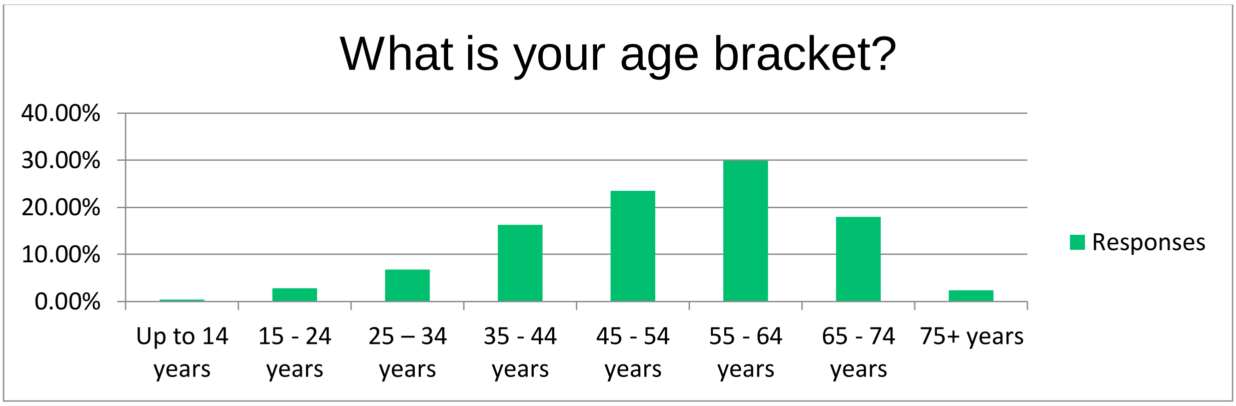
SECTION ONE- Q1-6: DEMOGRAPHICS / GENERAL INFORMATION QUESTIONS

Question 1- What is your age bracket?

The main respondents to the online survey were between 55 - 64 years with the next largest age group being 45 54 years. The 35 - 44 and 65 - 74 age brackets had similar response rates. This is not surprising as it is similar to the age demographics of the area. It also aligns with the anecdotal response that affordable housing is an issue for older people, as well as families.

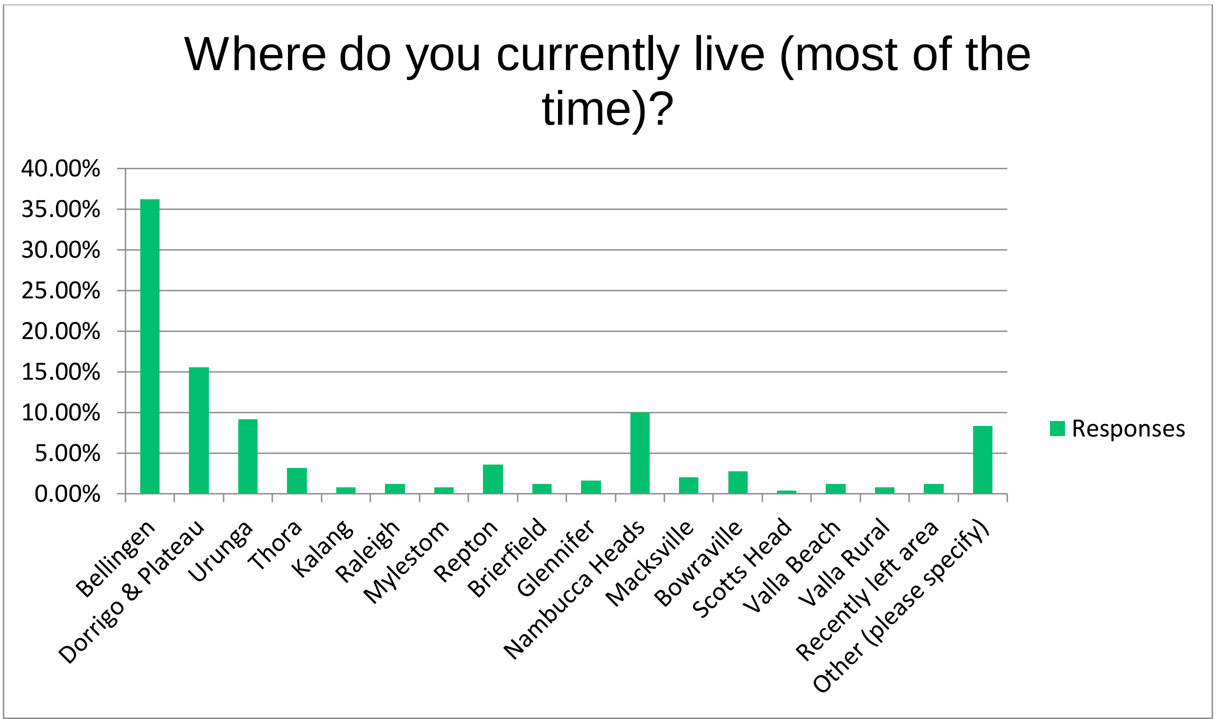


Question 2- What is your gender?

The response rate was 75% female. While there are slightly more females than males in the survey area, it is not 3:1. Attempts were made to encourage more male responses, such as approaching men's sheds and men's services which slightly increased the number of male responses.

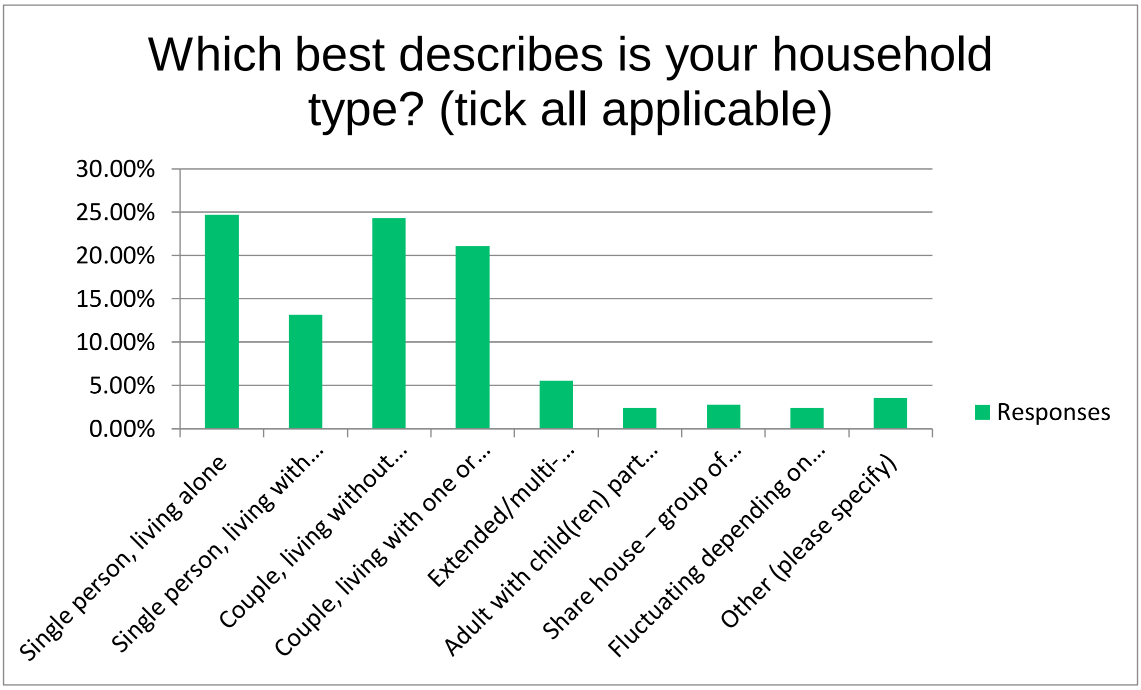
Question 3- Where do you current live (most of the time)?

The bulk of the respondents identified as being from Bellingen with the second highest response area being Nambucca Heads. This is not surprising as they are the two biggest towns in the Bellingen and Nambucca Shires. The higher response rate from Bellingen residents could be a result of the Affordable Housing Forum being held in Bellingen, the fact that there are more members of the Action Group from the Bellingen Shire (sharing through contacts was a key method of distribution) or that the housing pressures are most acute in Bellingen which has some of the highest housing costs, limited rental stock and is seen as a desirable location. The 'other' respondents were generally from smaller areas within the Nambucca and Bellingen Shires not individually specified, from neighbouring towns or people that had recently moved to capital cities.



