

Draft Snowy Monaro Residential,
Commercial and Industrial Lands
Strategy 2025-2045
Draft Background Report



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1 Introduction

The Snowy Monaro Residential, Commercial and Industrial Lands Strategy (the Strategy) sets out land use and development priorities for the region, in the context of forecast population growth and change to 2045. The purpose of the Strategy is to:

- outline the location and form of future housing and employment growth for Snowy Monaro until 2045;
- ensure there is an available supply of suitably zoned land to accommodate Snowy Monaro's projected growth;
- inform decision-making by Council, federal and state government service providers, the community and developers; and
- inform the preparation, assessment and determination of Planning Proposals.

This Background Report (the Report) presents the evidence base underpinning the preparation of the Strategy.

1.1 Purpose of the Background Report

The Background Report represents available and relevant data, forecast demographic information and an analysis and review of available zoned land, landscape features, and future infrastructure planning. This report presents the evidence base and detailed methodology to support the Residential, Commercial and Industrial Lands Strategy.

Following the introduction, this Report contains the following sections:

- Section 2 Planning Policy Context** – an overview of the strategic context within which the Strategy exists, both state and local policy frameworks.
- Section 3 Population and Housing Profile** – provides demographic information and information on forecast population and households, as well as migration, income and housing costs.
- Section 4 Employment Profile** – provides ABS census information on local workers, employment by industry and value added by industry to the region.
- Section 5 Housing Demand** – analyses the demand for dwellings and housing type based on two population projection scenarios. It investigates housing stress and rental stress in the region.
- Section 6 Housing Supply** – analyses the supply of housing, the capacity and feasibility of planning controls and the different sources of new housing
- Section 7 Capacity: Supply vs Demand** – summaries the capacity of housing supply to meet the housing demand within the 20 year projection to 2045.
- Section 8 Employment Lands** – analyses the trends and supply of commercial, retail and industrial land, and the capacity of existing planning controls to meet demand.
- Section 9 Physical Features** – identifies the opportunities and constraints of land within and surrounding the region's settlements.

1.2 Study area

The Strategy applies to the towns and villages of the Snowy Monaro. This includes land that is zoned:

- RU5 Village;
- R1 General Residential;
- R2 Low Density Residential;
- R5 Large Lot Residential;
- E1 Local Centre;
- E2 Commercial Centre;
- E3 Productivity Support;
- E4 General Industrial;
- MU1 Mixed Use;
- SP2 Infrastructure; and
- SP3 Tourist.



Figure 1: Map of towns and villages in the region

2 Planning Policy Context

State and local plans and strategies summarised under this section establish a policy framework under which the Strategy sits. Key issues identified include the need to ensure sufficient housing supply (quantity and type of housing) for current and future residents across the region.

2.1 State context

NSW Housing Strategy published by the NSW Department of Planning, Housing and Infrastructure (DPHI) in March 2021, *Housing 2041: NSW Housing Strategy* (the NSW Housing Strategy) envisions that by 2041 people and communities will have:

- *access to housing security, diversity and support, irrespective of whether they live in metropolitan or regional areas;*
- *choices that enable them to afford a home without compromising on basic needs; and*
- *support and opportunity in differing circumstances, including people in crisis, social housing residents, private rental tenants and those who aspire to home ownership.*

The NSW Housing Strategy acknowledges that housing is a key contributor to the socio-economic wellbeing and health of individuals and communities. To meet the diverse needs of the local communities at every stage of life, it is not enough to simply increase the supply of housing. People's circumstances, lifestyle and culture influence their needs, and where and how they choose to live is about more than just the dwelling itself. In recognition of this, the NSW Housing Strategy provides a range of actions, focused around the following four 'housing pillars':

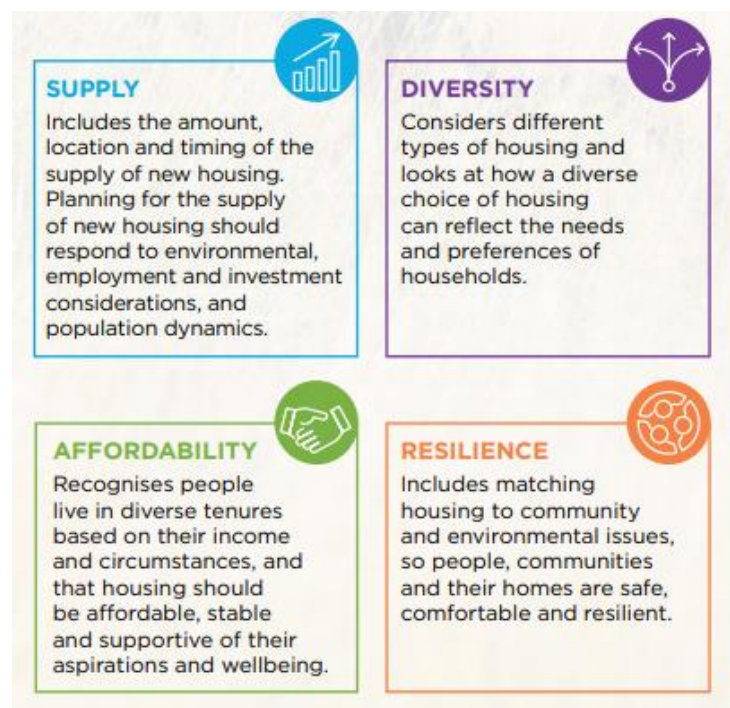
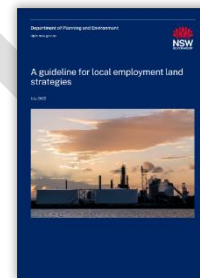
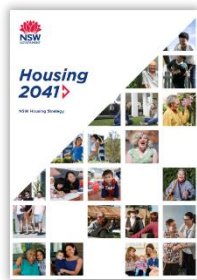
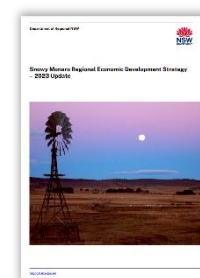


Figure 2: NSW Housing Strategy

State



Regional



Local

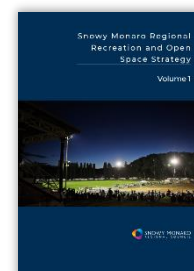
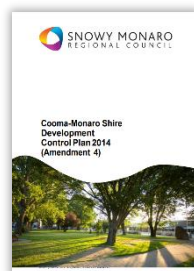
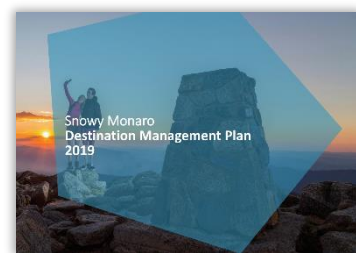
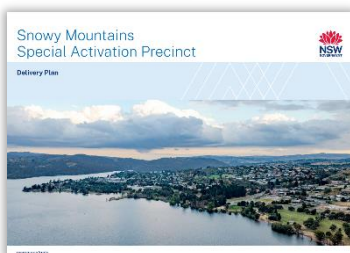
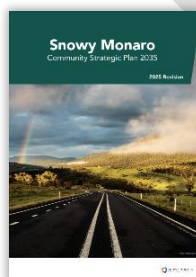


Figure 3: Strategic planning context

2.1.1 Housing SEPP

The *State Environmental Planning Policy (Housing) 2021* (Housing SEPP) facilitates development of affordable and diverse housing and can in some instances override local planning controls. The Housing SEPP contains planning provisions, including bonus incentives, for boarding houses, seniors housing, caravan parks and manufactured home estates, group homes, secondary dwellings (granny flats), social and affordable housing and short-term rental accommodation.

2.1.2 Codes SEPP

The *State Environmental Planning Policy (Exempt and Complying Development Codes) 2008* (Codes SEPP) aims to provide a streamlined pathway for low impact development considered to have minimal environmental impacts. Works can be carried out as exempt or complying development. Exempt development, where compliant with the specified criteria can be carried out without any further approval. Complying development enables a Principal Certifying Authority (PCA) to approve certain types of development, subject to compliance with a simplified statewide criteria.

2.2 Regional context

Plan	Relevance to SMRC Residential, Commercial and Industrial Lands Strategy
Regional Plan – South East and Tablelands Regional Plan 2036	The Regional Plan sets a vision and establishes a 20 year plan to manage growth in response to the changing context of social, economic and environmental matters across the region. A key direction is to deliver greater housing supply and choice, with councils to prepare housing strategies consistent with settlement planning principles and promote increased housing choice, including townhouses, villas and apartments in strategic centres and locations close to existing services and jobs and housing for an ageing population. The Plan sets out settlement planning principles including: • Housing strategies to focus on urban areas where residents can access services, jobs, transport; • Acknowledge connections to Canberra as a location for higher-order services and employment; and • Decisions about the most suitable locations for new housing must consider the compatibility of land uses, availability of road connections and service infrastructure. Relevant actions from the Plan include: • Prepare local housing strategies consistent with settlement planning principles to provide a surplus supply of residential land to meet projected housing needs; • Promote increased housing choice, including townhouses, villas and apartments in strategic centres and locations close to existing services and jobs; and

	Promote opportunities for retirement villages, nursing homes and similar housing for seniors in local housing strategies.
Draft Regional Plan - South East and Tablelands Regional Plan 2041	The draft Regional Plan reviews the 2036 Regional Plan to reset the directions and priorities for the region. A key objective is to plan for a supply of housing in appropriate locations, with council housing strategies to consider matters including focusing growth on areas that are well serviced by utilities and social services and improve housing diversity and density. The draft plan provides new focus on liveable, connected and environmentally sustainable communities and year-round tourism. Objective 7 build resilient places and communities requires council strategic plans to leverage a resilience benchmarking matrix tool, through engagement with community and Aboriginal knowledge holders to better understand local risks, vulnerabilities and capabilities. The matrix requires councils to incorporate identified community risks in local planning instruments, including local strategic planning statements, LEPs and DCPs with planning controls that seek to avoid, manage or minimise existing and future risk. Strategy 7.2 requires strategic planning to locate new development, including new urban release areas, away from hazard prone areas such as high bushfire, flood and designated waterways to reduce the community's exposure to natural hazards, taking into account the impacts of climate change on the scale, frequency and severity of natural disasters, to mitigate risk and improve resilience. Objective 15 Promote business and employment opportunities in strategic locations aims to encourage investment, housing, job opportunities and services through more intensive employment uses and public space improvements within strategic centres. Strategy 15.1 requires strategic planning to enhance the function of commercial centres by facilitating a range of uses within centres in response to the changing retail environment. It also requires that strategic centres: - Identify the intended future land uses, infrastructure and built form outcomes for the area; - Promote the night-time economy where public transport options are available; - Improve access, inclusion and safety, and make public areas welcoming for workers and consumers; and - Diversify the range and availability of activities, including extended opening hours for shops, cafes, libraries, galleries and museums. Objective 17 plan for a supply of housing in appropriate locations includes a focus on strategic centres for growth and investment as they are well serviced with infrastructure and services and improving

	housing diversity and density. Housing diversity includes lot sizes, number of bedrooms and accessibility for seniors, students or people with a disability. Existing centres could be suitable for appropriate medium density housing, with careful design to ensure additional density does not compromise the character and amenity of towns and villages. Update to local housing strategies are to be consistent with the Local Housing Strategy guideline and are to consider: • Transitional areas between neighbourhoods and conflicting land uses, such as industrial or agriculture; • Existing services that can cater for an increase in population and encourage walking and cycling; • Areas with proximity to road infrastructure and public transport; • Protection of high environmental value land, risk from natural hazards and land constraints; • Impacts to health and wellbeing; • Provision of affordable and social housing as part of new developments, including mixed tenure opportunities; and • Lower density areas, with capacity for renewal or additional density. Strategy 17.2 requires council strategic plans to: • Focus new housing development in existing centres, where supported by a local housing strategy; • Consider the suitability of vacant government owned land for housing; • Identify suitable provisions to encourage and incentivise medium density housing and housing for workers in essential services industries; and • Ensure the potential impacts of existing industrial and agricultural uses are considered when planning for new housing.
South East NSW Resilience Blueprint 2022	The Resilience Blueprint provides a roadmap that provides multiple pathways across public and private sectors to build resilience within the local community. The Blueprint provides resilience priorities and associated strategies that provide directions for resilience, disaster risk reduction and sustainable development. The resilience direction risk based land use planning has two resilience priorities, to drive sustainable settlement patterns and land use allocations, and to plan for natural hazards and risk as a foundation. Risk considerations are to be embedded in all land use decisions including policy, strategic planning and development assessment.

2.3 Local context

2.3.1 Snowy Monaro Regional Council Local Strategic Planning Statement

The Snowy Monaro Local Strategic Planning Statement (LSPS) plans for the Snowy Monaro community's environmental, social and economic land use needs over a 20 year period. The LSPS consists of 12 Planning Priorities that give effect to the SETRP 2036 and aligns with the CSP.

Key priorities relating to housing and employment in the LSPS are summarised below.

Planning Priority 1	Protect and enhance the cultural and built heritage of the Snowy Monaro
Planning Priority 2	Protect and enhance the scenic landscape of the Region
Planning Priority 3	Identify, protect and encourage restoration of environmental values in the Snowy Monaro Region
Planning Priority 4	Move towards a carbon neutral future
Planning Priority 5	Promote, grow and protect agricultural production and industry
Planning Priority 6	Maximise potential for business growth and efficiency
Planning Priority 7	Support development of the Snowy Mountains as Australia's premier year round alpine destination
Planning Priority 8	Use appropriate evidence based planning controls to respond to a diverse region and provide for the recreational needs of the community
Planning Priority 9	Provide a variety of housing options throughout the Snowy Monaro
Planning Priority 10	Identify and integrate transport corridors and connections with the right types and levels of development
Planning Priority 11	Foster resilient, enduring and safe local communities using land use planning controls which address local and regional natural hazards
Planning Priority 12	Capitalise on Growth and Change by Preparing for New Business and Population

2.3.2 Local Environmental Plans

There are three Local Environmental Plans (LEPs) that apply within the Snowy Monaro Regional Council LGA, relating to the three former Local Government Areas, prior to amalgamation. These are:

- Bombala Local Environmental Plan 2012
- Cooma-Monaro Local Environmental Plan 2013
- Snowy River Local Environmental Plan 2013

2.3.3 Development Control Plans

There are four Development Control Plans (DCPs) that apply within the Snowy Monaro Region that correspond with the relevant three LEPs. Two of these DCPs apply within the land that the Snowy River LEP 2013 applies.

- Bombala Development Control Plan 2014
- Cooma-Monaro Development Control Plan 2014
- Jindabyne Development Control Plan 2024
- Snowy River Development Control Plan 2013

The Jindabyne DCP applies to the land shown in Figure 4. This DCP was developed in conjunction with the Snowy Mountains Special Activation Precinct Delivery Plan 2024 that applies to the 'catalyst precincts', and was developed from the Snowy Mountains Special Activation Precinct Master Plan 2022.

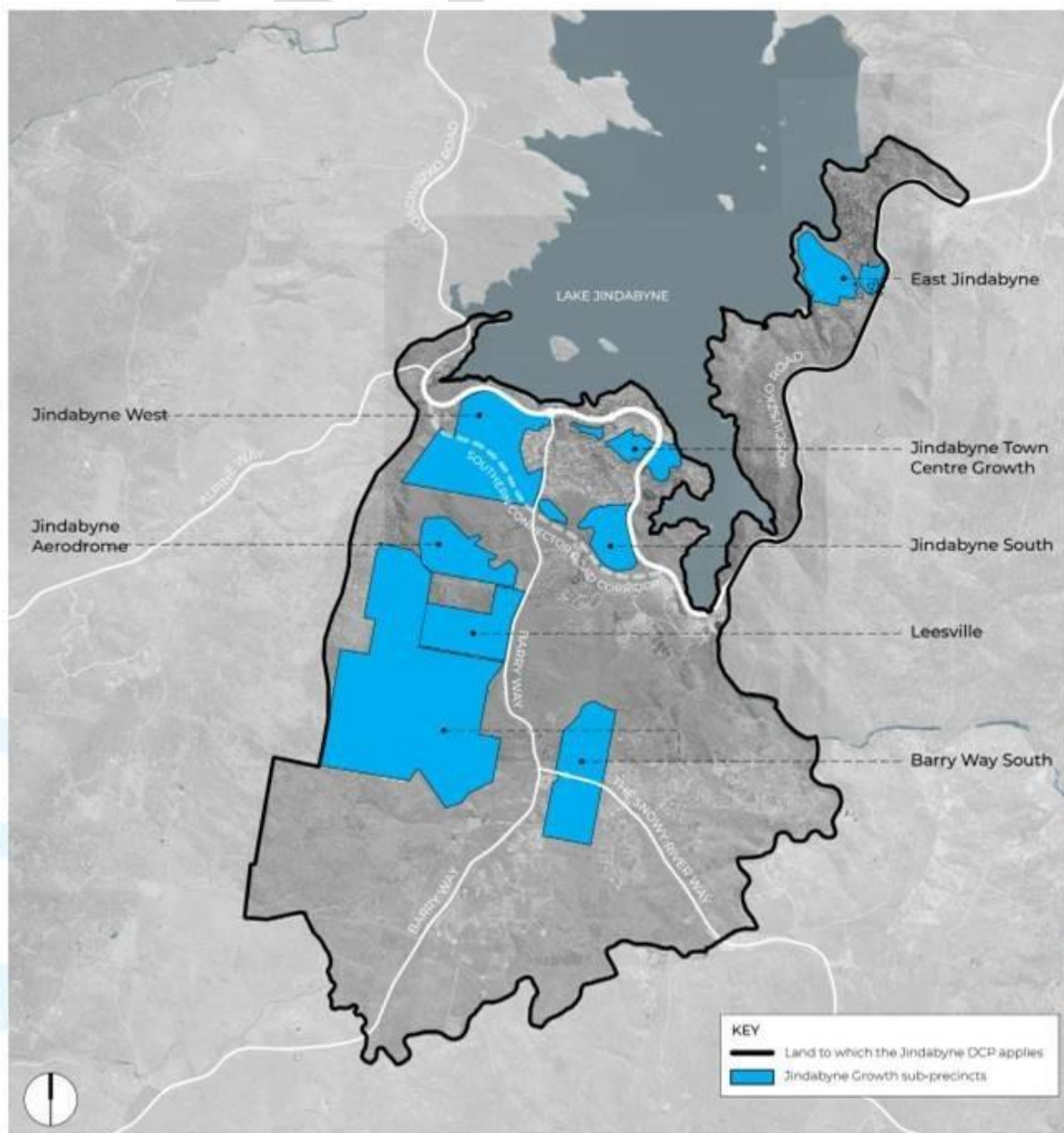


Figure 4: Land to which the Jindabyne DCP 2024 applies

2.3.4 Other local plans and strategies

Council's overarching strategic direction is provided within the Integrated Planning and Reporting framework (IP&R), including the Community Strategic Plan 2035 that was reviewed and adopted by Council in May 2025. This Plan directed by our community's priorities, guides Council's decision making and works across all levels with regard to service planning and delivery choices.

There are a number of strategic plans that direct recreation in the region that promote quality open space with effective linkages:

- Snowy Monaro Regional Trails Masterplan 2022
- Recreation and Open Space Strategy 2023
- Snowy Monaro Active Transport Plan 2024

Other strategic plans include:

- Snowy Monaro Destination Management Plan 2019

3 Population and Household Profile

This section sets out the population, housing and employment data and information to identify changes and trends within the population and economic environment over time, and to understand the housing and employment lands need of the future population.

The period 2025 to 2035, as the short to medium term, is likely to be the most accurate and useful projection information for immediate planning purposes.

The demographic analysis within this section is presented at LGA level, and where possible also presents Census information for each settlement. The majority of this data has been obtained via ABS Tablebuilder per mesh block or SA1 where appropriate. Mesh blocks are the smallest geographic areas defined by the ABS and are designed, where possible to contain between 30 and 60 dwellings. While SA1 areas (the next geography up) are suitable for some of the larger settlements, they do not accurately capture smaller settlements. There have also been some significant changes to the SA1 areas between the previous Censuses'. Hence, mesh blocks have been used to build the most accurate demographic picture possible. Where available, a comparison has been provided to 'Regional NSW' to provide a relevant benchmark.

Some forecast information, such as forecast household composition, is only able to be presented in the eight small areas shown in the map below, as this is what Council's subscription to .id allows for. These areas are the Canberra Corridor, Cooma, Berridale, Jindabyne, Bombala and Rural West and Rural East.

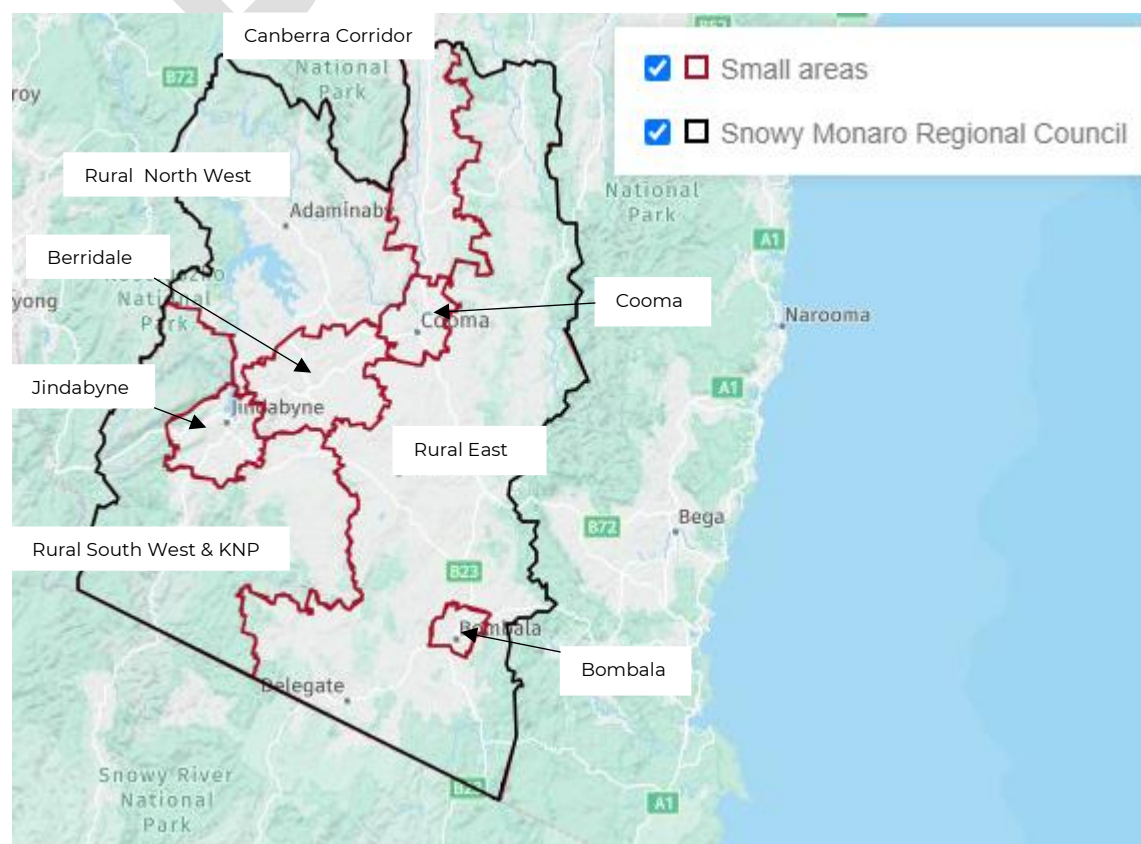


Figure 5: Profile .id Snowy Monaro region small areas (.id Profile, 2025)

3.1.1 2021 Census at a glance

The table below compares the results from the 2021 Census for the Snowy Monaro Regional Council (SMRC) Local Government Area (LGA) with Regional NSW.

Table 1: SMRC 2021 Census highlights compared with Regional NSW (.id Profile, 2025)

	Snowy Monaro Regional Council	Regional NSW
Median age	43	41
Household size	2.41	2.41
Aboriginal and Torres Strait Islander Population	3.1%	6.6%
Born overseas	14%	12%
Population in labour force	63%	56%
Unemployment rate	2.8%	4.6%

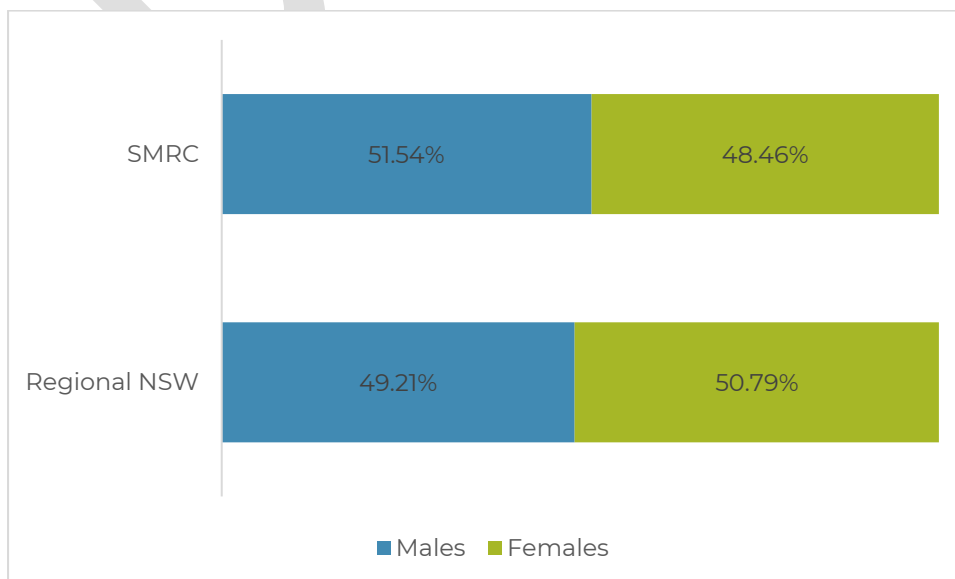


Figure 6: SMRC male and female split compared with Regional NSW (.id Profile, 2025)

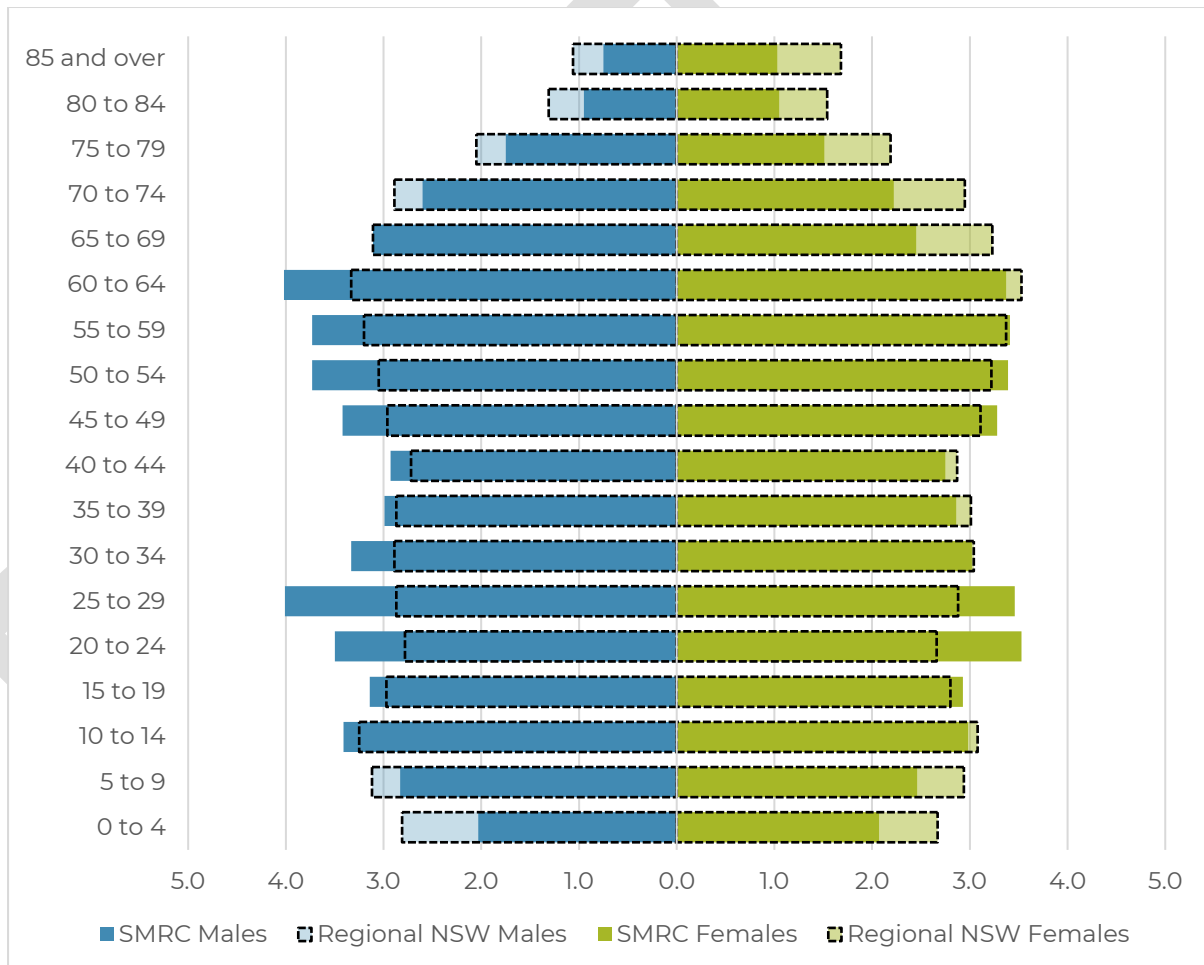


Figure 7: Snowy Monaro age sex pyramid (.id Profile, 2025)

3.2 Population change

3.2.1 Historical population

Figure 8 shows the region's historical population figures from 2006 to 2024. Historically, the region has seen steady growth, but the last 7 years has seen stronger growth. From 2006 to 2015, the region grew from 20,008 to 20,473 people equating to an average annual growth rate (AAGR) of 0.26%, but from 2016 to 2024 the region has grown from 20,558 to 22,292 equating to an AGGR of 1.05%.

Overall, from 2006 to 2024 the population grew by 2,284 people, from 20,008 to 22,292 people. A wide range of factors are likely to have contributed to this, including an acceleration of people moving to the LGA for the lifestyle, including migration associated with the COVID-19 pandemic, which was largely unanticipated.

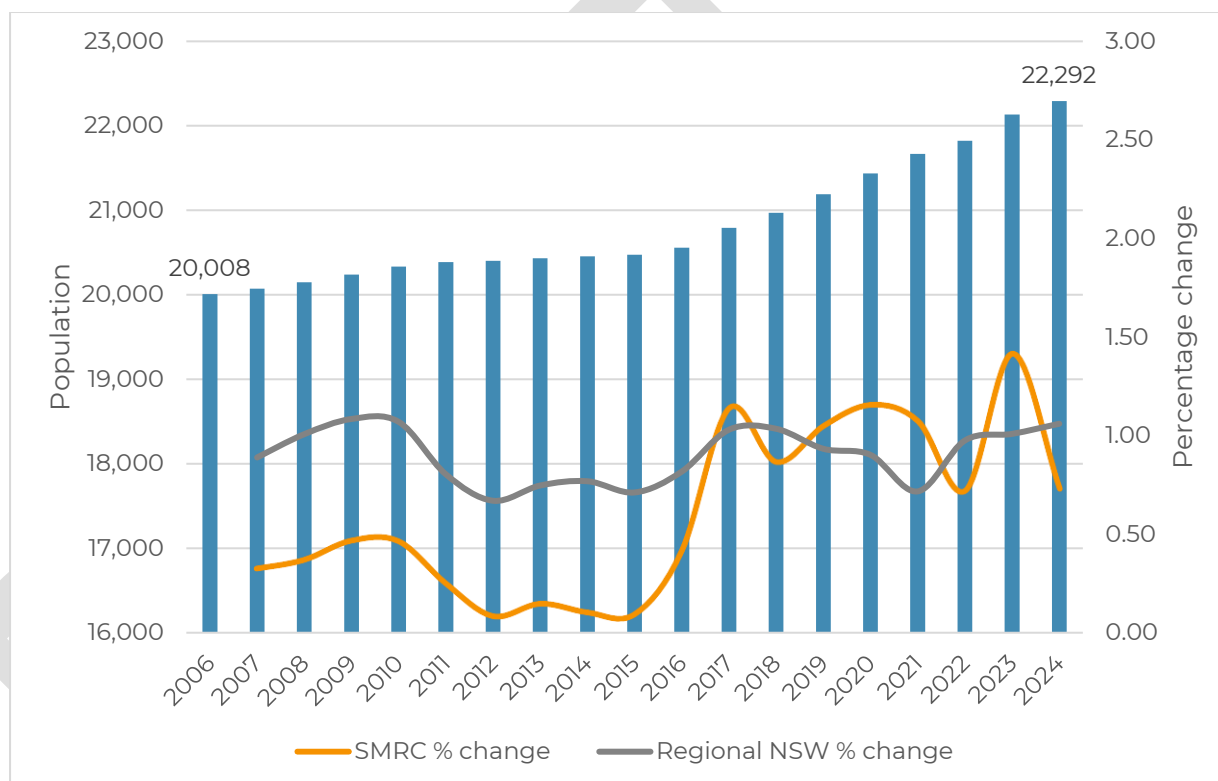


Figure 8: Population growth and percentage change, Snowy Monaro 2006 to 2023 (.id Profile, 2025)

Figure 8 also shows the population growth rate for both Regional NSW and the Snowy Monaro. While following a similar trend, the growth rate for the Snowy Monaro was well below that of Regional NSW until 2017 when there was a sharp increase in the growth rate. Since 2017, growth rates per annum have been closer to or above the growth rates of Regional NSW, with the growth from 2022 to 2023 exceeding the Regional NSW growth rate significantly. As of 2024, the SMRC growth rate has dipped below that of Regional NSW.

3.2.2 Projected population

Base case population forecast (.id forecast)

The region's population and household forecasts are undertaken by .id, informed decisions, on behalf of Snowy Monaro Regional Council (SMRC).

During the forecast modeling process, .id assesses what is driving population change in the area and forecasts how the age structure will change as a result. .id relies on residential development information, migration and demographic assumptions to arrive at a forecast for the Snowy Monaro.

Population numbers in forecast.id for the 2021 base year are derived from Estimated Resident Population from the Australian Bureau of Statistics (ABS). These differ from (and are usually higher than) Census counts as they factor in population missed by the Census and population overseas on Census night. They are generally considered a more accurate measure of population size than Census counts.

.id forecasts a population of 24,881 in 2045, a 14.1% population increase from 2021 and an average annual change of 0.6%.

