

A photograph of a family enjoying a park. A young child with blonde hair is swinging on a tire swing, wearing a teal shirt with orange patterns and blue shorts. A man in a dark blue t-shirt and light blue shorts stands nearby, holding a yellow leash for a small brown and white dog. A woman in a brown long-sleeved shirt and denim shorts is reaching out towards the child. They are in a grassy area with modern houses and trees in the background.

DRAFT LOCAL STRATEGIC PLANNING STATEMENT

2025-2045

ACKNOWLEDGEMENT OF COUNTRY

Lake Macquarie City Council dhumaan Awabakala ngarrakal yalawaa, yalawan, yalawanan.

Lake Macquarie City Council acknowledges the Awabakal people and Elders past, present and future.

Dhumaan ngayin ngarrakalu kirraanan barayidin.

We remember and respect the Ancestors who cared for and nurtured this Country.

Ngarrakalumba yuludaka bibayilin barayida baaduka.

It is in their footsteps that we travel these lands and waters.

Wording by the Aboriginal Reference Group and translated by Miromaa Aboriginal Language and Technology Centre.

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ABOUT THIS PLANNING STATEMENT





ABOUT THIS PLANNING STATEMENT

The Lake Macquarie Local Strategic Planning Statement describes how we will achieve our vision for the city and uphold the community's values through strategic land use. It will guide the growth of Lake Macquarie City as it evolves over future years.

The aim of the planning statement is to influence public and private investment that enhances the wellbeing of our people and the environment, making Lake Macquarie City one of the most productive, adaptable, sustainable and liveable places in Australia.

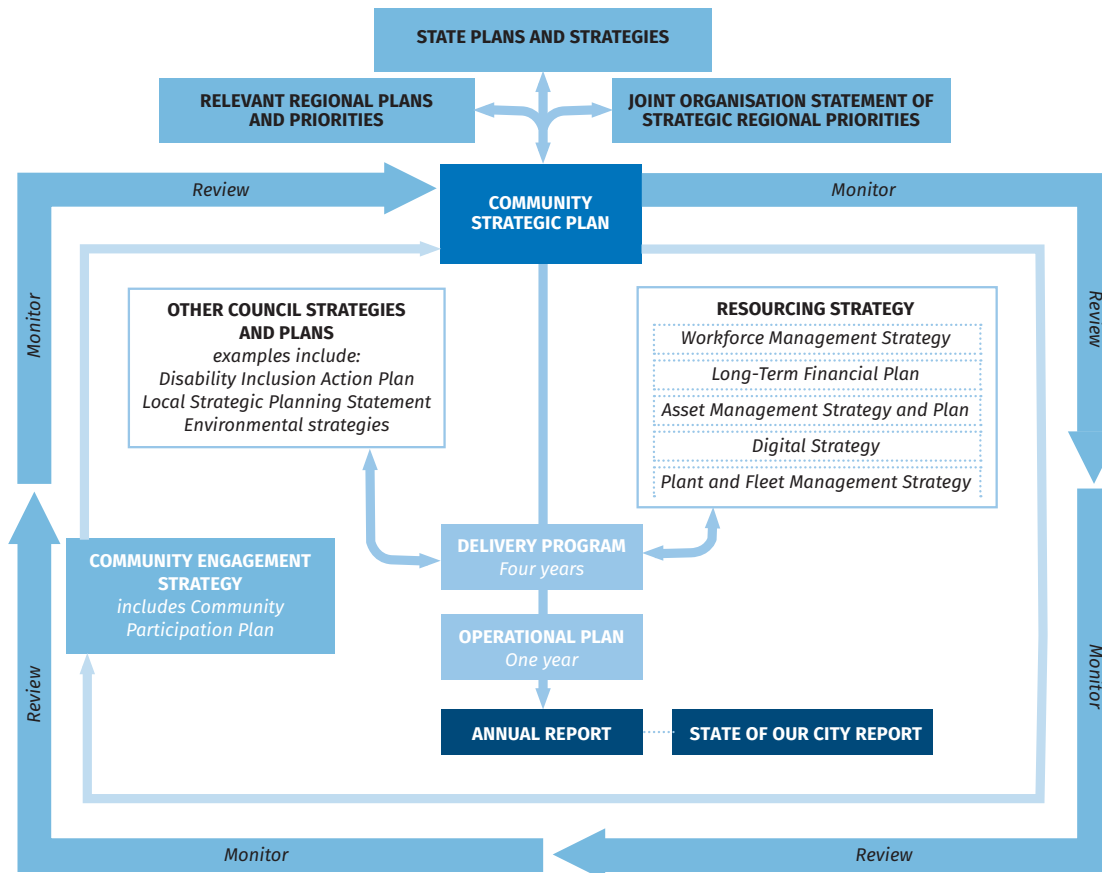
This planning statement is based on the aspirations, knowledge and values expressed through the creation of the Lake Macquarie City Community Strategic Plan 2025-2035, including our city vision and community goals.

Our vision and planning priorities are aligned with the Hunter Regional Plan and the Greater Newcastle Metropolitan Plan. This ensures our city contributes to broader regional communities, environments and economies.

To achieve this, the Lake Macquarie Local Strategic Planning Statement identifies:

- the strategic land use direction for the city
- a hierarchy of centres where we will prioritise growth and infrastructure
- eight planning priorities that articulate future land use outcomes for the city
- growth areas with unique opportunities to achieve significant employment and housing outcomes.

IMPLEMENTATION



The Lake Macquarie City Local Strategic Planning Statement (LSPS) forms part of Council's Integrated Planning and Reporting Framework and supports our Community Strategic Plan, Delivery Program and Operational Plan.

The Local Strategic Planning Statement is aligned with the Community Strategic Plan, and is reviewed alongside the Community Strategic Plan every four years when a new Council is elected.

Community engagement was undertaken alongside the Community Strategic Plan 2025-2035. For details about how we engaged with the community, see the Community Strategic Plan 2025-2035.

The eight planning priorities contained in this LSPS are direct outcomes of the Community Strategic Plan. This alignment ensures Council, government agencies and the community can work together towards a shared vision for the city.

The planning priorities in the LSPS are reflected in Council's Delivery Program and Operational Plan. The Delivery Program is Council's four-year plan and it is where the planning priorities from the Local Strategic Planning Statement are translated into programs of work. It allows Council to determine what the priorities are and what is achievable over a four-year horizon. The Operational Plan is Council's one-year action plan for achieving the priorities. An Operational Plan is prepared and adopted each year and identifies the projects, programs and activities that Council will conduct to achieve the commitments of the Delivery Program based on available resourcing.

Planning priorities will be achieved through collaboration of all levels of government, the community and private investment. The planning priorities will guide advocacy to state and federal governments, grant funding applications, Council's infrastructure planning, as well as rezonings and place-based planning. All requests to Council to change the Local Environmental Plan need to demonstrate consistency with the LSPS.

LAKE MAC SNAPSHOT



221,859
population



\$32.78 billion
annual economic output



73,000+ jobs

93,000
dwellings



17.5%
of trips
undertaken by
walking or public
transport
(2022-2023)



3,300
hectares of
natural area

24% aged 19 and under
35% aged 55 and over



2.7%
unemployment
rate



14,767
businesses



6
aquatic
centres



10
libraries
(including 2 creative hubs)



133
playgrounds



110
sporting facilities



11 skate parks



23
community facilities



33
jetties



30
boat ramps



2
galleries



THE CHALLENGE

Population change and growth

The population of Lake Macquarie is forecast to grow from about 221,859 in 2024 to 260,000¹ in 2046. The majority of this growth is driven by regional migration due to the city's proximity to Newcastle and Sydney and its attractiveness as a lifestyle destination. Greater Morisset is forecast to experience the largest increase in population over coming decades. As the population grows, it is important to plan for infrastructure to support the changing housing, education, health and transport needs of the community.

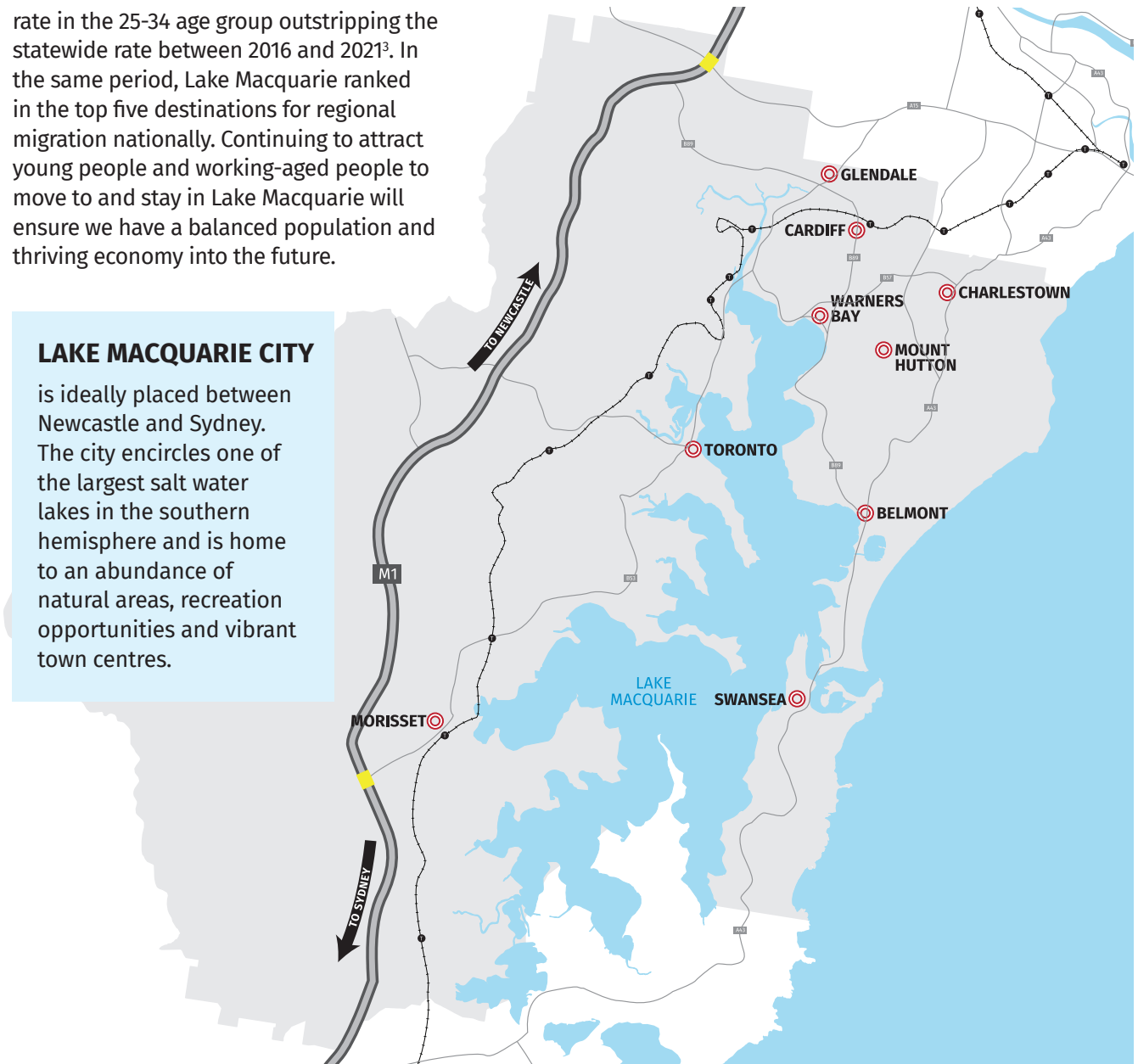
Our community is ageing, with the median age projected to increase from 42 years in 2021² to 44 years in 2046. Our median age is higher than the NSW average of 39 years (ABS, 2021). As our population ages, demand for smaller housing types, accessible housing and housing for over 55s will increase. This will enable our residents to age in place and stay active within the community. This trend will also drive demand in health services and infrastructure. It is important that health and care professionals, and other types of workers, can find housing and employment in the city to support our ageing community.