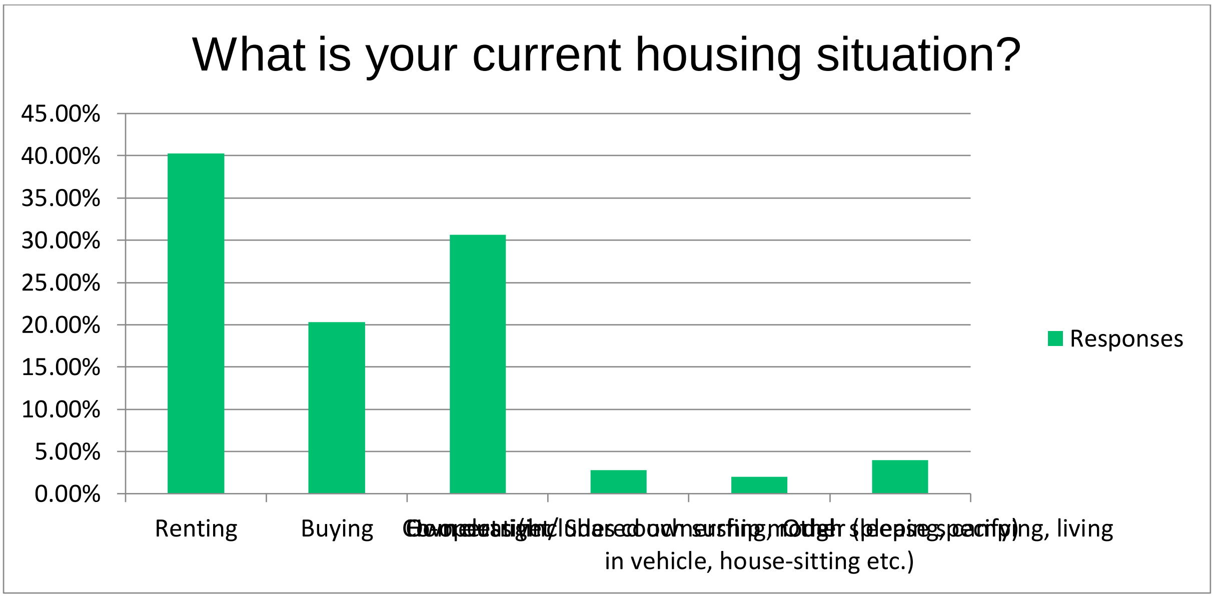
Question 4- Which best describes your household type?

The high rate of single people, living alone was something identified by the Bellingen Shire Council and through ABS data so it is not surprising to see if reflected in the respondents. When combined with the couple, living without children, that makes up 49% of respondents. The 'other' responses were made up of people living with family members (mostly parent(s)). There is only a small number of share houses represented but a higher rate of extended/multi-generational families.



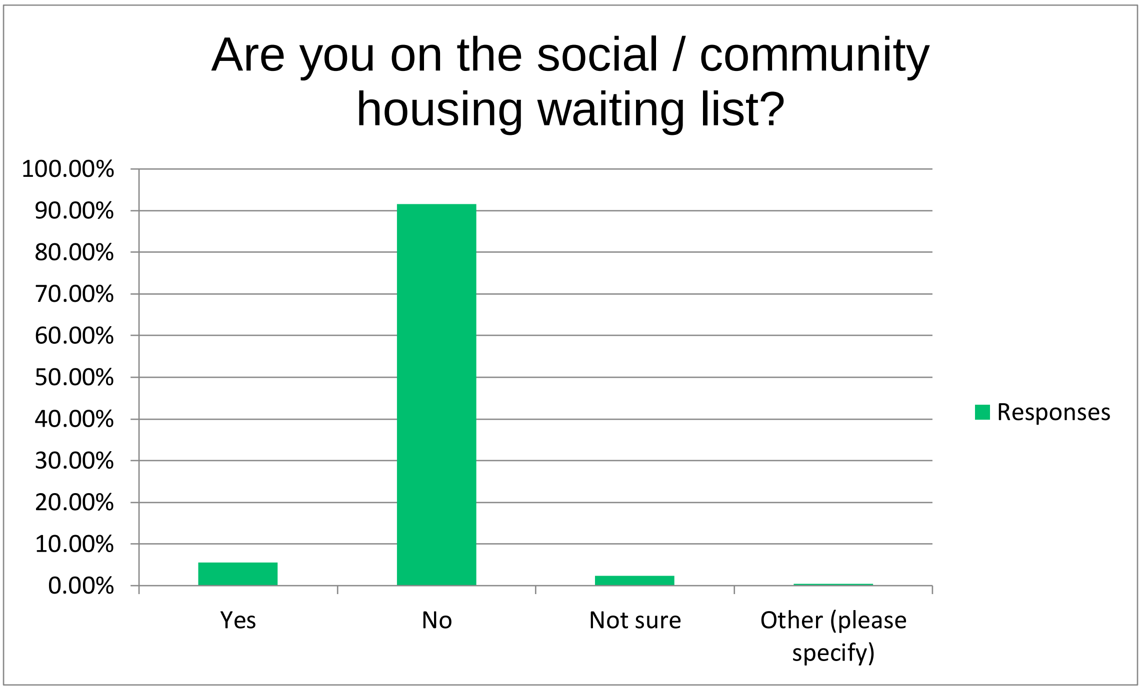
Question 5- What is your current housing situation?

Renters made up 40% of the respondents with 50% either buying or owning outright. The majority of 'other' responses related to housing such as caravans, sheds or house sitting.



Question 6- Are you on the social / community housing waiting list?

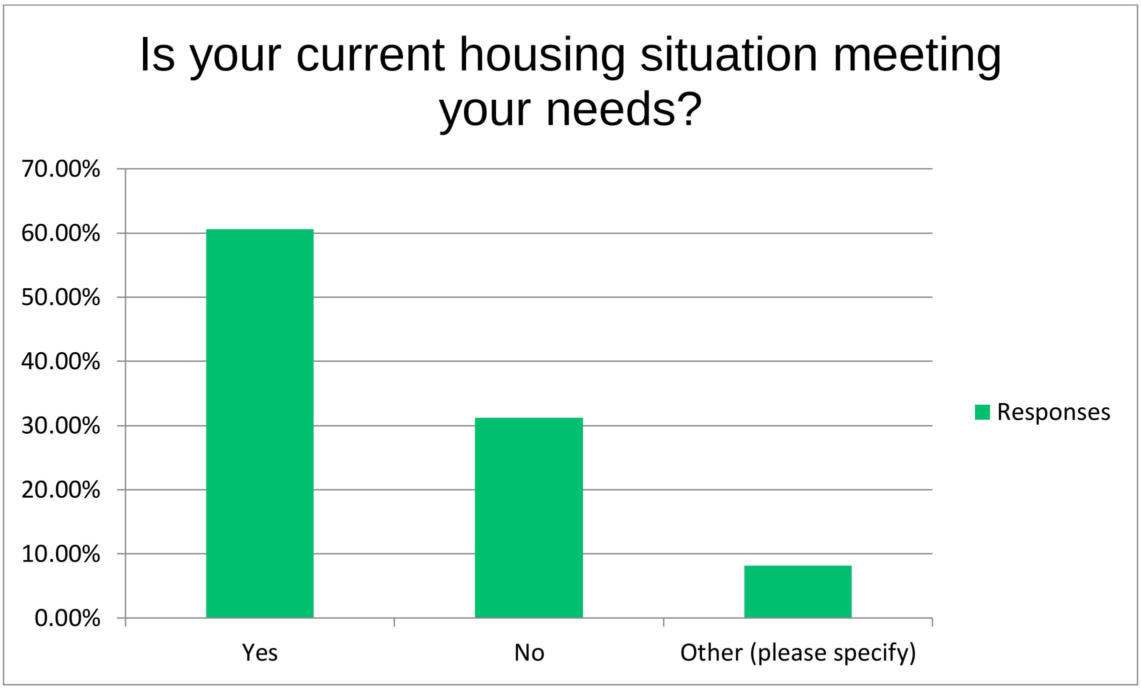
Over 90% of respondents are not on the social housing waitlist. There are 6 respondents who are not sure and the comment was that there is 'no point being on the social housing waitlist - I will be dead by the time I get to the top of the list.' This reflects an anecdotal sentiment for the reason why the social housing wait list does not reflect the experienced housing demand. For person needing housing immediately, there is little personal reason to go through the effort of completing the social housing waitlist paperwork.



SECTION 2: Q7-12- CURRENT / RECENT EXPERIENCE:

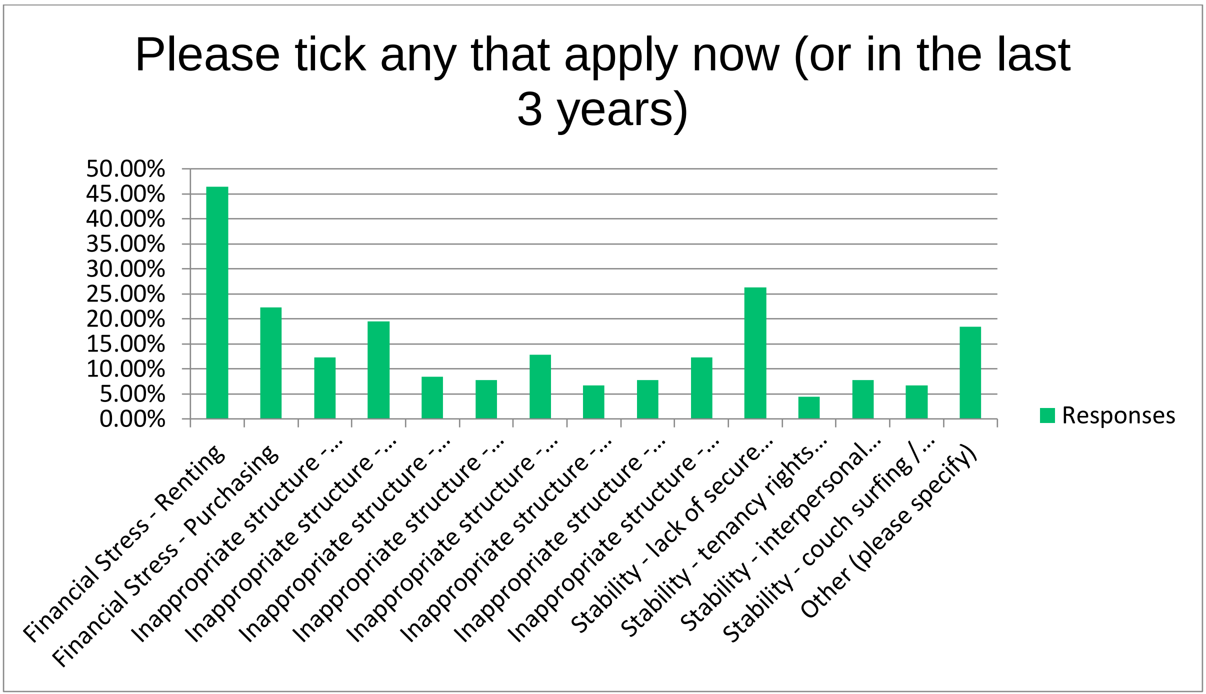
Question 7- Is your current housing situation meeting your needs:
The majority of respondents (60.63%) answered that they are currently happy with their housing arrangements. In the negative column respondents pointed to an array of forces/factors that currently prevent their housing needs being met.

