

Seniors Housing Development Windward Way Milton

Response to request for additional information by
Shoalhaven City Council



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This report has been prepared for

Annsca Property Group P/L

by

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1 Executive Summary

1.1 Background

Shoalhaven City Council has requested additional information¹ in relation to a proposed seniors' development at Milton (Lot 1 DP737576, Lot 1 DP 780801 and Lot 0 DP U3 2224) by Annsca Property Group.

The development will comprise an 89 bed Aged Care Facility; Independent Living Units (ILUs) comprising 134 duplexes and triplexes and 133 apartments in seven residential flat buildings; and a Clubhouse, incorporating a medical centre, gym, swimming pool, recreational space and a restaurant. Of the ILUs, 30% are shown as having one bedroom, 37% as having two bedrooms and 33% as having three bedrooms, with many of the smaller dwellings incorporating a study.

Judith Stubbs and Associates have been asked to provide social planning input to three parts of Council's request for additional information, namely:

- Point 4: Design Principles;
- Point 5: Proposed Operating Model; and
- Point 6: SEPP (Housing for Seniors and People with a Disability) 2004, specifically Part 3 clause 38(a) and Part 5, clauses 42, 43 and 44.

Findings in relation to each of these issues are set out in summary below, with detailed analysis in support in the body of the report.

1.2 Need and Demand for Dwellings

Council has requested additional information with regard to the *need* and *demand* for the types of dwellings proposed in the development. Specifically, Council has asked:

***4. Design Principles** – What demand analysis has been carried out to justify the sizes of the proposed dwellings against the needs for seniors housing for the socio economic characteristics of the Milton Ulladulla area? The floor areas proposed and number of bedrooms would appear to be more related to medium density than those expected for seniors housing. Please justify.*

The concepts of 'demand' and 'need' have both common and distinct elements that should be considered in responding to Council's request under Point 4.

'**Demand**' relates to expressed and underlying consumer preference, as evident from the *actual behaviour* of housing consumers as well as market surveys and the like about what people *want* in their housing. '**Need**' on the other hand generally relates to statistical analysis as a basis for the

¹ Correspondence dated 7 August 2017.

development of normative standards (for example, about the type of housing different types of groups *should* be provided with), as well as considerations of diversity, affordability and access to services. Considerations of ‘need’ also involve surveys and more qualitative data about the ways in which people *use their homes* that go beyond more simplistic statistical analysis and assumptions. There are clearly grey areas between housing ‘need’ and ‘demand’, and both are important in understanding the potential benefit of the proposed seniors’ development.

We are also guided by the aims of *SEPP (Housing for Seniors and People with a Disability) 2004* in considering these issues, specifically clause 2(1)(a) that notes that the Policy ‘*aims to encourage the provision of housing (including residential care facilities)*’ that will ‘*increase the supply and diversity of residences that meet the needs of seniors and people with a disability*’.

With regard to the capacity of the proposed development to meet **housing ‘demand’** in the locality of Milton Ulladulla, as well as the broader Shoalhaven, the actual behaviour of older housing consumers is informative.

Despite government policy that is encouraging older people to down size into ‘more appropriate’ dwellings as they age, the strong preference among older Australians remains for larger separate dwellings, although there is some evidence that they are increasingly choosing multi-dwelling living where this option is available. Around 56% of people aged 60+ years in NSW who moved home in the past 5 years relocated into a separate home, whilst 33% moved into medium and higher density dwellings and 11% into accommodation for aged and retired people. The rate of relocation into separate homes was much greater in Ulladulla SA2 (78%), with much lower than average movement into medium and higher density dwellings (14%), and retirement accommodation (8%). This likely reflects the more limited housing diversity within the locality.

In terms of dwelling *size*, it is relevant that 60% of older households in NSW who moved from 2011 to 2016 relocated into homes with three or more bedrooms, whilst 20% moved into two bedroom dwellings, and only 10% moved into one bedroom homes.

Interestingly, the subject development is only proposing that 33% of dwellings be three bedrooms, and that 30% be one bedroom dwellings (although these include a study). No separate houses are proposed. In this respect, the proposed development is not meeting likely *demand* among older people, although the significant undersupply of smaller dwellings, and of flats and units in particular at the local level would justify a greater supply of such dwellings as part of the development.

Further information on likely demand is provided in two studies by the Australian Housing Research Institute/City Futures UNSW, which also show the strong preference among older people for larger dwellings, and the likelihood that even ‘downsizers’ will have often have a preferences for three bedroom dwellings. The studies also address the question of housing ‘need’ among older people.

Judd (2012)² reports that 82% of older people live in single detached dwellings, and 83% live in homes with 3 or more bedrooms, and that the degree of ‘under-utilisation’ of homes by older people actually increased by 28% from 1996 to 2006, despite the exhortations of policy. A large survey of older people conducted for his study found that around 95% of older people had one or more spare bedrooms, most having 3 or more bedrooms. Of these, 34% used additional bedrooms for a home office, 27% for guests or temporary residents, and for 12% for hobbies. The regular use of additional bedrooms in caring for grandchildren with working parents during school holidays was also reported.

Judd notes that ‘individual personal space post-retirement’ becomes more important for many older people as they spend more time in the home, engage in more home-based hobbies and activities, and also are likely to have live in or regular stay overs by carers as they age. The author thus argues that there are ‘problems with simplistic measures’ of ‘under-occupancy’ and ‘under-utilisation’, as they do not take account of these types of factors, and that ‘common perceptions and assumptions about under-utilisation amongst older home owners are something of a myth, or at least an exaggeration.’³

Another report by AHURI also challenges assumptions about housing ‘need’, ‘preference’ and ‘demand’ amongst older people in Australia using quantitative and qualitative methods. **Judd et al (2014)**⁴ sought to understand nature and extent of ‘downsizing’ among Australians in the pre- and post-retirement years (from 50 years of age). The report notes that, despite a range of assumptions about older people’s needs and preference, little is known about the nature of downsizing amongst older groups.

The study found that older Australians were less likely to move house from 2006-11 compared with 2001-06, and that only 9% of people aged 50+ years had downsized in terms of the number of bedrooms in their new home. The authors concludes that,

While downsizing was undertaken by around half the older people who moved over a five-year period, this still represents only a small proportion of the total older population. This study found that those who did downsize moved from three- or four-bedroom dwellings to two- or three-bedroom dwellings, and many who did so moved into retirement villages.⁵

Nonetheless, recent studies also indicate cultural change related to housing preference among older Australia. In particular, studies of apartment living indicate that people in one and two person households aged 55-64 years living in apartments report that they prefer this form of living to a separate house. Most older people aged 70 or more years living in apartments said this was

² Judd, B. 2012. *What Older People Want: Attitudes to Options to Improve Housing Efficiency and Liveability*, City Futures Research Centre, UNSW.

³ Judd, B. 2012. *What Older People Want: Attitudes to Options to Improve Housing Efficiency and Liveability*, City Futures Research Centre, UNSW, p.9.

⁴ Judd, B., Liu, E., Easthope, H., Davey, L. and C. Bridge. 2014. *Downsizing amongst older Australians*, the Australian Housing and Research Institute, UNSW.

⁵ Judd, B., Liu, E., Easthope, H., Davey, L. and C. Bridge. 2014. *Downsizing amongst older Australians*, the Australian Housing and Research Institute, UNSW, p. 10.

their long-term preferred option, whereas this was the case for around one-third of younger people, and around half of middle aged households.⁶

As such, the seniors development as proposed is in line with the housing preference and demand of those most likely to seek to downsize from their existing home with regard to dwelling type and the mix of bedrooms, although the development has more one bedroom dwellings and less three bedroom dwellings than would be dictated by expressed preference. It is also likely to meet a 'need' for diverse housing types and sizes to support diverse and flexible living arrangements amongst retired people, and to address the more limited supply of multi dwelling houses and apartments in this locality.

Looking further at **housing 'need'** amongst older people in the locality in the context of its socio economic characteristics, it is also important that the proposed development is providing diverse housing options for older people close to a major town centre and public transport, and a viable alternative for the large and rapidly aging population of the southern Shoalhaven living in detached dwellings in relatively isolated locations.

Looking first at **cost and affordability**, the price points of dwellings in the proposed development are generally more expensive than for similar sized dwellings in the Milton Ulladulla area. It is thus assumed that people moving into the proposed development would need to be selling an existing fully-owned dwelling as a direct exchange, or to free up some post-retirement cash, depending on the value of the asset.

Given housing price differentials in metropolitan markets, dwellings in the proposed development would be generally accessible for people downsizing or otherwise relocating from a median priced dwellings from Sydney or Canberra. Recent mobility data indicate that they will likely form around 40% or more of the market.

At the local level, our analysis indicates that local people from Milton Ulladulla selling larger homes (three, four or more bedrooms) could generally affordably purchase a three bedroom home in the proposed development, either as a direct exchange, or to free up some cash. Those downsizing into the development and purchasing a two bedroom home or two bedroom plus study dwelling would generally free up a reasonable or substantial amount of cash. A one bedroom dwelling plus study would be accessible price-wise for most local people seeking to downsize, generally with significant cash left over. It is likely that around 30-40% of the dwellings would be purchased by a local market.

This indicates both a local and a wider market for the development, noting that our analysis indicates a reasonable depth of local market demand. However, the development will not generally be accessible price-wise to older people with more limited or lower value assets, such as private renters. These groups are most likely to need affordable retirement accommodation provided through government or the community sector.

The proposed development also assists in addressing a **significant demand-supply mismatch** with respect to housing type and location. JSA's research for Shoalhaven City Council's *Affordable*

⁶ See for example Easthope, H., Tice, A. and Randolph, B. 2009. *The Desirable Apartment Life: The Demand for Higher Density Housing in Sydney and Melbourne*, City Futures Research Centre, UNSW.

Housing Strategy notes that the rapid aging of the Shoalhaven LGA's population in the context of its highly dispersed urban settlement pattern and disadvantaged demographic profile presents particular challenges for the supply of appropriately located diverse and affordable housing.⁷

When looking at the oldest age groups aged 70 years or more, JSA's research showed that many areas outside of Nowra-Bomaderry area had a high proportion of such residents living in 3 and 4 bedroom separate houses, with some of the more remote areas having close to 100% of those aged 70 years or older in a separate house. Milton Ulladulla had a relative undersupply of villas, townhouses and apartments when looking at occupancy rates for those 70 years and over in other areas with more diverse housing supply.

Again, the proposed development is likely to provide for relatively well-located housing diversity for older people currently living in increasing unsustainable living arrangements, particularly those in more isolated areas.

Finally, with regard to the proposed **High Care Facility**, it is noted that for 2016-17, Shoalhaven SA3 (equivalent to Shoalhaven LGA) was shown as Category 1, Highest Need. This reflects the large quantum of older people in the LGA, and an undersupply of aged care accommodation. The proposed 89 bed High Care Facility (Nursing Home) is likely to be a significant benefit in this regard.

1.3 Proposed Operating Model

Council has also requested additional information with regard to the proposed operating model. Specifically, Council has asked:

5. Proposed Operating Model – There is no indication of how the development is intended to be operated.

In response, we have been informed of the following.

The development is proposed to be developed in three stages. Stage 1 will include the Residential Care Facility, the Clubhouse and Medical Centre and 68 ILUs in duplexes and triplexes. Stage 2 will include another 66 ILUs in duplexes and Stage 3 will include 133 ILUs as apartments in residential flat buildings. This staging will ensure compliance with clause 44 of SEPP (Housing for Seniors or People with a Disability).

The developer will retain ownership of the Residential Care Facility, the Clubhouse and Medical Centre. The developer will enter into an arrangement with an operator for the Residential Care Facility; while other facilities, such as the restaurant and medical centre will be leased separately. To ensure viability of the restaurant, the restaurant will provide meals to the Residential Care Facility and provide a meals service to other residents as required by clause 38 of SEPP (Housing for Seniors or People with a Disability).

⁷ JSA. 2016. Shoalhaven Affordable Housing Background Report, Shoalhaven City Council.

Personal care and home nursing and assistance with housework, also required by clause 38, can be obtained through private services in the area. Personal care and home nursing and assistance with housework is provided by Milton Ulladulla Nursing Agency, 100 Princes Highway Milton.⁸

The dwellings will be strata titled, and so the residential portion of the development, including grounds, will be managed by a body corporate. This means that the majority of the seniors' development will be managed by the residents, or by a management body appointed by the residents.

Initially, the body corporate will be provided with a bus, and a gardener and assistant will be employed to manage the grounds. In addition, the assistant will act as a part time bus driver.

Compared to other retirement village models where residents enter into an agreement with a provider to provide accommodation in return for some combination of an upfront payment and a weekly or fortnightly fee, there are economic advantages to residents in a strata title development. This is because, when they exit the development, they, or their heirs, will receive the market value of the dwelling including inflation and any capital gain over time. By comparison, a resident taking the maximum upfront fee option in a retirement village may receive only their initial payment on exit, with any capital gain and effects of inflation favouring the operator.

1.4 SEPP (Housing for Seniors and People with a Disability) 2004

Finally, Council has requested additional information regarding the accessibility of the site. Specifically, Council has requested,

Point 6: SEPP (Housing for Seniors and People with a Disability) 2004: The SEE and plans need to demonstrate compliance with Part 3, Part 4, Part 5 and Schedule 3 of SEPP (Housing for Seniors and People with a Disability) 2004.

Section 6 of this report assesses the development against relevant clauses of the SEPP. In summary, the following is noted.

It is positive that the development provides access to a range of on-site recreational and medical facilities. **The inclusion of a small convenience shop for daily needs such as bread and milk would likely be valued by residents, and is recommended.**

In addition, there are a wide range of services and facilities in Milton and Ulladulla to cater for the needs of residents. It is likely that the proximity to these town centres provided part of the rationale for the permissibility of a seniors' development on this site.

While readily accessible by motor vehicle, however, pedestrian and public transport access to these town centres is more limited. Due to distance and gradients, pedestrian access to services and facilities in Milton will be restricted to more able-bodied residents, requiring a 45 minute walk.

⁸ <http://www.muna1.net.au/> accessed 5 January 2018.

Public transport to both Milton and Ulladulla is available using bus services along the Princes Highway. Ulladulla Bus Services provides a weekday and Saturday service between Milton and Ulladulla Shopping Centre. This is a relatively good service for a regional area, but does not comply with clause 43 of the SEPP due to frequency of trips.

Given the likely age of residents of the proposed development and the relatively poor access into Milton and Ulladulla town centres, it is recommended that a private bus service with sufficient capacity and flexibility be provided as part of the development for group shopping trips and individual transport to appointments where necessary.

With regard to accessing public bus services, there is no pedestrian crossing of the Princes Highway. **It is recommended that the applicant seek to provide a pedestrian refuge crossing near the site with the consent of Council, and having regard to appropriate sight distances.**

2 The Proposed Development

Annsca Property Group proposes to develop a seniors living development at Lot 1 DP 780801, Windward Way, Milton. The development will comprise:

- An 89 bed Aged Care Facility;
- Independent Living Units (ILUs) comprising 134 duplexes and triplexes and 133 apartments in seven residential flat buildings; and
- A Clubhouse, incorporating a medical centre, gym, swimming pool, recreational space and a restaurant.

Dwellings will be provided in a range of sizes including:

- | | |
|---|----------|
| • One bedroom plus study apartments | 35 (13%) |
| • One bedroom plus study in a triplex or duplex | 44 (16%) |
| • Two bedroom apartments | 56 (21%) |
| • Two bedroom in a duplex | 10 (4%) |
| • Two bedroom plus study in a duplex | 32 (12%) |
| • Three bedroom apartment | 28 (10%) |
| • Three bedroom in a duplex | 48 (18%) |
| • Three bedroom apartment plus study | 14 (5%) |

The development will have entrances to public roads on Windward Way and to the Princes Highway.

The development is proposed to be developed in three stages. Stage 1 will include the Residential Care Facility, the Clubhouse and Medical Centre and 68 ILUs in duplexes and triplexes. Stage 2 will include another 66 ILUs in duplexes and Stage 3 will include 133 ILUs as apartments in residential flat buildings.

The developer will retain ownership of the Residential Care Facility, the Clubhouse and Medical Centre. The developer will enter into an arrangement with an operator for the Residential Care Facility; while other facilities, such as the restaurant and medical centre will be leased separately. To ensure viability of the restaurant, the restaurant will provide meals to the Residential Care Facility and provide a meals service to other residents.

The dwellings will be strata titled, and so the residential portion of the development, including grounds, will be managed by a body corporate. This means that the majority of the seniors' development will be managed by the residents, or by a management body appointed by the residents.

Initially, the body corporate will be provided with a bus, and a gardener and assistant will be employed to manage the grounds. In addition, the assistant will act as a part time bus driver.

The developer has advised the following price points for the development:

- One bedroom plus study Apartment \$360,000 (35 dwellings)
- Two bedroom Apartment \$500,000 (56 dwellings)
- Three bedroom Apartment \$650,000 (42 dwellings)
- One bedroom plus study Villa \$360,000 (44 dwellings)
- Two bedroom Villa \$530,000 (10 dwellings)
- Two bedroom plus study Villa \$550,000 (32 dwellings)
- Three bedroom Villa \$650,000 (48 dwellings)

The sketches below show the site in the context of its immediate locality and in that of Milton Ulladulla.



Figure 2-1: Locality sketch showing the location of the proposed seniors development.

Source: JSA 2017, GoogleMaps



Figure 2-2: Locality sketch showing the location of the proposed seniors development in the context of Milton and Ulladulla.

Source: JSA 2017, GoogleMaps

3 Socio-Economic profile of the locality

Three localities have been selected to understand the socio-economic context of the proposed development. These localities are the suburb of Milton, where the primary impacts of the development will be felt; the Ulladulla Statistical Area 2 which will provide services to residents of the proposed development and Shoalhaven LGA which will likely provide much of the market for seniors housing in the development. A detailed description of the Socio-Economic profile of these areas is set out in Appendix A and a summary is set out in the table below.

The areas surrounding the proposed development are characterised by higher levels of overall disadvantage compared with NSW, which is reflective of the relative disadvantage of the Shoalhaven LGA more generally.

Areas are much older than NSW more generally, particularly in Milton and Ulladulla SA2, with the latter areas likely reflecting the presence of other nursing homes and residential accommodation in Milton, as well as the broader demographic movement of older people retiring to coastal areas and the rapid aging of such areas. This older age profile is reflected in household composition, with the surrounding areas having much higher levels of lone person and couple only households, and lower levels of households with children, compared to NSW. It is also reflected in the much higher than average rate of disability (people needing assistance with one or more core daily activities).

The area is generally much less culturally diverse by comparison with NSW, with very low rates of people from non-English speaking backgrounds.

There is much less housing diversity in the surrounding areas compared with NSW, with very low rates of flats and apartments (2% in Ulladulla SA2 compared with 20% for NSW), and lower rates of semi-detached, row or terrace houses or townhouses (8% compared with 12%).

Selected demographic and housing indicators are shown in the following table.

Table 3-1: Selected Socio-Economic indicators for Milton Suburb, Ulladulla Statistical Area 2 and Shoalhaven LGA.

Indicator	Milton Suburb	Ulladulla Statistical Area 2	Shoalhaven LGA	State of NSW
SEIFA (Index of relative social disadvantage) ⁹	Bottom 40% of similar areas	Bottom 30% of similar areas	Bottom 40% of similar areas	
SEIFA (Index of education and occupation)	Bottom 60% of similar areas	Bottom 30% of similar areas	Bottom 40% of similar areas	
Median Age	55	53	48	38
Proportion of population aged 55-74 years	32%	33%	30%	21%
Proportion of population aged 75+ years	18%	14%	11%	7%
Indigenous population	1.6%	3.6%	5.9%	3.1%
Proportion of people requiring assistance with core activities	13.6%	7.9%	8.4%	5.8%
People born in non-English speaking countries	4.3%	5.4%	5.8%	22.6%
Speaks language other than English at home	10.2%	10.2%	11.5%	31.5%
Speaks English not well or not at all	1.5%	0.9%	1.3%	5.6%
Unemployment rate	5.8%	7.6%	7.6%	5.9%
Lone person households	30%	29%	29%	24%
Couple only households	35%	36%	33%	26%
Family with children households	33%	32%	35%	45%
Proportion of separate houses	86%	86%	87%	66%
Proportion of semi-detached, row or terrace houses or townhouses	9%	8%	7%	12%
Flats and apartments	1%	2%	3%	20%

Source: JSA 2017, based on ABS QuickStats and General Community Profile data (2016).

⁹ ABS 2016 SEIFA (Socio Economic Indexes for Area)

4 Housing market and context

4.1 Internal migration

Using 2016 Census data, persons over the age of 60 who were resident in Ulladulla Statistical Area 2 and who had changed address in the last five years came predominantly from Southern Highlands and Shoalhaven (41%) (with three quarters of these relocating within Ulladulla SA2); from Greater Sydney (30%); and the ACT and Capital Region (12%). The balance were from diverse areas of NSW, as well as some other states and overseas.

This indicates a strong local market for the proposed development, although a reasonable proportion are also likely to come from Sydney and the ACT.

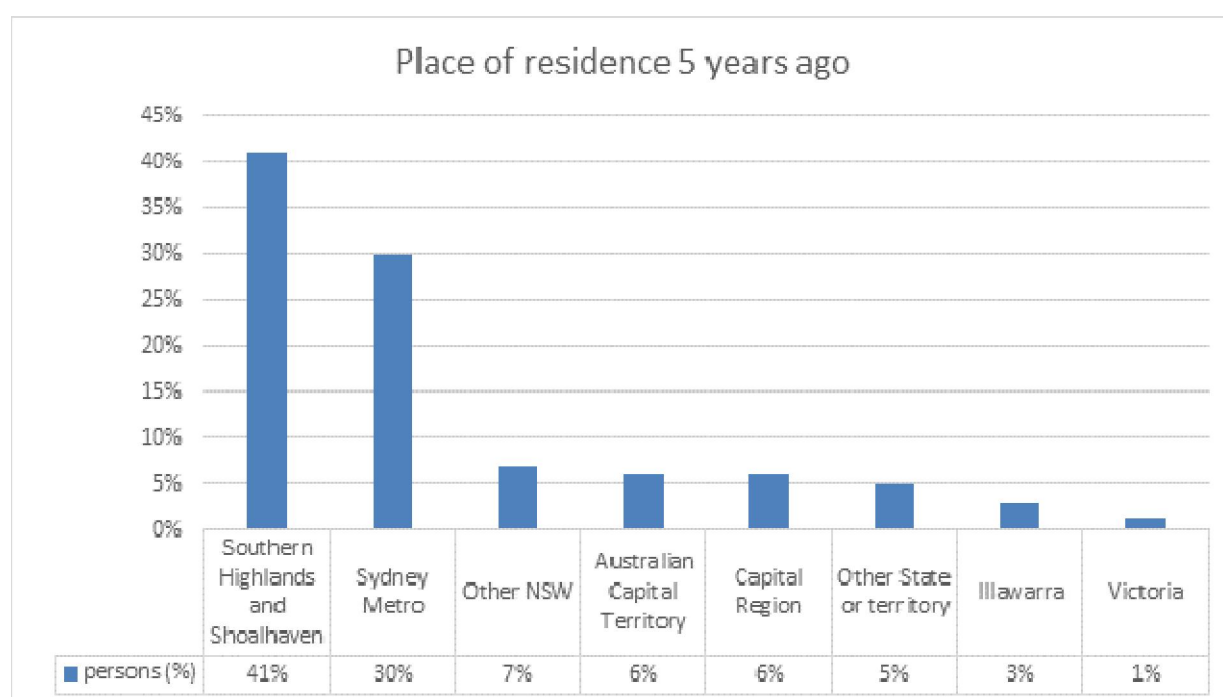


Figure 4-1: Previous place of residence for persons aged 60+ in Ulladulla SA2 who changed their address in last five years.

Source: JSA 2017, based on ABS Census 2016.

4.2 Preference for Accommodation

4.2.1 ABS Census Data

Type of Housing

For persons aged over 60 living in Ulladulla SA2 who changed their address in the last five years, the preferred form of accommodation was a separate house (78% of people) with 14% living in medium or higher density development and 8% living in Accommodation for Retired or Aged People. Details are shown in the figure below.

The data are likely to be affected by supply of new stock, particularly the limited supply of smaller dwellings in Ulladulla SA2. To further understand the accommodation preferences of older people, a similar analysis has been carried out using NSW data, with details shown in the figure below.

For NSW, again the preferred form of accommodation for persons aged over 60 years who changed their address in the last five years was a separate house (56%), although far more moved into medium or higher density development (33%) and into living in Accommodation for Retired or Aged People (11%) compared to Ulladulla SA2. Of these, eight percent moved into a Nursing Home.

These differences likely reflect differences in housing supply and diversity at the local level compared with NSW more generally, with the latter strongly influenced by the Sydney housing market.

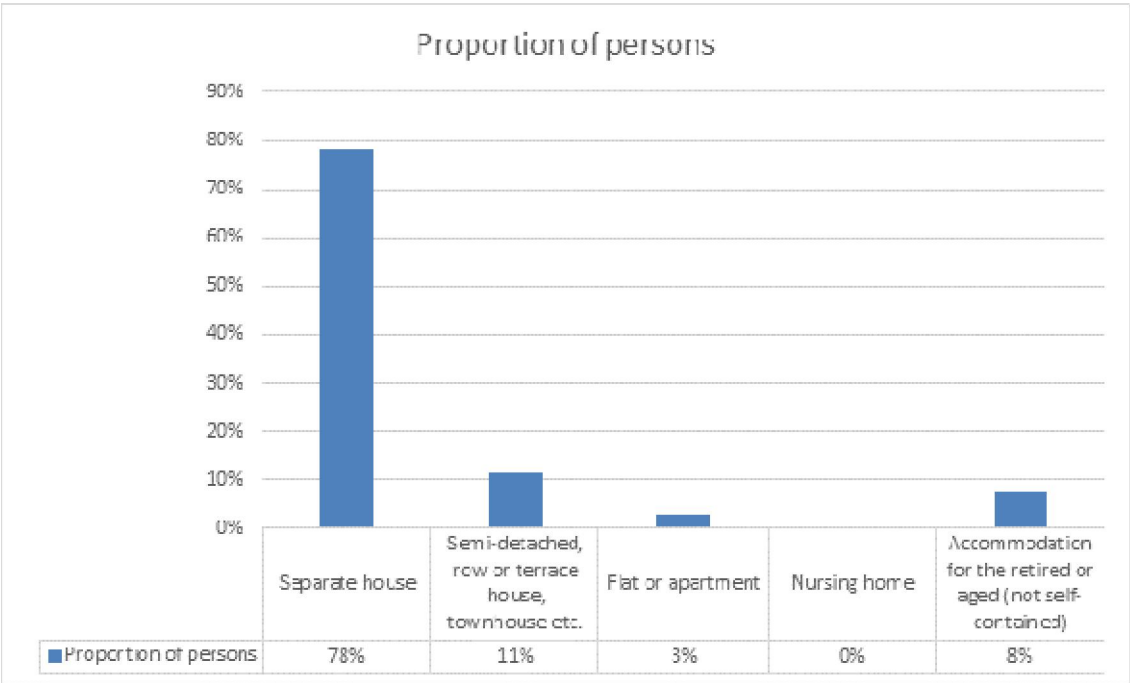


Figure 4-2: Type of dwelling occupied by persons aged 60+ in Ulladulla SA2 who changed their address in last five years.

Source: JSA 2017, based on ABS Census 2016.

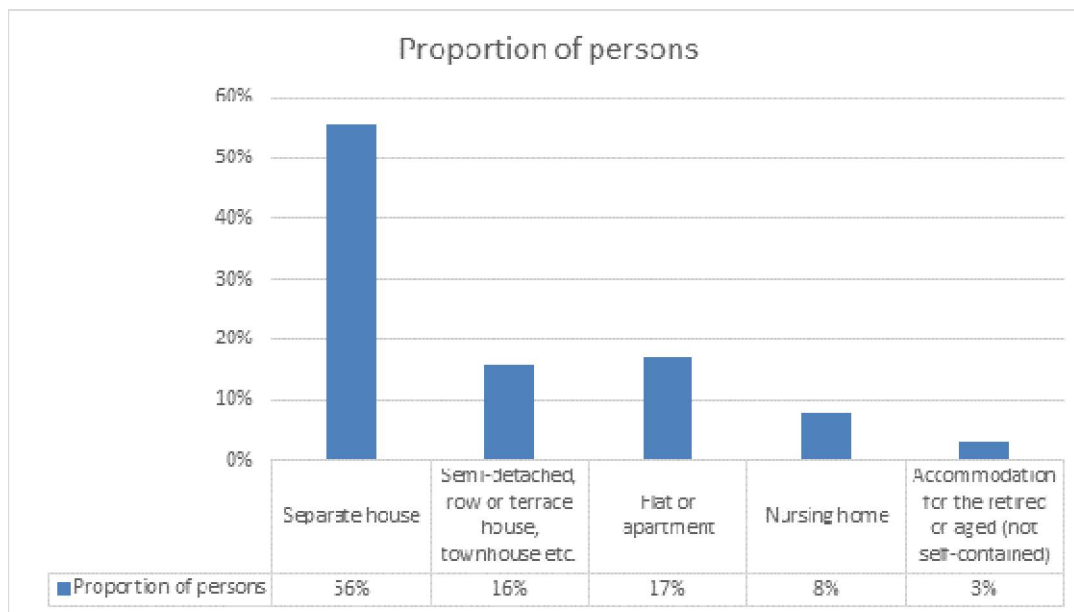


Figure 4-3: Type of dwelling occupied by persons aged 60+ in NSW who changed their address in last five years.

Source: JSA 2017, based on ABS Census 2016.

The above data relates to individual persons rather than households. We also have carried out preliminary estimates of the distribution of household size for people aged 60 or over who have changed address in the last five years and live in NSW.¹⁰ When households are considered, a slightly higher proportion moved into medium and higher density development, and into Nursing Homes and Accommodation for Retired or Aged People.

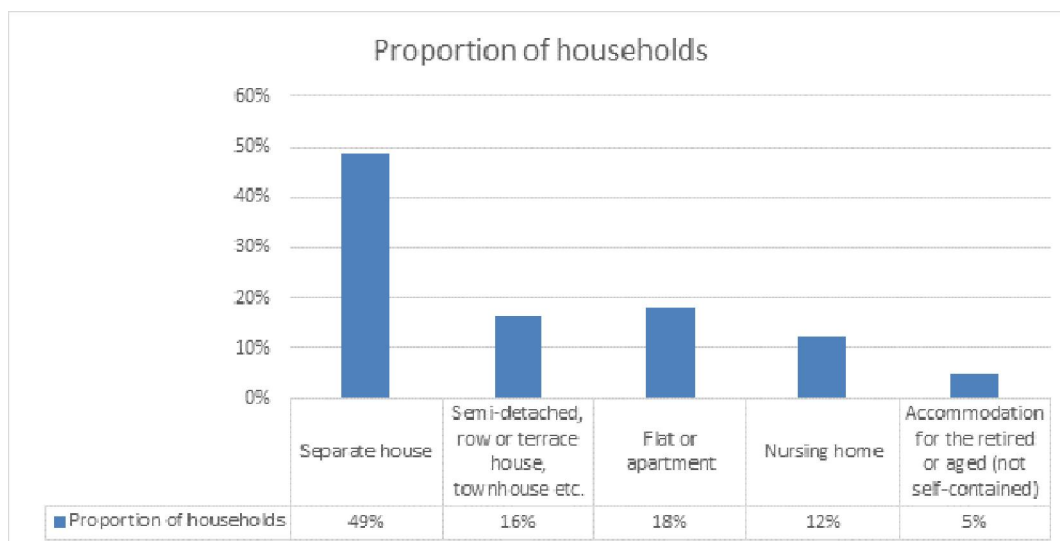


Figure 4-4: Type of dwelling by estimated proportion of households occupied by persons aged 60+ in NSW who changed their address in last five years.