While our population is ageing, it is important to note that the city has more younger people (0-24) than those who are aged 65 and older, and this is forecast to remain the same in 2046. Recently, more working age people have moved into the city, with the growth

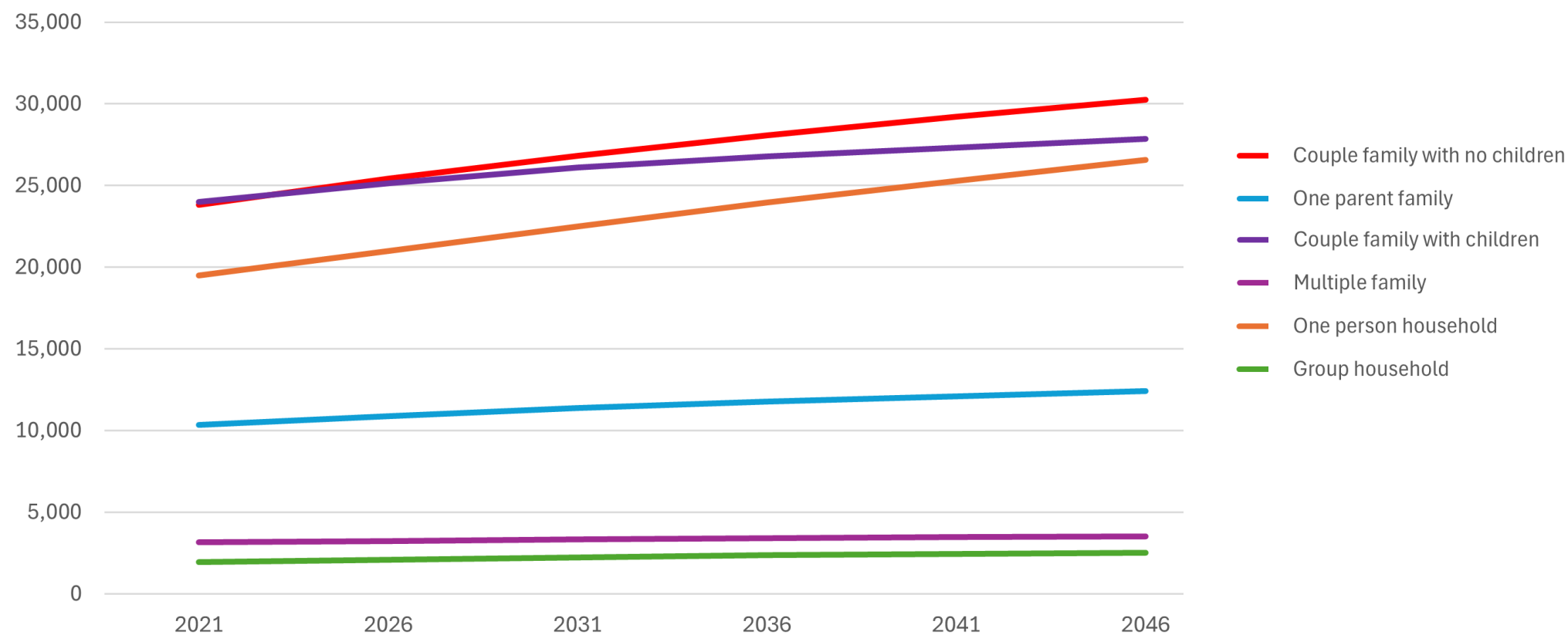
rate in the 25-34 age group outstripping the statewide rate between 2016 and 2021³. In the same period, Lake Macquarie ranked in the top five destinations for regional migration nationally. Continuing to attract young people and working-aged people to move to and stay in Lake Macquarie will ensure we have a balanced population and thriving economy into the future.

LAKE MACQUARIE CITY

is ideally placed between Newcastle and Sydney. The city encircles one of the largest salt water lakes in the southern hemisphere and is home to an abundance of natural areas, recreation opportunities and vibrant town centres.



Change in household types 2021-2046



Source: REMPLAN.

Housing

Household sizes are becoming smaller, which is being driven by our ageing population, as well as couples with no children and single person households. By 2046, the median household size will reduce to 2.5 people per household. One person households and couples with no children will make up 54% of all households by 2046⁴. The trend of smaller households has important implications for housing as it means that more houses are needed to accommodate the same number of people. It also means that smaller types of housing may be more suitable for more households. The rise in one person households also indicates a need for neighbourhoods and town centres to be designed in a way that supports social connections. As people in our community age, they will need to be supported by accessible and low maintenance housing as well as seniors housing and aged care options.

These trends suggest greater demand for smaller and more affordable dwellings to match forecast shifts in mix of household types and population projections. In 2021, standalone houses made up 85%⁵ of all dwelling types in Lake Macquarie. Almost half (44%)⁶ of all houses in Lake Macquarie have two or more spare bedrooms, suggesting that much of the housing stock in Lake Macquarie is underutilised. New housing being built is heavily skewed towards large standalone houses, despite increasing demand for semi-detached dwellings and apartments, which are typically suitable for one person and couple households, as well as down sizers. Smaller houses also tend to be more

affordable with lower maintenance costs than large standalone houses.

Housing has become significantly less affordable in recent years. In 2015, there were 1,223 affordable dwellings⁷ sold in Lake Macquarie, representing 36% of all dwellings sold. By 2023, this had decreased to 65 affordable dwellings sold, representing 2% of all dwellings sold⁸. In Lake Macquarie, there are 11,058 households in housing stress (12.4%)⁹. This consists of 3,123 in mortgage stress (10.7% of mortgaged dwellings) and 7,935 in rental stress (42.1% of rented dwellings)⁹. The decline in housing affordability means a significant proportion of the city's population cannot afford to live close to where they need and want to be, whether it be close to family, employment or services.

In the past, a lot of new housing in NSW has occurred by spreading out into new greenfield areas on the urban fringe. This approach has caused large areas of land clearing, as well as high infrastructure delivery and maintenance costs. Urban sprawl also requires people to travel further for daily needs adding to the cost of living. Car dependency increases traffic congestion, particularly in high-demand locations such as town centres, and a lack of alternative transport options can contribute to social isolation. A spread-out settlement also makes residential areas harder to service with efficient public transport and other facilities.



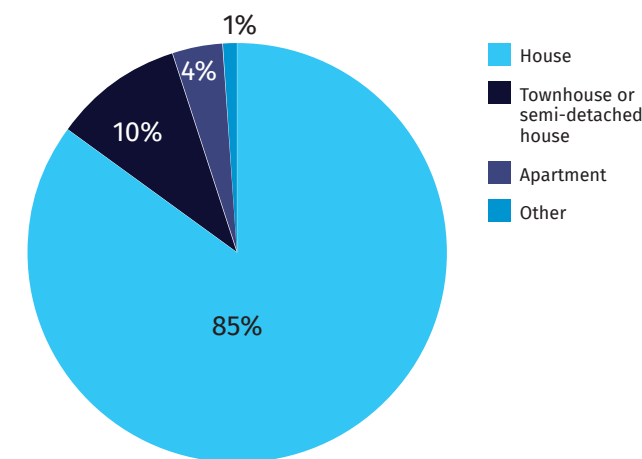


Liveable, sustainable and prosperous communities need a range of well-designed housing, connected to transport and employment opportunities, services such as health and childcare, and open space. Safe, stable, affordable and accessible housing is critical to enabling people to live independently, improving life opportunities related to relationships, work, education, recreation and other pursuits. Diverse housing that meets changing needs allows communities to stay intact and social networks to grow.

As the city grows, we must use land and infrastructure thoughtfully and efficiently to meet the pressing need for new housing, jobs and infrastructure, while also preserving our important natural landscapes. We will do this by accommodating development in existing urban areas, encouraging more diverse housing types and enabling more housing close to centres where people can access transport and services.

Council recently adopted the Housing Diversity Planning Proposal which will support a broader range of housing types throughout the City.

HOUSING STOCK 2021



HOUSING PREFERENCES

There is a mismatch between the types of housing people prefer and the types of housing available in the city. A Lake Macquarie Housing Preferences survey (2019) found that 23% of people would prefer to live in a townhouse or apartment. This is 12% more than the current 15% of townhouses and apartments that make up the city's housing stock. We aim to provide more diversity of housing to better match the city's housing stock with the types of housing our community prefers.

Economic transition

Consistent with the broader Hunter region, Lake Macquarie's economy is shifting from a goods producing economy to a service and knowledge-based economy. Historically, dominant manufacturing and coal mining sectors contracted from 37% of local output in 2011 to 23% in 2022. In the coming decades, population servicing industries such as healthcare and social assistance, construction, and education and training, will be the main sources of employment growth. Social and business services are projected to grow to 52% of NSW jobs by 2035¹¹. Employment growth in NSW will also occur in advanced manufacturing and technology-enabled industries, such as financial, medical and agricultural technologies and cybersecurity¹². The jobs of the future will require a shift in the skills of our workforce.

The way Australia generates energy is set to change as coal-fired generators progressively reach the end of their useful lives and are replaced with new generation and storage infrastructure. By 2040-2041, domestic energy generation will mostly be sourced from renewable energy sources¹³. At the same time, the proportion of electric vehicles on our roads is expected to grow considerably. Opportunities for employment growth are emerging in circular economy, hydrogen and renewables. Lake Macquarie has large areas of mining and power station sites, which present

opportunities for these industries to locate in our city. Former mining and power stations sites, such as West Wallsend Colliery, Eraring Power Station and Vales Point Power Station have existing infrastructure and transport connections close to urban areas, making them potentially suitable for new employment uses in the long term.

Retaining and enhancing employment-zoned land close to population centres and major transport connections is important for freight and logistics purposes, based on the rise of online retailing, automatic delivery services and knowledge-based industries. It is also critical to support the growth of advanced manufacturing businesses. We will ensure that well-located employment land is available to support future employment growth. Tapping into our existing strengths, there is also opportunity to increase local jobs in our centres and employment zones. More jobs in these areas will reduce commuting times and lower household travel costs.

The small business sector will continue to be a major jobs generator, particularly in creative, knowledge-based and tourism industries. Small businesses make up 97% of all businesses registered in Lake Macquarie. Importantly, these industries can attract more bright young professionals to Lake Macquarie. We will be responsive to the changing needs of industry and business to ensure we enable opportunities for investment.

The increase in knowledge and service-based jobs, as well as more flexible working, will influence changes in our urban landscape. This will be reflected through adaptable co-working and remote working spaces within town centres. Having socially and economically vibrant town centres and suitable housing will be important for attracting innovative businesses and professionals into the city to drive economic growth and rejuvenate our ageing workforce and demography. Green and public spaces provide economic benefits in terms of attracting innovative businesses and professionals and providing space for different people to interact and exchange ideas.



Active and public transport

Lake Macquarie City is a large geographical area encircling one of the largest coastal saltwater lakes in the southern hemisphere. Historically, our settlement pattern has dispersed outwards around the lake. This spread-out settlement pattern has resulted in an extensive network of roads and infrastructure, which can be challenging to maintain and service with efficient public transport. This has also resulted in people having to travel long distances through traffic to get to work, shops and other services, leading to a dependency on private vehicle ownership for most households. Private vehicle ownership is expensive and reliance on private transport can isolate those who are unable to own or operate a private vehicle.

While many trips will continue to be made in private vehicles, there is a need to make more efficient use of existing infrastructure and enable active and public transport to be a viable option for our community. This means more housing close to public transport nodes and town centres. More efficient public transport services rely on optimal levels of density, so increasing density in key locations will support better public transport. It also means we need footpath and cycleway connections between residential areas connecting to town centres, schools, train stations and bus interchanges.

New modes of transport are also increasingly available including e-bikes, car-sharing services, autonomous vehicles and on-demand public transport. These transport modes will help to reduce dependency on private vehicle ownership.

