaller typical lot size and flood affectation impact on redevelopment suitability of many lots. Age of dwellings is such that some incentives to create more resilient dwelling stock warranted

Ballina Island - Precinct Four – Crowley - 146 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map

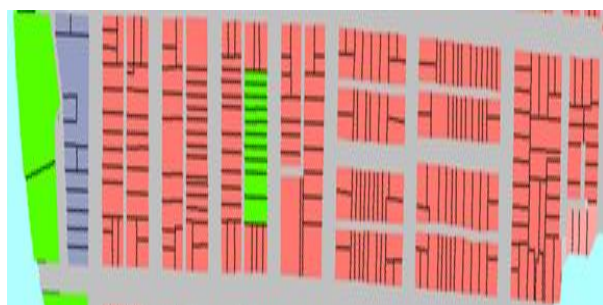


Criteria	Score	Comments
Median lot size	5	>700m ² for undeveloped lots (Median = 307m ²)
Median frontage	5	>15 (Median = 36.5m)
Topography – General precinct levels	2	RL2 AHD
Building materials	2	Brick veneer and brick
Estimated year of construction	2	1970 – 1990 also newer development 1990 to current period
Accessibility to road system	1	Cul-de-sac system
Land Zoning – Ballina LEP 2012	4	R3
Adjacent landuse or zone	5	Waterways
Block orientation	0	East –west, however not relevant to much of site due to large overall lot size
Flooding	5	Partly affected by 1:100 year flood, affectation <25%
Score and suitability assessment	Total Score = 31 or 62%	Fair development potential. Precinct substantially developed for aged care related housing



Ballina Island - Precinct Five - Norton, River, Martin, Bentinck (See also precinct 5A) - 371 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	0	Large variety of lot sizes from below 400m ² to 1200m ² . (Median = 423m ²)
Median frontage	2	<15m for lots not already redeveloped (Median = 20m)
Topography – General precinct levels	0	Generally <2m AHD
Building materials	5	Sites not already developed for multi –dwelling housing contain a significant number of older light weight constructed dwellings
Estimated year of construction	2	Varies - Majority of sites with redevelopment potential built prior to 1950
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	4	Predominantly R3
Adjacent land use or zone	5	R3
Block orientation	3	50 – 75% North-East
Flooding	2	North of Bentinck affected by 1:20 year flood, block south of Bentinck affected by 1:50 year flood.
Score and suitability assessment	Total Score = 28 or 56%	Low suitability overall. Small median lot size limits potential of individual lots. Flood impact in northern section impacts on overall precinct score.

Ballina Island - Precinct Five A – Fox, Norton, North Creek , Skinner and Martin – 76 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	0	<500m ² largest lot 1626m ² (Median = 493m ²)
Median frontage	5	>15m for lots not already redeveloped (Median = 19m)
Topography – General precinct levels	0	Generally <2m AHD
Building materials	2	Predominantly brick – brick veneer, significant number of light weight buildings
Estimated year of construction	5	Varies – 1950's to 1970 many more recent examples. Also some buildings with potential local historical significance eg Fox and Norton street
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	4	Predominantly R3
Adjacent land use or zone	5	Mostly R3, waterway and some R2
Block orientation	3	50 – 75% North-East
Flooding	0	Sub precinct affected by 1:20 year flood. Score reflects area most likely to be developed also most flood affected.
Score and suitability assessment	Total Score = 29 or 58%	Low suitability overall. Flood impact significant impediment to development



Ballina Island - Precinct Six – Hospital – Bentinck, Kerr, Treelands, Skinner and Martin – 485 Lots

Extract from land zoning map



2009 Aerial photo



Criteria	Score	Comments
Median lot size	1	>500M ² (Median = 505.9m ²)
Median frontage	5	>15m (Median = 20m)
Topography – General precinct levels	2	Generally RL 2m AHD
Building materials	5	Significant light weight construction (Acacia Place), and brick veneer – significant public housing dwelling stock.
Estimated year of construction	5	Typically mid to late 1960's
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	4	R2 and R3 (R3 > 30%)
Adjacent landuse	5	Predominantly R3, open space and B3 (also adjoins some R2)
Block orientation	5	North – South >75% of lots with redevelopment potential (west of Moon Street)
Flooding	5	Not within 1:100 year flood zone
Score and suitability assessment	Total Score = 42 or 84%	High suitability - R2 zoned land west of Moon Street particularly suited to higher densities such as attached dual occupancy, villa ant townhouse development having regard to age and condition of buildings, accessibility and orientation.