Source: JSA 2017, based on ABS Census 2016.

¹⁰ Direct data are not available. The estimate is based on the assumption that households are either lone person or couple households and, using counts of lone person households, people have been apportioned to dwellings accordingly.

The proposed development is thus contributing to housing diversity for older people in the locality, and helping to fill a significant gap in this regard. Although it does not provide separate houses (still the predominant choice of those moving house), there is a relative oversupply of such accommodation in the locality, and a deficit of flats and units in particular. The breakup of dwellings and comparison with NSW benchmarks is set out in the table below.

Table 4-1: Breakup of dwelling demand by those over 60 in NSW compared to supply in the proposed development.

Dwelling Type	Proportion of households (NSW)	Proportion of households (Development)
Separate House	49%	0%
Semi-detached etc	16%	38%
Flat or apartment	18%	37%
Nursing Home	12%	25%
Aged Accommodation (not self-contained)	5%	0%

Source: JSA 2017.

Number of Bedrooms

The following graph shows the housing choices of those aged 60+ years in NSW who moved house during the past 5 years. Interestingly, a strong majority chose to relocate to a dwelling with 3 or more bedrooms, with most others moving (and some likely downsizing) to two bedroom dwelling. Only 11% relocated to a dwelling with one bedroom or a studio apartment.

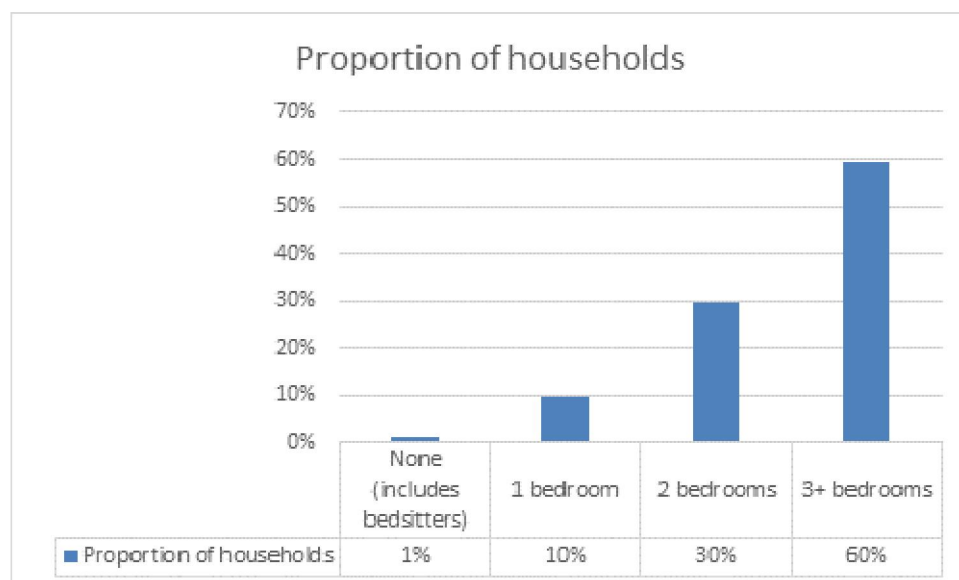


Figure 4-5: Number of bedrooms by estimated proportion of households occupied by persons aged 60+ in NSW who changed their address in last five years.

Source: JSA 2017, based on ABS Census 2016.

The breakup of dwellings by bedroom number and comparison with NSW benchmarks is set out in the table below. By this demand analysis, the proposed development is undersupplied with three bedroom dwellings, and significantly oversupplied with one and two bedroom dwellings if expressed consumer preference is taken into account. However, this is likely justified by the relative lack of housing diversity in the local housing market, and the market driven nature of the development.

Table 4-2: Breakup of dwelling demand by those over 60 in NSW compared to supply in the proposed development.

Dwelling Type	Proportion of households (NSW)	Proportion of households (Development)
None (includes bedsitters)	1%	0%
One bedroom	10%	30%
Two bedrooms	30%	37%
Three or more bedrooms	60%	33%

Source: JSA 2017.

4.2.2 Selected Literature on Housing Need and Preference

For some years, public policy discourse has encouraged the movement of older people into smaller, more manageable dwellings in order to address the implications of an aging population with decreasing household size, as well as housing supply and affordability issues for young families who are increasingly priced out of larger dwellings for families with children. Exhortations for ‘baby boomers’ to ‘down size’ to free up larger stock have been accompanied by analysis showing the degree of housing ‘under-occupancy’ and ‘over-consumption’, as well as community education and design initiatives that have sought to make relocation to smaller dwellings a more attractive option for older people. Whilst there has also been discussion of more stringent disincentives to housing ‘under-utilisation’ and to address the ‘mismatch’ between ‘need’ and housing consumption, such as the introduction of a ‘land tax’, assets tests on the family home to receive benefits and the like, the political unpopularity of such moves has to date constrained their implementation.¹¹

As indicated by the data above, the housing preferences of many older people relocating from the ‘family home’ are still for a larger dwelling of three or more bedrooms, and often a separate dwelling.

A growing body of literature has sought to examine the realities of the housing choices and preferences of older Australians compared with the discourse of housing policy. Two such studies by the Australian Housing and Research Institute (AHURI)/City Futures Research Centre UNSW are informative in this regard. These studies largely support the findings of our data

¹¹ See for example Judd, B. 2012. *What Older People Want: Attitudes to Options to Improve Housing Efficiency and Liveability*, City Futures Research Centre, UNSW; and Judd, B., Liu, E., Easthope, H., Davey, L. and C. Bridge. 2014. *Downsizing amongst older Australians*, the Australian Housing and Research Institute, UNSW

analysis above, and indicate that our analysis is quite conservative with regard to the extent to which older people are choosing to 'downsize'.

The first paper by **Judd (2012)** reports on the attitudes and choices of older Australians from a study that included a literature review, analysis of changes in Census data, a large survey of older people and in-depth interviews.¹² Judd notes that, 'The vast majority [of older people] remain in the general community in a separate house with 3 or more bedrooms.'¹³ He notes that the 'mismatch assumption' has been questioned by a range of authors,¹⁴ and that the reality of housing 'need' for older people is often reduced to a relatively simple statistic that is then used to as the basis for policy. This can lead to policies that 'fail to understand the complexities involved in people's choices concerning dwelling size and type', and a 'too static view of the lives of older people in smaller households'.¹⁵

Judd cites ABS (2006) Census data which shows that 84% of people aged 55+ years are owner occupiers, 82% live in single detached dwellings, and 83% live in homes with 3 or more bedrooms. He notes that this suggests 'significant under-utilisation' against relevant standards,¹⁶ and that 84% of dwellings occupied by older people in Australia would be 'under-utilised' against this measure. Interestingly, Judd notes that from 1996 to 2006, under-occupancy of dwellings by older people increased by 28%, despite the exhortations of policy. However, the author argues that there are problems with such simplistic measures as they do not take account of 'temporary residents',¹⁷ the need to accommodate visiting family or friends, or the use of bedrooms for 'numerous purposes apart from sleeping', noting that in the study conducted by the author, 23% of older people had 'temporary residents' living with them.¹⁸

In the survey, Judd reports that around 95% had one or more spare bedrooms, most having 3 or more bedrooms, with 34% used for a home office, 27% used by guests or temporary residents, and 12% used for hobbies. The regular use of such additional bedrooms in caring for grandchildren with working parents during school holidays was also reported. He notes that 'individual personal space post-retirement' becomes more important for many older people as they spend more time in the home, engage in more home-based hobbies and activities, and also are likely to have live in or regular stay overs by carers as they age.

Judd concludes that,

The paper demonstrates that common perceptions and assumptions about under-utilisation amongst older home owners are something of a myth, or at least an exaggeration...This suggests that the homes of older people are more

¹² Judd, B. 2012. *What Older People Want: Attitudes to Options to Improve Housing Efficiency and Liveability*, City Futures Research Centre, UNSW.

¹³ Judd, B. 2012. *What Older People Want: Attitudes to Options to Improve Housing Efficiency and Liveability*, City Futures Research Centre, UNSW, p.1.

¹⁴ See for example Batten (1999) cited in Judd (2012) op cit.

¹⁵ See Wulff et al (2002) cited in Judd (2012) op cit.

¹⁶ For example, the Canadian National Occupation Standard.

¹⁷ Those who stay 20 or more days with the older person per year.

¹⁸ Judd, B. 2012. *What Older People Want: Attitudes to Options to Improve Housing Efficiency and Liveability*, City Futures Research Centre, UNSW, p.4.

highly utilised than apparent from looking simply at the relationship between the number of permanent residents and the number of bedrooms'.¹⁹

Another report by AHURI also challenges assumptions about housing 'need', 'preference' and 'demand' amongst older people in Australia using quantitative and qualitative methods. **Judd et al (2014)** sought to understand nature and extent of 'downsizing' among Australians in the pre- and post-retirement years (from 50 years of age).²⁰ The report notes that, despite a range of assumptions about older people's needs and preference, little is known about the nature of downsizing amongst older groups.

The study found that older Australians were less likely to move house from 2006-11 compared with 2001-06, and that only 9% of people aged 50+ years had downsized in terms of the number of bedrooms in their new home.

Compared with 'Other [older] Movers' in the 5 year period, older 'Downsizers' were more likely to have moved into a retirement village (21%), have moved into a multi-unit home, and to have moved within the local area. Interestingly, Downsizers had mainly moved from a 4 bedroom home to a 2 or 3 bedroom home whereas 'Other Movers' had mainly moved from a 2 or 3 bedroom home to a 3 or 4 bedroom home, so had in fact 'upsized'. The main reasons given by Downsizers for their move were a desire for a change in lifestyle, followed by the need to reduce maintenance responsibilities, and children leaving home. Issues related to relationship breakdown, ill health and disability were less common.²¹

Moreover, the study concludes that,

While downsizing was undertaken by around half the older people who moved over a five-year period, this still represents only a small proportion of the total older population. This study found that those who did downsize moved from three- or four-bedroom dwellings to two- or three-bedroom dwellings, and many who did so moved into retirement villages.²²

The AHURI report notes that barriers to such downsizing include lack of supply, financial disincentives and psychological and emotional barriers, and makes recommendations to address such issues.

Nonetheless, recent studies also indicate cultural change related to housing preference among older Australia. In particular, studies of apartment living indicate that people in one and two person households, those aged 20-34 years, and older people (particularly those aged 55-64 years) living in apartments report that they prefer this form of living to a separate house. Around 40% of people aged 34-54 years were still living there by choice. Most older people aged 70 or more years

¹⁹ Judd, B. 2012. *What Older People Want: Attitudes to Options to Improve Housing Efficiency and Liveability*, City Futures Research Centre, UNSW, p.9.

²⁰ Judd, B., Liu, E., Easthope, H., Davey, L. and C. Bridge. 2014. *Downsizing amongst older Australians*, the Australian Housing and Research Institute, UNSW.

²¹ Judd, B., Liu, E., Easthope, H., Davey, L. and C. Bridge. 2014. *Downsizing amongst older Australians*, the Australian Housing and Research Institute, UNSW, pgs 2-4.

²² Judd, B., Liu, E., Easthope, H., Davey, L. and C. Bridge. 2014. *Downsizing amongst older Australians*, the Australian Housing and Research Institute, UNSW, p. 10.

living in apartments said this was their long-term preferred option, whereas this was the case for around one-third of younger people, and around half of middle aged households.²³

The seniors development as proposed is thus in line with the housing preference and demand of those most likely to seek to downsize their existing home with regard to dwelling type and the mix of bedrooms (although having more one bedroom dwellings than would be dictated by expressed preference), and is likely to assist in addressing constrained supply of such dwellings in the locality.

4.2.3 Spatial Mismatch of Need and Supply

JSA's research for Shoalhaven City Council's *Affordable Housing Strategy* notes that the rapid aging of the Shoalhaven LGA's population in the context of its highly dispersed urban settlement pattern and disadvantaged demographic profile presents particular challenges for the supply of appropriately located diverse and affordable housing.²⁴

As noted in background research, Shoalhaven LGA has one of the oldest and most rapidly aging profiles in the State. Around 16% of residents are aged 70 years or older compared with 10% for NSW, whilst 46% are older than 50 years compared with 33% for NSW. By 2031, more than half of the population of the Shoalhaven LGA will be 50 years or older, compared with 37% for NSW. For those aged 70 years or older, the local rate is projected to be almost double that of NSW.

Despite the fact that people are living longer and healthier lives, academic research also indicates that on average our physical²⁵ ²⁶ and cognitive abilities²⁷ decline over time, particularly after the age of 70-75 years, which is a watershed for many in terms of accelerated service usage, increasing health issues, rapidly reduced driving rates,²⁸ and the need to move to well-located dwellings with lower maintenance and upkeep requirements.²⁹

An adequate supply of smaller, more manageable dwellings located near major service centres and/or with access to public transport, is crucial in the local context. However, JSA's research indicated that there was a significant spatial mismatch between the need for well-located smaller dwellings and the areas and circumstances in which the oldest age groups are currently living.

²³ See for example Easthope, H., Tice, A. and Randolph, B. 2009. *The Desirable Apartment Life: The Demand for Higher Density Housing in Sydney and Melbourne*, City Futures Research Centre, UNSW.

²⁴ JSA. 2016. Shoalhaven Affordable Housing Background Report, Shoalhaven City Council.

²⁵ Boysen, G., Nyboe, J., Appleyard, M., Sorenson, P., Boas, J., Somnier, F., Jensen, G., and Schnohr, P. (1988) Stroke Incidence and Risk Factors for Stroke in Copenhagen, Denmark, *Stroke* 19: 1345-1353.

²⁶ De Jong, P. (2006) Age related Macular Degeneration, *New England Journal of Medicine* 355;1474-85.

²⁷ Lobo, A., Launer, L., Fratiglioni, L., Andersen, K., Di Carlo, A., Breteler, M., Copeland, J., Dartigues, J-F., Jager, C., Martinez-Lage, J., Soininen, H. and Hofman, A. (2000) Prevalence of dementia and major subtypes in Europe : A collaborative study of population-based cohorts, *Neurology* 54(11) Supplement 5 pp S4-S9.

²⁸ Marottoli, R., Ostfeld, A., Merrill, S., Perlman, G., Foley, D., and Cooney, L. (1993) Driving cessation and changes in mileage driven among elderly individuals, *Journal of Gerontology*, 48(5), S255-S260.

²⁹ Oswald, F., Schilling, O., Wahl, H. W. and Gang, K. 2002. 'Trouble in Paradise? Reasons to Relocate and Objective Environmental Changes Among Well-Off Older Adults', *Journal Of Environmental Psychology*, Volume 22, Issue 3, Pages 273-288

Differences in the supply of more diverse housing is evident in the type of dwellings occupied by people aged 50 years and older in the Shoalhaven LGA compared with NSW and Greater Sydney. Only 3% of local people 50 years and older lived in medium density accommodation (villas, townhouses and attached dwellings) compared with 8% for NSW, while only 1.5% lived in higher density dwellings compared with 8% for NSW (one-fifth the rate).

Whilst the difference in housing type occupied by those **50 years or older** may to some extent signal a difference in housing preference as well as supply constraints, trends in relation to the oldest age cohort are more likely to signal supply issues. A much lower proportion of people aged 70 years and older were living in flats and units compared with NSW and Sydney (2%, 9% and 11% respectively), so that older people were living in apartments at around one-fifth the rate of NSW. The rate of living in villas, townhouses and attached dwellings was also much lower (6% compared for 9% for NSW and 13% for Greater Sydney).³⁰

Given these differences in occupancy rates, and findings of housing choice studies such as those cited above, it is highly likely that more people aged 70 years and older (and likely 50 or 60 years and older) in the Shoalhaven LGA would live in well-located medium and higher density through either choice or need were it available.

When looking at the oldest age groups aged **70 years or more**, JSA's research showed that many areas outside of Nowra-Bomaderry area had a high proportion of such residents living in 3 and 4 bedroom separate houses, with some of the more remote areas having close to 100% of those aged 70 years or older in a separate house.

The research found that areas around St Georges Basin, Nowra-Bomaderry and Berry had a higher than average supply of villas, townhouses and attached dwellings, whereas Milton-Ulladulla, Vincentia and many other areas had a relative undersupply when looking at occupancy rates for those 70 years and over. Although areas around North Nowra and Berry had the highest rate of flats and units in the LGA, there was a very limited supply of such accommodation elsewhere in the LGA.

Again, the proposed development is likely to provide for relatively well-located housing diversity for older people currently living in increasing unsustainable living arrangements, particularly those in more isolated areas.

4.3 Housing in retirement villages

The graphs below show the distribution of housing in retirement villages in NSW with regard to housing type and to number of bedrooms. By comparison with NSW benchmarks, the proposed development is oversupplied with smaller housing types and undersupplied with separate houses, although as discussed above, this is likely justified in the local housing context.

However dwellings in the proposed development are somewhat larger compared to NSW benchmarks, with an undersupply of two bedroom dwellings and an oversupply of three or more bedroom dwellings compared with Retirement Villages in NSW. This likely reflects differences

³⁰ ABS (2011) Census, Tablebuilder.

between private and non-government or charitable developments, and more closely reflects actual demand by older people, as noted above.

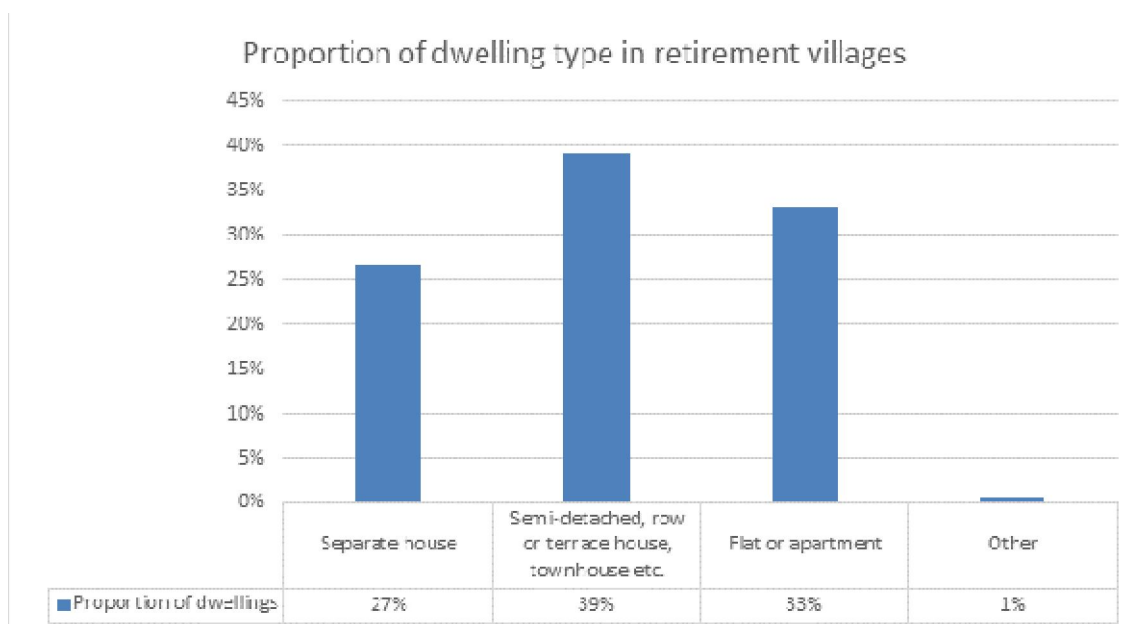


Figure 4-6: Proportion of self-contained dwelling type in retirement villages in NSW.

Source: JSA 2017, based on ABS Census 2016.

Table 4-3: Proportion of dwelling type in retirement villages in NSW compared to supply in the proposed development.

Dwelling Type	Proportion of dwellings (NSW)	Proportion of self-contained dwellings (Development)
Separate House	27%	0%
Semi-detached etc	39%	50%
Flat or apartment	33%	50%
Other	1%	0%

Source: JSA 2017.

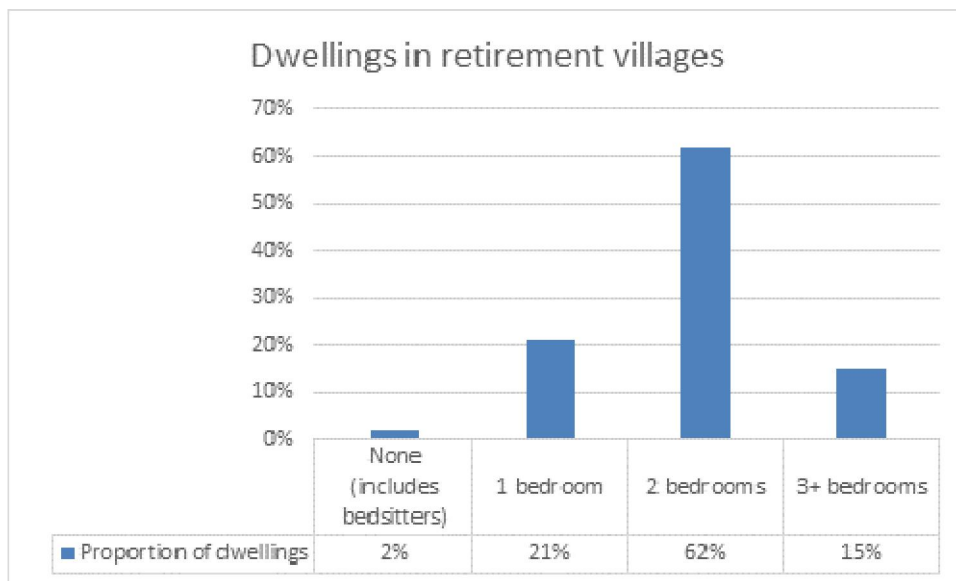


Figure 4-7: Proportion of bedroom numbers in self-contained dwellings in retirement villages in NSW.

Source: JSA 2017, based on ABS Census 2016.

Table 4-4: Proportion of bedroom numbers in self-contained dwellings in retirement villages in NSW compared to supply in the proposed development.

Dwelling Type	Proportion of dwellings (NSW)	Proportion of dwellings (Development)
None (includes bedsitters)	2%	0%
One bedroom	21%	30%
Two bedrooms	62%	37%
Three or more bedrooms	15%	33%

Source: JSA 2017.

4.4 Cost and Affordability

4.4.1 Recent Sales Milton – Ulladulla

Recent sales have been analysed for the Milton Ulladulla area including the suburbs of Milton, Narrawallee, Mollymook, Mollymook Beach, Ulladulla, Burrill Lake and Dolphin Point. Details are shown in the table below.³¹ It should be noted that smaller dwellings (two bedrooms or less) were only 15% of the stock sold in the area. By comparison 30% of stock in NSW is two bedroom or less, as is 20% of stock in Shoalhaven LGA.³²

³¹ Using sales data from EAC RedSquare database, sales between 1 January 2017 and October 2017, data shown for sales where the number of bedrooms was recorded.

³² ABS Census 2016.

Almost half of the dwellings sold had four or more bedrooms, and more than 80% had three or more bedrooms.

Table 4-5: Sales prices for strata dwellings and separate houses for Milton Ulladulla.

Dwelling	First Quartile	Second Quartile	Third Quartile	Number of sales
4+ bedrooms (DP)	\$586,000	\$660,000	\$770,000	122
3 bedrooms (DP)	\$486,000	\$551,000	\$678,000	94
2 bedrooms (DP)	\$373,000	\$457,000	\$560,000	19
3+ bedrooms strata (SP)	\$430,000	\$495,000	\$593,000	11
2 bedroom strata (SP)	\$301,000	\$330,000	\$376,000	11
1 bedroom and studio strata (SP)	\$209,000	\$303,000	\$510,000	10

Source: JSA 2017, based on EAC RedSquare data base.

The proposed price points for the development are typically in the third quartile range for one, two and three bedroom separate dwellings and so are targeted at a premium local market.

4.4.2 Who can buy in the development?

Based on the literature review above, dwellings in the proposed development are likely to be attractive to people seeking to downsize, particularly from a home with three, four or more bedrooms to a 2-3 bedroom home. It is also likely that one bedroom dwellings would be an attractive option for downsizers with less capital or who wanted to free up post-retirement cash.

The table below shows a comparison of the purchase price in the proposed development against the likely sale price of selected dwellings in selected areas.

Table 4-6: Comparison of purchase price in the proposed development compared to other benchmarks.

Purchaser	Likely sale price of dwelling	Affordable options in the proposed development
Median four or more bedroom dwelling in Milton Ulladulla	\$660,000	Three bedroom villa or apartment (\$650,000), all one and two bedroom dwellings
Median three bedroom dwelling in Milton Ulladulla	\$551,000	Two bedroom plus study villa (\$550,000) or two bedroom apartment (\$500,000), all one bedroom dwellings
First quartile four or more bedroom dwelling in Milton Ulladulla	\$586,000	Two bedroom plus study villa (\$550,000) or two bedroom apartment (\$500,000), all one bedroom dwellings
First quartile three bedroom	\$486,000	One bedroom plus study villa

Purchaser	Likely sale price of dwelling	Affordable options in the proposed development
dwelling in Milton Ulladulla		or apartment (\$360,000)
Median dwelling in Greater Sydney ³³	\$750,000	Three bedroom villa or apartment (\$650,000), all one and two bedroom dwellings
Median dwelling in Canberra ³⁴	\$724,000	Three bedroom villa or apartment (\$650,000), all one and two bedroom dwellings

Source: JSA 2017, based on EAC RedSquare data base and other sources as noted.

The price points of dwellings in the proposed development would be generally accessible for people downsizing or otherwise relocating from a median priced dwellings from Sydney or Canberra.

At the local level, the following is evident from the above data:

- A three bedroom apartment or villa in the proposed development (\$650,000) could be purchased by those selling a median priced home with four or more bedrooms, and would free up a reasonable amount of cash for those selling such a third quartile home in Milton Ulladulla;
- A two bedroom plus study villa or apartment in the proposed development (\$550,000) would be free up a substantial amount of cash for most local people selling a four or more bedroom separate home, and those selling a third quartile three bedroom home, and would be a direct price exchange for those selling a median priced three bedroom dwelling in Milton Ulladulla;
- A two bedroom villa or apartment in the proposed development (\$500,000) would be easily accessible for most people selling a three, four or more bedroom separate home in Milton Ulladulla, and free up a substantial amount of cash for most local people selling such dwellings;
- A one bedroom plus study villa or apartment (\$360,000) would be generally accessible price-wise for local people selling any separate homes locally, and would free up large amounts of cash for most of these groups.

Dwellings in the proposed development would also be affordable to many of those selling a strata dwelling locally, but it is assumed that such people would not generally seek to relocate into the proposed development if they already lived in a reasonably well located strata dwelling.

³³ NSW Government, Family and Community Services *Rent and Sales Report Sales, Trend March 1991 – March 2017*.

³⁴ <https://www.domain.com.au/product/state-of-the-market-report-september-2017/> accessed 3 January 2018.

4.5 Need for Retirement Accommodation

Around 18% of households with a reference person aged 60 or over in NSW changed address in the last five years.³⁵

The graph below shows the breakup of tenure type for older households in Ulladulla SA2. The majority of need for retirement accommodation is likely to come from households with outright ownership or ownership with a mortgage who seek to relocate, noting that 85% of households with a reference person aged 55+ in the SA2 are owner occupiers.

Around 600 such households would be expected to have relocated in a five year period³⁶ to or within Ulladulla SA2 compared to the 267 dwellings to be delivered by the proposed development. Depending on the level of equity of those aged 55 and over with a mortgage, most of these households would be able to purchase a dwelling in the development.

³⁵ ABS Census 2016.

³⁶ 18% of households aged 55+ who are owner occupiers.

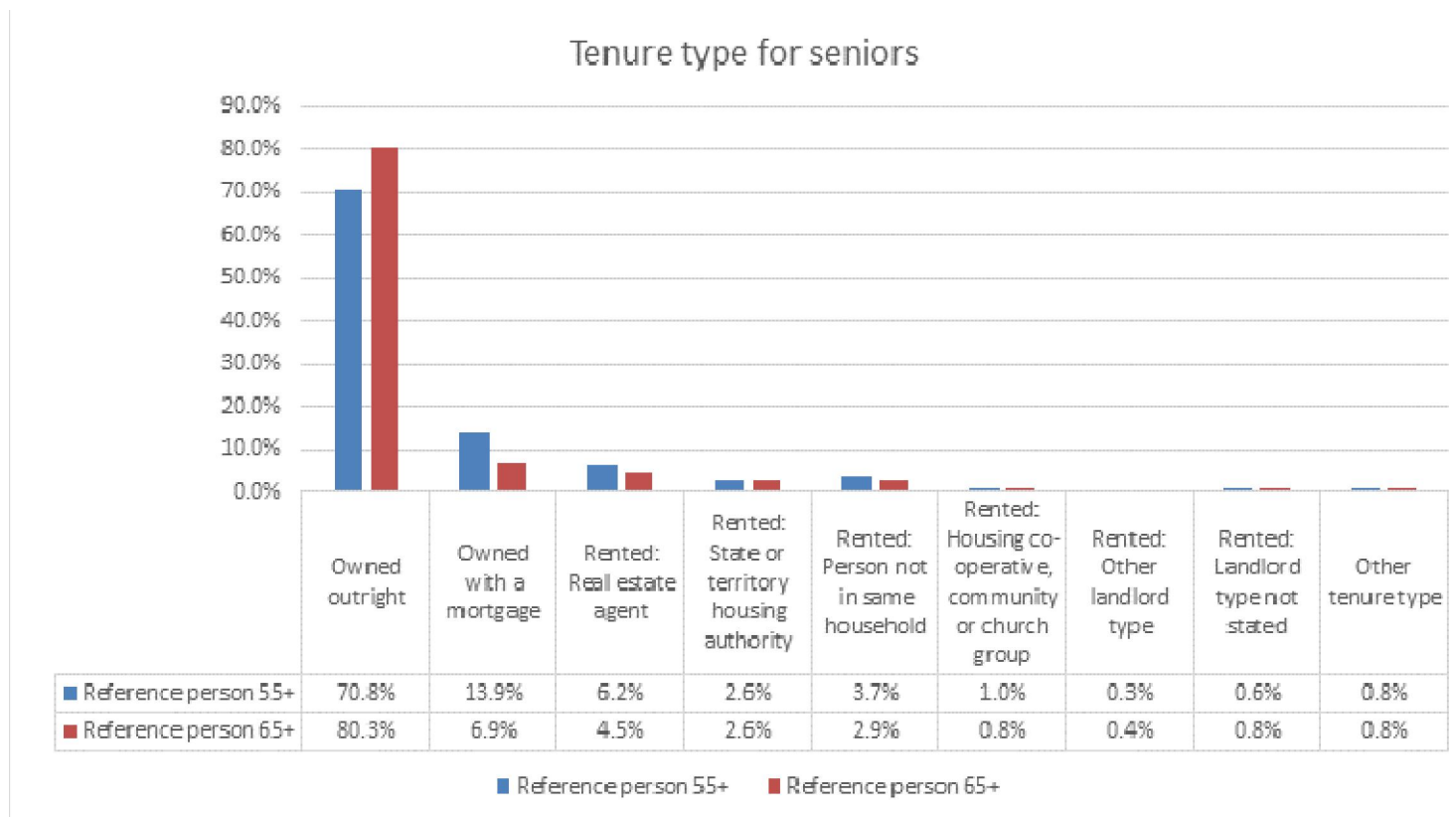


Figure 4-8: Tenure type for households in Ulladulla SA2 for households with reference person aged 55+ and 65+.