CITY INFRASTRUCTURE SNAPSHOT 2025



1,450km

1,250km urban roads
200km rural roads



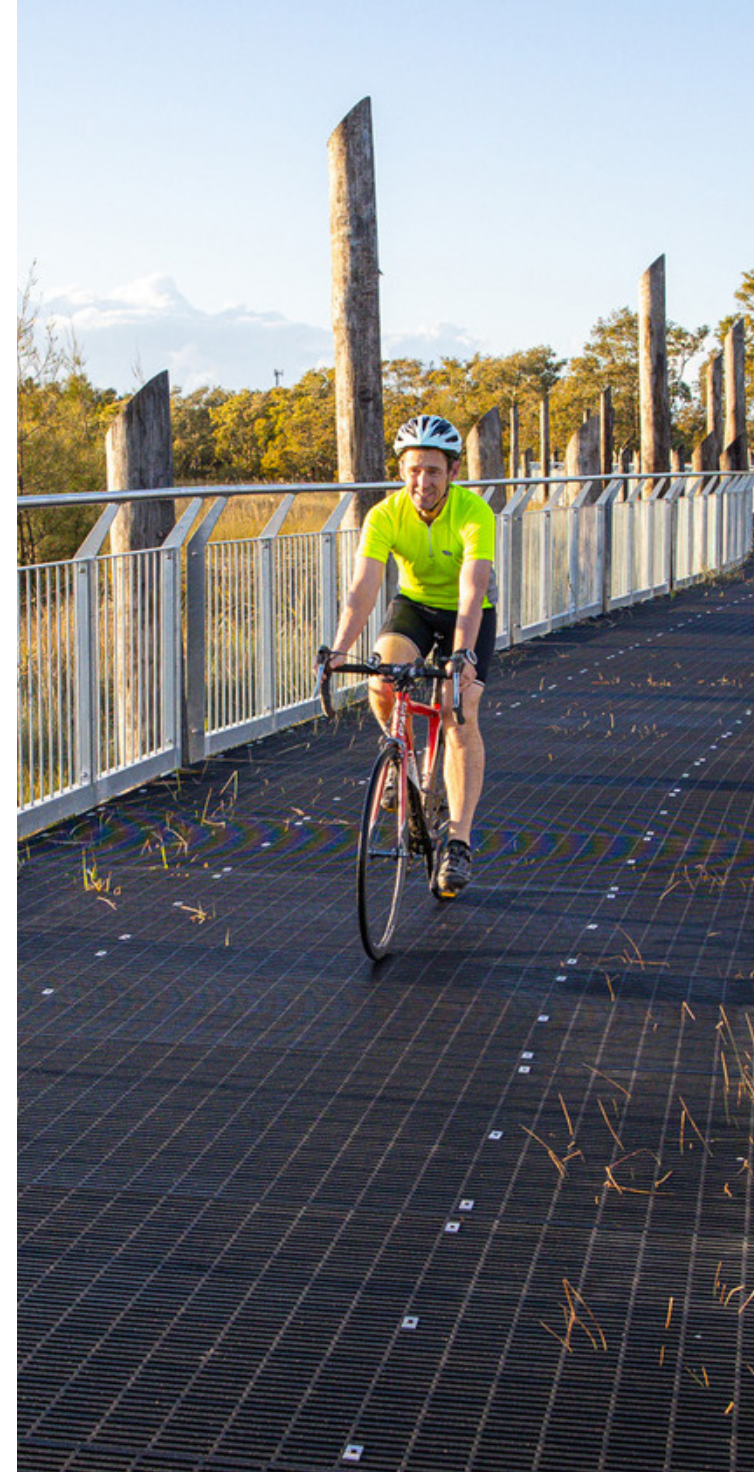
477km

Footpath (street network)



105km

Traffic separated
cycling facilities





Natural environment and recreation areas

The city's natural environment is highly valued by the community. Our conservation network includes national parks, high ecological value areas, urban bushland areas, the lake and its tributaries and our coastline. It is one of the main reasons people choose to live in and visit Lake Macquarie. This became especially evident following the COVID-19 pandemic, when high numbers of people moved into the city looking for a green and coastal lifestyle. As the city grows, we need to balance the pressing need for new housing, jobs and infrastructure with preservation of our important natural landscapes. We will achieve this by protecting and enhancing significant areas of biodiversity and reinforcing local and regional biodiversity corridors.

As well as important natural areas, recreational areas are vital for the city's liveability. We will support opportunities to enjoy the city's natural environment such as the lake, coast and bushland areas. Recreation spaces and public places near our centres will be flexible to meet a variety of needs and cater for changing demands over time. Our recreation and public spaces include sporting fields and courts, parks and playgrounds, lake, coastline and foreshore areas, and bushland walking trails.

Climate and disaster resilience

Lake Macquarie has experienced the impacts of extreme weather events, including heatwaves, bush fires and flooding. These extreme weather events are expected to increase in frequency and intensity due to climate change, significantly affecting the community and environment. Some areas are also at risk of long-term inundation due to sea and/or lake level rise. We, therefore, need to take a risk-based approach to land use planning and development, and plan how we are going to adapt to existing and future climate risks.

Strategic planning will ensure future land uses are in appropriate locations to minimise the risk to life and property from bush fires, flooding and sea level rise. Planning controls for new development will respond to the predicted impacts of current and future risks, including risks from anticipated climate change.

Low lying areas around the lake and Swansea Channel are particularly at risk of future long-term inundation from sea and lake level rise. Some of these areas include Belmont South, Marks Point, Pelican, Little Pelican, Blacksmith, Swansea, Dora Creek, Blackalls Park, Toronto, Fassifern and Teralba. Local adaptation planning and climate resilience planning will shape the future of areas at risk of sea and lake level rise and other risks associated with climate change, while seeking to maintain the key functional components that are important to the community. Council will also work to ensure that local infrastructure and community facilities are resilient to existing and future climate risks.

Heatwaves already occur across the city and are predicted to increase in frequency and severity with climate change, particularly in urban areas. Adapting built environments and homes can minimise the impacts of heatwaves. We can design the urban environment to reduce how much heat is absorbed by buildings and roads to reduce heat island effect and help to keep temperatures down. Designing homes that stay cool in summer and warm in winter without using too much energy can make them more comfortable and reduce pressure on the energy supply and cost of living pressures.

In addition, increasing tree canopy in urban areas will be important for reducing the effects of urban heat and ensuring streets and public spaces are cool and comfortable. Preserving bushland will also support the city's mitigation of and adaptation to climate change. Many types of trees, agricultural land and waterways have climate change mitigation benefits through carbon sequestration.



THE OPPORTUNITY



CENTRES FOCUS

Lake Macquarie has a network of vibrant and unique centres throughout our city. These centres are hubs for jobs, education, retail and health services, housing and social connection. They are typically well serviced by public transport and are attractive and convenient places to live. A key aim of this planning statement is to focus housing, jobs and investment in and around centres. These areas offer the richest collection of job opportunities and a supply of readily available infrastructure and other amenities, whose capacity can be leveraged and expanded.

This means more apartments and townhouses around centres, mixed in with shops and services. To maintain the unique and natural character valued in Lake Macquarie, development will be complemented by investment in attractive streets, open space and trees. It is envisioned that every centre will have safe, tree-lined streets, a variety of shops and spaces for people to relax, shop, gather and play. This also has benefits in terms of increasing housing supply and creating opportunities for employment and attraction of businesses and skilled workers. Enabling more housing in well serviced locations will also take development pressure off natural areas and places that are affected by natural hazards such as areas prone to flooding and bush fire. It will also reduce reliance on private motor vehicles.

Lake Macquarie has a variety of centres of differing sizes and unique strengths and qualities including lake foreshores, train stations and heritage items. It is important we preserve their unique character while expanding on the strengths of each centre and supporting growth opportunities. Some centres are still emerging and will experience a lot of change and growth in coming years. Some centres service a broad regional population catchment, while others service a smaller localised population. The centres hierarchy included in this planning statement outlines the different scales and the intended character and development of strategic centres, local centres and neighbourhood centres. Centres affected by flooding and coastal hazards, such as Cardiff and Swansea, will need to take a risk-based approach to any development, including safety and evacuation considerations.





Housing diversity

Another key focus of the LSPS and the Lake Macquarie Housing Strategy is to facilitate a greater variety of housing types across the city to meet the changing needs of our growing population. While centres are the focus for more medium and high-density housing, new and existing neighbourhoods will accommodate a range of low-rise housing types. This includes integrating a mix of dual occupancies, townhouses, terraces and manor houses into residential neighbourhoods.

We will support more adaptable and accessible housing, seniors housing and affordable housing to meet diverse needs. We will also support new and innovative housing types such as prefabricated homes, 3D-printed homes, co-living housing.

Enabling more diversity and density within existing urban areas gives people more choices and supports people transitioning through different life stages including downsizers and young people. It also helps to contain urban sprawl, preserving our important natural spaces and enabling more efficient use of urban land and infrastructure.

Regionally significant growth areas

The Hunter Regional Plan identifies North West Lake Macquarie and Greater Morisset as regionally significant growth areas. These areas will undergo significant change in coming decades which will require unique and tailored planning responses. These areas represent significant opportunities to support the city's economic transition.

North West Lake Macquarie offers regional transport connections and large former mining sites. These sites offer significant potential for employment generating uses which will diversify our economy. These sites include existing infrastructure such as rail loops, roads, utilities and hard stand areas which can be reused for employment industries.

The Greater Morisset growth area includes Morisset strategic centre, as well as Wyee and Cooranbong local centres. Morisset will emerge as a regionally significant mixed use centre supporting a range of housing, employment and services. This will be supported by growth and diversification of land uses at Avondale University, and recreation opportunities associated with the Lake and Watagans National Park.

What would make Lake Mac the best city to live in 10 years time?



Community Strategic Plan 2025-2035 primary school competition winning entry by Wyee Public School student, Rylee.

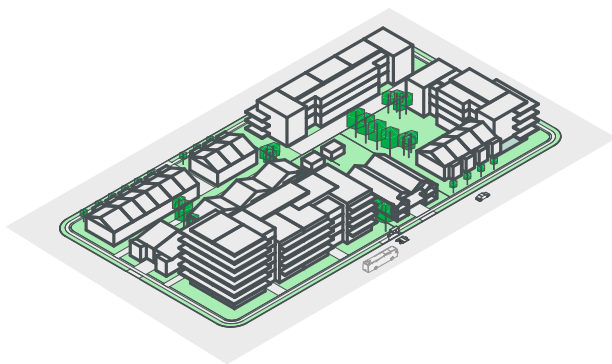
CENTRES HIERARCHY

Strategic centres

Strategic centres are regionally significant locations that provide a wide range of services, entertainment, community facilities, and higher order retail and employment across a large area. Some strategic centres, like Charlestown, are well-established while others, like Cockle Creek, are emerging and offer new opportunities to co-locate housing, transport and employment uses.

Strategic centres include Charlestown, Glendale, Morisset and Belmont. Cockle Creek is an emerging strategic centre.

Strategic centres are our most dense parts of the city and will accommodate 75 dwellings per hectare over the coming decades.



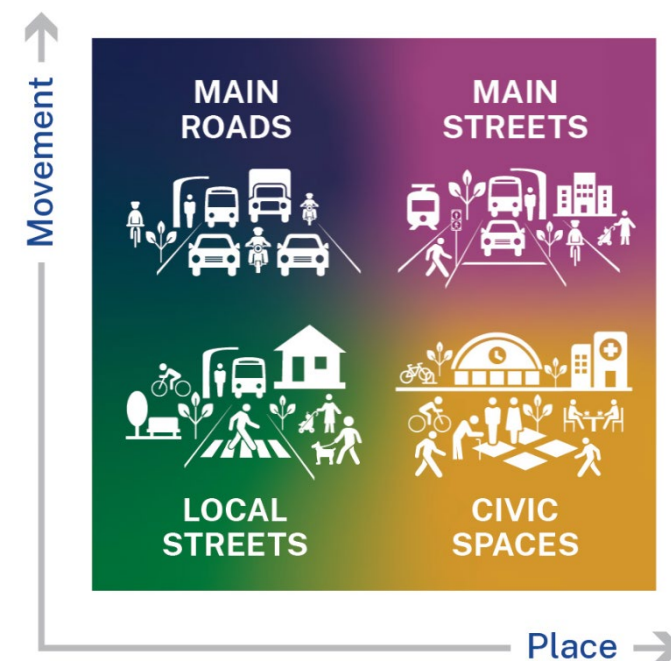
Charlestown strategic centre.