Ballina Island - Precinct Seven - Bentinck, Kerr, Swift, Martin – 251 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	0	<500m ² (Median = 486.9m ²)
Median frontage	5	>15 (Median = 16m)
Topography – General precinct levels	2	Significant RL 2m AHD areas - localised low spots require filling
Building materials	2	Brick veneer on slab is predominant
Estimated year of construction	5	Early 1960's to 1970's
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	4	Mixed R2 and R3
Adjacent landuse	5	For R2 area non-residential – park, tennis court & bowling club also R3 zone
Block orientation	5	North –South 75% or greater
Flooding	5	Not within 1:100 year flood zone,
Score and suitability assessment	Total Score = 38 or 76%	Good suitability. R2 sub-precinct of Grant Street, Camburt Street, Wejuba Gardens and Hibiscus Street have potential for renewal strategies involving higher density development such as attached dual occupancies.

Ballina Island - Precinct Eight – Martin, Tamar, Kerr, Swift – 312 Lots

Extract from land zoning map



2009 Aerial photo



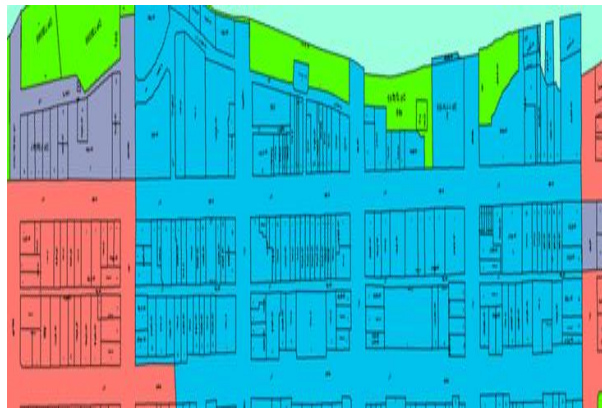
Extract from land use map



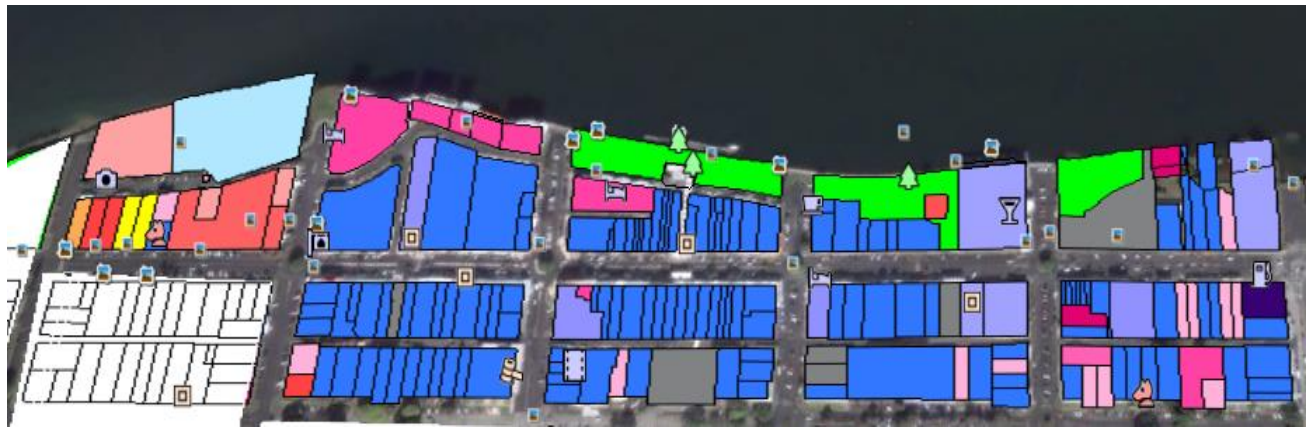
Criteria	Score	Comments
Median lot size	0	Many smaller lots, some at <400m ² (Median = 486.9m ²)
Median frontage	5	>15 (Median = 20m)
Topography – General precinct levels	0	<RL 2m AHD some at RL 2m AHD
Building materials	2	> 50% brick veneer and brick
Estimated year of construction	5	Varies predominant period for site containing single dwelling houses 1950 - 1970
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	5	R3 and B3
Adjacent landuse	5	R3 and B3
Block orientation	5	>75% North - South
Flooding	5	Not within defined flood zone however localised low areas below 1:100 year level.
Score and suitability assessment	Total Score = 37 or 74%	<p>Good suitability level. Significant potential for shop top housing in Tamar Street with rear lane access. Also opportunities for other residential accommodation forms such as boarding houses.</p> <p>Potential for larger lots southern side of Crane Street to support residential flat buildings. This would require 8.5metre height limit and 1 per 200m² dwelling density control to be reviewed.</p> <p>2.6:1 Floor Space Ratio limit for Tamar Street may require reassessment to determine suitability for viable shop top housing development when coupled with an 18 metre maximum building height.</p>