Source: JSA 2017, based on ABS Census 2016.

Another group likely to be in need of retirement accommodation is private renters. These comprise around 10% of older households in Ulladulla SA2. The table below shows the income breakup for these households along with an estimated affordable rent. The median rent for flats and units in Shoalhaven was \$290, suggesting these households are likely to find difficulty in renting following retirement, with this supported by the decrease in the proportion of private renting households when those aged 55-65 are excluded. This is probably exacerbated by the demand for holiday rental in Ulladulla SA2, with a rental survey conducted in early January 2018 finding only two dwellings for rent, with an average rental of \$350 per week. These households are likely to be in housing stress, or else renting low quality accommodation.

Table 4-7: Household income and affordable rent for private renting households aged 65+ in Ulladulla SA2.

Income band	Proportion of Households	Affordable Rent
Very low income household (less than \$875 per week)	68%	\$263
Low income household (\$876-\$1,400 per week)	16%	\$263-\$420
Moderate income household (\$1,401-\$2,100 per week)	5%	\$421-\$630

Source: JSA 2017, based on EAC RedSquare data base and other sources as noted.

Affordable housing for very low income households is typically provided by social housing providers. While dwellings in the development could be sold or leased to social housing providers, they are unlikely to find the development attraction, due to the higher strata fees associated with the level of services offered, and the relative remoteness from services and facilities for those who do not own or drive cars.

4.6 Need for Nursing Home Accommodation

The Australian Government allocates aged care places annually through the Aged Care Approval Round (ACAR). New aged care places are allocated in a way that best meets the needs of older Australians.³⁷ As part of that process, the department publishes the ACAR map showing need for

³⁷ Australian Government Department of Health *2016-17 AGED CARE APPROVALS ROUND -ESSENTIAL GUIDE*, at https://agedcare.health.gov.au/sites/g/files/net1426/f/documents/09_2016/2016-17_acar_essential_guide.pdf accessed 27 October 2017.

aged care by statistical area 3.³⁸ The estimate of need is based on a normative rate of provision of aged care places per 1,000 people aged 70+.

For 2016-17, Shoalhaven SA3 (equivalent to Shoalhaven LGA) was shown as Category 1, Highest Need. This reflects the large quantum of older people in the LGA, and an undersupply of aged care accommodation.

The proposed 89 bed High Care Facility (Nursing Home) is likely to be a significant benefit in this regard.

³⁸ <http://www.health.gov.au/internet/main/publishing.nsf/Content/ACAR-Map> accessed 27 October 2017.

5 Proposed operating model

The development is proposed to be constructed in three stages. Stage 1 will include the Residential Care Facility, the Clubhouse and Medical Centre and 68 ILUs in duplexes and triplexes. Stage 2 will include another 66 ILUs in duplexes and Stage 3 will include 133 ILUs as apartments in residential flat buildings. This staging will ensure compliance with clause 44 of SEPP (Housing for Seniors or People with a Disability).

The developer will retain ownership of the Residential Care Facility, the Clubhouse and Medical Centre. The developer will enter into an arrangement with an operator for the Residential Care Facility; while other facilities, such as the restaurant and medical centre will be leased separately. To ensure viability of the restaurant, the restaurant will provide meals to the Residential Care Facility and provide a meals service to other residents as required by clause 38 of SEPP (Housing for Seniors or People with a Disability).

Personal care and home nursing and assistance with housework, also required by clause 38, can be obtained through private services in the area. Personal care and home nursing and assistance with housework is provided by Milton Ulladulla Nursing Agency, 100 Princes Highway Milton.³⁹

The dwellings will be strata titled, and so the residential portion of the development, including grounds, will be managed by a body corporate. This means that the majority of the seniors development will be managed by the residents, or by a management body appointed by the residents.

Initially, the body corporate will be provided with a bus, and a gardener and assistant will be employed to manage the grounds. In addition, the assistant will act as a part time bus driver.

Compared to other retirement village models where residents enter into an agreement with a provider to provide accommodation in return for some combination of an upfront payment and a weekly or fortnightly fee, there are economic advantages to residents in a strata title development. This is because, when they exit the development, they, or their heirs, will receive the market value of the dwelling including inflation and any capital gain over time. By comparison, a resident taking the maximum up front fee option in a retirement village may receive their initial payment on exit, with any capital gain and effects of inflation favouring the operator.

³⁹ <http://www.muna1.net.au/> accessed 5 January 2018.

6 Access to services and facilities

In addition to recreational and medical facilities proposed as part of the development, there are a wide range of services and facilities in Milton and Ulladulla to cater for the needs of residents. While readily accessible by motor vehicle, pedestrian and public transport access is more limited. Due to distance and gradients, pedestrian access to services and facilities in Milton will be restricted to more able-bodied residents, requiring a 45 minute walk. Public transport to both Milton and Ulladulla is available using bus services along the Princes Highway.

Ulladulla Bus Services provides a weekday and Saturday service between Milton and Ulladulla Shopping Centre. This is a relatively good service for a regional area, but does not comply with clause 43 of the SEPP. Given the likely age of residents of the proposed development and the relatively poor access into Milton and Ulladulla town centres, it is recommended that a private bus service with sufficient capacity and flexibility be provided as part of the development for group shopping trips and individual transport to appointments where necessary.

With regard to accessing public bus services, there is no pedestrian crossing of the Princes Highway. It is recommended that the applicant seek to provide a pedestrian refuge near the site with the consent of Council, and having regard to appropriate site distances.

6.1 Public Transport (Clause 43)

Ulladulla Bus Services provides a weekday and Saturday service between Milton and Ulladulla Shopping Centre. The service operates along the Princes Highway adjacent to the proposed development and is on a hail system, so that the bus will stop to pick up in any safe area. The service provides five weekday morning services and two weekday afternoon services from Milton to Ulladulla, and six weekday morning services and three weekday afternoon services from Ulladulla to Milton. Two services to and from Milton to Ulladulla are also provided on Saturday morning.

This is a relatively good service for a regional area, but does not comply with clause 43 of the SEPP, and so a suitable private bus service will be required to be provided as part of the development.

6.2 Pedestrian access to and from the site (Clause 38)

A site visit was conducted on 16 November 2017 to assess pedestrian access and access to facilities and services. Three routes were assessed to services and facilities on the Princes Highway between Myrle Street and Church Street Milton. This area is the Milton CBD and contains a range of retail shops. The routes assessed were:

- The southern entrance of the site on Windward Way to Milton CBD via Windward Way, Wilfords Lane, Croobyar Road and Church Street;
- The southern entrance of the site on Windward Way to Milton CBD via Windward Way, Slaughterhouse Road and Princes Highway; and
- The northern entrance of the site on the Princes Highway to Milton CBD via the Princes Highway.

The Southern entrance of the site is 2.4 km from the centre of Milton CBD via Windward Way and Wilfords Lane. Windward Way is unpaved and is not maintained by Council for part of its length. Both Windward Way and Wilfords Lane are narrow and there is little or no road shoulder to provide a place for pedestrians to walk. Generally, a grassed footpath is available along Croobyar Road and Church Street. Parts of the route are quite steep, including Church Street, Croobyar Road and parts of Wilford Lane.

The Southern entrance of the site is 2.6 km from the centre of Milton CBD via Windward Way and the Princes Highway. Windward Way is unpaved. Both Windward Way and Slaughterhouse Road are narrow and there is little or no road shoulder available for pedestrians. A wider road shoulder is available on the Princes Highway allowing for pedestrian access. A grassed footpath is available between Garrads Lane and Gordon Street, with a concrete footpath available within Milton CBD. Gradients are generally quite good, however the steepest part of the route had a gradient of 12:1.

The northern entrance of the site is 1.7 km from the centre of Milton CBD via the Princes Highway. A wide road shoulder is available on the Princes Highway allowing for pedestrian access. A grassed footpath is available between Garrads Lane and Gordon Street, with a concrete footpath available within Milton CBD. Gradients are generally quite good, however the steepest part of the route has a measured gradient of 12:1.

With regard to accessing public bus services, there is no pedestrian crossing of the Princes Highway. It is recommended that the applicant seek to provide a pedestrian refuge near the site with the consent of Council, and having regard to appropriate site distances.



Figure 6-1: Windward Way looking east near the entrance to the proposed development.

Source: JSA 2017.



Figure 6-2: Slaughterhouse Road looking north.

Source: JSA 2017.



Figure 6-3: Princes Highway looking west near proposed site entrance.

Source: JSA 2017.

6.3 Access to facilities and services

6.3.1 Services and facilities in Milton

Retail and Commercial Services

Retail and commercial services in Milton CBD include a bakery, service station, supermarket, newsagent, clothing stores, butchers, Bendigo Bank, hair dresser, pharmacy and Post Office. Other services include dentist surgery and lawyers and solicitors.

Community Services and Recreational Facilities

A clubhouse is proposed as part of the development incorporating a gym, swimming pool, recreational space and a restaurant. Other Recreational Facilities in Milton CBD include restaurants and a hotel.

Community Services include Milton Library.

Milton Ulladulla Hospital is located on the Princes Highway to the east of the CBD.

General Medical Practitioner

A medical centre is proposed as part of the development. The Yellow Pages lists eleven medical practitioners in Milton, with most of these located on the Princes Highway to the east of Milton CBD. None of these doctors appear to bulk bill.

6.3.2 Services and facilities in Ulladulla

Retail and Commercial Services

Ulladulla contains a wide range of retail and commercial services similar to those in Milton but of higher order. These include major supermarket chains such as Woolworths and Coles and major banks including Commonwealth and NAB.

Community Services and Recreational Facilities

Recreational Facilities in Ulladulla include golf and bowling clubs, tennis courts, licenced clubs and a wide range of social clubs.

Community Services include Ulladulla Library, community transport and community resource centre.

General Medical Practitioner

The Yellow Pages lists four medical practitioners in Ulladulla and specialist practices including radiology. None of these doctors or services appear to bulk bill.

7 Appendix A Demographic Context

7.1 Selected Localities

The proposed seniors home will be located at 267 Princes Highway in the suburb of Milton (SSC) located within Ulladulla SA2, and within the Shoalhaven local government area (LGA), within the state (STE) of New South Wales. These ABS geographies, their populations, their areas and calculated population densities are shown in Table 7-1, below. Both Milton SSC and Ulladulla SA2 are relatively highly populated given their small areas (with population densities of 102 and 326 persons/km², respectively), compared to Shoalhaven LGA and NSW state (having 22 and 9 persons/km², respectively).

Table 7-1: Selected Australian Bureau of Statistics (ABS) defined localities, their populations, areas and calculated population densities.

Location	ABS 2016 code	Population (persons)	Area (km ²)	Population Density (persons/km ²)
Milton SSC	12630	1,663	16.3	102
Ulladulla SA2	114011282	15,278	46.8	326
Shoalhaven LGA	16950	99,650	4566.7	22
NSW STE	1	7,480,228	800810.8	9

Note: There were no boundary changes from 2011 to 2016, however the ABS code for Milton SSC in 2011 was 11546 rather than 12630 as in 2016.

Source: JSA 2017, based on ABS QuickStats and General Community Profile data (2016).

The location of the proposed seniors home in the context of Shoalhaven LGA is shown in Figure 7-1 and in the contexts of Milton SSC and Ulladulla SA2 is shown in Figure 7-2. The proposed development will be located in the more heavily populated eastern coastal fringe of the Shoalhaven.

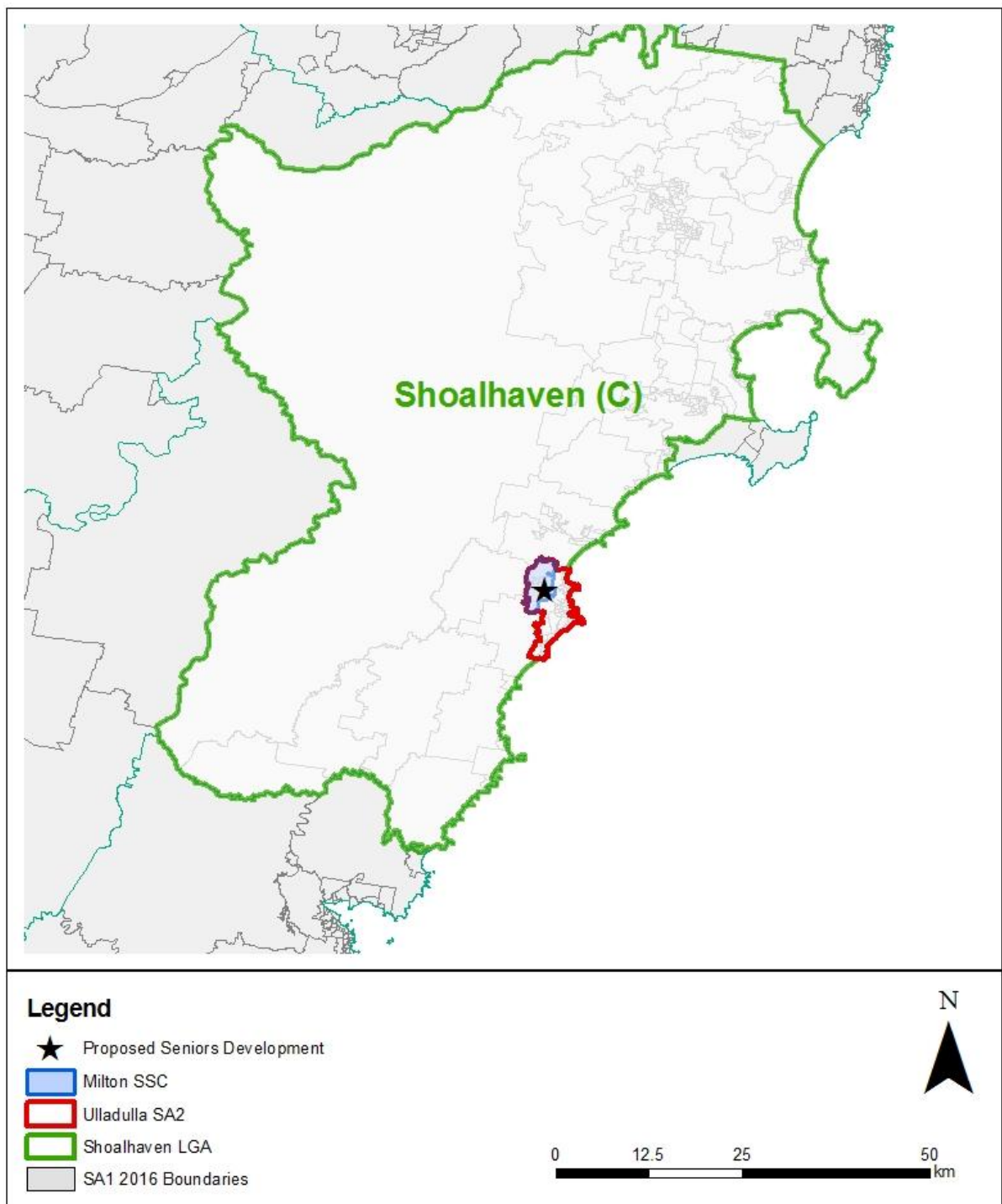


Figure 7-1: Map showing the location of the proposed seniors development in the context of Milton SSC and Ulladulla SA2, within the broader context of the Shoalhaven LGA.

Source: JSA 2017, based on GoogleMap coordinates, and ABS statistical geometries data (2016).

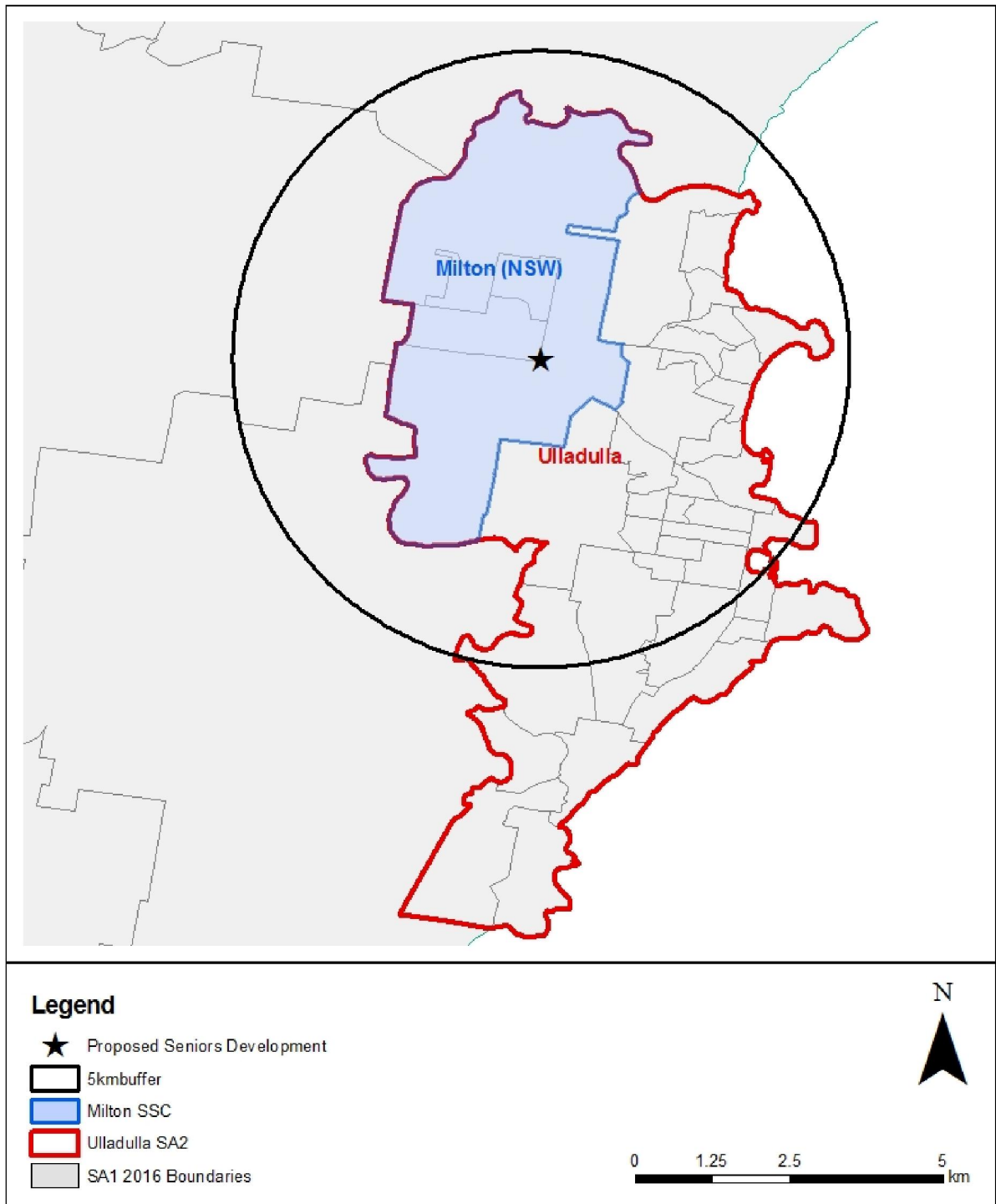


Figure 7-2: Map showing the location of the proposed seniors development in the context of Milton SSC and Ulladulla SA2.

Source: JSA 2017, based on GoogleMap coordinates, and ABS statistical geometries data (2016).

7.2 Socio-economic profile (SEIFA)

Milton SSC, Ulladulla SA2 and the wider Shoalhaven LGA areas are relatively socio-economically disadvantaged as measured by both the ABS SEIFA IRSD and IEO (Figure 7-3). At all three geographical scales, IRSD NSW-percentiles are below 50, and IEO NSW-percentiles are below 60. Ulladulla SA2 appears most disadvantaged (relative to other NSW SA2s) with IRSD and IEO NSW-percentiles of only 28 and 24, respectively. Milton SSC appears relatively endowed in terms of education and occupation (compared to other NSW SSCs), having a NSW-percentile of 56 for IEO.

Figure 7-3: NSW-percentiles for SEIFA index of relative socio-economic disadvantage (IRSD) and SEIFA index of education and occupation (IEO), for Milton SSC, Ulladulla SA2 and Shoalhaven LGA.

Source: JSA 2017, based on ABS (2011) SSC, SA2 and LGA SEIFA datacube data.

Mapping of NSW-percentiles for IRSD and IEO at SA1 level as provided in Figures Figure 7-4, Figure 7-5, Figure 7-6 and Figure 7-7, below, enables direct geographical comparison at the local scale.

Figure 7-4 and Figure 7-5 show the distributions of IRSD in the vicinity of the proposed development. Most SA1s within 3 km or within 5 km of the proposed seniors home have IRSD NSW-percentiles less than 50, indicating general socio-economic disadvantage in the area. Two large SA1s to the east have IRSD NSW-percentiles of 69, however to the south east and within 5 km of the proposed development, there are several SA1s that are highly disadvantaged with IRSD NSW-percentiles in the lowest quintile.

Figure 7-6 and Figure 7-7 show that almost all SA1s within 3 km or 5 km of the proposed seniors home have IEO NSW-percentiles in the lowest two quintiles. The whole of Milton SSC is contained within a 5 km radius buffer of the proposed development. Despite Milton SSC's higher NSW-percentile compared to other SSCs, all SA1s within Milton SSC, have IEO NSW-percentiles of 33 or less, indicating that residents are not really well educated or enjoying high-status occupations.

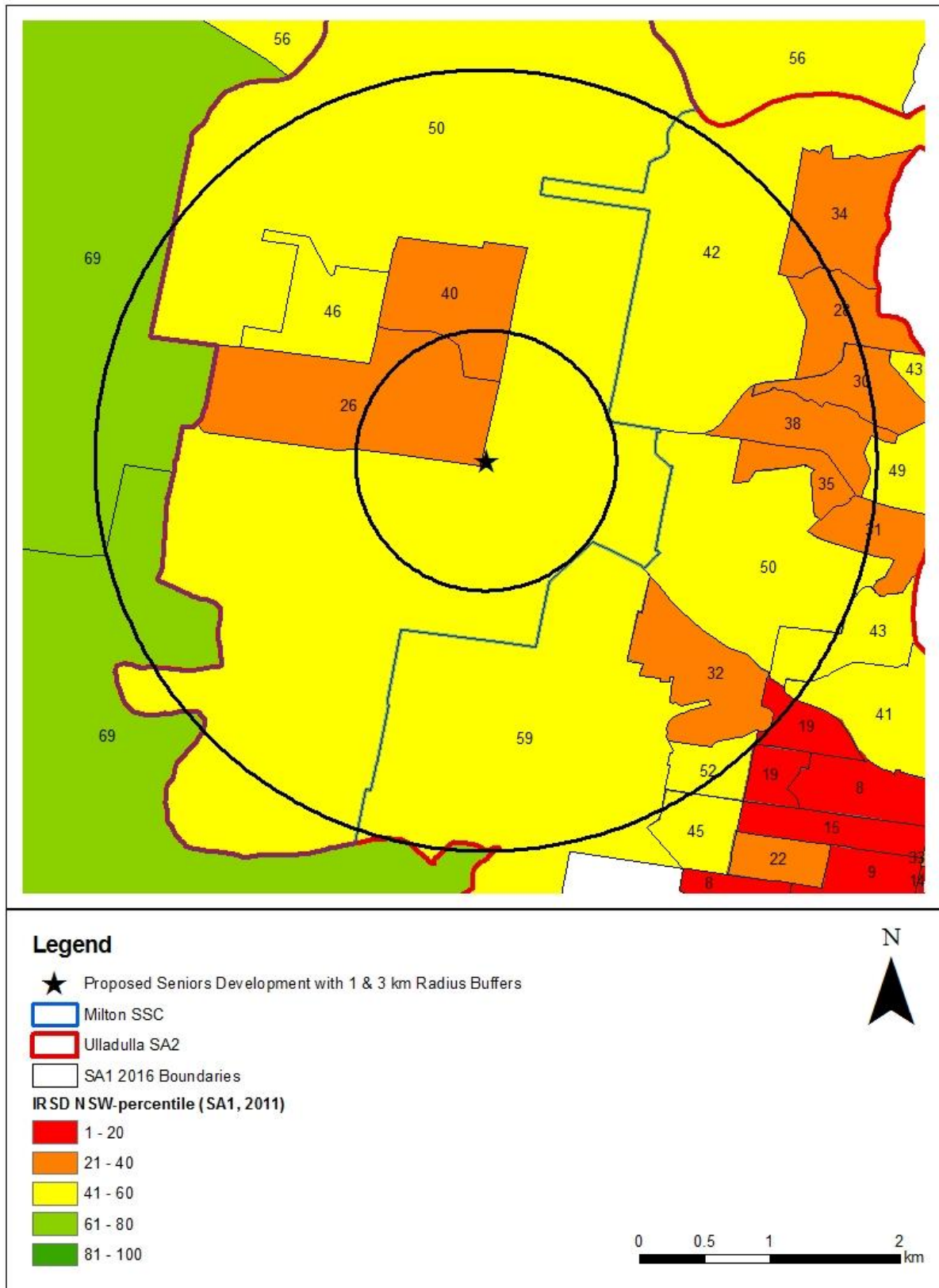


Figure 7-4: Map of SEIFA index of relative socio-economic disadvantage (IRSD) NSW-percentiles at SA1 level in 2011, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates, and ABS SEIFA SA1 datacube data (2011).

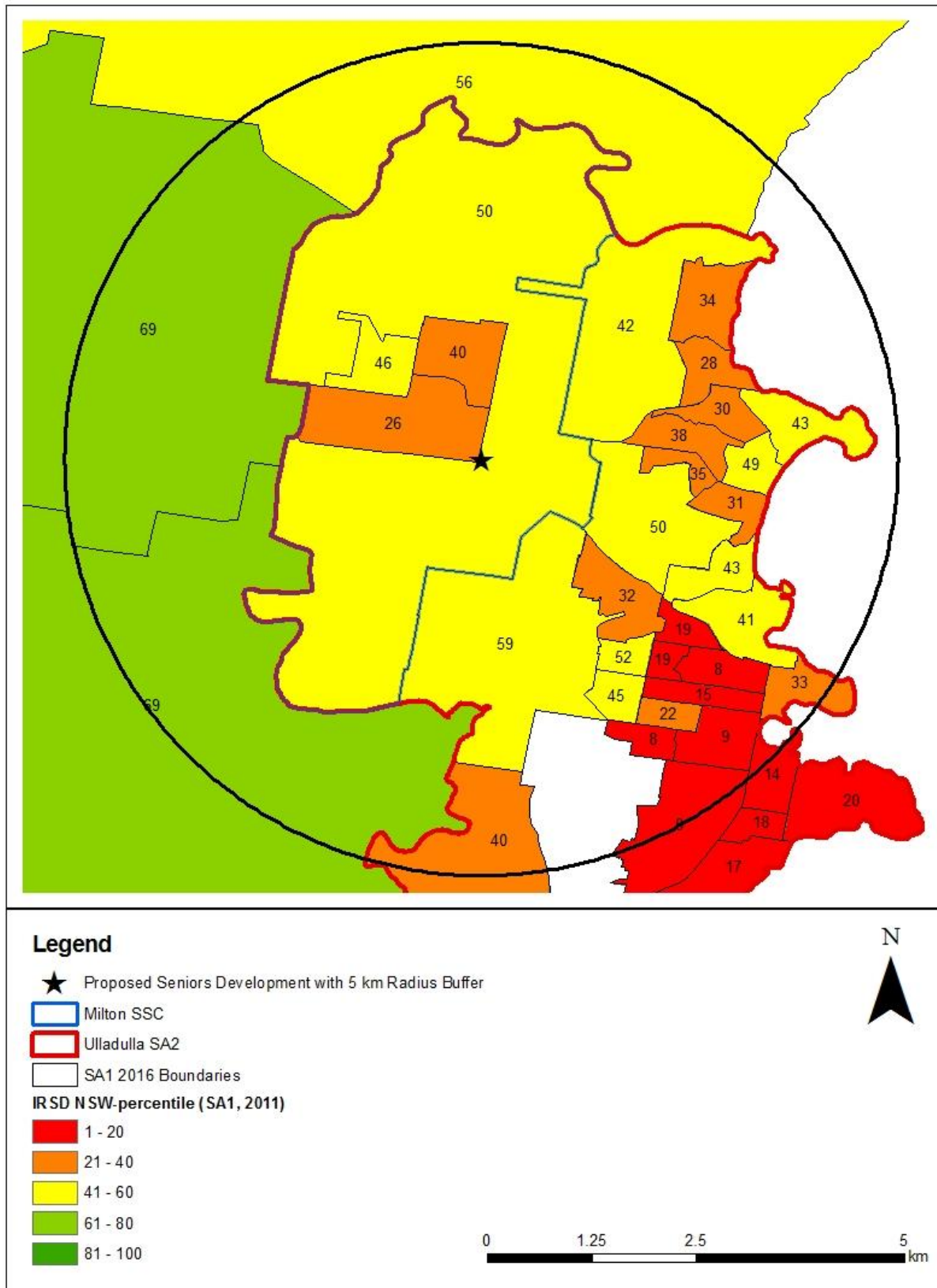


Figure 7-5: Map of SEIFA index of relative socio-economic disadvantage (IRSD) NSW-percentiles at SA1 level in 2011, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates, and ABS SEIFA SA1 datacube data (2011).