Alternative population projection: High scenario

A high population scenario has also been prepared to provide an optimistic scenario for planning. The high growth scenario projects forward the percentage growth rate that occurred in 22/23 financial year of 1.42% which was higher than both the previous five years average annual growth (0.97%) and the previous 10 years average annual growth rate (0.7%). This ensures a conservative approach to planning for the Snowy Monaro's future.

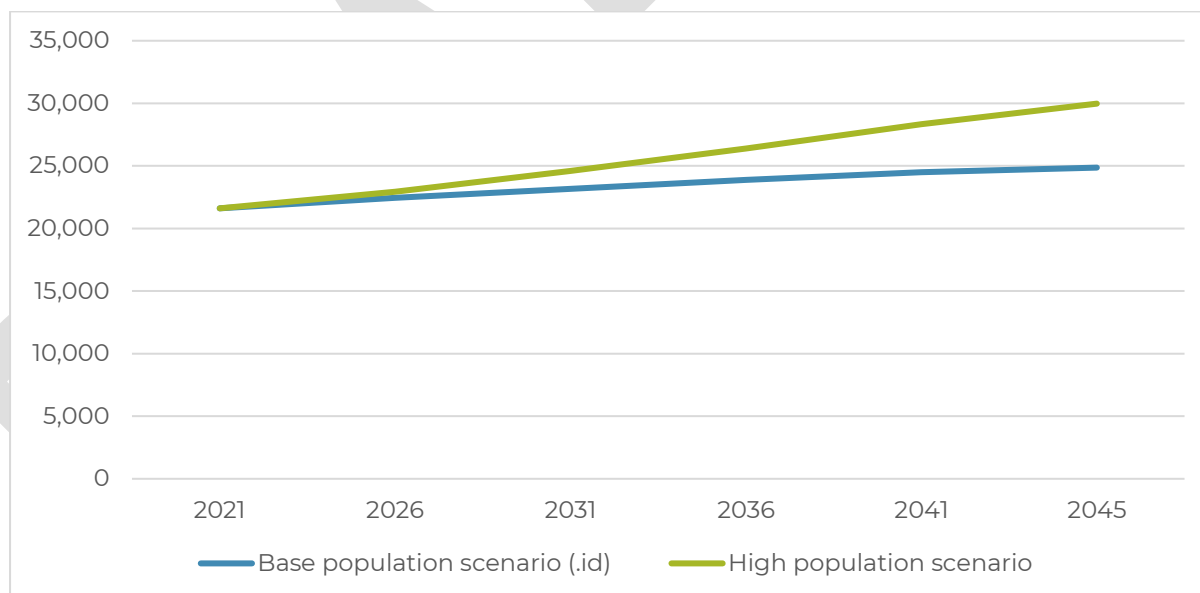


Figure 9: Snowy Monaro population projections to 2045

Figure 9 and Table 2 compare the base and high population projection scenarios. The high population scenario sees a population of 29,974 in 2045.

Table 2: Projected population base growth and high growth scenario

	2026	2031	2036	2041	2045	Total Change	Ave person / year	Ave annual % change
Base population scenario (.id)	22,441	23,173	23,887	24,509	24,232	3,253	139	0.70
High population scenario	22,929	24,604	26,401	28,330	29,974	8,364	349	1.42

Note that population projections within a 10 year period are more reliable and less reliance should be placed on the 20 year projection. Ongoing monitoring and review will be required to ensure the Strategy's actions are relevant to the actual population over time.

Current and projected population by settlement

The population of the Snowy Monaro is distributed unevenly across the towns and villages of the area. As at the 2021 Census, Cooma and Jindabyne are the main population centres, followed by Bombala and Berridale. The remaining settlements are generally characterised as villages and have a population of less than 300 people.

Table 3: Population per settlement at 2021 and projected to 2045 for base growth and high growth scenario

Settlement	Census 2021	Base	High	% of demand
Cooma	6,459	6863	8273	21.8
Jindabyne	3,005	3750	4520	27.6
East Jindabyne	904	1128	1360	5.6
Bombala	1,133	1140	1374	3.1
Berridale	1,025	1266	1526	13.9
Michelago	147	222	268	1.2
Bredbo	247	374	451	2.0
Adaminaby	257	304	366	1.5
Old Adaminaby / Anglers Reach	103	122	147	0.6
Delegate	201	207	249	0.6
Kalkite	294	347	418	1.8
Dalgety	55	65	78	1.2
Nimmitabel	250	257	310	0.7
Numeralla	41	42	51	0.1
Bibbenluke	38	39	47	0.1
Cathcart	61	63	76	0.2

3.3 Migration

Migration, or residential mobility, together with births and deaths are significant components of population change. Migration is the most volatile component of population change and can be affected by changing housing and economic opportunities such as housing affordability issues or changes in employment patterns.

ABS Census data records whether people were living in the same location one, and five years before the census date. In 2021, nearly one quarter of residents were not living in the Snowy Monaro region five years ago as shown in Table 4.

Cooma and Jindabyne (includes East Jindabyne) received the highest number of new residents with 2,059 people and 1,903, respectively, migrating from elsewhere within Australia and overseas since 2016. Berridale and Bombala follow, with 397 people and 363 people, respectively, migrating to each town.

The COVID-19 pandemic caused an increase in migration away from cities to more rural and regional locations as remote working became more prevalent. This is demonstrated in

the final column in the table which shows that overall, 42.4% of migration occurred within a single year (2020) over the 5 year period.

Table 4: Number of residents not living in the Snowy Monaro LGA, 1 and 5 years prior to 2021

Settlement	1 year ago (2020)		5 years ago (2016)		% migration that occurred in 2020
	No. of residents	% of LGA population	No. of residents	% of LGA population	
Cooma	818	3.8	2059	9.5	39.7
Jindabyne	995	4.6	1903	8.8	52.3
Bombala	154	0.7	363	1.7	42.4
Berridale	135	0.6	397	1.8	34
Michelago	3	0.0	48	0.2	6.3
Bredbo	33	0.2	99	0.5	33.3
Adaminaby	16	0.1	59	0.3	27.1
Old Adaminaby / Anglers Reach	4	0.0	31	0.1	12.9
Delegate	12	0.1	54	0.2	22.2
Kalkite	45	0.2	143	0.7	31.5
Dalgety	11	0.1	31	0.1	35.5
Nimmitabel	33	0.3	91	0.0	36.3
Numeralla	0	0.0	9	0.0	0
Bibbenluke	0	0.0	32	0.1	0
Cathcart	3	0.0	21	0.1	14.3
Total	2292	10.6	5340	24.6	42.4

Between 2016 and 2021 intrastate (from within NSW) and overseas migration dominated inward migration to the Snowy Monaro region. Net intrastate migration resulted in an additional 451 people who predominantly moved from the Sydney area. Net overseas migration resulted in an additional 457 people moving to the region, which was a significant increase on the previous census period which saw only 215 move to the region from overseas. This can likely be attributed to the workforce associated with Snowy 2.0.

Table 5: Net migration increase by LGA (and overseas), 2016 to 2021 (Australian Bureau of Statistics, 2021)

Location	Net increase
Overseas	457
Northern Beaches	189
Central Coast	73
Blacktown	55
Sutherland Shire	52
Hornsby	45
Ku-ring-gai	36
Inner West	34
Blue Mountains	32
Sydney	31
Waverley	29

Outward migration is dominated by short distance moves to the Bega Valley (-249), the ACT (-116) and Eurobodalla (-77). This is likely to be those seeking to retire to a coastal location or to the ACT for education and employment.

Figure 10 shows the change in age structure over time from the 2006 Census to the 2021 Census. From 2006 there has been a slight decline in the youngest service groups, while there has been some strong growth in the young adult service groups, particularly the 'Young workforce'. Older service groups have seen consistent increases over each Census period. The population over 50 has increased from 6,712 to 9,024 from 2006 to 2021 demonstrating that we have an increasing ageing population.

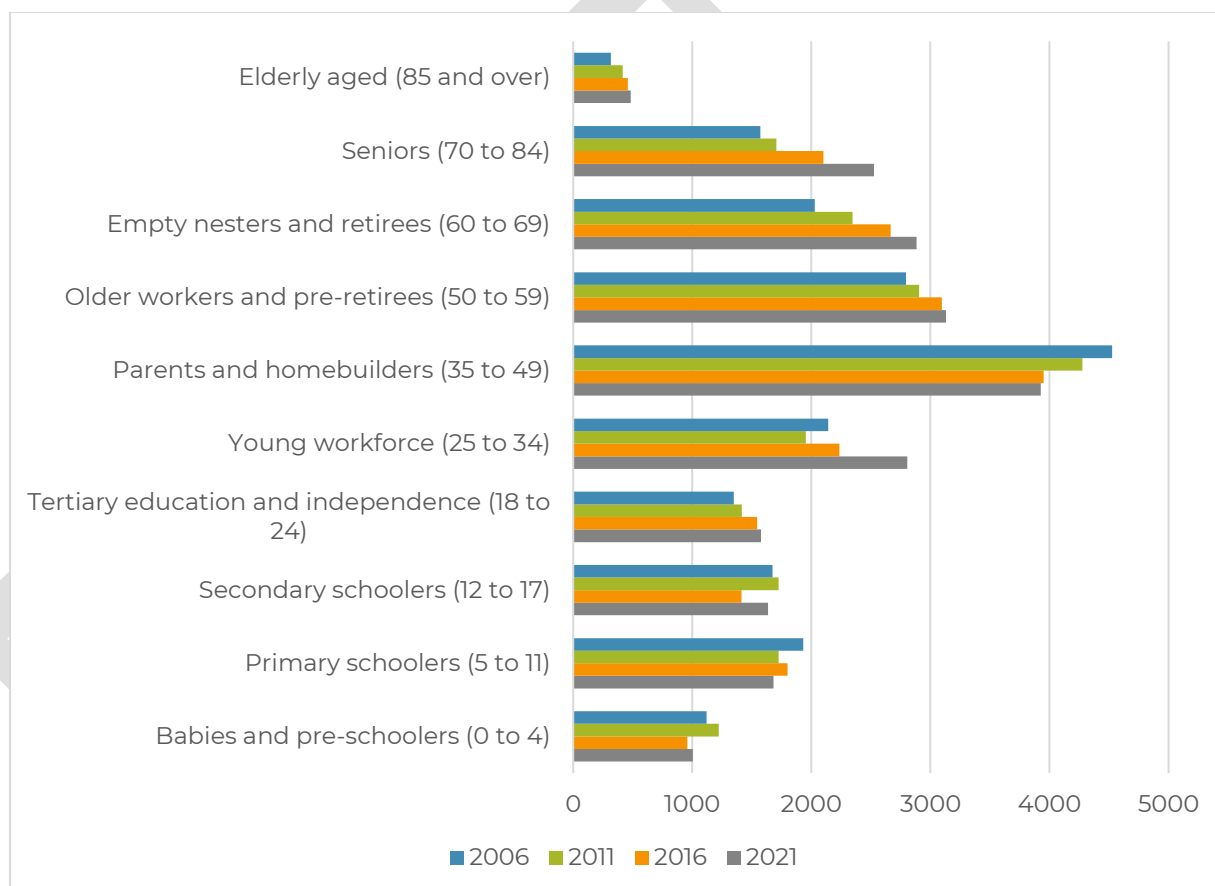


Figure 10: Age structure in Snowy Monaro, 2006 to 2021 (.id Profile, 2025)

Figure 11 shows that at the 2021 census, SMRC had a lower proportion of children (under 18) and a lower proportion of persons aged 60 or older than Regional NSW.

Service groups representing the workforce ('Young Workforce', 'Parents and homebuilders' and 'Older workers and pre-retirees') are proportionally higher within the Snowy Monaro than Regional NSW and make up just over 45% of our population.

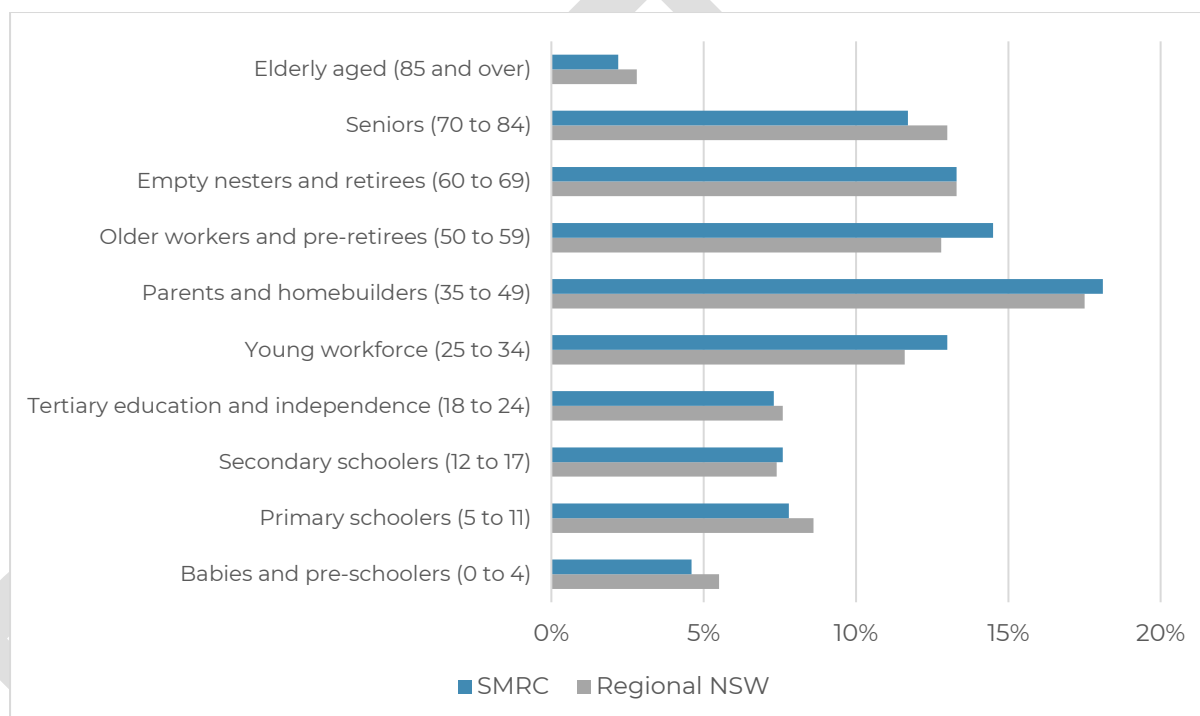


Figure 11: Age structure in Snowy Monaro compared to Regional NSW, (.id Profile, 2025)

Between 2021 and 2031, the age structure forecasts for the Snowy Monaro indicate an 8.3% decrease in population under working age, a 5.5% increase in population of working age and a 26.4% increase in population of retirement age.

The forecast service groups are a function of the current age of the population (people ageing each year, being born and dying) as well as the age of people migrating into and out of the area. This in turn is driven by location of the existing housing stock (separate dwellings, medium or high density), the amount and type of new residential development (same as existing stock, or diversifying) and where the area is in a cycle of change (.id Forecast, 2025).

The largest increase up to 2035 is forecast to be the 'Seniors' service group, which is expected to increase by 612 people and account for 14% of all people (and was 11.7% in 2021). Growth is also anticipated in the 'Older workers and pre-retirees' and 'Elderly aged' service groups. The largest five year service group in 2035 is expected to be 'Parents and homebuilders' with a population of 4,426 and accounting for 19.3% of all people.

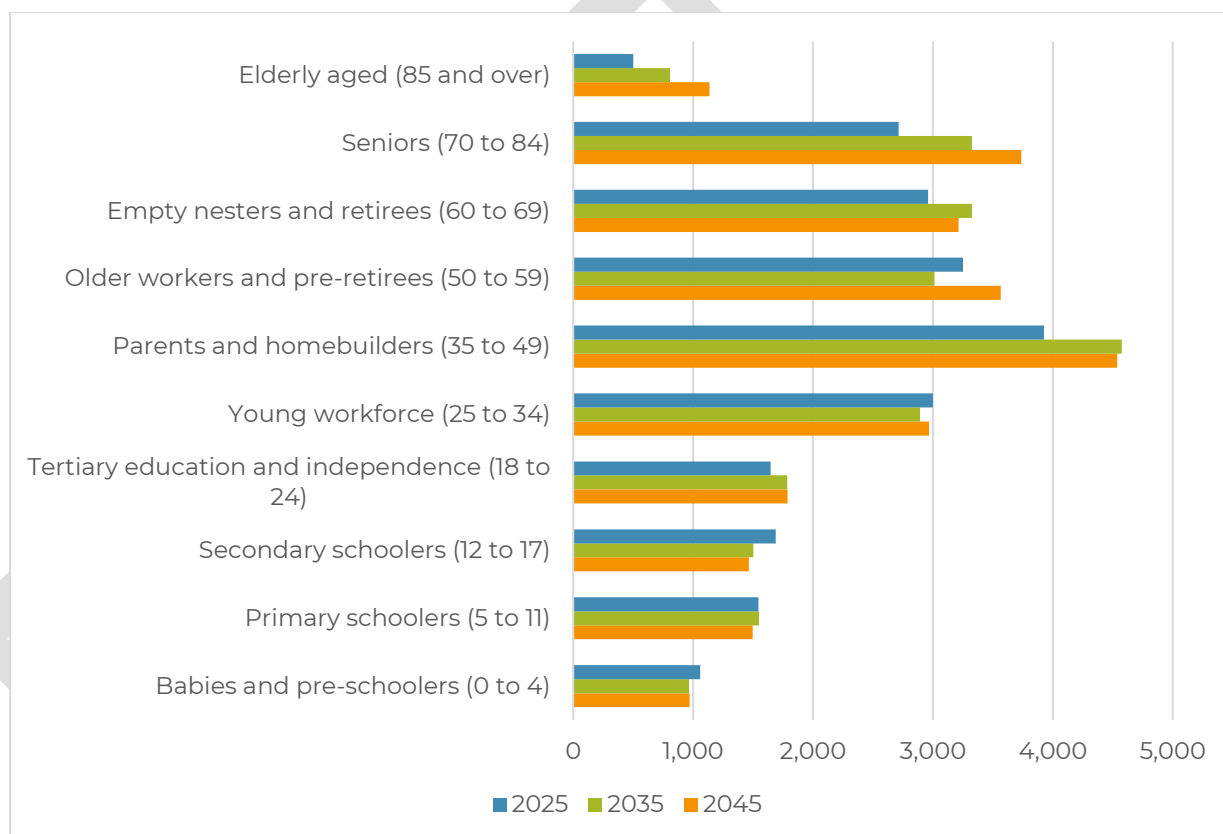


Figure 12: Forecast age structure (id Forecast, 2025)

3.4 Households

Historic number of households

At the 2021 census there were 6,236 households spread across the settlements of the Snowy Monaro Region, up from 6,594 (increase of 358) in 2016. Mesh Block data was not available for the 2011 census.

Households per settlements are displayed below, showing the settlements where households have increased and those have decreased and the numerical and percentage change. Some smaller villages such as Delegate and Bibbenluke have seen a drastic decrease in households from 2016 to 2021, while Michelago and Bredbo have seen some significant growth, likely due to their proximity to Canberra.

Table 6: Change in households in the Snowy Monaro, 2016 to 2021 (Australian Bureau of Statistics, 2021)

Town/Village	Households 2016	Households 2021	Change	Percentage Change (%)
Cooma	2,759	2,907	148	5.4
Jindabyne	1,545	1,653	108	7
Bombala	502	508	6	1.2
Berridale	514	569	55	10.7
Michelago	89	105	16	18

Town/Village	Households 2016	Households 2021	Change	Percentage Change (%)
Bredbo	88	104	16	18.2
Adaminaby	115	136	21	18.3
Old Adaminaby / Anglers Reach	80	73	-7	-8.8
Delegate	134	112	-22	-16.4
Kalkite	71	97	26	36.6
Dalgety	69	72	3	4.3
Nimmitabel	101	115	14	13.9
Numeralla	110	98	-12	-10.9
Bibbenluke	40	27	-13	-32.5
Cathcart	19	18	-1	-5.3
Total	6,236	6,594	358	5.7

Average household size

The average household size (persons per dwelling) has continued to decrease over time. Since 2006, the average household size for SMRC has decreased from 2.46 persons per household to 2.41 in 2021. The average household size for SMRC has been generally consistent with the Regional NSW average household size over the previous Census period. At the 2021 Census, the average household size was 2.41 for both Regional NSW and SMRC. The declining household size trend is expected to continue with the average household size expected to decrease to 2.27 in 2045 for SMRC.

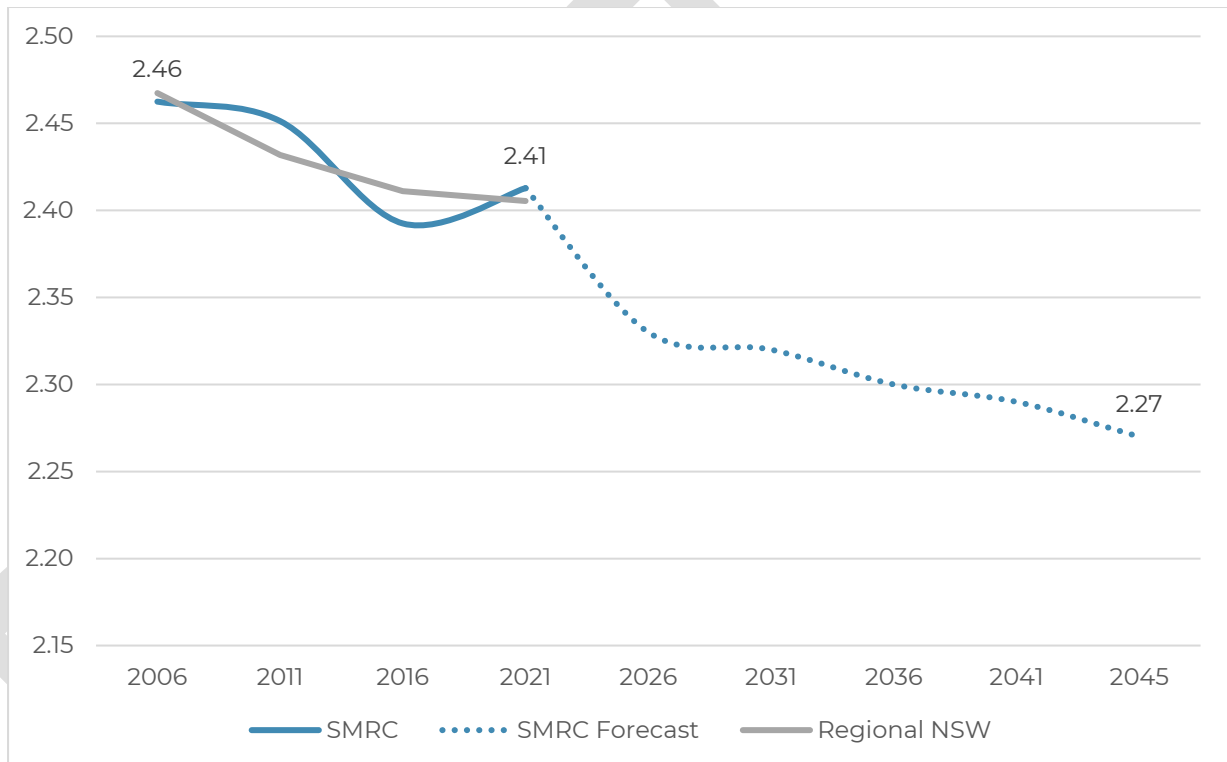


Figure 13: Average household size 2006 to 2021 and SMRC forecast household size to 2045 (.id Forecast, 2025)

Household types and family composition

Figure 14 shows the household composition of the Snowy Monaro compared with Regional NSW as at the 2021 Census.

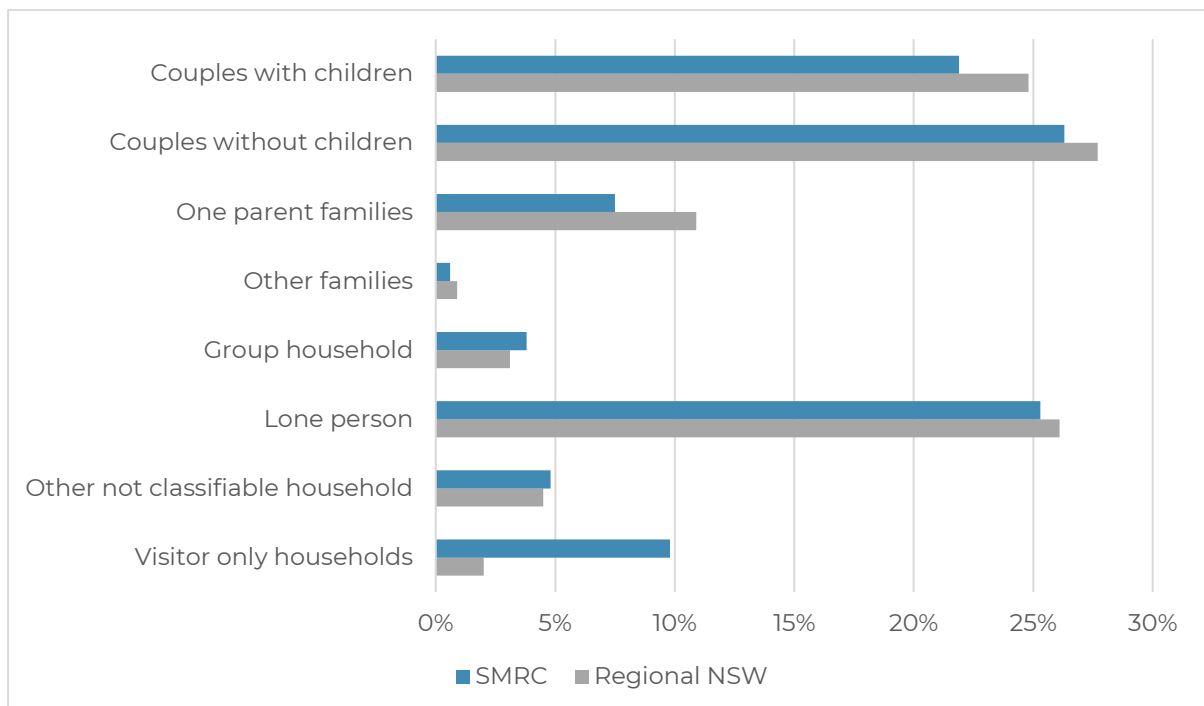


Figure 14: Household composition in Snowy Monaro compared to Regional NSW in 2021, (.id Profile, 2025)

At the 2021 Census over 50% of households were small households (made up of 1 or 2 people) with couple without children households making up 26.3% and lone person households making up 25.3%. Both of these household types have increased over the past 5 years as seen in Figure 15. Couple with children households follow on 21.8% but this group has seen a slight decrease over the 5 year period. Group households have also increased which may be an indication of the increased cost of living and/or a result of the Snowy Hydro 2.0 workforce.

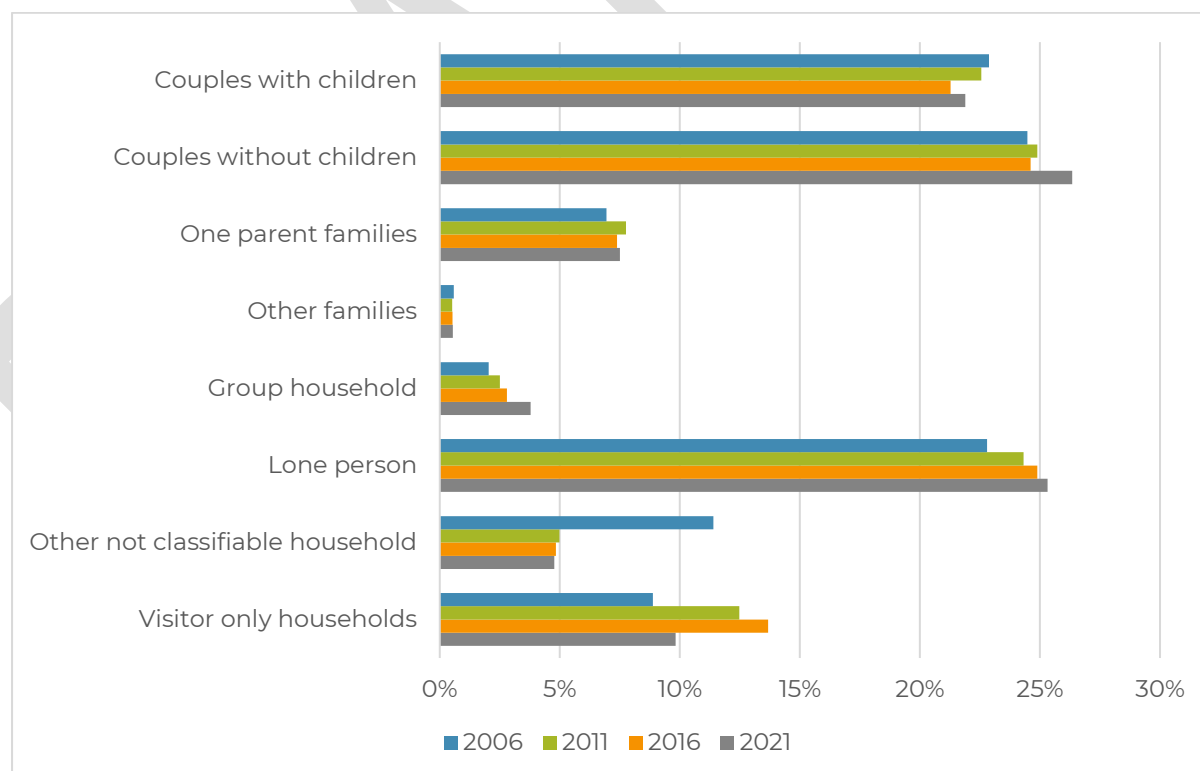


Figure 15: Household composition change 2006 to 2021, (.id Profile, 2025)

While many of the towns and villages have smaller households, there is some variation across towns and villages.

Michelago (45.7%) and Bredbo (32.7%) have the highest proportion of couple families with children. Lone person households are most common within Delegate (56.8%), Nimmitabel (53%), and Bombala (36.2%). A higher proportion of group households are found in Jindabyne (10.6%) and Kalkite (9.5%), likely associated with the winter season. Visitor households feature more prominently in Old Adaminaby/Anglers Reach (34.2%), Jindabyne (20%) and Dalgety (20%).

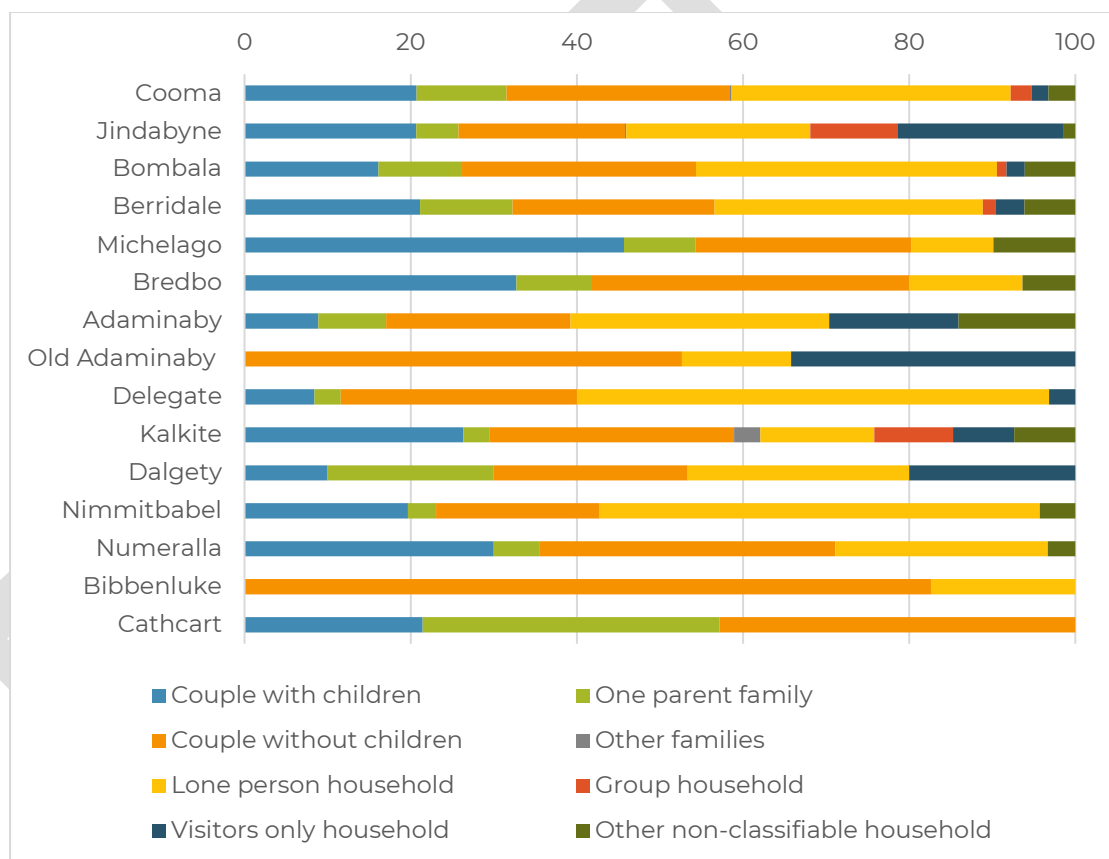


Figure 16: Family composition by settlement, (Australian Bureau of Statistics, 2021)

Households without children by life stage

As small households (1 and 2 people) make up a significant proportion of all households, it is prudent to consider them in more detail. Figure 17 shows households without children by age cohort. In total, 51.6% of all households within the Snowy Monaro did not include children, roughly consistent with Regional NSW which is slightly higher at 53.8%.

The prevalence of smaller households with no children is important, as these households are likely to have different needs, especially as they age. Young couples without children may be planning to expand their family and have purchased or rented a larger dwelling that they currently need. In contrast, older lone person or couple households without children are more likely to desire a smaller dwelling with greater accessibility features (i.e. single floor, wider doorways) and lower maintenance requirements.

The Snowy Monaro tends to have lower numbers of younger couple only and lone person households, and a larger proportion of older couple only and single person households, which is consistent with Regional NSW generally.



Figure 17: Household composition by age group in 2021, (.id Profile, 2025)

3.5 Dwelling structure

Separate houses have remained the dominant housing structure in the Snowy Monaro region between 2006 and 2021 with 77.8% of all dwellings being separate dwellings as of 2021, compared to Regional NSW where the proportion is slightly higher at 80.6%. Medium density dwellings have increased 27.8% from 1,526 to 1,951 (2006 to 2021) and high density dwellings have increased 39% from 270 to 376 over the same period. Medium and high density dwellings accounted for 19.4% of the region's dwellings, compared to 17% in Regional NSW. While this appears to demonstrate that the housing stock is slightly more diverse in the Snowy Monaro compared to Regional NSW, it is likely the actual diversity of the housing stock in Jindabyne is skewing the averages overall.