DENSITY TARGET
75 dwellings
per hectare

FUTURE CHARACTER

- Medium to high-density character with high-rise (7+ storeys) apartments and mixed-use development, as well as townhouses.
- A broad range of education, health, retail and commercial services provide employment, attractions and services to the regional population.
- Active street frontages including dining, seating, digital connectivity, outdoor entertainment, night-time activities, place - making initiatives and events.
- Very well serviced by public transport and ideally include a major transport interchange, as well as safe footpath and cycleway connections between residential areas, transport nodes and commercial areas.
- High quality main streets and civic spaces with the highest pedestrian activity will prioritise safe movement of pedestrians. Crossings, trees, wide footpaths and low vehicle speeds will improve safety and comfort of all road users, while making the centre a pleasant and attractive place for residents, workers and visitors to spend time.
- Strategic centres typically have main roads, which are thoroughfares for traffic and freight. Using the Movement and Place Framework to classify streets will help to balance street amenity with transport needs.
- The unique identity of each centre will be expressed through building design, public spaces, public art and interpretation of heritage.
- Social, active and green public spaces provide spaces to meet, play and relax.



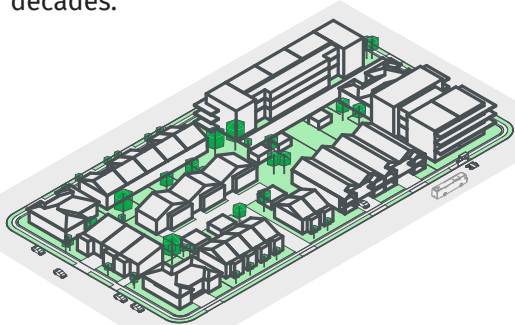
NSW Government Movement and Place Framework

Local centres

Local centres provide shopping, dining, entertainment, health and personal services to meet the daily and weekly needs of the local community. Some local centres, like Warners Bay, are well-established while others, like Wyee, are emerging and offer new opportunities to co-locate housing, transport and employment uses.

Local centres include Cardiff, Toronto, Warners Bay, Mount Hutton, Teralba, Windale, Boolaroo, Edgeworth, Cameron Park, Jewells, Wyee and Cooranbong.

Local centres will accommodate 50 dwellings per hectare over the coming decades.



DENSITY TARGET
50 dwellings
per hectare



Toronto local centre

FUTURE CHARACTER

- Medium density character with a variety of land uses and low to mid-rise housing and mixed-use development.
- A range of education, health, retail and commercial services provide employment, attractions and services to the local population.
- Well serviced by public transport, as well as safe footpath and cycleway connections between residential areas, transport nodes and commercial areas.
- Main streets and civic spaces with the highest pedestrian activity will prioritise safe movement of pedestrians. Crossings, trees, wide footpaths and safe speeds will improve safety and comfort of all road users, while making the centre a pleasant and attractive place for residents, workers and visitors to spend time.
- The unique identity of each centre will be expressed through building design, public spaces, public art and interpretation of heritage.
- Social, active and green public spaces provide spaces to meet, play and relax.

Neighbourhood centres

Neighbourhood centres are integrated within a residential neighbourhood and encourage people to walk to their daily needs in a place with a strong identity for the surrounding community. Neighbourhood centres offer some employment opportunities and service to the local community.

Neighbourhood centres include Blacksmiths, Blackalls Park, Bonnells Bay, Catherine Hill Bay, Cardiff South, Caves Beach, Dudley, Redhead, Swansea, Whitebridge, Wangi Wangi, and West Wallsend.

Neighbourhood centres will accommodate 30 dwellings per hectare over the coming decades.



Kahibah neighbourhood centre

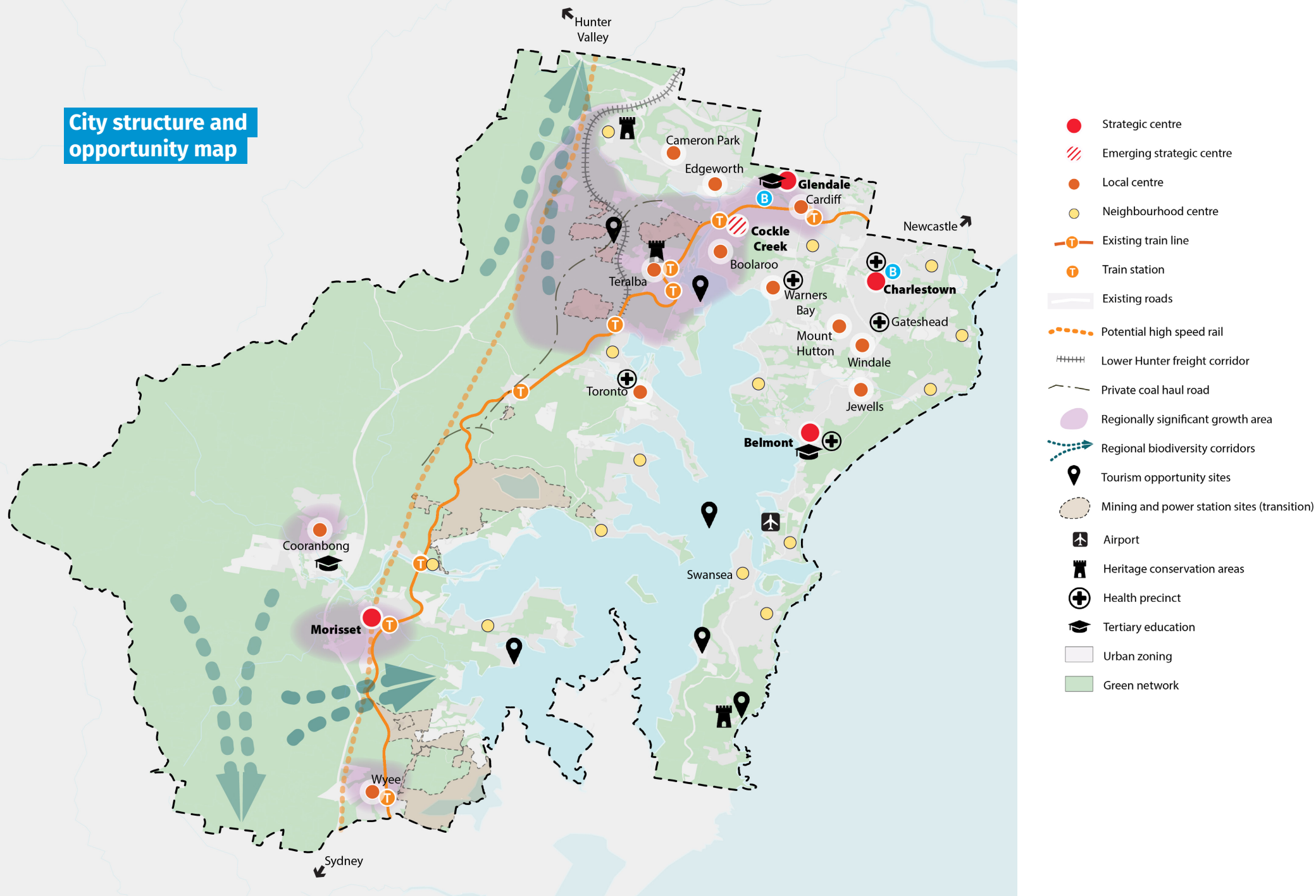
FUTURE CHARACTER

- Neighbourhood centres have a low to medium density character that blends in with the surrounding neighbourhood.
- Some medium density residential development in and around the commercial areas.
- Neighbourhood centres will have safe footpath and cycle connections to schools and shops.



DENSITY TARGET
30 dwellings
per hectare

City structure and opportunity map



Centres

Centres are well-serviced with shops, local businesses and public transport making them ideal locations for people to live and access their daily needs.

Train stations

Train stations are an important part of the city's transport network. We will support higher density residential development around train stations which are close to other shops, services and residential land, particularly where located in a growth area or within a local or strategic centre. This may include adjustments to building heights and land use zones.

Mining and power station sites

These areas typically have existing infrastructure to support a range of employment and energy generation uses into the future.

Growth areas

North West and Greater Morisset will see high population growth in coming decades. These areas are located along key transport corridors and close to mining and power station sites which may be reused in the future. These areas have significant opportunity for housing and employment, supported by infrastructure investment.

Infill development

Infill development in existing urban areas enables new development to leverage existing infrastructure and tends to have lower environmental impact compared to greenfield development. We will make the most of existing urban areas by supporting a range of housing types in these areas.

Tourism opportunity sites

Lake Macquarie is an attractive city with major tourism drawcards, including the lake, world class beaches, bushland and heritage areas. Some areas are identified as having particular opportunities to enable more accommodation, activities and enjoyment of the city for residents and visitors.

Health precinct

Gateshead will expand with more health and medical services. Provision of health and medical services in other areas of the city will also be supported, particularly in and around local and strategic centres and where there is an under supply of health and medical services.

Heritage Conservation Areas

West Wallsend, Teralba and Catherine Hill Bay have special heritage qualities. These areas have development controls to preserve their unique character.

Charlestown strategic centre



PLANNING PRIORITIES



The eight planning priorities provide a decision-making framework for all planning decisions and rezonings. Together, these will reinforce the future direction for the city, which is to focus growth and change in our centres, increase housing diversity and support economic opportunities associated with regionally significant areas.

The eight planning priorities included in this LSPS are direct outcomes of the Community Strategic Plan and will be delivered through the four-year Delivery Program and annual Operational Plan.

Each planning priority links to the economic, environmental and social goals identified in the Community Strategic Plan.



Planning priority one

Our city has the infrastructure and capacity to attract new industries and investment to expand long-term job opportunities



Planning priority two

Our local and strategic centres provide housing, jobs and activities



Planning priority three

People have housing that suits their needs



Planning priority four

Our city protects and enhances biodiversity



Planning priority five

Our city plans for climate risk and emergencies



Planning priority six

Everyone can enjoy open, active and social spaces



Planning priority seven

We have the public and local transport infrastructure to keep our city connected



Planning priority eight

People can walk and cycle safely around our city

Economic

Environmental

Social

Planning priority one



Our city has the infrastructure and capacity to attract new industries and investment to expand long-term job opportunities

As our local economy diversifies from extractive industries to knowledge-based and service industries, as well as to renewable energy and circular economy sectors, we need new infrastructure such as fast internet and great transport. For job-creating businesses to locate or stay in Lake Macquarie, they need suitable land and infrastructure to grow.

Principles

- Attract and retain skilled workers.
- Promote development in centres to boost investment and local employment.
- Leverage the city's strategic location for freight and logistics.
- Promote investment in tourism products and experiences in centres, rural and environmental areas, and key locations around the lake.
- Repurpose mining and heavy industrial land for diverse employment uses.

- Increase the supply of well-located employment land near transport connections and populations.
- Support circular economy industries by enabling new re-manufacturing, resource recovery, re-use and recycling facilities in appropriate locations.
- Support productivity of agricultural production activities in rural areas.

How will we measure success?

- Increase the number of jobs in the city from 73,233 (2024-2025 REMPLAN, Australian Bureau of Statistics)

Community engagement

"I would like to see strategic creation of diverse and meaningful jobs and career opportunities for young people in the region so we don't lose this talent and demographic to the big cities."

"Black Rock [Motor Resort] becoming an epicentre for motorsports would be fantastic and a real boon to the area."

"It would be good to see a variety of business around the lake."