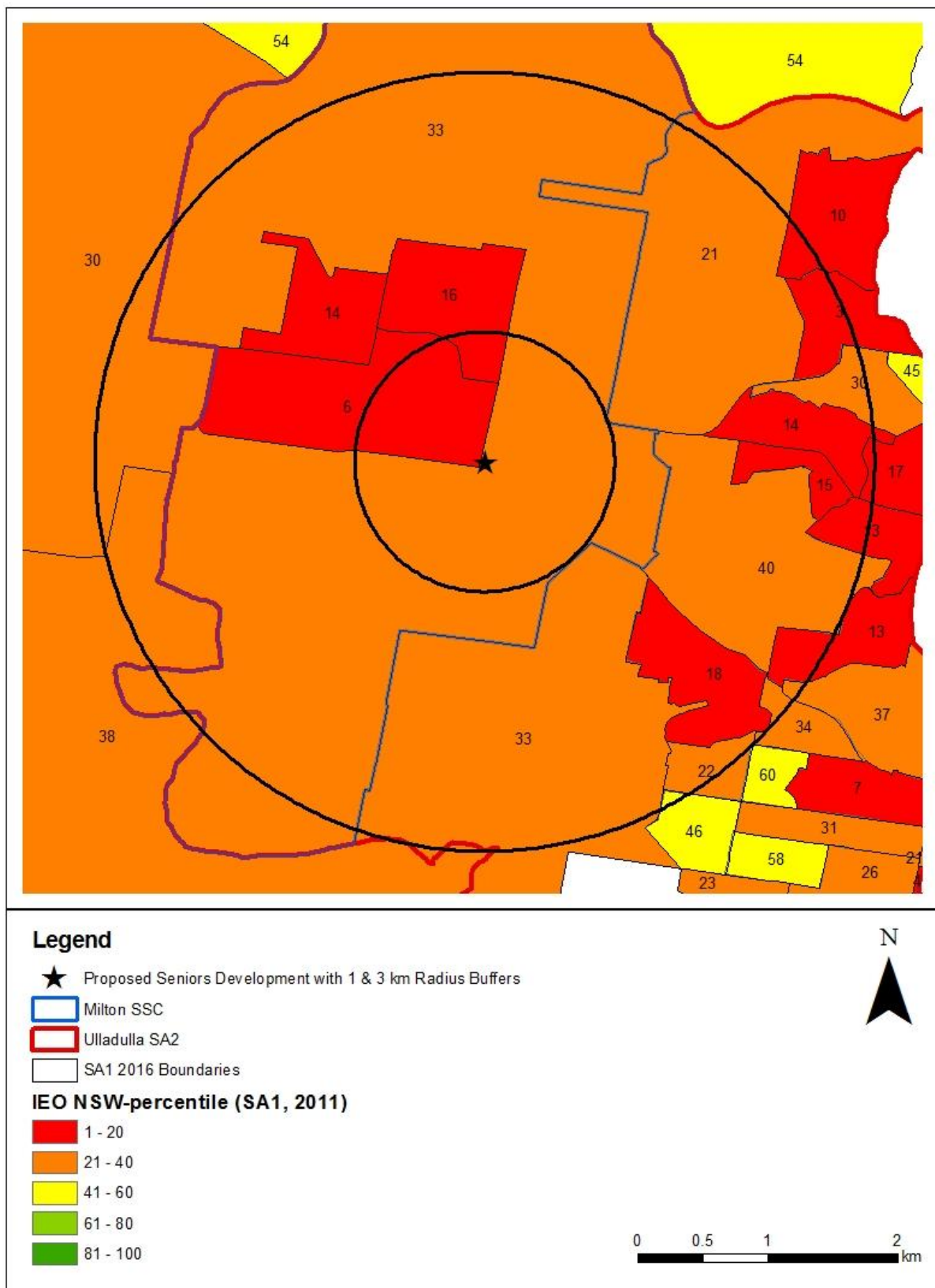


Figure 7-6: Map of SEIFA index of education and occupation (IEO) NSW-percentiles at SA1 level in 2011, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates, and ABS SEIFA SA1 datacube data (2011).

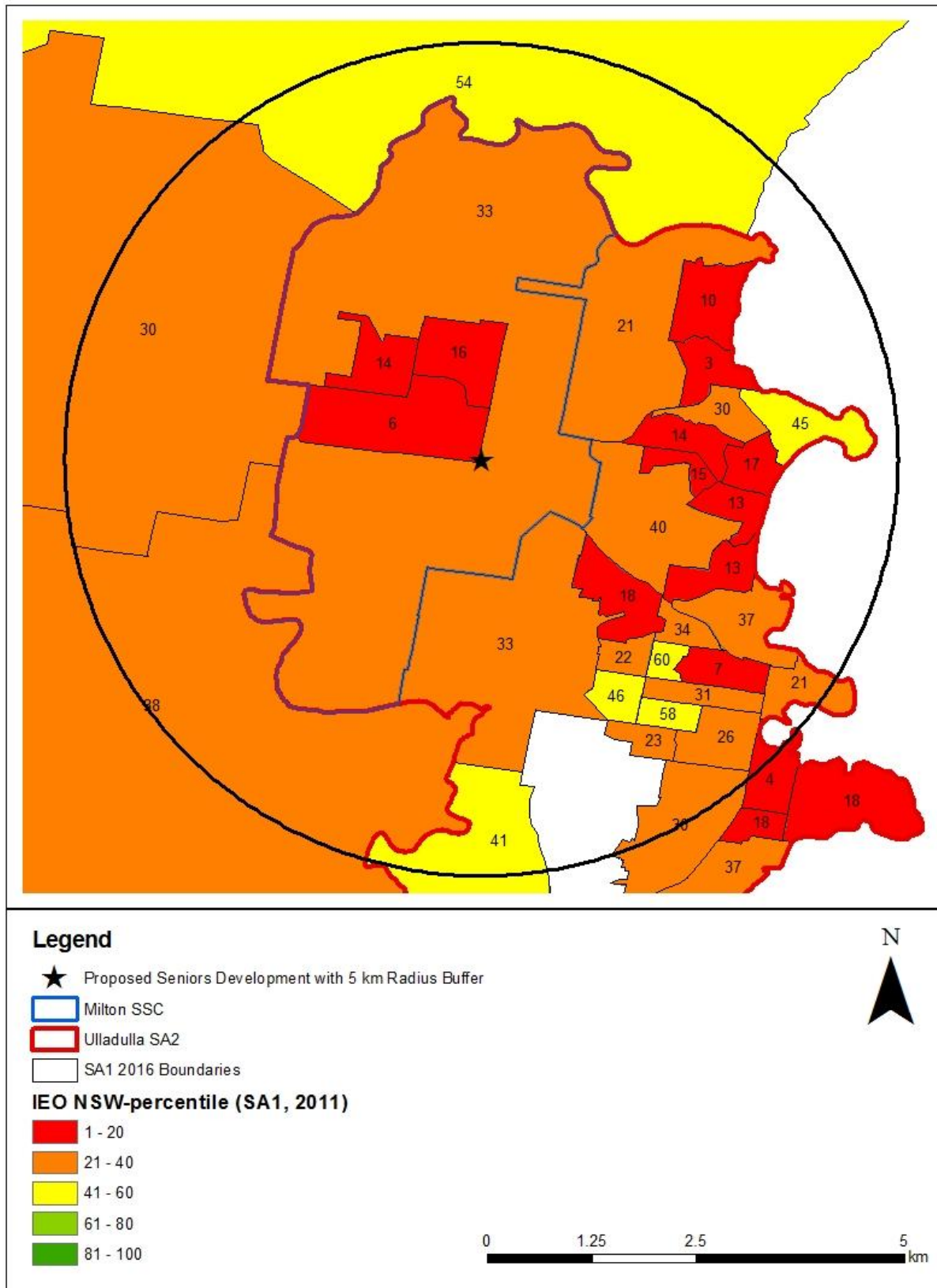


Figure 7-7: Map of SEIFA index of education and occupation (IEO) NSW-percentiles at SA1 level in 2011, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates, and ABS SEIFA SA1 datacube data (2011).

7.3 Population Age Profile

Figure 7-8, below, provides the population median ages in 2016 for the selected localities. This median age data suggests that Milton SSC residents are somewhat older than Ulladulla SA2 residents who are somewhat older than Shoalhaven LGA residents who are much older than NSW state residents overall. Comparing Milton SSC to NSW residents directly shows that Milton SSC's median age (55 years) is 17 years greater than that of NSW (38 years). This is a very large difference.

Figure 7-8: Population median age (in years) in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and New South Wales (STE).

Source: JSA 2017, based on ABS QuickStats (2016) data.

Figure 7-9 and Figure 7-10 show that most SA1s proximate to the proposed seniors home have populations with median ages of 49 or more years. A few other SA1s, located to the south/west have slightly lower median ages between 42 and 48 years. Clearly, the population in the area is not typical of wider NSW.

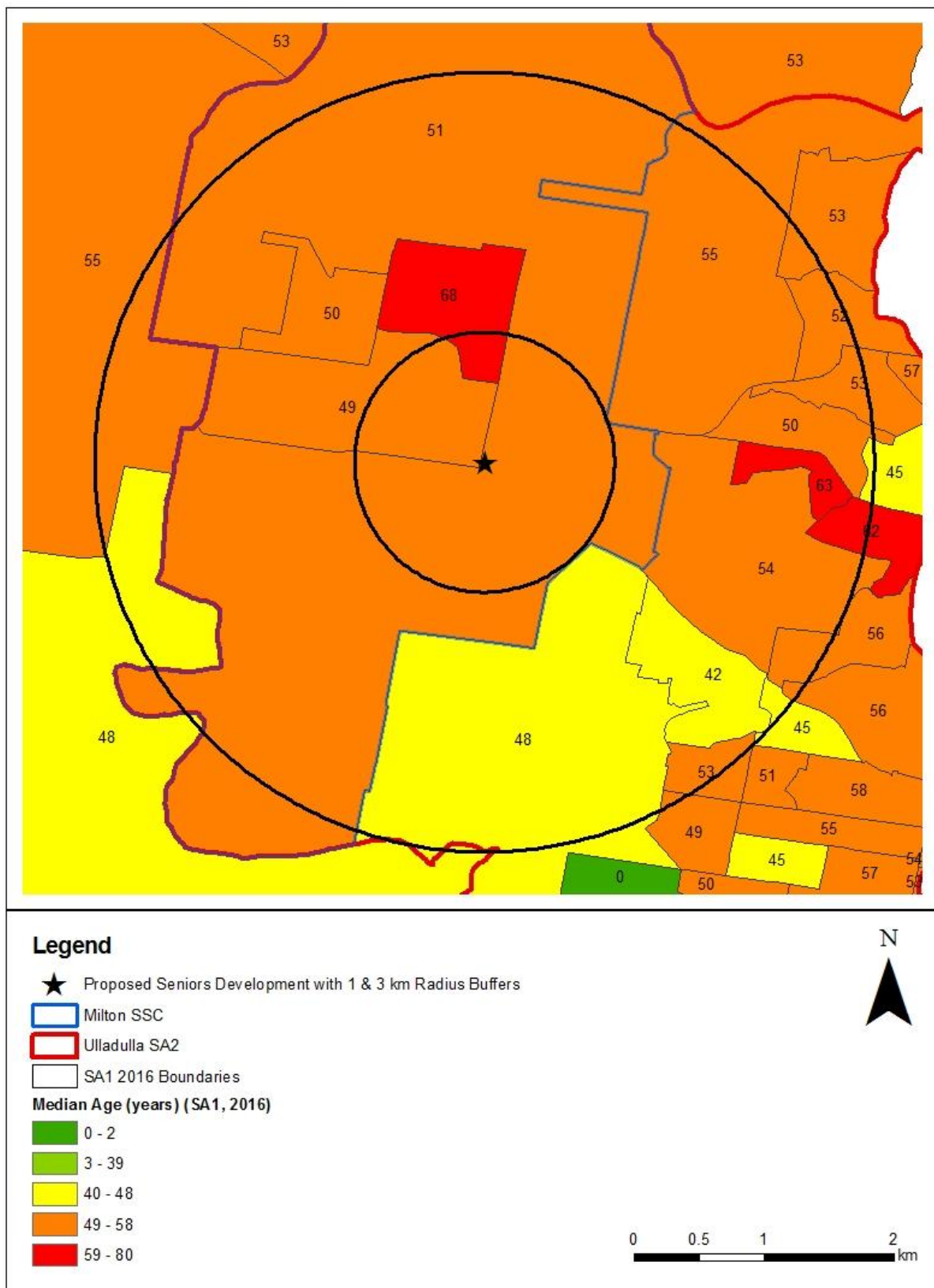


Figure 7-9: Map of population median age (in years) at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates, and ABS 2016 SA1 datacube data (G 02).

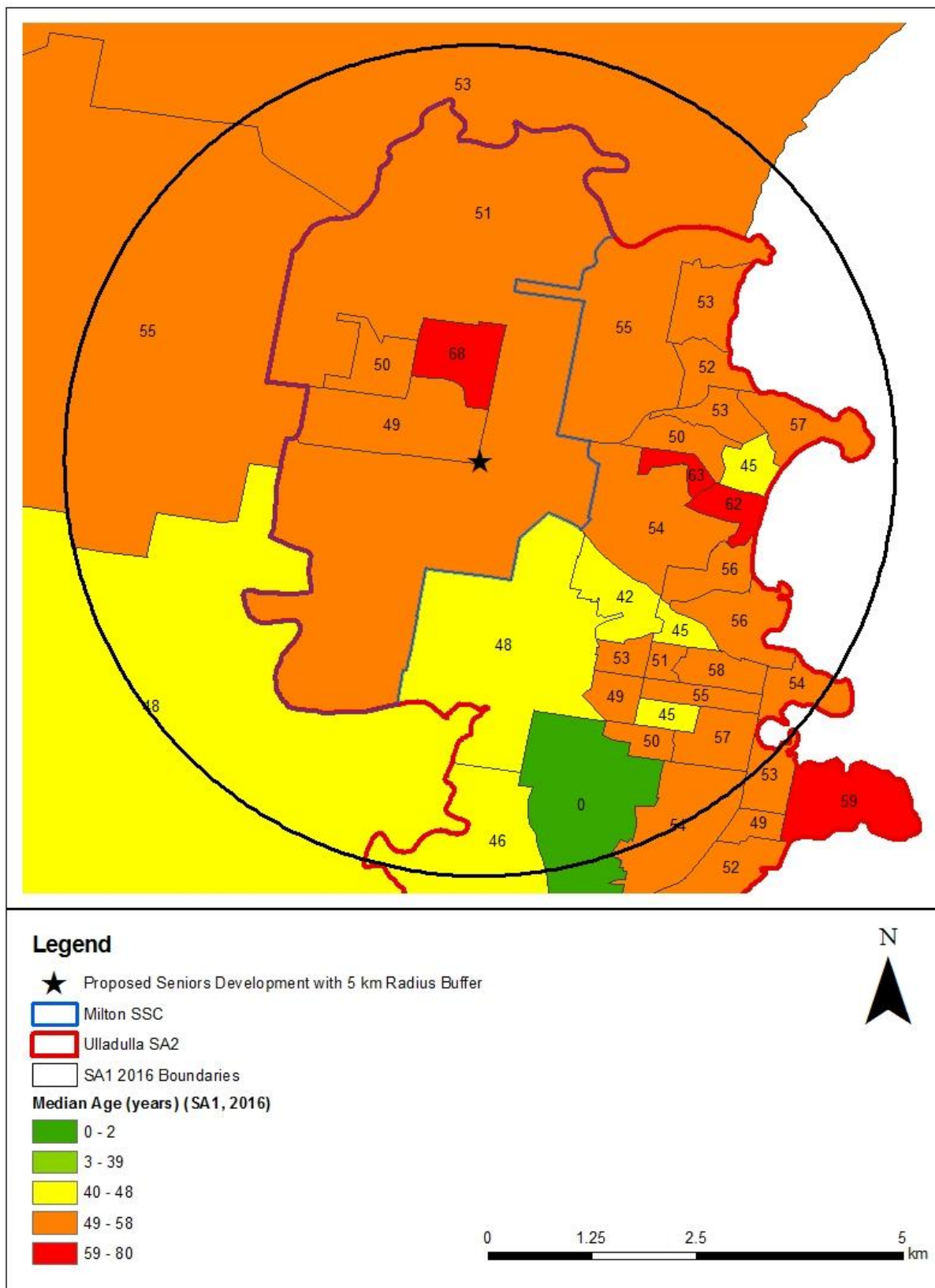


Figure 7-10: Map of population median age (in years) at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates, and ABS 2016 SA1 datacube data (G 02).

Figure 7-11 provides the proportions of 55-to-74 year-old and 75-or-over year-old persons in the selected localities. The figure shows that Milton SSC, Ulladulla SA2 and Shoalhaven LGA have proportionally many more older people aged 55 years or over, than NSW. Half the Milton SSC population are aged over 55 years, compared to only 28% of the NSW population. The high proportions of older people in Milton SSC, Ulladulla SA2 and Shoalhaven LGA suggest that there could be more demand for seniors homes in these areas relative to population, than for other areas of NSW.

Figure 7-11: Proportions of older persons (55 to 74 years, and 75-or-more years categories) as percentages of the total persons present on 2016 census night, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and New South Wales (STE).

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 03, place of enumeration).

The next maps (Figures Figure 7-12, Figure 7-13, Figure 7-14 and Figure 7-15) show an overall pattern of higher proportions of older people (both 55-to-74 year-olds and 75-years-plus persons) along the coast within Ulladulla SA2, and to the east of the proposed home location. Figures Figure 7-12 and Figure 7-13 show most SA1s in the area have at least 27 % of their population aged 55-to-74 years. Figures Figure 7-14 and Figure 7-15 show that the spread of even older people aged 75 years or more, is more sharply defined, with much fewer older people in the large SA1s (presumably less densely populated) surrounding Ulladulla SA2. Several SA1s in Ulladulla SA2 and to the east have more than twice NSW's proportion of people aged 75 years or more.

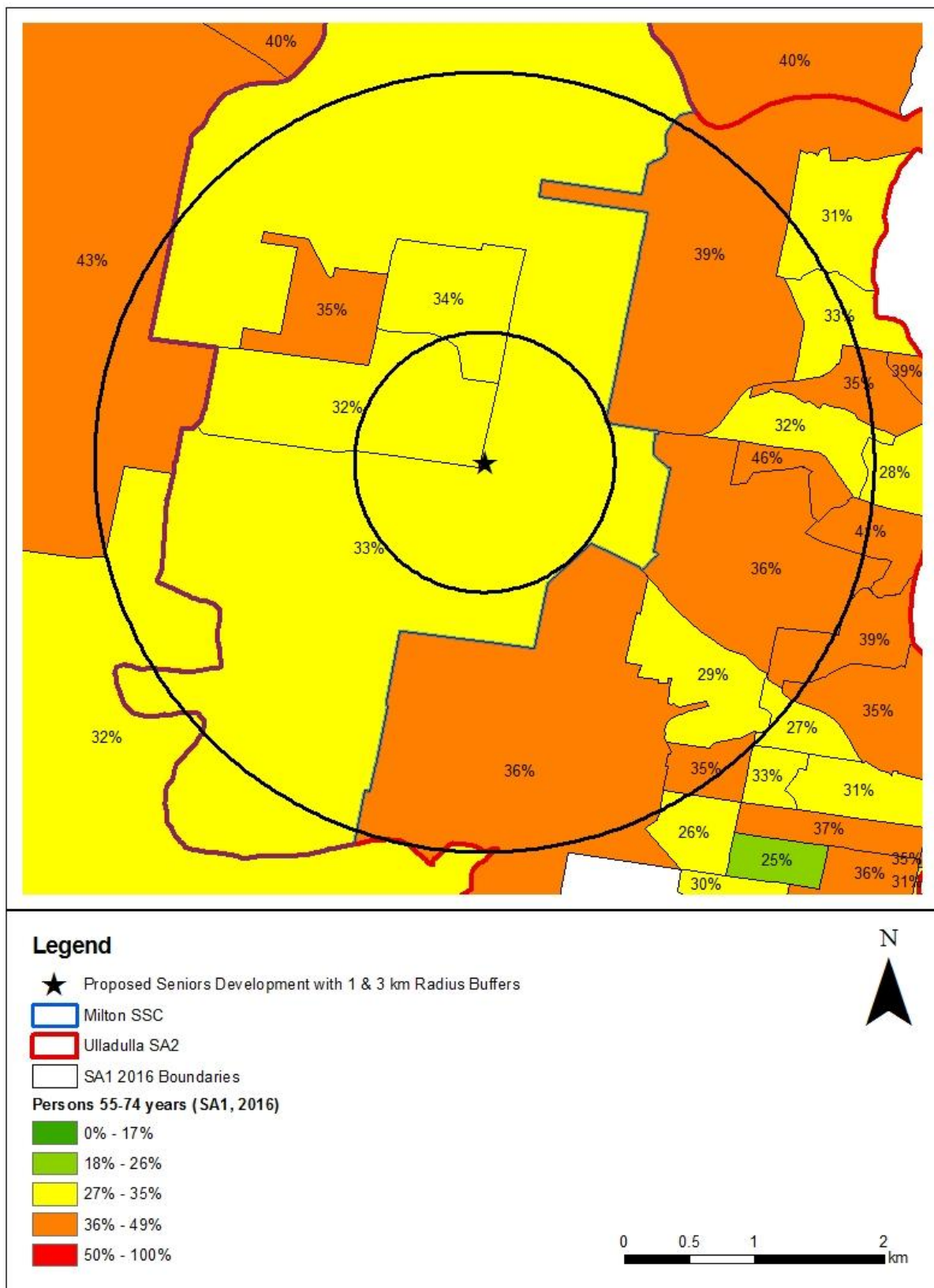


Figure 7-12: Proportions of older persons aged 55 to 74 years as percentages of the total persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 03, place of enumeration).

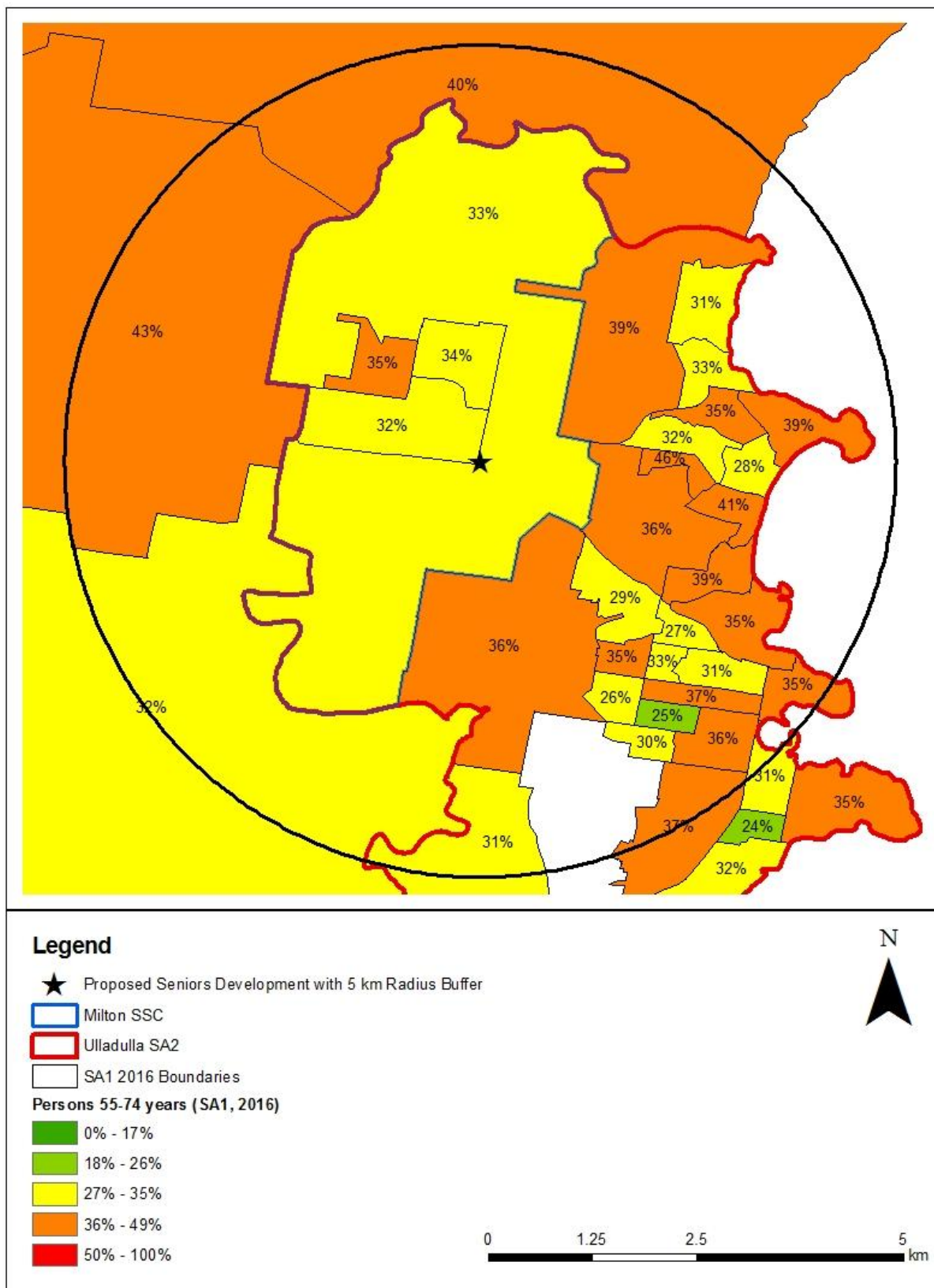


Figure 7-13: Proportions of older persons aged 55 to 74 years as percentages of the total persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 03, place of enumeration).

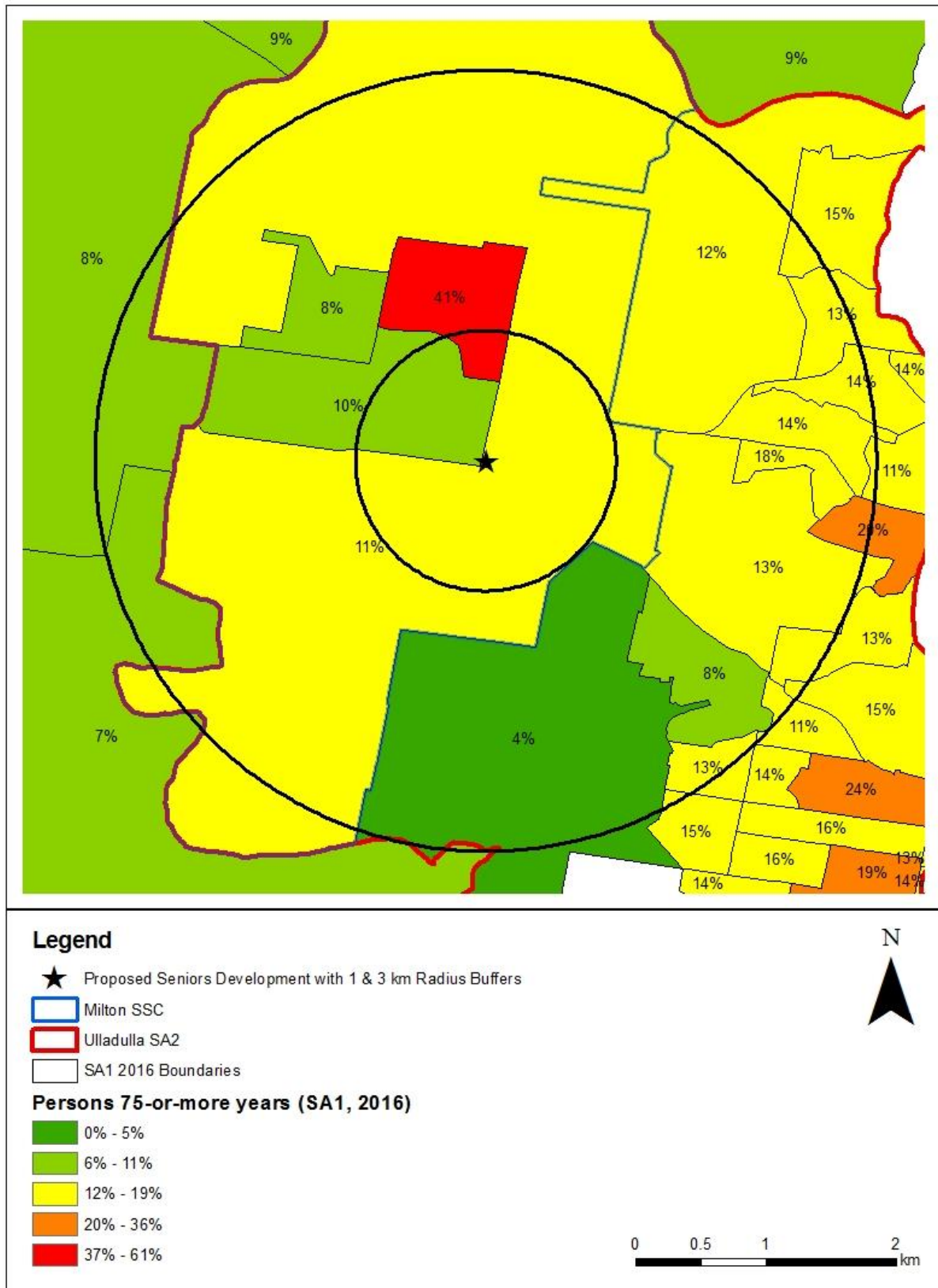


Figure 7-14: Proportions of older persons aged 75-or-more years as percentages of the total persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 03, place of enumeration).

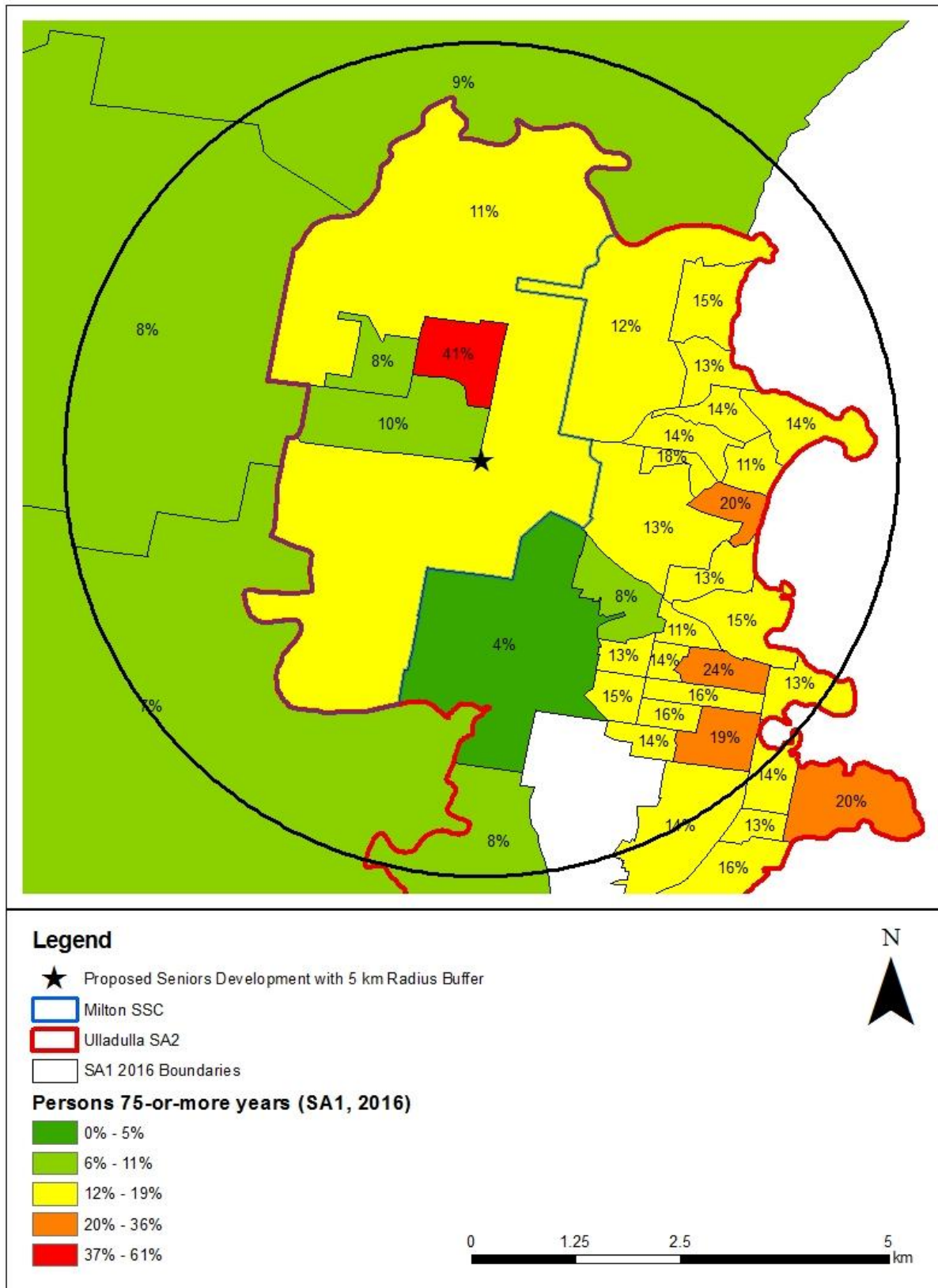


Figure 7-15: Proportions of older persons aged 75-or-more years as percentages of the total persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 03, place of enumeration).