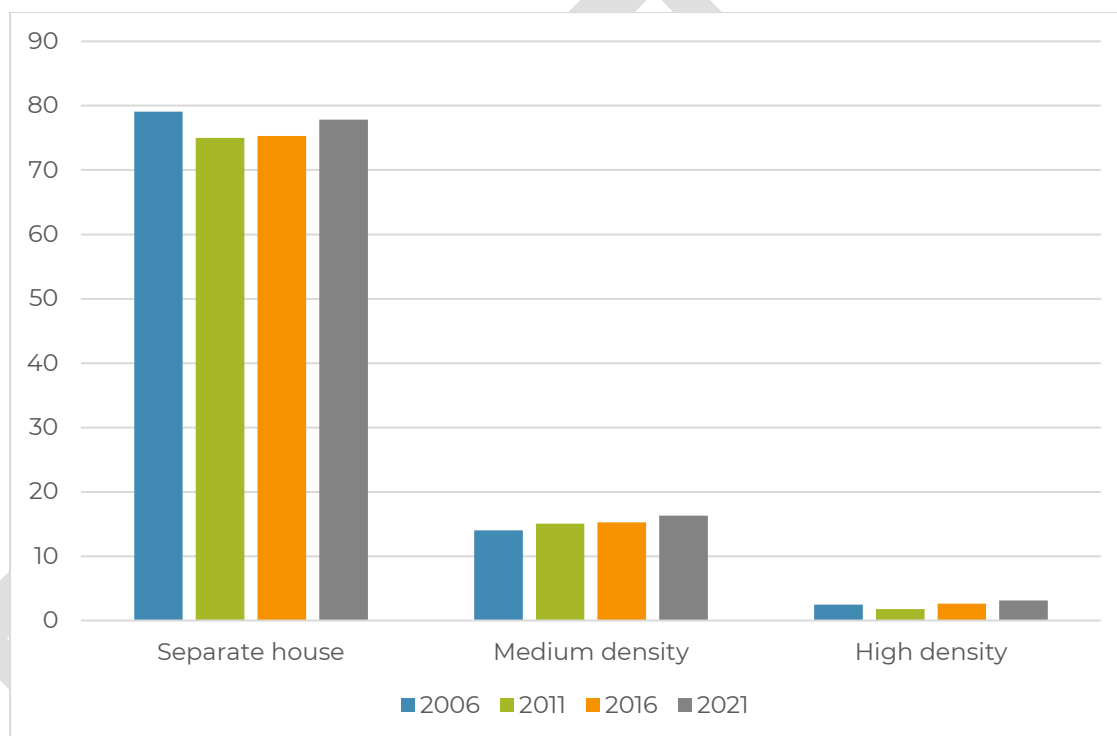


Figure 18: Dwelling structure change 2006-2021, (.id Profile, 2025)

Despite the dominant housing structure across the LGA being separate houses, there is some variation throughout the region. Jindabyne (including East Jindabyne) displays the greatest housing diversity of all the region's towns and villages. Dwellings, semi-detached dwellings and flats/apartments account for 46.5%, 16.1% and 37.2% of dwellings respectively. Berridale follows in terms of semi-detached dwellings, although has less flats/apartments than Cooma. This is likely attributed to the recent increase in dual occupancy development in Berridale, which has not seen the same take-up in Cooma.

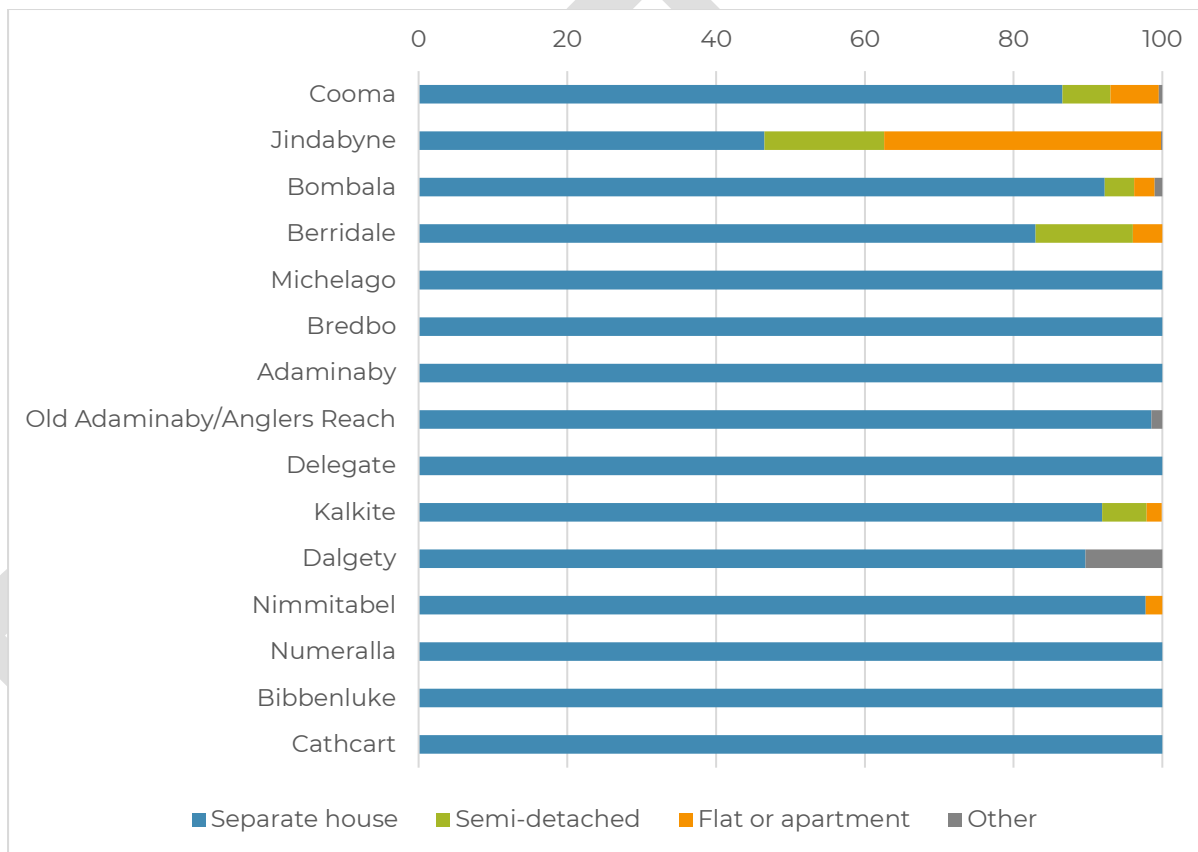


Figure 19: Dwelling structure by settlement, (Australian Bureau of Statistics, 2021)

Number of bedrooms

At the 2021 Census, the proportion of 2 and 3 bedroom dwellings in the Snowy Monaro were generally consistent with the proportion of 2 and 3 bedroom dwellings across Regional NSW. There was some variation across the other dwelling sizes. The Snowy Monaro has a higher proportion of 0 or 1 bedroom dwellings and 5 bedroom dwellings or more and a lower proportion of 4 bedroom dwellings than Regional NSW.

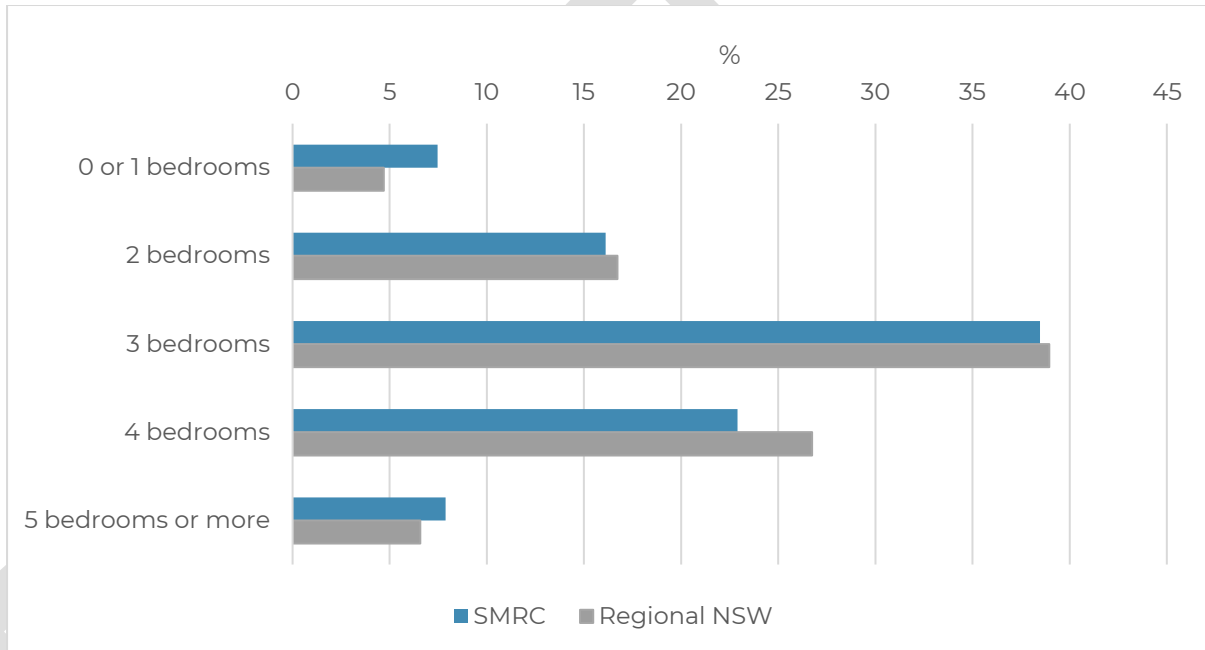


Figure 20: Dwelling size in Snowy Monaro compared to Regional NSW, 2021 (.id Profile, 2025)

Figure 21 shows the change in dwelling size in the region from 2006 to 2021. While there has been no significant shift in dwelling size, the share of dwellings with 4 bedrooms has increased from 18.7% in 2006 to 22.9% in 2021. As at 2021, 69.3% of dwellings were 3 bedrooms or more.

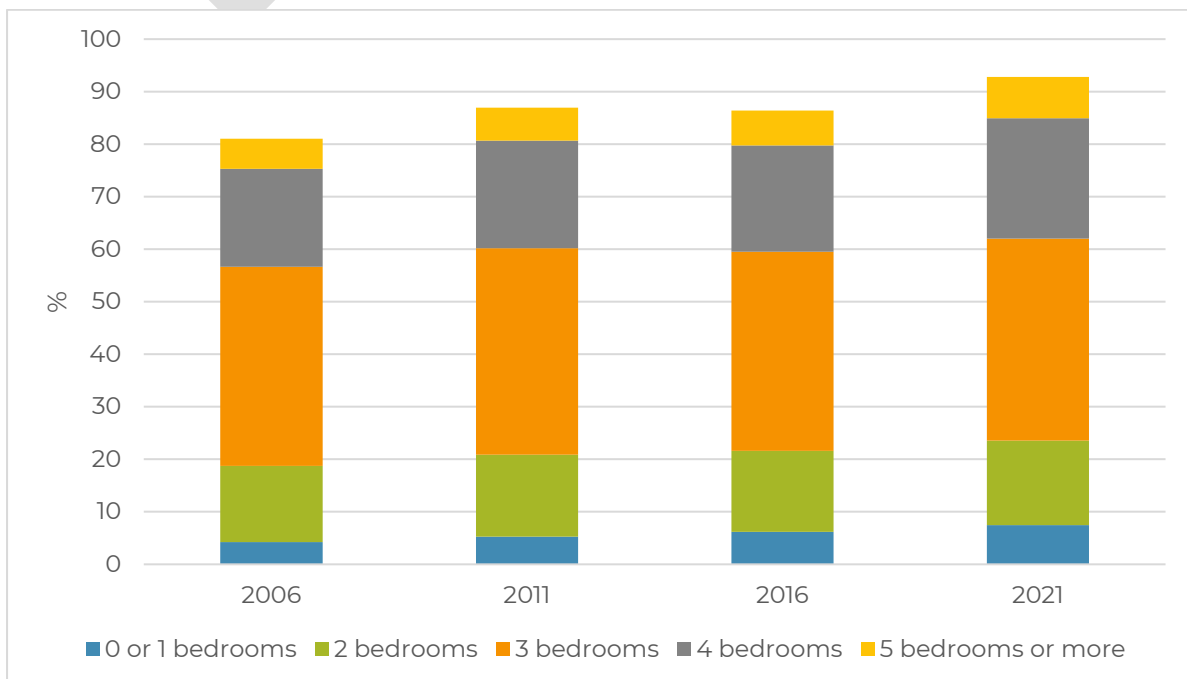


Figure 21: Bedroom change 2006 to 2021, (.id Profile, 2025)

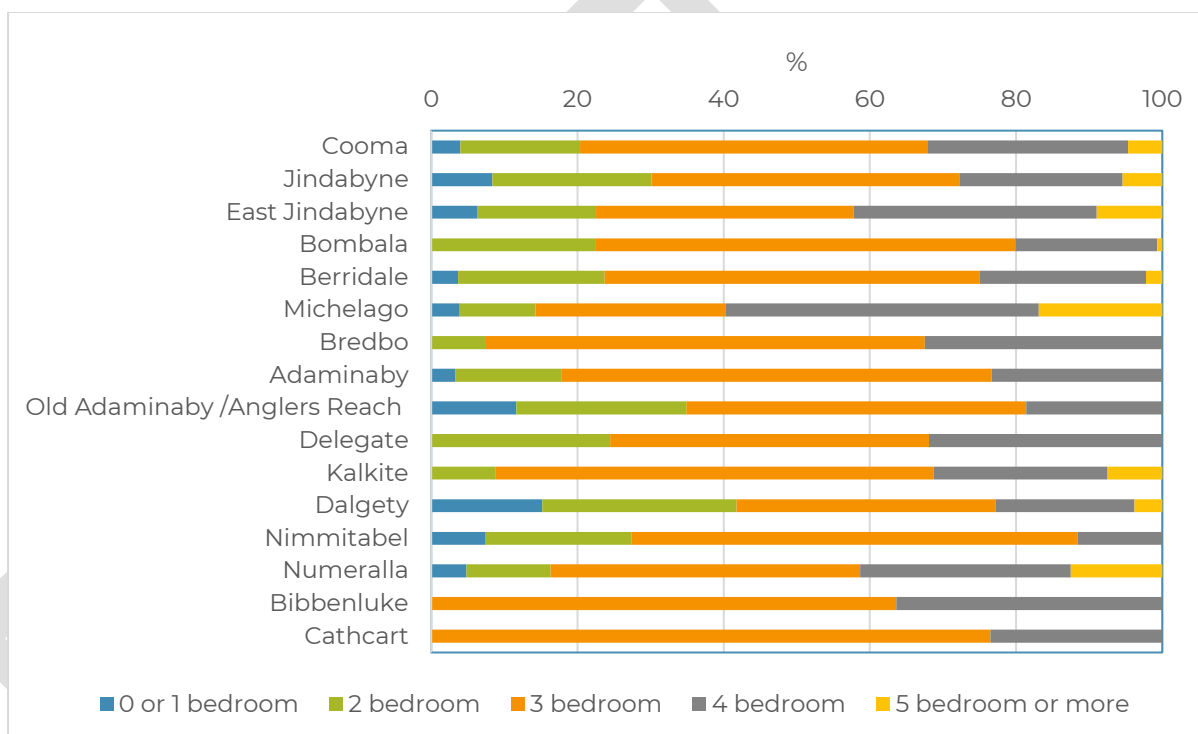


Figure 22: Number of bedrooms by settlement (Australian Bureau of Statistics, 2021)

In 50% of dwellings across the settlements of the Snowy Monaro region, there are two or more bedrooms spare indicating a mismatch between dwelling size and household size (i.e. number of people occupying the dwelling). Based on the Canadian National Occupancy Standard (which is widely used in Australia to assess housing suitability) a dwelling is considered underutilised when it has 2 or more bedrooms surplus to the requirement for the household). This may indicate the need for smaller dwellings so that dwelling size is more aligned with household size.

In 2.3% of dwellings there are extra bedrooms needed, indicating overcrowding.

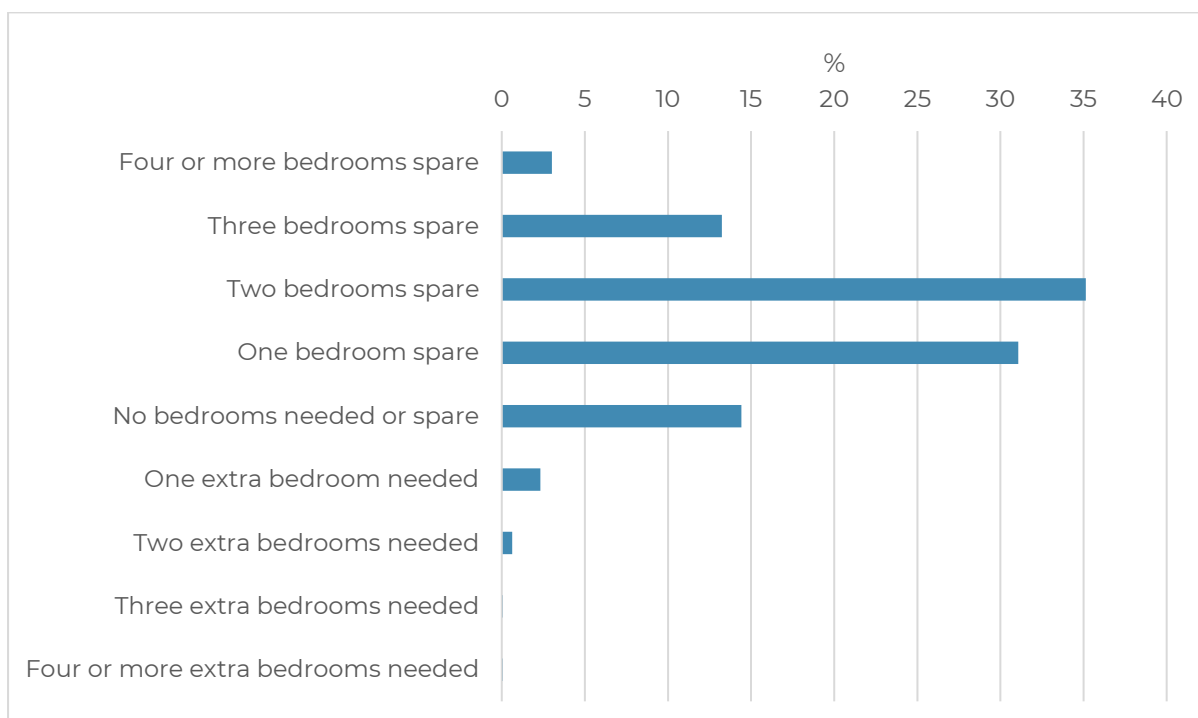


Figure 23: Housing suitability (Australian Bureau of Statistics, 2021)

3.6 Housing tenure

Figure 24 shows tenure in the Snowy Monaro compared with Regional NSW at the 2021 Census. Tenure in the Snowy Monaro is very typical of Regional NSW and does not differ significantly (being within 1% or 2%) in each tenure type.

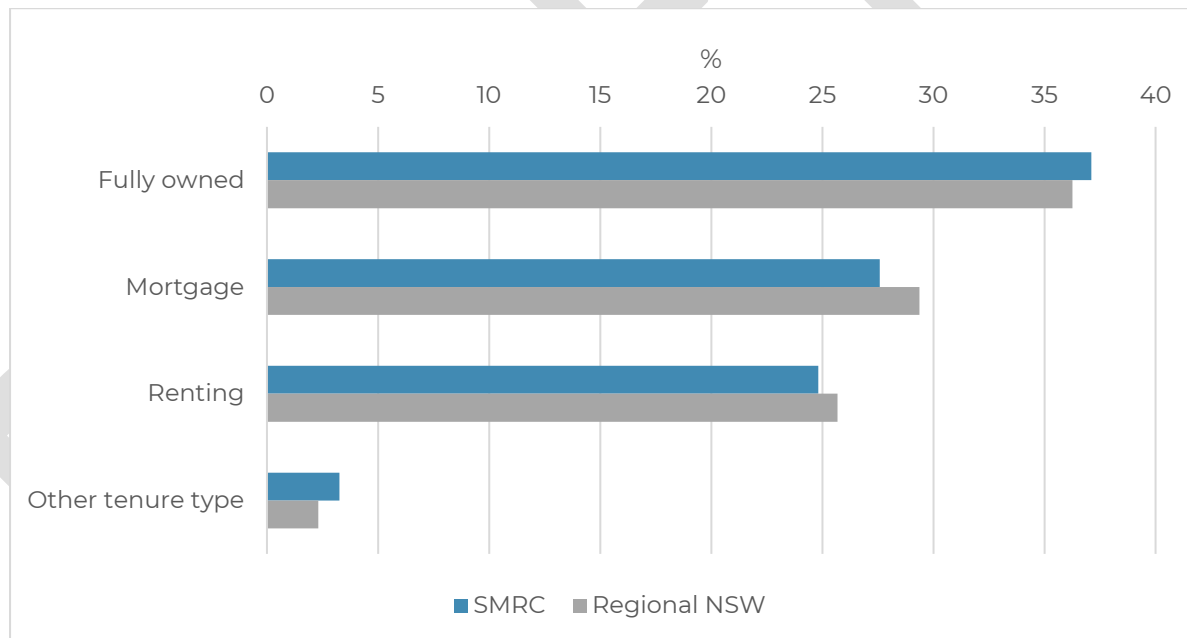


Figure 24: Tenure in Snowy Monaro compared to Regional NSW, (.id Profile, 2025)

Outright home ownership is the dominant tenure type across the region. Figure 25 shows changes in tenure type over time. Outright home ownership has hovered around the 40% mark for the past 15 years, although has decreased from 43.2% in 2006 to 40% in 2021. Mortgages have also decreased slightly from 31.3% to 29%. A greater proportion of households are renting, increasing from 21.7% in 2006 to 26.7% in 2021.

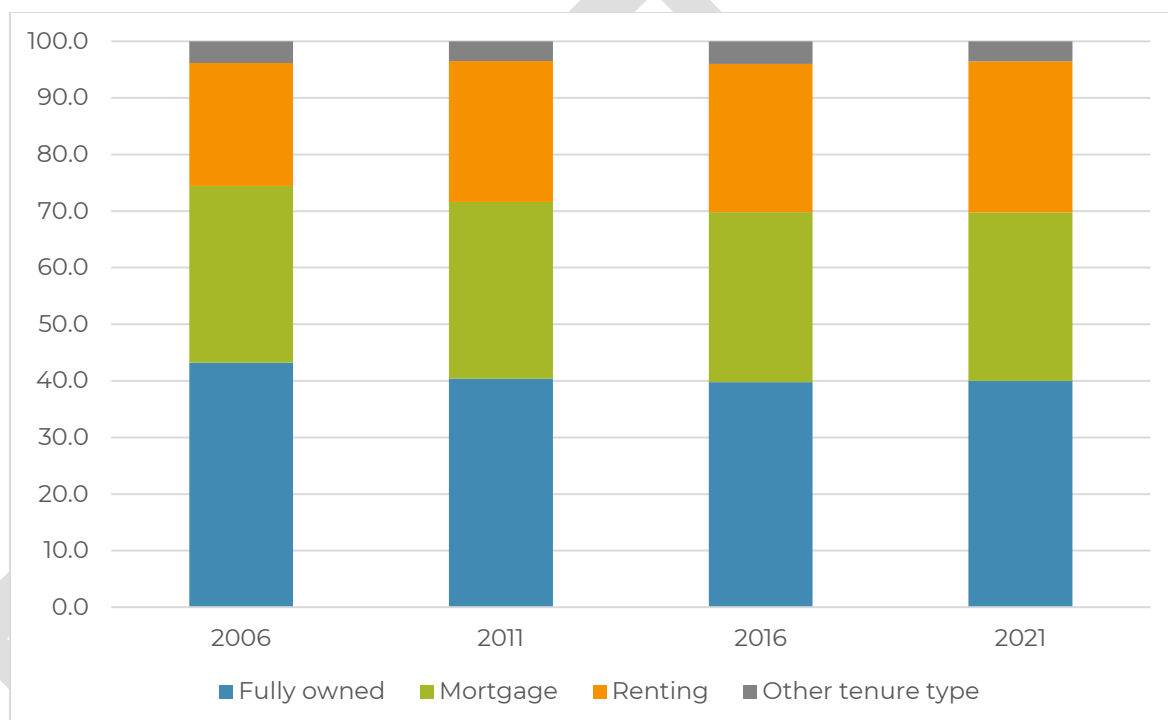


Figure 25: Historical housing tenure, (.id Profile, 2025)

Generally most dwellings are owned outright, however there is some variation in tenure types across the region. Outright ownership is more common in smaller towns and villages such as Bibbenluke, Cathcart and Delegate, however other villages such as Bredbo and Kalkite, mortgages and rentals are more common. Rentals are most prevalent in Jindabyne (41%), Dalgety (33.3%) and Kalkite (33%).

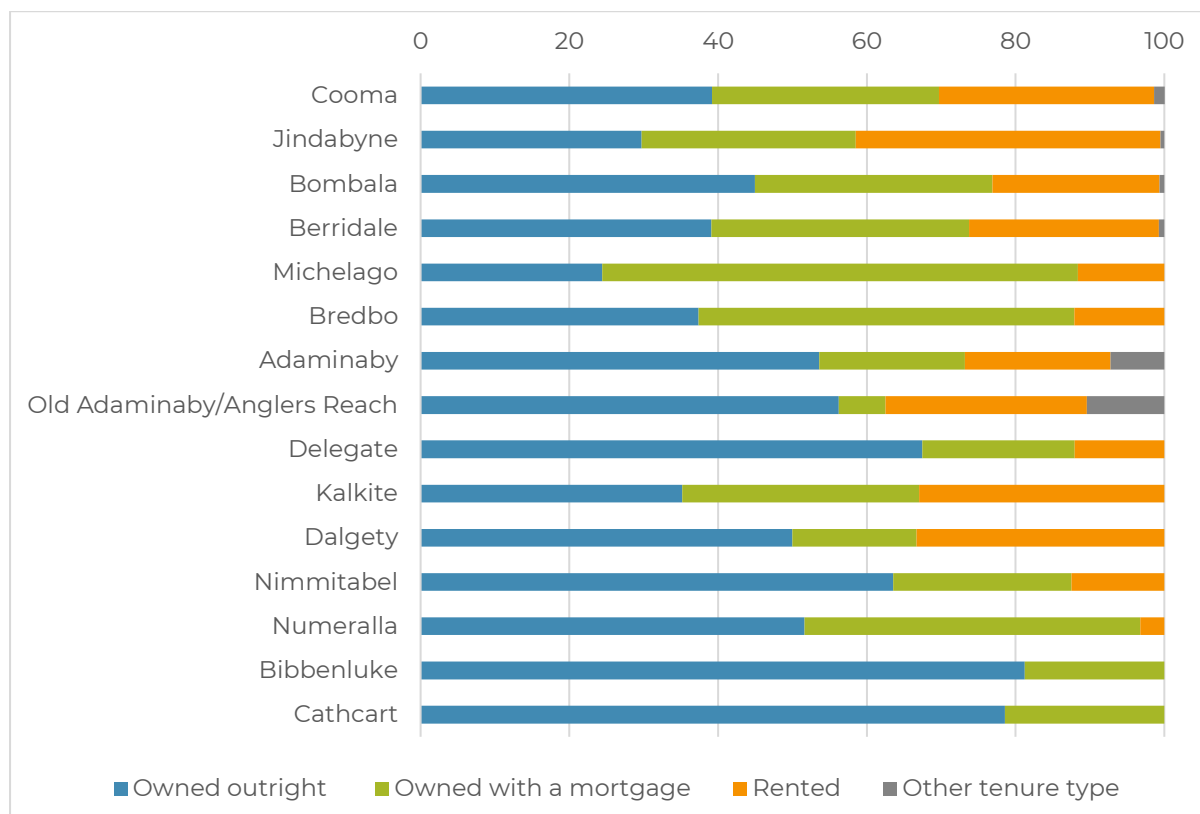


Figure 26: Housing tenure by settlement, (Australian Bureau of Statistics, 2021)

Figure 27 shows renter households in the Snowy Monaro proportionally by landlord type as at the 2021 Census. Real estate agents constitute the majority of landlords at 44.7%. Around 33% of renters rent directly from a person outside their household with close to 9% of these renting directly from a parent or other relative. Slightly less than 5% of renter households rented from a state or territory housing authority or community housing provider. Just over 13% rented from their employer and 3.5% rented within a caravan park.

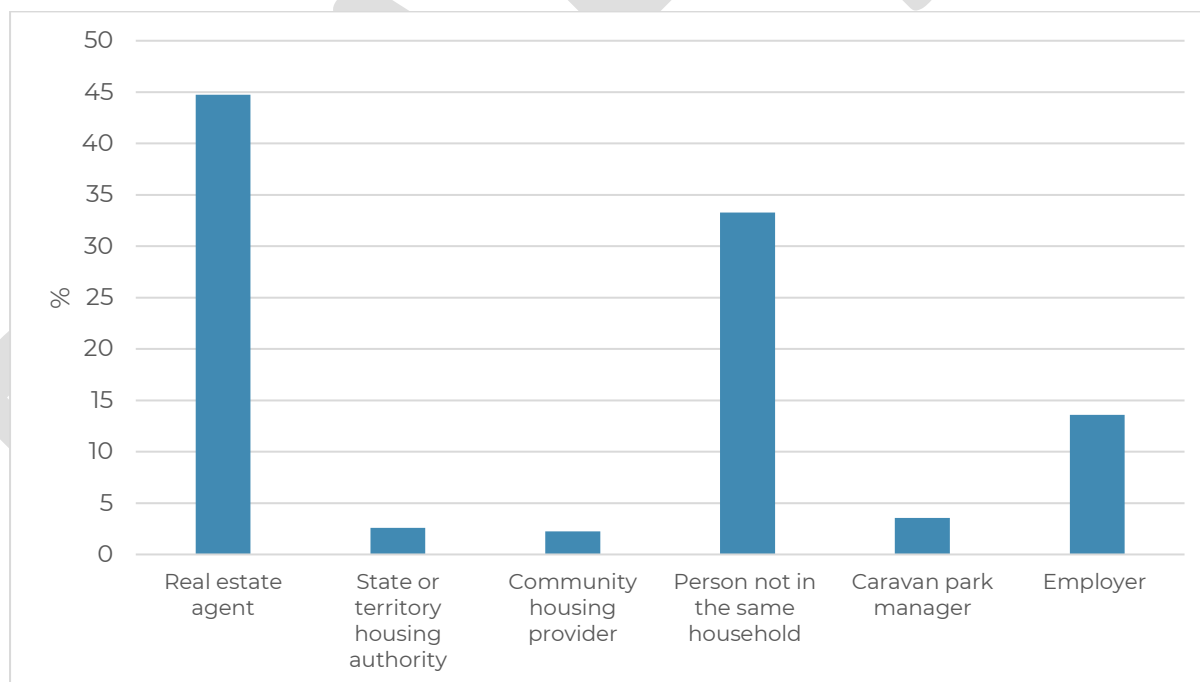


Figure 27: Landlord type, (Australian Bureau of Statistics, 2021)

3.7 Household income

Compared with Regional NSW, the Snowy Monaro generally has a larger proportion of high income households (those earning \$3,000 per week or more) and a lower proportion of low income households (those earning less than \$800 per week).

Figure 28 shows the distribution of residents across income brackets compared to Regional NSW.

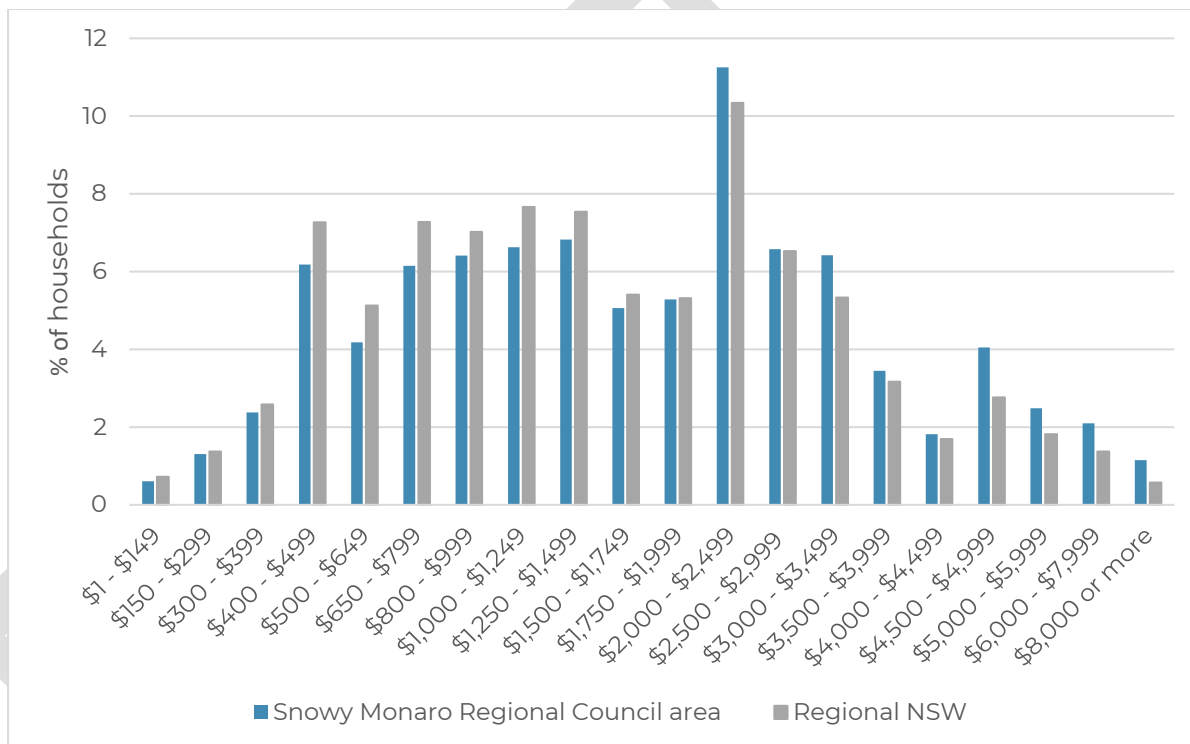


Figure 28: Household income, weekly, (.id Profile, 2025)

Figure 29 compares SMRC and Regional NSW by the resident's main source of personal income at the 2021 Census. The main differences are the higher proportion of residents that receive employee wages and salaries within SMRC, compared to Regional NSW and the lower proportion of residents that receive government benefits and allowances compared to Regional NSW.