Planning priority two



Our local and strategic centres provide housing, jobs and activities

More people will be able to live close to their work, shops and services when development of denser housing, shops and offices and services are focused in and around centres. This will make walking and cycling easier and provide transport choice. We can also reduce the amount of greenfield development, which helps to protect our natural environment.

Principles

- Promote growth and investment in well-designed, high-density centres with quality amenities and infrastructure.
- Improve streetscapes and public spaces to attract private investment.
- Enhance urban greenery to mitigate heat and provide shade.
- Collaborate with industry to offer diverse uses in centres, including housing, jobs, services, and transport options.
- Encourage cycling, walking, footpath trading, and a vibrant night-time economy.

How will we measure success?

- Increase in the number of dwellings within local and strategic centres (Australian Bureau of Statistics)
- Increase in the number of jobs in local and strategic centres (Australian Bureau of Statistics)
- Satisfaction with access to neighbourhood amenities is improving (cafes, shops, health and wellness services, etc.) (Australian Liveability Census)



Community engagement

“More activities like markets [and] places where people can sit and enjoy the foreshore. The coffee shops close too early.”

“Footpaths and cycleways connecting town centres.”

“The greatest bang for buck when it comes to affordability and minimising motor vehicle usage is to be gained by providing apartment accommodation around town centres.”

Planning priority three



People have housing
that suits their needs

Housing diversity and affordability is a problem across NSW. Our community wants affordable and diverse housing options to suit different types of households. Lake Macquarie has an ageing population and households are becoming smaller. Providing more diverse types of housing like townhouses, dual occupancies and apartments will support this change. Smaller housing types are typically more affordable and have lower ongoing costs.

Principles

- Collaborate with industry and government to deliver diverse, well-located housing near transport hubs and essential services.
- Promote innovative and sustainable housing solutions, including prefabricated and 3D-printed homes.
- Implement policies to support housing for various life stages and demographics including smaller dwellings, seniors housing, accessible housing and affordable housing.
- Enhance urban environments with sustainable design and increased tree canopy in key areas.

How will we measure success

- Satisfaction with the range of housing types and sizes is improving (Australian Liveability Census)
- Increased in the diversity of housing types in the city (Australian Bureau of Statistics)

Community engagement

“Family-sized apartments so everyone can benefit from walkability.”

“Tiny home villages giving people on low incomes the opportunity to own their own home.”

“Medium to high density housing and less greenfield development.”

“Transport orientated development.”

“Developments need to reflect the beautiful environment we are fortunate to enjoy, and coordinate with the State Government to provide schools, medical facilities, additional police, firefighters, etc.”

Focus for more housing density



Extract from NSW Hunter Regional Plan 2041



Planning priority four



Our city protects and enhances biodiversity

The city's natural environment is highly valued by the community. Our natural areas include national parks, high ecological value areas, rural and other environmental areas, the lake and its tributaries, our coastline, as well as recreational open space and reserves.

Natural areas are rich in biodiversity, which is essential to the healthy function of ecosystems. They support clean air and water, fertile soils, pollination of crops, food, medicine and all the basic materials we need to live.

Areas noted in the following map as high ecological value include biodiversity corridors and areas needed to maintain connectivity of habitats across the city. The map also includes natural buffers to the lake foreshore, major creeks and coast that provide habitat and protection. We will protect high ecological value areas. Where impacts on biodiversity cannot be avoided, appropriate offsets will be required.

Principles

- Avoid and minimise the impact of development on areas of high biodiversity value.
- Protect and enhance native vegetation corridors.
- Monitor and improve water quality in Lake Macquarie and its tributaries.
- Increase urban trees and gardens for comfort, shade, and habitat.
- Protect and enhance cultural landscapes and places of Aboriginal cultural significance.

How will we measure success?

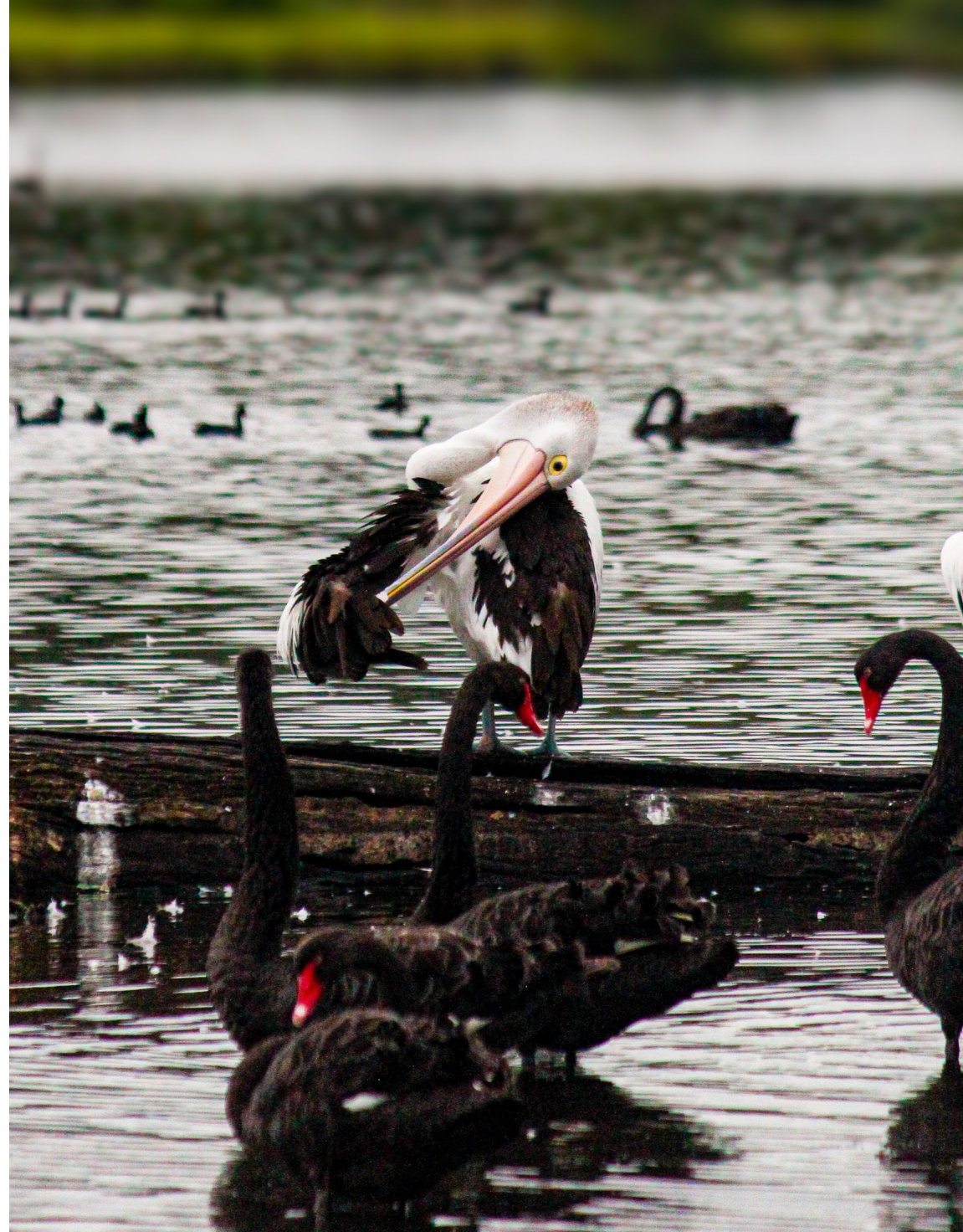
- Percentage of native vegetation cover in the city is maintained (Council)
- Areas of the city with conservation status is maintained or increased (Council)
- Satisfaction with protection of the natural environment is maintained or increased (Australian Liveability Census)

Community engagement

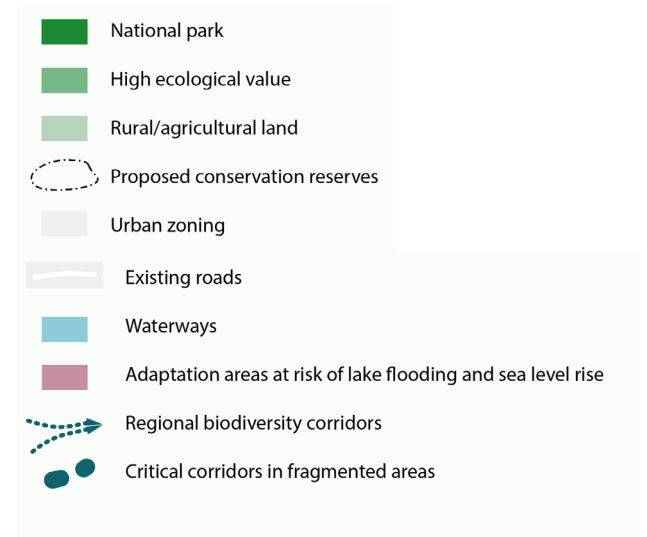
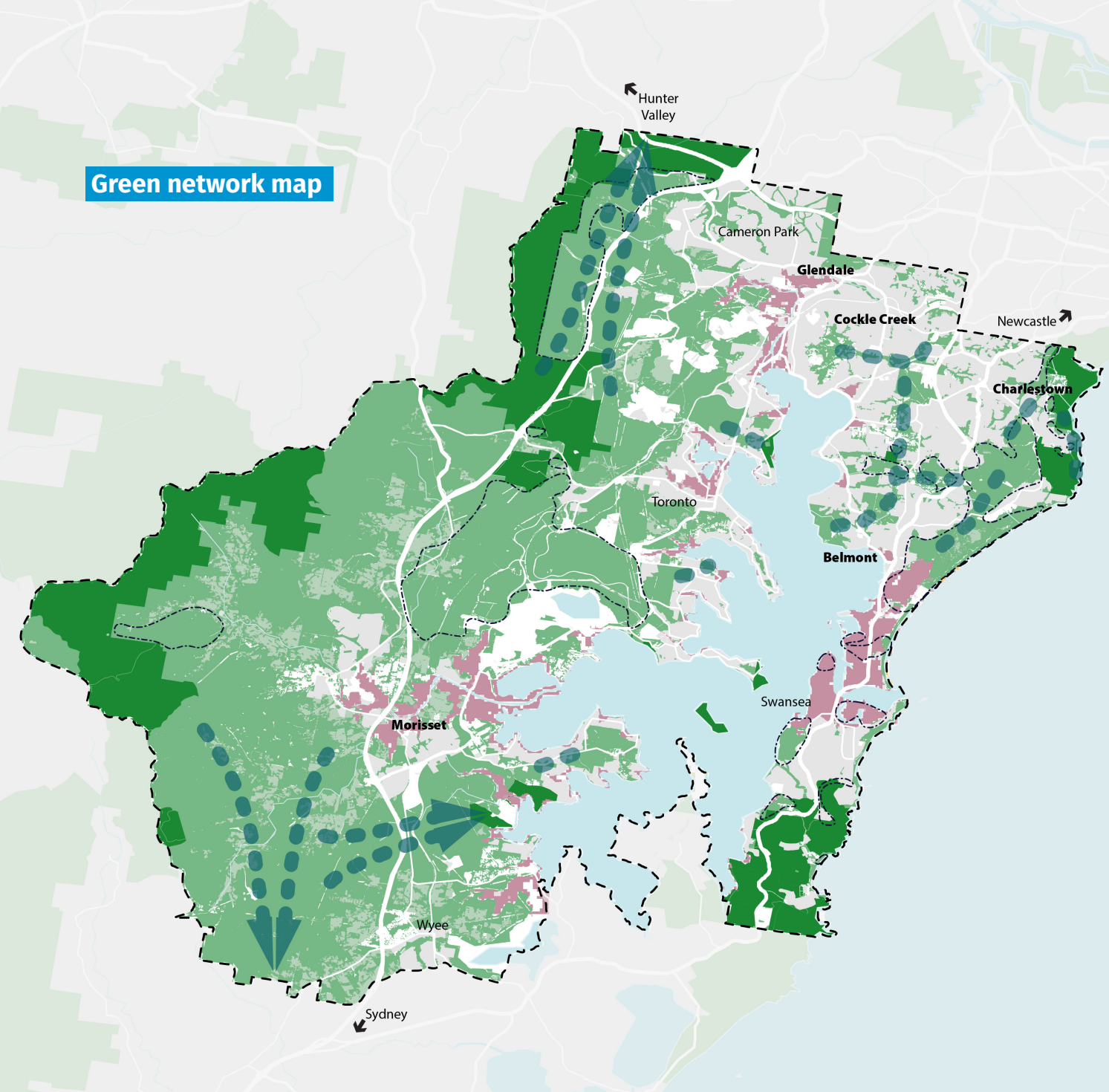
“Need to increase the number of street and verge trees to overall increase biodiversity, improve climate change resilience by reducing the urban heat island effect, and improve the aesthetic of our streets.”

