ITEM 10 (continued) **ATTACHMENT 11**



DRAFT KEY WORKERS AFFORDABLE HOUSING POLICY

2026

City of Ryde

Lifestyle and opportunity at your doorstep

ITEM 10 (continued) **ATTACHMENT 11**



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01 POLICY SCOPE

This policy guides the City of Ryde's decision making and advocacy in the provision, management and maintenance of affordable housing for key workers within the City of Ryde Local Government Area.

02 WHAT IS AFFORDABLE HOUSING?

Housing is generally considered to be 'affordable' when households that are renting or purchasing can meet their housing costs and still have sufficient income to pay for other basic needs such as food, clothing, public utilities, transport, medical care and education.

'Affordable housing' has a statutory definition under the *NSW Environmental Planning and Assessment Act 1979*, as being housing for very low-income households, low-income households or moderate-income households.

Definition of income households (NSW Government Affordable Housing Ministerial Guidelines, 2024)

'Very low-income' households are defined as those on less than 50 percent of median household income for the Sydney Statistical Division.

'Low-income' households' as those on 50-80 percent of median household income for the Sydney Statistical Division.

'Moderate-income' households as those on 80-120 percent of median household income for Sydney Statistical Division.

Note: Sydney Statistical Division is based on ABS Greater Capital City Statistical Area boundaries, including Central Coast LGA to the north, Blue Mountains LGA to the west and Wollondilly to the south.

As a commonly used guideline, housing is affordable where households pay no more than 30 percent of their gross pre-tax household income on rent or mortgage payments (NSW Government Affordable Housing Ministerial Guidelines, 2024). This is often regarded as the point at which such households are at risk of having insufficient income to meet other living costs and deemed to be in 'housing stress'. Those paying more than 50 percent of gross income are regarded as being in 'severe housing stress'.

Affordable housing is not the same as social housing. Social housing is rental housing that is partly or fully funded by State or Federal Government and let to eligible persons. This includes public housing managed by the NSW Department of Communities and Justice and the Aboriginal Housing Office. Table 1 illustrates the spectrum and relationships between the different types of housing across income levels and associated levels of government support and the affordable rental housing typology that is subject to this policy. Build-to-rent housing is not considered to be affordable rental housing as they are rented at a market price.

Build to rent (BTR) housing in not affordable housing. It is tenement housing that must be rented for a minimum of 15 years before it may be subdivided and sold. BTR is a property investment that seeks a market rate of rental return and is a means for increasing rental housing supply and putting downward pressure on rents. No rent subsidies are available for BTR rentals.

Table 1: Housing options with different affordability Levels

Short Term Accommodation	Social Housing	Affordable Rental Housing	Private Rental Accommodation
Short term accommodation refers to temporary housing for people who are in crisis, homeless or at risk of becoming homeless, and often need social support until more permanent accommodation becomes available. This includes emergency temporary accommodation and transitional housing. Short term accommodation is usually delivered, owned and managed by State Government or not-for-profit organisations.	Social housing refers to housing for people usually on **very low incomes.** This includes public and Aboriginal housing. Community housing managed by not-for-profit organisations that receive government support. Social housing is usually delivered and managed by State Government. Generally, tenants pay no more than 30 percent of household income on rent.	Affordable rental housing offers residential accommodation for people on generally **low to moderate incomes.** Affordable Housing is usually delivered, owned and managed by local Councils and not-for-profit Community Housing Providers. Generally, rent is charged at a discount rate to market rent. **Subject to this policy.**	This is housing that is available on the private rental market. Rents are usually charged below market prices and rents do not exceed 30 percent of household income.

Table 1 – Housing options with different affordability levels.

03 WHO ARE KEY WORKERS?

Key Workers[1] are employees in services that are important to a City's functioning but who earn low to moderate incomes and their work roles require them to be physically present at a work site rather than being able to work from home. A key worker is defined in this policy by their occupation as detailed in the occupation categories including:

- **Teachers (all types from early childhood to secondary school and special education)**
- **Registered and enrolled nurses**
- **Social workers**
- **Frontline emergency workers (including ambulance officers and paramedics, firefighters and police officers)**
- **Child carers**
- **Educational aides**
- **Aged and disability carers**
- **Personal care workers**

[1]Adapted from Australian Housing and Urban Research Institute (2025) Glossary.

ITEM 10 (continued) **ATTACHMENT 11**

04 CURRENT NEED FOR AFFORDABLE HOUSING

An Affordable Housing Needs Snapshot (2024) was prepared to provide a contemporary analysis of the supply of and demand for affordable housing in the City of Ryde (Attachment 1). The Snapshot provides insights to the potential demand for affordable housing.