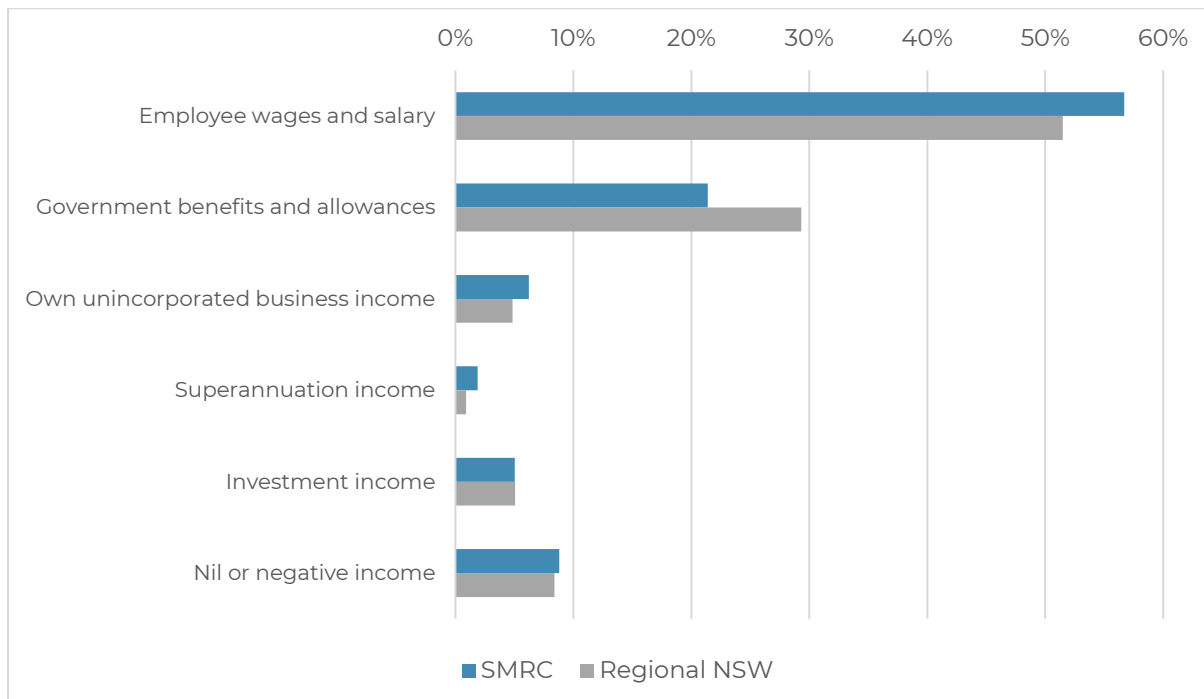


Figure 29 Main source of personal income, SMRC and Regional NSW 2021, (Australian Bureau of Statistics, 2021)

Table 7 shows the household income quartiles for NSW from 2011 to the 2021 Census, which enables comparisons to be made between household incomes in the Snowy Monaro and Regional NSW over time.

Table 7 Household income quartile ranges, 2011 to 2021 (.id Profile, 2025)

Household income ranges	2011	2016	2021
Lowest group	\$0 to 614	\$0 to \$750	\$0 to \$886
Medium lowest	\$615 to \$1,233	\$751 to \$1,481	\$887 to \$1,824
Medium highest	\$1,234 to \$2,272	\$1,482 to \$2,554	\$1,825 to \$3,134
Highest group	\$2,273 and over	\$2,555 and over	\$3,135 and over

Table 8 shows the proportion of households within each of the quartiles or income ranges for SMRC and Regional NSW across the last three Census periods. It shows that over time there has been a small reduction in the proportion of households within the lowest and medium lowest quartiles, matched with a small increase in the number of households within the medium highest and highest quartiles. Overall, 21.5% of households in SMRC earned a high income, compared with 16.5% for Regional NSW and 27.4% were low income households, compared with 31.4% for Regional NSW.

Table 8 Percentage of household incomes within income quartile ranges, SMRC and Regional NSW (%), (.id Profile, 2025)

Household income quartiles	2011		2016		2021	
	SMRC	Regional NSW	SMRC	Regional NSW	SMRC	Regional NSW
Lowest group	28.0	31.0	28.6	31.6	27.4	31.4
Medium lowest	29.0	28.9	27.6	29.4	25.8	28.3
Medium highest	23.9	23.7	24.6	23.2	25.3	23.8
Highest group	19.1	16.1	19.2	15.8	21.5	16.5

Median weekly household income varies significantly across the Snowy Monaro region. Many factors can influence household income, but for the Snowy Monaro, proximity to Canberra appears to have a significant impact with Michelago receiving the highest median weekly household incomes (\$2,600), and Bredbo the third highest (\$2,055). Jindabyne also has high median household income (\$2,231). Smaller villages such as Delegate and Adaminaby have the lowest median household income. Incomes are likely to be affected by the source of income, proximity to larger centres, employment type and life stage.

Median weekly household income per settlement

Table 9: Median weekly household income per settlement, 2021 (Australian Bureau of Statistics, 2021)

Settlement	
Cooma	\$1,437
Jindabyne	\$2,231
Bombala	\$1,240
Berridale	\$1,417
Michelago	\$2,600
Bredbo	\$2,055
Adaminaby	\$928
Kalkite	\$1,589
Nimmitabel	\$949
Numeralla	\$1,292
Dalgety	\$1,375
Delegate	\$658
Bibbenluke / Cathcart	\$1,350
Old Adaminaby / Anglers Reach	\$1,208

3.8 Housing stress

Housing stress refers to households having trouble meeting their financial housing obligations, whether that be rent or mortgage repayments. Households considered to be in housing stress are those that are within prescribed income brackets, spending more than 30% of their gross household income on either rent or mortgage repayments. Social and affordable housing is rental housing for members of the community who cannot meet their housing needs in the general market.

Affordable housing is for very low to moderate income households. The meaning of very low to moderate incomes is explained in the [State Environmental Planning Policy \(Housing\) 2021](#) (Housing SEPP).

(a) the household—

(i) has a gross income within the following ranges of percentages of the median household income for Greater Sydney or the Rest of NSW—

(A) very low income household—less than 50%,

(B) low income household—50–less than 80%,

(C) moderate income household—80–120%, and

(ii) pays no more than 30% of the gross income in rent, or

(b) the household—

(i) is eligible to occupy rental accommodation under the National Rental Affordability Scheme, and

- (ii) *pays no more rent than the rent that would be charged if the household were to occupy rental accommodation under the Scheme.*

Generally speaking, affordable housing is priced so that a household is not spending more than a certain amount of its income on rent. This helps to ensure that the household has enough money for other essentials such as food, medicine, clothing and transport.

66 Affordable Rental dwellings are available within the Snowy Monaro. Of the stock available, 10.1% is available for Very Low Income households, 31.73% are available for Low Income households, and 59.62% are available for Moderate Income households ([Housing Cost and Affordability - Census 2021 | Tableau Public](#)).

It is estimated that there are 371 households that have an unmet need for affordable housing in Snowy Monaro Regional Council. This represents 4.6% of all households compared to 5.0% for Regional NSW (.id Housing Monitor, 2025).

Overall, of the 9,417 households at the 2021 Census there were 536 households in housing stress across the Snowy Monaro region.

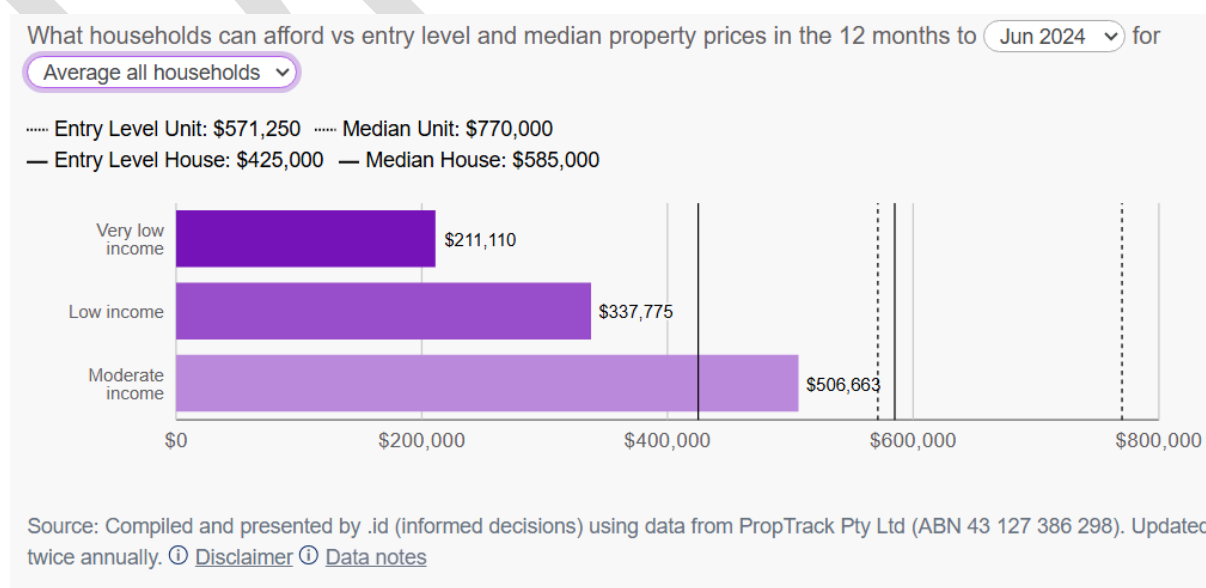


Figure 30: Ability for very low, low and moderate household incomes in Snowy Monaro to afford entry level and median house and unit prices, (.id Housing Monitor, 2025)

Mortgage stress

Figure 31 shows the proportion of mortgagee households in the Snowy Monaro and Regional NSW experiencing mortgage stress as at the 2021 Census. Of the 2,594 households with a mortgage in Snowy Monaro, 166 (6.4%) are in mortgage stress. This is lower than the Regional NSW proportion of 8.4%.

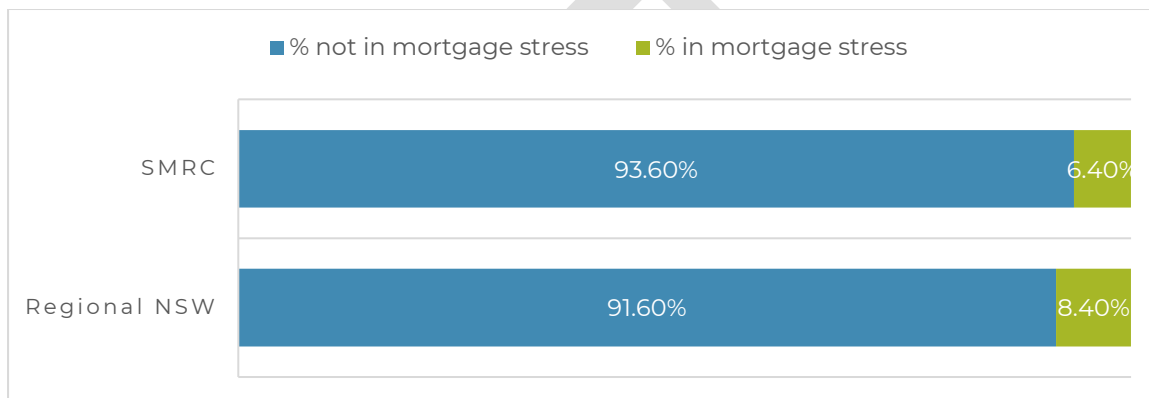


Figure 31: Households in mortgage stress in SMRC compared with Regional NSW, (.id Housing Monitor, 2025)

Figure 32 shows the proportion of very low, low and moderate income households that were in mortgage stress compared with Regional NSW as at the 2021 Census. A slightly higher proportion of very low income households are in mortgage stress within the Snowy Monaro (52.5% or 63 households), compared with Regional NSW. Conversely, fewer low income (18.4% or 54 households) and moderate income (8.6% or 49 households) households are in mortgage stress within the Snowy Monaro when compared to Regional NSW.

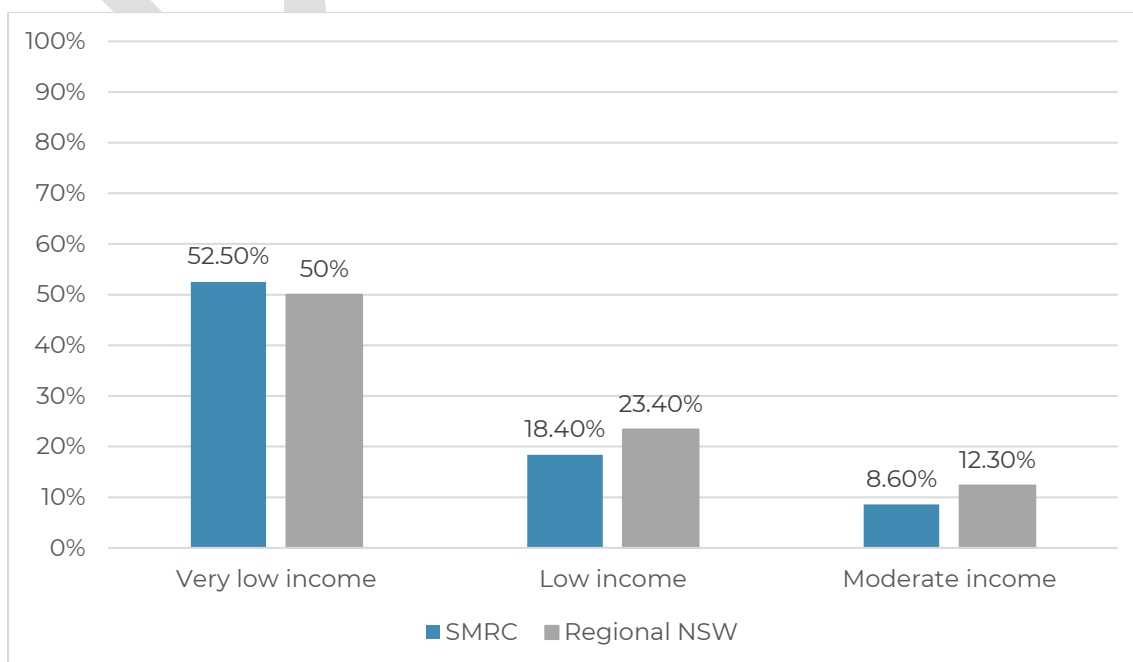


Figure 32: Mortgage stress by income band (.id Housing Monitor, 2025)

Mortgage repayments in Snowy Monaro Regional Council area are directly related to house prices, length of occupancy and the level of equity of home owners. It may also indicate the level of housing stress in the community.

The quartile method is the most objective method of comparing change in the mortgage payment profile of a community over time.

Please note that interest rates at the 2021 Census were at a record low in Australia. The first interest rate rises by the Reserve Bank began an upward cycle from May 2022.

Table 10 shows the monthly mortgage repayment quartiles for NSW from 2011 to the 2021 Census, which enables comparisons to be made between mortgagee households in the Snowy Monaro and Regional NSW.

Table 10: NSW monthly mortgage repayment quartile ranges (2011-2021), (.id Profile, 2025)

Housing loan repayment ranges (quartiles) (NSW)	2011	2016	2021
Lowest group	\$0 to \$1,266	\$0 to \$1,263	\$0 to \$1,381
Medium lowest	\$1,267 to \$1,995	\$1,264 to \$1,989	\$1,382 to \$2,123
Medium highest	\$1,996 to \$2,853	\$1,990 to \$2,865	\$2,124 to \$3,203
Highest group	\$2,854 and over	\$2,866 and over	\$3,204 and over

The distribution of SMRC mortgagee households across the NSW mortgage quartiles has not seen any significant change over the period 2011 to 2021.

Table 11 shows the proportion of mortgagee households within each of the quartiles or repayment ranges for SMRC and Regional NSW as at the 2021 Census. Generally, SMRC has consistently had a higher proportion of households within the lowest group compared to Regional NSW, roughly 45% compared to 35% for Regional NSW. Nearly three quarters (74.5%) of mortgagee households were within the lowest and medium lowest quartiles, that is, within the bottom half of all mortgages across NSW. There is a discernible difference between SMRC and Regional NSW for the medium highest quartile with 15.8% of mortgages within this range for SMRC, and 20.6% for Regional NSW. The highest group represented nearly 10% of all mortgages for SMRC, compared with 11.5% for Regional NSW.

Table 11: Percentage of mortgagee households within mortgage repayment quartiles, SMRC and Regional NSW (%), (.id Profile, 2025)

Housing loan repayment ranges (quartiles) (NSW)	2011		2016		2021	
	SMRC	Regional NSW	SMRC	Regional NSW	SMRC	Regional NSW
Lowest group	45.4	35.8	45.7	34.3	45.7	35.9
Medium lowest	27.7	30.7	27.2	32.3	28.8	32.1
Medium highest	16.6	20.8	17.4	21.3	15.8	20.6
Highest group	10.3	12.7	9.8	12.1	9.8	11.5

Figure 33 shows that of all of the households paying more than 30% of their household income on their mortgage, 41.7% of them are located within Jindabyne (including East Jindabyne) followed by Cooma (35.4%).

Other settlements such as Bombala, Bredbo, Numeralla and Bibbenluke have much lower numbers of households paying more than 30% of household income on mortgage repayments. Many of the villages do not have any households paying more than 30% of their household income on mortgage repayments. This may be because there are higher rates of home ownership in these villages and fewer people with a mortgage.

It should be noted that just because a household is paying more than 30% of their household income on housing (mortgage or rent) they are not necessarily considered to be in housing stress. It is only those households within the very low, low and medium household income brackets expending more than 30% of household income on housing that are considered to be in housing stress. This is because higher income households have more money to cover the cost of things such as groceries, medical care and other basics.

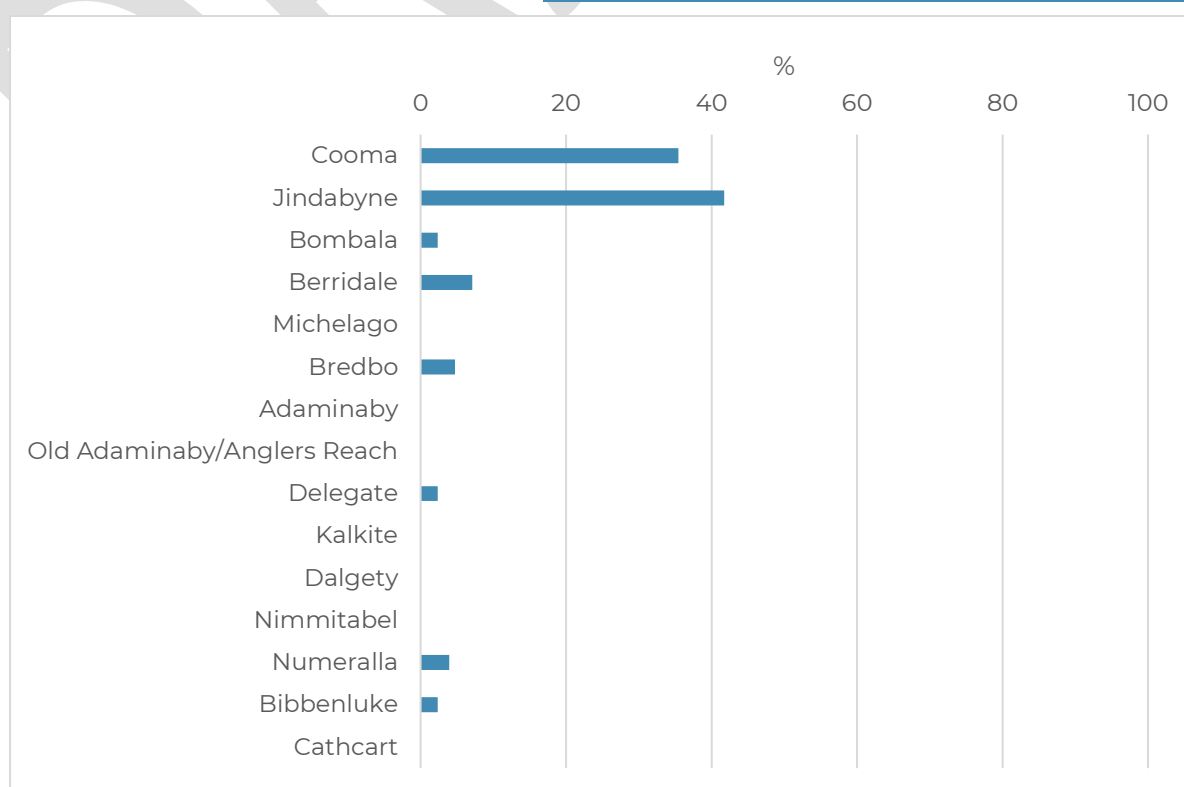


Figure 33: Households where mortgage repayments are more than 30% of household income, (Australian Bureau of Statistics, 2021)

Rental Stress

Figure 34 shows the proportion of renter households in the Snowy Monaro and Regional NSW experiencing rental stress as at the 2021 Census. Of the 2,196 households in private rentals in Snowy Monaro, 370 (16.8%) are in rental stress. This is significantly lower than the Regional NSW average of 28.1%.

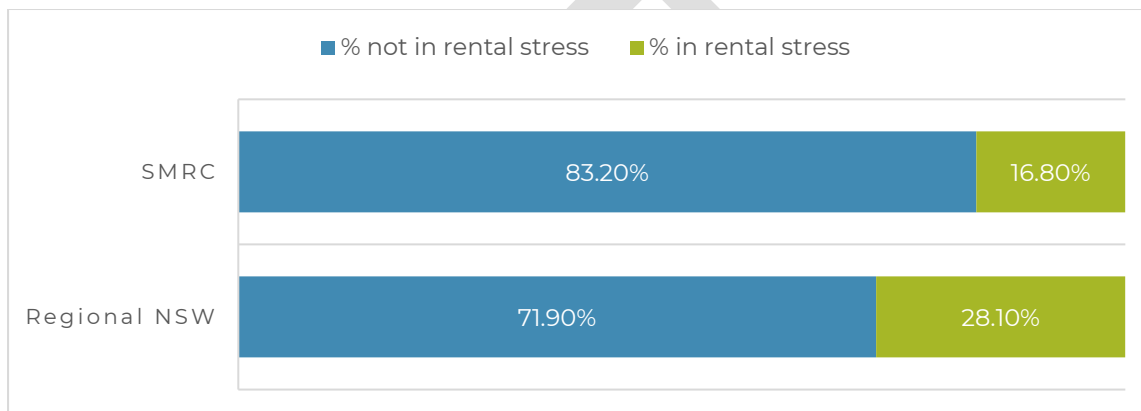


Figure 34: Households in rental stress in SMRC compared with Regional NSW (.id Housing Monitor, 2025)

Figure 35 shows the proportion of very low, low and moderate income households that were in rental stress compared with Regional NSW as at the 2021 Census. Proportionally, there were slightly less of each income band in housing stress within SMRC compared to Regional NSW. Nevertheless, rates of rental stress are much higher than rates of mortgage stress, with nearly three quarters of very low income households (72.8% or 115 households) in rental stress in the Snowy Monaro. Nearly half of low income households (45.9% or 105 households) were in rental stress and nearly 40% (150 households) of moderate income households were in rental stress.



Figure 35: Rental stress by income band (.id Housing Monitor, 2025)

In the Snowy Monaro region, from the 12 months to June 2024, very low and low income households were unable to afford rent to entry level houses. Low incomes could afford rent to entry level units, and moderate income were able to afford rent for both median unit and median house prices (.id Housing Monitor, 2025).

Table 12 shows the weekly rental payment quartiles from NSW from the 2011 to 2021 Census. Weekly rental payments across NSW at each Census are distributed from lowest for highest and divided into four equal groups, or rental quartiles. This enables comparisons to be made between renter households in the Snowy Monaro and Regional NSW.

Table 12: NSW weekly rental repayment quartile ranges (2011-2021), (.id Profile, 2025)

Rental payment ranges (quartiles) (NSW)	2011	2016	2021
Lowest group	\$0 to \$202	\$0 to \$266	\$0 to \$314
Medium lowest	\$203 to \$311	\$267 to \$391	\$315 to \$432
Medium highest	\$312 to \$421	\$392 to \$529	\$433 to \$562
Highest group	\$422 and over	\$530 and over	\$563 and over

The table below shows the proportion of rental households within each of the quartiles or payment ranges for SMRC and Regional NSW from the 2011, 2016 and 2021 Census. There are some clear differences between rental payments in SMRC when compared to Regional NSW. SMRC has consistently had a higher proportion of households within the lowest quartile and more notably, the highest quartile compared to Regional NSW. The medium lowest and medium highest groups are all well below the proportions of Regional NSW rental payments. Comparing 2011 to 2021, the lowest group has remained somewhat stable but there has been a general trend towards households leaving the medium lowest quartile and entering the medium highest and more significantly, the highest quartile.

Table 13: Percentage of rental households within rental repayment quartiles, SMRC and Regional NSW (%), (.id Profile, 2025)

Rental payment ranges (quartiles) (NSW)	2011		2016		2021	
	SMRC	Regional NSW	SMRC	Regional NSW	SMRC	Regional NSW
Lowest group	45.5	40.4	51.8	46.4	46.2	43
Medium lowest	29.5	35.8	24.6	35.3	22.5	30.9
Medium highest	9.3	17.7	7.3	13.8	11.9	17.7
Highest group	15.8	6.1	16.3	4.6	19.3	8.4

Availability

Vacancy rates vary across the Snowy Monaro, as indicated in Table 14. A vacancy rate of 3% is generally considered to reflect a balance between supply and demand. A lower vacancy rate suggests a shortage of rental properties. It must be noted that there are significant

seasonal variations in the vacancy rates for 2627 (Jindabyne, East Jindabyne & Kalkite) where the rate drops close to 0% each winter. Bombala appears to have an erratic vacancy rate which jumped to 4.6% (2022) and since dropped to 0% three times, with intermittent increases to 2.5 and 3%. Settlements such as Bredbo, Nimmitabel and Delegate also have quite erratic vacancy rates with intermittent availability of a very low number of rental properties (between 1 and 2).

Table 14: Residential vacancy rates, February 2025 (SQM Research, 2024)

Post Code	Settlements	Vacancy rate (%)	Number available rentals
2630	Cooma, Binjura, Bunyan, Dairymans Plains Numeralla	2.4	21
2627	Jindabyne, East Jindabyne, Kalkite	9	64
2632	Bombala, Bibbenluke, Cathcart	2.7	4
2628	Berridale, Dalgety	9.3	15
2620	Michelago*	1.3	69
2626	Bredbo	0	0
2629	Adaminaby, Old Adaminaby, Anglers Reach	11.5	9
2631	Nimmitabel	0	0
2633	Delegate	0	0

*post code includes areas of the ACT and Queanbeyan

The Figure 36 below shows that the highest proportion of households paying more than 30% of their household income on rental payments are located in Cooma, with more than 50% of all households in rental stress being located in Cooma, followed by Jindabyne where more than 30% of those in rental stress are located.

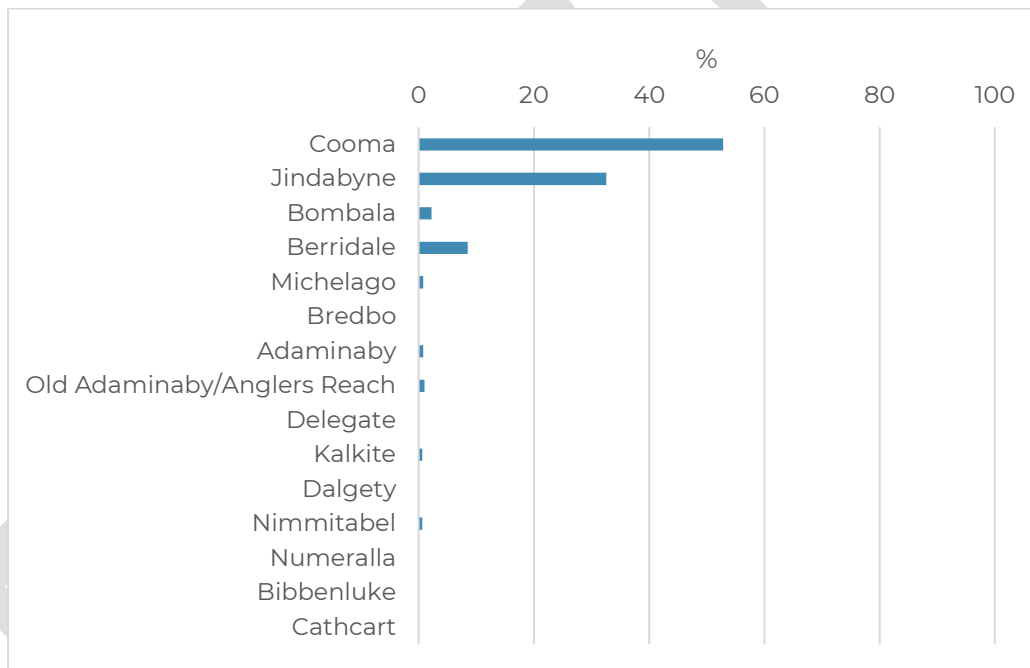


Figure 36: Households where rental payments are more than 30% of household income, (Australian Bureau of Statistics, 2021)

4 Employment Profile

4.1 Employment by industry

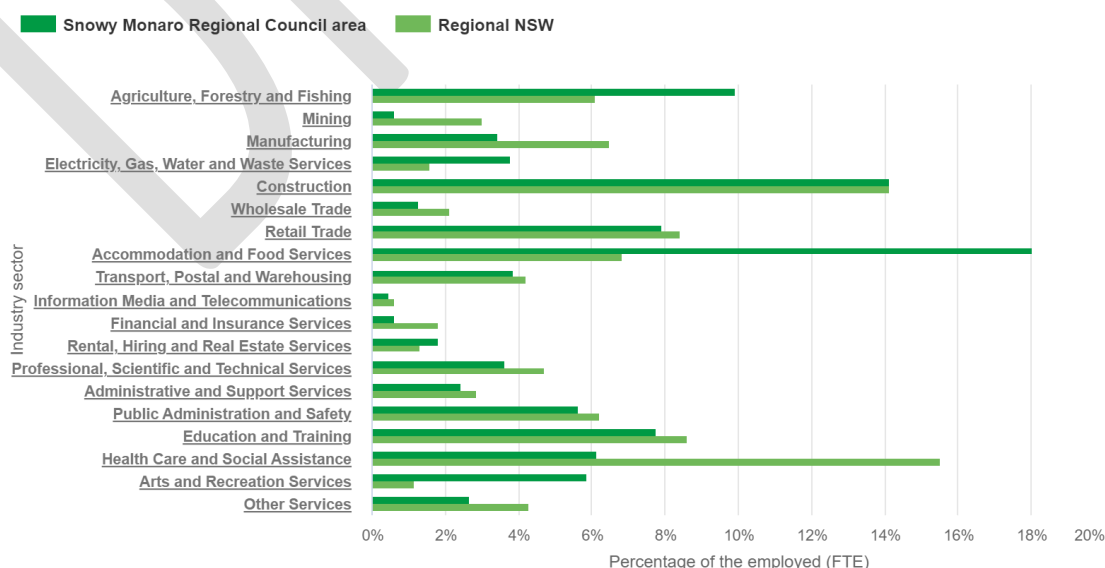
In Snowy Monaro Regional Council area, Accommodation and Food Services is the largest employer, generating 2,007 FTE jobs in 2022/23. Full-time equivalent (FTE) employment is modelled by National Institute of Economics and Industry Research (NIEIR) and takes into account differences in hours worked between industry sectors.

Table 15: Historical employment by industry (source: NIEIR ©2024. Compiled and presented in economy.id by .id (informed decisions));

Industry	2022/23			2017/18			Change
	Number	%	Regional NSW	Number	%	Regional NSW	2017/18-2022/23
Agriculture, Forestry and Fishing	1,104	9.9	6.1	1,143	12.2	7.2	-39
Mining	67	0.6	3.0	41	0.4	3.5	+26
Manufacturing	383	3.4	6.5	385	4.1	7.8	-2
Electricity, Gas, Water and Waste Services	419	3.8	1.6	335	3.6	1.4	+84
Construction	1,573	14.1	14.1	715	7.6	11.2	+858
Wholesale Trade	142	1.3	2.1	197	2.1	2.5	-55
Retail Trade	879	7.9	8.4	775	8.3	9.1	+104
Accommodation and Food Services	2,007	18.0	6.8	1,698	18.1	6.5	+309
Transport, Postal and Warehousing	430	3.9	4.2	328	3.5	4.8	+103
Information Median and Telecommunications	51	0.5	0.6	58	0.6	0.9	-7
Financial and Insurance Services	69	0.6	1.8	64	0.7	1.8	+5
Rental, Hiring and Real Estate Services	201	1.8	1.3	184	2.0	1.4	+18
Professional, Scientific and Technical Services	404	3.6	4.7	327	3.5	4.9	+77
Administrative and Support Services	269	2.4	2.8	227	2.4	2.7	+42
Public Administration and Safety	628	5.6	6.2	521	5.6	6.1	+108

Industry	2022/23			2017/18			Change 2017/18- 2022/23
	Number	%	Regional NSW	Number	%	Regional NSW	
Education and Training	865	7.8	8.6	698	7.5	8.6	+167
Health Care and Social Assistance	685	6.2	15.5	609	6.5	14.0	+75
Arts and Recreation Services	653	5.9	1.2	765	8.2	1.3	-112
Other Services	296	2.7	4.3	286	3.1	4.4	+10
Total Industries	11,127	100	100	9,354	100	100	+1,772

Employment (FTE) 2022/23



Source: National Institute of Economic and Industry Research (NIEIR) ©2023 Compiled and presented in economy.id by .id (informed decisions).

.id informed decisions

Figure 37: Employment in Snowy Monaro by industry compared to Regional NSW, (.id Economy, 2025)

The three largest industries in the Snowy Monaro area in 2022/23 by jobs held by the FTE local workers were:

- Accommodation and Food Services (2,007 people or 18.0%)
- Construction (1,573 people or 14.1%)
- Agriculture, Forestry and Fishing (1,104 people or 9.9%)

In combination, these three fields accounted for 4,684 people in total or 42.1% of the local workers.