“Stop clearing bushland for housing; lean more towards knock down rebuilds and higher density in key areas.”

“Maintaining natural forest and animal habitat is vital to the health of the lake’s ecosystem.”



Green network map



Proposed conservation reserves

Particular areas have been identified as having very high conservation value, making a significant contribution to the reserve system. These include the proposed Awaba Conservation Area and Coastal Wetlands Park.

Adaptation areas

These areas are at high risk of lake flooding and sea level rise in the long term. These areas are generally not suitable for intensified or sensitive land uses. Adaptation planning and unique development controls will continue to manage development in these areas.

Critical corridors in fragmented areas

The last remaining links of native vegetation in areas where bushland has been fragmented. These corridors are important for maintaining healthy ecological processes and movement of wildlife and pollinators.

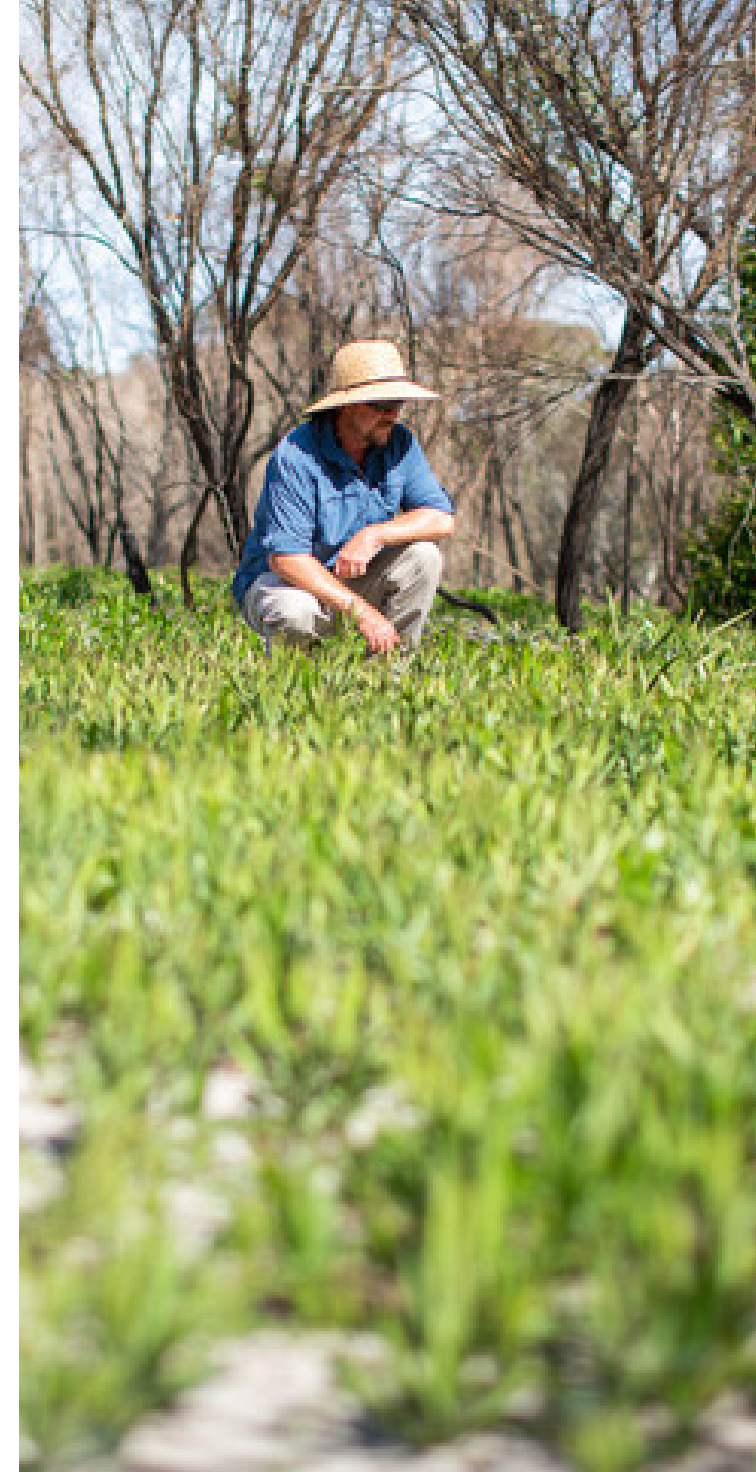
High ecological value

High ecological value are areas of ecological or biodiversity value including threatened species, ecological communities, and their habitats as well as biodiversity corridors that are needed to maintain the connection of habitats across the city. It also includes natural buffers to the lake foreshore, major creeks and coast that provide habitat and protection of important ecosystems.

Regional biodiversity corridors

Corridors of regional significance identified in the Hunter Regional Plan 2041. Regional corridors are supported by a network of habitat areas and local biodiversity corridors.

Note: a comprehensive map of native vegetation corridors in Lake Macquarie is available at lakemac.com.au.



Planning priority five



**Our city plans for
climate risk and
emergencies**

As climate change makes natural hazards more extreme and unpredictable, our community needs to be ready in the event of floods, storms, coastal hazards, bush fire and extreme heat. Some areas are also at risk of long-term inundation due to sea and/or lake level rise. Those areas of our city that are most at risk need plans to adapt to existing and future climate risks.

Principles

- Improve the resilience of infrastructure and the natural environment to climate change impacts.
- Use a risk-informed approach for land use planning and development in hazard-prone areas.
- Facilitate increased tree canopy cover and urban greening through planting in priority urban location.

How will we measure success?

- Increase in the participant uptake of climate resilience and disaster preparedness following programs delivered by Council (Council)
- Perception of preparedness for natural disasters is maintained (Environmental Attitudes Survey)
- Satisfaction with how Council is adapting to climate change is maintained or improving (Community Satisfaction Survey)

Community engagement

“Planning and decision-making needs to consider future consequences and generations, ensuring negative consequences are minimised.”

“Acknowledge climate change and treat it like the emergency it is. We need to both right the wrongs of the past and think outside the box for the future.”

“Council’s successful Local Adaptation Plans demonstrates that our community is aware of future climate change risks.”



Planning priority six



**Everyone can enjoy
open, active and
social spaces**

Open spaces are important for health and wellbeing. Public space for exercise, relaxation and outdoor activities is important, especially in and around town centres where people typically live in smaller dwellings. Places to meet friends and family are important for liveability and social cohesion.

Principles

- Provide safe, engaging public spaces near centres and connected to residential areas.
- Activate public spaces with community events and public art.
- Protect and conserve Lake Macquarie's natural, built, and Aboriginal cultural heritage.
- Improve access to sports, recreation, culture and community services.
- Connect natural areas to urban spaces, enhancing access to the lake, beaches and bushland.
- Increase greening in public spaces and new developments.

How will we measure success?

- Maintained or increased urban tree canopy cover (Council)
- Community satisfaction with open, active and social spaces is maintained or improving (Community Satisfaction Survey)
- Satisfaction with spaces for group or community activities and/or gatherings (sports, picnics, performances etc.) is maintained or improving (Australian Liveability Census)





Community engagement

"It would be great to see more green in public spaces, native plants on nature strips and roadways."

"Green space ratios in new developments should align to keep human and the natural environment in balance."

"I think having community gardens, in which locals could come and help themselves to seasonal fruits and veggies, would be beneficial for health and community reasons."

Planning priority seven



We have the public and local transport infrastructure to keep our city connected

Public transport is important to our community. Public transport provides mobility for people who do not own a car, and reduces traffic congestion and air pollution. Efficient road and rail networks are important for supporting businesses, delivering services and facilitating regional connections. Our network of centres become the basis of a high-frequency, high-capacity public transport network, with each of our centres increasingly acting as hubs for local services and active and public transport. Emerging and maturing technologies, such as electric and autonomous vehicles, on-demand transport and drones, may also provide opportunities to move through the city and connect people to services.

Principles

- Advocate to government and transport operators to enhance public transport, including rapid services between centres and regional destinations.
- Maintain an efficient local road network.
- Advocate for clearways for buses, particularly in Morisset, Charlestown to Belmont, and Cameron Park to Cardiff.
- Support commuter parking at key locations so more people can use public transport to get to work and major events.
- Ensure employment areas have accessible transport connections.

- Utilize existing freight infrastructure while protecting sensitive areas from heavy vehicle intrusion.
- Partner with industry and government for road infrastructure upgrades supporting public transport and freight.
- Develop a network of electric vehicle charging stations in strategic locations such as centres, commuter hubs and tourist routes.
- Support opportunities for park and ride, carpooling and car sharing.

How will we measure success?

- Increase in the number of trips undertaken on public transport (Transport for NSW Household Travel Survey)
- Satisfaction with ease of driving and parking is maintained or improving (Australian Liveability Census)
- Pavement Condition Index targets is maintained (Council)



Community engagement

“Improve transport to Sydney and Newcastle via a fast train service.”

“At the moment [sustainable transport choices] are limited and Council should advocate for public transport improvements.”

“Better roads and bus lanes for better flow in peak hour.”

“Connectivity to the airport from both east and west of Lake Macquarie.”

“It’s hard to be part of the community when permanently stuck in traffic.”

Planning priority eight



People can walk and
cycle safely around
our city

The ability for people to walk to daily activities such as picking up groceries or visiting friends or family is a key indicator of liveability. Walking and cycling improve mental and physical health and reduce car reliance. Prioritising walking and cycling is especially important in streets around centres, which experience a lot of pedestrian activity.

Principles

- Develop vibrant, mixed-use centres so more people can walk to their daily needs.
- Design streets and roads to encourage more walking and cycling.
- Prioritise footpaths near schools and centres, and cycle lanes in key networks.
- Manage car parking in centres to prioritise public space, trade and pedestrians.
- Promote safe and shady walking and cycling routes.

How will we measure success?

- Increase in the number of trips undertaken by walking and cycling (Transport for NSW Household Travel Survey)
- Satisfaction with access and safety of walking, cycling and/or public transport (signage, paths, lighting etc.) is maintained or improving (Australian Liveability Census)
- Amount of pathway delivered within Council's Principal Bicycle Network is increasing (Council)



Community engagement

“I think that footpaths and cycling trails should be prioritised. Not only do these pathways enable a healthier physical lifestyle, but they also improve people’s mental health and wellbeing through increased opportunities for social interactions and building connections in your local community.”

“Cycleways and walking paths are a great investment in the health of Lake Macquarie City residents and visitors – keep adding to these wherever it is sensible to do so.”