7.4 Indigenous Population

There are relatively fewer aboriginal and/or Torres Strait Island (ATSI) persons in Milton SSC, where the proposed seniors home would be located, compared to NSW. Milton SSC has 1.6% ATSI compared to 3.1% across NSW (Figure 7-1). However Ulladulla SA2 and then Shoalhaven LGA have relatively more ATSI persons (3.6% and 5.9%, respectively) than NSW.

Figure 7-17 shows that within 3 km of the proposed seniors home most SA1s have ATSI proportions of 3% or less. Within the wider scale of 5 km distance from the proposed seniors home (Figure 7-18), there are several SA1s to the east having higher proportions of ATSI persons with some having proportions as high as 7% which is more than twice the NSW average.

Figure 7-16: Proportions of Aboriginal and/or Torres Strait Islander persons (ATSI) as percentages of the all usually resident persons in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 07, place of usual residence).

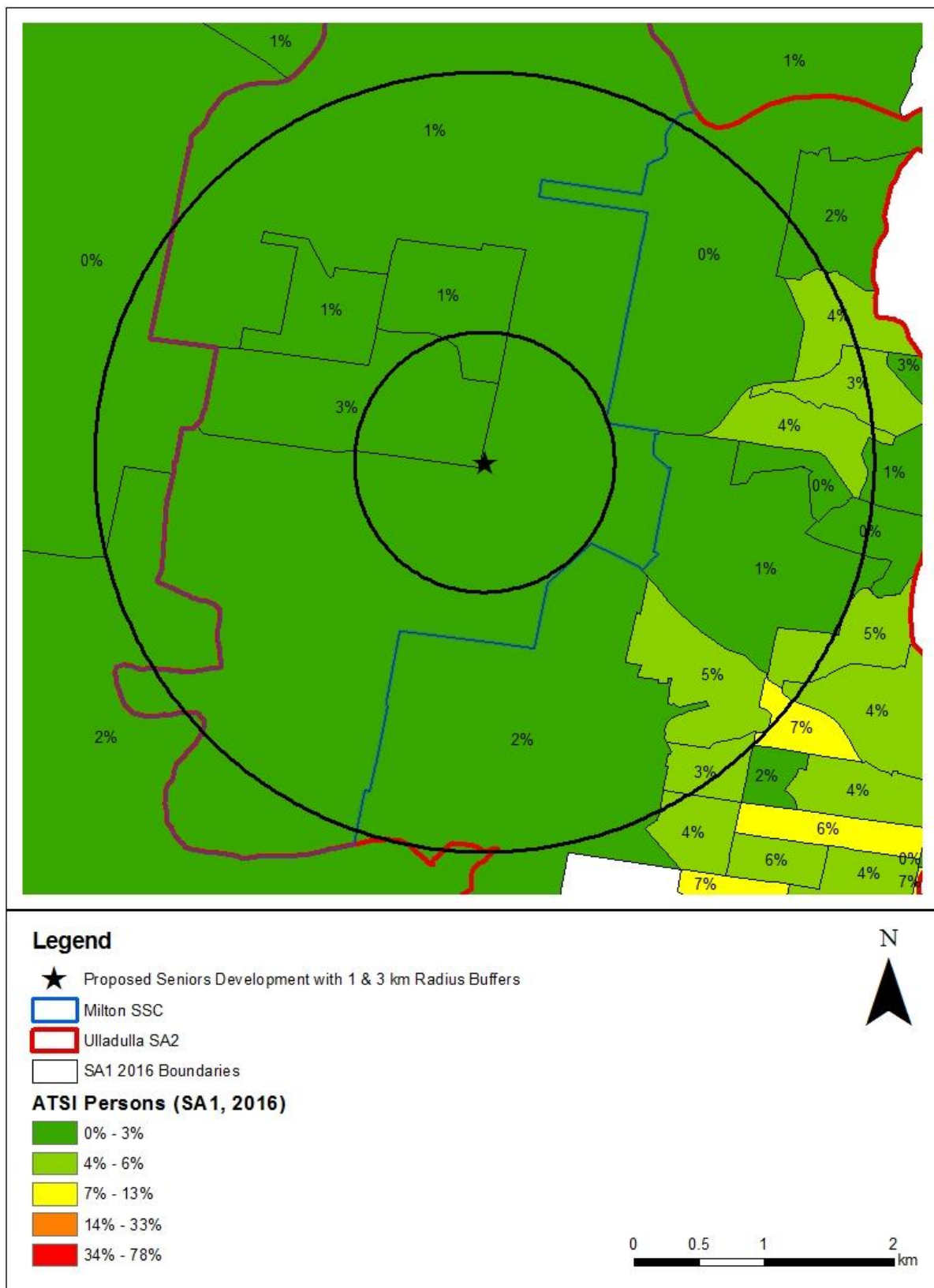


Figure 7-17: Proportions of Aboriginal and/or Torres Strait Islander persons (ATSI) as percentages of the all usually resident persons at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 07, place of usual residence).

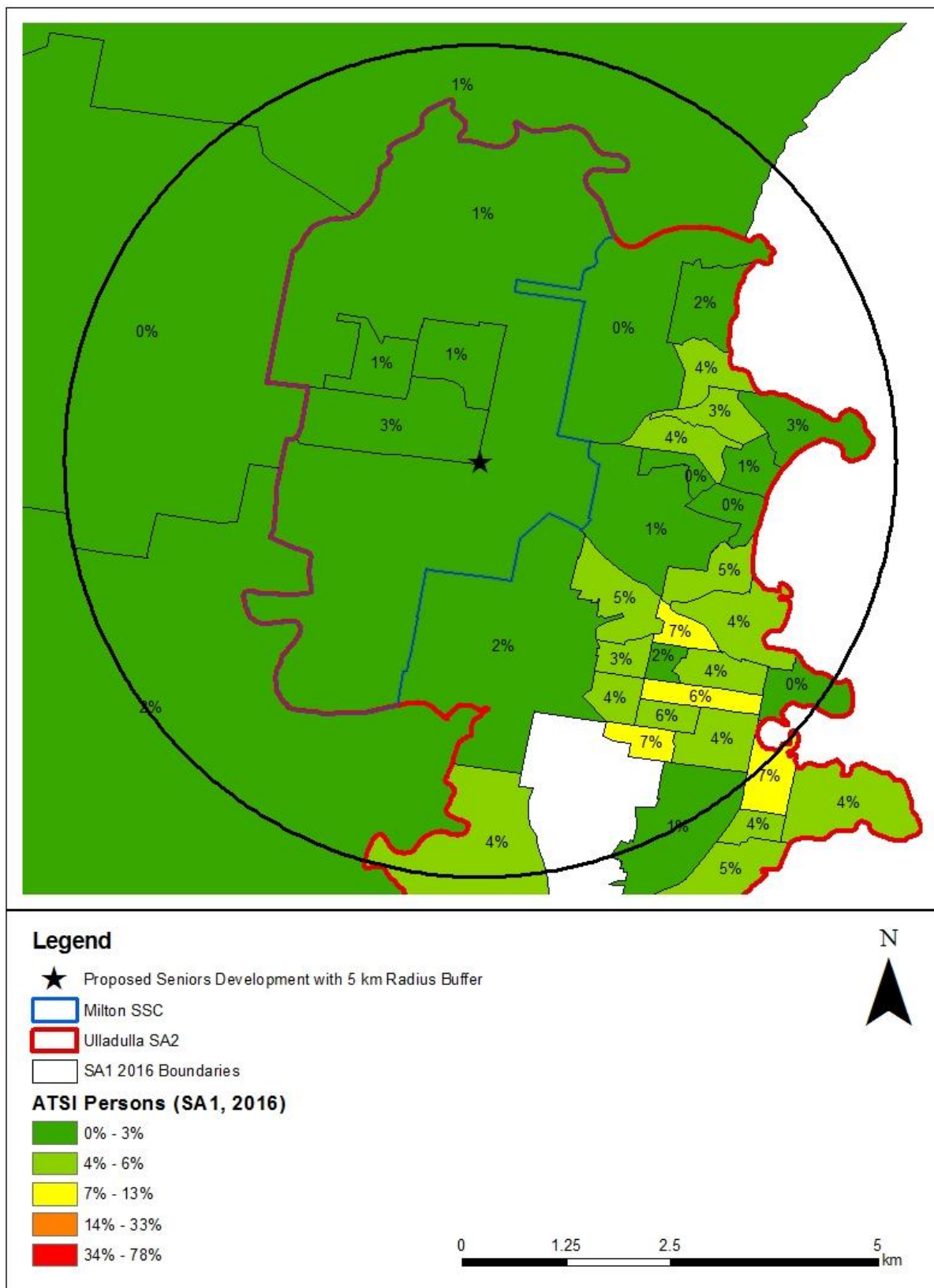


Figure 7-18: Proportions of Aboriginal and/or Torres Strait Islander persons (ATSI) as percentages of the all usually resident persons at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 07, place of usual residence).

7.5 Persons Needing Assistance

Milton SSC contains a very high proportion (13.6%) of residents who need assistance with one or more of the three core activities (related to self-care, mobility, and communication). This proportion is more than twice that across NSW (5.8%). Figure 7-19 shows that Ulladulla SA2 and Shoalhaven LGA also have higher than NSW-average proportions of persons needing assistance (7.9% and 8.4 %, respectively).

Figure 7-19: Proportions of usually-resident persons who need assistance with one or more of the three core activities (related to self-care, mobility and communication) as percentages of all residents in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 18, place of usual residence).

Figure 7-20 shows that within 3 km of the proposed seniors home there is a small SA1 that has 36% of its usually-resident population requiring assistance with core activities. Other SA1s within 3km have 7% or less such people. Figure 7-21 shows that within a 5 km distance of the proposed seniors home, to the east there are also other SA1s with higher than NSW-average proportions of people requiring assistance, with two SA1s having 12% of residents needing assistance.

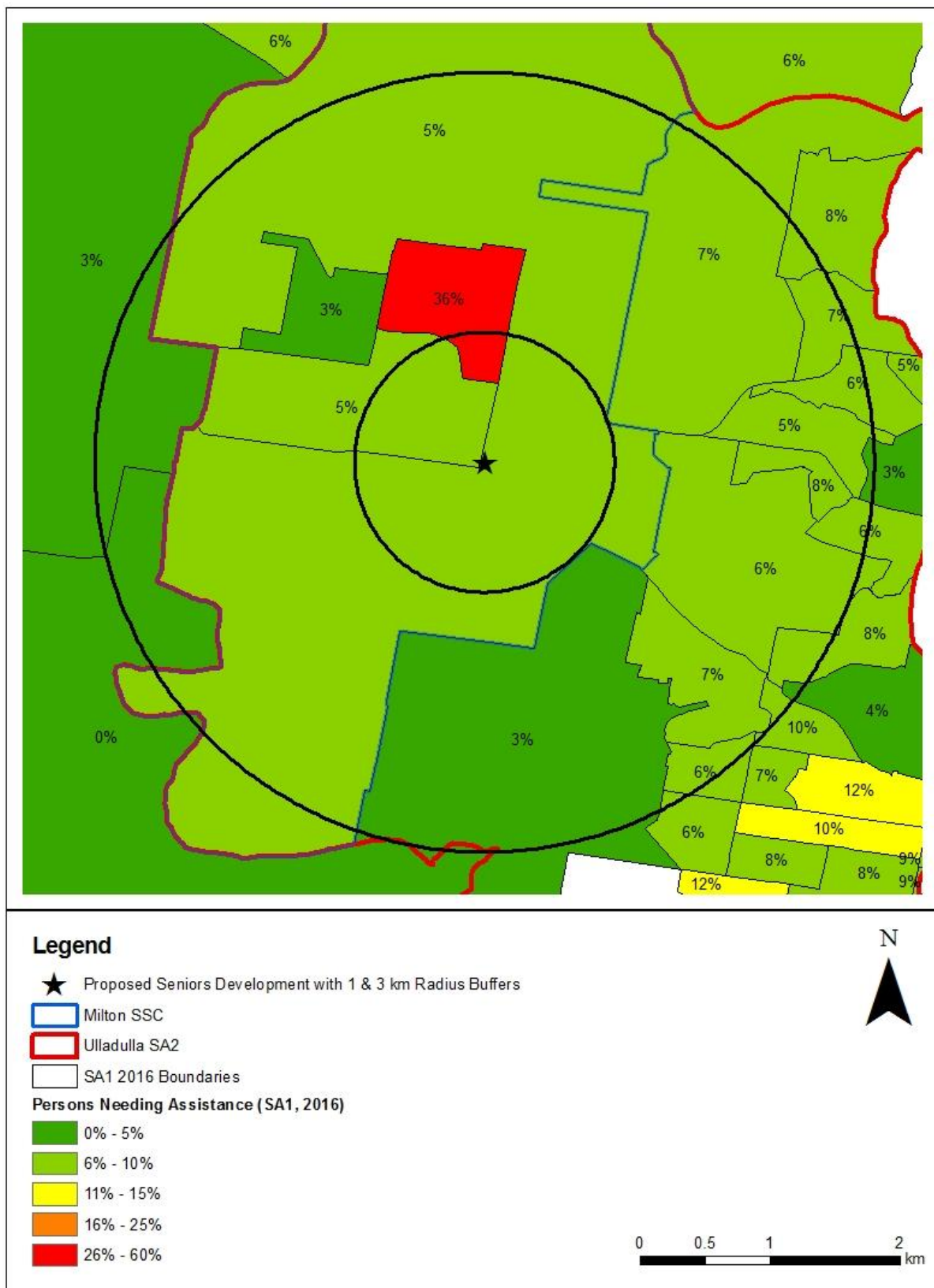


Figure 7-20: Proportions of usually-resident persons who need assistance with one or more of the three core activities (related to self-care, mobility and communication) as percentages of all residents, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 18, place of usual residence).

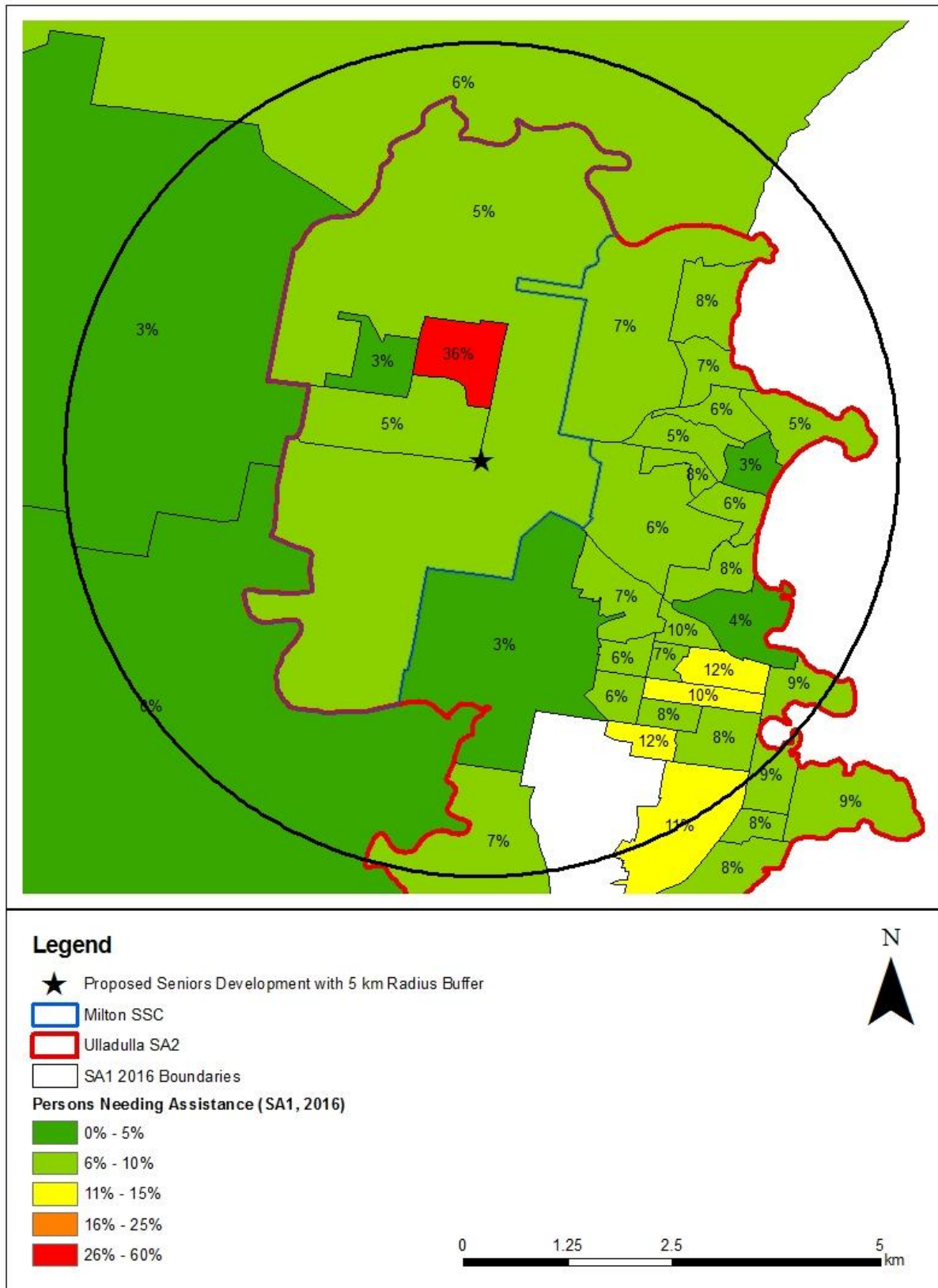


Figure 7-21: Proportions of usually-resident persons who need assistance with one or more of the three core activities (related to self-care, mobility and communication) as percentages of all residents, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 18, place of usual residence).

7.6 Persons Born in NESB Countries

Compared to NSW state with 22.6% of persons born in non-English-speaking-background (NESB) countries, Milton SSC, Ulladulla SA2 and Shoalhaven LGA have proportionally many fewer NESB-country born persons, roughly a quarter of the NSW proportion as shown in Figure 7-22.

Figure 7-23 shows that SA1s within 3 km of the proposed seniors home have proportions of NESB-country born person ranging from 3% to 7%. Figure 7-24 shows that SA1s within 5 km of the proposed seniors home have a range of proportions of NESB-country born persons that is only slightly wider at 1% to 8%. There appears to be a slight increase in the proportion of NESB-country born persons in SA1s east of the proposed development.

Figure 7-22: Proportions of persons born in a non-English-speaking-background (NESB) country as percentages of all usually resident persons, in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 09, place of usual residence).

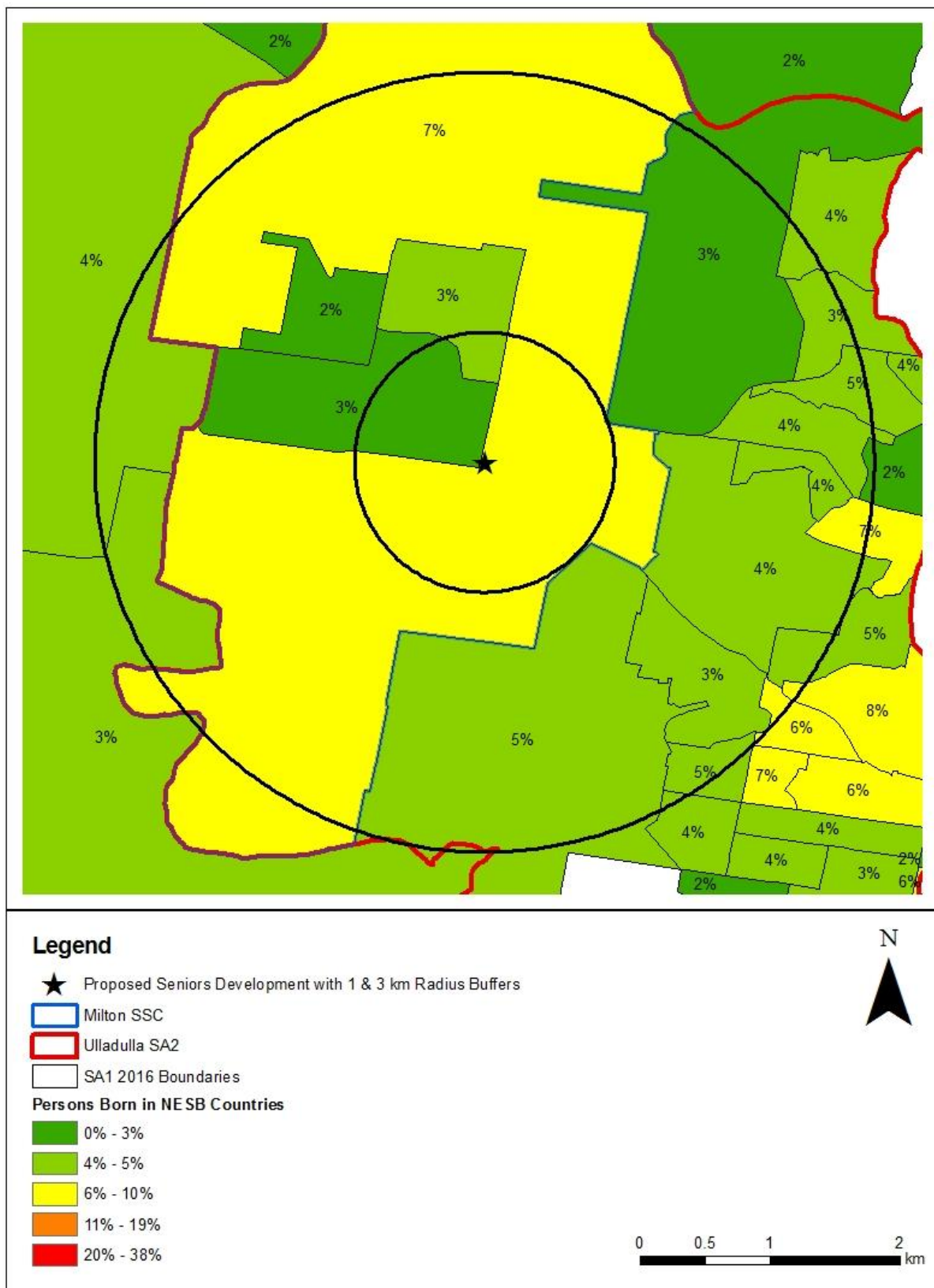


Figure 7-23: Proportions of persons born in a non-English-speaking-background (NESB) country as percentages of all usually resident persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 09, place of usual residence).

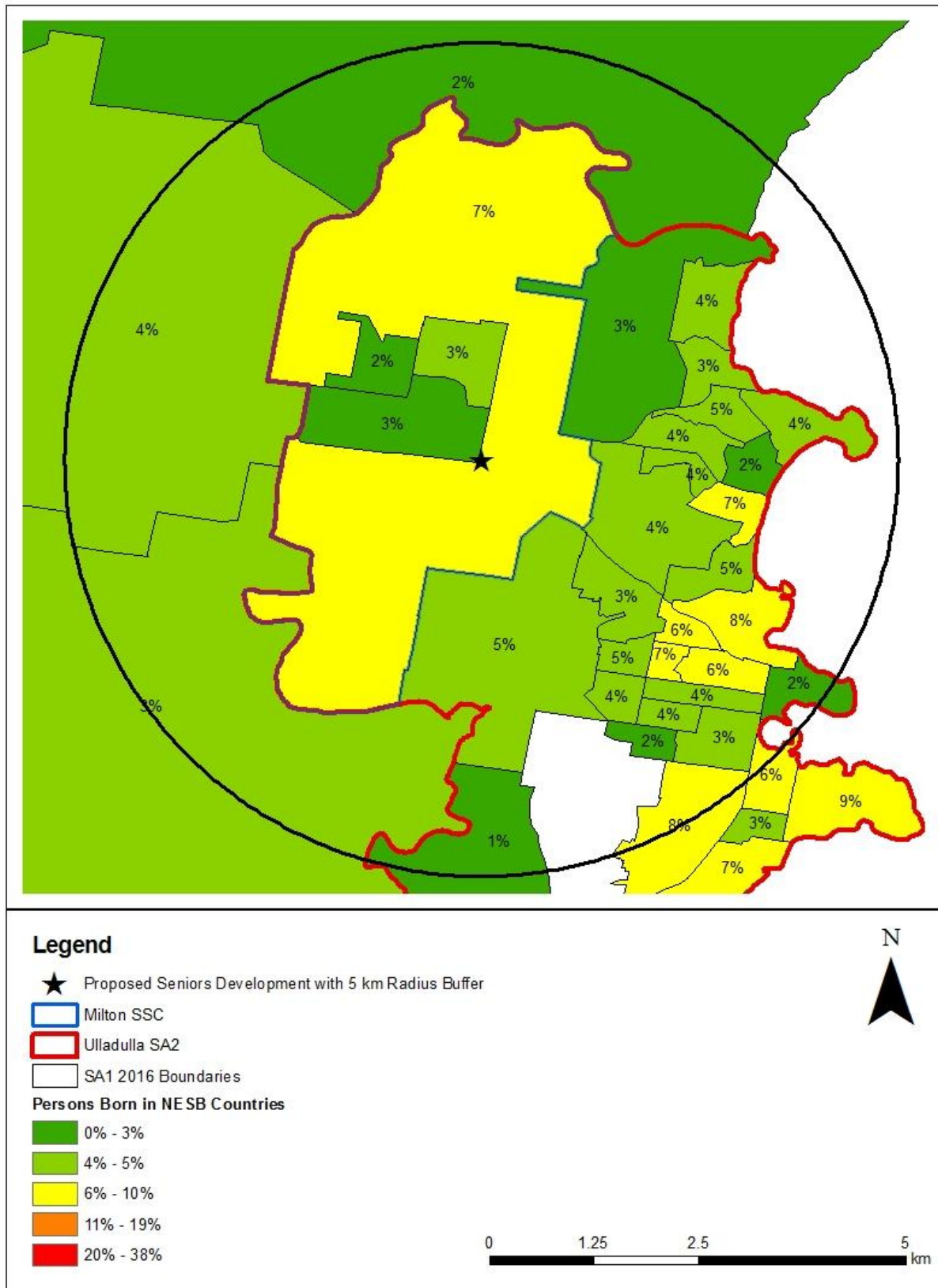


Figure 7-24: Proportions of persons born in a non-English-speaking-background (NESB) country as percentages of all usually resident persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 09, place of usual residence).

7.7 Persons Speaking Language Other Than English

Figure 7-25 shows the proportions of persons speaking a language other than English at home and persons speaking a language other than English at home who cannot speak English well for the selected relevant localities. Across NSW 31.5% of residents speak a language other than English at home. Milton SSC, Ulladulla SA2 and Shoalhaven LGA, however, each have roughly only a third of that NSW proportion (with 10.2%, 10.2% and 11.5%, respectively). Similarly, across NSW, 5.6% of residents speak English not well or not at all, whereas in Milton SSC, Ulladulla SA2 and Shoalhaven LGA these proportions are 1.5%, 0.9% and 1.3%, respectively (all less than a third of the NSW proportion).

Figure 7-25: Proportions of persons speaking a language other than English at home, and persons speaking a language other than English at home and who cannot speak English well, in 2016, as percentages of all usually resident persons, in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 13, place of usual residence).

The maps of proportions of persons speaking languages other than English at home at SA1 level within 3 km (Figure 7-26) and 5 km (Figure 7-27) of the proposed seniors development, show that the SA1 proportions of such people within the 3 km buffer distance ranged from 6% to 14% and at the 5 km buffer distance ranged from 4% to 18%. There was no obvious pattern of distribution of the speakers of other languages at home across these maps.

The maps of proportions of persons who struggle to speak English at SA1 level within 3 km (Figure 7-28) and within 5 km (Figure 7-29) of the proposed seniors home, show that at most in any given SA1 in the vicinity, only 4% of persons could not speak English well. There were two SA1s having 4% of residents struggling with English. The first such SA1 is the large irregularly-shaped SA1 in which the proposed development would be located. The other SA1 is a small SA1 located south-east just outside the 5 km radius of the proposed development.

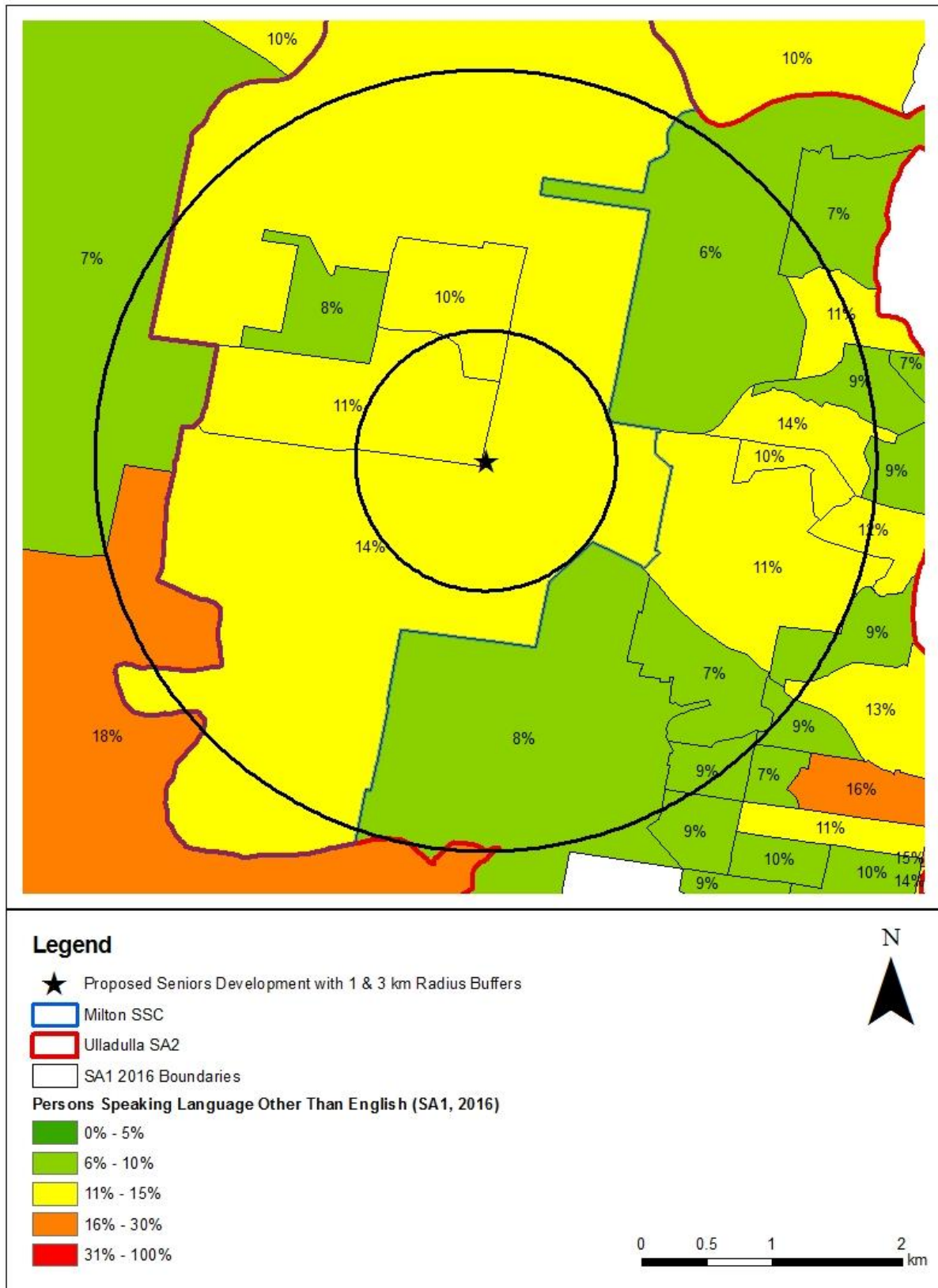


Figure 7-26: Proportions of persons speaking a language other than English at home as percentages of all usually resident persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 13, place of usual residence).