The most common themes included: increasingly unaffordable; insecure tenureship; the roadblocks to downsizing (more support to downsize & the lack of appropriate and accessible housing stock {respondents want smaller dwellings; dwellings that enable ageing in place and/or living with a disability and more affordable options}; families were experiencing overcrowding; other factors include long commutes and lack of public transport.



Question 8- Please tick any that apply now (or in the last 3 years):

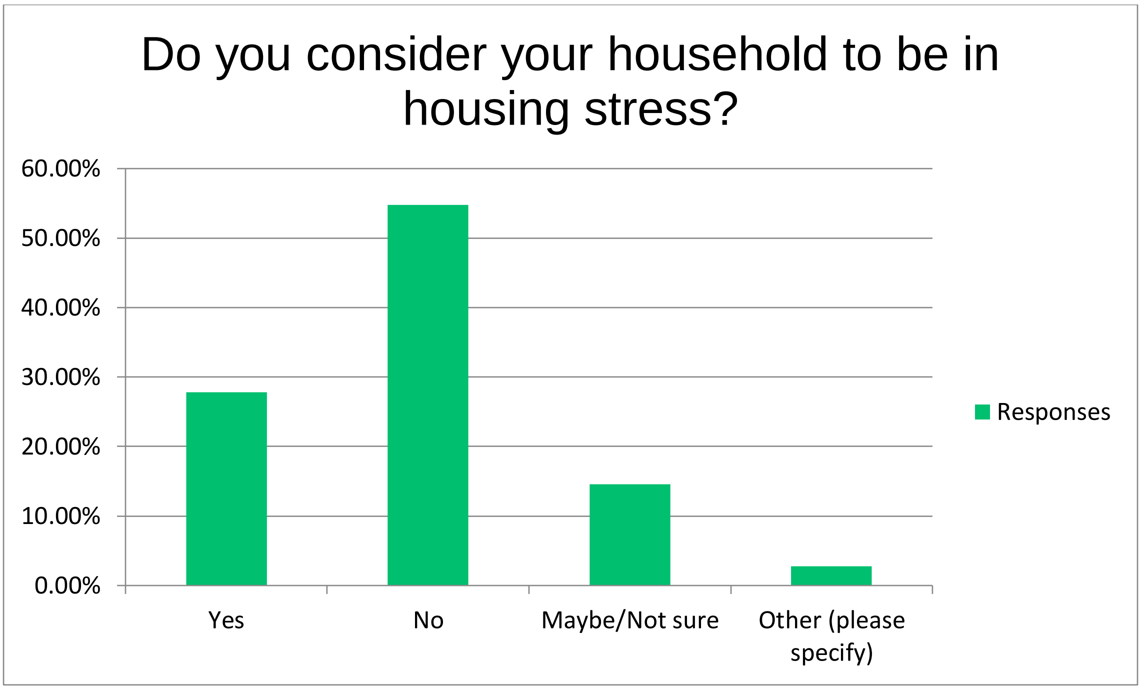
Similarly to question 7 (see above), respondents noted a variety of factors that currently impact their housing situation. These themes can be grouped accordingly- **(a) financial stress:** increasingly unaffordable rents (46.37%); purchasing stress (22.35%); (**b) inappropriate structure:** too small (19.55%); too big (12.29%); lack of privacy (12.85%); not fit for changing needs (12.29%); and **(c) stability:** insecure tenureship (26.26%). When combined these forces have the potential to seriously impact on these people's wellbeing and the community as a whole.



Question 9- Do you consider your household to be in housing stress?

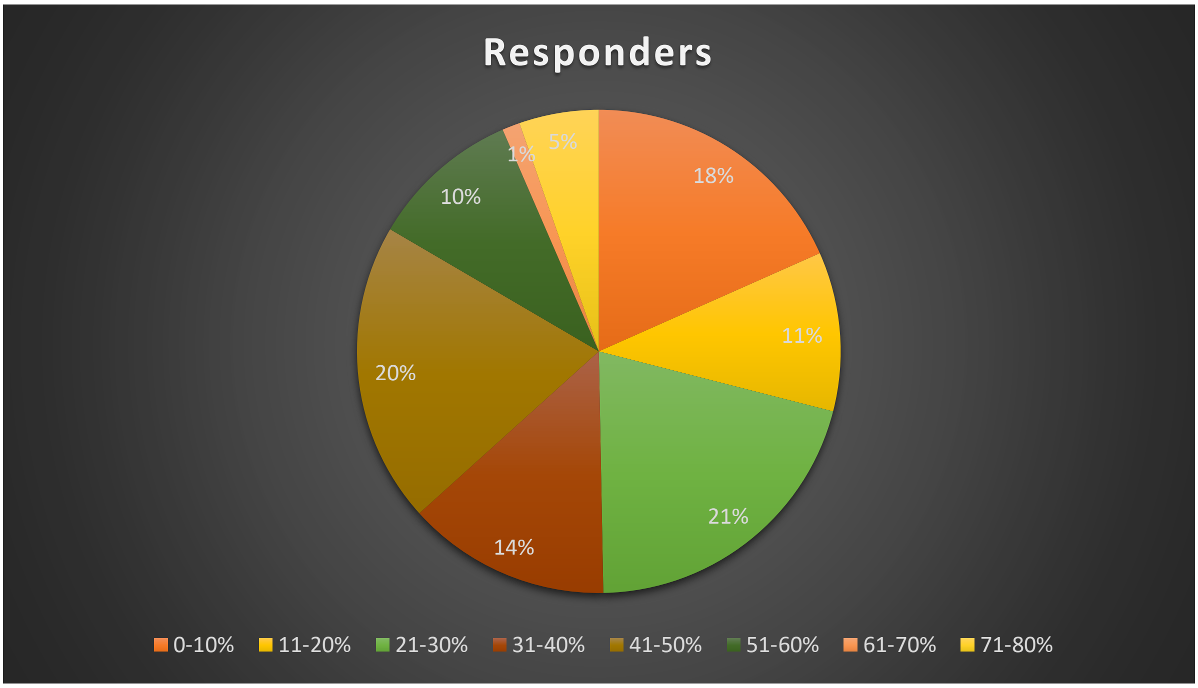
The majority (54.79%) of respondents answered that they were NOT facing housing stress. However, the majority in Q8 confirmed that they have faced rental stress (46.37%) or purchasing stress (22.35%) in last 3 years. This suggests that respondents may not understand the technical meaning of 'housing stress' and that the action group may need to better engage the community in this respect.

There a number of ways of comparing a household's income with their housing costs, and not all measures provide comparisons that are useful for policy makers. AHURI recommends using the '30:40 indicator,' which identifies households as being in housing affordability stress when the household has an income level in the bottom 40 per cent of Australia's income distribution and is paying more than 30 per cent of its income in housing costs.



Question 10- Approximately, what percentage of your income do you spend on housing costs?

To determine whether these individuals are experiencing housing stress we would also need to know their income. Unfortunately, our survey did not ask this information.

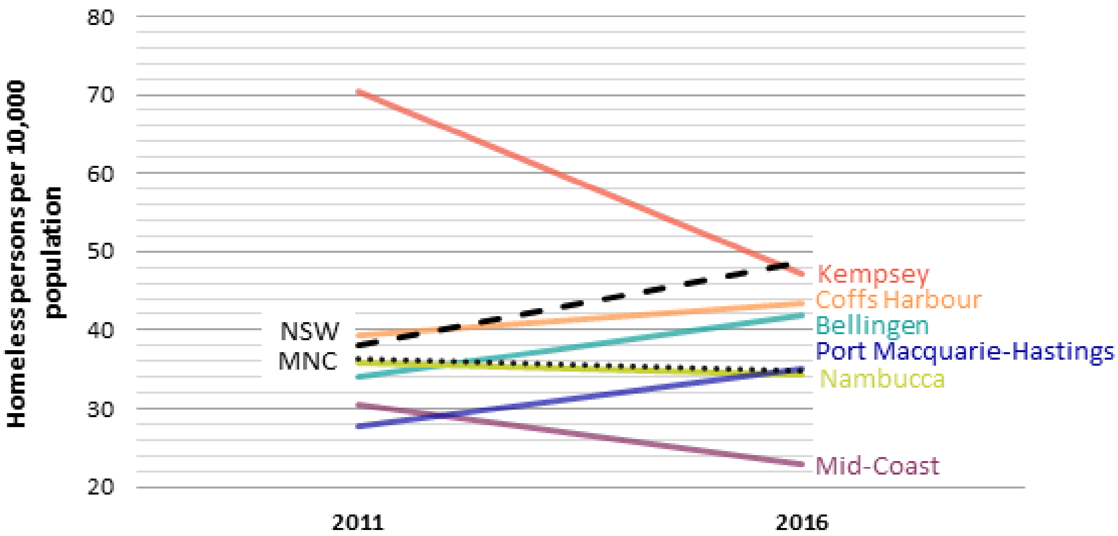


We can supplement this information with other sources:

LGA	Mean weekly income ($)	Mean weekly mortgage repayment		Mean weekly rent ($)
		($)	(% of income)	
Bellingen	997	350	35.1**	280
Coffs Harbour	1,107*	401*	36.2	305*
Kempsey	894	325	36.4	240**
Mid-Coast	887	331	37.3	250
Nambucca	835**	325	38.9	250
Port Macquarie-Hastings	1,042	418*	40.1*	310*
MNC total	**960**	**358**	**37.3**	**273**

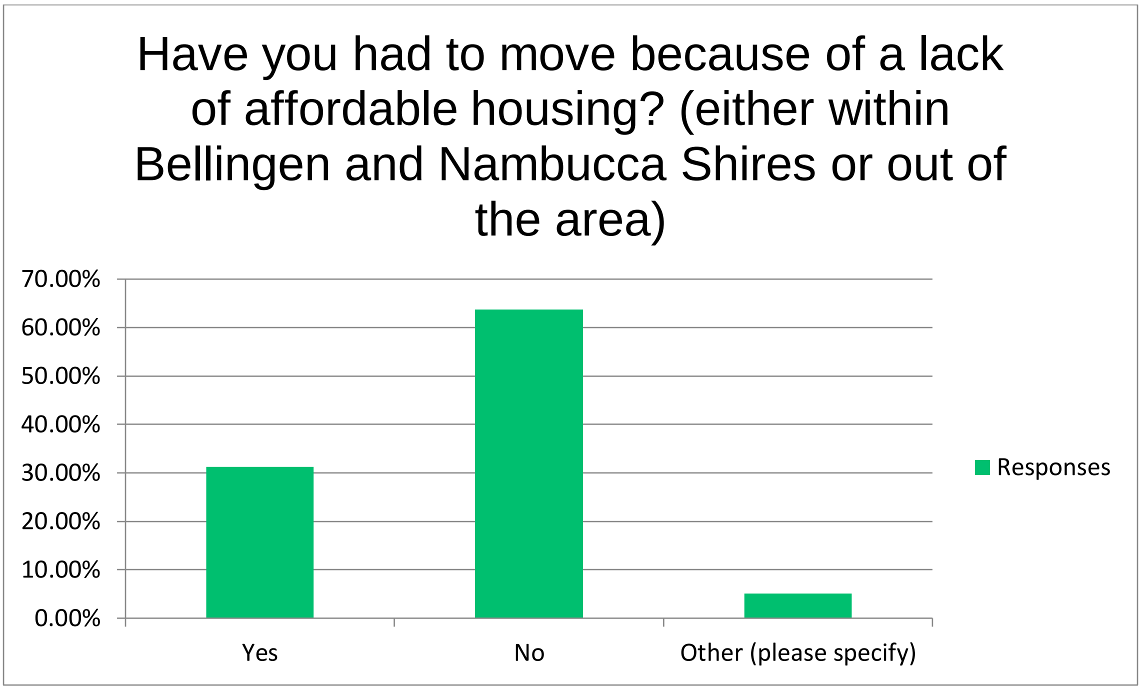
* Statistically above the MNC average ($z > 1.00$); ** statistically below the MNC average ($z < -1.00$).

The cells in the top figure (the table, based on 2016 census data) are coded such that statistically, green is good and red is bad. This demonstrates that the housing stress rate in Bellingen (35.1%) is statistically low compared to the wider Mid North Coast (MNC) region, yet is still above the ABS estimate of 30%. In Nambucca, the average mortgagee spends almost 40% (38.9%) of their income, which exceeds the region total rate (37.3%) and is very close to Port Mac's statistically high rate (40.1%). Moreover, mean weekly income for Nambucca households is very low at $835.



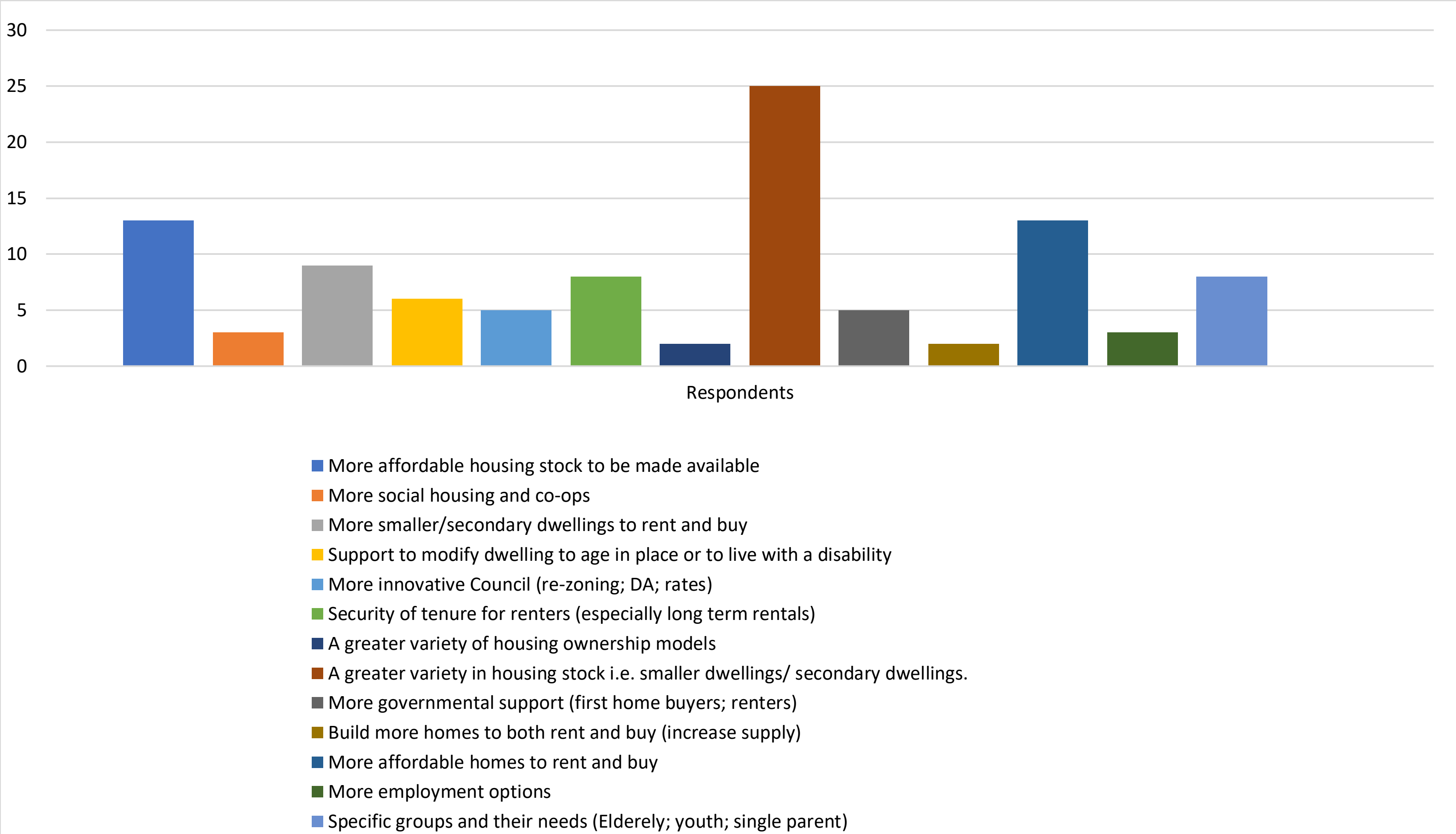
The above figure depicts how MNC rates of homeless persons have changed since the 2011 census. Overall, while the NSW rate has risen by 11 per 10,000 persons between 2011 and 2016 (dashed line), homelessness has remained relatively stable across the MNC region (dotted line), dropping slightly from 36 to 35 per 10,000 persons. Within the MNC region, the most dramatic change in homelessness is evident in Kempsey LGA. In 2011, about 70 in 10,000 Kempsey residents were homeless. Kempsey's rate has dropped to 47 homeless persons per 10,000 residents in 2016, which is still higher than any other MNC LGA rate. The homelessness rate in Bellingen is not as high as in Coffs Harbour, though the gap between these two rates appears to be diminishing over time. Anecdotal evidence suggests there is a 'hidden homelessness' problem in Bellingen (see Emma Belcher report). The slow decline in Nambucca's rate of homeless persons tracks that of the wider region.

Question 11- Have you had to move because of a lack of affordable housing? (either within Bellingen and Nambucca Shires or out of the area)



Q11 shows that 31.19% of respondents have had to leave area due to lack of affordable housing.