The largest changes in the jobs held by FTE workers between 2017/18 and 2022/23 were for those employed in:

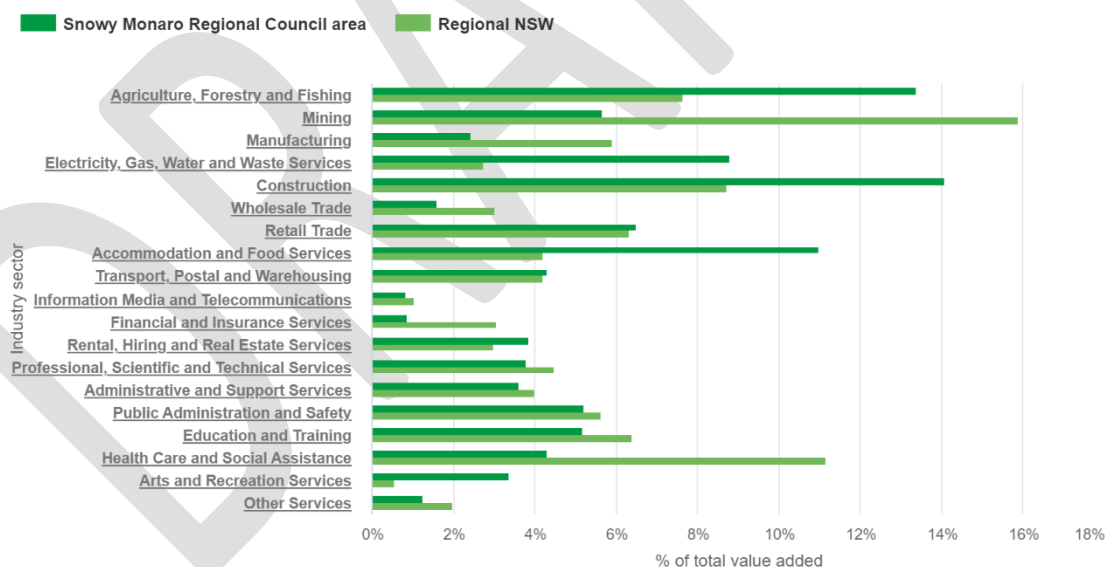
- Construction (+858 FTE local workers)

- Accommodation and Food Services (+309 FTE local workers)
- Education and Training (+167 FTE local workers)
- Public Administration and Safety (+108 FTE local workers)

Value Added

During the 2022/23 period in the Snowy Monaro region, Construction was the most productive industry, generating \$212 million.

Value added by industry sector 2022/23



Source: National Institute of Economic and Industry Research (NIEIR) ©2023 Compiled and presented in economy.id by .id (informed decisions).

.id informed decisions

Figure 38: Value added by industry in Snowy Monaro, 2022/23 (.id Economy, 2025)

The three largest industries in 2021/22 were:

- Construction (\$212 million or 14.1%)
- Agriculture, Forestry and Fishing (\$201 million or 13.4%)
- Accommodation and Food Services (\$165 million or 11.0%)

In combination, these three industries accounted for \$579 million in total or 38.4% of total value added by industry in the Snowy Monaro region.

The largest changes in value added by industries between 2017/18 and 2022/23 were:

- Construction (+\$122 million)
- Mining (+\$61 million)
- Accommodation and Food Services (+\$30 million)
- Agriculture, Forestry and Fishing (+\$24 million)

Local Workers Income

Individual income levels in 2021 compared to Regional NSW shows that there was a lower proportion earning high income (\$1,750 per week or more) and a similar proportion of low income persons (\$500 per week or less). Overall, 18.0% of the local workers earned a high income and 14.2% earned a low income.

In the Snowy Monaro area, the 'lowest group' quartile is the largest group, comprising 34% of the local workers.

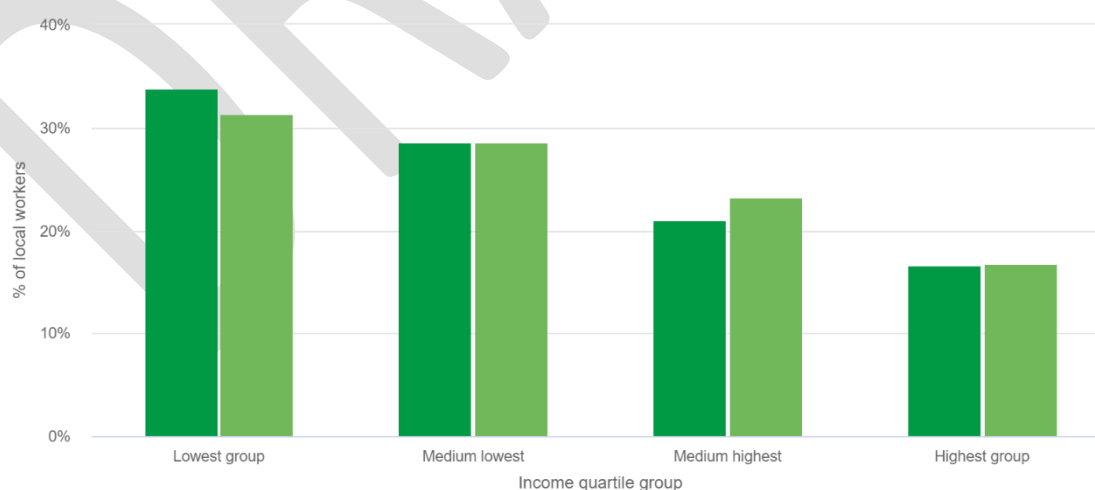
Table 16: Historical weekly income, 2016 and 2021 (.id Economy, 2025)

Calculated from income data for Regional NSW	Weekly income by Census year	
Individual quartile ranges	2021	2016
Lowest group	\$0 to \$636	\$0 to \$555
Medium lowest	\$637 to \$1,027	\$556 to \$906
Medium highest	\$1,028 to \$1,619	\$907 to \$1,431
Highest group	\$1,620 and over	\$1,432 and over

Local workers individual income quartiles, 2021

Snowy Monaro Regional Council area - All industries

■ Snowy Monaro Regional Council area ■ Regional NSW



Source: Australian Bureau of Statistics, Regional Population Growth, Australia (3218.0). Compiled and presented in economy.id by .id (informed decisions).

.id informed decisions

Figure 39: Local workers individual income 2021 (.id Economy, 2025)

Journey to Work

1,398 or 12.7% of Snowy Monaro region's resident workers travel outside of the LGA to work.

Table 17: Local resident's journey to work (.id Economy, 2025)

Snowy Monaro Regional Council – All industries		2021
Location		Number %
Live and work in the area	9,068	82.1
Live in the area, but work outside	1,398	12.7
No fixed place of work	582	5.3
Total employed residents in the area	11,048	100

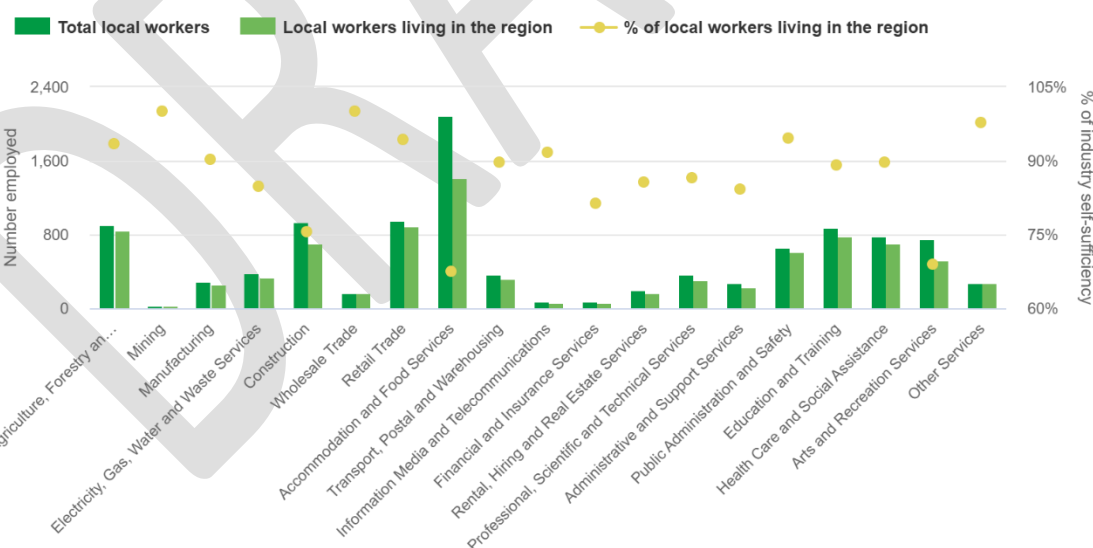
Of the 11,330 local workers in Snowy Monaro, 2,262 or 20% live outside the region.

Table 18: Local workers journey to work (.id Economy, 2025)

Snowy Monaro Regional Council – All industries		2021
Location	Number	%
Live and work in the area	9,068	80.0
Work in the area, but live outside	2,262	20.0
Total workers in the area	11,330	100

Employment self-sufficiency by industry 2021

Snowy Monaro Regional Council



Source: National Institute of Economic and Industry Research (NIEIR) ©2019 Compiled and presented in economy.id by .id (informed decisions)

.id informed decisions

Figure 40: Snowy Monaro region's employment self-sufficiency by industry (.id Economy, 2025)

5 Housing Demand

This section analyses the demand for new housing to identify the type and level of housing needed to support the Snowy Monaro region. Expected dwelling demand is equal to expected household increase plus an allowance for unoccupied dwellings. Two projection scenarios, a base and high growth scenario have been considered in the preparation of the Residential, Commercial and Industrial Lands Strategy as referred to in 3.2.2 Projected population.

5.1 Households and dwellings

Table 19 outlines the number of households and dwellings expected under both the base and high growth scenarios. The dwellings required are equal to the number of households plus an allowance for unoccupied dwellings. Table 24 lists the unoccupied dwelling rates for the different settlements.

Table 19: Household and dwelling demand per settlement under the base and high growth scenarios required for 2045

Town/Village	Dwellings 2021	Base growth households	Base growth dwellings	High growth households	High growth dwellings
Cooma	3,572	190	216	856	970
Jindabyne (& East Jindabyne)	2,734	--- *	--- *	1,411	1,478
Bombala	641	3	4	116	136
Berridale	627	99	470	207	618
Michelago	91	31	34	50	54
Bredbo	126	52	57	83	91
Adaminaby	217	21	29	49	68
Old Adaminaby / Anglers Reach	200	8	12	20	27
Delegate	151	3	3	22	26
Kalkite	184	24	33	56	78
Dalgety	101	5	43	11	52
Nimmitabel	145	3	4	28	33
Numeralla	77	1	1	5	5
Bibbenluke	35	0	1	4	5
Cathcart	26	1	1	7	8
Total	8,927	1,886	2,541	2,925	3,850

*Jindabyne and East Jindabyne dwelling projections are taken from the Snowy Mountains Special Activation Precinct Master Plan's technical studies. The SAP methodology assumed that the existing 38% unoccupied would remain unoccupied however, the unoccupied dwelling rate would not apply to new dwellings. Forecast demand for visitor accommodation in the SAP factored in short term rental accommodation and therefore limits unoccupied private residential dwellings (Ethos Urban, June 2022).

Based on the two scenarios, it is anticipated that somewhere between 2,541 and 3,850 additional dwellings will be required to accommodate the projected population (factoring in unoccupied dwellings) in the Snowy Monaro by 2045.

5.2 Forecast household types and family composition

Figure 41 shows the expected changes in household types over the forecast period. Changes in age structure over time, household size, fertility rates and forecast net migration all influence expected household type. Trends shown below include an increase

in the number of couple with children households, a decrease in couple without children households and a decrease in lone person households. Overall small households (1 and 2 people) are anticipated to make up 55% of households. Current dwelling stock shows that 69% of dwellings have 3 or more bedrooms. To ensure that housing is more suited to household size and is affordable, more 1 and 2 bedroom dwellings are needed.

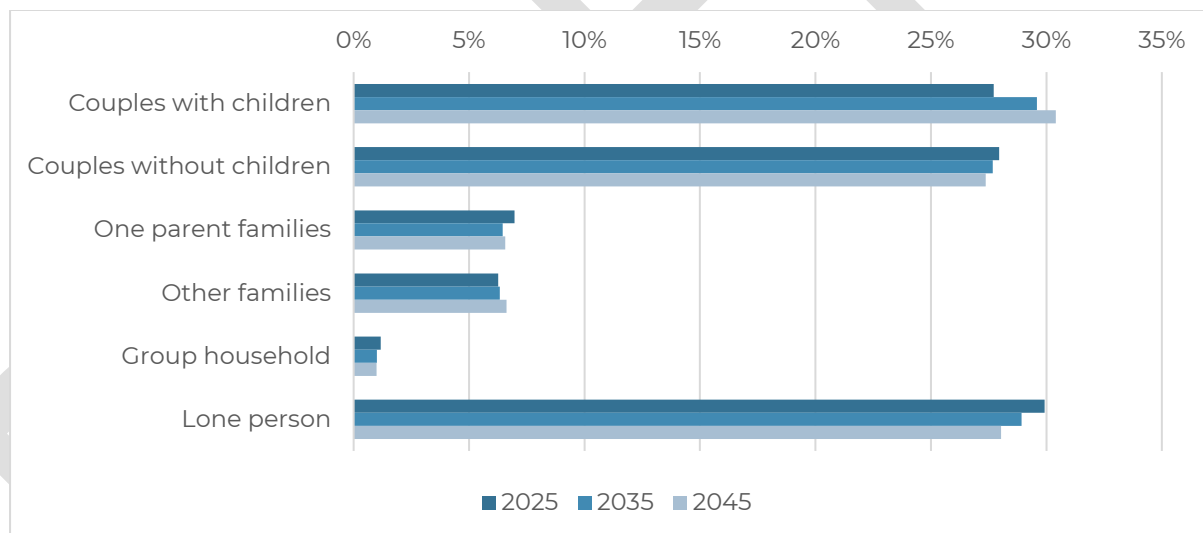


Figure 41: Household composition forecast at 2025, 2035 and 2045 (.id Forecast, 2025)

While there are overall trends for the whole of the region, there are expected to be differences across the settlements. Couples with children households are most prevalent and likely to grow in Jindabyne, Berridale and the Canberra Corridor. Lone person households are most prevalent in Cooma and Bombala, but may decrease slightly over the forecast period due to the ageing population. Rural East and Rural West areas which include villages such as Adaminaby, Nimmitabel and Delegate may have higher proportions of smaller households (lone person and couple only households) into the future.

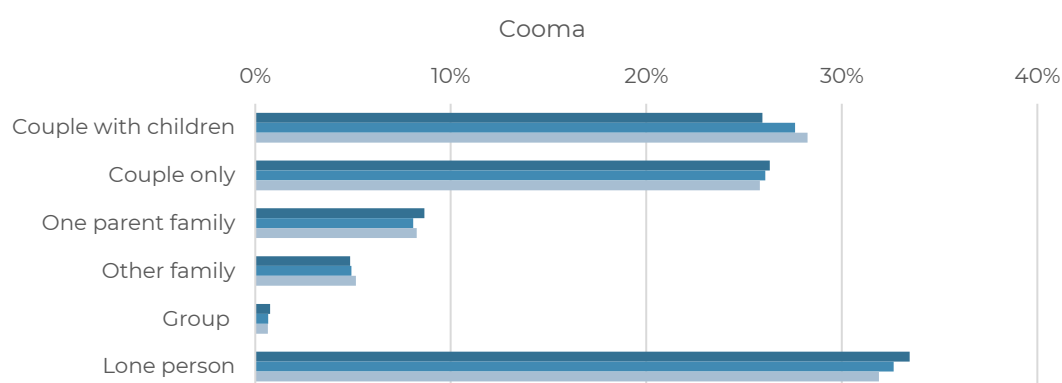


Figure 42: Cooma household composition forecast (.id Forecast, 2025)

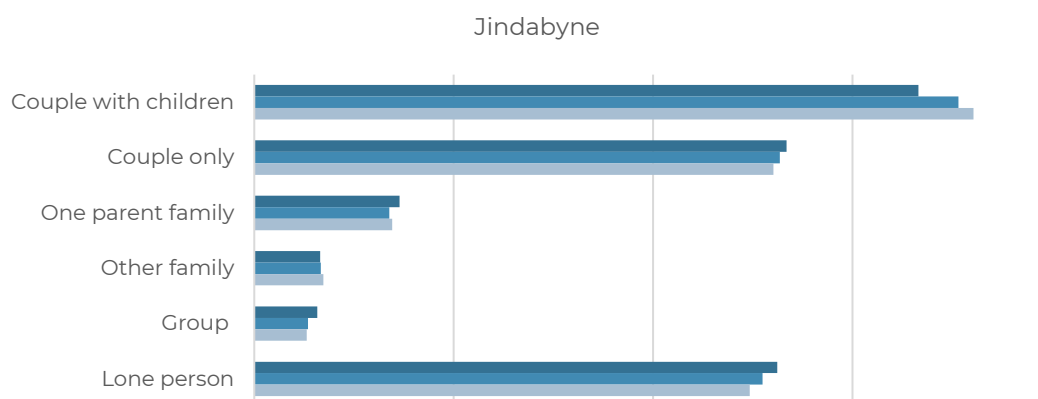


Figure 43: Jindabyne household composition forecast (.id Forecast, 2025)

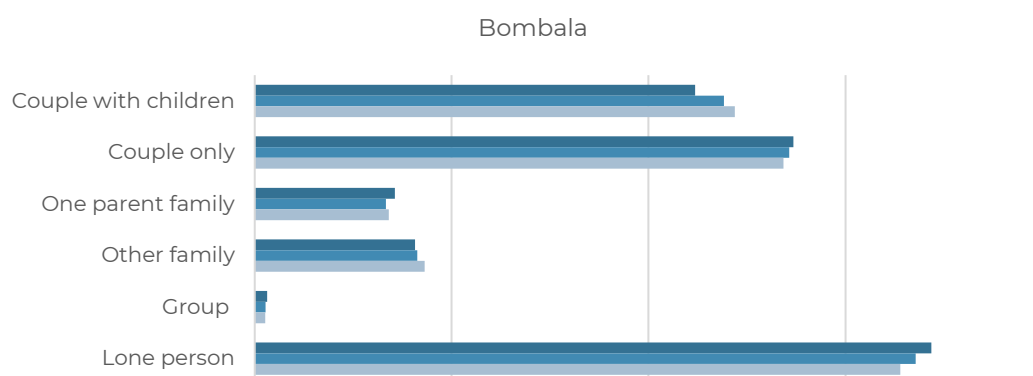


Figure 44: Bombala household composition forecast (.id Forecast, 2025)

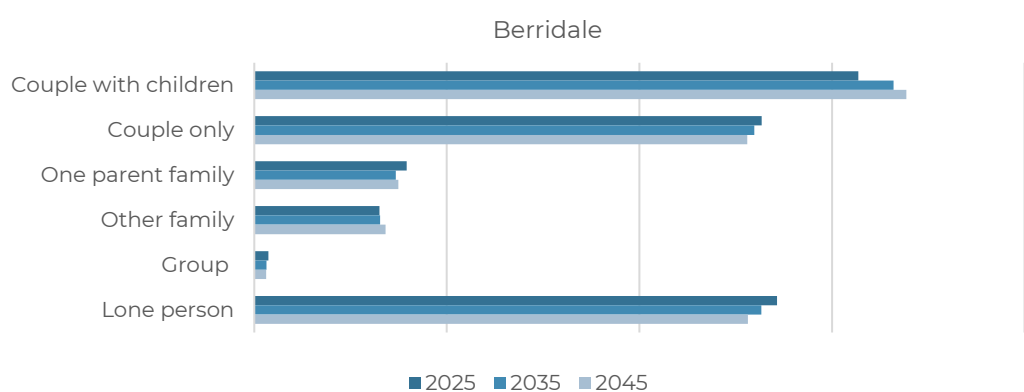


Figure 45: Berridale household composition forecast (.id Forecast, 2025)

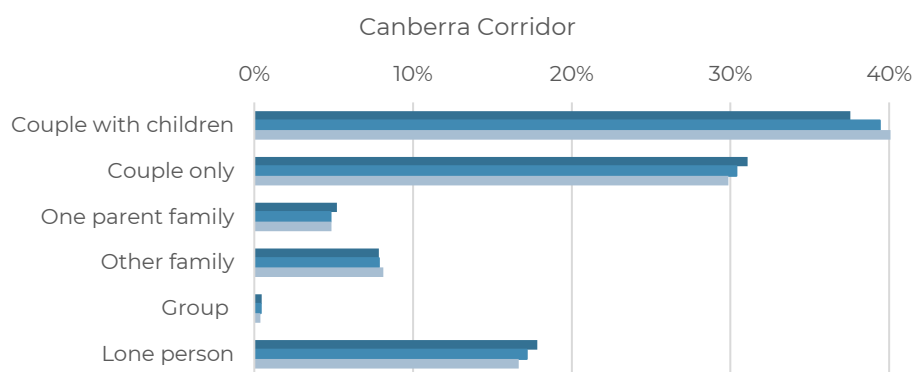


Figure 46: Canberra Corridor household composition forecast (.id Forecast, 2025)

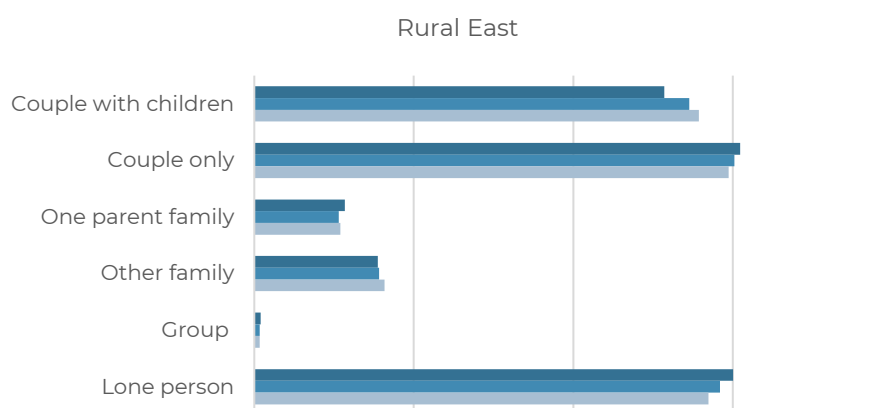


Figure 47: Rural East household composition forecast (.id Forecast, 2025)

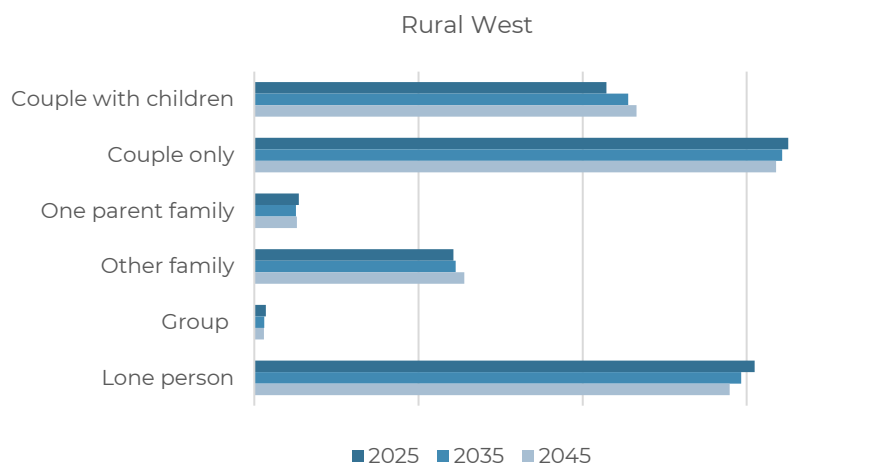


Figure 48: Rural West household composition forecast (.id Forecast, 2025)

5.3 Purchase and rental prices

Housing affordability refers to the relationship between household income and the cost of housing. If housing costs rise faster than incomes, housing becomes less affordable. If households need to spend a higher proportion of their incomes on housing or are unable to access housing due to high costs, it is considered to be unaffordable. It is estimated that

371 households (4.6%) have an unmet need for affordable housing the Snowy Monaro region.

5.3.1 Purchase prices

House prices for the Snowy Monaro are shown in Figure 49. This chart compares median house and unit prices with median house and unit prices for Regional NSW. House and unit prices began to increase markedly in March 2021, reaching \$650,000 for houses and \$795,000 for units in March 2022. Since that time units have been particularly volatile, plunging to a median of \$497,000 by December 2022, bouncing back even higher to a median of \$840,000 in June 2023. Since December 2023, median unit prices have somewhat stabilized although remain much higher than the median unit price for Regional NSW. It is unusual for unit prices to be higher than house prices, this is likely attributable to the scarcity of units and the high demand for them. The median house price for the region has remained below the Regional NSW median house price and has been more stable than unit prices.

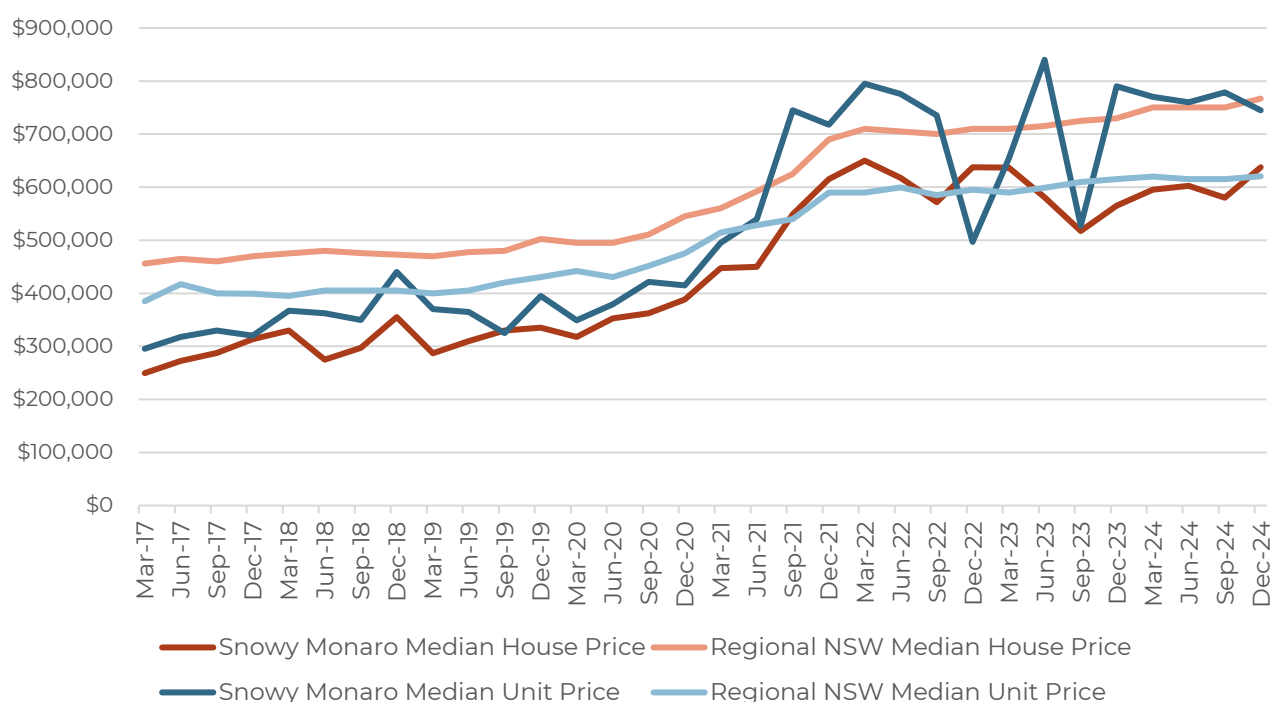


Figure 49: Median house and unit price in Snowy Monaro compared to Regional NSW, (i.d Housing Monitor, 2025)

Table 20 shows median house and unit prices for settlements across the LGA. Median house prices vary greatly from the smaller, more affordable villages, up to Jindabyne where the median house price is \$1,300,000.

The affordable housing discussion often focuses around the *median* house and unit price – the 50th percentile of the market. This means that 50% of housing prices are lower than this figure, and 50% are higher. An understanding of entry level house prices is also very relevant, particularly for first home buyers and the housing affordability discussion more generally. Entry level prices are considered to be the 25th percentile of the market – 25% of sales are under this figure, and 75% are higher.

Table 20: Entry level (25th percentile) and median (50th percentile) house and unit sale price by settlement from 1 Nov 2022 to 1 Nov 2024, Valuer General, 2024)

	Entry level house price (25 th percentile)	Median house price (50 th percentile)	Entry level unit price (25 th percentile)	Median unit price (50 th percentile)
Cooma	\$450,000	\$550,000	\$199,750	\$207,000
Jindabyne	\$1,100,000	\$1,300,000	\$480,500	\$657,500
Bombala	\$265,000	\$340,000	Nil	Nil
Berridale	\$585,000	\$656,250	\$430,000	\$450,000
Michelago	\$971,250	\$1,062,500	Nil	Nil
Bredbo	\$637,500	\$675,000	Nil	Nil
Adaminaby	\$292,500	\$430,000	Nil	Nil
Kalkite	\$810,000	\$920,000	Nil	Nil
Nimmitabel	\$285,000	\$350,000	Nil	Nil
Numeralla	\$487,500	\$504,000	Nil	Nil
Delegate	\$177,500	\$215,000	Nil	Nil
Dalgety	\$231,875	376,250	Nil	Nil
Cathcart	\$90,000*	\$90,000*	Nil	Nil
Bibbenluke	\$205,000	\$230,000	Nil	Nil

Nil indicates that there were no unit sales within the period

*there was only one sale in Cathcart during the period

5.3.2 Desirability

Desirability has been considered utilising the average days that properties spent on the market before they were sold (as at May 2025).

Table 21: Days of properties on the market per settlement (Property Value by CoreLogic, May 2025)

Town/Village	Dwellings average days on market	Dwellings sold in last 12 months	Units average days on market	Units sold in last 12 months
Cooma	106	160	NA	1
Jindabyne	118	32	103	53

Town/Village	Dwellings average days on market	Dwellings sold in last 12 months	Units average days on market	Units sold in last 12 months
East Jindabyne	57	10	NA	9
Berridale	67	27	NA	4
Bombala	136	29	NA	NA
Michelago	54	7	NA	NA
Kalkite	81	6	NA	1
Adaminaby	69	15	NA	1
Bredbo	NA	3	NA	NA
Nimmitabel	NA	4	NA	NA
Numeralla	NA	9	NA	NA
Dalgety	NA	4	NA	NA
Delegate	NA	6	NA	NA
Bibbenluke	NA	2	NA	NA
Cathcart	NA	1	NA	NA

NA – Not available or not applicable

5.3.3 Rental prices

Figure 50 shows the median house and unit rental price for the Snowy Monaro region compared with the Regional NSW median. It shows the median rental price for houses in the Snowy Monaro have generally remained below the Regional NSW, except for June 2023. As at December 2024, the Regional NSW median house rental price was \$600 and for SMRC it was \$500. The Snowy Monaro median unit rental price often increased above that of the Regional NSW median unit rental price in the June quarter, likely linked to the winter season. As at December 2024, the Regional NSW median unit rental price was \$500 and the Snowy Monaro median unit rental price was \$450.

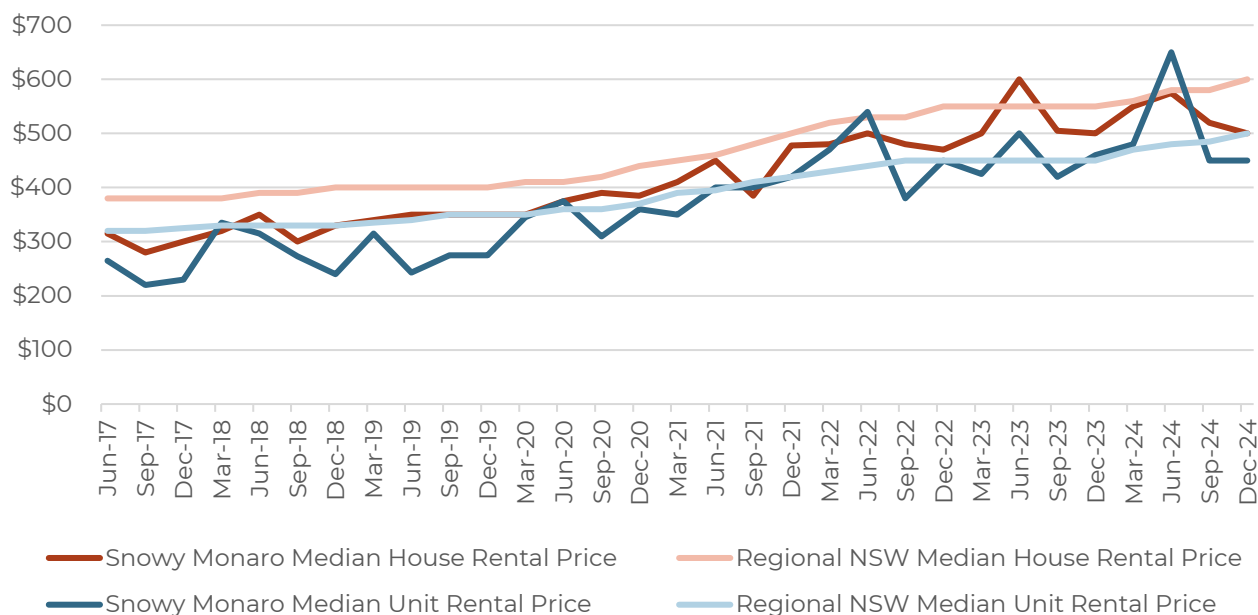


Figure 50: Rental house and unit prices in Snowy Monaro and Regional NSW, (id Housing Monitor, 2025)

Table 22 shows the median rental prices for each post code within the SMRC region and the typical range of rental prices for different housing typologies. Jindabyne typically has the highest rents within the region across all housing typologies. Renting a unit in Jindabyne is more expensive than renting a house in Cooma.

Table 22: Median house and unit rent price by post code, November 2022 to November 2024 (Tenants Union of NSW, 2024)

Post Code	Settlements	House	Townhouse/semi-detached	Unit/Apartment
2630	Cooma, Binjura, Bunyan, Dairymans Plains Numeralla	\$500 Typical range \$420 to \$580	\$460 Typical range \$405 to \$519	\$350 Typical range \$283 to \$400
2627	Jindabyne, East Jindabyne, Kalkite	\$708 Typical range \$538 to \$1,150	\$650 Typical range \$520 to \$900	\$545 Typical range \$425 to \$750
2632	Bombala, Bibbenluke, Cathcart	\$350 Typical range \$309 to \$398	\$300	\$220 Typical range \$200 to \$225
2628	Berridale, Dalgety	\$550 Typical range \$450 to \$700	\$425 Typical range \$400 to \$488	\$400 Typical range \$370 to \$458
2620	Michelago (post code includes	\$660 Typical range \$550 to \$770	\$550 Typical range \$500 to \$628	\$410 Typical range \$350 to \$450

Post Code	Settlements	House	Townhouse/semi-detached	Unit/Apartment
	areas of the ACT and Queanbeyan)			
2626	Bredbo	\$555 Typical range \$495 to \$625	Nil	Nil
2629	Adaminaby, Old Adaminaby, Anglers Reach	\$500 Typical range \$488 to \$663	Nil	Nil-
2631	Nimmitabel	\$350	Nil	Nil
2633	Delegate	\$310 Typical range \$280 to \$346	Nil	Nil

5.4 Social housing wait times

Social housing allocation zones are areas within which the NSW Government (through the Department of Communities and Justice) provides social housing. There are four allocation zones within the SMRC LGA.

The table below shows the number of social housing applicant households on the NSW Housing Register and the expected wait times for certain sized dwellings as at 30 June 2024. The highest demand is in Cooma where wait times are longest for all sizes of dwellings. These significant wait times risk increased homelessness within the community.