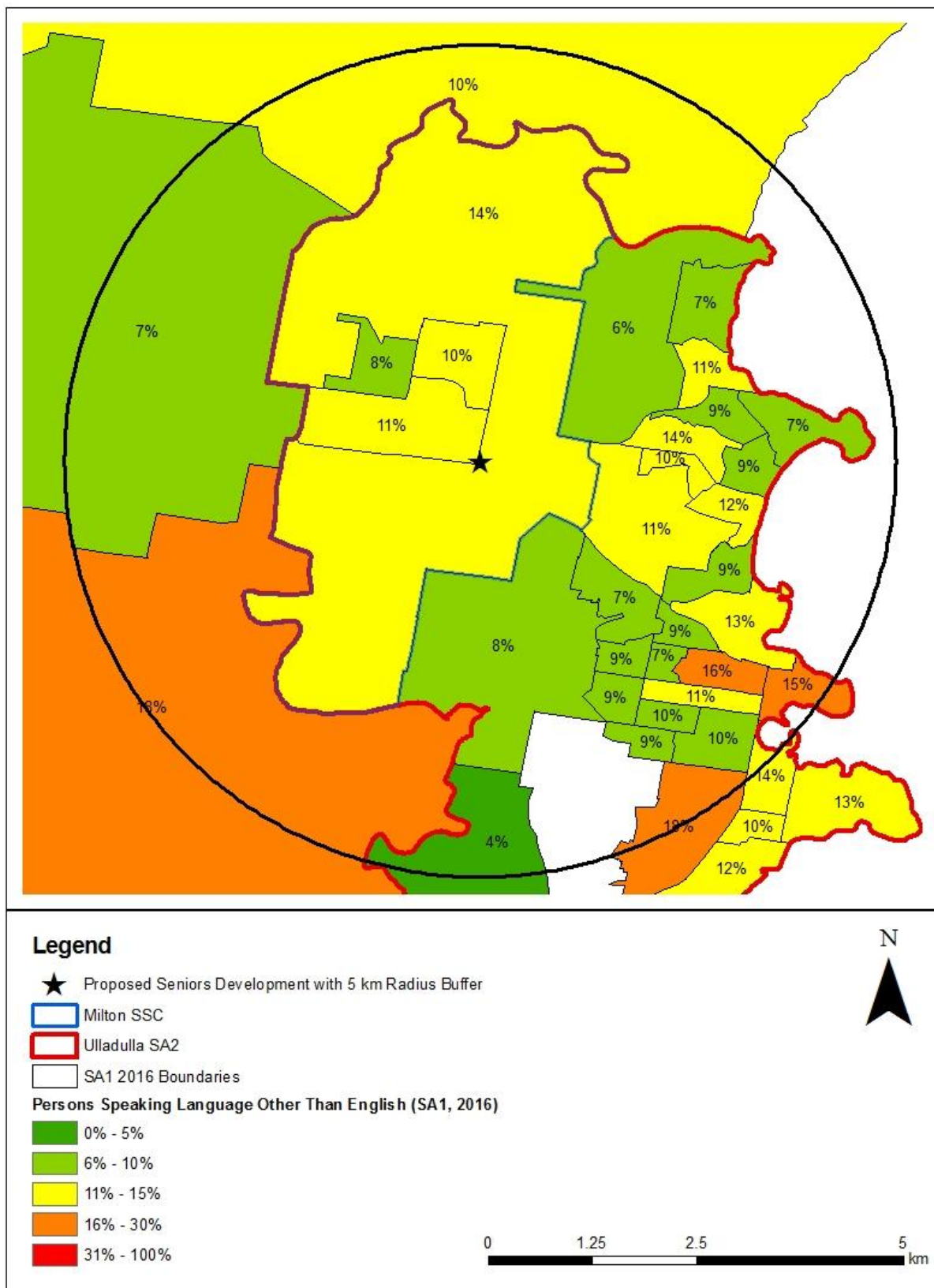


Figure 7-27: Proportions of persons speaking a language other than English at home as percentages of all usually resident persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 13, place of usual residence).

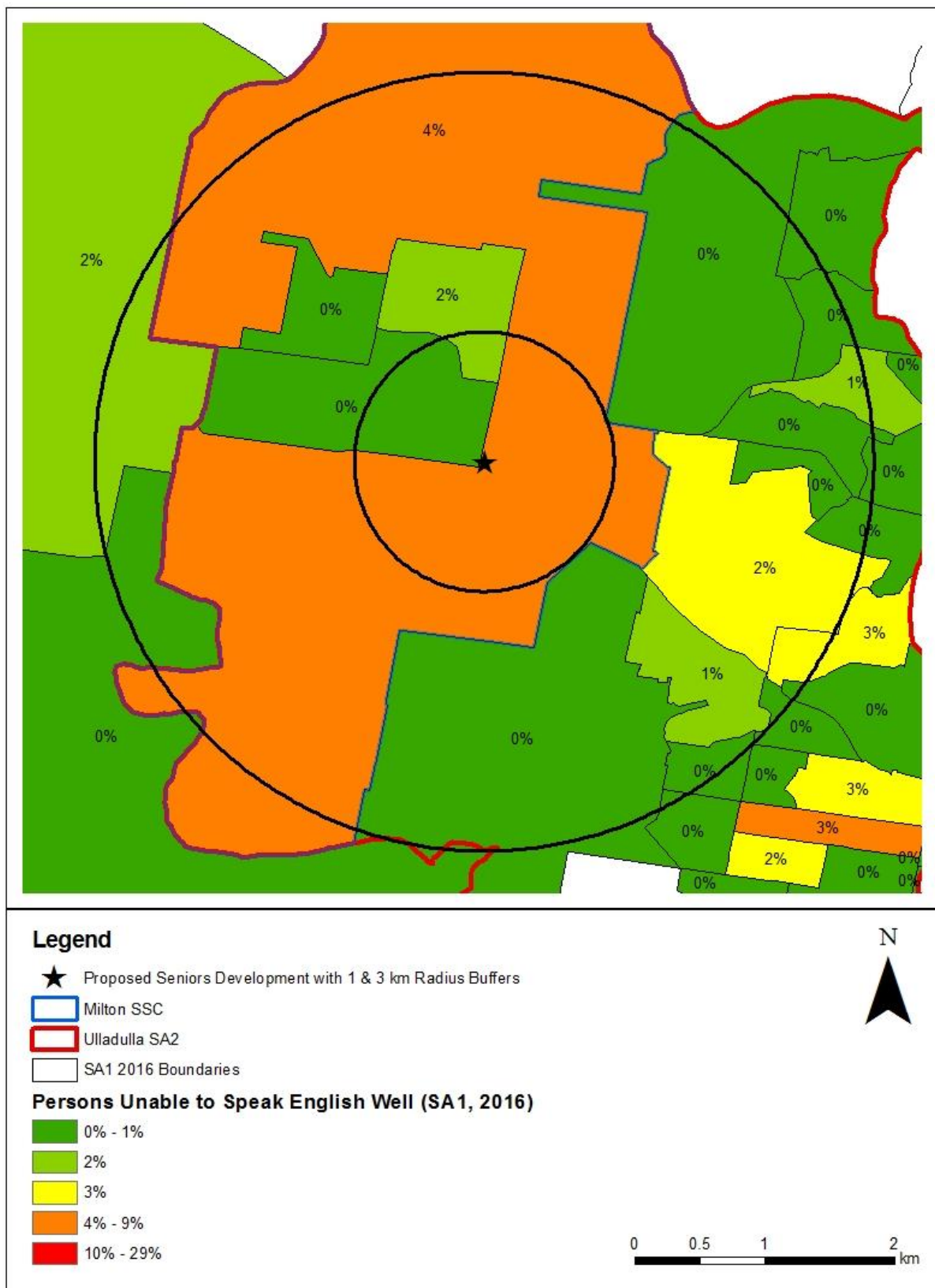


Figure 7-28: Proportions of persons who speak English not well or not at all, as percentages of all usually resident persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 13, place of usual residence).

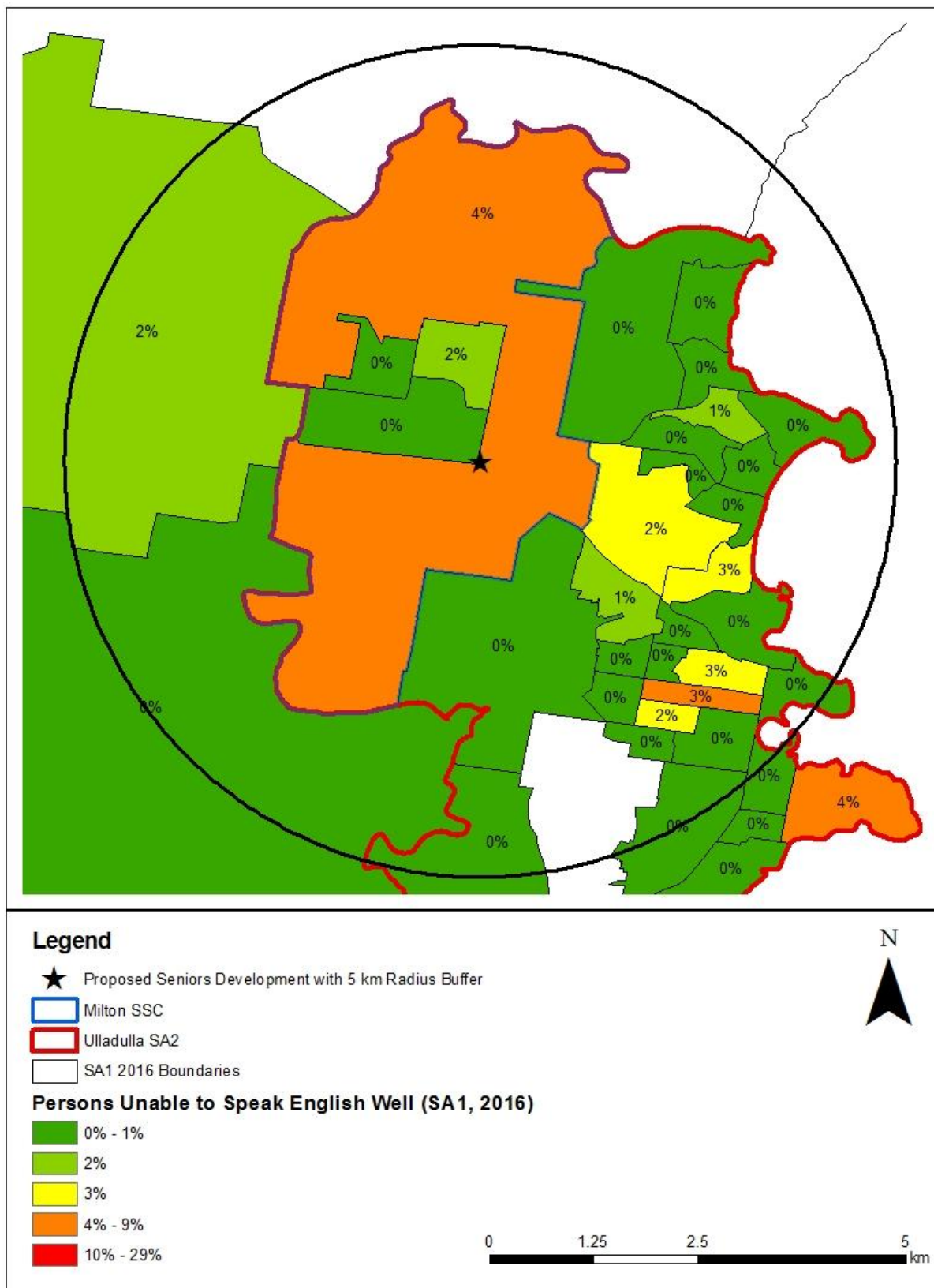


Figure 7-29: Proportions of persons who speak English not well or not at all, as percentages of all usually resident persons, at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 13, place of usual residence).

Table 7-2: The top-five most spoken non-English languages and the percentages of usually-resident persons who speak those languages in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE. (on the next page) provides the top-five most spoken languages, other than English, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW state. The total proportions of persons speaking the top-five most spoken non-English languages in Milton SSC, Ulladulla SA2 and Shoalhaven LGA come to 1.5%, 1.5% and 1.4%, respectively, compared to the much larger corresponding total of 10.3% across NSW. What is also interesting is that none of the top-five most spoken non-English languages in Milton SSC are listed in the top-five in NSW. Milton SSC's top-five non-English languages are German, Italian, French, Japanese and Mandarin. Only two of these (German and Italian) overlap with Ulladulla SA2's top-five languages, although in the Ulladulla list is also dominated by European languages. The Shoalhaven LGA top-five most spoken non-English languages are also dominated by European languages (Italian, Greek, German, Spanish) with Mandarin being the fifth most spoken non-English language. These non-English language profiles, coupled with earlier demographic data showing low proportions of NESB-country born persons and low proportions of persons having poor English, possibly indicate that other-language-speaking residents in the general area of the proposed seniors home have not arrived in Australia recently.

Table 7-2: The top-five most spoken non-English languages and the percentages of usually-resident persons who speak those languages in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Rank	Milton SSC	Percent persons	Ulladulla SA2	Percent persons	Shoalhaven LGA	Percent persons	NSW STE	Percent persons
1	German	0.7	Italian	0.7	Italian	0.4	Mandarin	3.2
2	Italian	0.2	German	0.3	Greek	0.3	Arabic	2.7
3	French	0.2	Mandarin	0.2	German	0.3	Cantonese	1.9
4	Japanese	0.2	Croatian	0.2	Spanish	0.2	Vietnamese	1.4
5	Persian (not Dari)	0.2	Spanish	0.1	Mandarin	0.2	Greek	1.1

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 13, place of usual residence).

7.8 Unemployment

The unemployment rate in 2011 in Milton SSC (5.8%) was equivalent to that across NSW (5.9%). These were significantly lower than the 2011 unemployment rates in Ulladulla SA2 and Shoalhaven LGA which were both 7.6% (see Figure 7-30).

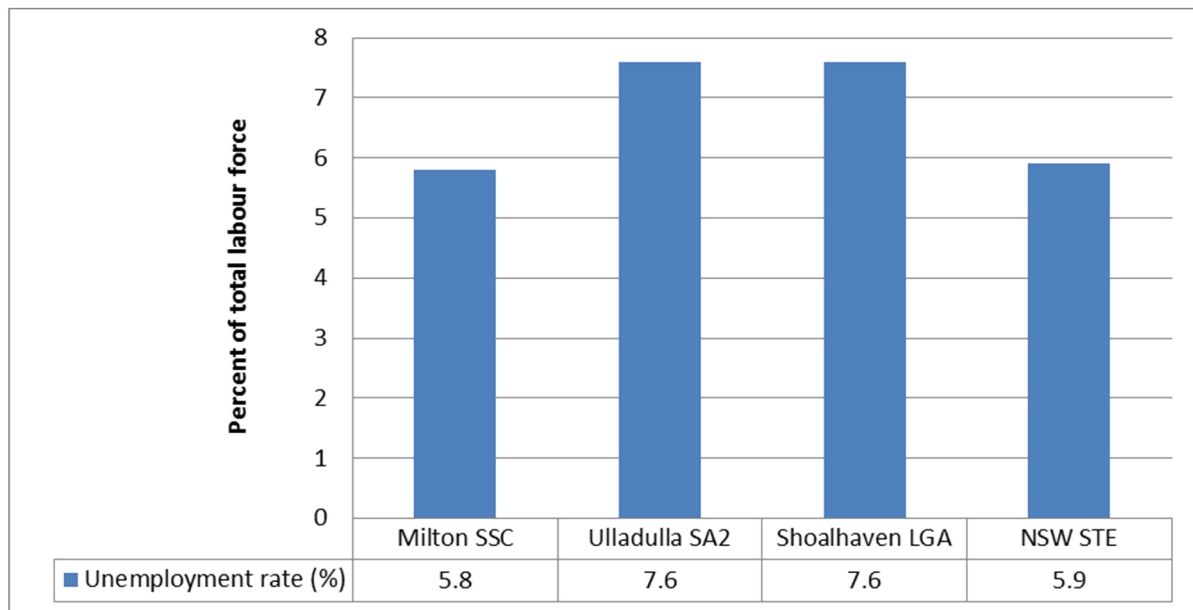


Figure 7-30: Unemployment rates (as percentages of the total labour forces aged 15 years or over) in 2011, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Source: JSA 2017, based on ABS (2011) Basic Community Profile data (B 37, place of usual residence).

Figure 7-31 shows that at SA1 level in 2011, unemployment rates ranged from 0% to 12.1% within 3 km of proposed development. Figure 7-32 shows that within 5 km of the proposed seniors home there are pockets of high unemployment. Several SA1s have unemployment levels at close to or over 10%, well above the NSW average of 5.9%. In one particular SA1 about 5 km directly south of the proposed development the unemployment rate was 31.6% in 2011. This information is based on 2011 ABS census data as the 2016 data have not yet been released. However, it is unlikely that SA1s showing very high levels of unemployment will have changed remarkably in the last six years.

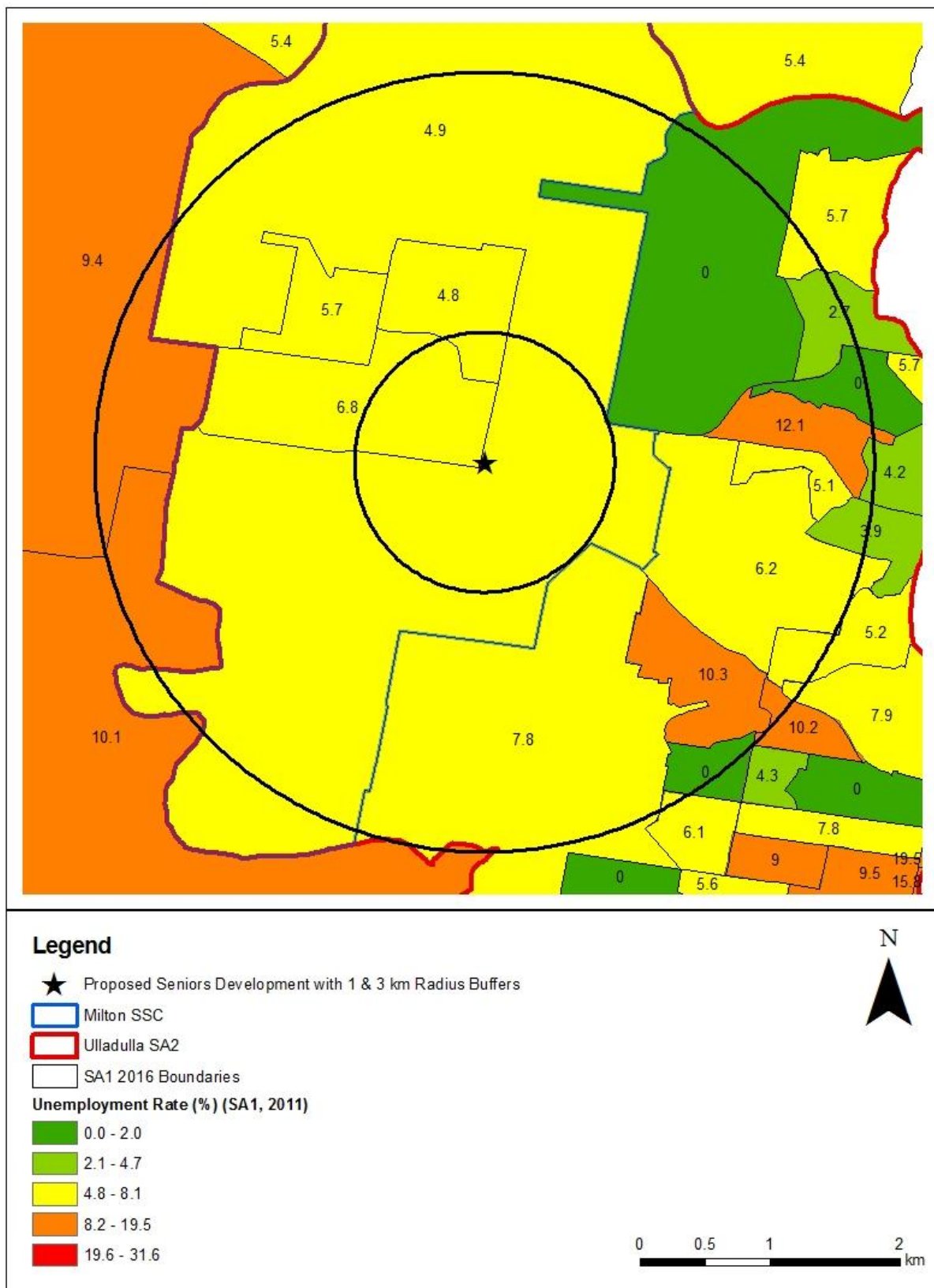


Figure 7-31: Unemployment rates (as percentages of the total labour forces aged 15 years or over) at SA1 level in 2011, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2011) SA1 BCP datacube (B 37, place of usual residence).

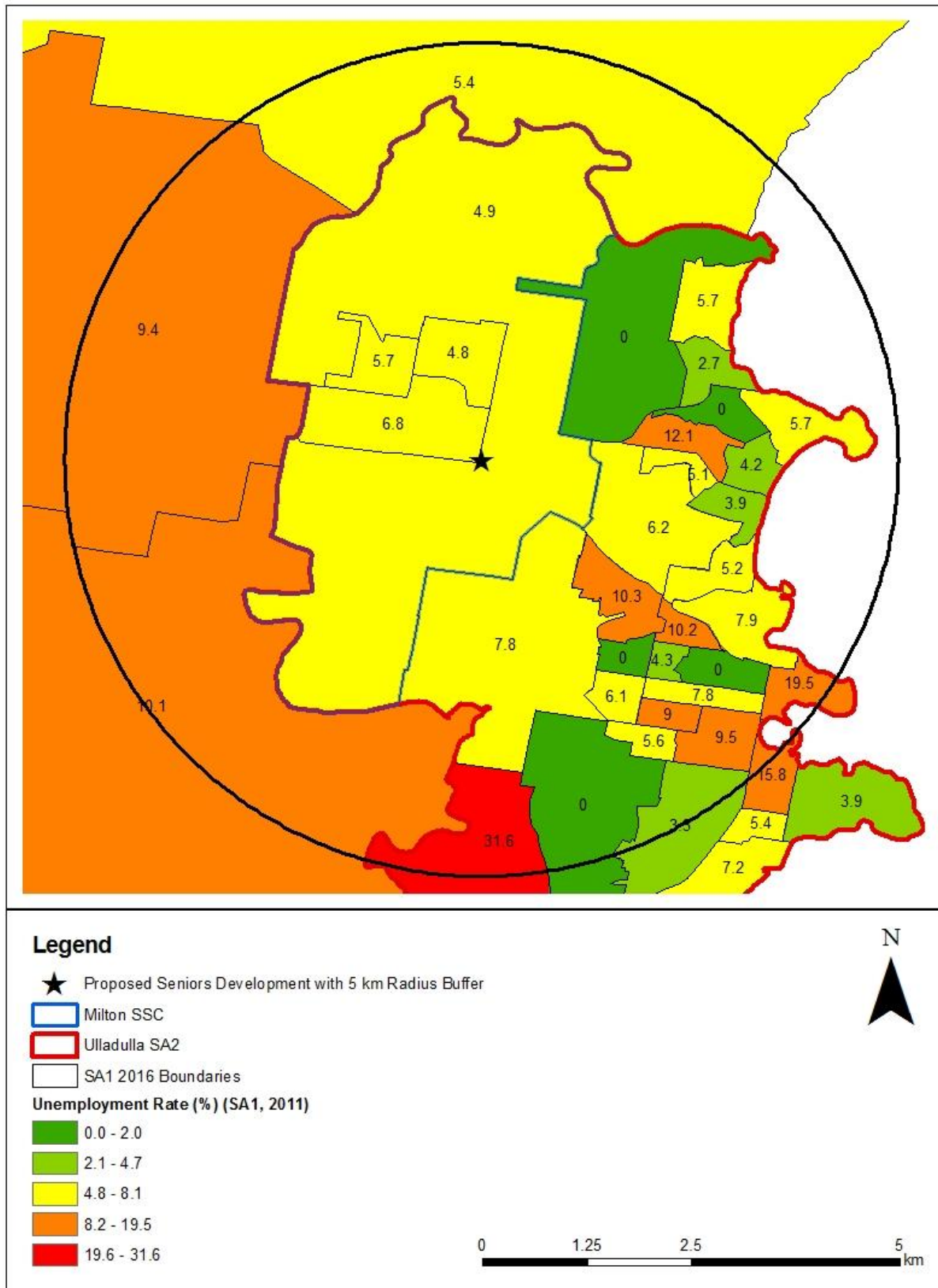


Figure 7-32: Unemployment rates (as percentages of the total labour forces aged 15 years or over) at SA1 level in 2011, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2011) SA1 BCP datacube (B 37, place of usual residence).

Figure 7-33 shows the proportions of employed workers employed in different industry sectors for the selected localities in 2011. In Milton SSC and Ulladulla SA2, many workers (45.6% and 41.6%, respectively) are employed across the *Retail trade*, *Health care and social assistance* and *Accommodation and food services* industry sectors. In Shoalhaven LGA, the three industry sectors employing the highest proportions of workers are *Health care and social assistance*, *Retail trade* and *Public administration and safety* which combined provided 37.2% of workers. *Health care and social assistance* and *Retail trade* are the top-two industry sectors for employment across NSW as well, however at third place in NSW is the *Manufacturing* industry sector. *Manufacturing* is much less significant in Milton SSC and Ulladulla SA2.

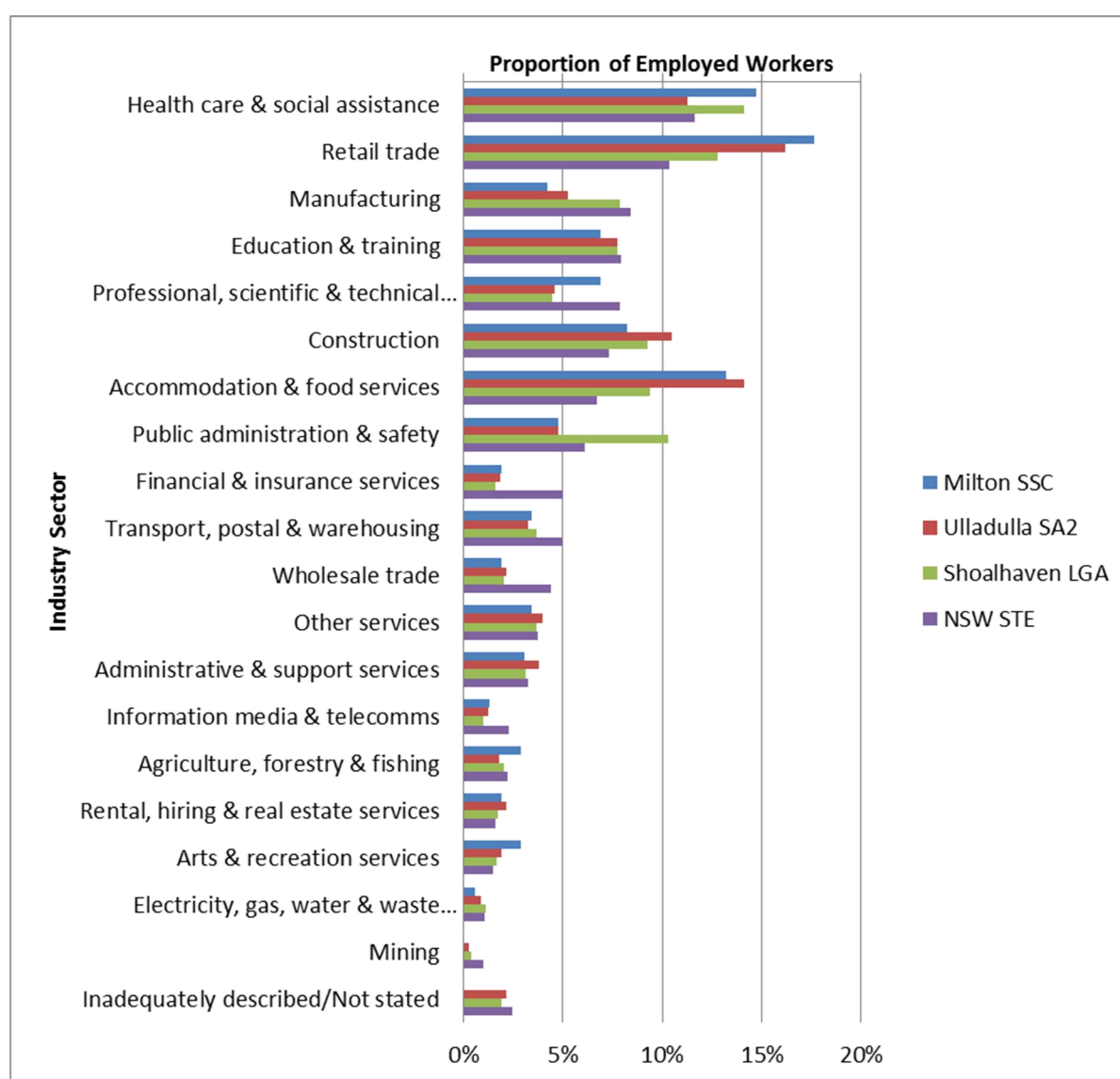


Figure 7-33: Industry sectors of employment of workers aged 15 years or more (ranked in order of NSW industry sector employment) in 2011, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Source: JSA 2017, based on ABS (2011) Basic Community Profile data (B 43, place of usual residence).

7.9 Household Characteristics

Figure 7-34 shows that the selected localities near the proposed seniors development (Milton SSC, Ulladulla SA2 and Shoalhaven LGA) have higher proportions of lone-person households, and higher proportions of couple-only households but lower proportions of family-with-children households, compared to proportions across the NSW state. Couple-only households dominate Milton SSC and Ulladulla SA2 households.