Ballina Island - Precinct Nine – Norton, River, Martin, Tamar, Kerr, Richmond River (Core CBD)- 444 Lots

Extract from land zoning map



2009 Aerial photo



Criteria	Score	Comments
Median lot size in block	0	Large variation in lot sizes (Median 215.5m ²)
Median frontage	5	Varies allocated >15m. Many larger and smaller frontages (Median 33m)
Topography – General precinct levels	0	Mostly below RL 2M AHD
Building materials	2	Brick >50%
Estimated year of construction	5	Varies many outside target group of 1950 – 1970 however not relevant to CBD locations
Accessibility to road system	5	Grid with rear lanes
Land Zoning – Ballina LEP 2012	5	B3
Adjacent landuse	5	R3 and waterway
Block orientation	5	>75% North –South orientation
Flooding	5	Not within designated 1:100 year or higher flood zone
Score and suitability assessment	Total Score = 37 or 74%	Good redevelopment suitability. Should be assessed on a site by site basis due to high variability in age/condition of buildings stock as well as nature of current uses. Significant shop top housing potential within 18m building height limit.

Ballina Island - Precinct Ten – Kerr, Richmond River, Fishery Creek, Canal, Tamar – 471 Lots

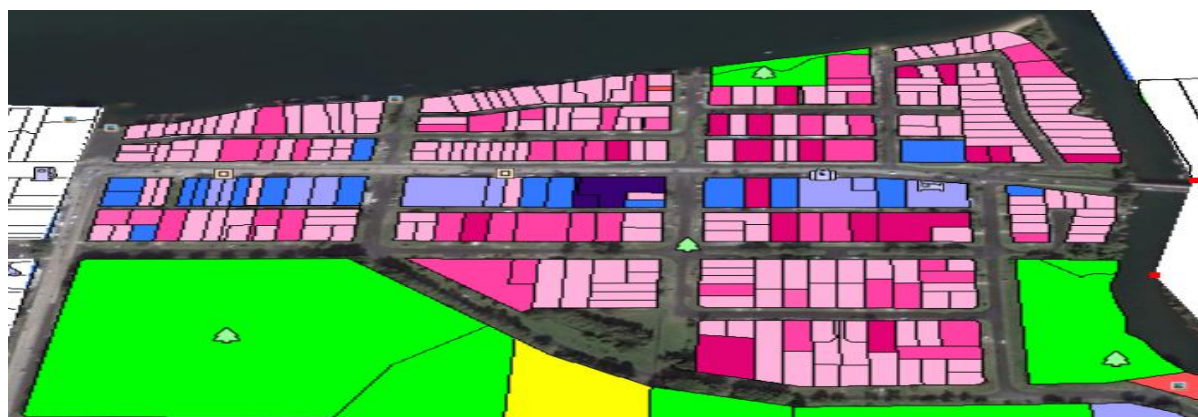
Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	0	<500m ² (Median = 481m ²)
Median frontage	5	>15m (Median = 20m)
Topography – General precinct levels	0	<RL 2mAHD
Building materials	2	Brick veneer > 50%
Estimated year of construction	5	1950 - 1970
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	5	R3 and B4
Adjacent landuse	5	Predominantly waterways and parkland
Block orientation	5	>75% North -South
Flooding	0	Properties south of Kerr Street affected by 1:20 year flood significant flood affectation 1:50 and also 1:100 year flood events
Score and suitability assessment	Total Score = 32 or 64%	Fair suitability as a result of lot sizes, accessibility and zoning. Flood impacts limits otherwise high development potential in part of precinct. Consideration of a scheme to purchase select waterway frontage properties to improve public access and maintain foreshore could be considered. Funding for an acquisition program may be derived through permitting higher densities up to southern side of River Street and applying s94 contributions or VPA's.



Ballina Island – Precinct Eleven – Kerr, Swift, Clarence, Burnet, Canal, Fox – 444 Lots

