

## Community Profile

Wentworth Community Housing services the community in the Nepean Region- Penrith, Blue Mountains and Hawkesbury and to a lesser extent Blacktown Local Government areas (LGAs).

This document discusses the current context in terms of demographics, the housing market and human services environment in these LGAs.

### 1. Summary

- Western Sydney, especially the Nepean region, has traditionally been considered the area to find affordable housing, either to rent or purchase. The Bankwest<sup>1</sup> reports indicate this is no longer the case. The failure of the private rental market, increased levels of mortgage stress, the global financial crisis, transport disadvantage: are all factors contributing to the housing crisis in the region.
- As a result it is imperative that consideration to providing affordable housing for low to moderate income earners continue. Despite an anticipated decrease in the number of couple and lone parent families with dependants, there is already a shortfall of affordable rental accommodation for this group and so increasing the supply of three bedroom or greater properties is suggested. <sup>2</sup> Wentworth Community Housing has already started to move into this area of the housing market but must continue its efforts to increase the supply of affordable rental housing for low to moderate income earners. At the same time, planning to ensure that housing is located close to transport services and other infrastructure is essential. This will assist in reducing the potential environmental impacts of increased population by reducing the need to use cars and also have economic benefits.
- All Nepean Local Government areas will observe an increase in their Aged populations over the next ten years or more. While there will be an ongoing need to increase the stock of one bedroom or two bedroom properties as a result, it will be important to work collaboratively with health and home and community care (HACC) organisations as well as transport providers to ensure that the necessary services for these clients are available. HACC organisations across Western Sydney are currently experiencing long waiting lists, as are hospitals and other health services.
- Despite numerous GPs providing services throughout the region, it is often difficult for newcomers to the LGAs to access these services locally and thereby creating a further strain on the public health system, specifically emergency departments. The Divisions of General Practice in the region have identified long waits for specialist services and lack of bulk billing specialists as issues regionally and so this would impact on the clients that would access housing for Aged clients.

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[http://www.bankwest.com.au/library/scripts/objectifyMedia.aspx?file=pdf/53/38.pdf&str\\_title=Key%20Work%20Housing%20Affordability%20NSW.pdf](http://www.bankwest.com.au/library/scripts/objectifyMedia.aspx?file=pdf/53/38.pdf&str_title=Key%20Work%20Housing%20Affordability%20NSW.pdf)

<sup>2</sup> Louttit, R(2007) Summary Report to Housing Forum 11<sup>th</sup> May 2007 citing work by Yates, Wulff and Reynolds for AHURI

- Centrelink is a key service point. Centrelink has offices in Penrith, St Marys, Katoomba, Springwood, Mt DrUITT, Blacktown and Windsor.
- Housing NSW has no office in the Blue Mountains. Clients must travel to Penrith office for assistance. Penrith office is approximately 1 kilometre from Penrith Railway station. They provide minimal outreach services in the Hawkesbury at Richmond Neighbourhood Centre. In Penrith LGA they also operate an office at Cranebrook. Similarly in Mt DrUITT there is a main office in the shopping precinct, close to public transport but there are also three outreach / community regeneration offices at Bidwill, Blackett and Willmot. There is also an office at Blacktown and a Community Access office at Seven Hills, aimed at serving clients in the Toongabbie housing estate.
- Western Sydney Community Forum (WSCF) are the regional peak organisation for community services in the Greater Western Sydney Region. They support over 200 agencies in the region and work with both Government and non- government organisations. This organisation provides training, advocacy and other resources for member organisations.
- Boarding houses throughout NSW declined in numbers in recent years<sup>3</sup>. In the Nepean, boarding houses have only a minimal role in providing housing for the general population. However there have been a few in areas such as Blue Mountains, Penrith and Blacktown that have provided short to medium term accommodation for clients with mental illness or as an option for single men or women.
- The Indigenous population in the Nepean is greater than the percentage in the Sydney statistical Division as determined by the ABS. As a result it is important that consideration be given to providing culturally sensitive services to this client group. Engaging with Indigenous agencies in both the Government and non-Government sector, will be essential to this process.
- There are numerous services throughout the Nepean region that provide both Aged care in the home and in facilities and also the associated supports with meals, living kills, transport and material aid. However these agencies not only support the frail aged population but also clients with a range of disabilities and the general population. Most of these services are small community based organisations that constantly struggle with viability issues, access to funding, staffing issues and so on.
- There are a few larger organizations, such as St Vincent de Paul, Salvation Army, Anglicare, Mission Australia and Wesley Mission, however they often provide specific services in a defined geographical area and are also experiencing increased demands but limited resources.

## 2. Penrith

Penrith City is located at the western fringe of the Sydney metropolitan area - between 35 and 55 kilometres from the Sydney GPO. In 2006, the total population of the LGA was estimated at 177,151.<sup>4</sup> By 2016, the population is expected to reach 180, 873, however, significant growth is expected in some areas in the next 10-20 years. Penrith City has been a significant site of residential development on the urban fringe over the past 40years. This growth has slowed in recent times, but with new release sites at St. Marys (the old ADI site)

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<sup>3</sup> <http://www.aihw.gov.au/publications/hou/hou-204-10755/hou-204-10755-sum.html>

<sup>4</sup> <http://www.id.com.au/penrith/forecastid/default.asp?id=247&pg=1> Population Forecasts

and Caddens Grove, and to a lesser extent, at Penrith Lakes, Glenmore Park and Claremont Meadows, growth is expected to continue until 2021 at a rate of 0.52% per annum.

Some areas that were sites of growth during the 1970s and 1980s are now experiencing a decrease in the number of persons in their 20s. Many of these young people will move to the growth areas previously described. Major centres like Penrith, Werrington, Kingswood and St Marys attract young people looking for employment, education and transport. These areas have a greater concentration of medium density housing and rental stock. Young families will tend to occupy the newer growth areas, except for Penrith Lakes which attracts persons in their 30s and 40s often with teenage children.

Penrith's population is aging with the over 60 age groups showing the greatest growth rate between 2006 and 2016 estimates. The table below shows the change in population forecast for Penrith LGA (Penrith population forecast).