According to Australian Bureau of Statistics 2021 Census, there are a total of 49,042 households living in City of Ryde. About 41.5 percent or 20,369 of these households rent their accommodation. A majority of households are couple families with or without children with a median weekly household income of $2,098 (ABS 2021). In December 2024 quarter, the median weekly rent for all dwelling types in City of Ryde was $690 (NSW Rent and Sales Report). Overall, about 35.6 percent of rental households in City of Ryde are under rental stress, meaning that their rent payments are more than 30 percent of household income.

Figure 1 shows the distribution of rental stress by suburb.



Proportion of Households under Rental Stress by Suburb

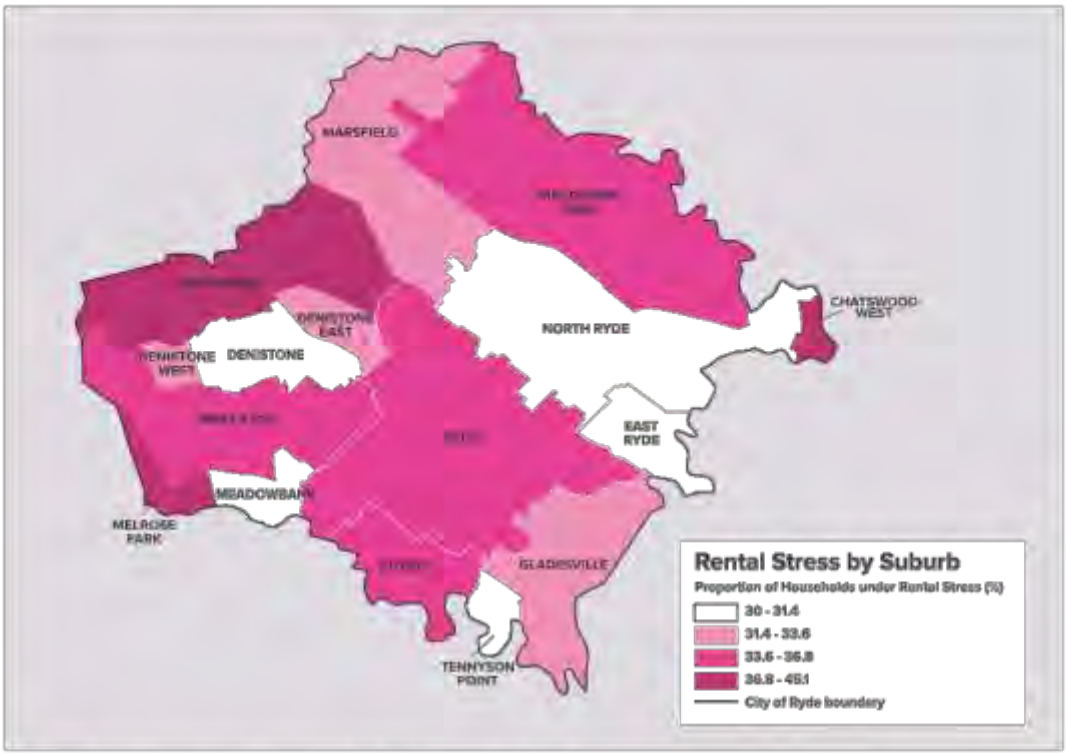


Figure 1. Proportion of Households under Rental Stress by Suburb.

The level of rental stress means that market rents in the City of Ryde for housing are generally unaffordable to these groups and possibly only Moderate income households are able to afford market rent housing. This demonstrates the existence of a significant undersupply of affordable housing in the City of Ryde and a significant need for increased affordable housing in the City of Ryde generally.

Since the adoption of Council's current affordable housing policy in 2016 about 75 affordable housing units have been delivered in the City of Ryde. This translates to only 0.602 percent of all dwellings delivered in the LGA over the same time. All the dwellings were realised through Council permitting increased floor space ratio and building height controls for developments in exchange for constructing affordable housing under the former State Environmental Planning Policy (Affordable Rental Housing) 2009, or as part of developer Voluntary Planning Agreements.

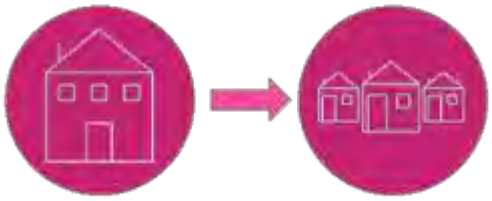
The State Government and Community Housing providers have not constructed any affordable housing in the City of Ryde during the same period.

05 GOAL AND OBJECTIVES

The delivery of affordable housing will be conducted by various agencies including Local, State and Federal Governments, housing developers and community housing providers. This may include the direct funding and construction of housing projects, the requirement for monetary and 'in-kind' contributions and the allocation of grants to community housing providers. Local government has a role to play in the provision of affordable housing, but it is not solely responsible for its delivery.