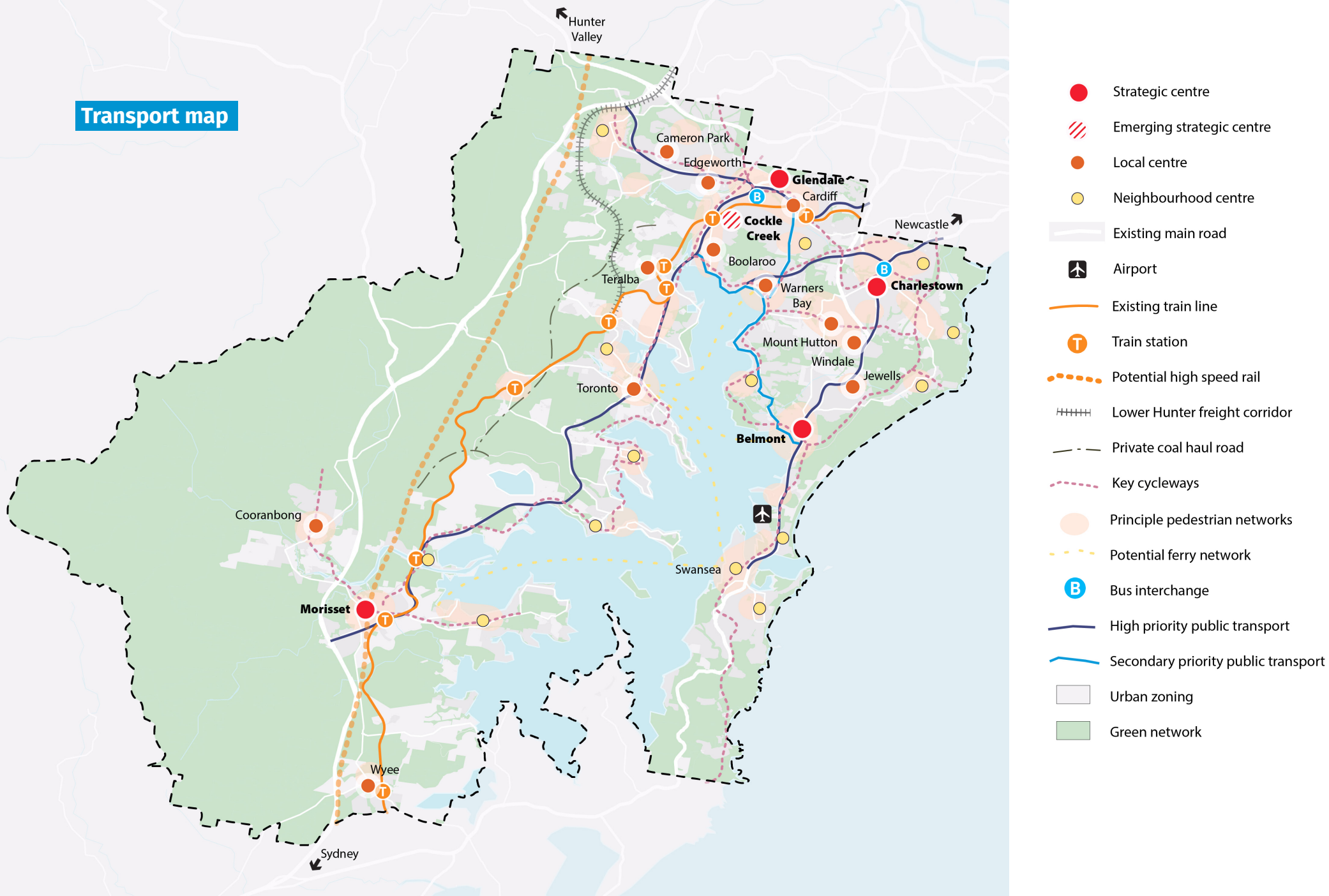
“During the transition to more sustainable transport choices, consideration should be given to provision of parking while also improving cycleways, public transport and delivering housing close to sustainable transport options.”

“Improved footpath connectivity for safety of pedestrians and cyclists and to encourage active transport.”

“It’s important we all have low-emission access to what we need and agency to choose where we want to go.”



Transport map



Principal pedestrian network

Principal Pedestrian Networks are based on walking distances of 10 to 15 minutes to the edge of high activity destinations such as centres and schools. Principal pedestrian networks are a high priority for footpath provision.

Train stations

Train stations are a key part of the city's transport network. We will support higher density residential development around train stations which are close to other shops, services and residential land, particularly where located in a growth area or within a local or strategic centre. We will also support opportunities for commuter parking and connecting bus services where appropriate.

High speed rail

There is significant long term opportunity for high speed rail and a Very Fast Train (VFT) station to strengthen our connection with other regions and our position as a key economic and growth contributor.

Private coal haul road

As mining declines, supporting transport infrastructure, such as the private coal haul road on the western side of the City has the potential to be repurposed for public transport use.

High priority public transport

These routes are major public transport corridors which connect local and strategic centres to key destinations. These routes are high priority for high frequency public transport provision which will help to alleviate traffic congestion in the long term.

Lower Hunter Freight Corridor

The lower Hunter freight corridor will provide a dedicated freight rail line through North West Lake Macquarie. This will improve reliability of passenger services and improved movement of goods on the freight line.



REGIONALLY SIGNIFICANT GROWTH AREAS

Lake Macquarie has two regionally significant growth areas identified in the Hunter Regional Plan: North West Lake Macquarie and Greater Morisset in the southwest.

Growth areas identify regionally significant locations requiring further investigation, tailored planning responses, activation or specific infrastructure investments to support significant growth. Regionally significant growth areas will be the basis for further place-based planning.

Growth areas represent unique opportunities for the city. Planning for growth areas will aim to maximise employment opportunities, facilitate diverse housing and protect transport corridors and biodiversity corridors. Planning in growth areas will need to consider long term opportunity costs of different land uses to ensure optimal benefits for the city are realised in the long-term. The eight planning priorities identified in the LSPS will guide future planning and development decisions in the growth areas.



NORTH WEST GROWTH AREA

The North West growth area is a large and diverse area, extending from Cardiff in the east to the M1 Motorway in the west, Fennell Bay and Fassifern in the south, and West Wallsend and Holmesville in the north. It offers great potential to provide more diverse housing and grow employment, tourism and recreation opportunities while preserving and enhancing our unique heritage and natural environment.

There are three distinct planning character areas within the North West, each with its own strengths and opportunities.

- The Catalyst Area
- Post-mining transition area
- Existing settlements

Catalyst Area

The catalyst area is the focus for infrastructure investment, employment and housing growth in the North West growth area.

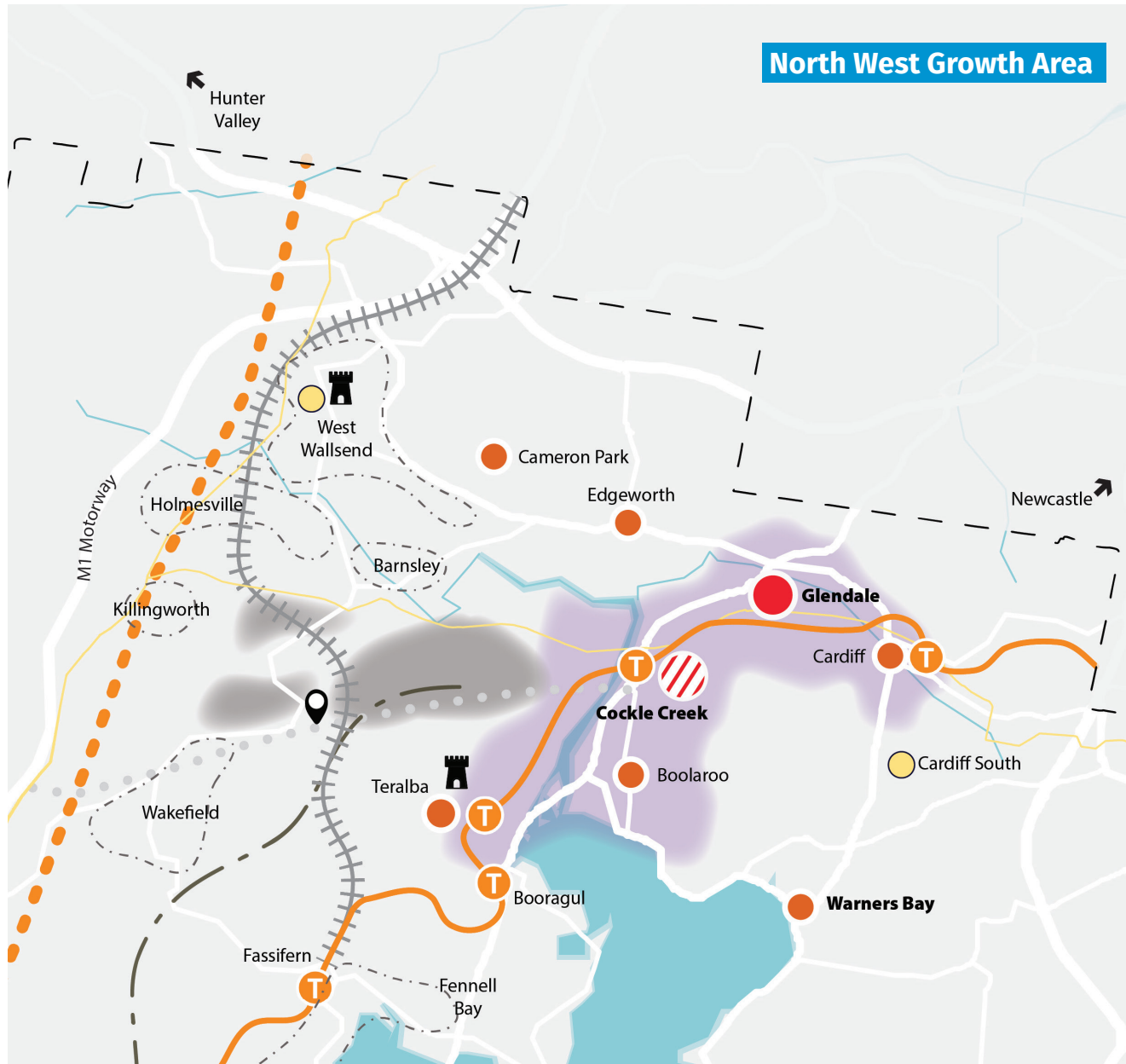
The catalyst area refers to the existing urban area extending around Lake Macquarie from Cardiff in the north to Teralba in the south. By making better use of existing transport and other infrastructure, the catalyst area has potential to support at least 10,500 well located new homes, with shops, services and jobs over the next 20 years.

The catalyst area is centred on the emerging centre of Cockle Creek which offers a significant brownfield redevelopment opportunity that will highlight the city's leading role in the economic diversification of the region. The provision of infrastructure to support the growth of the catalyst area will be an important focus.

The North West Catalyst Area Place Strategy identifies priority infrastructure needed to support more housing, jobs and services in this area.



North West Growth Area



- Strategic centre
- ▨ Emerging strategic centre
- Local centre
- Neighbourhood centre
- Existing train line
- Existing roads
- - - Private coal haul road
- Catalyst area
- Post mining transition area
- - - Existing settlements
- · · Potential motorway link
- + + + Lower Hunter freight corridor
- Gas pipeline
- 🏰 Heritage conservation area
- 📍 Tourism site - Blackrock

Post-mining transition area

Investigations for employment, tourism and recreation uses are the focus for the post-mining transition area.

The post-mining transition area refers to the large area extending from the south and west of Cockle Creek out to the M1 and from Fassifern in the south to the existing urban settlements in the north (Barnsley, Holmesville and West Wallsend).

The area is characterised by high value biodiversity features and floodplains interspersed with agriculture, former mining uses, operational extractive industries and State significant infrastructure, including high voltage electricity lines, gas pipelines, the freight rail bypass and potential high speed rail line.

This area offers exciting opportunities to advance the city's economic diversification by making use of existing mining road and rail infrastructure to enable adaptive reuse of disturbed land to meet the city's need for innovative and diverse employment, tourism and recreation opportunities. A recent example of the post-mining land use opportunities is the Black Rock Motorsport Park. There are also opportunities to provide some new housing in this area.

Planning in this area will enable transport connectivity and multi-modal opportunities that connect with the Northern Railway, proposed Lower Hunter Freight Bypass and a new road connection from the M1 Motorway to Cockle Creek.



BlackRock Motor Park

Existing settlements

The focus for existing residential settlements is to support unique tourism and recreation opportunities by recognising, managing and conserving the Aboriginal cultural heritage, non-indigenous heritage and important biodiversity and landscape features.