Age structure 5 year age groups (persons)	Forecast year					
	2006 ▾		2016 ▾		2021 ▾	
	number	%	number	%	number	%
0 to 4	13,154	7.4	12,563	6.9	13,399	7.0
5 to 9	13,225	7.5	12,241	6.8	13,145	6.9
10 to 14	13,709	7.7	12,120	6.7	12,672	6.6
15 to 19	13,840	7.8	12,859	7.1	13,200	6.9
20 to 24	14,553	8.2	14,588	8.1	14,806	7.7
25 to 29	13,688	7.7	14,499	8.0	15,411	8.0
30 to 34	13,737	7.8	13,583	7.5	14,699	7.7
35 to 39	12,826	7.2	12,481	6.9	13,627	7.1
40 to 44	12,668	7.2	12,038	6.7	12,467	6.5
45 to 49	12,932	7.3	11,437	6.3	11,919	6.2
50 to 54	11,628	6.6	11,131	6.2	11,196	5.8
55 to 59	10,450	5.9	10,755	5.9	10,410	5.4
60 to 64	6,641	3.7	9,318	5.2	9,716	5.1
65 to 69	4,535	2.6	8,065	4.5	8,337	4.4
70 to 74	3,334	1.9	5,192	2.9	6,969	3.6
75 to 79	2,728	1.5	3,518	1.9	4,427	2.3
80 to 84	2,064	1.2	2,425	1.3	2,887	1.5
85 and over	1,430	0.8	2,084	1.2	2,286	1.2
<b>Total population</b>	<b>177,142</b>	<b>100.0</b>	<b>180,897</b>	<b>100.0</b>	<b>191,573</b>	<b>100.0</b>

Penrith Council's report suggests that there will be significant changes to the type of housing available over the next 5-25 years. Some of the newer sites are "greenfields" areas including Caddens, St Marys, Penrith Lakes and Glenmore Park and Claremont Meadows Stage 2. However there will be some "infill"<sup>5</sup> developments in older areas like Penrith and St Marys.<sup>6</sup>

<sup>5</sup> Residential development, usually of a relatively small scale, on redevelopment sites in established urban areas. This usually takes place on land previously used for another urban purpose such as industry or schools. Also referred to as 'intensification' of existing areas.

<sup>6</sup> <http://www.id.com.au/penrith/forecastid/default.asp?id=247&pg=2>

### How Many People will live here in the Future?<sup>7</sup>

Summary	2006	Forecast Year 2016
<b>Total Population</b>	177151	180873
<b>Resident Population in Non-private dwellings</b>	3028	3440
<b>Resident Population in Private Dwellings</b>	174124	177433
<b>Households</b>	61046	66582
<b>Dwellings</b>	62481	68277
<b>Average Household Size</b>	2.85	2.66

### Household Type<sup>8</sup>

Household Types	Forecast Year		Forecast Year	
	2006		2016	
	Number	%	Number	%
<b>Households-occupied private dwellings</b>				
<b>Couple families with dependants</b>	25481	41.7	24656	37.0
<b>Couples without dependants</b>	13922	22.8	16811	25.2
<b>Lone Parent Families with dependants</b>	8566	14.0	8619	12.9
<b>Other Families</b>	697	1.1	760	1.1
<b>Lone Person Households</b>	10953	17.9	14131	21.2
<b>Group Households</b>	1425	2.3	1609	2.4
<b>Total Households</b>	<b>61046</b>	<b>100.0</b>	<b>66582</b>	<b>100.0</b>

Most of the people living in Penrith LGA were born in Australia (73.8%). Of the remaining, 20.5% indicated at Census that they were born overseas and of these 12.5% were from non-English speaking backgrounds.<sup>9</sup>

Of those born overseas, only 5.5% (1962) of the 35,360 persons did not speak English fluently. The dominant non-English speaking country of birth in Penrith City was Philippines, where 1.5% of the population, or 2,593 people, were born.<sup>10</sup>

Indigenous Australians comprised 2.4% of the total population of Penrith City at the 2006 Census (compared to 1.3% for the WESROC region and 1.1% for Sydney statistical division).<sup>11</sup> Most of the Indigenous Australians living in Penrith City are under 50. Almost 60% of Indigenous people living in Penrith have no qualifications, most have total household incomes of under \$1000 per week. 79% live in households where there are couples with children or lone parents with children. The number of lone parent households is double that of non-indigenous households. Substantially more Indigenous households rent public housing (approx. 18%) compared to non-Indigenous households (approx. 4%). Indigenous Australians are also more likely to be renting privately (33%) compared to non-Indigenous

<sup>7</sup> <http://www.id.com.au/penrith/forecastid/default.asp?id=247&gid=10&pg=8>

<sup>8</sup> <http://www.id.com.au/penrith/forecastid/default.asp?id=247&gid=10&pg=12>

<sup>9</sup> <http://www.id.com.au/profile/Default.aspx?id=247&pg=7&gid=10&type=enum#t3>

<sup>10</sup> <http://www.id.com.au/profile/Default.aspx?id=247&pg=103&gid=10&type=enum>

<sup>11</sup> <http://profile.id.com.au/Default.aspx?id=247&pg=7&gid=10&type=enum> Penrith Profile ID

households(22%). However some Indigenous Australians living in Penrith are purchasing or own their home (45%).

## 2.1 The Housing Market

In terms of Housing Tenure, Penrith City has a diverse mix of housing tenure types. At the 2006 Census, 26.5% owned their property, 41.8% were purchasing their property, and 25.9% were renting. Of those who were renting 4.3% were in Government owned Housing, 21% in private rental and a further 0.6% didn't indicate who their landlord was, or did not know their landlord.

"Tenure data, to some extent, provide insights into the socio-economic status of an area as well as the role that the area plays in the housing market. For example, a high concentration of private renters may indicate an area attractive to specific housing markets such as young singles and couples, while a concentration of home owners indicates a more settled area (i.e. less transitory), with mature families and empty-nester household types. Tenure can also reflect built form, with a significantly higher share of renters in high density housing and a substantially larger proportion of home-owners in separate houses, although this is not a mutually exclusive pattern."<sup>12</sup> Despite this indicating that Penrith may be a relatively stable area due to the level of home ownership/purchase, research also shows that a number of households are in housing stress (see below) and therefore this can create further strain on the private rental market.

Housing NSW has reported that "a significant number" of residents that received Commonwealth Rent Assistance are in 'housing stress'. Single people are the largest number and greatest percentage of those experiencing housing stress- 57%. This confirms anecdotal evidence that the private rental market is failing to meet the needs of low income households in the Penrith area. Some 21% of renters in Penrith receive the Age Pension and so they are struggling to have their needs met in the private market.<sup>13</sup>

Penrith had 48% of low and moderate income households in private rental in housing stress at the 2006 Census.<sup>14</sup> However there are even more low and moderate households that are home purchasers in housing stress (59%) While this is lower than the Sydney average (61%) it is increasing at a greater rate, having increased by 22.5% since the 2001 Census.<sup>15</sup> The University of Western Sydney are currently conducting a Research Project into Mortgage Stress in Western Sydney.