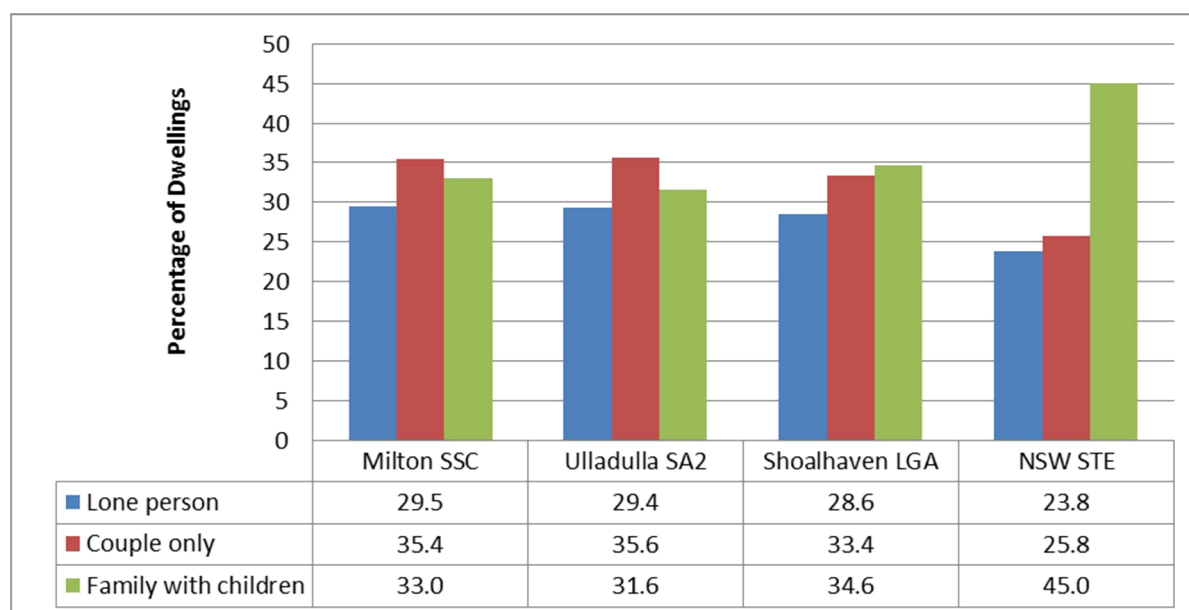


Figure 7-34: Proportions of lone-person, couple-only and family-with-children households as percentages of all occupied private dwellings in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE. (Note: The family-with-children households category includes couples or single-parents with one or more child/ren).

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 39, place of enumeration).

Figure 7-35 and Figure 7-36 show the distributions of lone-person households in the vicinity of the proposed development with 3 km and 5 km radius buffer zones. They show many SA1s having more than 30% of households with lone-persons to the south-east within or near 5 km of the proposed home. There is also one SA1 within 3 km of the proposed development where 45% of households are people living alone.

Figure 7-37 and Figure 7-38 show that all except three SA1s within 5 km of the proposed development have proportions of couple-only households that are higher than the NSW couple-only households proportion of 25.8%. Four SA1s within 5 km of the proposed development have couple-only households making up 46% to 54% of all households.

Whereas across NSW state 45% of households are families with children, in the vicinity of the proposed seniors home only one large SA1 to the south-west (Figure 7-40) has a roughly equivalent family-with-children household proportion (46%), else all other SA1s within 3 km and within 5 km have family-with-children household proportions of less than 45%. One SA1 has only 16% of households having families with children.

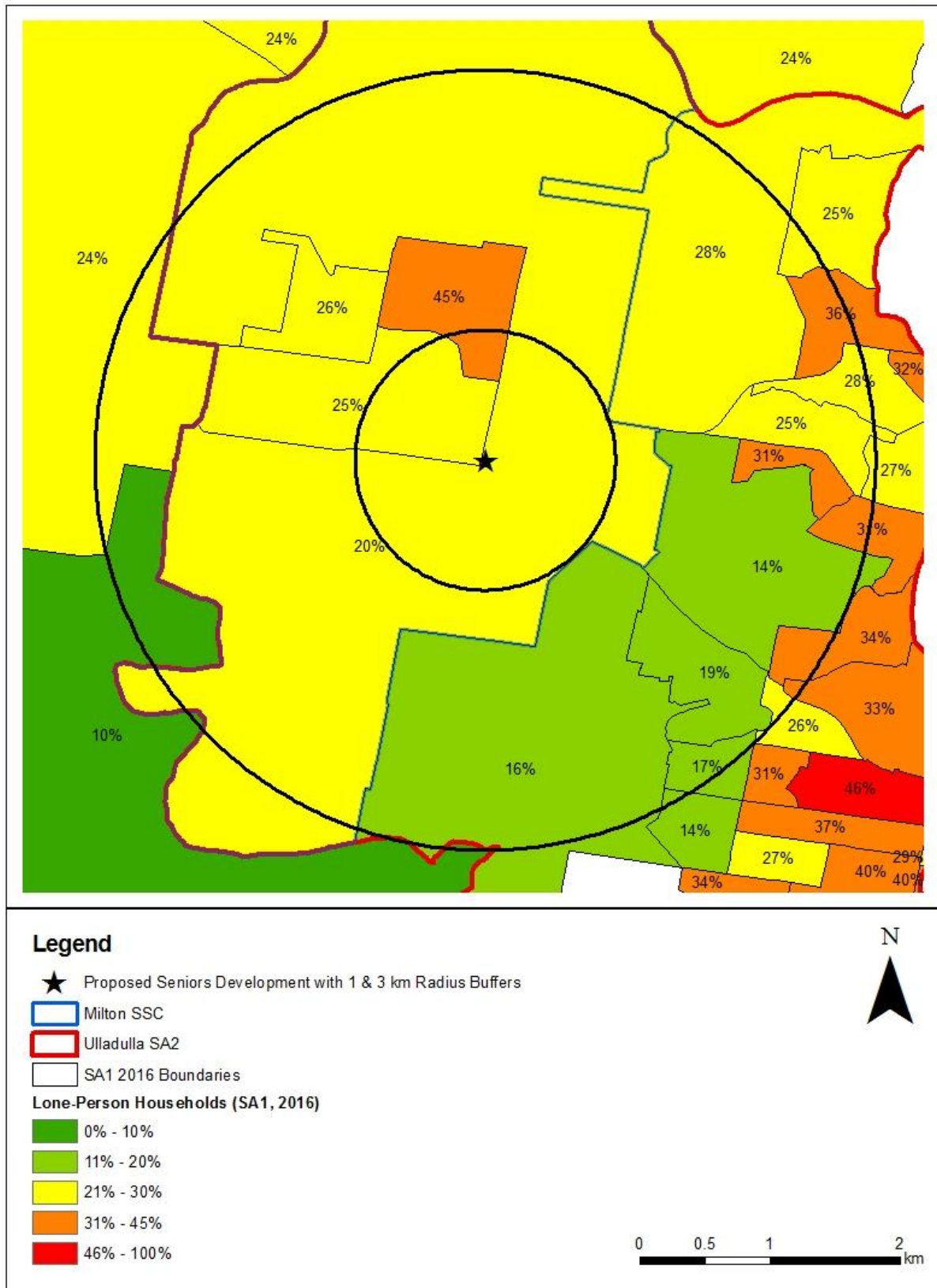


Figure 7-35: Proportions of lone-person households as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 39, place of usual residence).

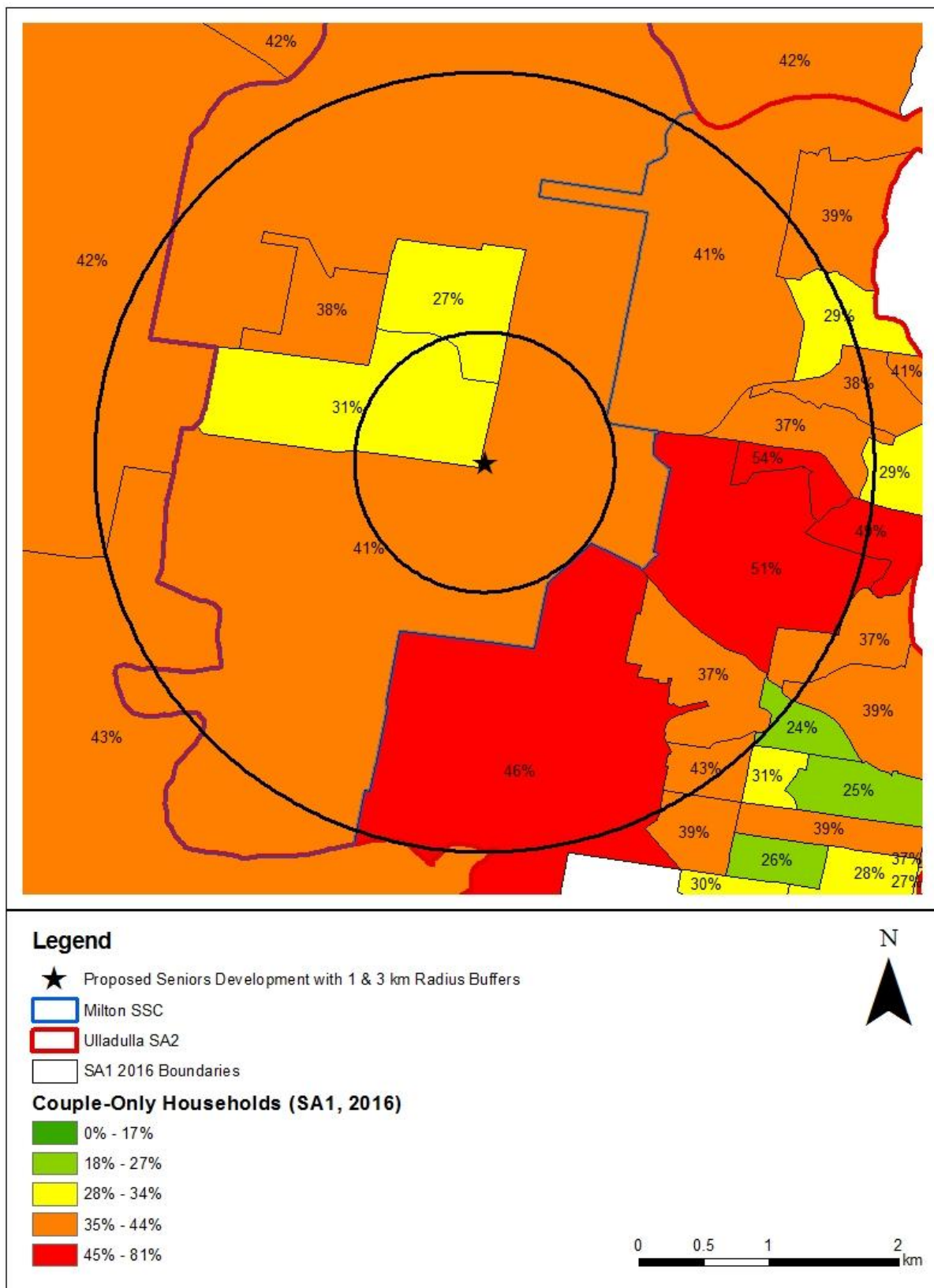


Figure 7-37: Proportions of couple-only households as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 39, place of usual residence).

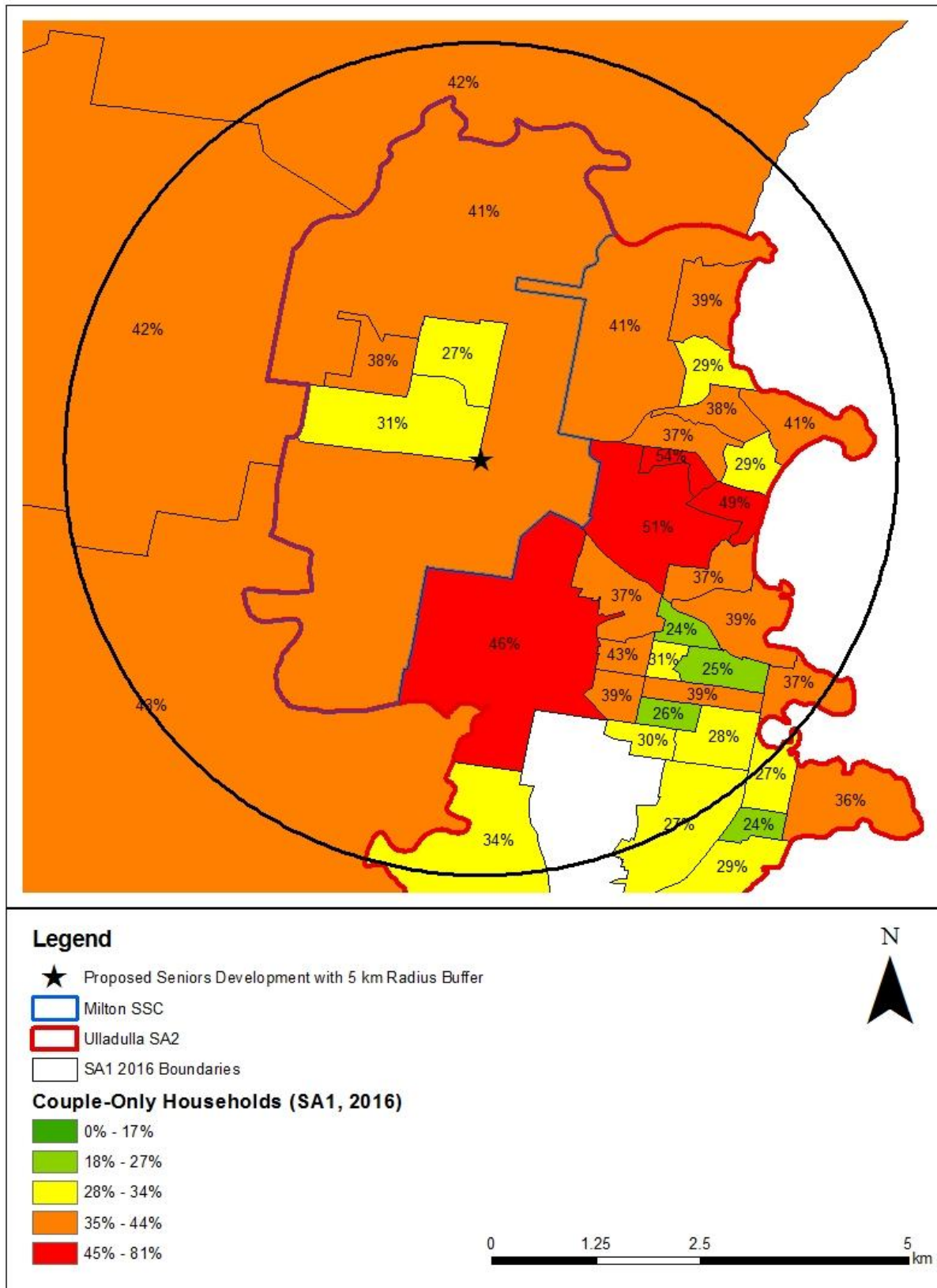


Figure 7-38: Proportions of couple-only households as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 39, place of usual residence).

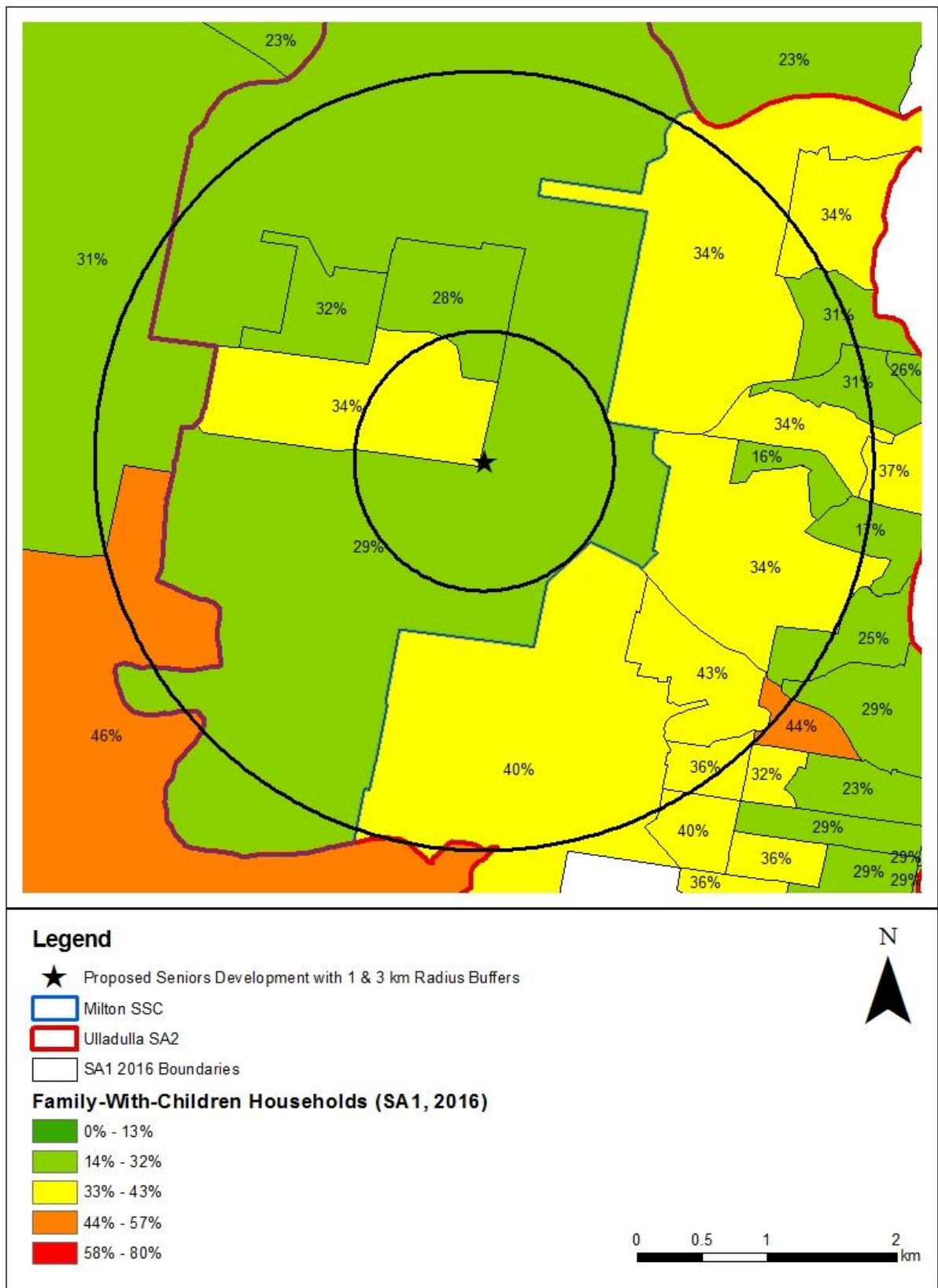


Figure 7-39: Proportions of families-with-children households as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 39, place of usual residence).

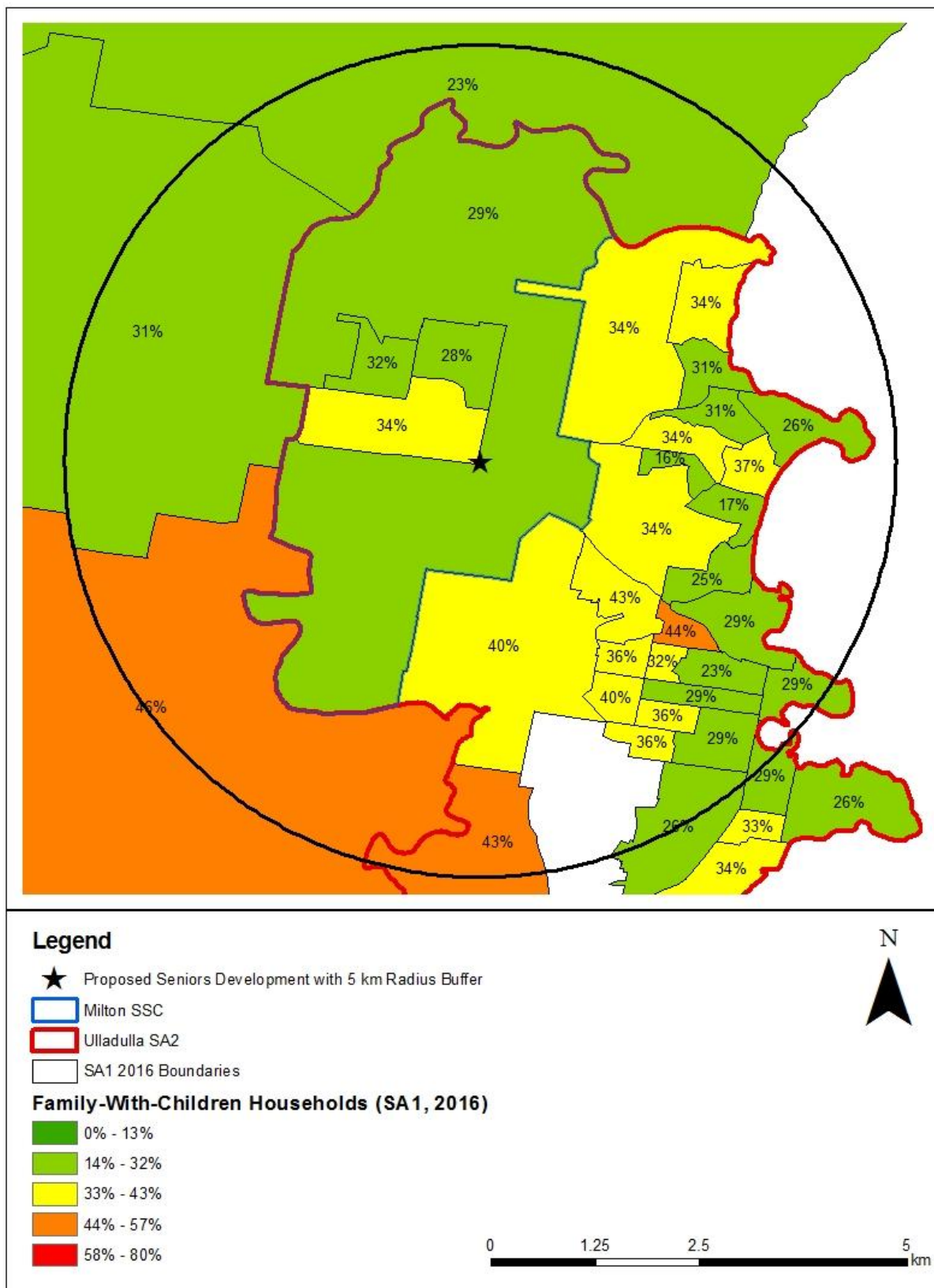


Figure 7-40: Proportions of families-with-children households as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 39, place of usual residence).

7.10 Housing Density Characteristics

Figure 7-41 shows proportions of low-, medium- and high- density housing in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW state. Low-density dwellings (separate houses) dominate private occupied dwellings in Milton SSC, Ulladulla SA2 and Shoalhaven LGA: the proportions of low density housing of all dwellings are all over 85%. These proportions are significantly higher than the NSW state average of 66.4%. There is a relative absence of high-density housing (flats and apartments) in Milton SSC, Ulladulla SA2 and Shoalhaven LGA with proportions of 0.5%, 2.3% and 2.5%, respectively compared to 19.9% across NSW.

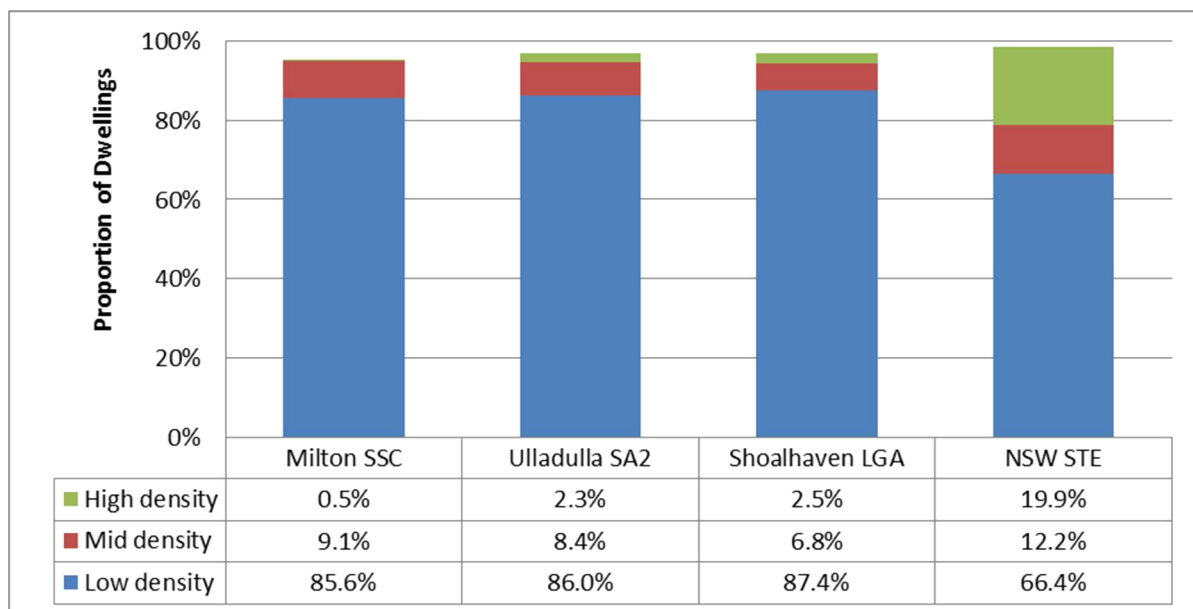


Figure 7-41: Proportions of low-, medium- and high- density dwellings as percentages of all occupied private dwellings in 2016, in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE. (Notes: Low-density dwellings are separate houses. Medium-density dwellings are semi-detached, row or terrace houses or townhouses. High-density dwellings are flats and apartments).

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 32, place of usual residence).

The provided maps (Figures Figure 7-42, Figure 7-43, Figure 7-44, Figure 7-45, Figure 7-46 and Figure 7-47) of proportions of low-density, medium-density and high-density housing at SA1 level within 3 km and 5 km of the proposed development (Figures Figure 7-42, Figure 7-43, Figure 7-44, Figure 7-45, Figure 7-46 and Figure 7-47) show:

- About 40% of the area within 5 km of the proposed home is entirely or almost entirely characterised by separate house dwellings;
- The proposed development location is near the border of a cluster of three SA1s to the north-west having proportions of medium density dwellings (semi-detached, row or terrace houses or townhouses) ranging from 5% to 25% of all dwellings. There are also two other clusters of SA1s having some medium-density dwellings nearby. There is a cluster of four SA1s to the east within 3 km (Figure 7-44) and in one SA1 in this cluster 43% dwellings are medium density. There is a second cluster of SA1s to the south-east and within 5 km (Figure 7-45). In this second cluster one SA1 within 5 km of the proposed development has 26% medium density dwellings and another SA1 just outside the 5 km, on the coast that has 41% medium density dwellings.
- Any flats and apartments in the vicinity are located exclusively in SA1s to the east near or on the coastline.

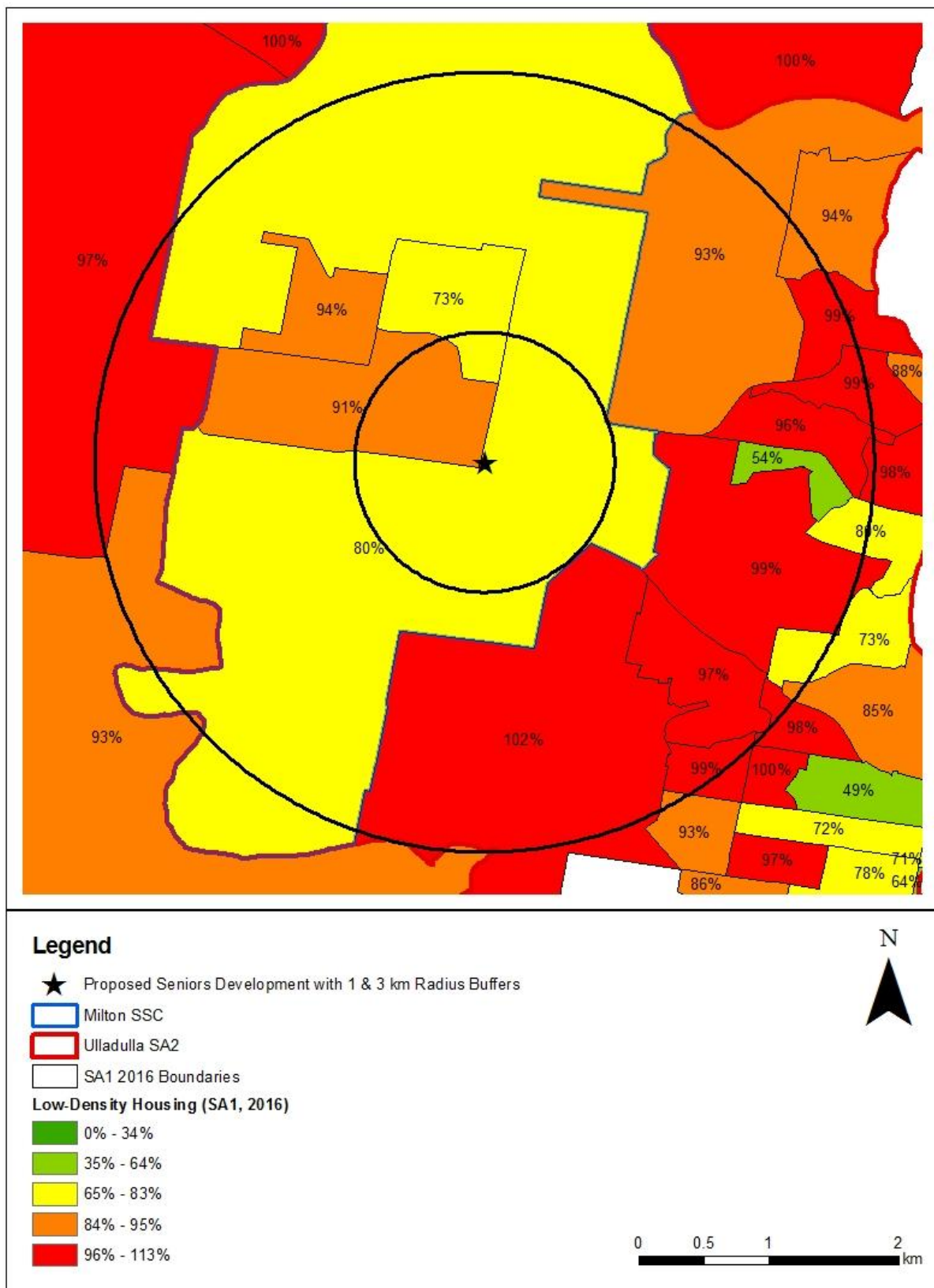


Figure 7-42: Proportions of low-density dwellings (separate houses) as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 32, place of usual residence).