Extract from land zoning map



2009 Aerial photo



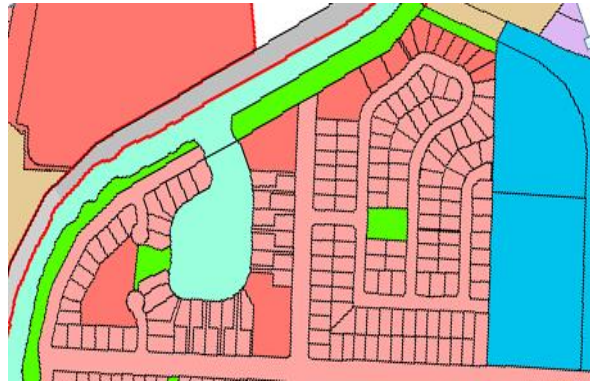
Extract from land use map



Criteria	Score	Comments
Median lot size	3	>600m ² (Median 644.9m ²)
Median frontage	5	>15 (Median = 18m)
Topography – General precinct levels	2	Significant areas at RL 2m AHD
Building materials	2	Predominately brick veneer
Estimated year of construction	2	1970 - 1990
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	3	Predominantly R2 with scattered R3
Adjacent landuse	5	Predominantly waterway, parkland, R3 and B3 zones.
Block orientation	5	North- South >75%
Flooding	5	Precinct generally not flood affected. 1:100 year flood zone affects parts of Clavan and Temple Street
Score and suitability assessment	Total Score = 37 or 74%	Good suitability. Age of dwelling stock post 1970 limits short term redevelopment potential. Larger typical lot size creates potential to consider attached dual occupancy development within R2 zone.

Ballina Island – Precinct Twelve – Kerr, Fox, Canal, Tamarind - 264 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map

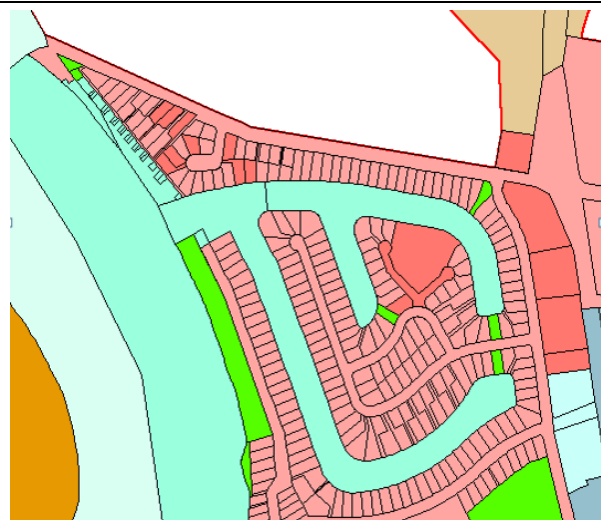


Criteria	Score	Comments
Median lot size	3	>600m ² (Median = 639.25m ²)
Median frontage	5	>15m (Median 21m)
Topography – General precinct levels	2	RL 2m AHD typical level in this precinct
Building materials	2	Mostly brick veneer
Estimated year of construction	2	Subdivisions created typically in period 1079 to 1982
Accessibility to road system	2	Crescent and cul-de-sacs
Land Zoning – Ballina LEP 2012	4	B3, R2 and R3 scored on basis that R3 zone is applied to more than 30% of subdivision. Also included is the B3 zone.
Adjacent landuse	5	Waterways and B3 southern edge adjoins R2
Block orientation	2	North – South below 50%
Flooding	5	Not within designated flood zone.
Score and suitability assessment	Total Score = 32 or 64%	Fair Suitability. Age of dwelling stock post 1970's limits short term redevelopment potential. Non grid subdivision also impacts development potential. Potential for attached dual occupancy development within R2 zone as a renewal strategy.



West Ballina - Precinct One – Canals – 403 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	5	> 700m ² (Median = 713.6m ²)
Median frontage	5	>15m (Median = 20m)
Topography – General p levels	0	<RL 2m AHD
Building materials	2	Brick and brick veneer
Estimated year of construction	2	Late 1980's
Accessibility to road system	1	Cul-de-sac
Land Zoning – Ballina LEP 2012	3	Predominantly R2
Adjacent landuse	5	Waterways
Block orientation	2	North – South below 50%
Flooding	2	Affected by 1:100 year flood. Some limited 1:20 and 1:50 year flood affected properties
Score and suitability assessment	Total Score = 27 or 54%	Low suitability age and condition of building stock limits redevelopment potential.

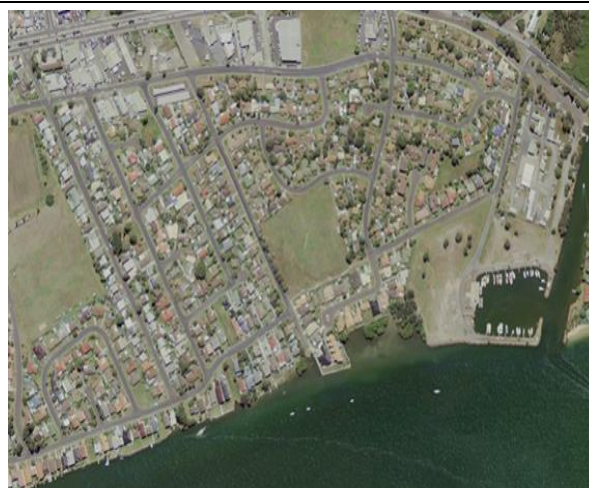


West Ballina - Precinct Two – Kalinga – 575 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map