At the 2006 Census, 660 people were living in Caravans- not all of these were in caravan parks or 'manufactured home parks'; 155 of these were in receipt of pensions or benefits.<sup>16</sup> Almost 75% of private rental stock in the Penrith LGA is 3 bedroom or larger, It has been estimated that by 2011 there will be a need for 77% of the housing stock to be one or two bedroom. Housing NSW acknowledge that caravan park or boarding house accommodation is not a suitable long term option for an aging population.<sup>17</sup>

Recent reports indicate that Penrith has the highest percentage increase in rent in NSW (Penrith Press, August 28th, 2009, p.7)

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<sup>12</sup> <http://www.id.com.au/profile/Default.aspx?id=247&pg=119&gid=10&type=enum>

<sup>13</sup> <http://www.housing.nsw.gov.au/NR/rdonlyres/26E62109-A4B3-4ABC-908C-D7DB9CD452AA/0/InformationonPenrithHousingMarket.doc>

<sup>14</sup> *ibid.*

<sup>15</sup> *ibid*

<sup>16</sup> *ibid*

<sup>17</sup> *ibid*

The SEIFA Index of Disadvantage provides an indication of the socioeconomic status of an area and "is derived from attributes such as low income, low educational attainment, high unemployment, jobs in relatively unskilled occupations and variables that reflect disadvantage rather than measure specific aspects of disadvantage (e.g., Indigenous and Separated/Divorced)."<sup>18</sup> In general the lower the SEIFA index, the greater the disadvantage. Penrith City has an index of 1006.0 and is ranked 14th in the Sydney Statistical Division, Fairfield LGA has the lowest index at 876.1. However some areas of Penrith (North St Marys 843.8, St Marys 882.9,) show greater disadvantage; whereas others ( Leonay 1108.5, Glenmore Park 1084.1) are less disadvantaged.

Homelessness statistics are difficult to assess accurately. However based on the report to the NSW Legislative enquiry into Homelessness in NSW, general trends in homelessness have been observed.<sup>19</sup> There has also been anecdotal evidence to suggest that given the global financial crises, homelessness has escalated. General trends found in the ABS Counting the Homeless 2006 report include a reduction in youth homelessness and an increase in homelessness for persons over 55. The number of people experiencing primary homelessness in Penrith in 2006 was estimated at 58. However given that their report also suggested a rate of 27 homeless per 10000 for the Outer Sydney ring, this would put the estimate at 478.

## 2.2 Key Issues:

The key issues in Penrith are:

- Penrith's population is aging. By 2016, there will be substantial increases in the number of people in the age groups 60-74 and steady increases in the 75 and over age groups. Demand for accommodation for couples and lone parents with children will remain relatively steady but will increase in demand over the ensuing fifteen years. Until 2016, increased demand for accommodation suitable for couples without children and lone person households is indicated. In their report "Planning for an Aging Community", Penrith Council identified a need for housing that is "single storey and adaptable to the changing needs of older people"(Planning for an Aging Community, 2009: 13). This housing should also be close to the city centre, affordable and available to rent or buy.
- There is a need for more affordable housing for purchase by low to moderate income earners.
- There is a need to diversify housing stock- more one and two bedroom housing is required, not just for the aging population but for the increase in single person or small household sizes generally. This is relevant in view of the unsuitability of caravan type accommodation as a long term option.
- More affordable private rental properties are also necessary to meet the need of low to moderate income earners unable to enter home purchase or social housing.

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<sup>18</sup> <http://www.id.com.au/profile/Default.aspx?id=247&pg=244&gid=10&type=enum>

<sup>19</sup> [Homelessness In NSW Stats](#)

[http://www.parliament.nsw.gov.au/prod/parliament/publications.nsf/0/ABCBACB37DBBAE7ACA25758C008258FD/\\$File/HomelessnessFINAL.pdf](http://www.parliament.nsw.gov.au/prod/parliament/publications.nsf/0/ABCBACB37DBBAE7ACA25758C008258FD/$File/HomelessnessFINAL.pdf)

### 3. Blue Mountains

Blue Mountains City is located at the western fringe of the Sydney metropolitan area – about 55 to 95 kilometres from the Sydney GPO. Blue Mountains City includes the townships and localities of Bell, Berambing (part), Blackheath, Blaxland, Bullaburra, Faulconbridge, Glenbrook, Hawkesbury Heights, Hazelbrook, Katoomba, Lapstone, Lawson, Leura, Linden, Medlow Bath, Megalong, Mount Irvine, Mount Riverview, Mount Tomah, Mount Victoria, Mount Wilson, Springwood, Sun Valley, Valley Heights, Warrimoo, Wentworth Falls, Winmalee, Woodford and Yellow Rock.<sup>20</sup> The population of the Blue Mountains estimated for end of June 2008 was 76, 719<sup>21</sup>

The City encompasses a total land area of 1,432 square kilometres, of which 74% is World Heritage National Park. A further 14% of the City is contained in public reserves. The majority of the remaining area is residential, with most towns and villages located along the ridgelines and plateaus on the main east-west road and rail corridor. Some are small, isolated rural settlements while others are large, urbanised areas. The major population centres are Katoomba and Springwood.

The City's major industry is tourism and this industry occupies most of the accommodation in the upper mountains. Lower mountain towns such as Blaxland, Glenbrook, Springwood and Winmalee, are more suburban in character.<sup>22</sup>

Development in the Blue Mountains dates originally from 1813 when Blaxland, Wentworth and Lawson crossed the Blue Mountains, with the Bathurst Road built in the following year. Since then , the City has experienced various periods of substantial growth. The City experienced significant growth in the post war era as employment growth in western Sydney encouraged the settlement of commuters, particularly in towns in the lower mountains. Rapid growth occurred during the 1970s and 1980s, with the population growing to about 48,000 by 1976, then 56,000 by 1981, then 64,000 by 1986 and to 69,000 by 1991.