Table 23 Social housing applicants and expected wait times, 30 June 2024, (Department of Communities and Justice, 2023)

Allocation Zone	Priority	General	Expected wait time	
Cooma	13	50	Studio/1 bedroom	5 to 10 years
			2 bedroom	10+ years
			3 bedroom	10+ years
			4+ bedroom	5 to 10 years
Jindabyne	<5	7	Studio/1 bedroom	No properties
			2 bedroom	No properties
			3 bedroom	2 to 5 years
			4+ bedroom	2 to 5 years
Bombala	<5	8	Studio/1 bedroom	2 to 5 years

Allocation Zone	Priority	General	Expected wait time	
Delegate	<5	<5	2 bedroom	2 to 5 years
			3 bedroom	2 to 5 years
			4+ bedroom	2 to 5 years
			Studio/1 bedroom	No properties
			2 bedroom	5 to 10 years
			3 bedroom	5 to 10 years
			4+ bedroom	No properties

Cell sizes for less than 5 are suppressed as per Privacy and Confidentiality policy.

5.5 Worker housing affordability

Key workers play an essential role in servicing the needs of residents, workers and tourists as well as being an important source of labour for local economies (.id). Their ability to live near their workplaces is of critical importance for the economic and social sustainability of the region.

There is no standard definition for 'key workers' and key workers will change from location to location. Key workers certainly include nurses, doctors, carers, teachers, ambulance and police but may also include those occupations that are not be able to work from home and those that are reflective of the unique economic activities and community needs of an area.

Key workers are so important because:

- they serve the local community;
- they add to labour productivity;
- they support other industries;
- they enable economic recovery and growth; and
- they support demographic change.

The top 10 occupation groups within the Snowy Monaro are:

- Sales Assistants (General)
- Livestock Farmers
- Sports Coaches, Instructors and Officials
- Bar Attendants and Baristas
- Housekeepers
- Crane, Hoist and Lift operators
- Waiters
- Retail Managers
- General Clerks
- Truck driver

The following charts assist in understanding how affordable housing is for the top 10 occupations within SMRC. This is based on them spending no more than 30% of their income on housing.

Figure 51 and Figure 52 shows the housing purchase price that would be affordable to a first home buyer (with a 20% deposit paying current average interest rates) without going into housing stress, based on the median household income in December 2020 and December 2024. Figure 51 shows that in December 2020, all occupations were capable of affording a dwelling, whether it be a house or a unit, entry level or median price, except for a housekeeper, which is unable to afford the median unit price (which, unusually, is higher than a median house price).

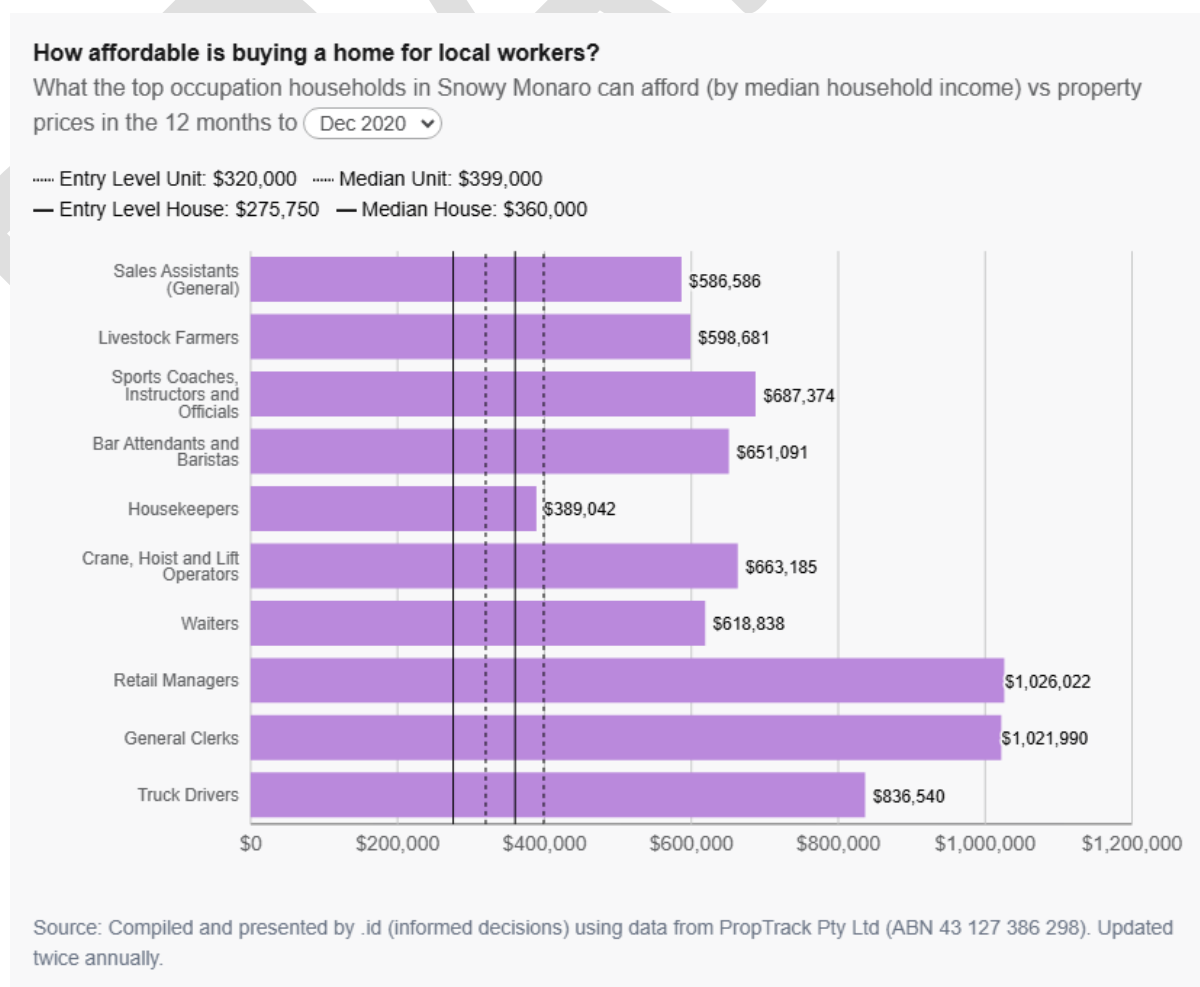


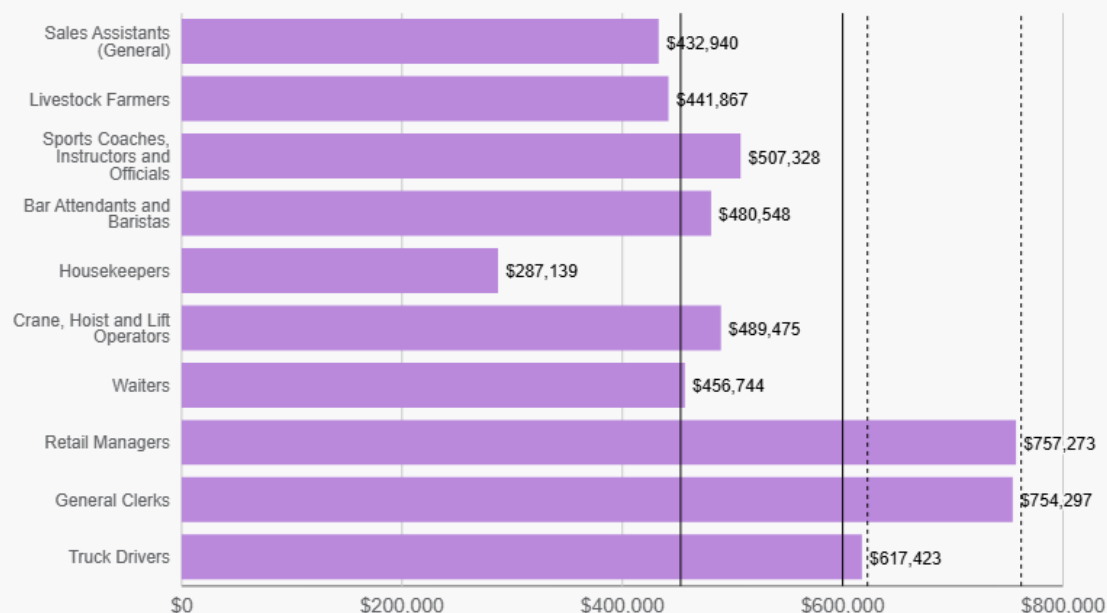
Figure 51: Housing purchase affordability for local workers as of December 2020, (.id Housing Monitor, 2025)

Figure 52 below shows that the majority of occupations (7 out of 10) are able to afford an entry level house, but only three occupations (Retail managers, General clerks and Truck drivers) are able to afford the median price house. Median price units are out of reach for all occupations, and entry level units are only affordable for two out of the top 10 occupations, being Retail managers and General clerks.

How affordable is buying a home for local workers?

What the top occupation households in Snowy Monaro can afford (by median household income) vs property prices in the 12 months to Dec 2024

..... Entry Level Unit: \$622,500 Median Unit: \$762,000
— Entry Level House: \$452,900 — Median House: \$600,000



Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually.

Figure 52: Housing purchase affordability for local workers as of December 2024, (.id Housing Monitor, 2025)

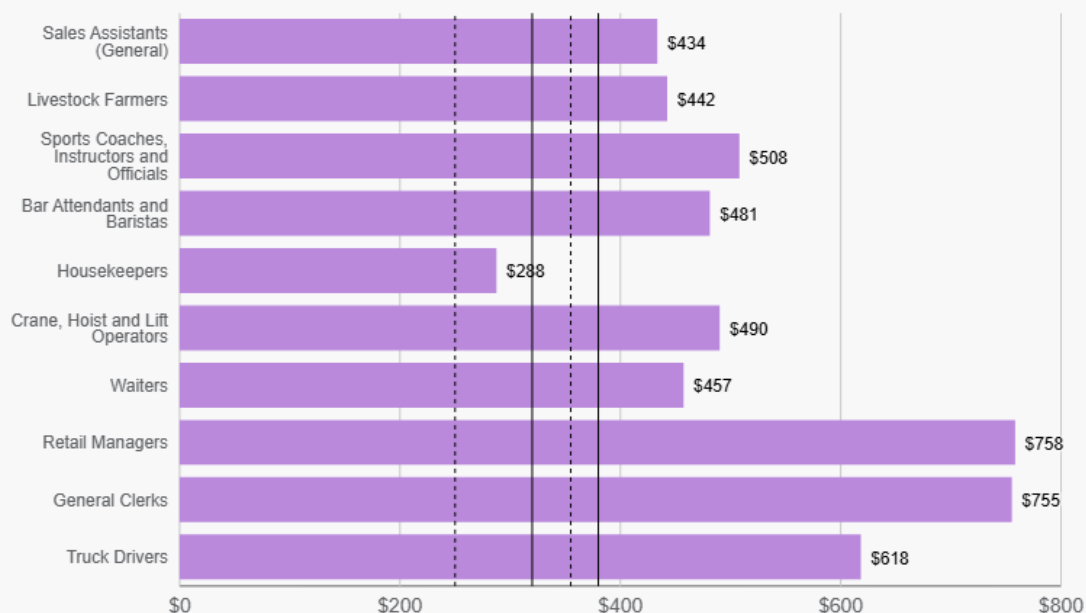
Figure 53 shows rental affordability for the top 10 occupations within SMRC. In December 2020, all occupations were able to afford both entry and median rental prices, except for housekeepers which were only able to afford entry level unit rental prices of \$250 per week.

How affordable is renting for local workers?

What the top occupation households in Snowy Monaro can afford (by median household income) in rent vs market prices (\$ pw) in the 12 months to Dec 2020

..... Entry Level Unit: \$250 Median Unit: \$355

— Entry Level House: \$320 — Median House: \$380



Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually.

Figure 53: Rental affordability for local workers as of December 2020, (.id Housing Monitor, 2025)

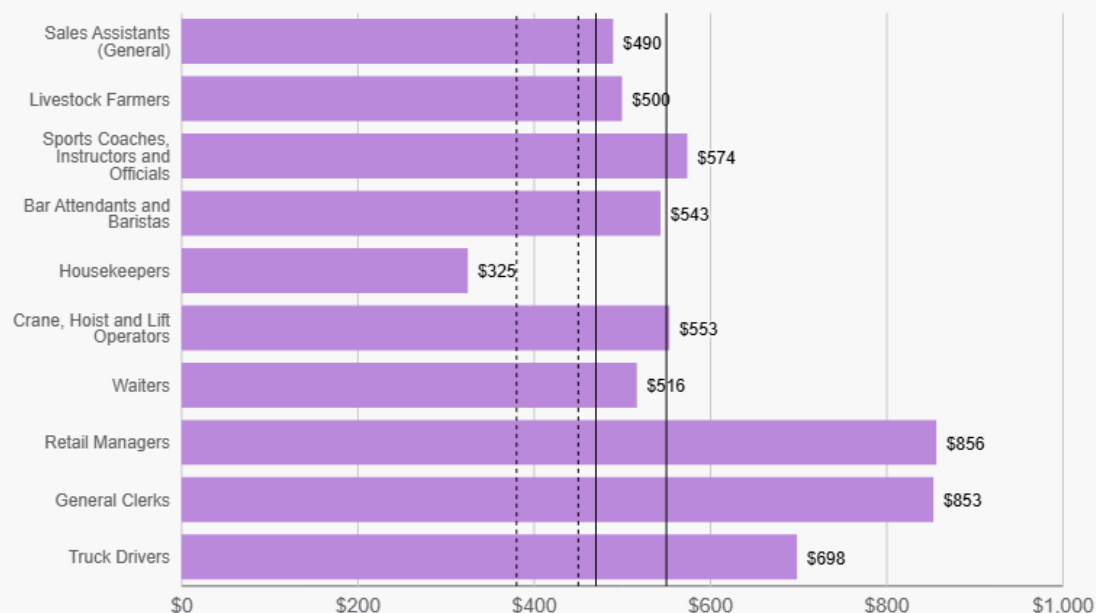
As of December 2024, the majority (9 out of 10) occupations were able to afford entry level unit, entry level house and median unit rental prices, whereas only half of the top ten occupations were able to afford median house rental prices as shown in Figure 54 below.

How affordable is renting for local workers?

What the top occupation households in Snowy Monaro can afford (by median household income) in rent vs market prices (\$ pw) in the 12 months to Dec 2024

..... Entry Level Unit: \$380 Median Unit: \$450

— Entry Level House: \$470 — Median House: \$550



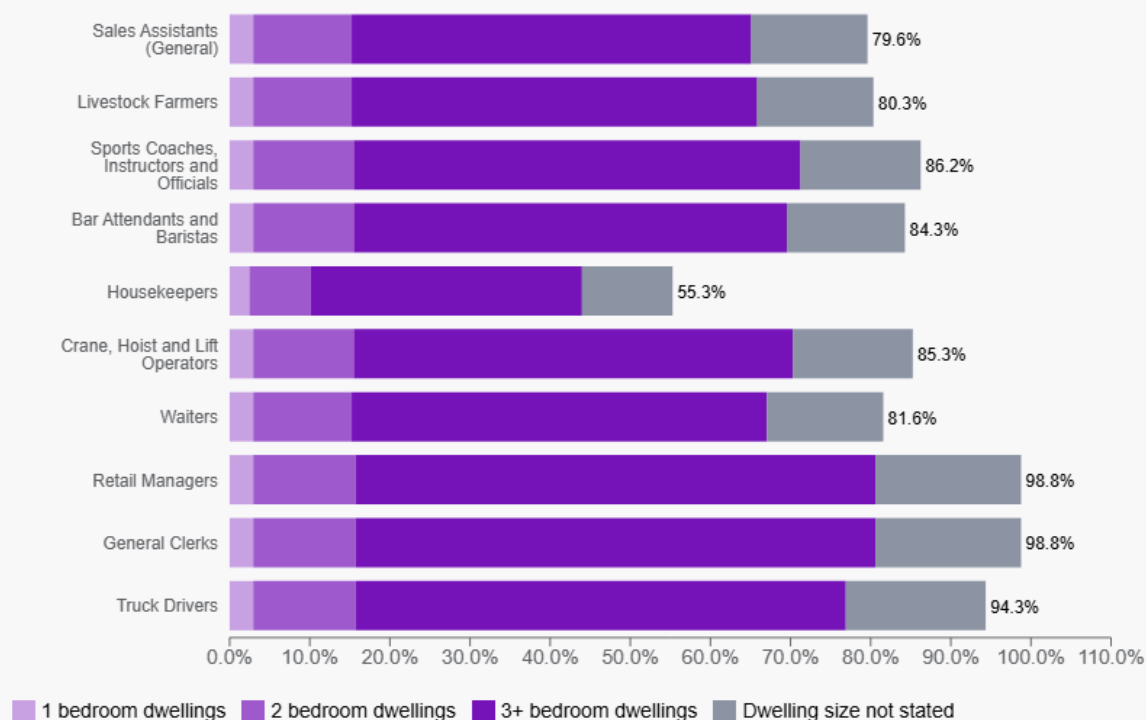
Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually.

Figure 54: Rental affordability for local workers as of December 2024, (.id Housing Monitor, 2025)

Figure 55 and Figure 56 compare what percentage of total completed housing sales would have been affordable for each occupation based on their median housing income (and first home buyer assumptions), with a breakdown of the bedroom sizes of these dwellings from December 2020 and December 2024. Figure 55 details the percentage of properties that were affordable to purchase in December 2020, showing that the significant majority of house sales were affordable for local workers, except for housekeepers, of which only 55% were affordable. However, this is in stark contrast to what is affordable for local workers in December 2024.

How much affordable housing is available to purchase for local workers?

Affordable sales (by median household income) in 12 months to Dec 2020 for the top occupations working in Snowy Monaro.



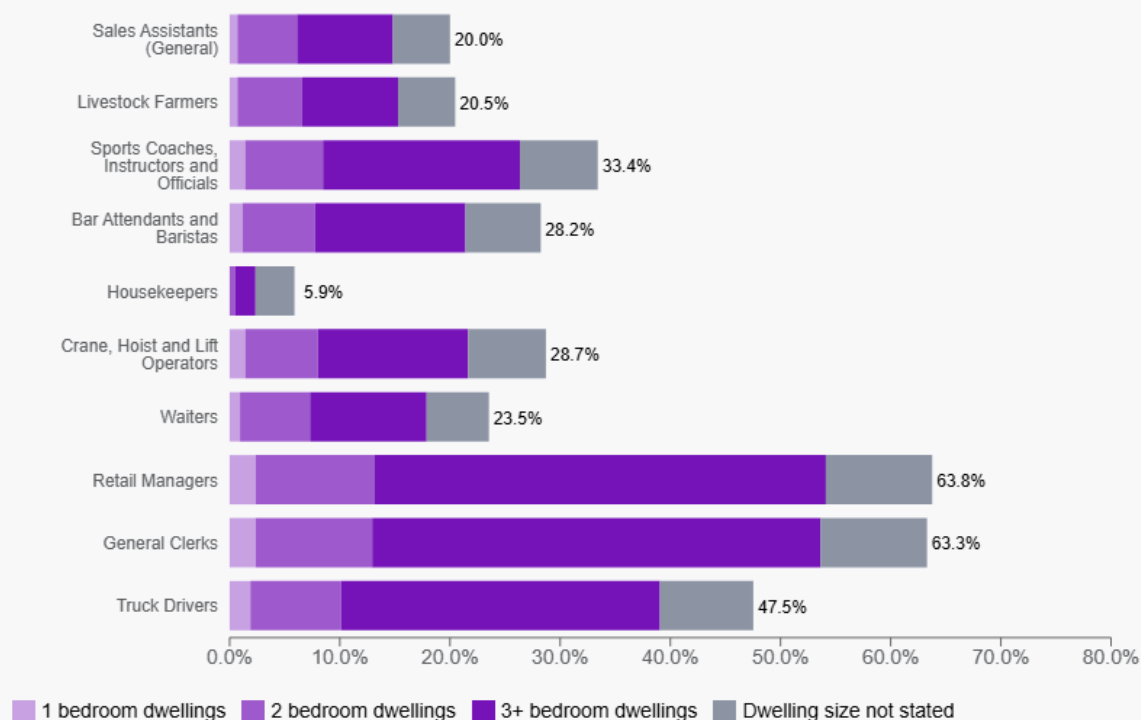
Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually.

Figure 55: Percentage of housing sales that would have been affordable for local workers as of December 2020, (.id Housing Monitor, 2025)

Figure 56 shows that the percentage of properties that are affordable for local workers has dropped significantly and as of December 2024, only 20-30% of properties are affordable to most occupations, and notably, only 5.9% of properties were affordable for housekeepers. Retail managers, General clerks and Truck drivers were able to afford the highest proportion of properties for sale, in the order of 45-65%.

How much affordable housing is available to purchase for local workers?

Affordable sales (by median household income) in 12 months to Dec 2024 for the top occupations working in Snowy Monaro.



Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually.

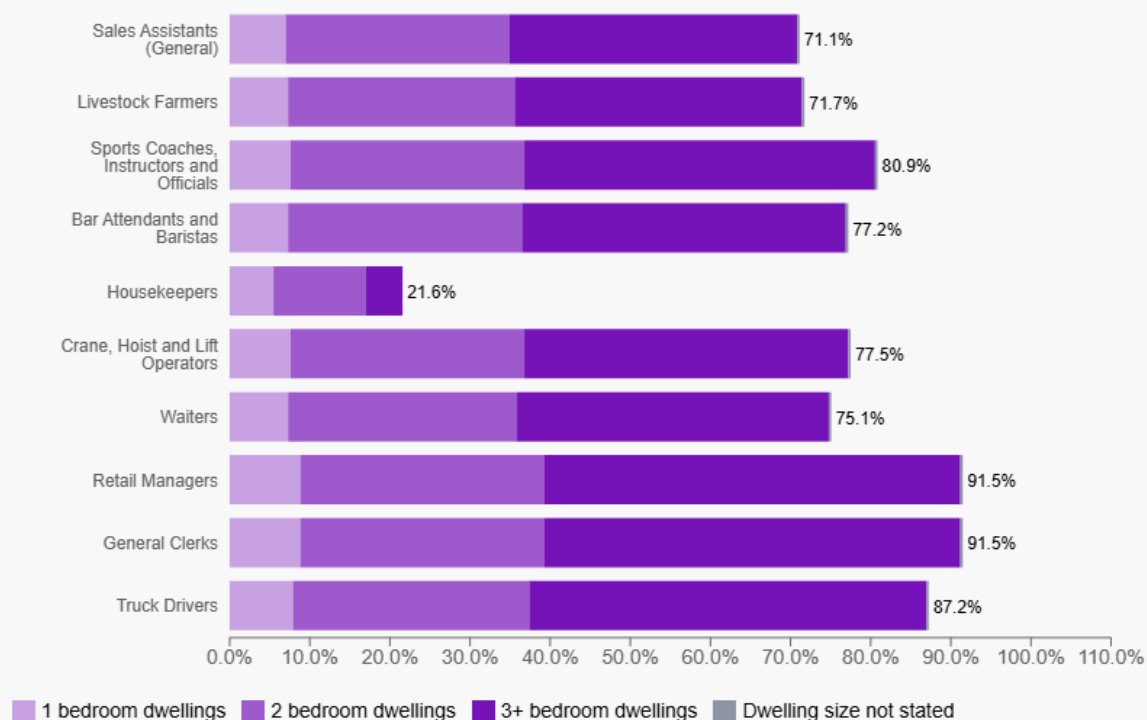
Figure 56: Percentage of housing sales that would have been affordable for local workers as of December 2024, (.id Housing Monitor, 2025)

Figure 57 and Figure 58 compares the percentage of total advertised rentals that would have been affordable to each occupation based on their median household income, with a breakdown of the bedrooms sizes of these dwellings from December 2020 and December 2024.

Figure 57 details the percentage of properties that were affordable to rent in December 2020, showing that the majority of rentals were affordable for local workers, except for housekeepers, of which only 21.6% were affordable. However, rental affordability has reduced somewhat as of December 2024, but not as drastically as purchasing affordability.

How much affordable housing is available to rent for local workers?

Affordable rentals (by median household income) in 12 months to Dec 2020 for the top occupations working in Snowy Monaro.



Source: Compiled and presented by .id (informed decisions) using data from PropTrack Pty Ltd (ABN 43 127 386 298). Updated twice annually.

Figure 57: Percentage of rentals that would have been affordable for local workers as of December 2020, (.id Housing Monitor, 2025)

Figure 58 shows that half of the top 10 workers could afford a good proportion of properties available for rent (in the order of 50 to 80% of properties for rent), but that rental affordability has still decreased, making it particularly difficult for Housekeepers, Sales assistants and Livestock farmers, which are only able to afford between 7 and 40% of properties respectively.

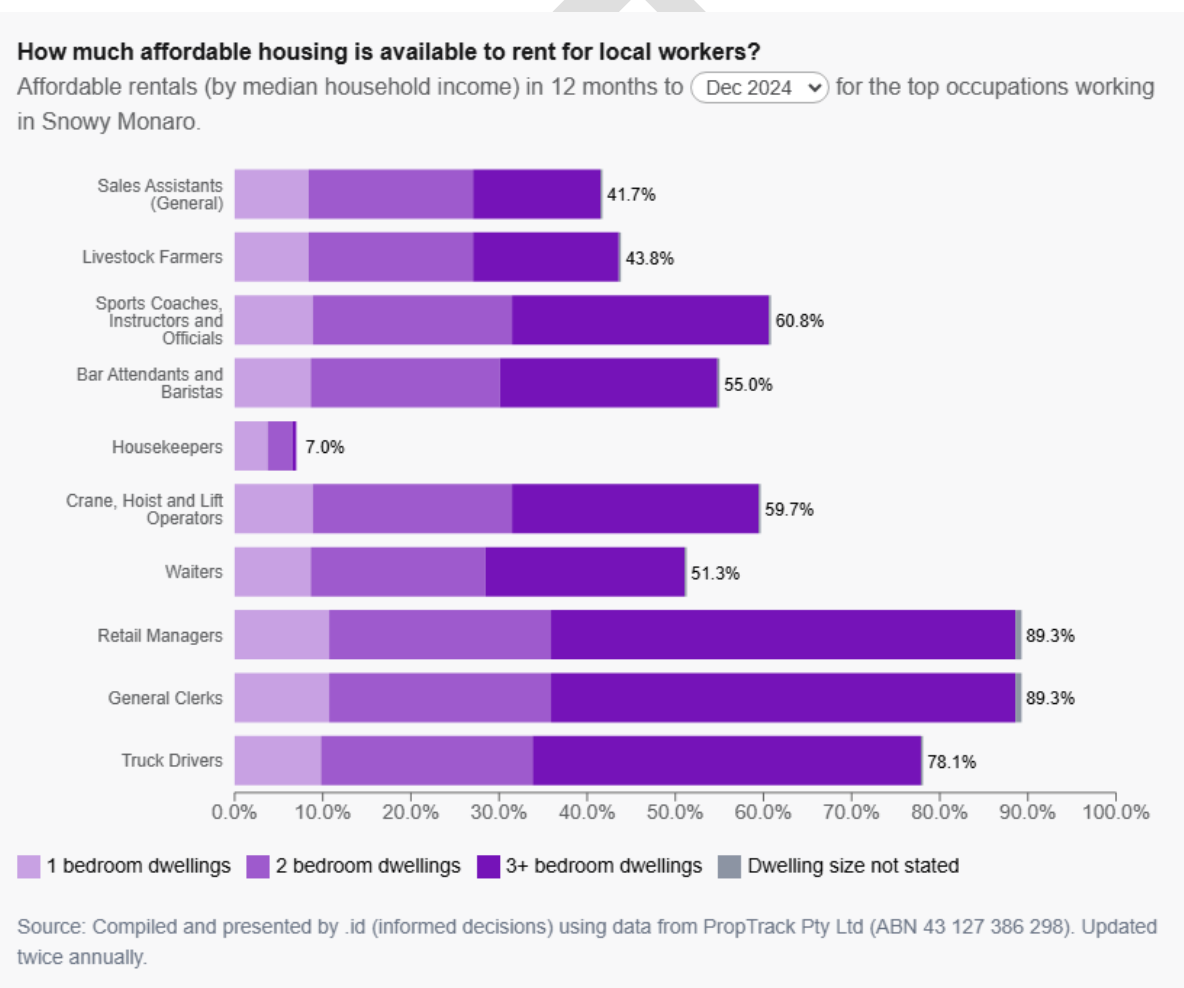


Figure 58: Percentage of rentals that would have been affordable for local workers as of December 2024, (.id Housing Monitor, 2025)

5.6 Housing for particular needs

Housing for Aboriginal populations

The Snowy Monaro Region is home to a relatively low Aboriginal population of 667 people or 3.1% of the LGAs population, which is considerably lower than Regional NSW, at 6.6%.

This could be due to a variety of factors but anecdotally is linked to a lack of suitable housing and employment options, inadequate access to health and support services, and limited opportunities for social and cultural connection. At this stage, the demand for additional Aboriginal housing is not clearly defined.

Based on the 2021 Census, the majority of Aboriginal people within the SMRC LGA live in Cooma with 2% of Aboriginal people residing there and a small proportion of Aboriginal people living across the various settlements.

Seven Local Aboriginal Land Councils (LALCs) traverse the region (Mogo, Cobowra, Bodalla, Wagonga, Merrimans, Bega, Eden), all based on the Far South Coast. The primary interactions with the LALCs are focussed on land claims, land use planning, the realisation of LALC assets, commercial enterprises, and community benefit schemes, and the maintenance and enhancement of Aboriginal culture, identity and heritage.

Aboriginal people have the same right to be housed in public and social housing as all other applicants. Specific housing programs established to support Aboriginal people seeking

rental accommodation exist in areas with larger Aboriginal populations, for example the Aboriginal Housing Office, Aboriginal Community Housing Organisations, and Aboriginal Community Housing Providers registered under the National Regulatory System for Community Housing (NRSCH) and the NSW Local Scheme (NSWLS). Most of these programs are not currently offered in the Snowy Monaro LGA / do not provide housing in the Snowy Monaro LGA. There may be potential to explore the expansion of these programs into Snowy Monaro either proactively or as needs change. In particular, government partnerships with LALCs could result in the creation of pathways to additional housing stock which either accommodates or supports Aboriginal people and communities. Eligible Aboriginal people can access support programs and incentive schemes to purchase a home through home ownership grants, loans, and guarantees.

6 Housing Supply

This section analyses the supply of housing, the capacity and feasibility of the existing planning controls, and other sources of new housing.

6.1 Number and location of existing dwellings

According to ABS 2021 Census data there was a total of 11,966 private dwellings in the entire Snowy Monaro region on Census night. More than 63% of the housing in the Snowy Monaro LGA is located in and around the main centres of Cooma, Jindabyne, Bombala and Berridale. Almost one third of the LGA's housing is in Cooma.

Of the private dwellings, 20.8% were recorded as unoccupied on Census night across the Snowy Monaro. This is double the rate of unoccupied dwellings for Regional NSW, which is 10.5%. This likely reflects the prevalence of short-term rental accommodation. While the rate of unoccupied dwellings is high across the LGA, it does vary significantly across the settlements, as shown in Table 24 below.

Table 24: Proportion of unoccupied dwellings per settlement within SMRC

Town/Village	Dwellings 2021	Unoccupied dwellings (%) 2021
Cooma	3,572	14%
Jindabyne	2,734	33%
Bombala	641	13%
Berridale	627	23%
Michelago	91	0%
Bredbo	126	6%
Adaminaby	217	34%
Old Adaminaby / Anglers Reach	200	65%
Delegate	151	31%
Kalkite	184	39%

Town/Village	Dwellings 2021	Unoccupied dwellings (%) 2021
Dalgety	101	43%
Nimmitabel	145	15%
Numeralla	77	16%
Bibbenluke	35	34%
Cathcart	26	35%

6.2 Housing types

The predominant form of housing is detached dwellings, representing 77.9% of housing stock at the 2021 Census. Medium density dwellings, including semi-detached, terrace or townhouses, accounted for 16.3% of the total, while apartment-style dwellings comprised 3.1% of dwellings. Other dwellings types made up 1.2% of the overall count, which includes cabins and caravans.

More detailed information in Section 3.5 Dwelling structure is available on the variation in housing typologies across the Snowy Monaro Region.

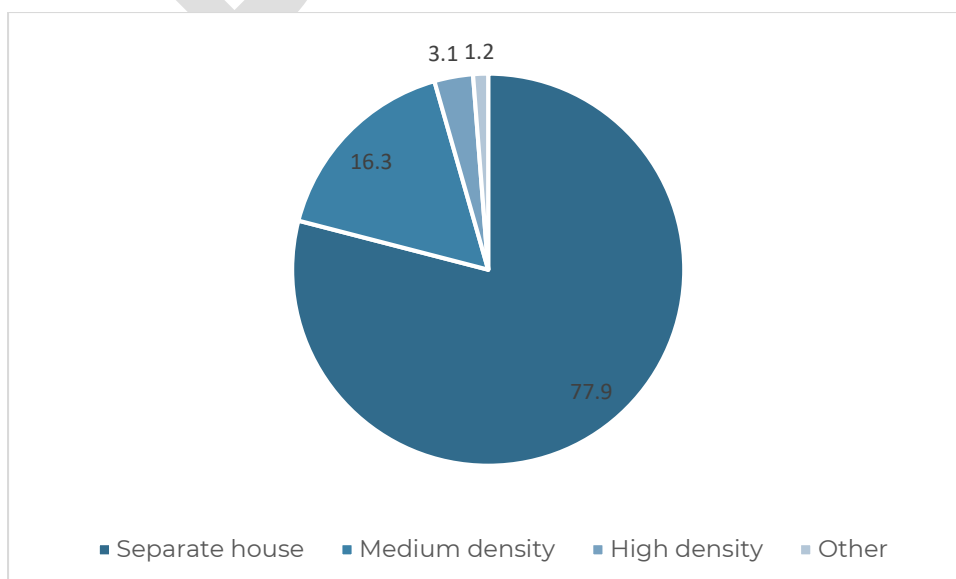


Figure 59: Housing typologies, SMRC (2021) (.id Profile, 2025)

Dwellings are generally large, with three, four and five bedroom dwellings comprising nearly 70% of all dwellings. Two bedroom dwellings represent 16% of all dwellings. Over 50% of dwellings have two or more spare bedrooms. Rental stock represents 15% of all dwellings in the Snowy Monaro region.

6.3 Dwelling approvals

In the six years from 2019 to 2024 (inclusive), a total of 719 residential dwellings were approved as shown below. However, these dwellings have not necessarily been constructed. See Section 6.4 Dwelling completions for this information.