In this context, Council's key workers affordable housing goal is based on what may be achieved through the planning system and leveraging Council assets. The goal is framed as follows:

To increase the current number of key worker affordable housing units in the City from 75 to 1,000 dwellings over the next 10 years.



75 dwellings 2025

1,000 dwellings 2035

The total number of affordable housing to be completed in the City of Ryde in that timeframe dwellings may be much higher if State and Federal Governments and community housing providers make affordable housing investments in the City of Ryde.

To achieve Council's goal, the Key Worker Affordable Housing Policy establishes a range of objectives to assist in the provision and management of affordable housing that meets the City of Ryde's needs and aspirations as follows:

1. Increase the long-term supply of key worker affordable rental housing in the City of Ryde in perpetuity
2. Demonstrate leadership and best practice in the delivery, acquisition and management of affordable housing by the City of Ryde
3. Collaborate and partner with developers and community housing providers to increase the supply of affordable housing
4. Support the housing needs of key workers employed in the local community
5. Advocate for resources from State and Federal Governments and developers to build and lease affordable housing in the City of Ryde.

An Action Plan to achieve these objectives is provided in section 8 to assist Council in tracking its progress towards its dwellings number goal.



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06 AFFORDABLE HOUSING PRINCIPLES

The City of Ryde is committed to increasing the supply of affordable rental housing. The policy will be implemented with adherence to the following principles:

1. People have a right to a safe home that supports their needs at different stages of life
2. Affordable rental housing is critical infrastructure necessary to support sustainable, diverse and resilient communities and long-term economic growth
3. Building standards for affordable housing should be of a liveable standard that is generally consistent with other dwellings in the City of Ryde
4. Key workers providing "in-person" services to the City of Ryde community will be priority tenants
5. Diversity in housing supports a diverse community of all income and social groups
6. The City of Ryde's affordable housing stock shall be financially self-sufficient to ensure its long-term viability for affordable housing and to uphold its standards of liveability
7. All affordable housing dedicated to the City of Ryde will be provided in perpetuity. When Council's existing affordable housing stock is no longer suitable for habitation due to significant deterioration, obsolescence, or if the location no longer meets the strategic needs of the community, it may be deemed more effective to divest these assets and utilise the proceeds to invest in housing in more appropriate locations or to upgrade to more modern facilities that better serve the community's needs.



ITEM 10 (continued) **ATTACHMENT 11**



07 HOW WILL COUNCIL INCREASE AFFORDABLE HOUSING?

Several pathways will be used by the City of Ryde to increase key worker affordable housing within the Local Government Area. The following section outlines the mechanisms by which Council may increase the level of affordable housing availability in the City of Ryde.

CONTRIBUTIONS SCHEME

Council will include provisions for an affordable housing scheme in the Local Environmental Plan that requires 'in-kind' dedications and monetary contributions as set out in the plan.

The Scheme, also known as 'inclusionary zoning', requires developers to make a monetary contribution or dedicate affordable housing unit contributions as part of a residential or mixed-use development whenever a planning proposal application is made seeking planning uplift for a development site.

The appropriate affordable housing contribution rate will be supported by a feasibility analysis to ensure that the affordable housing contribution rate does not make a development unviable.

The City of Ryde is committed to delivering the highest viable affordable housing contribution rate through the Contributions Scheme as part of precinct or site-specific planning proposal where a significant increase in floor space ratio and building height is proposed.

The recent amendment to the *Ryde LEP 2014* for the Macquarie Park TOD Precinct included provisions for an affordable housing scheme. Under the scheme, developers benefiting from bonus floor space ratios and building height limits are required to make affordable housing contribution of between three percent and 10 percent depending on the site.

Subject to feasibility testing, the affordable housing contribution rate for any future scheme will be the highest possible and reflect the level of planning uplift sought by a developer. The Scheme will apply to the centres of:

- Eastwood
- Gladesville
- Meadowbank
- Ryde
- West Ryde.

VOLUNTARY PLANNING AGREEMENTS

The City of Ryde may enter into voluntary planning agreements (VPAs) that includes public benefit as part of planning proposals and development applications. The acceptance of affordable housing dedications to Council by developers under section 7.4 of the *Environmental Planning and Assessment Act, 1979* will continue to be considered as part of the public benefit considerations in accordance with the City of Ryde's Council's VPA Policy (2015).

When determining whether to accept a VPA, the planning authority is required to consider several factors including the nature and value of the public benefit being offered in comparison to the nature and value of the development being proposed. An acceptability test is applied to all VPAs to ensure they will result in significant public benefit.

Council notes that proposals to amend or exceed planning controls under a planning proposal or agreement will need to demonstrate that they have merit in their own right, prior to considering any contribution for a public purpose including affordable housing.