Since the 1990s the population growth has diminished, reaching nearly 72,000 by 1996 and over 73,000 by 2001. The population was relatively stable between 2001 and 2006. The population in 2006 was 76,940. It is expected to increase by almost 900 people to 77,922 by 2016, at an average annual growth rate of 0.08%.<sup>23</sup> Around half of the small areas in Blue Mountains City are expected to increase in population to 2016, with the largest gains expected in the areas of Springwood-Valley Heights, Blackheath and surrounds, Katoomba-Medlow Bath and Wentworth Falls. The population increases are based on household growth, which in turn relates to new residential opportunities as well as increases in occupancy of dwellings. Areas forecast to decline in population over the period include Blaxland, Faulconbridge and Glenbrook-Lapstone. The forecast population growth rates are lower than household growth as a result of the decreasing number of people per household. This is a pattern that is likely to affect all areas. of the Blue Mountains during this period.<sup>24</sup>

The indigenous population in Blue Mountains increased between 2001 and 2006 by 9.5% from 863 to 945 (while the total population in Blue Mountains declined). Indigenous people now represent 1.3% of the total population in Blue Mountains local government area, compared with 1.2% in the Greater Metropolitan Region and 4.7% in non-metropolitan NSW at June 2006. Across Australia the indigenous population is growing at three times the

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<sup>20</sup> Blue Mountains Community Profile

<http://profile.id.com.au/Default.aspx?id=212&pg=101&gid=10&type=enum>

<sup>21</sup> *ibid.*

<sup>22</sup> *ibid.*

<sup>23</sup> Blue Mountains Forecast

<http://forecast.id.com.au/Default.aspx?id=212&gid=10&pg=30011>

<sup>24</sup> *ibid.*

national average. Between 2001 and 2006 across Australia the indigenous population grew by 11%<sup>25</sup>

### 3.1 The Housing Market

The primary housing market role that the City played over the last twenty years has been to attract young families and retirees, particularly to the lower mountains. Residential development in the City is expected to decline significantly. This is a result of declining stocks of residential land with the ability of townships to expand hindered by important bushland and bushfire risk.<sup>26</sup>

Homes in the upper mountains are often only occupied part time. It is expected that future demand for these areas will come from those in the retiree age bands (over 55). Areas in the lower mountains are more accessible to public transport and as in the previous years will continue to attract young couples and families willing to commute for employment, education and so on.

Many areas have limited ability to add new dwellings and as a result, are expected to experience population decline over the forecast period resulting from children leaving home. Areas in the upper mountains are generally expected to increase in population, this partly resulting from a forecast increase in the number of dwellings occupied permanently.<sup>27</sup>

The lack of significant residential opportunities in Blue Mountains City results in a forecast decrease in the number of couples without children between 2001 and 2016 in all areas except Springwood-Valley Heights. Blaxland and Faulconbridge are expected to have the largest fall in couple families with children to 2016. All areas in Blue Mountains City are anticipated to have an increase in the number of couples without children between 2001 and 2016, most notably in Blackheath etc and Katoomba-Medlow Bath, as well as smaller gains in Springwood-Valley Heights and Winmalee-Yellow Rock. The most significant concentration of lone person households was in the upper mountains areas of Katoomba-Medlow Bath, Leura and Blackheath and surrounds, which have a higher proportion of older persons as well as younger households in Katoomba. Increases are expected in all areas of the City to 2016 as a result of ageing, with the largest gains expected in Katoomba-Medlow Bath and Blackheath and surrounds.

Using Centrelink data Housing NSW has calculated what proportion of people on low incomes in the private rental market and in receipt of Commonwealth Rent Assistance are paying more than 30% of their income as an indicator of housing stress. There are 3,042 people receiving Commonwealth Rent Assistance (CRA) in Blue Mountains, and of those 38% are in housing stress. Single person households form by far the largest number and proportion of households in housing stress in Blue Mountains, comprising over 63% of all those in stress, followed by single parents, comprising over 24%. This data indicates that the private rental market in Blue Mountains is not catering adequately for the needs of smaller lower income households and particularly single person households. This is impacting on older renters (with 14% in receipt of the Aged Pension) and people with disabilities (with 19% in receipt of the Disability Support Pension) at a time when it is important for them to remain close to social and support networks, as well as a range of services.<sup>28</sup>

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<sup>25</sup> [www.housing.nsw.gov.au/.../InformationonBlueMountainsHousingMarket.doc](http://www.housing.nsw.gov.au/.../InformationonBlueMountainsHousingMarket.doc)

<sup>26</sup> *ibid*

<sup>27</sup> *ibid*

<sup>28</sup> *ibid*

According to the 2006 Census, 53% of low to moderate income households in the Blue Mountains are experiencing housing stress. Blue Mountains had the highest proportion of low and moderate income renters in stress in the Outer Western Sydney housing market, with Blacktown, Penrith and Hawkesbury all having 48% of low and moderate income renters in housing stress. There were 26 people living 'permanently' in caravans at the 2006 Census- not all of these were in caravan parks; Centrelink data from 2006 indicates that one fifth of these were in receipt of a pension or benefit.<sup>29</sup>

Similar to Penrith, most of the private rental housing stock is three bedroom or larger(64%). While renting in the Blue Mountains has traditionally been cheaper than in the Greater Metropolitan area, in the period till December 2008 there had been significant increases in rents in the Blue Mountains- at least 5% in most sizes but more than 13% in one bedroom accommodation in the twelve months to December 2008.<sup>30</sup>

At the same time, the number of properties available for purchase considered affordable for low to moderate income households also declined significantly (From 3.3% to 0.4%).<sup>31</sup> There are currently around 633 social housing dwellings in Blue Mountains, with 457 public housing dwellings, 3 Aboriginal Housing Office properties, and 173 community housing properties. Public housing represents 1.5% of all housing in Blue Mountains which is below the average of 4.8% for the GMR. Of these 58.5% are in the 25-54 age group, 40.5% over 55; almost 57% are single person household, a further 18% are single parent households. Almost 205 of these households are headed by Aged pensions, 40% by persons on a Disability pension.<sup>32</sup>

Primary homelessness in the Blue Mountains according the 2006 Counting the Homeless Census was estimated at 4. Anecdotal evidence from services in the Blue Mountains indicates that this figure is inaccurate due to the nature of 'rough sleeping' in the Blue Mountains. As previously stated, much of the Blue Mountains is National Park and anecdotal evidence suggests that the primary homeless population in these areas live in caves etc in the National Park.<sup>33</sup> Based on the rate of 27 per 10000, the estimate for Blue Mountains homeless is 207.