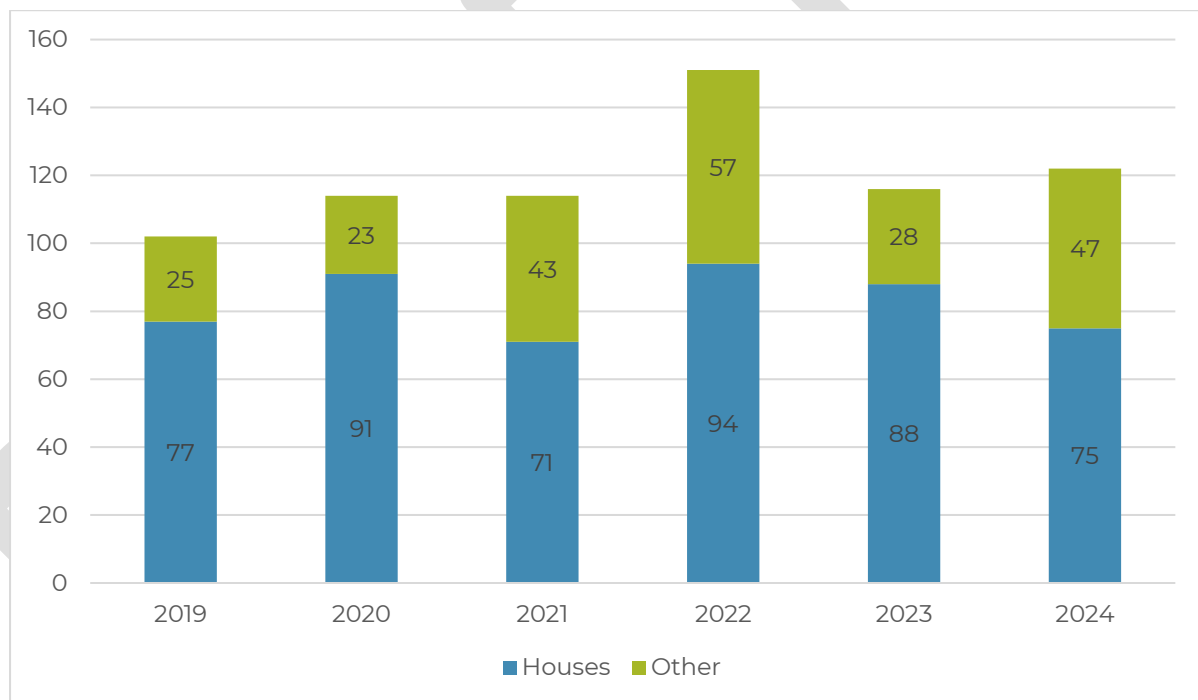


Figure 60: Residential approvals 2019-2024 (.id Profile, 2025)

Single houses were the dominant dwelling typology approved, comprising a total of 496 dwellings or nearly 69% of all of residential development applications. The remaining 31% cent comprised medium or high density applications. Rates of higher density dwellings appear to be increasing, particularly since 2021.

6.4 Dwelling completions

In the six years from 2019 to 2024 (inclusive), a total of 374 dwellings were completed (issued an Occupation Certificate) in the urban zones. A total of 86 dwellings were constructed in the rural (RU1 and C3 zones) zones.

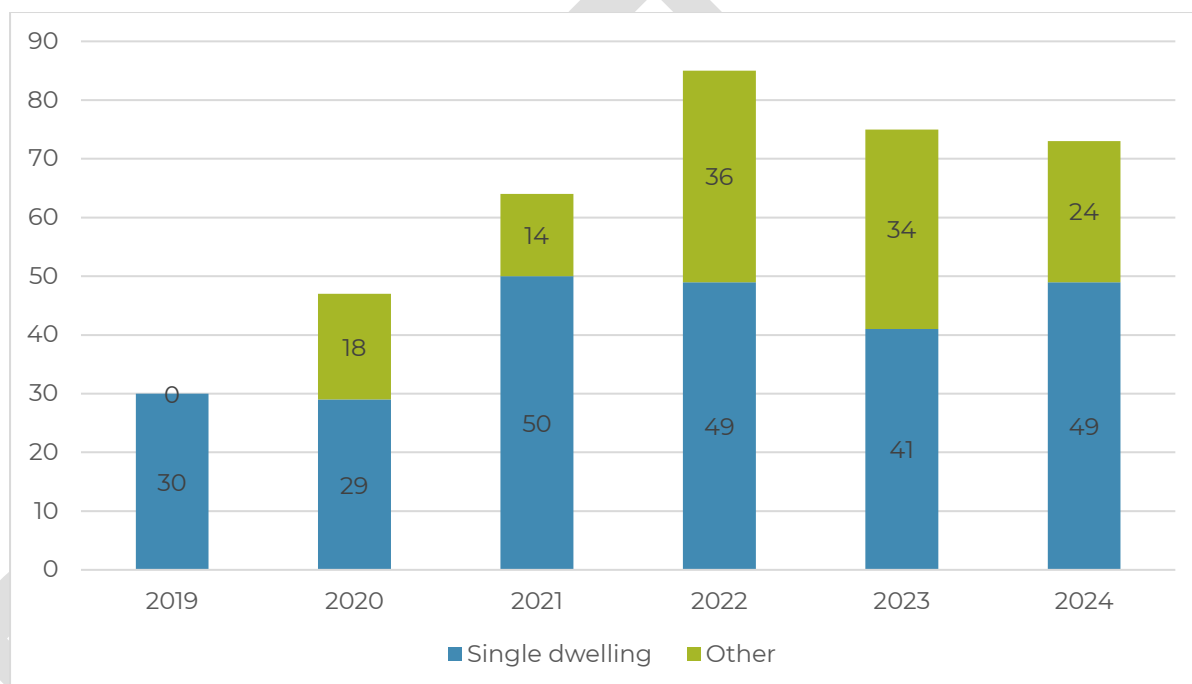


Figure 61: Dwelling completions (2019-2024), (source: SMRC)

The locations of all completed dwellings (between 2019 and 2024) in residential zones are listed below in Table 25. Over 66% of new dwellings were single dwellings and 33% were dual occupancy or higher density.

Table 25: Dwelling completion locations (2019-2024)

Town/Village	New dwelling completions
Jindabyne	171
Cooma	100
Berridale	36
Michelago	16
Burra	16
Bredbo	9
Kalkite	7
Bombala	6
Adaminaby	4
Dalgety	3
Numeralla	3
Old Adaminaby/ Anglers Reach	2
Delegate	1
TOTAL	374

6.5 Private rental stock

Total rental bonds held give an indication of the private rental stock available across the LGA. The figure below shows how rental bonds have changed across different dwelling structure types since 2018. This shows that rental availability has increased over time from 1,354 in 2018 to 1,809 in 2024 but that the proportion of houses has increased while units and townhouses have stayed fairly stagnant.

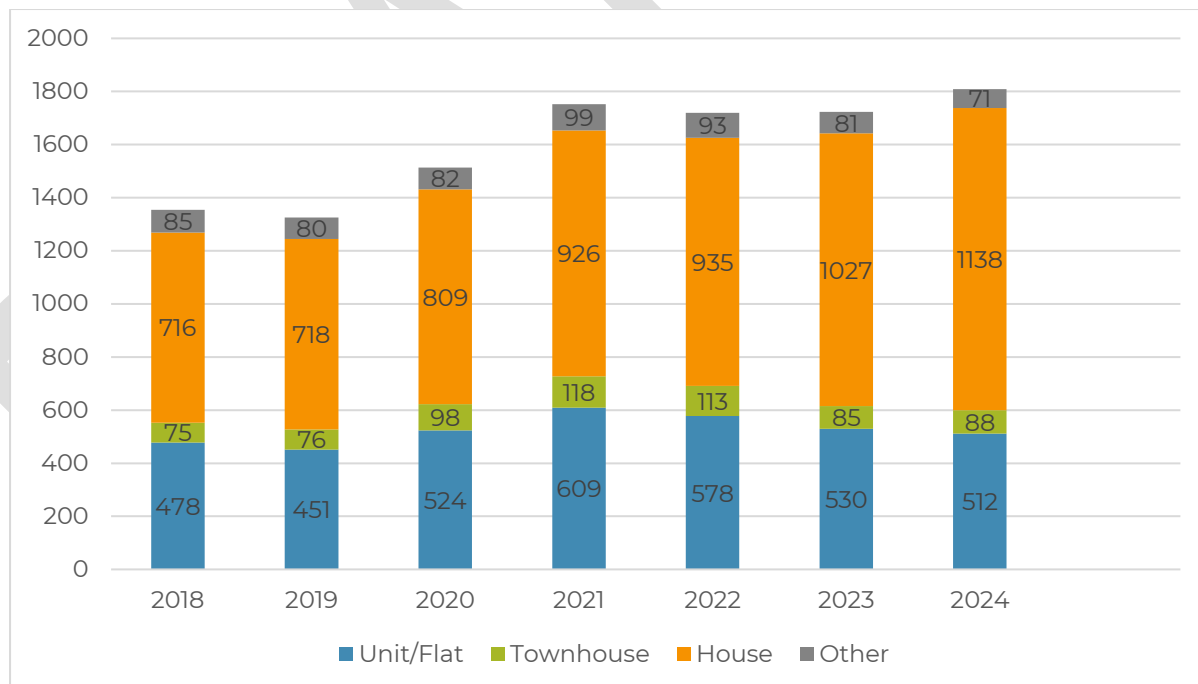


Figure 62: Snowy Monaro Regional Council total rental bonds (source: NSW Department of Communities and Justice)

6.6 Social housing count

Figure 63 shows the number of housing authority and community housing provider tenant households in the Snowy Monaro by locality at the 2021 Census. Cooma has the majority with 98 non-market rentals.

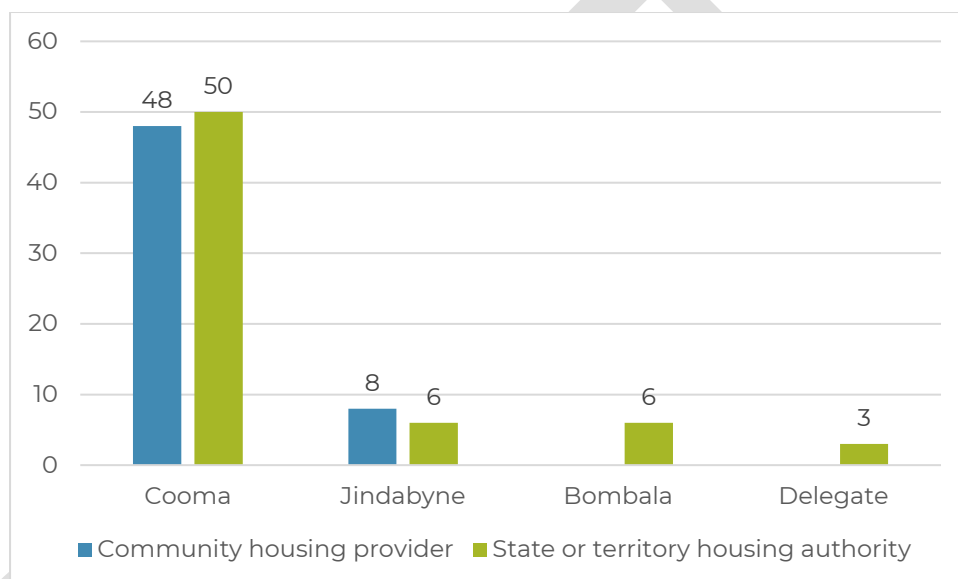


Figure 63: Social housing count by settlement, (Department of Communities and Justice, 2023)

Overall, there are roughly 121 dwellings with non-market tenure across the LGA, representing approximately 1% on total housing stock within the LGA.

6.7 Short term rental accommodation (STRA)

In 2021, the NSW Government relaxed the regulations in relation to short term rental accommodation (STRA), allowing approved dwelling houses to be used as STRA without the need to obtain development consent.

There are 985 short term rentals recorded as active in the Department of Planning, Housing and Infrastructure's (DPHI's) STRA Register within the region, the majority of which are non-hosted (i.e. the owner is not resident within the dwelling). The vast majority are located within Jindabyne and East Jindabyne. Of the 985 STRA, 668 are located within Jindabyne and East Jindabyne. This represents a significant number of dwellings that are not in the long-term rental market.

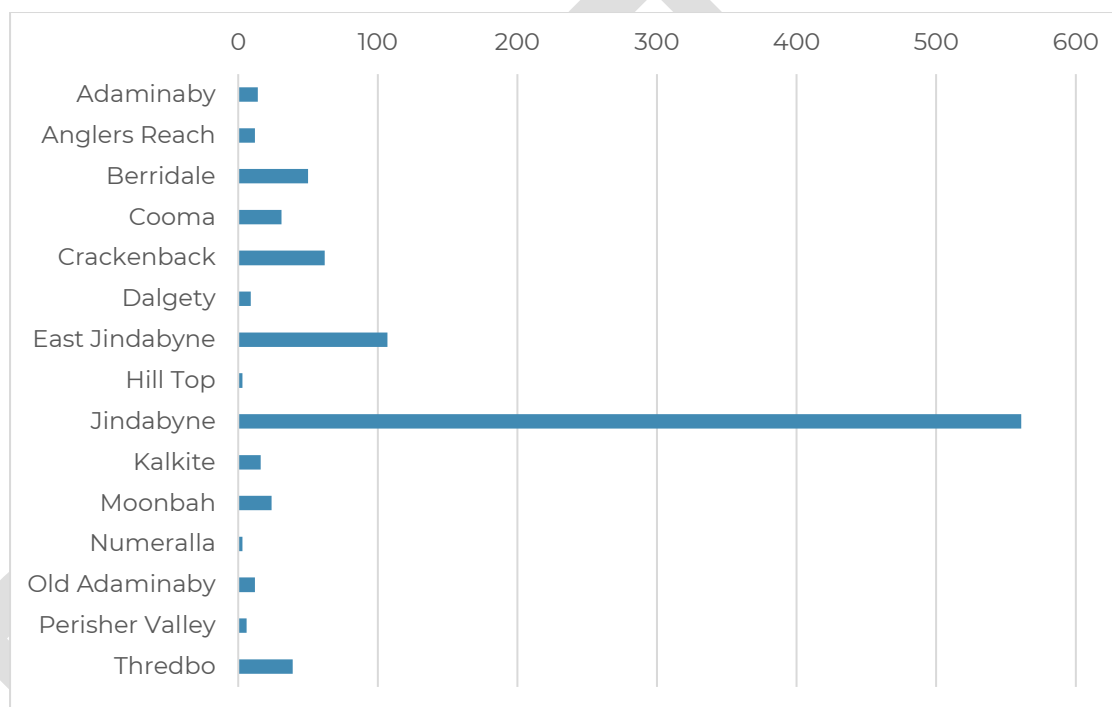


Figure 64: Short term rental accommodation properties per settlement, 13 November 2024, (Department of Planning, Housing and Infrastructure, 2025)

There are implications for the local economy, housing market and community in areas where STRA are prevalent:

- Dwellings used as holiday homes and short term rental accommodation play a key role in supporting local economies, particularly in key tourist destinations;
- Visitors benefit from increased accommodation options, new travel destinations, flexibility and possibly greater cost effectiveness;
- Local businesses benefit from the increased demand for goods and services and owners benefit by being able to use their property flexibly;
- Short term rentals may also be of benefit in locations near hospitals, medical centres or employment or education hubs where traditional forms of accommodation may not be readily accessible. This gives patients, their families, workers and students, amenity, flexibility and often more affordable accommodation options;
- Dwellings used for STRA are potentially contributing to higher housing costs and reducing the availability of long terms rentals and or the availability of properties to buy; and
- Adverse amenity impacts, and concerns relating to community cohesion and character.

In early 2024, NSW DPHI published a discussion paper on STRA regulations in NSW. The discussion paper was placed on public exhibition across February and March 2024. This review may result in changes to the NSW State planning policy and regulatory framework for STRA, although no further information or update has been provided by DPHI since the exhibition of this package.

As STRA is regulated by the NSW State Government through the *State Environmental Planning Policy (Housing) 2021*, Council is unable to influence the regulatory environment of STRA. Council will continue to monitor the situation and advocate for policy change, where appropriate.

6.8 Dwelling capacity

Dwelling capacity is an estimate of the quantum of housing which could be theoretically developed within existing zoned land. While the short term capacity refers to approved subdivisions, assumptions have been made for the medium term capacity ensuring that land required for services, infrastructure and environmental constraints are factored in. The median lot size (rather than minimum lot size) has been used to reflect market preferences and actual development outcomes. A future household size of 2.27 persons per household has been used. Finally, an assumption has been made regarding the likely uptake of dual occupancies. Further detail on the housing capacity methodology is available in Annexure 2 - Projected Dwelling Demand.

The dwelling capacity assessment does not include opportunities for infill. Any infill opportunities would be in excess of the capacities identified below.

This capacity assessment also does not consider those lots that have already registered, but may not yet have a dwelling on them.

The housing supply pipeline is comprised of the short and medium to long term which are defined below.

- Short term capacity – Residential zoned land with an approved subdivision which can potentially be realised within a 5 year timeframe
- Medium to long term capacity – Residential zoned land not yet subject to a subdivision approval could potentially be realised within a 5 to 10 year timeframe

Short term capacity is comprised of residential land with an approved subdivision that has occurred within the last 10 years. This does not include those subdivisions that have already been registered or dwelling approvals that have been issued but are not yet constructed.

Table 26: Short term capacity – approved subdivisions which can potentially be realised within a 5 year timeframe

Town/Village	Dwellings	Population accommodated
Cooma	787	1,802
Jindabyne	722	1,653
East Jindabyne	296	678
Bombala	20	45
Berridale	244	559
Michelago	67	154
Bredbo	11	25
Adaminaby	7	15
Old Adaminaby / Anglers Reach	1	2
Delegate	0	0
Kalkite	10	23

Town/Village	Dwellings	Population accommodated
Dalgety	3	7
Nimmitabel	13	30
Numeralla	2	5
Bibbenluke	2	5
Cathcart	12	27
TOTAL	2,197	5,030

Table 27: Medium to long term capacity – residential zoned land not yet subject to a subdivision approval which could potentially be realised within a 5 to 15 year timeframe

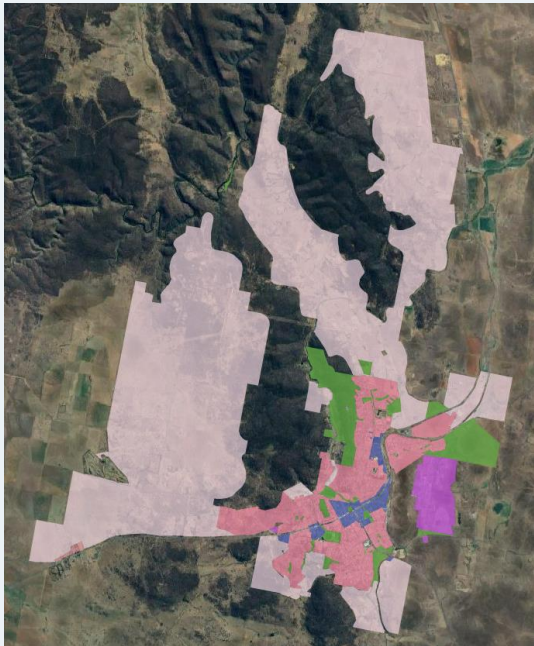
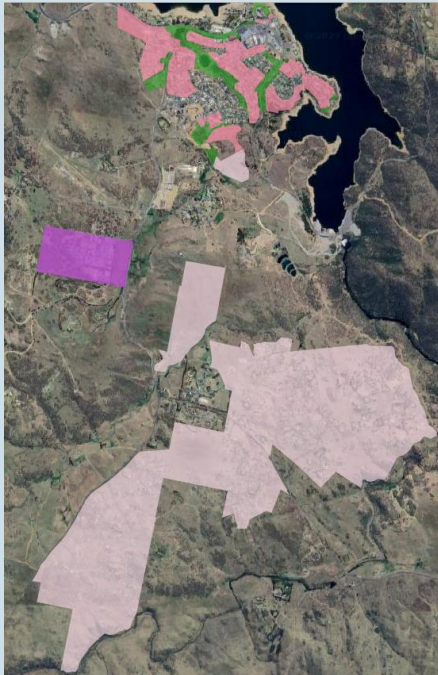
Town/Village	Dwellings	Population accommodated
Cooma	68	156
Jindabyne	1,300	2,977
East Jindabyne	264	605
Bombala	13	30
Berridale	508	1,162
Michelago	0	0
Bredbo	12	27
Adaminaby	62	142
Old Adaminaby / Anglers Reach	18	41
Delegate	77	176
Kalkite	0	0
Dalgety	10	23
Nimmitabel	46	105
Numeralla	11	25
Bibbenluke	31	71
Cathcart	0	0
Total	2,420	5,540

6.8.1 R5 Large Lot Residential supply

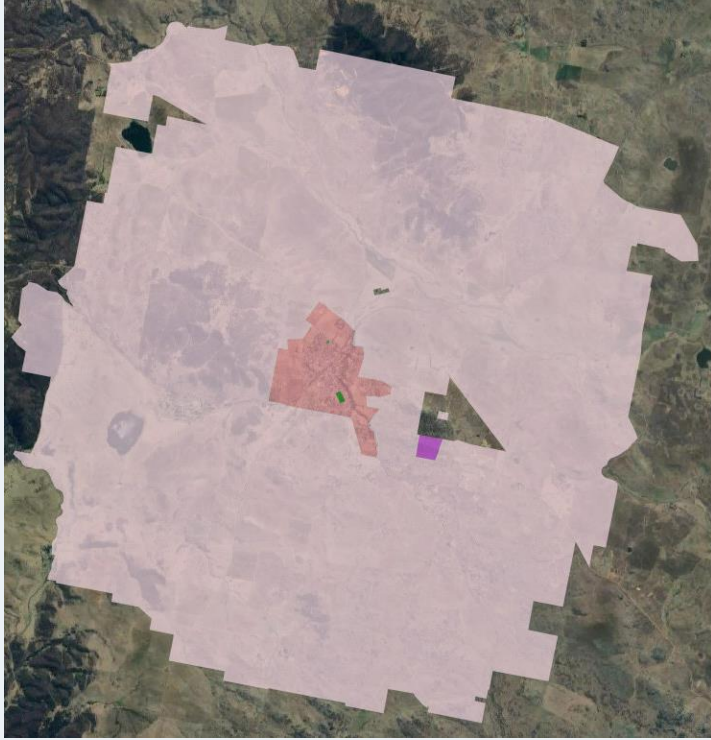
There is a large amount of land zoned R5 Large Residential across the Snowy Monaro LGA. Current supply within these areas reflects a combination of the relevant minimum lot size,

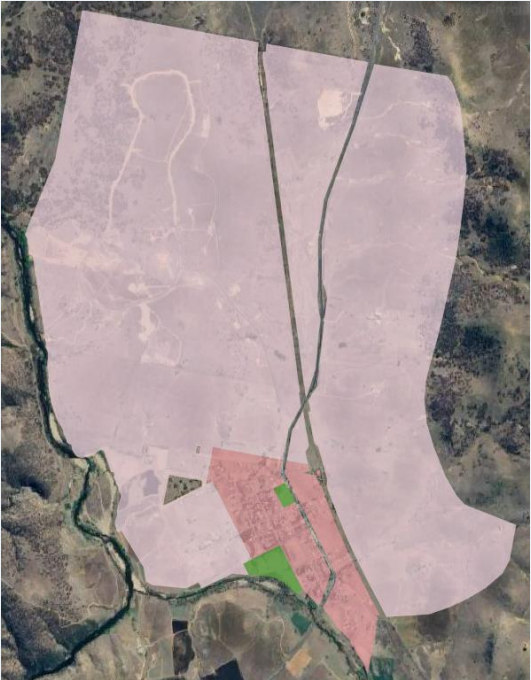
environmental constraints and the location. Land currently zoned R5 Large Lot Residential is shown in light pink in each of the maps below. There is sufficient capacity in the existing zoned large lot residential land to accommodate a high population growth scenario.

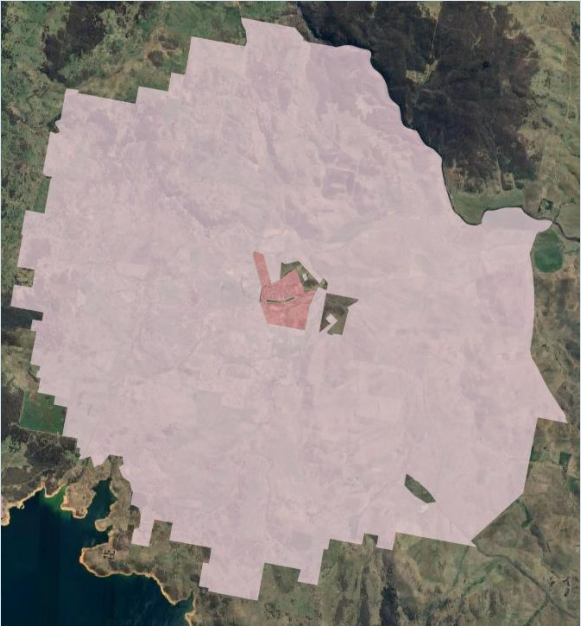
Table 28: Supply of large lot residential zoned land

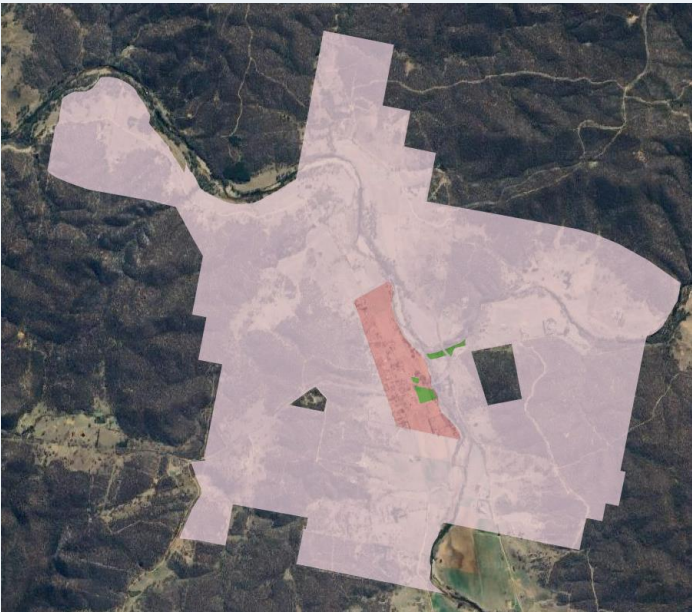
Location	Comments	Short	Medium / Long
Cooma	 R5 Large Lot Residential Cooma has large areas of R5 zoned land to the north and west of the town. 140 lots have been approved under recent development applications, with a conservative estimate that a further 685 lots would be available for the medium to long term.	140	685
Jindabyne		136	0

	R5 Large Lot Residential Jindabyne has a large area of R5 zoned land south of the town within which there have been 136 lots recently approved.		
East Jindabyne	 R5 Large Lot Residential East Jindabyne has an established and fully developed area of R5 zoned land. There are no significant opportunities for further subdivision within this area.	0	0
Bombala		3	78

	R5 Large Lot Residential Bombala is surrounded by a significant area of R5 zoned land. There have recently been 3 lots approved, and a conservative estimate of future capacity indicated a further 78 lots would be available for the medium to long term.		
Berridale	R5 Large Lot Residential  R5 Large Lot Residential Berridale is surrounded by a 5km ring of R5 zoned land. 52 lots have been recently approved within this area, and an estimate of future capacity identifies a further 36 lots are available for the medium to long term.	52	36

Michelago	 R5 Large Lot Residential Michelago's R5 zoned land is sited to the south east of the existing village. Recent subdivision approvals allow for 30 lots to be developed in the short term and a further 18 lots in the medium to long term.	30	18
Bredbo	 R5 Large Lot Residential Bredbo's R5 zoned land is predominantly located north of Bredbo and 13 lots have been recently approved within this area. A further 3 lots may be developed in the medium to long term.	13	3

Adaminaby	 R5 Large Lot Residential Adaminaby is encircled with a 5km ring of R5 zoned land. 6 lots have been approved under recent development applications, with a further 6 lots potentially able to be developed into the medium to long term.	6	6
Dalgety	 R5 Large Lot Residential Dalgety is surrounded by a 2.5km ring of R5 with varying minimum lot sizes. 14 lots have been approved under recent development applications and it is estimated a further 29 lots would be able to be developed in the medium to long term.	14	29

Nimmitabel	 R5 Large Lot Residential Nimmitabel has not seen any recent development applications for subdivision within the R5 zoned land. It is estimated that only 2 lots would be able to be developed in the medium to long term.	0	2
Numeralla	 R5 Large Lot Residential Numeralla has a large area of R5 zoned land when compared with the village area. There have been 2 lots approved recently, and an estimated further 20 lots could be developed in the medium to long term.	2	20

7 Capacity: Supply vs Demand

Table 29 shows the high growth demand and dwelling capacity under existing planning controls leading to the number of years of supply that each settlement has available. The household demand indicates the number of families and therefore, the number of resident dwelling required. An allowance for unoccupied dwellings was added to accommodate holiday homes, short-term rental accommodation and other vacant dwellings. The share of dwelling demand indicates the expected apportionment of growth per settlement. Capacity excluding R5 excludes the large lot residential dwellings that surround the majority of the region's settlements. Refer to Annexure 1 - Housing Capacity Method for the details on how the capacity was calculated. The capacity gap shows the number of potential dwellings in excess or insufficient of the 20 year projected demand.

Table 29: Comparison of dwelling capacity and demand by 2045 per settlement under the high growth scenario

Settlement	Household Demand 2045 (Dwellings)	Allowance for unoccupied dwellings	Total dwelling demand	Share of dwelling demand (%)	Capacity - Excluding R5 (Dwellings)	Capacity gap 2045 (dwellings)	Years of supply
Cooma	856	114	970	21.8	855	-115	18
Jindabyne	1231	# ¹	1231	27.6	2,022	+791	33
Berridale	540	78	618	13.9	752	+134	24
Bombala	116	20	136	3.1	33	-103	5
Adaminaby	49	19	69	1.5	69	0	20
Bibbenluke	4	1	5	0.1	33	+28	134
Bredbo	83	8	91	2.0	23	-68	5
Cathcart	7	1	8	0.2	12	+4	30
Dalgety	48	4	52	1.2	13	-39	5
Delegate	22	4	26	0.6	77	+51	59
East Jindabyne / Tyrolean Village	180	68	247	5.6	560	+313	45

¹ Jindabyne dwelling numbers have been taken from Special Activation Precinct (SAP) demand projections that accounted for unoccupied dwellings. The SAP methodology assumed that the existing 38% unoccupied would remain unoccupied however, the unoccupied dwelling rate would not apply to new dwellings. Forecast demand for visitor accommodation in the SAP factored in short term rental accommodation and therefore limits unoccupied private residential dwellings.

Settlement	Household Demand 2045 (Dwellings)	Allowance for unoccupied dwellings	Total dwelling demand	Share of dwelling demand (%)	Capacity - Excluding R5 (Dwellings)	Capacity gap 2045 (dwellings)	Years of supply
Kalkite	56	22	78	1.8	10	-68	3
Michelago	50	5	54	1.2	67	+13	25
Nimmitabel	28	5	33	0.7	59	+26	36
Numeralla	5	1	5	0.1	13	+8	49
Old Adaminaby & Anglers Reach	20	8	27	0.6	19	-8	14
Large Lot Residential	159	41	200	4.5	1,273	+1073	127

8 Employment Lands

8.1 Employment lands demand

Analysis of employment land was confined to the main 'employment precinct' in the region; Berridale, Bombala, Cooma and Jindabyne. Based on the Transport for NSW employment travel zone projections 2024, the number of employees have been projected to 2045 for the four main employment precincts. Using NSW Department of Planning and Environment's 2023 *Common Planning Assumptions Workspace Ratios* and the average floor space ratio of each precinct, the area of land required to service the projected number of employees was calculated. The detailed methodology that was used to determine the projected demand is outlined in Annexure 3 - Employment Lands Capacity Methodology.

Table 30: Employment lands demand per precinct 2021 to 2045

Precinct	Base Growth Scenario			High Growth Scenario		
	Additional Employees	Industrial (ha)	Commercial/ Retail (ha)	Additional Employees	Industrial (ha)	Commercial/ Retail (ha)
Berridale	212	2.66	2.01	565	10.38	5.22
Bombala	5	-0.85	0.05	156	19.67	1.09
Cooma	286	1.63	0.90	1040	9.96	3.05
Jindabyne	504	3.26	1.57	1101	9.69	3.80

8.2 Employment lands capacity

Table 31 shows the area of vacant land that has an existing employment zoning. This has been separated between industrial land (E4 General Industrial and E3 Productivity Support) and commercial/retail land (E1 Local Centre, MU1 Mixed Use and some RU5 Village within Berridale that adjoins existing commercial/retail land uses).

Table 31: Vacant employment zoned land capacity per precinct

Precinct	Vacant Industrial Zoned Land Capacity (ha)	Vacant Commercial/Retail Zoned Land Capacity (ha)
Berridale	8.32	1.12
Bombala	3.68	1.25
Cooma	1.23	4.50
Jindabyne	20.19	4.62

Table 32 displays the gap, either deficit or surplus, of existing employment zoned vacant land and projected demand as shown in Table 30. Table 32 displays significant need for industrial land across the region.

Table 32: Employment lands capacity gap, 2031 and 2045

Precinct	Base Growth Scenario		High Growth Scenario	
Industrial	2031	2045	2031	2045
Berridale	+7.88	+5.66	+5.45	-2.06
Bombala	+3.42	+4.53	-2.71	-15.99
Cooma	+0.92	-0.40	-1.75	-8.73
Jindabyne	+19.25	+16.93	+17.82	+10.50
Commercial/Retail				
Berridale	+0.25	-0.89	-0.74	-4.10
Bombala	+1.18	+1.20	+0.87	+0.16
Cooma	+4.07	+3.60	+3.39	+1.45
Jindabyne	+3.76	+3.05	+3.26	+0.82

8.3 Economic market context

8.3.1 Industrial land investment pipeline

Figure 65 and Figure 66 demonstrate the historic trends of industrial land development in the region's four main employment precincts, Berridale, Bombala, Cooma and Jindabyne, from 2000 to 2024.