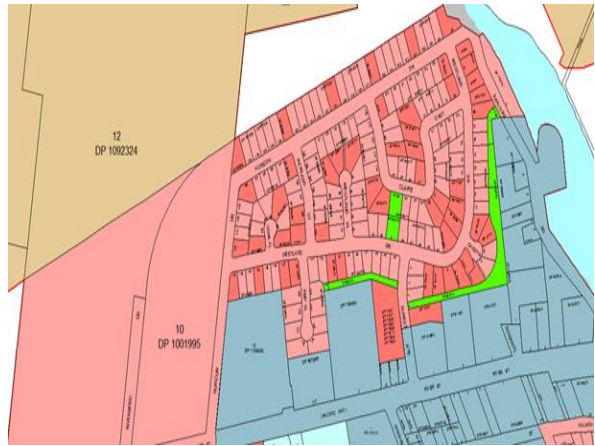


Criteria	Score	Comments
Median lot size	3	>600m ² (Median = 613.1m ²)
Median frontage	5	>15m (Median 18m)
Topography – General precinct levels	0	Predominantly below RL 2m AHD
Building materials	2	Brick veneer
Estimated year of construction	2	Earliest 1960's Mostly 1970 - 1990
Accessibility to road system	2	Mostly non grid – cul-de-sacs and crescents
Land Zoning – Ballina LEP 2012	3	Predominantly R2
Adjacent landuse	5	Waterways, parkland and B6 zone
Block orientation	2	North – South below 50%
Flooding	2	More than 25% of lots affected by 1:100 year flood. Some affectation from 1:20 and 1:50 year flood
Score and suitability assessment	Total Score = 54	Low suitability. Notwithstanding overall low suitability due to factors such as age of dwelling stock, building materials, orientation and flood impacts there are opportunities to consider increasing density through attached dual occupancy development to encourage renewal.



West Ballina - Precinct Three – Riverbend and Horizon Drive - 312 Lots

Extract from land zoning map



2009 Aerial photo



Extract from land use map



Criteria	Score	Comments
Median lot size	3	>600m ² (Median 627.95m ²)
Median frontage	5	>15m (Median 19m)
Topography – General precinct levels	2	<RL2m AHD
Building materials	2	Brick veneer
Estimated year of construction	0	Mid to late 1990's subdivision
Accessibility to road system	2	Non grid crescent with cul-de-sacs
Land Zoning – Ballina LEP 2012	4	Mixed R2 and R3 with B6 along River Street
Adjacent landuse	5	Waterways, school and B zones
Block orientation	3	50 – 75% North - South
Flooding	2	More than 25% of lots affected by 1:100 year flood
Score and suitability assessment	Total Score = 28 or 56%	Low suitability. Modern era building stock with "salt and pepper" scattering of dual occupancy development in R3 zone

North Ballina - Precinct One – Ferngrove – 108 Lots

Extract from land zoning map



2009 Aerial photo

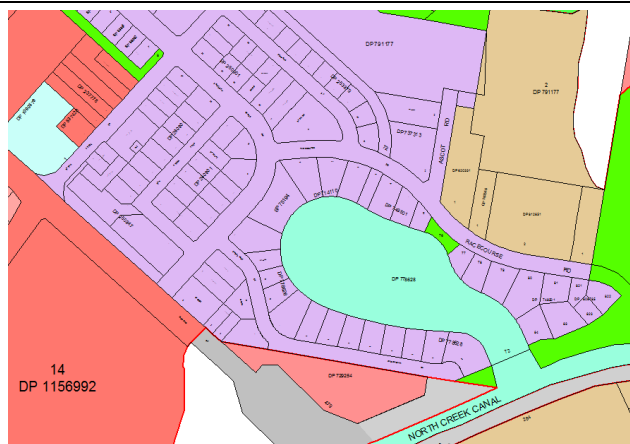


Extract from land use map



Criteria	Score	Comments
Median lot size in block	2	>550 (range 400m ² to 800m ²) (Median = 581.9m ²)
Median frontage	5	>15 (Median = 18m)
Topography – General precinct levels	2	Filled to minimum of RL 2m AHD as part of subdivision
Building materials	2	Brick veneer
Estimated year of construction	0	Modern era 2005 – 2014
Accessibility to road system	5	Grid
Land Zoning – Ballina LEP 2012	4	R3 > 30%
Adjacent landuse	5	Rural, parkland R3 opposite in Tamarind Drive
Block orientation	2	North-South up to 50%
Flooding	5	Site filled above 1:100 year level
Score and suitability assessment	Total Score = 32 or 64%	Fair suitability. Significant potential remains within existing zoning and controls to provide for various housing forms and higher densities. Mobile home park on northern side of Tamarind Drive provides significant source of affordable housing. No changes warranted.