### 3.2 Key Issues

In Blue Mountains key housing issues for the community include:

- Vacancy rates are very low, rents are rising strongly, demand is increasing and more people are in housing stress. There is a need to increase the supply of rental accommodation, including affordable rental housing. The need for more affordable housing for rental is evident on examining the number of people in the private rental market in receipt of CRA and in housing stress and the number of low and moderate income renters in housing stress in Blue Mountains.
- The need for more diversity of housing stock, particularly including one bedroom stock, studio dwellings, boarding house style accommodation, accessory dwellings or granny flats to meet the needs of single person households, especially lower income earners in the private rental market, through different stages of the housing life cycle. In addition accessory dwellings or granny flats also provide more flexibility and potential for more

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<sup>29</sup> <http://www.housing.nsw.gov.au/NR/rdonlyres/9CA8B94E-DBDB-4B38-B398-22D7EBB17746/0/InformationonBlueMountainsHousingMarket.doc>

<sup>30</sup> ibid

<sup>31</sup> ibid

<sup>32</sup> ibid

<sup>33</sup> See Report : Marks, Andy " Known Territory: A study of Homelessness and Marginalisation in Katoomba" (2009) St Vincent de Paul Society NSW

affordable housing to suit young people leaving home or older people who need support from their families.

- More housing suitable for older people, (including purpose built senior's living as well as accessory dwellings or granny flats) particularly targeted to lower income earners is required to meet the housing needs of older lower income Blue Mountains residents. Housing for older people needs to be well located in relation to services, facilities and transport as well as accessible for those with mobility problems. It is important to ensure a proportion of new stock is adaptable, to allow residents to age in place.
- The decline of boarding house stock which has been providing affordable private rental housing. A 1995 report by the former Office of Housing Policy indicated that there were five boarding houses in the Blue Mountains, accommodating 263 residents. A 1998 report by the Australian Institute of Health and Welfare<sup>34</sup> researched Inner city Sydney LGAs and found that Boarding houses were declining in numbers at the rate of 7-8% per annum, therefore it is unlikely that all five Blue Mountains boarding houses are still running. The loss of boarding house stock is an important issue for Blue Mountains, particularly given the high proportion of single person households in the private rental market, in receipt of CRA and in housing stress. Boarding or rooming house accommodation has traditionally provided affordable private rental housing predominantly to single people on low incomes. There are a range of models but essentially boarding houses provide individual bedrooms and some shared facilities. More recent boarding house developments tend to be more self-contained accommodation with fewer shared facilities, and consequently offer a better long term housing option. There have been recent closures of Boarding houses/hostels in the Blue Mountains. One of these, The Eldon, had been used for clients with mental illness for many years but due to changes in ownership etc, this service has closed and most of these clients relocated.
- There are people living permanently in caravan accommodation who are at risk of losing their housing if there is any move from long term to short term sites or redevelopment of the caravan parks. That there are residents living in caravans provides further evidence that there is insufficient affordable housing to meet local needs. Most caravan parks in the Blue Mountains will now only cater to tourist market.
- The difficulty of purchasing housing in Blue Mountains for low and moderate income earners again shows the lack of affordable housing opportunities, which is also a reflection of the relative lack of diversity of housing stock. Purchase affordability has tightened considerably and Blue Mountains is less affordable than the already very low average for the GMR. It is now almost impossible for lower income earners to afford to purchase housing in the Blue Mountains.
- The BankWest Key Worker Housing Affordability Report from May 2008 looked at housing purchase affordability for nurses, teachers, police officers, fire fighters and ambulance officers in 540 local government areas across Australia. They provide tables showing the house price to earnings ratio for each of those occupations at 2002 and 2007 for each of the 540 local government areas, and a determination of whether each of the 540 local government areas is affordable or unaffordable for purchase by those five key worker groups. According to the BankWest report the Blue Mountains is not affordable for purchase by any of the five key worker groups investigated – nurses, teachers, police officers, fire fighters and ambulance officers.<sup>35</sup>

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<sup>34</sup> <http://www.aihw.gov.au/publications/hou/hou-204-10755/hou-204-10755-sum.html>

<sup>35</sup> [www.housing.nsw.gov.au/.../InformationonBlueMountainsHousingMarket.doc](http://www.housing.nsw.gov.au/.../InformationonBlueMountainsHousingMarket.doc)

## 4. Hawkesbury

Hawkesbury City is located at the north-western fringe of the Sydney metropolitan area - about 50 kilometres from the Sydney GPO. Hawkesbury City is bounded by the Singleton Council area and Cessnock City in the north, Gosford City and The Hills Shire in the east, Bankstown, Penrith and Blue Mountains Cities in the south and Lithgow City in the west.

Hawkesbury City includes the suburbs, townships and rural localities of Agnes Banks (part), Berambing (part), Bilpin, Blaxlands Ridge, Bligh Park, Bowen Mountain, Bucketty (part), Cattai (part), Central Colo, Central Macdonald, Clarendon, Colo, Colo Heights, Cornwallis, Cumberland Reach, East Kurrajong, Ebenezer, Fernances, Freemans Reach, Glossodia, Grose Vale, Grose Wold, Higher Macdonald, Hobartville, Kurmond, Kurrajong, Kurrajong Heights, Kurrajong Hills, Leets Vale (part), Lower Macdonald, Lower Portland (part), Maraylya (part), McGraths Hill, Mellong, Mogo Creek, Mountain Lagoon, Mulgrave, North Richmond, Oakville (part), Perrys Crossing, Pitt Town, Pitt Town Bottoms, Putty (part), Richmond, Richmond Lowlands, Riverstone (part), Sackville, Scheyville, South Windsor, St Albans, Ten Mile Hollow (part), Tennyson, The Devils Wilderness, The Slopes, Upper Colo, Upper Macdonald, Vineyard (part), Webbs Creek, Wheeny Creek, Wilberforce, Windsor, Windsor Downs, Wisemans Ferry (part), Womerah, Wrights Creek and Yarramundi.<sup>36</sup>

Hawkesbury City covers a land area of 2800 square kilometres, 70% is national park. Most of the population live in the south eastern area of the city, with Windsor and Richmond the most populated towns. Most of the rural land is used for agriculture.<sup>37</sup>

The Dharug people were the first residents in the Hawkesbury. Europeans settled in the area from 1794, when 22 farms were started along the Hawkesbury River. By 1811, Governor Macquarie had established five “ Macquarie” towns in the area: Castlereagh, Pitt Town, Richmond, Wilberforce and Windsor. The population continued to grow during the 1800s with significant growth in the 1880s to early 1900s. Further significant growth occurred after World War II, especially in the 1970s and 1980s. Growth has continued at a much slower rate since the 1990s and the population at the 2006 Census was given as approximately 61000.<sup>38</sup> Population forecasts for 2016 are not available for the Hawkesbury. While there are some areas of potential population growth due to new land releases or redevelopments, these have attracted some controversy and the population of the Hawkesbury for the most part, resist development preferring to remain a rural area. Hawkesbury Council are in the process of finalising their Strategic Plan following Community Consultations in July 2009.