Contributions may be monetary or "in-kind" or both. All "in-kind" affordable housing premises are to be dedicated to Council free of cost and be independently valued to the satisfaction of Council. Monetary contributions will be used to maintain and upgrade existing affordable housing owned by Council or used to build or buy additional affordable housing.

The location, size and quality of affordable housing to be dedicated to Council 'in-kind' under a Voluntary Planning Agreement are to be to the satisfaction of the City of Ryde. Some of the key considerations for in-kind affordable housing dedications will include:

- Accessibility to high-frequency public transport: walking distance accessibility to frequent public transport services, reducing the need for private vehicle travel. The definition of 'accessibility' shall be consistent with State Environmental Planning Policy (Housing) 2021
- Accessibility to services: within a 800 metre walking distance to a centre containing a variety of community and retail services and employment opportunities to support the daily needs of residents
- Accessibility to open space: within a 400 metre walking distance accessibility to open space for passive and recreational activities.

If the location, size and quality requirements of affordable housing are not to the satisfaction of the City of Ryde, changes to the development application or to the planning proposal to be made by way of an equivalent monetary contribution may be required.

PARTNERSHIPS

The City of Ryde will explore affordable housing development partnerships with eligible Community Housing Providers, State Government and the private sector by entering a Memorandum of Understanding (MoU) or other legal agreement to explore the following opportunities:

- To efficiently use any resources redeployed by Council for the purpose of affordable housing in partnership with Community Housing Providers.
- To work with the State Government to identify under-utilised or surplus government land that may be suitable to contribute to increasing affordable housing supply.
- To work with developers that are recipients of any Federal or State Government housing grants that support the delivery of affordable housing in excess of 10 percent of the total residential gross floor area.

ITEM 10 (continued) **ATTACHMENT 11**



ITEM 10 (continued) **ATTACHMENT 11**

08 AFFORDABLE HOUSING ACTION PLAN

Objective	Actions	Performance measures	Responsibility
Objective 1: Increase the supply of affordable housing available to key workers in perpetuity.	Establish an affordable housing planning contribution scheme with inclusionary zoning requirements.	• An affordable housing contribution scheme is adopted by Council. The scheme shall apply to sites seeking planning uplift for residential development identified on the Centres Map or in Area 3 of the Additional Permitted Uses Map of the *Ryde LEP 2014* with the exception of the Macquarie Park contributions precinct. • A total of 1,000 new affordable dwellings is delivered within the City of Ryde by 2035 in perpetuity. • An Affordable Housing scheme is included in the *Ryde LEP 2014*.	Council
	Voluntary Planning Agreements with developers maximise affordable housing contributions (cash or 'in-kind').	• The highest feasible affordable housing contribution is delivered and considered in balance with other public benefits to be delivered.	Council
	Report to Council the number of new affordable housing dwellings built each year. As part of reporting, include the mechanisms used to achieve the additional housing, i.e. Contributions scheme, voluntary planning agreement and partnerships.	• Report produced annually in consultation with the Chief Property Officer	Council
	Maintain an affordable housing fund that collects rental income from affordable housing to maintain existing affordable housing stock owned by the City of Ryde and increase new affordable housing stock.	• The fund balance adequately covers the cost of maintaining affordable housing properties to maintain high liveability standards • After costs for maintaining the affordable dwellings is deducted funds are used to purchase new affordable housing stock to contribute toward Council's affordable housing goals.	Council

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AFFORDABLE HOUSING ACTION PLAN

Objective	Actions	Performance measures	Responsibility
Objective 2: Mandate the delivery of affordable housing that is of a high-quality standard and meets the needs of different people at different stages of life.	Require that the dwellings dedicated to Council are constructed to a standard that is of a similar quality to other dwellings in the same development.	• All dwellings comply with relevant construction standards. Where multiple affordable rental dwellings are provided in the development, the amenity benchmarks established by the Apartment Design Guideline (or any subsequent Guideline that may apply from time to time) are to be generally achieved.	Council
	Dedicated dwellings will need to be a mix of sizes, types and locations within a building or development to ensure an acceptable standard of amenity to meet the needs of a range of households.	• Council's portfolio contains an adequate mix of studio, one-, two- and three-bedroom apartments, as well as larger units.	Council
	Housing to be dedicated to Council should generally achieve accessible design standards.	• Housing should comply with relevant construction standards.	Council
	All affordable housing owned by the City of Ryde is maintained to a good and livable standard.	• The affordable housing portfolio will be reviewed regularly, and funds provided for property maintenance or renewal.	Council, Community Housing Provider
Objective 3: Create and enhance partnerships with Community Housing Providers to deliver more affordable housing and ensure sound management practices for Council-owned affordable housing stock.	Seek opportunities to partner with Community Housing Providers to increase affordable housing through the following methods: • Use of underutilised Council assets or lands for the delivery of affordable housing (subject to a rigorous cost benefit analysis and supporting property strategy) • Transfer ownership of Council-owned affordable housing dwellings to a community housing provider if a cost-benefit analysis supports the transfer • Use of Community Housing Providers to manage affordable rental property assets owned by the City of Ryde.	• Council actively promotes and engages with CHPs to explore and execute affordable housing development partnerships. • Partnerships contribute to the achievement of Council's affordable housing delivery target of 1000 dwellings by 2035. • Council continues to contract community housing providers to manage Council-owned affordable housing stock.	Council, Community Housing Providers