Extract from land zoning map

79

North Ballina - Precinct Three – North Creek Road – 242 Lots

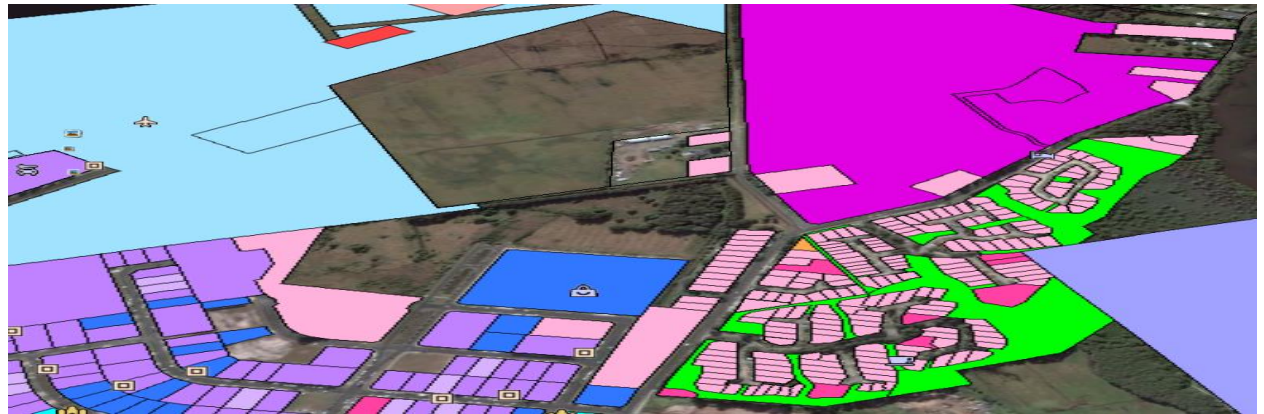
Extract from land zoning map



2009 Aerial photo



Extract from land use map



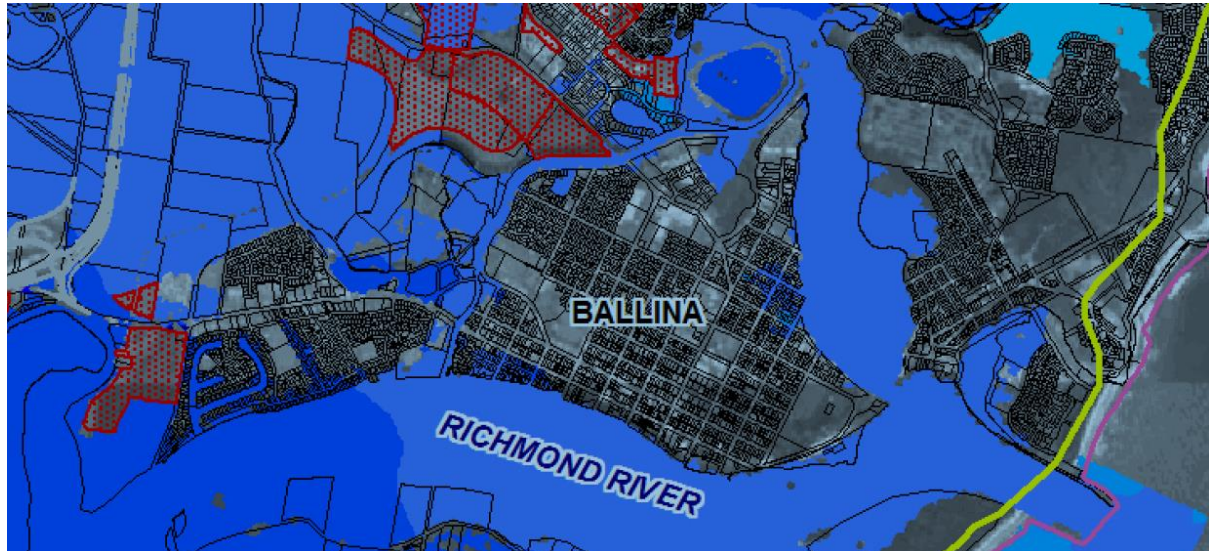
Criteria	Score	Comments
Median lot size	1	Varies. 1995 subdivision <500m ² , 2002 subdivision >550m ² ; RU2 zoned lots >850m ² (Median 525m ²)
Median frontage	5	>15m (Median = 16m)
Topography – General precinct levels	0	<RL 2m AHD
Building materials	2	Brick veneer
Estimated year of construction	0	RU2 zoned dwellings – 1969 – 1970's R2 and R3 zoned dwellings – 195 - 2002
Accessibility to road system	1	Cul-de-sac style
Land Zoning – Ballina LEP 2012	2	RU2, R2 and R3 – predominantly R2
Adjacent landuse	5	Parkland
Block orientation	2	North-South up to 50%
Flooding	5	Not subject to current climate 1:100 year flood
Score and suitability assessment	Total Score = 23 or 46%	Generally Unsuitable. Typical lot size, subdivision layout, lot orientation issues and modern era construction period affects suitability. RU2 zoned lots have potential for higher density development such as attached dual occupancy if rezoned to R3.