The ability of the population to source services and employment is strongly influenced by access to transport. The number of motor vehicles per household quantifies access to private transport. There are three major reasons for a different share of motor vehicles per household:

- the age structure of the population and household type, which influences the size of the household and the number of adults present;
- access to public transport; and
- household income, which can influence the amount of money available to purchase motor vehicles.

In the Hawkesbury, more than 86% of households own at least one car. This reflects the inadequacy of public transport in the area.<sup>39</sup> Most people in the WESROC region, live and work in within the region. Individual incomes are mostly in the range \$150- \$799 per week,

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<sup>36</sup> Hawkesbury Profile from WESROC link

<http://profile.id.com.au/Default.aspx?id=303&pg=101&gid=150&type=enum>

<sup>37</sup> ibid

<sup>38</sup> ibid

<sup>39</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=116&gid=150&type=enum>

only a small percentage are on high incomes<sup>40</sup> Most people in the Hawkesbury have no qualifications (47%); of those who do hold formal qualifications, most have vocational training (23%), rather than degrees or higher (10.3%). Between 2001 and 2006 the greatest increase was in the number of people with no qualifications.<sup>41</sup> More than 92% of the population in the Hawkesbury are employed either full or part time.<sup>42</sup> The three most popular industries for employment were the construction industry (11.5%), manufacturing (11.3%) and retail (10.5%). Despite its rural aspect, only 3.2% are employed in agriculture, forestry or fishing industries.<sup>43</sup> The three most popular occupations were:

- Technicians and Trades Workers (5,486 persons or 18.6%)
- Clerical and Administrative Workers (4,577 persons or 15.5%)
- Professionals (4,532 persons or 15.3%)<sup>44</sup>

These occupations account for almost 50% of the population. More than 70% of the working population use a car, truck or motorcycle to get to and from work. Only a small percentage use public transport.<sup>45</sup>

#### 4.1 The Housing Market

Almost 70% of the homes in the Hawkesbury are owned or being purchased, 24% are rented properties.<sup>46</sup> Eighty-one per cent of people living in the Hawkesbury are Australian born. Of those that indicated they were born overseas, 5.6% are of non English speaking background.<sup>47</sup> Almost 75% of the total households in the Hawkesbury are families, over 51% of these are two parent families, 16% single parent families; lone person households account for about 19%. There had been a decrease in families in the Hawkesbury since the 2001 Census but a slight increase in lone person households.

Hawkesbury had 1,056 residents in receipt of Commonwealth Rent Assistance, and 43% are in housing stress. Single person households form by far the largest number and proportion of households in housing stress in Hawkesbury, comprising 59%, followed by single parents, comprising 30%. as with the other LGAs this indicates the failure of the private rental market to meet the needs of the community.<sup>48</sup> This is impacting on older renters and those with a disability as well (with 13% in receipt of CRA and in housing stress on the Aged Pension and 16% on a Disability Support Pension) at a time when it is important for them to remain close to social and support networks, as well as a range of services.<sup>49</sup> From the 2006 Census, 48% of all low and moderate income households renting in the private rental market in Hawkesbury are in housing stress. While this is below the average of 56% across the GMR, it is increasing.

At the 2006 Census, 210 people were living permanently in caravan style accommodation; 115 of these were in receipt of Centrelink benefits or pensions.

One or two bedroom dwellings comprise 33.8% of housing stock in the Hawkesbury; three bedroom properties account for 66.1%. As with other LGAs there is a need to increase the stock of one or two bedroom dwellings.

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<sup>40</sup> Over \$1000 per week

<http://profile.id.com.au/Default.aspx?id=303&pg=124&gid=150&type=enum>

<sup>41</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=108&gid=150&type=enum>

<sup>42</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=111&gid=150&type=enum>

<sup>43</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=112&gid=150&type=enum>

<sup>44</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=113&gid=150&type=enum>

<sup>45</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=117&gid=150&type=enum>

<sup>46</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=138&gid=150&type=enum>

<sup>47</sup> <http://profile.id.com.au/Default.aspx?id=303&pg=103&gid=150&type=enum>

<sup>48</sup> [http://www.housing.nsw.gov.au/nr/rdonlyres/b9a79998-98c9-4603-afe9-](http://www.housing.nsw.gov.au/nr/rdonlyres/b9a79998-98c9-4603-afe9-bcc6111400e7/0/informationonhawkesburyhousingmarket.doc)

[bcc6111400e7/0/informationonhawkesburyhousingmarket.doc](http://www.housing.nsw.gov.au/nr/rdonlyres/b9a79998-98c9-4603-afe9-bcc6111400e7/0/informationonhawkesburyhousingmarket.doc)

<sup>49</sup> *ibid.*

The percentage of properties considered affordable as at June 2008 in the Hawkesbury was 57%. This was better than the Greater Metropolitan area (31%) but the fact remains that not all of the affordable housing is utilised by low to moderate income households. According to the Real Estate Institute of NSW, vacancy rates for outer ring local government areas of Sydney for November 2008 were 1.3%. Vacancy rates have been tight across Sydney for some time and have been below 1.5% in the outer ring since at least October 2007. In Hawkesbury at December 2008 the median rent for one bedroom dwellings (all dwellings – units and houses) was \$175 (there were insufficient new bonds lodged to determine the annual change in price), for two bedroom dwellings median rent was \$230 (with a 4.5% increase over the last twelve months), for three bedroom dwellings the median rent was \$300 (with an 11.1% increase over the last twelve months) and for four and larger bedroom dwellings, the median rent was \$353 per week (with a 2.1% drop over the last twelve months).

From the 2006 Census, the proportion of low and moderate income households in Hawkesbury who are purchasing and are in housing stress is 61%. This is an increase of 21.5% from the 2001 Census. Hawkesbury has the same proportion of low and moderate income households purchasing and in housing stress as the average for Sydney (61%) however, the proportion in stress in Hawkesbury is increasing at a faster rate than the average for Sydney.