ITEM 10 (continued) **ATTACHMENT 11**

Objective	Actions	Performance measures	Responsibility
Objective 4: Support Key workers housing needs	Prioritise key workers on very low to moderate incomes who work within the City of Ryde for tenancy in Council-owned affordable housing properties. Ensure the setting of rent for affordable housing units owned by the City of Ryde is at a considerable discount of market rent.	• The majority of tenants inhabiting Council-owned affordable housing units are comprised of key workers working in the City of Ryde on very low to moderate incomes. • The rent charged for City of Ryde-owned Affordable Housing properties is set at a minimum 20 percent below market rent.	Council
Objective 5: Advocate for resources from Federal and State Government to plan, build and lease affordable housing within the City of Ryde	Work with State and Federal Governments to build affordable housing within the City of Ryde on surplus land assets owned by Council and State and Federal Governments. Apply for grants, or low interest loans from State and Federal governments for the building, rent and maintenance of affordable dwellings.	• An annual report on advocacy initiatives is prepared annually for Council's information.	Council, State and Federal Governments, Community Housing Providers

09 ANNUAL REPORTING

To assist Council in its understanding and management of its affordable housing properties, an appointed CHP is required to provide an annual report to Council every year that addresses the following matters:

- Status of housing portfolio under management
- Status of any development proposal underway
- Status of any significant upgrade and refurbishment projects underway or completed in the report period
- Detailed acquittal of how monetary contributions have been expended and any rental income received
- Profile of tenants assisted by the provided affordable rental housing
- Number of tenants assisted in the transition to a new residential tenancy prior to the end of their tenure.

10 ALIGNMENT WITH RELEVANT POLICIES AND STRATEGIES

This policy aligns with the following Council strategies and policies:

- *Greater Cities Commission A Metropolis of Three Cities: Greater Sydney Region Plan 2010*
- *Greater Cities Commission North District Plan 2018*
- *NSW Affordable Housing Ministerial Guidelines, as amended.*
- *Planning Ryde Local Strategic Planning Statement 2020*
- *City of Ryde Local Housing Strategy 2021*
- *City of Ryde Voluntary Planning Agreements Policy 2015*
- *City of Ryde Property Policy 2022*
- *City of Ryde Asset Management Policy 2019*
- Social Strategy 2025-2030
- NSW Affordable Housing Ministerial Guidelines, as amended



11 ALIGNMENT WITH RELEVANT LEGISLATION

This policy aligns with the following legislation:

- *Community Housing Providers (Adoption of National Law) Act 2012*
- *Environmental Planning and Assessment Act 1979*
- *State Environmental Planning Policy (Housing) 2021*
- *Local Government Act 1993*
- *Residential Tenancies Act 2010*
- *NSW Affordable Housing Ministerial Guidelines 2023-24*

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ATTACHMENTS

12 ATTACHMENTS

Attachment 1
City of Ryde's Affordable Housing Needs Snapshot (2024)

The *Affordable Rental Housing Needs Shapshot (2024)*[1] *was prepared by the City Places Team of the City Shaping Division*. It highlights the current affordable housing demand, supply and gaps within the Local Government Area and demonstrates the pressing need to address the affordable housing supply gap in City of Ryde.

1.1 Household profile in City of Ryde

According to ABS 2021 Census, there are a total of 49,042 households living in City of Ryde. Most of the households are residing in the suburb Ryde (25.4 percent), followed by North Ryde (10.2 percent). The average household size in City of Ryde is 2.45, with over half are either one-person or two-persons households (Figure 1.1.1).
A majority of households are a couple family with or without children (Figure 1.1.2). The median weekly household income of City of Ryde is $2,098 in 2021, which is higher than the median for the whole Greater Sydney region ($2,077). In terms of tenure type, more than half of the households (55.5 percent) are owners (outright or with a mortgage) and 41.5 percent are renters.