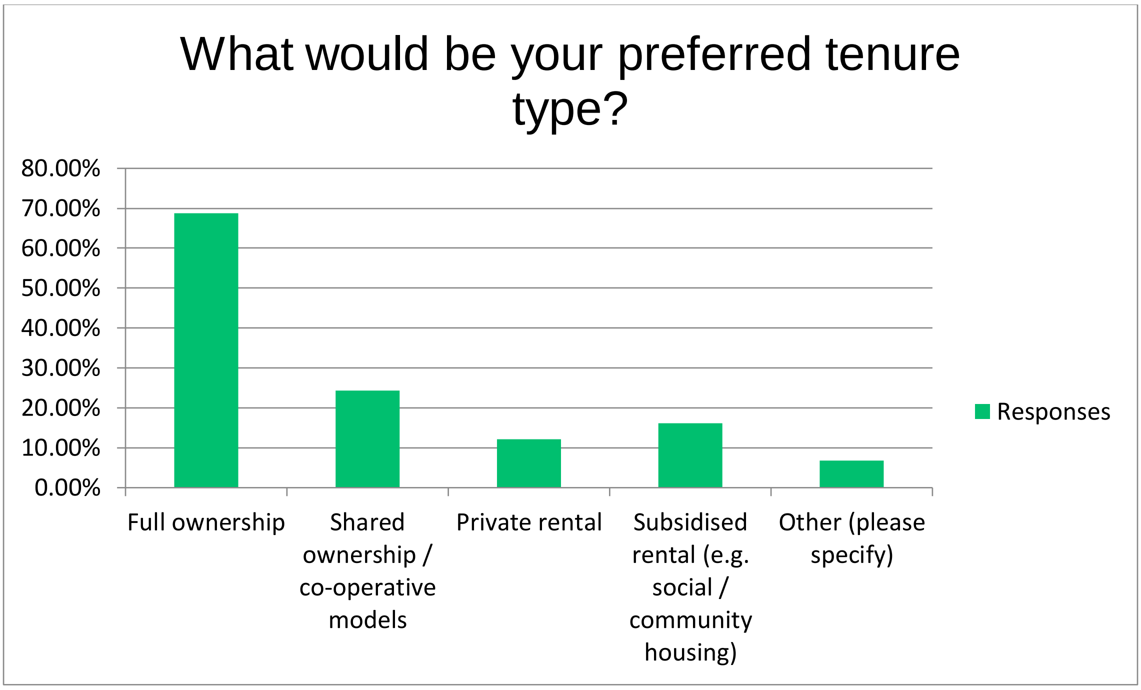
Question 12- Is there anything that would help to make your current housing more suitable or that you would like to share about your CURRENT or RECENT housing situation?



SECTION 3: Q13-17- PREFERENCES / UNMET NEEDS:

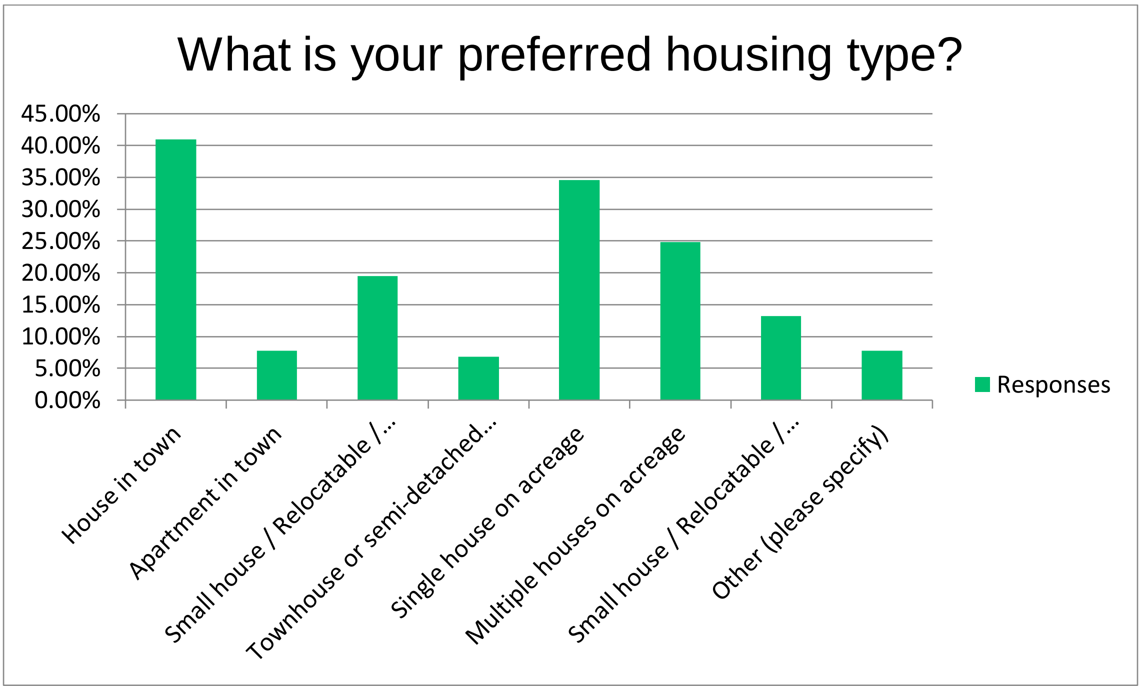
Question 13: What would be your preferred tenure type?

Ownership and secure tenure are by far the most preferred housing tenure types. An overwhelming 69% of respondents prefer full ownership models with 24% preferring shared ownership / co-operative, which also provides stable tenure. There is significant support for social and community housing with 16% having that as their preferred option. The 'other' comments were a range of alternative models or lamenting that they would not be able to achieve their preferred model because of other circumstances such as lack of employment options, inability to secure finance, or the rapid increase in housing costs. There were also a number of people calling for a caravan with permanent sites.



Question 14: What is your preferred housing type?

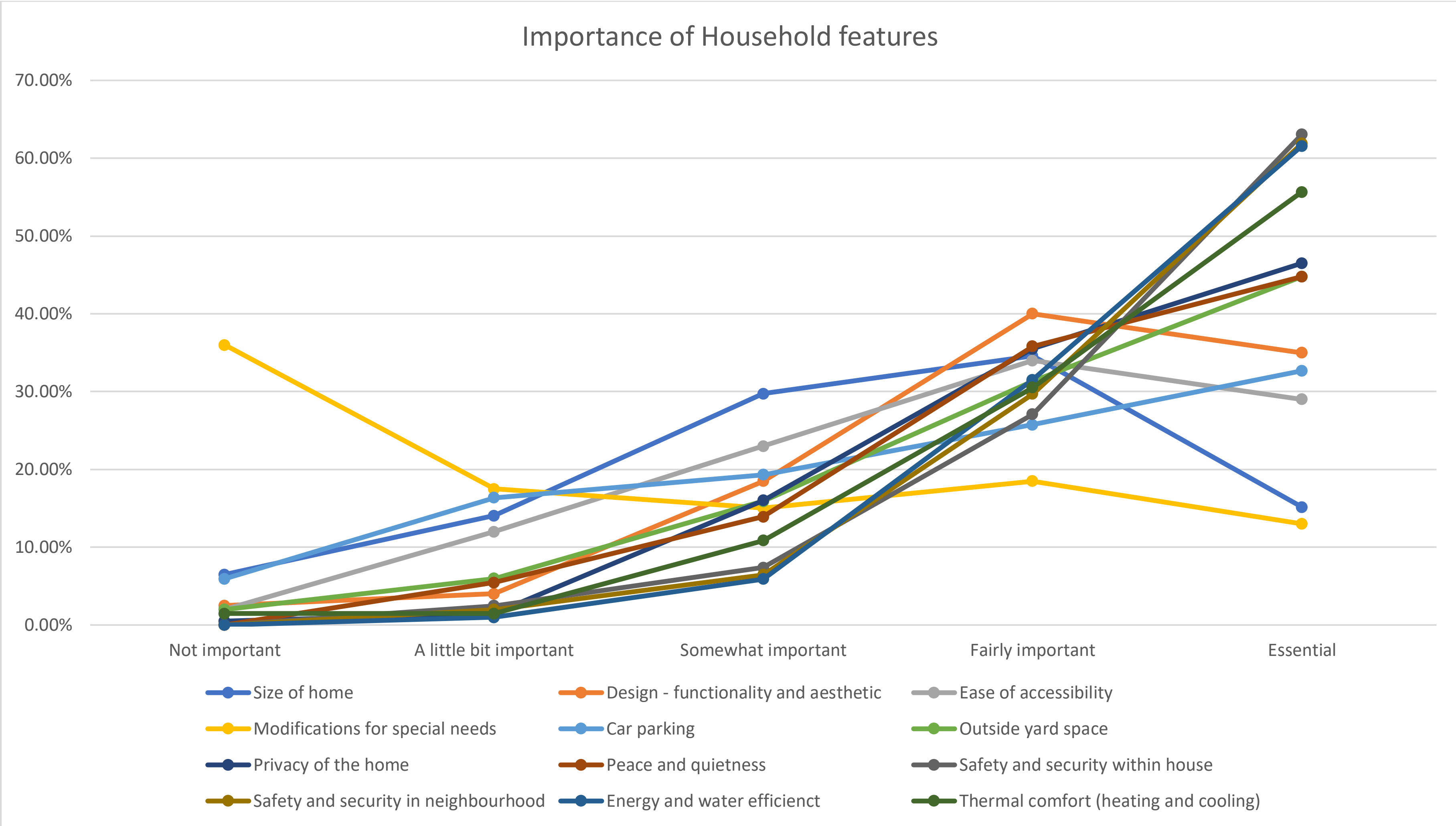
The range of responses to preferred housing type reinforces the call for a greater range of housing types to be developed in the area. The majority of respondents (41%) selected 'House in town' with 'Small house / Relocatable / Tiny Home in town' also receiving 20% support. Single (35%) or multiple houses (25%) on acreage was also a preferred option. The 'other' comments reflect the need for diversity and greater choice in the housing market. There were a number of people that specified that they preferred smaller homes but not to the extent of tiny homes, which they felt were too small for their needs. There were also a number of people that specified that they wanted affordable housing options on the edge of the townships that provided space for growing food, perhaps small farms that had multiple houses. There was also support for small scale townhouse / villa / retirement village developments in or close to town.