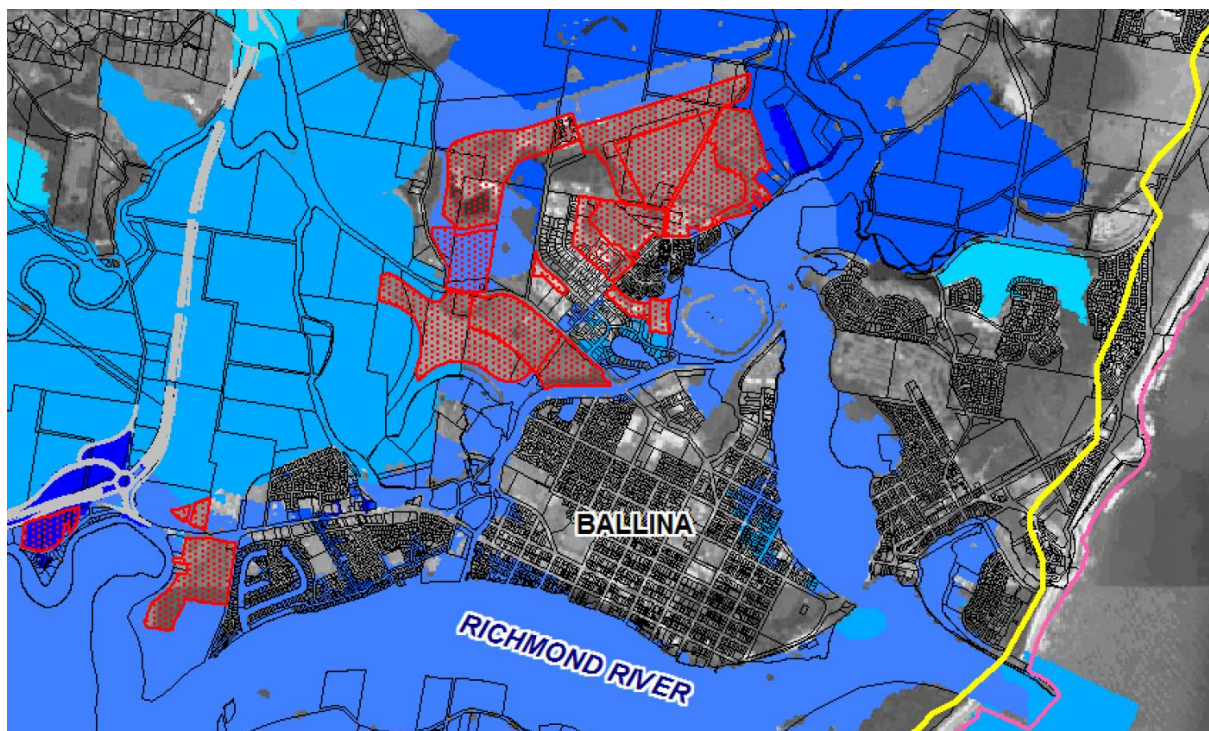
Annexure Four - Flood Risk Maps

(Extracted from *Ballina Floodplain Risk Management Study - BMT WBM December 2011 – Exhibition Version*)