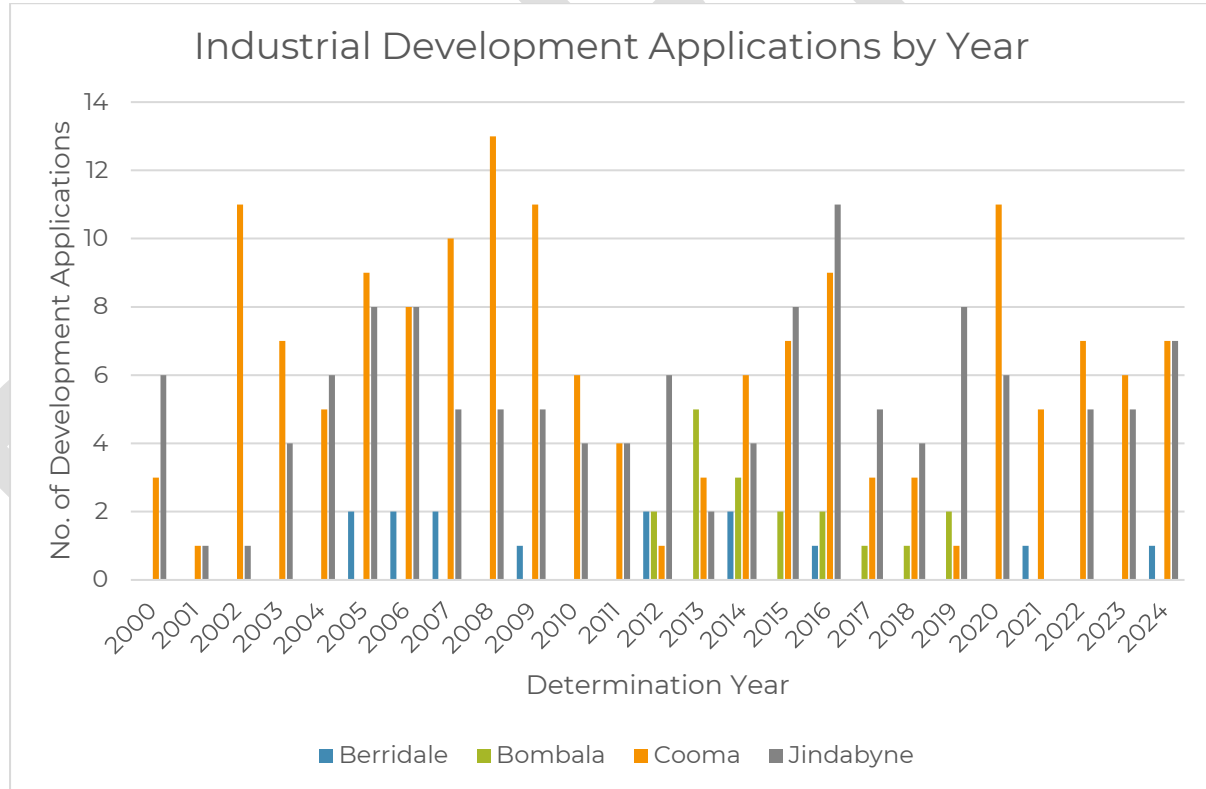


Figure 65: Development applications for industrial zoned land, 2000 to 2024

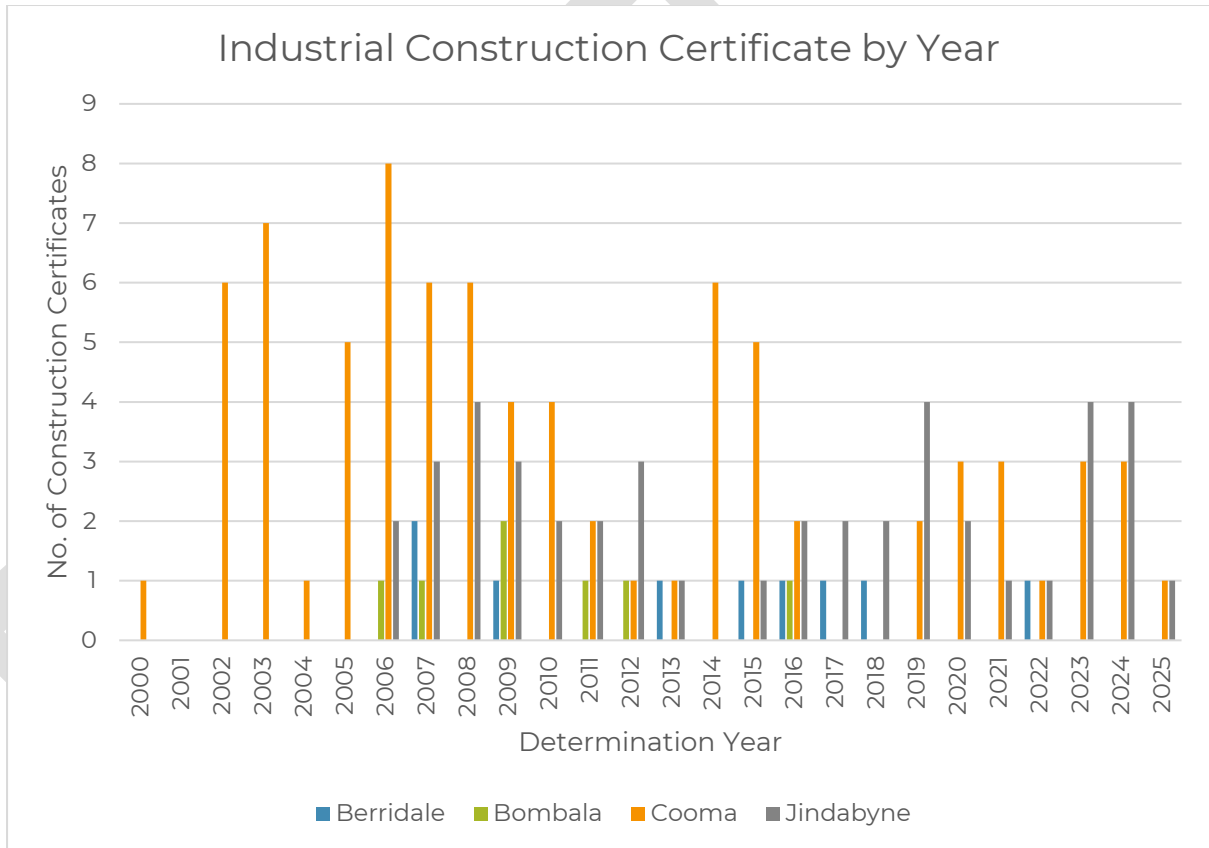


Figure 66: Construction certificates for industrial zoned land, 2000 to Feb 2025

8.3.2 Retail trends

Berridale

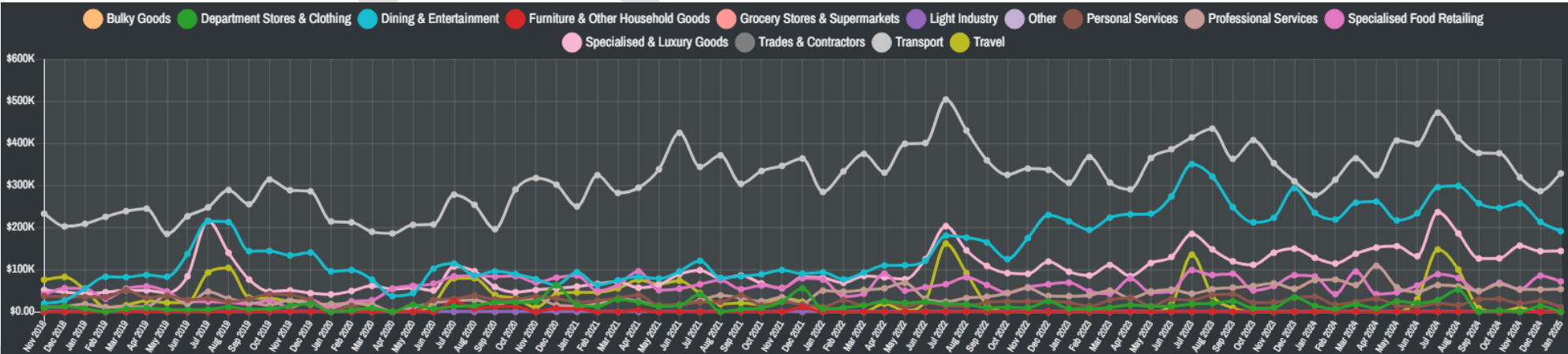


Figure 67: Berridale total local spend (source: Spendmapp by Geografia, 2025)

Transport has the highest local spend while Dining & Entertainment have had the highest growth from June 2022 to Jan 2025. Travel is most impacted by the peak winter visitor season in July.

Bombala

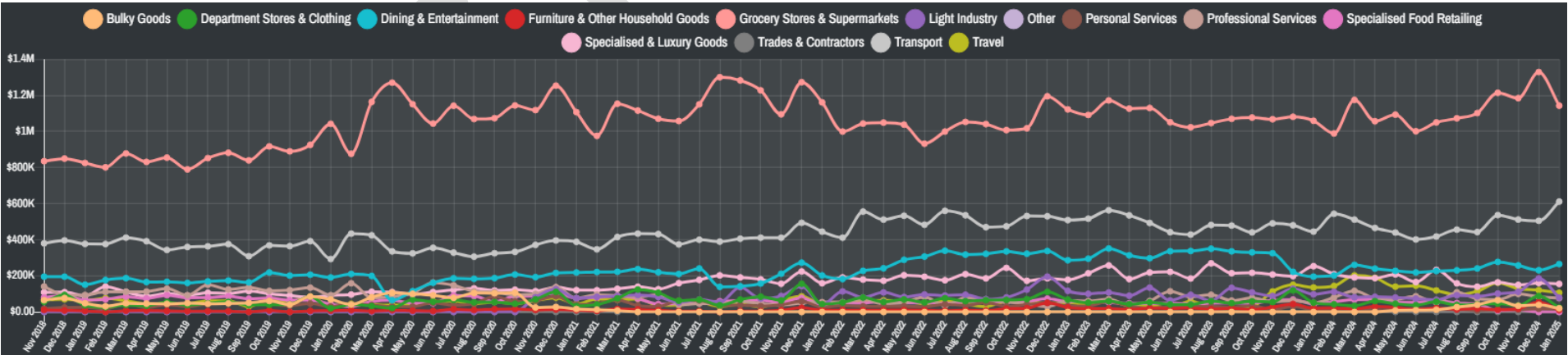


Figure 68: Bombala total local spend (source: Spendmapp by Geografia, 2025)

Total spend within Bombala has a steady trend and does not have much change between seasons. There are minor peaks in December during the Christmas period. The highest spend category is Grocery Stores & Supermarkets followed by Transport and Dining & Entertainment.

Cooma

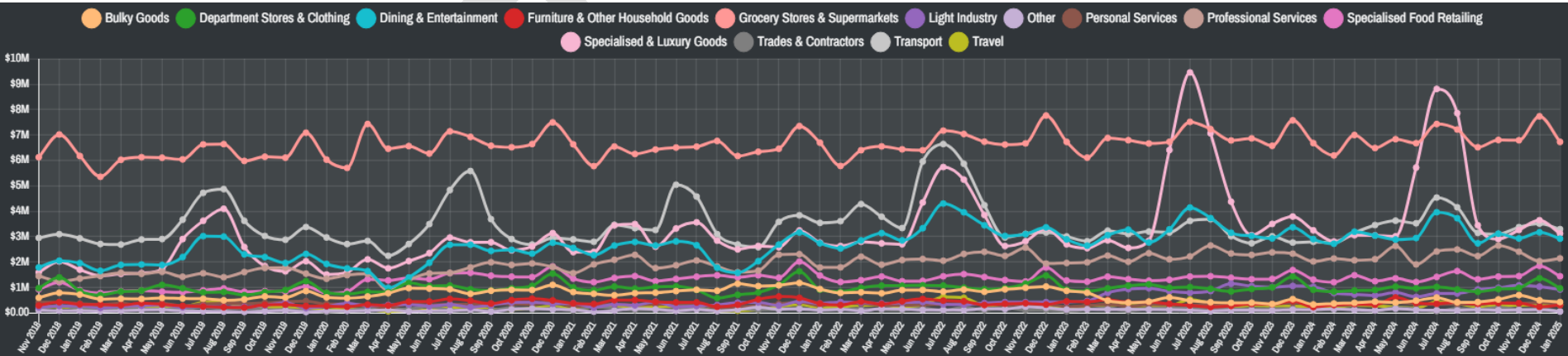


Figure 69: Cooma total local spend (source: Spendmapp by Geografia, 2025)

Cooma local spend shows a steady trend across all categories with peaks during the winter visitor season (July) for Specialised & Luxury Goods, Transport and Dining & Entertainment.

Jindabyne

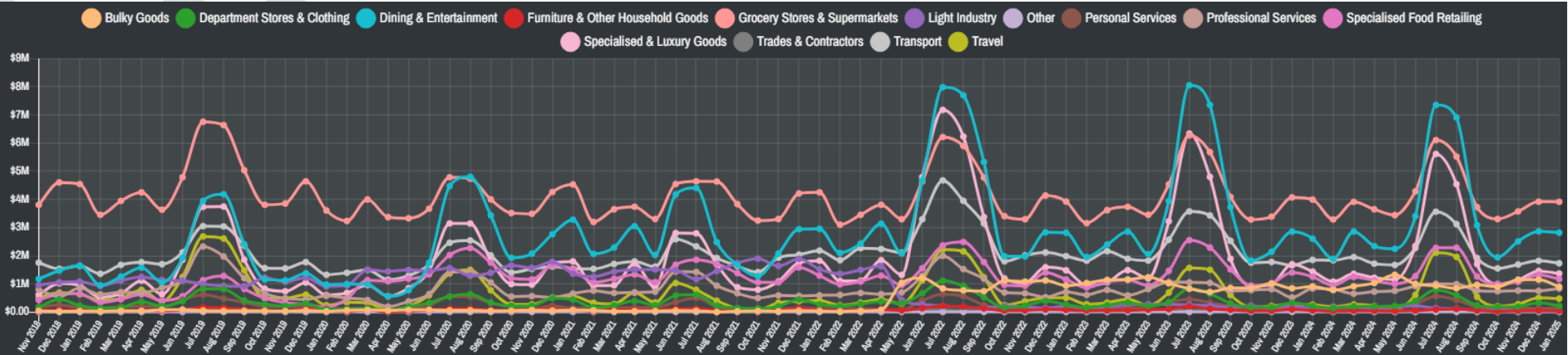


Figure 70: Jindabyne total local spend (source: Spendmapp by Geografia, 2025)

Jindabyne total local spend is very seasonal, with the peak period during winter tourism. External visitor spend peaks during the winter tourism season for Dining & Entertainment, Specialised & Luxury Goods, Grocery Stores & Supermarkets and Transport. Jindabyne resident's spend in other areas of the LGA is irregular but has a peak period during winter for Dining & Entertainment. The highest internal escape spend goes to Transport, Professional Services, Grocery Stores & Supermarkets, Specialised & Luxury Goods, and Dining & Entertainment.

8.3.3 Employment precinct features

Table 33 and Table 34 outline the key features of the four industrial and four commercial and retail precincts in the region. Note that the type of businesses are not an extensive list and additional businesses may be located within these precincts.

Table 33: Industrial precincts key features

Industrial				
Precinct	Key Transport Infrastructure	Type of Businesses	Surrounding Land Uses	Committed Infrastructure Investment
Berridale	Bobundara Road	• Council Depot • Self Storage • Waste Management	RU1 Primary Production Near to R5 Large Lot Residential Gygedzerick Cemetery to north on other side of ridge (heritage listed)	
Bombala	Rosemeath Road -> Delegate Road	• Logging • National Parks and Wildlife Depot • Agricultural Supplies	RU1 Primary Production Dongwha Soft Wood Mill	
Cooma	Monaro Highway Snowy Mountains Highway Direct connection to Canberra via highway	• Construction • Future Generation • Accounting Services • Steel Fabrication • Transport Depot • Council Depot • Sheds • Self Storage • Wholesale • Wool Warehouse • Autorepair • Trades • Freight Depot	RU1 Primary Production (Monbeef land) C2 Environmental Conservation (radio hill – old Cooma commons) R2 Low Density Residential Quite constrained in terms of expansion to	Polo Flat Masterplan – preliminary investigations completed

		Waste Management		
Jindabyne	Barry Way -> The Snowy River Way Kosciuszko Road	- Gym - Trade Supplies - Transport Depot - Autorepair - Landscaping supplies - Trades (electrical, plumbing) - Vet - Specialty Food - Cafes - Emergency Services - Self Storage	SP3 Tourist RU1 Primary Production (high biodiversity values) SP1 Special Activities (sports and education precinct) R5 Large Lot Residential anticipated development	Snowy Mountains SAP – water and sewer network upgrades

Table 34: Commercial and retail precincts key features

Commercial and Retail				
Precinct	Average Floor Space Ratio	Type of Businesses	Surrounding Land Uses	Committed Infrastructure Investment
Berridale	FSR 0.28:1	- Cafes - Ski hire - Post Office	RU5 Village – mostly residential Primary school	Berridale Masterplan (beautification project)
Bombala	FSR 0.43:1	- Hardware and garden - Cafes - Real estate - IGA and Foodworks - Clothing retail - Medical - Professional services - Library	Bombala River – Centennial Park – open space Bombala Pool R1 General Residential	
Cooma	FSR 0.84:1	- Hardware and garden - Cafes - Real estate	Cooma Hospital Schools Sports Ovals	

		• Pub • Library • Tourist Accommodation • Clothing retail • Professional services • Council office • Medical services • Autorepair	R1 General Residential R2 Low Density Residential	
Jindabyne	FSR 1:1	• Hardware and garden • Cafes • Council office • Tourist accommodation • Ski hire • Clothing retail • Medical centre • Council office • Professional services • Information Centre – Movie theatre • Manufacturing • Social services • Real estate • Library • Pub	R1 General Residential – SAP growth precinct to increase density Lake Jindabyne foreshore – public open space Tourist Accommodation – backpackers, motels, caravan park	Snowy Mountains SAP – catalyst precincts

9 Physical Features

Accommodating growth across the towns and villages of the Snowy Monaro region requires consideration of the physical features of land including town and village character, environmental values, natural hazards, infrastructure provision and landscape character.

9.1 Local context

The Snowy Monaro Region is located in south eastern New South Wales, below the Australian Capital Territory and bordering Victoria to the south. It stretches from the snowy peaks of Kosciusko National Park in the west to the coastal escarpment in the east with the expansive treeless plain in the centre and covers 15,161 square kilometres in total.

The Snowy Monaro has its roots in agriculture and timber but the discovery of gold at Kiandra in the 1850s also lead to a brief population boom. The Snowy Mountains Hydro-electric scheme commenced construction in 1949 and was completed in 1974. The scheme employed over 100,000 people and was intended to generate electricity and improve agricultural production by diverting water inland.

Agriculture and timber are still foundational to the local area but tourism is now a significant part of the local economy.

The Snowy Monaro Region is Ngarigo Country.

9.2 Significant landscape

The Snowy Mountains has a diversity of landscapes including mountain peaks, sweeping plains and iconic rivers.

Many significant alpine features are protected by National Park status, such as Australia's highest peak (Mount Kosciuszko), glacial landscapes, alpine bogs and fens and herbfields. Kosciuszko National Park also contains the headwaters of the Snowy, Murray and Murrumbidgee Rivers. Many other areas of significance such as upland swamps, unique native vegetation, koala habitat and European heritage are protected by National Park or Reserve status.

The many wetlands and watercourses and areas that are particularly prone to landslip (steep) are recognised with planning overlays in each of the three Local Environmental Plans that apply to the region, although some of the criteria used to inform are inconsistent across these documents.

Generally though, these areas are not located within towns and villages and don't directly affect the growth of our towns and villages.

9.3 Drinking water catchments

A catchment is an area where water is collected by the natural landscape. In a catchment, all rain and run-off water eventually flows to a dam, lake or ocean via a creek or river, or into a groundwater system.

In the Snowy Monaro drinking water is harvested from three types of catchments - rivers, dams and groundwater systems. The rivers that are used for drinking water include; Bombala, Coolumbooka, Delegate, MacLaughlin and Murrumbidgee Rivers. The dams used for drinking water include Lake Eucumbene and Lake Jindabyne. The villages that use bore water include Bredbo, Dalgety and Nimmitabel.

Key threats to river and dam catchments include runoff from agricultural lands which can include chemicals (such as pesticides, herbicides and fertilisers) as well as contamination from livestock faeces and urine, which contain pathogens and nutrients (particularly nitrogen and phosphorus).

Onsite sewage treatment and disposal systems (such as septic tanks and infiltration trenches) on un-sewered properties are also a major potential source of pathogens and nutrients in river catchments. Excess nutrients in waterways can cause problematic algal blooms in rivers and dams, and can make the water more difficult and costly to treat.

Increasing residential and commercial/industrial development also increases stormwater runoff in the catchments. Stormwater runoff from urban areas contains a broad range of contaminants which pose risks to water quality in the drinking water catchments.

Key threats to groundwater catchments include onsite sewage systems in and around the catchment as expanding un-sewered residential development expands it increases the potential for the discharge of effluent to directly to land within or close to the drinking water catchments (Hunter Water, 2017).

9.4 Environmental hazards

Environmental hazards pose considerable risks to housing, businesses and infrastructure in the region. New housing will not compromise areas of environmental significance or result in risk to human life from natural hazards.

9.4.1 Flooding

There are five urban areas within the region that have flood prone land – Cooma, Michelago, Berridale, Bredbo and Bombala. Areas subject to significant flood affectation are not considered to be appropriate for future residential expansion or in the case of existing residential development, increases in dwelling density. This includes areas where evacuation is severely impeded by flood.

Land use planning limits and controls are an essential element in managing flood risk and the most effective way of building a flood resilient community. Effective consideration of flooding in land-use planning can limit the increase in flood risk as communities grow by addressing the cumulative impacts new development can have on flood behavior and the flood risk to the existing community.

New residential areas are not supported in high hazard areas of the flood planning area.

Rezoning requests on land that has the potential to be isolated in flood events, must demonstrate compliance with the *Flood Risk Management Manual 2023* and the associated toolkits. Flood Risk Management decisions that consider the full range of floor behavior including the probable maximum flood (PMF), and provide for a range or responses relative to the scale of flooding, are generally less vulnerable to uncertainty in relation to the scale of flooding. Consideration must also be given to the *draft Shelter-in-place Guideline* issued by DPHI in January 2023.

9.4.2 Bushfire

The Snowy Monaro Region is known to be affected by bush fires. The region is approximately 60% bushland and 37% grassland, with the balance comprising the built environment and waterbodies.

Significant bush fire events have occurred in recent history:

2009 – 9,000 hectares near Michelago were burnt, 3 homes and a sawmill were destroyed.

2019/2020 – a significant bush fire event that burnt 205,300 hectares within the region and threatened several towns and villages, particularly across the western part of the region. Approximately 100 properties were damaged or destroyed.

Based on previous fires, there are roughly 54 bush fires per year, of which 2 are considered to be major fires. The main sources of ignition tend to be lightning strikes, camp fires, accidental (powerlines, slashing, mowing), arson and escapes from legal and illegal burning.

Land use planning can be an effective tool in minimising or avoiding the impact of natural hazards such as bush fire. From a risk management perspective, the safest approach is always to avoid high risk areas. Planning for Bush Fire Protection 2019 requires land use strategies (and LEPs) identify land affected by natural hazards and direct development away from inappropriate and constrained land.

Strategic planning should provide for the exclusion of inappropriate development in bush fire prone areas as follows:

- the development area is exposed to a high bush fire risk and should be avoided;
- the development is likely to be difficult to evacuate during a bush fire due to its siting in the landscape, access limitations, fire history and/or size and scale;
- the development will adversely affect other bush fire protection strategies or place existing development at increased risk;
- the development is within an area of high bush fire risk where density of existing development may cause evacuation issues for both existing and new occupants;
- and the development has environmental constraints to the area which cannot be overcome

There are three bush fire prone land categories in NSW based on the type of vegetation and the potential risk of a bush fire.

Table 35: Bushfire risk category

Category	Description
Category 1	The highest risk category, represented by red on bushfire prone land maps. This vegetation category has the highest combustibility and likelihood of forming fully developed fires including heavy ember production. This category includes forests, woodlands, heaths, forested wetlands, and timber plantations. A 100-meter buffer is applied around Category 1 vegetation.
Category 2	A lower risk category than Category 1 and Category 3, but higher than the excluded areas, represented by light orange on bushfire prone land maps. This vegetation category has lower combustibility and/or limited potential fire size due to the vegetation area shape and size, land geography and management practices. This category includes rainforests and lower risk vegetation parcels. A 30-meter buffer is applied around Category 2 vegetation.
Category 3	A medium risk category, represented by dark orange on bushfire prone land maps. This category includes grasslands, freshwater wetlands, semi-arid woodlands, alpine complex, and arid shrublands. A 30-meter buffer is applied around Category 3 vegetation.

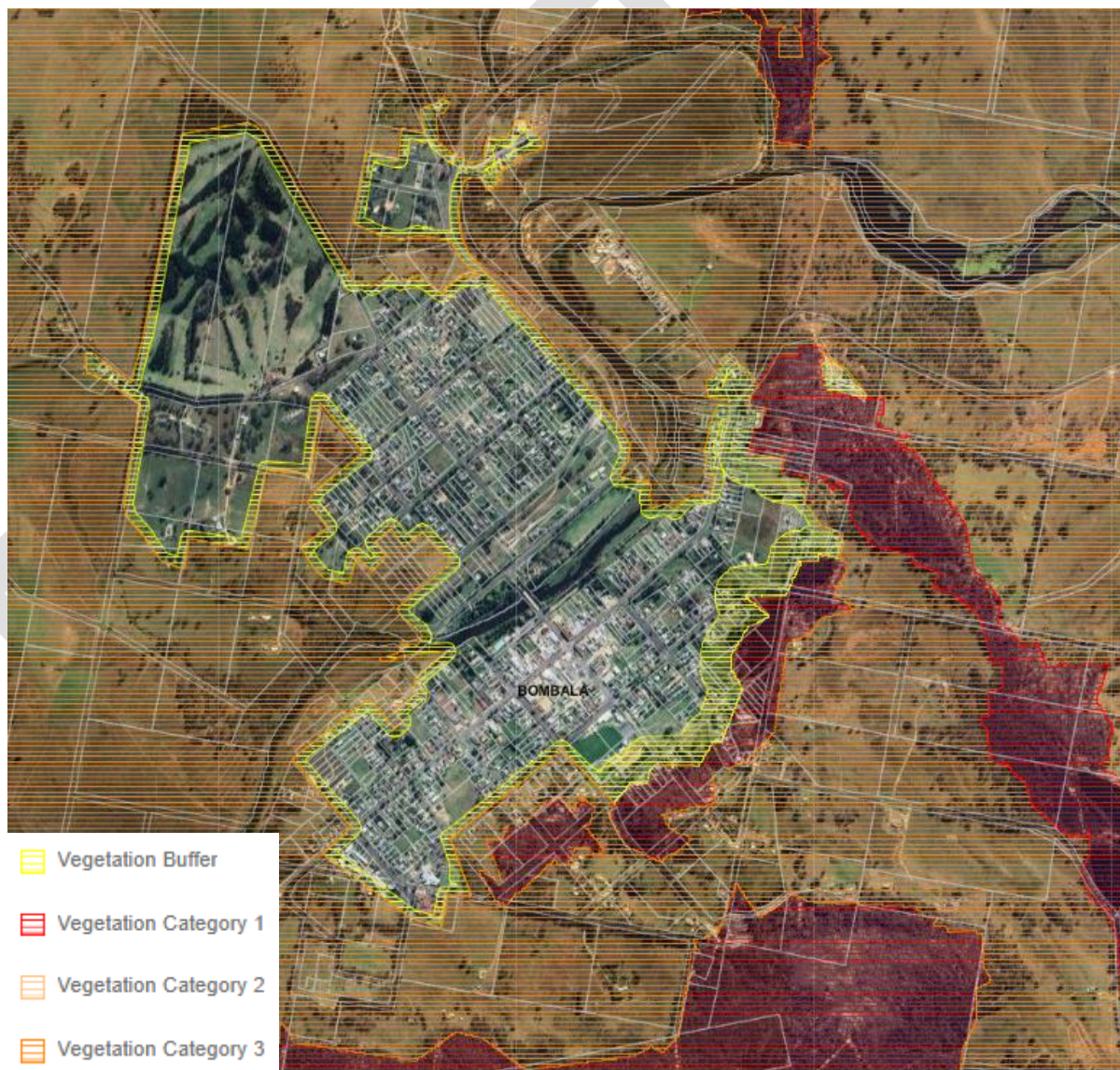


Figure 71: Example of the bushfire prone land mapping, Bombala

Areas of Category 1 bush fire risk are not suitable for increasing density unless building envelopes and access and egress can be located outside this area. Areas of Category 3 bush fire risk are considered more appropriate for increasing density as the risk can be much more effectively managed.

Planning proposals on land identified as bush fire prone (on Council's Bush Fire Prone Land Map) must demonstrate consistency with the strategic principles contained within Planning for Bush Fire Protection 2019.

Council also has a responsibility to maintain asset protection zones on land under its care and control (e.g. Cooma North Ridge). Additional residential development adjacent to areas of bushfire risk is likely to increase the resources required by Council's Civic Maintenance team.

9.4.3 Biodiversity

The Snowy Monaro region contains all four types of Environmental Protection Zones (EPZs 1-4). A strong evidence base is required in order to justify amendments to Local Environmental Plans, particularly around townships where some of the land may be suitable for development to support future population growth.

The *Snowy Monaro Biodiversity Study* was completed by Molonglo Conservation Consulting in December 2019. This study identifies areas of high environmental value within and surrounding potential urban expansion areas. These areas include Cooma, Michelago, Berridale, Bombala and the Eastern approach to the Snowy Mountains along Crackenback Drive.

9.5 Water and wastewater infrastructure

It is imperative to understand the current capacity and planned future works for infrastructure networks when assessing appropriate locations for future housing growth, particularly in relation to water and wastewater networks.

Future residential growth is to be directed where current capacity exists and where future infrastructure investment is being prioritised. Relevant water and wastewater projects are listed in each of the individual Settlement chapters within the Strategy.

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Annexure 1 - Housing Capacity Method

Housing capacity is an estimate of the quantum of housing that could be developed within existing zoned land. This assessment combined with population forecasts, are used to determine whether additional residential land is required for the 20 year planning horizon. It is a theoretical assessment of the number of dwellings that could be developed under current planning controls and considers recent development trends. It is a high-level analysis and is intended to be indicative rather than absolute.

Assumptions

In determining the current housing capacity it has been assumed that 40% of the zoned residential land will be lost to services, infrastructure and environmental constraints. This assumption is based on several larger residential subdivisions that have been completed over the last 5-10 years. For R5 Large Lot Residential zoned land this assumption has been reduced to 25% as large lots are able to accommodate constraints on-site.

The median lot size, rather than the actual minimum lot size are then used to determine the possible yield. This reflects the market and actual subdivision outcomes.

An assumption for dual occupancy was made based on historical development applications. Most settlements have a rate of 10% dual occupancy while Cooma and Berridale have a rate of 40% and 20% respectively. The rate of dual occupancy is highest for Jindabyne at 60%.

Land exclusions

- **Land used for infrastructure:** An estimate of land required for infrastructure to enable development, such as roads and drainage, has been excluded.
- **Land use exclusions:** land that contains social infrastructure uses including schools, parks and hospitals have been excluded. Crown land has also been excluded.
- **Recent development, multi-unit development and subdivision:** land that has been subdivided/developed and is unlikely to be redeveloped in the forecast period;
- **Irregular-shaped lots and manual checks:** lots that have an irregular shape and are unlikely to be developed;
- **Land that is subject to constraints:** Areas subject to flood, bushfire, biodiversity values, topography constraint have been excluded.

Limitations

The housing demand and capacity process is appropriate in a strategic planning context.

The analysis does not include every opportunity for subdivision, such as 1 into 2 lot subdivisions in the urban area of towns/villages.

It should be noted that not all land owners are in a position to undertake development of zoned land and that not all land will be developed to its maximum capacity.

The process used for determining dwelling capacity is as follows:

1. Identify land where residential development is permitted

- These are generally large, unencumbered lots with the R1 General Residential, R2 Low Density Residential or R5 Large Lot Residential Zone. This does not take into consideration every opportunity for subdivision, like 1 into 2 subdivision within the developed part of the urban area or undeveloped lots within the urban area.



2. Filter out those lots that are unlikely to be developed/redeveloped.

- This includes land that has recently being developed (last 10-20 years) as it is less likely that the land will be redeveloped within the short to medium term given the recent investment in it. This includes land that is being utilised for other purposes like aged care, schools and other community uses.
- Factoring in land for infrastructure, open space and environmentally contrasted land. Based on real life assessments this is 40% for R2 Low Density Residential and 25% for R5 Large Lot Residential.



Density and yield assumptions.

- The median lot size of recently approved subdivisions is then used (rather than actual minimum lot size) to reflect market preferences and actual subdivision outcomes
- Assumptions are made in relation to the likely uptake of dual occupancy, which varies across the LGA. A review of dual occupancy development application rates for settlement was undertaken to inform the percentage of dual occupancies.
- Future average household size is then used to calculate the population able to be supported by the dwelling yield.

Annexure 2 - Projected Dwelling Demand

Method

1. Population projections from the high growth scenario for each of the different settlements were used to find the change in population from 2021 (ABS census) to 2045.
2. The change in population was converted into the number of households using the forecast average household size at 2046 (.id Forecast) that varies between the different settlements. Jindabyne's dwelling demand was taken directly from the NSW Snowy Mountains Special Activation Precinct (SAP) projections for permanent resident demand. As outlined in the SAP Master Plan 2022, 20% of the total residential demand is expected to be met outside the Precinct by rural residential or residential development. This 20% was apportioned with 90% to Berridale and 10% to Dalgety.
3. The forecast rate of occupied dwellings at 2046 (.id Forecast) was used to determine the number of unoccupied dwellings.
4. The sum of households and unoccupied dwellings provides the total dwelling demand per settlement.

Annexure 3 - Employment Lands Capacity Methodology

Employee Projections to 2045

TfNSW Travel Zone projections 2024 have been adjusted to the base and high growth population scenarios adopted by this strategy for the four major precincts; Berridale, Bombala, Cooma and Jindabyne.



Estimated Net Additional Employment in Employment Precincts

The percentage of an industry category within a precinct is applied to the base and high growth population scenarios to estimate additional employees per precinct.



Forecast Increase in Demand from 2021-2045 by Industry and Growth Scenario

NSW Government planning assumptions 'industry standard densities of floor space per employee' has been used to calculate the floor space requirements of each industry per precinct. A vacancy allowance of 10% and an additional demand buffer of 20% has been applied to ensure floor space projections do not restrict the market and cause artificial price increase.



Forecast Demand for Additional Land for Each Precinct

The current floor space ratio of the settlement's precinct was applied to the floor space to forecast the demand for land.



Vacant Land Available for Development

The total land area of vacant lots within each precinct was identified via a desktop land audit.



Gap Analysis for Industrial, Retail/Commercial Precincts by Growth Scenarios

The land demand per precinct was subtracted from vacant land to determine the gap between demand and supply by 2045.

Figure 72: Employment capacity methodology