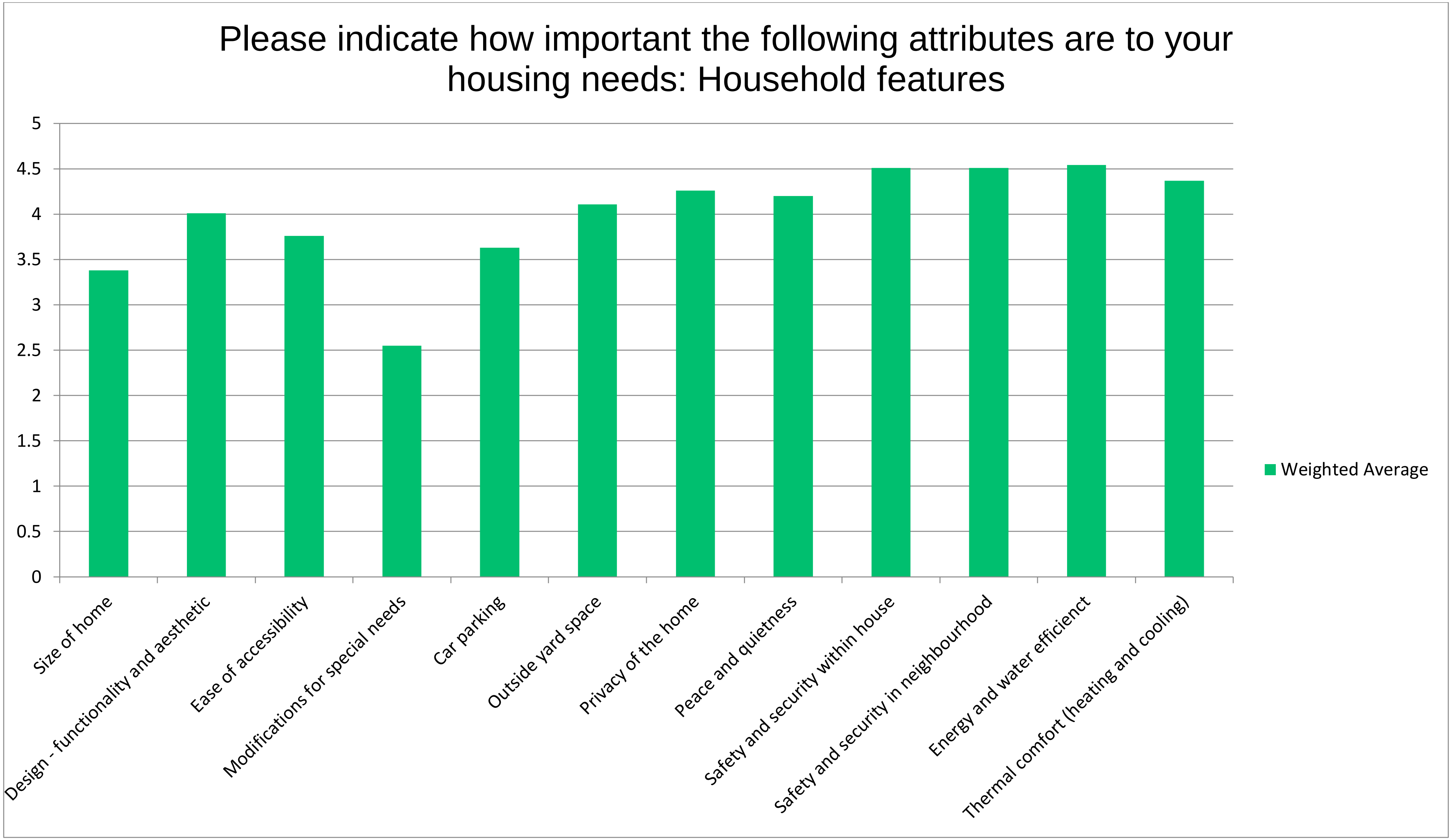


Question 15: Are there housing options you would like to see increased in this area?

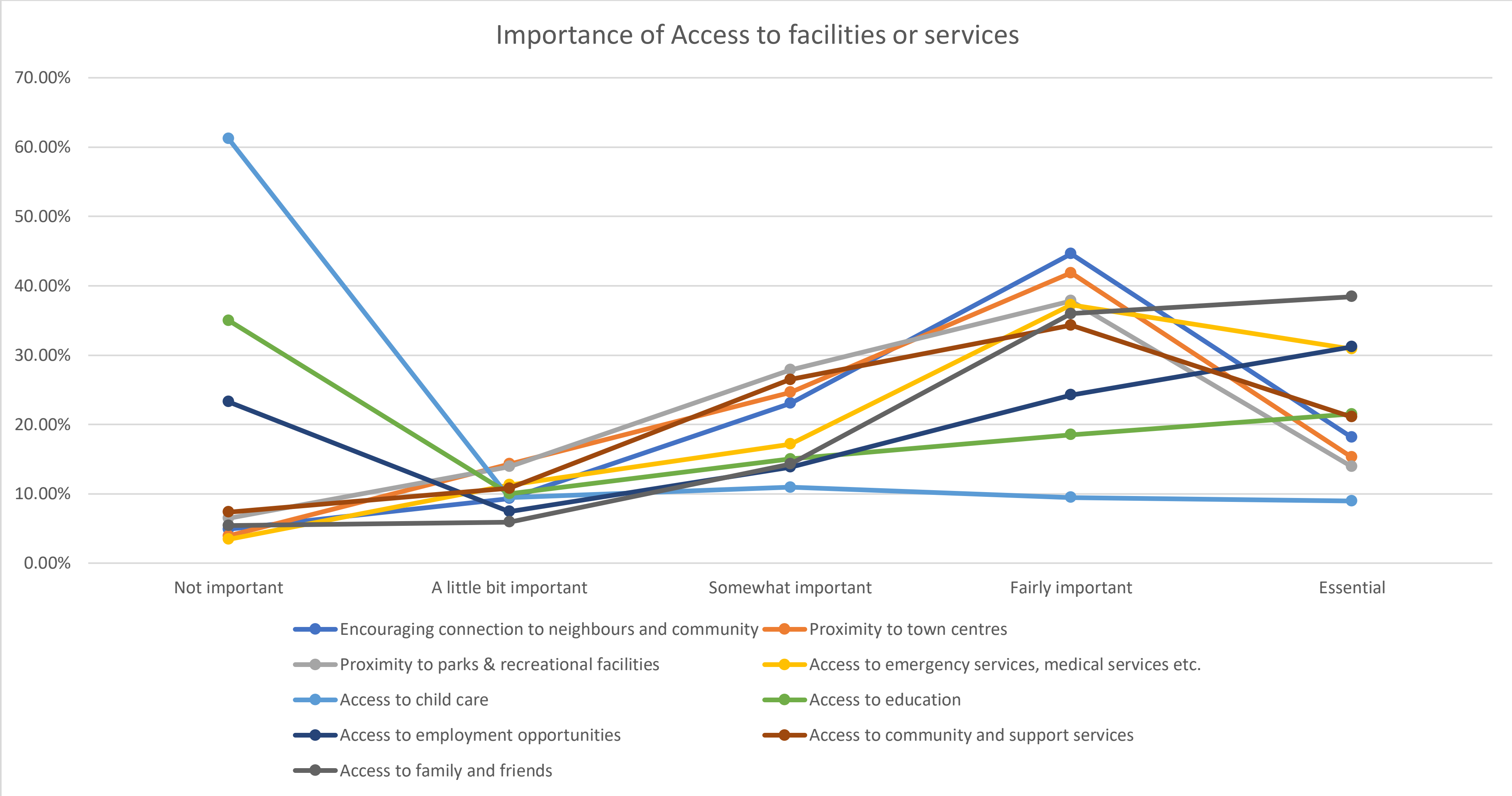
The main emphasis from this question was the desire to see a variety of housing options with all the options receiving high levels of support. There was broad support for Housing Co-operatives, Social and Community Housing, Tiny Home Villages and Secondary Dwellings. There was also significant support for multiple occupancies, dual occupancies and retro-fitting existing houses to accommodate others. The 'other' comments were a mixture: calls for more variety across the board; for over 50s housing and housing appropriate for people as they age; the need for regulation to change; and increasing tenant protections. Interestingly there were also some comments not wanting to see an increase in affordable housing or highlighting that there were areas in the Nambucca Shire that are already more affordable, which as Bowraville.