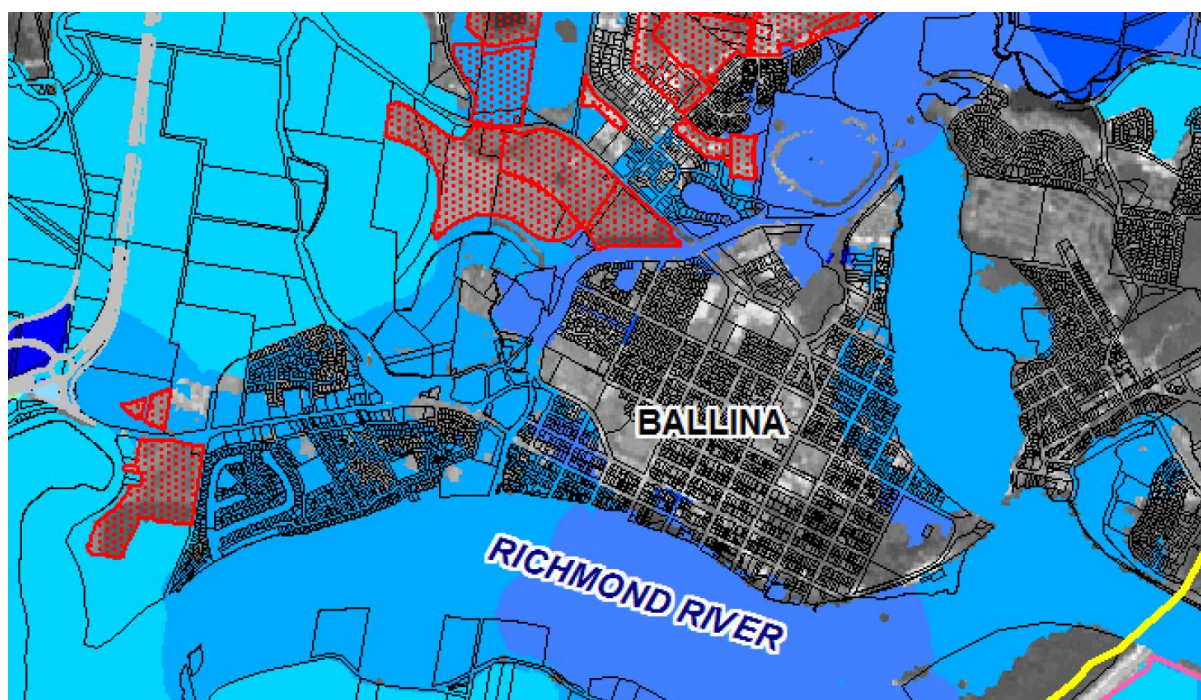
1:20 Year Flood - Current Climate



1:50 Year Flood - Current Climate



1:100 Year Flood - Current Climate



Annexure Five – Questions for Sheraton House Management

1. What is the maximum number of men that you can accommodate? Does this mean they need to share?
2. What criteria do you apply when deciding whether a person receives accommodation?
3. What is the background of your main client groups?
4. What is the demand like for these facilities – are you full most nights?
5. Are you aware of any similar facilities in Ballina? What about women where do they go?
6. How long can you stay?
7. Do you have any referral services or do you assist clients with the transition to rental housing or to access medical and social security?
8. In terms of homelessness in Ballina what is your perception of the scale of the problem? Better or worse than in 2004.
9. Do you have an estimate of the number of rough sleepers in Ballina each night?
10. Do any of the men have children and can they be accommodated?
11. Is there a role for Council in policy terms of this type of accommodation?

Annexure Six - Questions for Retirement and Nursing Homes CEO's

1. What type and number of housing units do you have on your premises? How many people do you employ?
2. Are they all occupied? Which are most popular? What is the occupancy rate?
3. Is there a waiting list? How long do people typically wait?
4. How long is the average stay for each type?
5. Future planning – are there any plans or a need to extend? How do you see demand change over the next 20 years?
6. Where do clients come from? Origin?
7. Is there ever a need to advertise, if yes, where do you do this?
8. With the new age-in-place strategies, how do you see this impacting upon future business?
9. What is Council's role, especially from a policy perspective, in the way of effecting the provisions of suitable housing to the aged?

Annexure Seven - Questions for Real Estate Agents

Demand and Supply

1. What type of Housing is in greatest demand in Ballina and how does this vary depending on specific locations – Island, East, West and North Ballina?
2. Is there adequate supply of the housing products in greatest demand? If not which products are in under supply?
3. Who are the predominant buyer groups of the housing product sin greatest demand?
4. What is the predominant purpose of the housing being purchased – investments or as homes?

Affordability

1. Which housing products do you consider to be the most affordable?
2. For new duplexes, villas, townhouses and units which price range do they fall into and does this vary depending on location in the Ballinas?

Renting

1. Current rental vacancies are very low < 1% of stock what are the causes of this and is it linked to lack on new development coming onto the market or more owner buyers?

Council's Role?

1. In terms of the supply of housing, what do you see as Council's role? How do you see Council's performance, in terms of supply, can be improved?

Annexure Eight

Questions for Rough Sleepers

Introduce yourself and ask name. Tell him who you are why you are interested. Ask if you can ask a few questions.

How long have you been living in Ballina? (follow up if only a short time)

How long have you been sleeping out?

What happened to make you sleep out?

Have you looked for accommodation?

What are the main problems you find with sleeping out?

Generally unstructured but main issues relate to how long, why, and knowledge of availability of accommodation if any?

Annexure Nine – Ballina Style Housing Photos

Each of the photos below have elements of the suggested Ballina style. These photos are all Queenslander variations and have been copied from various internet sources.



House on piers - at the extremes – considered inappropriate due to wind loadings and potential swaying issues that may result.



House on piers with screened sub floor area.