There are currently around 958 social housing dwellings in Hawkesbury, with 805 public housing dwellings, 5 Aboriginal Housing Office properties, and 148 community housing properties. Public housing represents 3.8% of all housing in Hawkesbury which is below the average of 4.8% for the GMR.

Public housing tenants (household heads) in Hawkesbury are predominantly in the 25–54 age group (53.1% compared with the GMR public housing average of 47.1%), followed by 55 plus age group (46.1% compared with 51.2% on average in public housing in the GMR). There is a high proportion of single person households in Hawkesbury (46.7% compared with 51.0% on average in the GMR), followed by single parents (19.5% in Hawkesbury compared with 15.4% on average in the GMR). A significant proportion of household heads are Aged Pensioners (22.7%), although below the GMR average of 27.5%.

Based on the ABS Counting the Homeless 2006 report by Chamberlain and Msckenzie, the estimated number of homeless in the Hawkesbury is 165.

## **4.2 Key Issues**

In Hawkesbury key housing issues for the community include:

- Vacancy rates are very low, rents are rising strongly, demand is increasing and more people are in housing stress. There is a need to increase the supply of rental accommodation, including affordable rental housing. The need for more affordable housing for rental is evident on examining the number of people in the private rental market in receipt of CRA and in housing stress and the number of low and moderate income renters in housing stress in Hawkesbury.
- The need for more diversity of housing stock, particularly including one bedroom stock, studio dwellings, boarding house style accommodation, accessory dwellings or granny flats to meet the needs of single person households, especially lower income earners in the private rental market, through different stages of the housing life cycle. In addition accessory dwellings or granny flats also provide more flexibility and potential for more affordable housing to suit young people leaving home or older people who need support from their families.

- There are people living permanently in caravan accommodation who are at risk of losing their housing if there is any move from long term to short term sites or redevelopment of the caravan parks. The residents living in caravans provides further evidence that there is insufficient affordable housing to meet local needs.
- More housing suitable for older people, (including purpose built senior's living as well as accessory dwellings or granny flats) particularly targeted to lower income earners is required to meet the housing needs of older lower income Hawkesbury residents. Housing for older people needs to be well located in relation to services, facilities and transport as well as accessible for those with mobility problems. It is important to ensure a proportion of new stock is adaptable, to allow residents to age in place.
- The lack of boarding house type stock to provide affordable private rental housing given the high proportion of single person households in the private rental market, in receipt of CRA and in housing stress.
- The extreme difficulty of purchasing housing in Hawkesbury for low and moderate income earners again shows the lack of affordable housing opportunities, which is also a reflection of the relative lack of diversity of housing stock. The BankWest Key Worker Housing Affordability Report from May 2008 looked at nurses, teachers, police officers, fire fighters and ambulance officers in 540 local government areas across Australia. They examined housing affordability in terms of purchasing housing and they provide tables showing the house price to earnings ratio for each of those occupations at 2002 and 2007 for each of the 540 local government areas, and a determination of whether each of the 540 local government areas is affordable or unaffordable for purchase by those five key worker groups. According to the BankWest report Hawkesbury is not affordable for purchase by any of the five key worker groups investigated – nurses, teachers, police officers, fire fighters and ambulance officers.

## **5. Blacktown**

At the 2006 Census, Blacktown had a population of 271,709 (up by 6.0% from 256,364 in 2001). In line with the picture in New South Wales and Australia, the indigenous population in Blacktown increased between 2001 and 2006 by 15.8% from 6093 to 7055 (compared with the rate of growth of the total population over the same period of 6.0%). The Indigenous population in Blacktown comprise 2.6% of the total population , compared to 2.1% for NSW. At present, Wentworth Community Housing manages properties in only a few suburbs in the Blacktown LGA, Riverstone and Shalvey in particular. They have also recently picked up some leasehold packages in this LGA. However with the anticipated growth of Community Housing further properties in the Blacktown area may develop.

### **5.1 The Housing Market**

The private rental market represents 18.27% of all occupied private dwellings in Blacktown (up from 16.06% in 2001). Using Centrelink data Housing NSW has calculated what proportion of people on low incomes in the private rental market and in receipt of Commonwealth Rent Assistance are paying more than 30% of their income as an indicator of housing stress. Blacktown has 12,353 residents in receipt of CRA, and 36% are in housing stress. Single person households form by far the largest number and proportion of households in housing stress in Blacktown, comprising 49%, followed by single parents, comprising 28%. This data indicates that the private rental market in Blacktown is not catering adequately for the needs of smaller lower income households and particularly single person households.

Based on the 2006 Census, 48% of low and moderate income households in the Blacktown LGA are in housing stress, an increase of 1300 households since the 2001 Census.

At the 2001 Census some 463 households were living in caravan type accommodation but 83% of these owned the van and rented the site. 2006 Census data indicates that the number living in caravan accommodation has doubled but this may reflect a change in the way data is collected and recorded by the ABS.

Blacktown has a relatively small proportion of stock in the private rental market with limited diversity in housing type and configuration. There is a need for more one bedroom and smaller stock to meet the needs of residents throughout the housing life cycle, particularly given the lack of boarding house accommodation and the number of residents living in caravan park accommodation.

The proportion of affordable private rental properties in the Blacktown LGA was 61.6% as at December 2007; down from 75% in December 2005. In Blacktown at March 2008 the median rent for one bedroom dwellings (all dwellings – units and houses) was \$160 (with a 6.7% increase over the last twelve months), for two bedroom dwellings median rents was \$255 (with a 10.9% increase over the last twelve months), for three bedroom dwellings the median rent was \$280 (with a 12.0% increase over the last twelve months) and for four and larger bedroom dwellings, the median rent was \$400 per week (with a 14.3% increase over the last twelve months).

At December 2007, the percentage of properties considered affordable for purchase in the Blacktown LGA was 1.8%; down from 5% in December 2005. From the 2006 Census, the proportion of low and moderate income households in Blacktown who are purchasing and are in housing stress is 63%. This is an increase of over 5,000 households from the 2001 Census. Blacktown has a higher proportion of low and moderate income households purchasing and in housing stress than the average for Sydney (61%).

There are currently around 10,745 social housing dwellings in Blacktown, with 9,802 public housing dwellings, 282 Aboriginal Housing Office properties with a further 216 managed by indigenous housing providers, and 445 community housing properties, of which 216 are head leased in the private rental market for people eligible for public housing. Public housing represents 9.5% of all housing in Blacktown which is well above the average of 4.8% for the GMR.