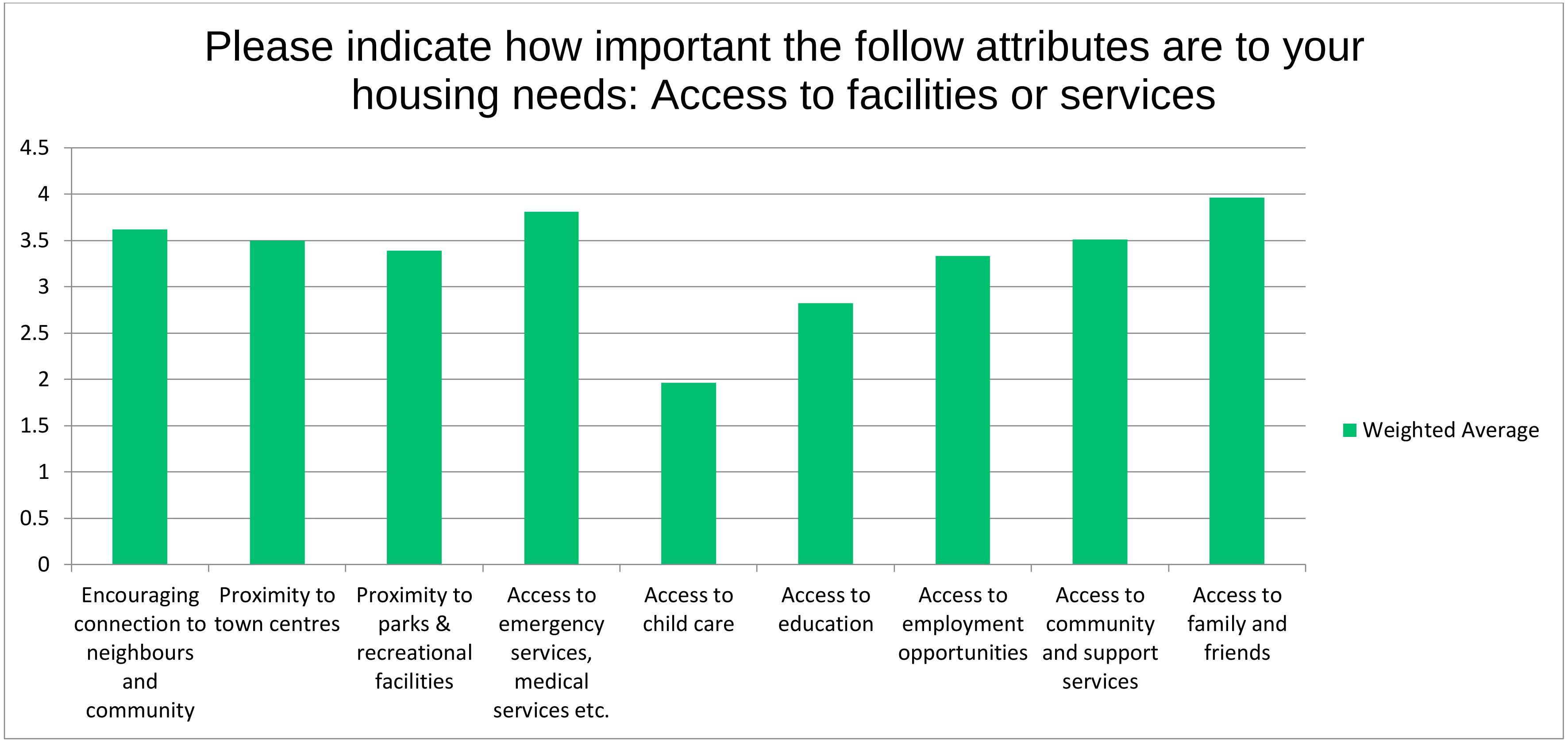
Question 16: Please indicate how important the following attributes are to your housing needs and if your current situation meets those needs: Access to facilities or services.




Please indicate how important the following attributes are to your housing needs: Household features
5
4.5
4
3.5
3
2.5
2
1.5
1
0.5
0
Size of home
Design - functionality and aesthetic
Ease of accessibility
Modifications for special needs
Car parking
Outside yard space
Privacy of the home
Peace and quietness
Safety and security within house
Safety and security in neighbourhood
Energy and water efficienct
Thermal comfort (heating and cooling)
Weighted Average

Question 17- Please indicate how important the following attributes are to your housing needs and if your current situation meets those needs: Access to facilities or services.

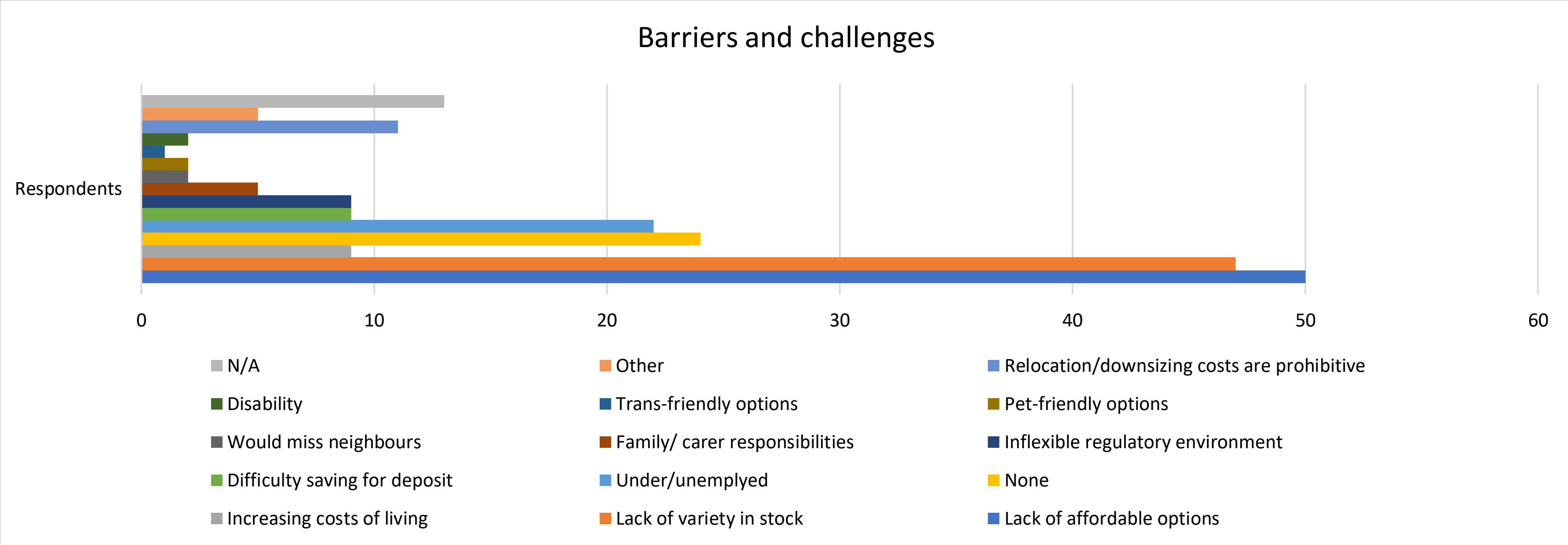




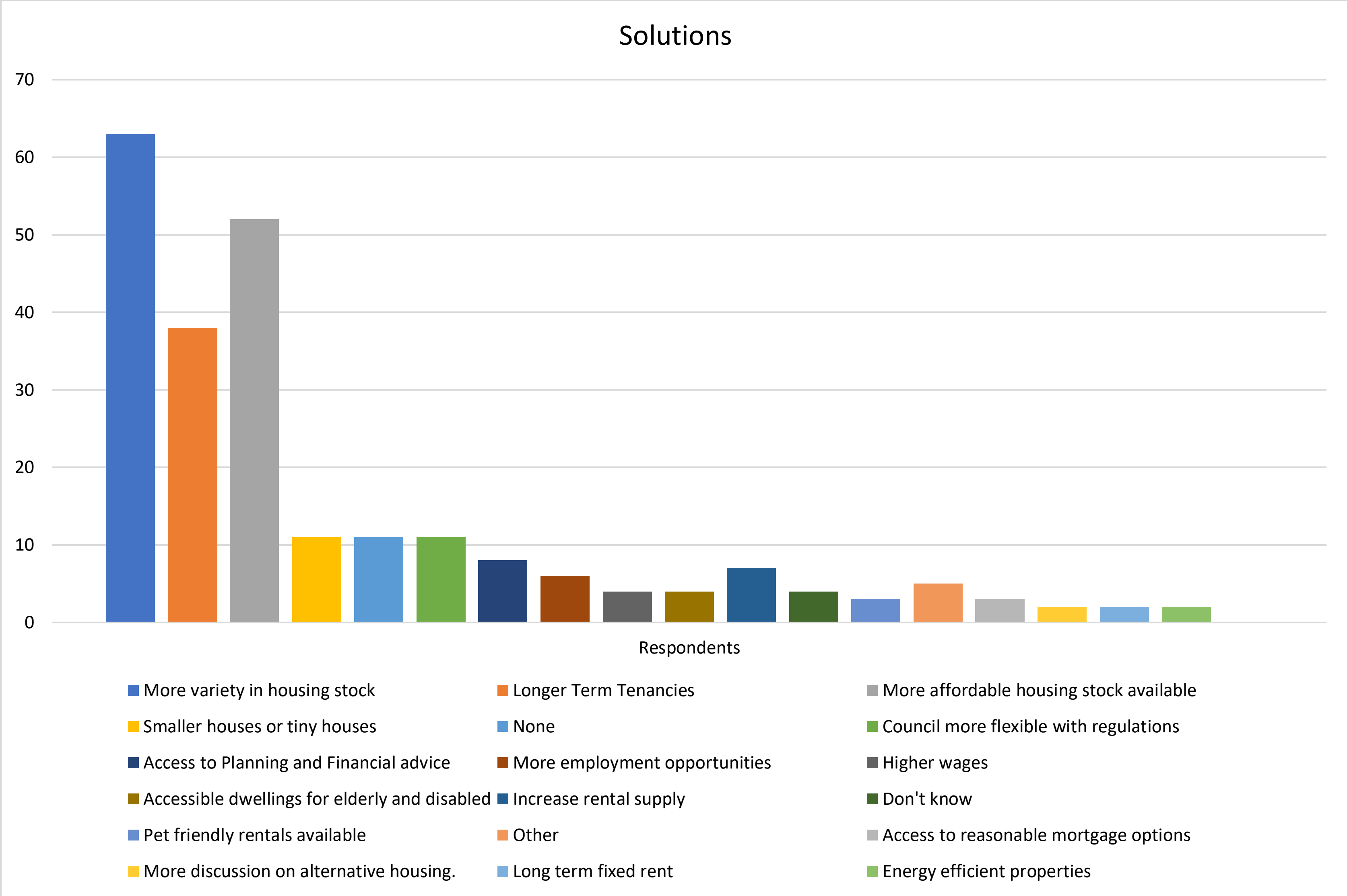
This question points to the importance people place on social connection, family and belonging. The lack of affordable housing can impact on community by displacing families and individuals.