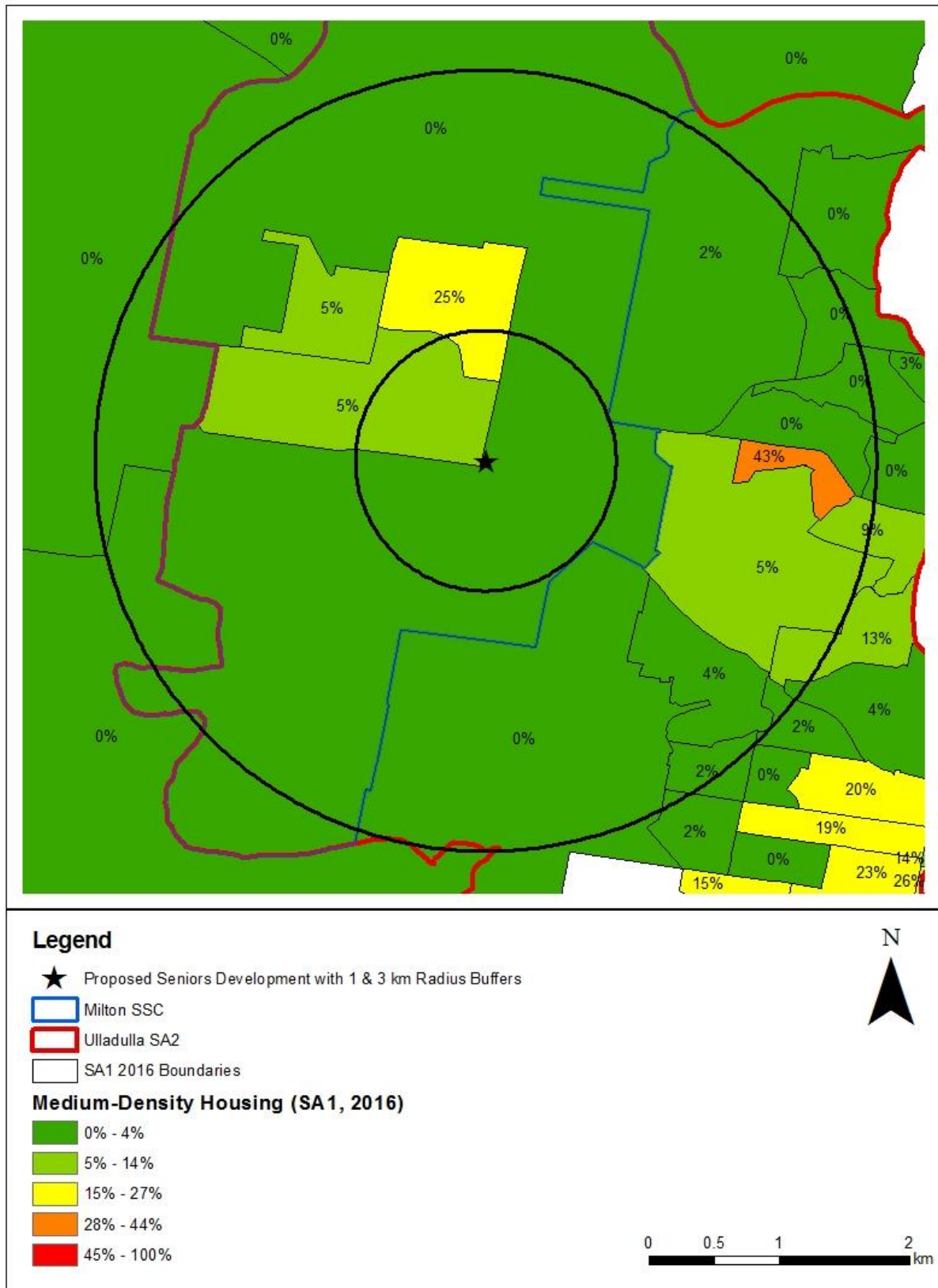


Figure 7-44: Proportions of medium-density dwellings (semi-detached, row or terrace houses or townhouses) as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 32, place of usual residence).

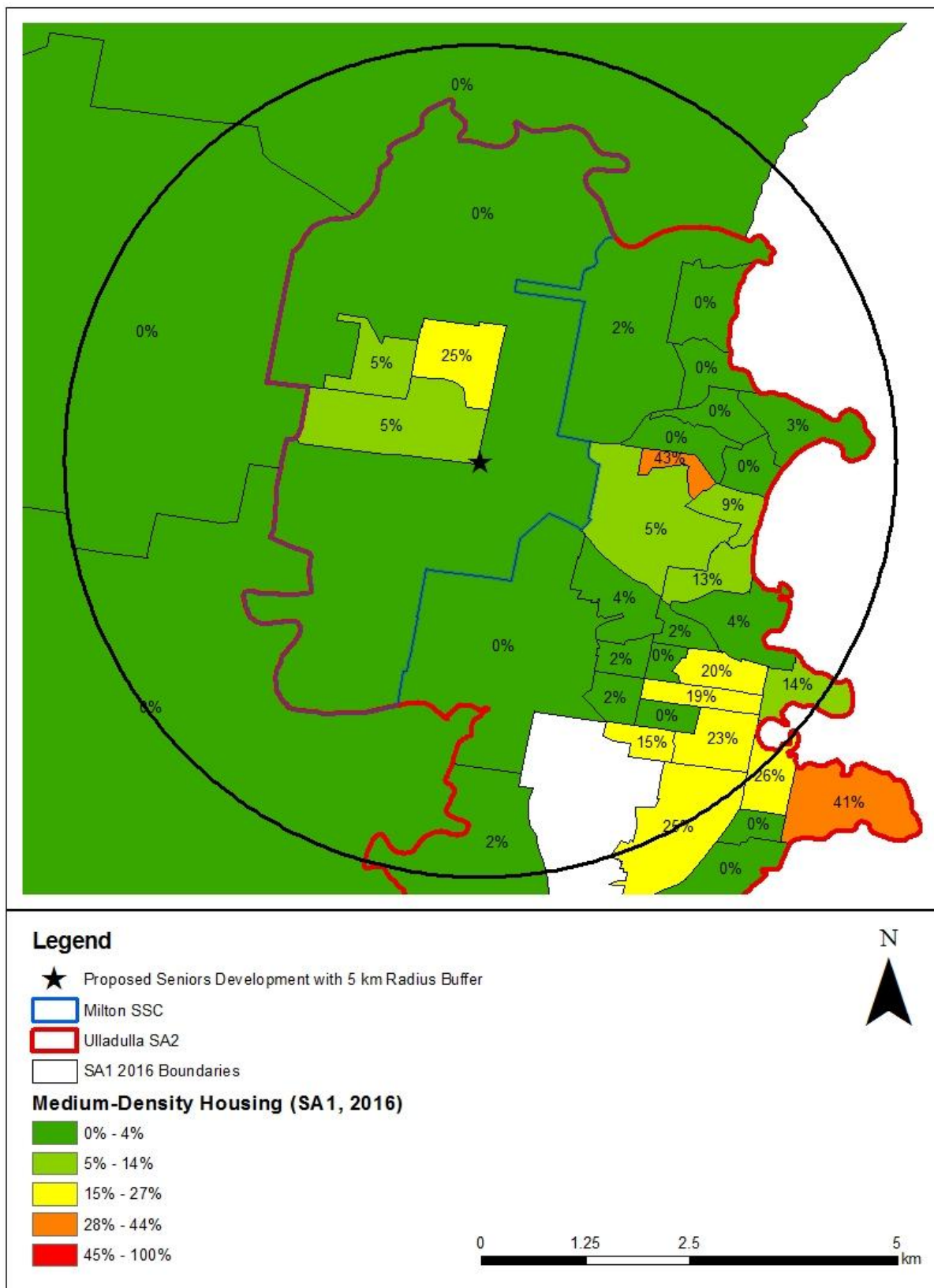


Figure 7-45: Proportions of medium-density dwellings (semi-detached, row or terrace houses or townhouses) as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 32, place of usual residence).

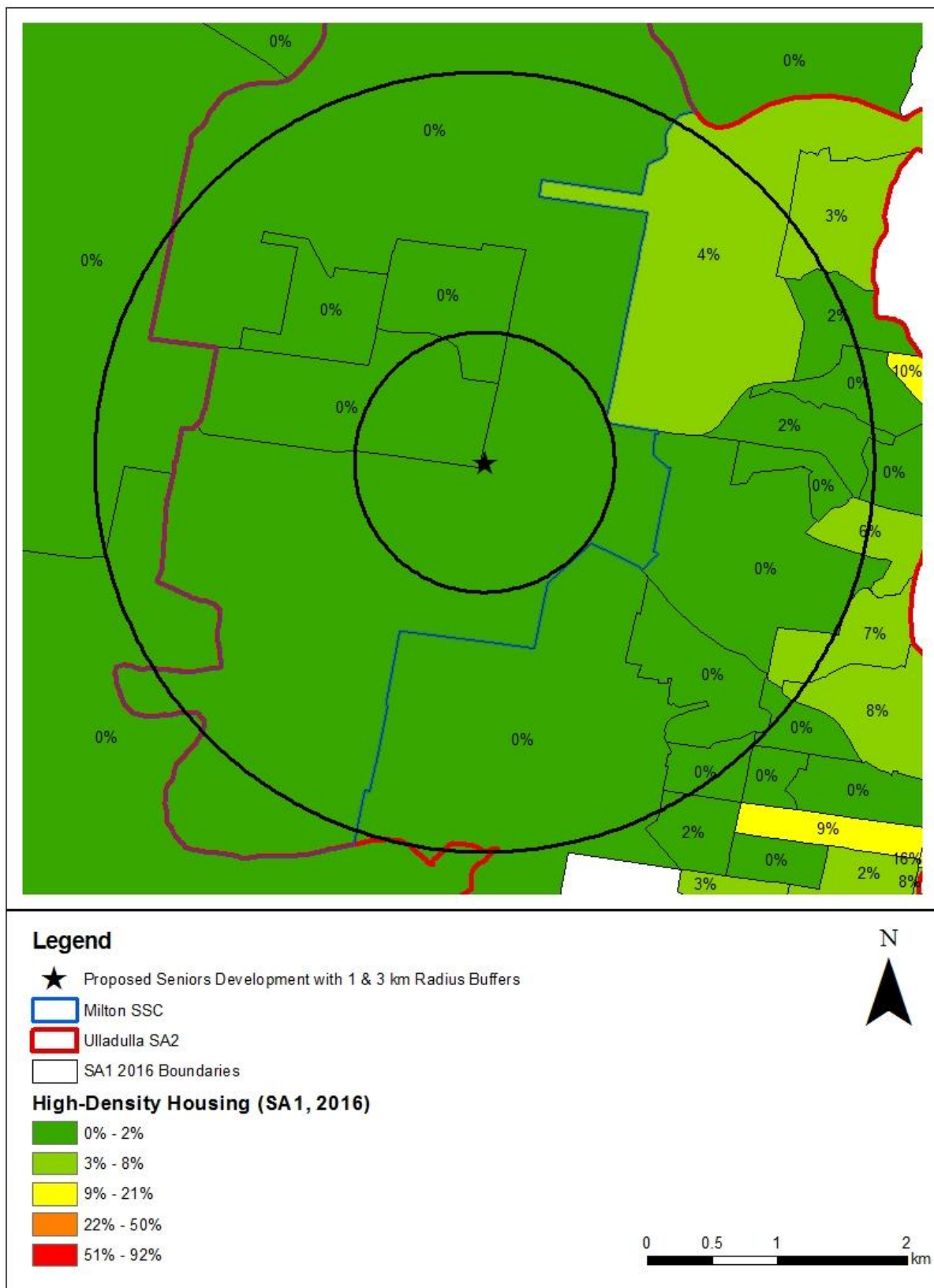


Figure 7-46: Proportions of high-density dwellings (apartments and flats) as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 32, place of usual residence).

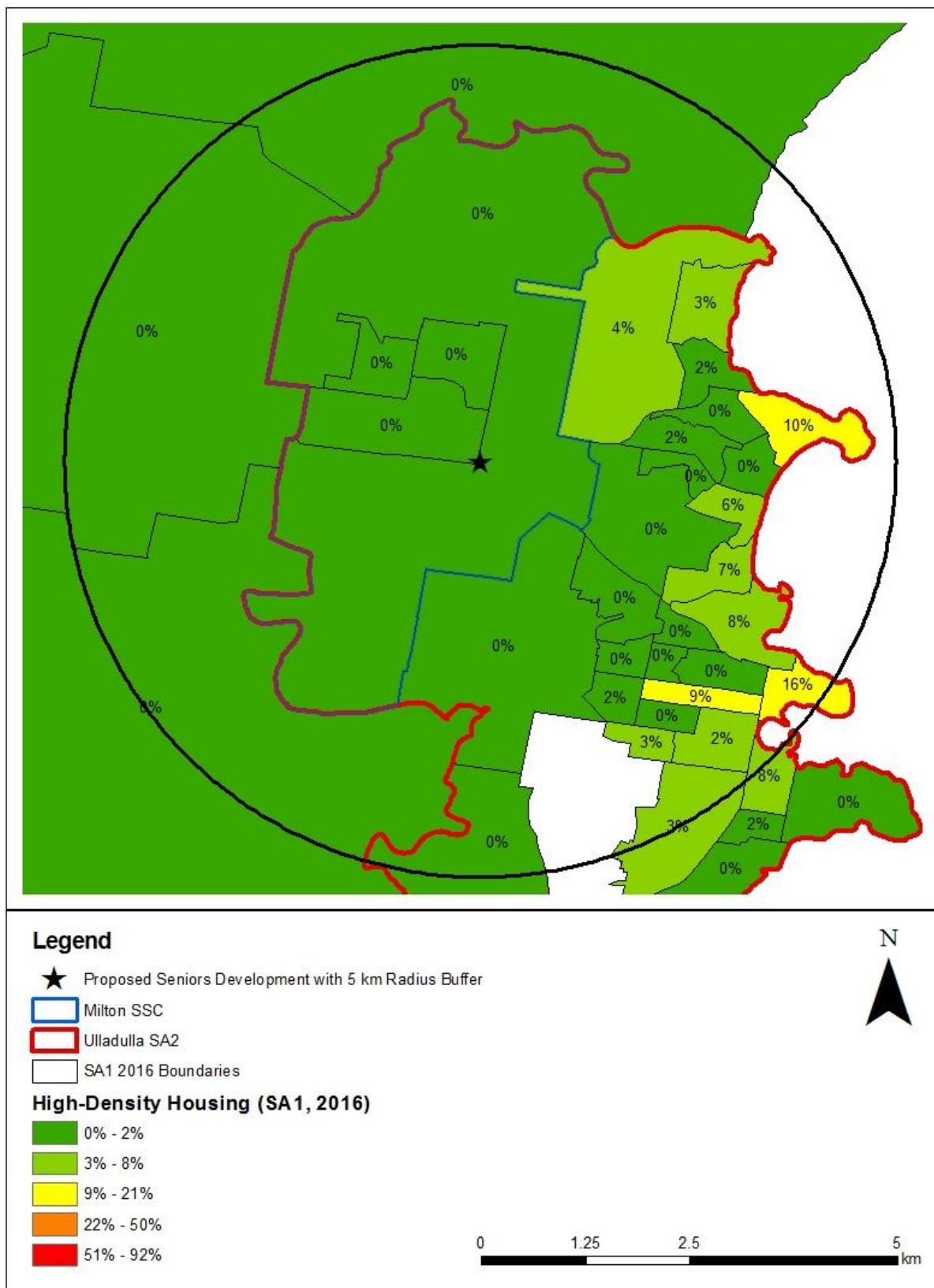


Figure 7-47: Proportions of high-density dwellings (apartments and flats) as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (B 32, place of usual residence).

7.11 Social Housing and Private Rental Housing

Figure 7-48 shows the proportions of social rental housing and private rental housing in the selected localities. Milton SSC has less than one third of the proportion of social housing of NSW (1.3% compared to 4.9% for NSW). However social housing levels in Ulladulla SA2 and Shoalhaven LGA (4.2% and 4.3%, respectively) are only slightly less than for NSW. The proportion of private rental housing across NSW is 27.8%. By comparison, there is much less private rental housing in Milton SSC, Ulladulla SA2 and Shoalhaven LGA, with proportions of 15.8%, 20.3% and 21.5%. In particular, Milton SSC has relatively 43% less private rental housing than NSW.

Figure 7-48: Proportions of social housing (rentals) and private rentals as percentages of all occupied private dwellings in 2016 in Milton SSC, Ulladulla SA2, Shoalhaven LGA and NSW STE.

Source: JSA 2017, based on ABS (2016) General Community Profile data (G 33, place of enumeration).

Figure 7-49 and Figure 7-50 show that most social housing in the vicinity of the proposed seniors development is located more than 3 km away, but that there are significant proportions of social housing in a cluster of SA1s to the south-east within 5 km. Social rental housing within one SA1 within this cluster makes up 27% of all occupied private dwellings. Four other SA1s in this cluster have social housing proportions over 10%.

Figure 7-51 and Figure 7-52 show that private rental housing is more prevalent in SA1s to the east of the proposed development. Proportions of private rental housing at SA1 level within 5 km of the proposed home range from 3% to 38%.

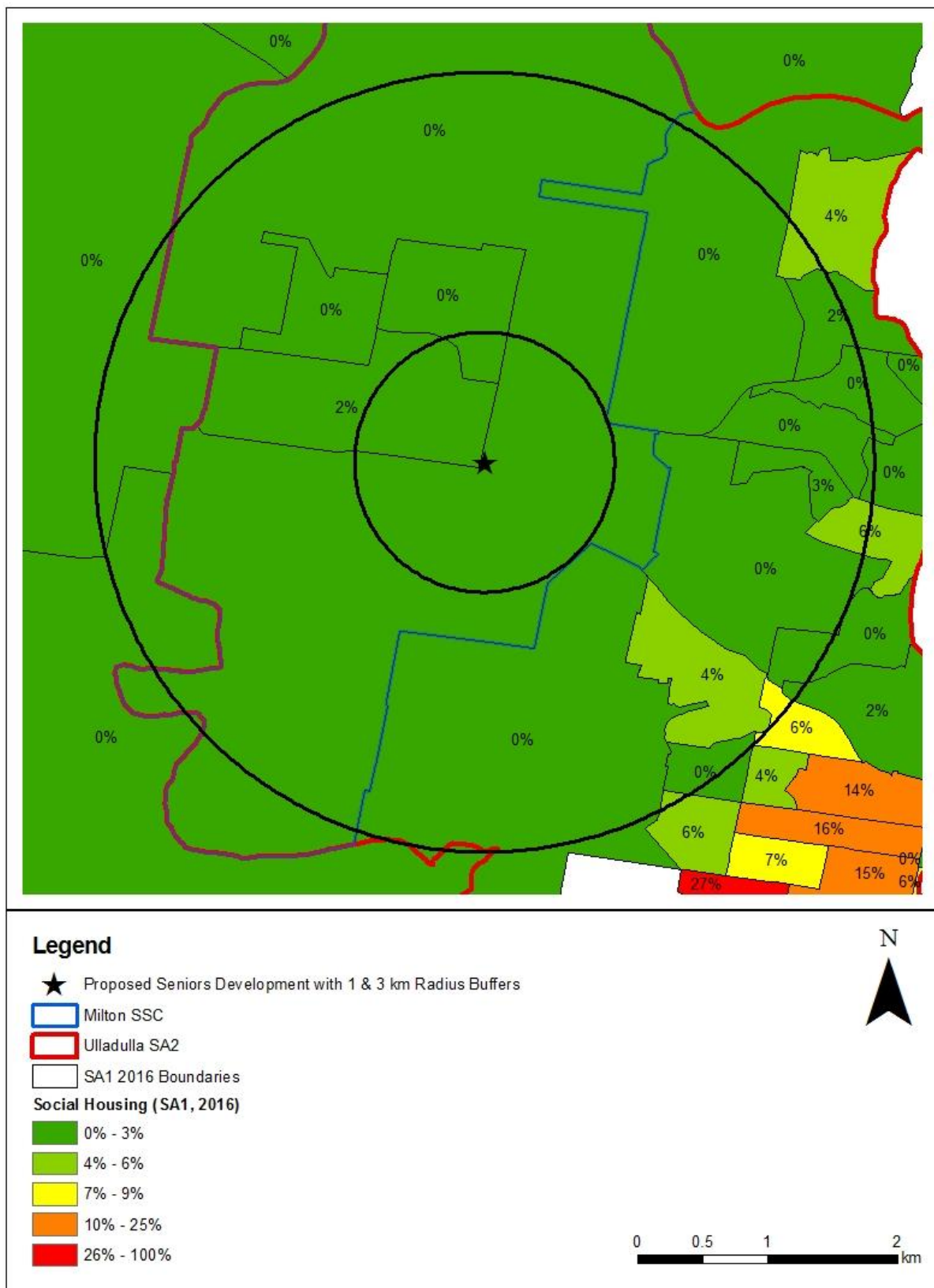


Figure 7-49: Proportions of social housing as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 33, place of usual residence).

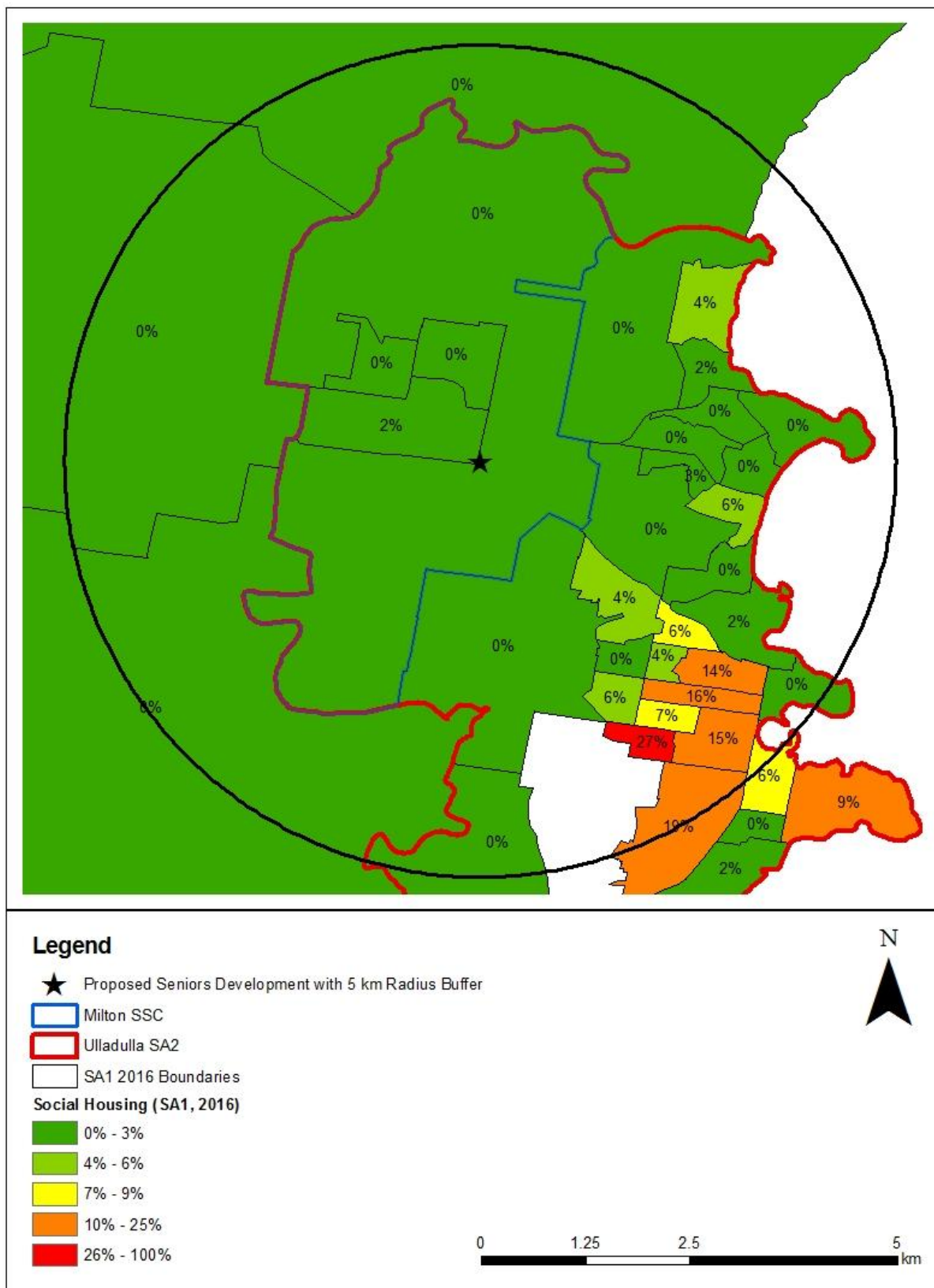


Figure 7-50: Proportions of social housing as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 33, place of usual residence).

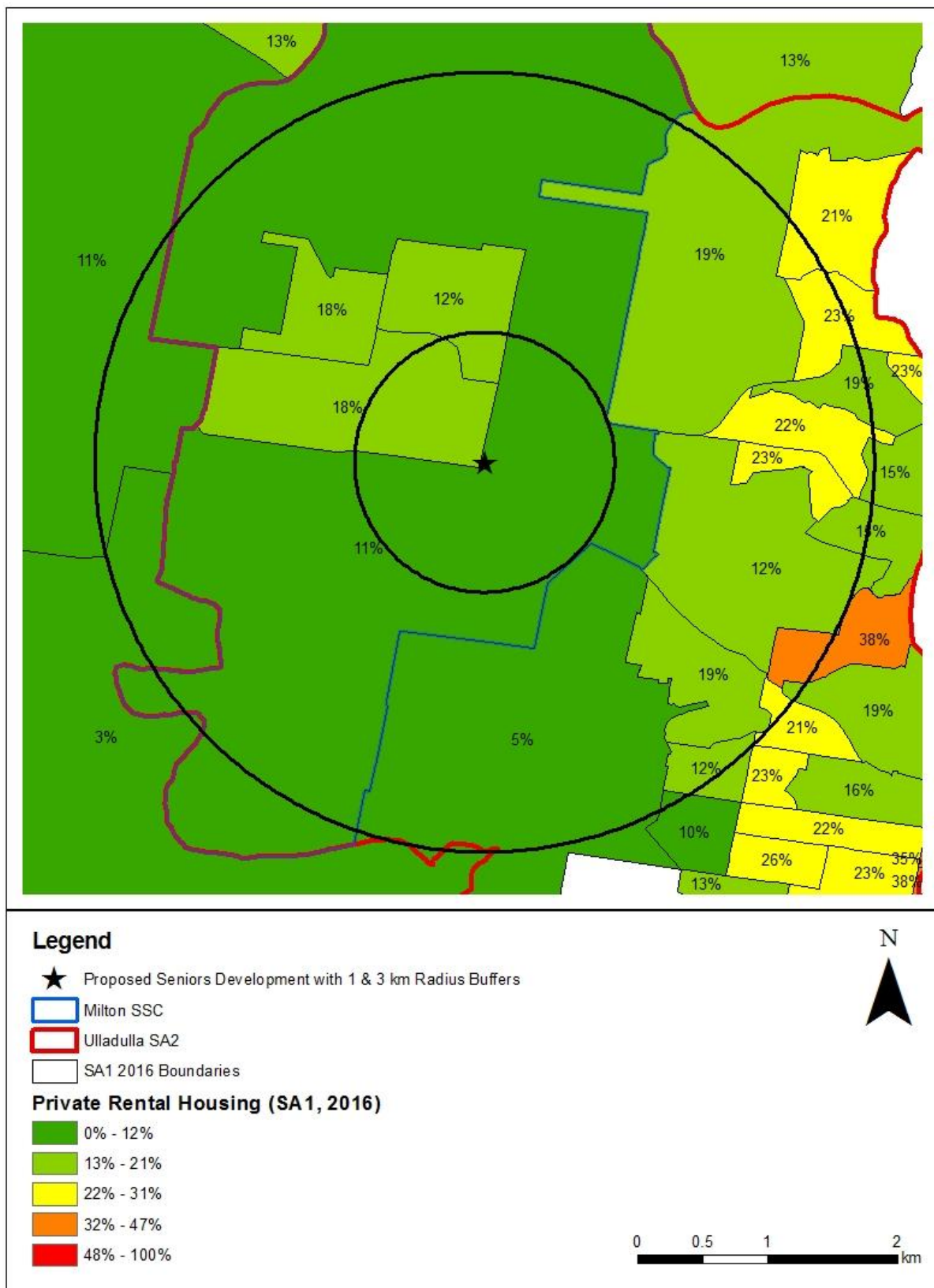


Figure 7-51: Proportions of private rental housing as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing 1 and 3 km radius buffers.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 33, place of usual residence).

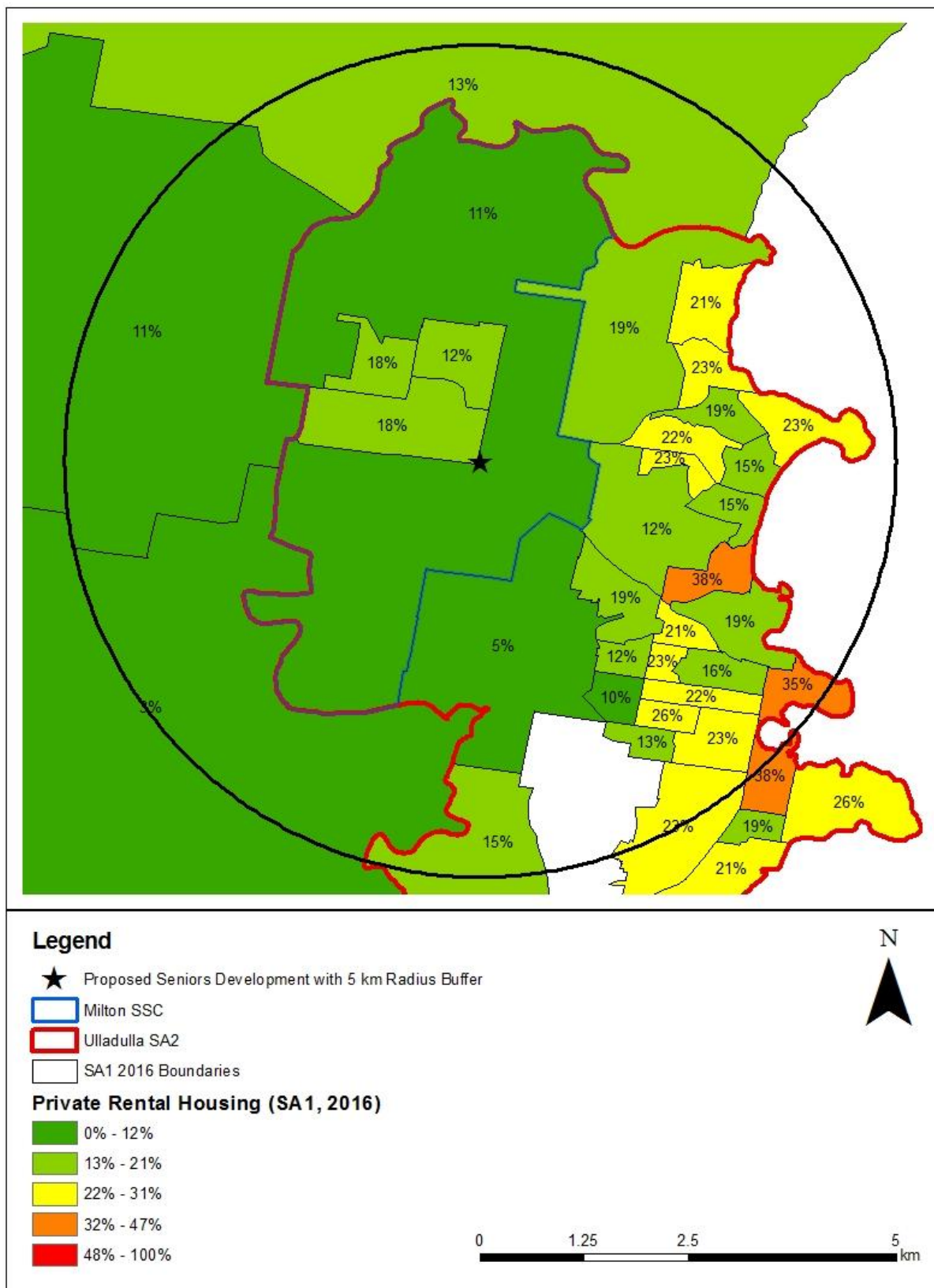


Figure 7-52: Proportions of private rental housing as percentages of all occupied private dwellings at SA1 level in 2016, in the vicinity of the proposed seniors development, and showing a 5 km radius buffer.

Source: JSA 2017, based on GoogleMap coordinates and ABS (2016) SA1 GCP datacube (G 33, place of usual residence).