Ten social housing estates are found in Mt Druitt. All have relatively young populations and a high proportion of single parent families. All experience significant levels of socio-economic disadvantage with high unemployment, low levels of educational attainment, and a significant portion of households on low incomes. The Mount Druitt estates also have a high proportion of indigenous residents (12.5%) relative to the NSW population (2.1%) and the Blacktown LGA (2.6%). The location is also culturally and linguistically diverse with 18.8% of residents born overseas and 16.2% speaking a language other than English.

Based on the 2006 ABS Counting the Homeless report by Chamberlain and Mackenzie, the estimated number of homeless in the Blacktown LGA is 734.

## **5.2 Key Issues**

In Blacktown key housing issues for the community include:

- Vacancy rates are very low and tightening, rents are rising strongly, demand is increasing and more people are in housing stress. There is a need to increase the supply of rental accommodation, including affordable rental housing. The need for more affordable housing for rental is evident on examining the very large number of

people in the private rental market in receipt of CRA and in housing stress and the number of low and moderate income renters in housing stress in Blacktown.

- The need for more diversity of housing stock, particularly including one bedroom stock, studio dwellings, boarding house style accommodation, accessory dwellings or granny flats to meet the needs of single person households, especially lower income earners in the private rental market, through different stages of the housing life cycle. In addition accessory dwellings or granny flats also provide more flexibility and potential for more affordable housing to suit young people leaving home or older people who need support from their families.
- There are relatively large numbers of people living permanently in caravan accommodation who are at risk of losing their housing if there is any move from long term to short term sites or redevelopment of the caravan parks. The large number of residents living in caravans provides further evidence that there is insufficient affordable housing to meet local needs
- More housing suitable for older people, (including purpose built senior's living as well as accessory dwellings or granny flats) particularly targeted to lower income earners is required to meet the housing needs of older lower income Blacktown residents. Housing for older people needs to be well located in relation to services, facilities and transport as well as accessible for those with mobility problems. It is important to ensure a proportion of new stock is adaptable, to allow residents to age in place.
- The lack of boarding house stock to provide affordable private rental housing. This is an important issue for Blacktown, particularly given the high proportion of single person households in the private rental market, in receipt of CRA and in housing stress. Evidence indicates that there is only one Boarding House in the Blacktown LGA.
- The increasing difficulty of purchasing housing in Blacktown for low and moderate income earners again shows the lack of affordable housing opportunities, which is also a reflection of the relative lack of diversity of housing stock. Purchase affordability has tightened considerably in Blacktown. The BankWest Key Worker Housing Affordability Report from May 2008 looked at nurses, teachers, police officers, fire fighters and ambulance officers. According to the BankWest report Blacktown is not affordable for purchase by any of the five key worker groups investigated – nurses, teachers, police officers, fire fighters and ambulance officers.<sup>50</sup>

## 6. Human Services Environment in Western Sydney

A report by Western Sydney Community Forum, the peak body for community organisations in Western Sydney, prior to the 2007 NSW State election highlights the need to plan for growth in both the non Government and Government human services sectors due to the aging population across Western Sydney<sup>51</sup>. Their research suggests that there is already a long waiting list for Home and Community Care(HACC) services across Western Sydney; and a shortage and high turnover of staff in human services in general.

Centrelink has offices in Penrith, St Marys, Mt Druitt, Springwood, Katoomba Windsor and Blacktown. Due to transport issues this can be difficult for clients in outlying areas or rural areas of Penrith LGA especially Llandilo; and also at Richmond.

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<sup>50</sup> <http://www.housing.nsw.gov.au/nr/rdonlyres/cd029123-a460-416d-863f-f5720cf0507b/0/informationonblacktownhousingmarket.doc>

<sup>51</sup> [http://www.wscf.org.au/uploads/File/Election%20Fact%20Sheet\\_Workforce%20Issues.pdf](http://www.wscf.org.au/uploads/File/Election%20Fact%20Sheet_Workforce%20Issues.pdf)

Similarly while Housing NSW has offices across Western Sydney, there is no office in the Blue Mountains and the key service point, Penrith office is one kilometre from the railway station.

Sydney West area Health Service covers all LGAs and provides a range of services- both hospital based- Blacktown, Mt Druitt, Springwood, Katoomba and Nepean Hospital plus the private- public partnership, Hawkesbury Hospital.

The Nepean Division of General Practice represents the interests of GPs in most of the Penrith LGA. They report difficulty in engaging with psychiatric services, Nepean Hospital, especially due to long waits for specialist services. Most of these are affected by staff shortages and high staff turnover. Particular specialist issues include long waiting list especially for dermatologists and orthopaedic specialists and in general a lack of specialists that will bulk bill.<sup>52</sup>

Hawkesbury- Hills Division of General Practice covers a large area encompassing Hawkesbury, Blacktown and some of Penrith LGA as well as the hills district. Similar issues have been identified in this Division.

The Nepean has a large number of diverse small community based non Government organisations that provide a range of services to the aged population, people with a disability and those experiencing disadvantage and the general population. There are also larger organisations like St Vincent de Paul and Salvation Army. These services have indicated that they have had almost a 300% increase in demand for their services(Katoomba St Vincent de Paul report to BM Ptoject 40 Coordination group, 2009). However they have not received a corresponding increase in funds available to provide service.

All local Councils have a Community Directory of services available in their LGA. These can be accessed via the relevant council website:

Hawkesbury : <http://www.hawkesbury.nsw.gov.au/community/directory.html>

Penrith : <http://www.penrithcity.nsw.gov.au/index.asp?id=492>

Blue Mountains : <http://www.bmcc.nsw.gov.au/yourcommunity/communitydirectory>

Blacktown: <http://www.blacktown.nsw.gov.au/index.cfm?4352B866-BCD9-D616-B696-90B92FF4A3B1>

## 6.1 References

<http://www.housing.nsw.gov.au/NR/rdonlyres/26E62109-A4B3-4ABC-908C-D7DB9CD452AA/0/InformationonPenrithHousingMarket.doc>

<http://www.housing.nsw.gov.au/NR/rdonlyres/9CA8B94E-DBDB-4B38-B398-22D7EBB17746/0/InformationonBlueMountainsHousingMarket.doc>

<http://www.housing.nsw.gov.au/NR/rdonlyres/CD029123-A460-416D-863F-F5720CF0507B/0/InformationonBlacktownHousingMarket.doc>

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<sup>52</sup> <http://www.phcris.org.au/divisions/view.php?div=237&bp=3&ar=2>