Section 4: Q18-23- SYSTEMIC / COMMUNITY CHALLENGES:

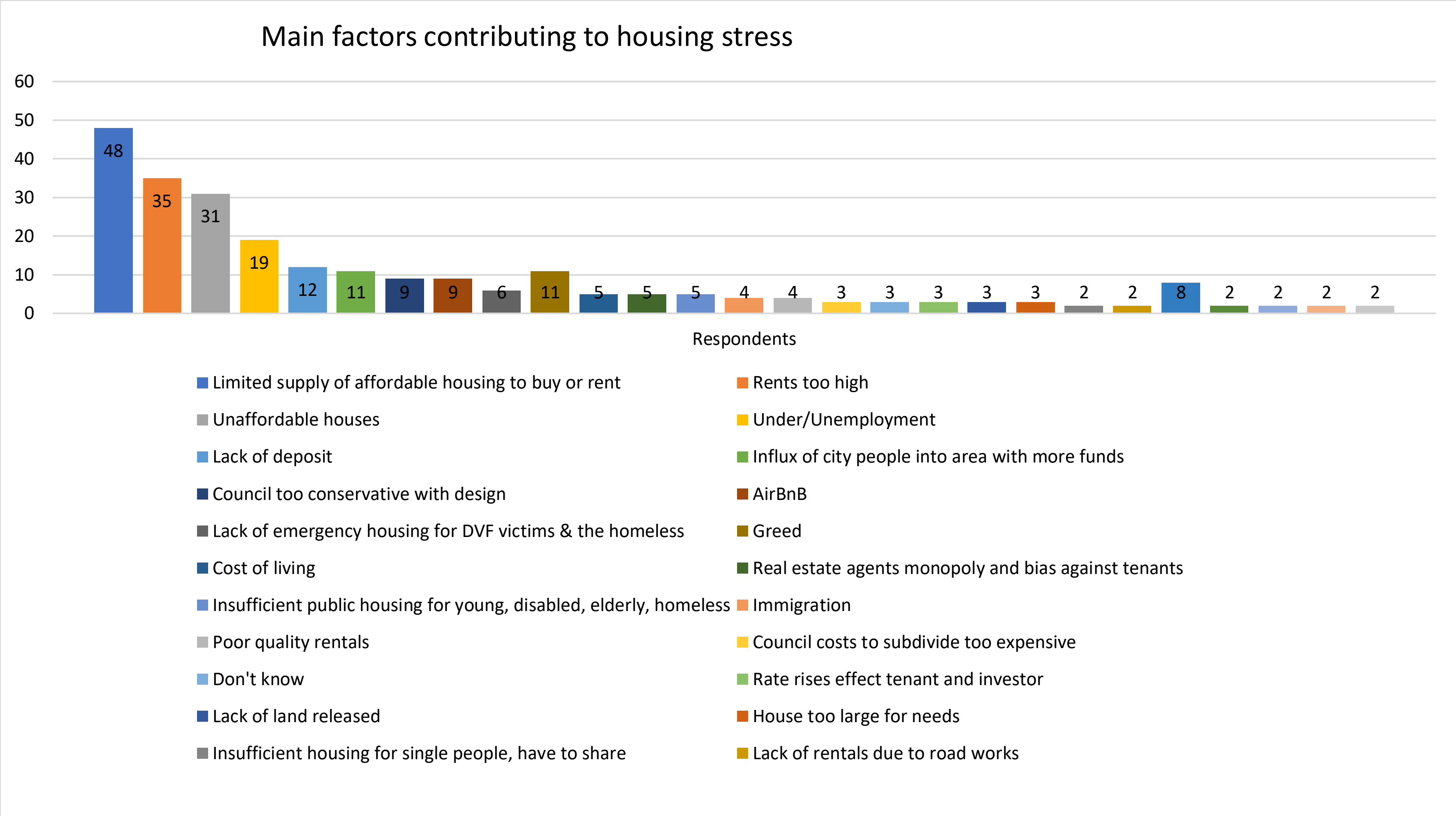
Question 18: What challenges or barriers are keeping you from changing to your preferred housing situation?



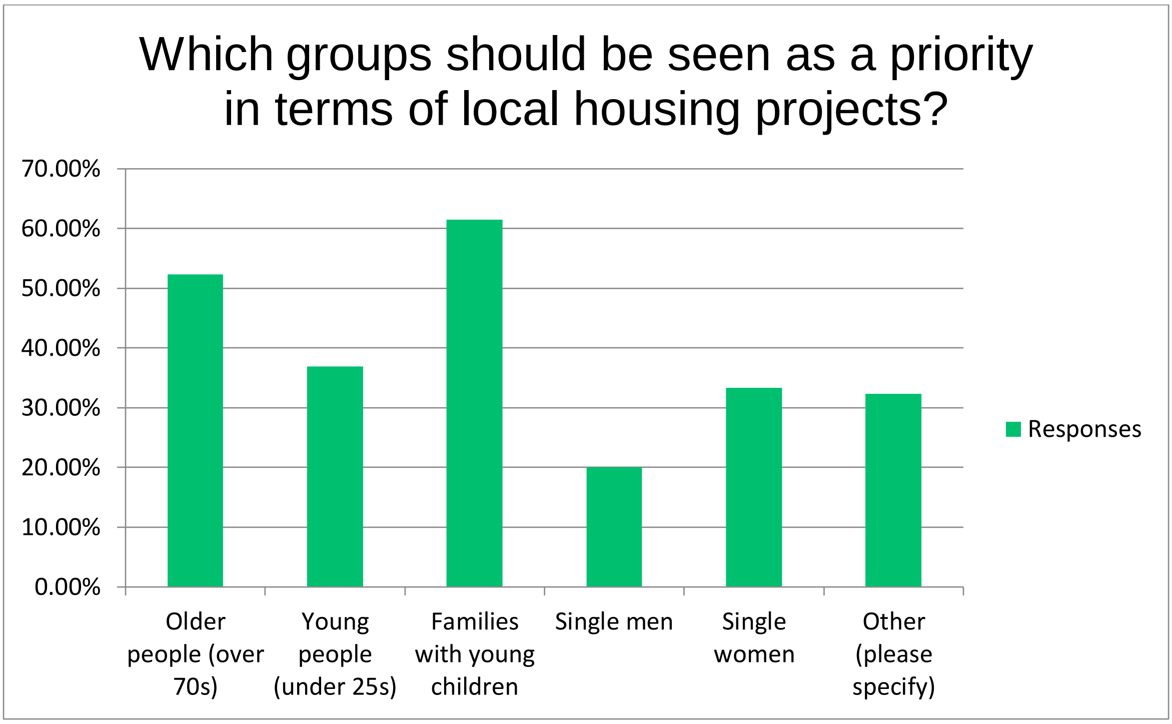
Question 19: What could help improve your housing situation or that of people you know?



Question 20: What do you see as the main factors contributing to housing stress / unaffordability in this area?



Question 21: Which groups should be seen as a priority in terms of local housing projects?



Question 22: Is there anything else you would like to share with us?

No. 54 "Allow subdivision of large house blocks in Dorrigo. More clustered housing. Create system for more equitable contributions to rates eg: on farms and Mo's."
No. 57 "We have to move from a town we love because we can't find suitable options. Our children will have to leave their school. Unfortunately due to having to seek employment further away has pushed us into this situation.
No 62 "I would love to live more comfortably knowing I somewhere to belong I feel time I am living in a motel its not your place.
No 104 "The MEWS in Coronation St is a positive example of a small, recently built village servicing older people. It could be a loose model for such small-scale development. Young people also need creative types of small community 'villages' that are affordable. These types of 'new' developments all need better planning laws and land division laws. Also not mentioned in the survey are the housing needs of the disabled, particularly older disabled people. Many have grown up here and do not wish to move away but where will they live? Are they all to move somewhere else?"

Question 23: Are you interested in being part of focus group discussion?

Yes	**No**
32.23%	**67.77%**

Overview Report: A local picture-

1. **Variety**

By far the most mentioned housing need in the survey was “an increase in the variety of Housing”. In relation to this, a noticeable number of respondents voiced the need for more smaller housing in particular. In addition, “Tiny Homes” were mentioned at least 9 times.

2. **Affordability**

The second largest group of answers were in relation to affordability. Respondents reported a need for an increase in low cost, or affordable housing stock, and also an increase in supply of housing in general, as this could lead to increased affordability. (42 mentions)

3. **Security**

A similarly prominent concern was for longer tenancies for renters, with obvious benefits, such as more security, with a reduction of stressors such as frequent moving costs, both emotional and financial. (40 mentions)

4. **Regulation.**

Another issue raised by many was in relation to bureaucracy, with requests for less red tape, and more leniency in relation to conversion of single dwellings into multiple, or erecting secondary dwellings. (17x)

5. **Finance.**

A number of respondents reported a need for free access to financial planning advice or financial assistance (17), and subsidies (5).