Pockets of existing largely residential settlements are located across the growth area, including West Wallsend, Holmesville and Barnsley in the north, Fassifern and Fennell Bay in the south and Killingworth in the west. These areas are generally surrounded by land with high value biodiversity and significant Aboriginal cultural significance including the Butterfly Cave, Mount Sugarloaf and Mount Sugarloaf Range.

The planning priorities in this LSPS will guide future planning and development in and around these areas. Any planning or development in or around these settlements must achieve consistency with the eight planning priorities identified in this LSPS. Planning in this area will aim to preserve important Aboriginal cultural heritage, landscape features and biodiversity, while avoiding hazards such as bushfire and geotechnical instability.

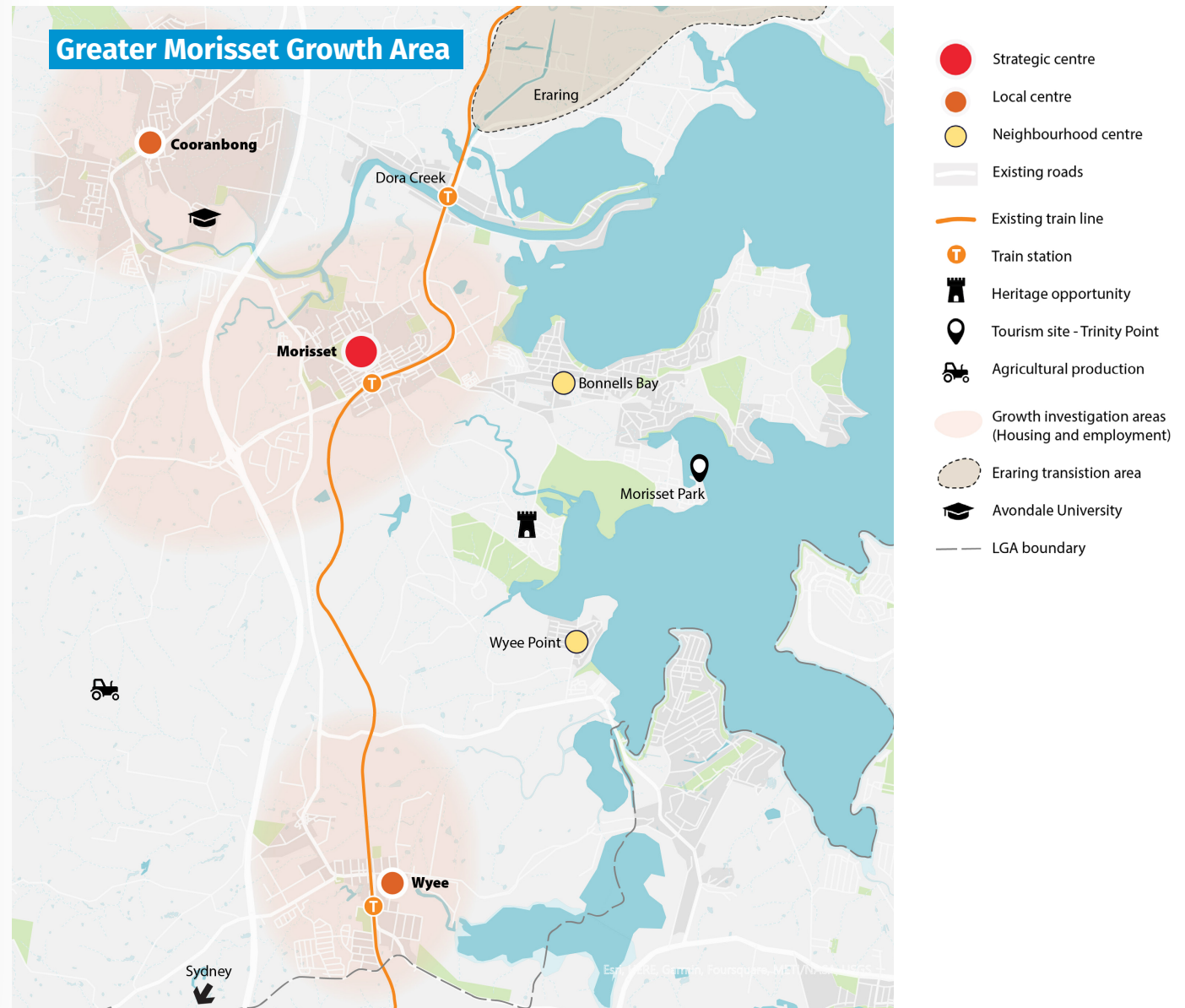
Opportunities in these areas include leveraging the historic character of West Wallsend and Holmesville and access to the surrounding landscape for cultural adventure tourism and recreation activities.



GREATER MORISSET GROWTH AREA

Morisset and the supporting local centres of Cooranbong and Wyee represent the largest future growth area in the Central Coast and Hunter and will be a major point of connection between Greater Newcastle and Central Coast communities.

Southwestern Lake Macquarie, the southern gateway to Lake Macquarie and the Watagans, is ideally nestled between the Central Coast and Newcastle. The area boasts a unique blend of rural areas and bushlands, providing residents and visitors with serene natural landscapes and easy access to the lake. The area is home to small and large communities, offering a diverse range of housing options and business opportunities.



Morisset will emerge as a regionally significant mixed-use centre supporting diverse businesses and services with multi-storey commercial, mixed use and residential development. With the closure of mines and major power stations, the greater Morisset area will cater for renewable energy and circular economy developments, a growing lifestyle and tourism market, health services, goods distribution and urban food production.

As the population grows, it is important that a range of employment, community, recreation and transport infrastructure is provided to support the population. Proximity to the M1 Motorway will be leveraged to support employment uses including freight, warehousing and logistics.

The greater Morisset growth area will become a hub for recreation and tourism industries. Trinity Point will develop into a significant tourism asset, supporting a growing visitor economy including conference facilities, restaurants and a marina.

Avondale University will expand with a range of educational, research, housing and employment opportunities.

Development will be balanced with biodiversity conservation, within the broader context of the identified green corridors. The area has important environmental assets such as biodiversity corridors to the Central Coast and along the western side of the local government area. Focusing new housing and employment uses in and around existing urban areas and re-using mining and power station sites will balance growth with biodiversity priorities.

The economic contribution of existing agricultural production land will be supported, and new opportunities facilitated, such as intensive agricultural production, particularly in high value niche products.

The heritage significance of the State-listed Morisset Hospital site, Cooranbong Seventh Day Adventist Heritage Precinct and iconic Sanitarium factory site will be maintained, enhanced and interpreted through adaptive re-use and development.

Myuna Coal Mine near Wangi Wangi Power Station may also provide opportunities for adaptive re-use, noting its proximity to urban areas, Lake Macquarie and the historic Wangi Power Station. Reuse opportunities are realised for the State heritage listed Wangi Wangi Power Station to support its conservation and ongoing use of the building.

Further strategic planning including place strategies and structure plans will identify opportunities in consultation with community and other stakeholders.



Trinity Point Marina



Bernie Goodwin Memorial Park

Morisset strategic centre

Morisset strategic centre will transition into a bustling and vibrant hub of activity, serving as a regional centre for commerce, industry, medium and high-density housing and culture. A diverse range of businesses, medical and personal services, creative enterprises, government and community services will take advantage of the clustering of activity. More intensive multi-storey commercial, mixed-use and residential developments occur in the centre and close to the train station.

Morisset Community Hub will provide community uses, cafes and commercial uses. Yambo and Dora Streets are high-amenity and pedestrian movement is prioritised. There is an interchange point for transport, local buses and park and ride to the train line to northern Lake Macquarie, Newcastle, Central Coast and Sydney. A focus is for an improved local pedestrian and cyclist transport network, including direct links to cycleways to the Morisset Peninsula and Cooranbong.

Development opportunities, including the potential expansion of commercial and residential development to the south of the Morisset train station, are realised. The nearby industrial area will expand to capitalise on its access to the M1 Motorway. An alternate vehicle route around Morisset centre will be investigated to improve the amenity of the centre, taking into consideration the development of land to the south of the Morisset train station.



Wyee local centre

The local centre of Wyee will expand with an increase in commercial, recreation and community services to cater for the growing population. Medium-density residential areas are developed with a range of housing types around the local centre and railway station while maintaining local ecological corridors. High-amenity cycle and pedestrian linkages run between new residential, recreation and commercial areas and the train station, as well as a sub-regional off-road cycle connection to Morisset.

New employment land opens up which supports Morisset and Warnervale strategic centres.

Significant rural production land is protected, and Mannering Creek and its riparian corridors are rehabilitated and conserved.



Wyee Train Station, Source: Google

Cooranbong local centre

The vibrancy of the local commercial centre at North Cooranbong is enhanced with more intensive mixed-use development and multi-storey housing to increase services and cater for the growing population. Additional residential areas will support housing choice through development of a range of housing types, close to the local commercial centre.

Avondale University grows its presence within the region, supporting the expansion and development of Cooranbong into a vibrant and diverse community. The university and surrounds provide a diverse range of educational, research and employment opportunities. The university is connected to Morisset with good public transport links and the R7 Morisset Peninsula to Cooranbong regional cycling route. The commercial centre adjacent to the university continues to provide shops and services to the neighbourhood and university.

Cooranbong takes advantage of the adventure tourism opportunities associated with the Watagan Mountains.

Riparian corridor areas along Dora, Jigadee, Burnt Bridge and Felled Timber creeks are conserved and rehabilitated.

Eraring transition area

The Eraring transition area is a key site for the transformation of the energy sector in NSW. The area has access to existing infrastructure and skilled workforce that can support a range of new industries and activities, such as renewable energy, hydrogen, waste-to-energy and advanced manufacturing. Growth of employment industries at the Eraring site will support population growth around Morisset by expanding employment and business opportunities.



Eraring Power Station



MONITORING AND EVALUATION

The Local Strategic Planning Statement will support the Community Strategic Plan, and will be reviewed concurrently with the Community Strategic Plan every four years.

Each year, Council will adopt a one-year operational plan to identify the specific projects, programs and activities that we will undertake to achieve the commitments of the Delivery Program based on available resourcing.

Every four years Council prepares a State of Our City Report which monitors implementation and the effectiveness of the Community Strategic Plan. The State of our City Report will include an analysis of the performance measures outlined for each planning priority in this Local Strategic Planning Statement. Each performance measure has a data source (such as the biennial Lake Macquarie Community Satisfaction Survey, Australian Liveability Census, Australian Bureau of Statistics, REMPLAN or other reliable statistics) that can be used to quantify progress towards the long-term outcomes of the Community Strategic Plan and Local Strategic Planning Statement.

¹ Source: REMPLAN

² Source: Australian Bureau of Statistics 2021

³ Source: Regional Australia Institute. (2023). Big Movers 2023: Regional Renaissance. A rise in migration to regional Australia.

⁴ Source: REMPLAN

⁵ Source: REMPLAN

⁶ Source: REMPLAN

⁷ Where rent or mortgage repayments are less than 30% of household income, housing is considered to be affordable.

⁸ Source: REMPLAN

⁹ Source: REMPLAN

⁹ Source: REMPLAN. Households in the lower 40% of income earners, that are spending more than 30% of their income on housing (rent or mortgage), are considered to be experiencing financial housing stress. Housing stress is calculated across all dwellings, regardless of tenure. Mortgage stress is calculated as a proportion of households in dwellings paying a mortgage. Rental stress is calculated as a proportion of households in dwellings paying rent.

¹⁰ Source: Australian Bureau of Statistics 2021

¹¹ Source: NSW Treasury. (2021). 2021-22 NSW Intergenerational Report: Towards 2061 – Planning for the Future. NSW Treasury

¹² Source: NSW Treasury. (2021). 2021-22 NSW Intergenerational Report: Towards 2061 – Planning for the Future. NSW Treasury

¹³ Source: NSW Treasury. (2021). 2021-22 NSW Intergenerational Report: Towards 2061 – Planning for the Future. NSW Treasury