Household Size in City of Ryde

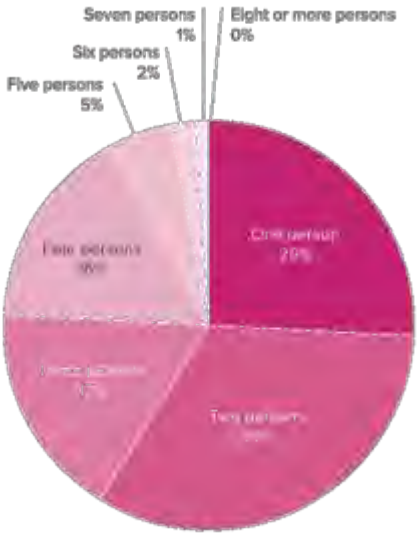


Figure 1.1.1 Household size in City of Ryde
Source: ABS (2021)

Household Composition in City of Ryde

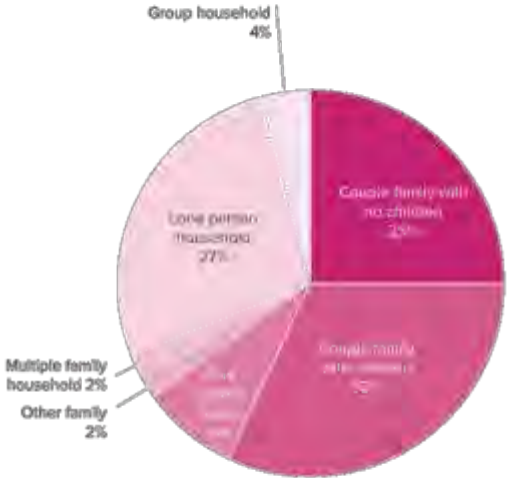


Figure 1.1.2 Household composition in City of Ryde.
Source: ABS (2021)

Overall, 35.6 percent of rental households in City of Ryde are under rental stress, meaning that their rent payments are more than 30 percent of household income.

Figure 1.1.3 shows the proportion of households under rental stress by suburbs in City of Ryde. There are at least 30 percent of households under rental stress in all the suburbs. Melrose Park, Eastwood, and Chatswood West have the highest proportion of households under rental stress. Nonetheless, it should be aware that Melrose Park and Chatswood West have small number of rental households (<80).

[1] All household figures in this Snapshot include occupied private dwellings only. It excludes visitors only households, non-classifiable households, unoccupied private dwellings, non-private dwellings and migratory, off-shore and shipping SAIs

Proportion of Households under Rental Stress by Suburb

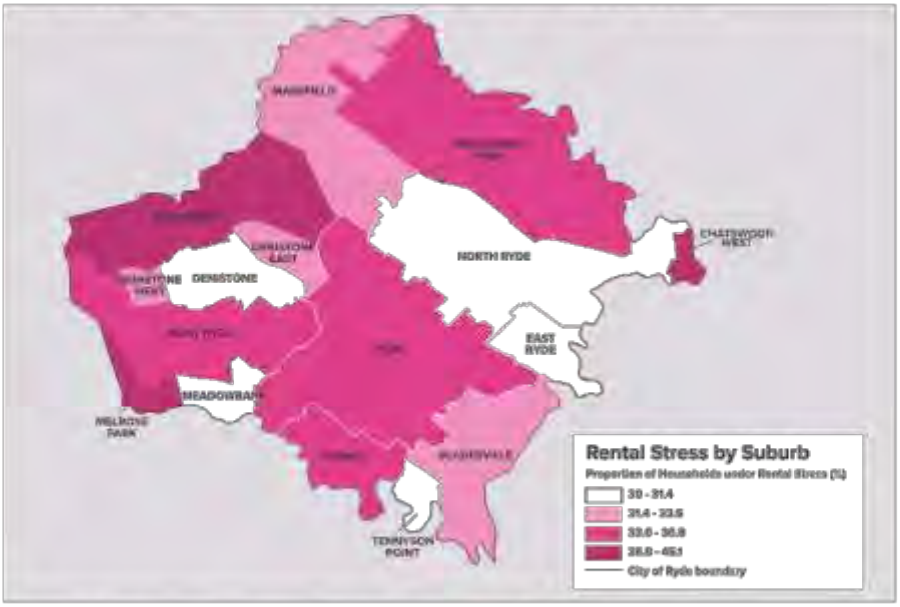


Figure 1.1.3 Proportion of Households under Rental Stress by Suburb[1].

1.2 Rental Market in City of Ryde

In December 2024 quarter, the median weekly rent for all dwelling type in City of Ryde is $690, which is slightly lower compared to the median weekly rent for Greater Metropolitan Region ($700)[2]. Figure 1.2.3 shows the changes in median rent.

Despite the slight decrease between 2020 to early 2022 during COVID-19, the median weekly rent in Ryde has increased from September 2017 quarter to December 2024 quarter by 27.8 percent.

Median Weekly Rent for all Dwelling Type 2017-2024

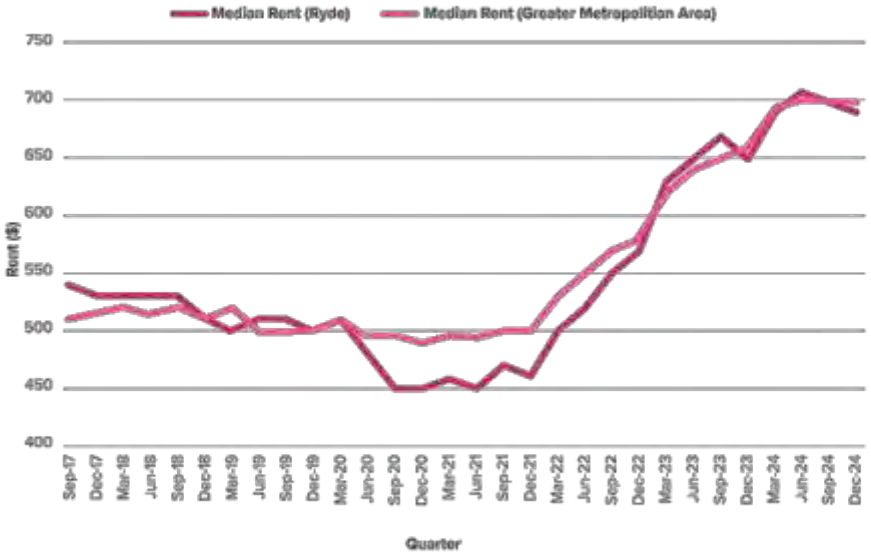


Figure 1.2.1 Median Weekly Rent for all dwelling type 2017-2024[2].

[1] ABS 2021 Census – Counting dwellings, place of enumeration, RAID Rent Affordability Indicator
[2] NSW Rent and Sales Report Interactive Dashboard. Retrieved from https://public.tableau.com/app/profile/dcj.statistics/viz/RentandSales_16849924917120/Rent?publish=yes

1.3 Very Low to Moderate Income Households in City of Ryde

Affordable rental housing is targeted to low to moderate-income households. To understand the demand for affordable rental housing, analysis was conducted to understand the very low, low and moderate households living in City of Ryde based on ABS 2021 Census data.

Table 1.3.1 shows the number of very low income, low income and moderate income households living in City of Ryde respectively. There is a total of 28,215 very low to moderate income households (57.5 percent). The suburb Ryde has the highest number of very low to moderate income households (7,430), followed by North Ryde (2,506). However, Macquarie Park has the highest proportion, where 67.3 percent of their households are very low to moderate income households, followed by Meadowbank (62.7 percent) and West Ryde (61.4 percent).

The affordable rent for very low to moderate income households should be less than 30 percent of their household income[3]. Figure 1.3.2 and Figure 1.3.3 show the median rental price of selected suburb for units/apartment and house, respectively. The light pink bars in the two figures show the maximum affordable rent for very low, low and moderate income households. The median rental prices for units/apartments and houses of all sizes are higher than the maximum affordable rent for very low income across all suburbs. The maximum affordable rent for low income households is only slightly higher than the median rental price of 1-bedroom units/apartments in Eastwood, Gladesville and West Ryde. This shows that the rental market is generally not affordable to very low to low income households in City of Ryde.

Types of very low to moderate income household (Definition)	Maximum income in 2021[4]	Corresponding income range in ABS Census 2021[5]	Number of households in City of Ryde[5]
Very low income household (50 percent of the Sydney median household income or less)	$1,039 per week	Below '$1,000 - $1,249'	13,707
Low income household (50–80 percent of the Sydney median household income)	$1,662 per week	'$1,250 - $1,499' to '$1,500 – 1,749'	9,880
Moderate income household (80–120 percent of the Sydney median household income)	$2,492 per week	'$1750 - $1999' to '$2000 2499'	4,648

Table 1.3.1 Very low to moderate income households in City of Ryde.

[3] https://www.facs.nsw.gov.au/providers/housing/affordable/about?merge_chapters=true#1
[4] The median household income of Sydney was $2077 in 2021, according to ABS Census 2021
[5] ABS Census 2021 - Counting dwellings, place of enumeration, HIND Total Household Income (Weekly)

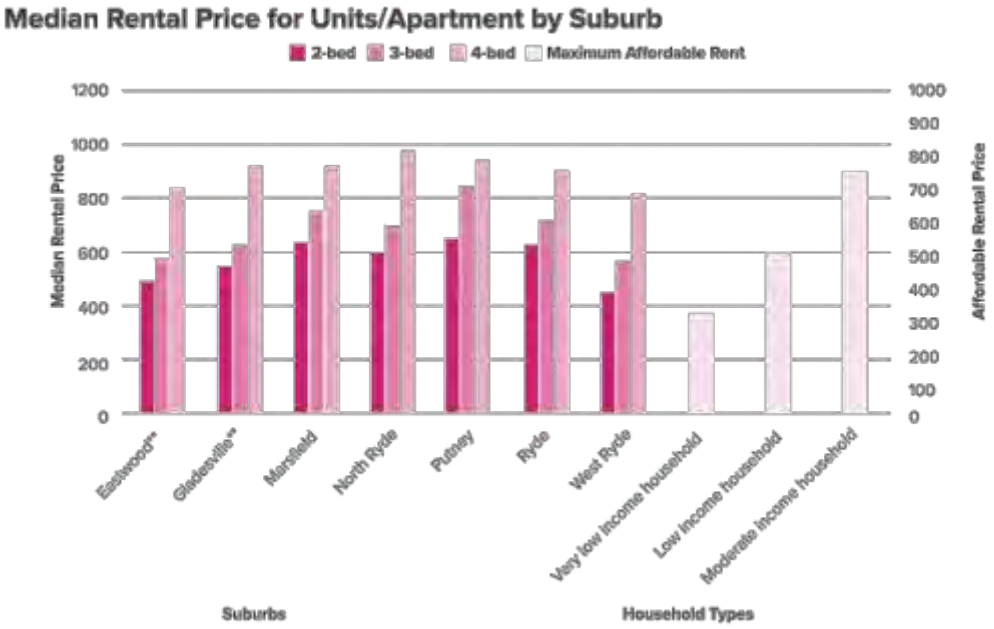


Figure 1.3.2 Median Rental Price for Units/Apartment by Suburb[6]
Rental price data and income data are from different years and are provided together for indicative comparison only.

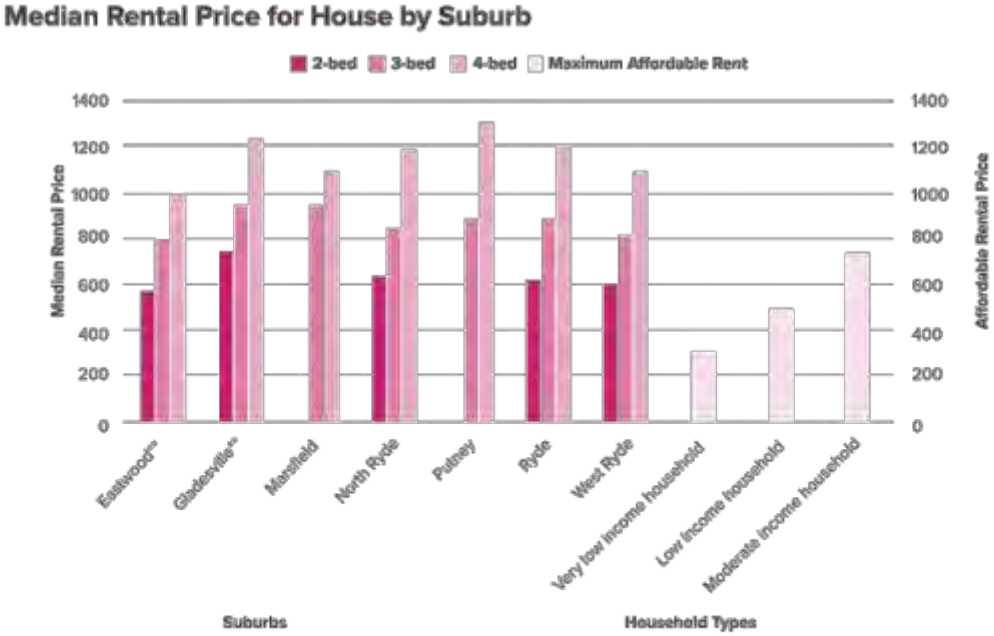


Figure 1.3.3 Median Rental Price for a House by Suburb[6].
Rental price data and income data are from different years and are provided together for indicative comparison only.

[6] Median weekly rent between February 2024–January 2025, based on data from realestate.com.

In terms of tenure type 13,366 (47.4 percent) of very low to moderate income households are renters. Out of these households, 7,089 are under rental stress. Figure 1.3.4 shows the proportion of very low to moderate income households under rental stress by suburb. Though East Ryde, Denistone East, Putney and Melrose Park have the highest proportion of very low to moderate income households under rental stress, there are only a small number of renter households in these suburbs (<100). The issue of rental stress among very low to moderate income household is the most severe in Eastwood, Macquarie Park and North Ryde. These suburbs have a large number of renter households (>1000), with 50–60 percent of them are under rental stress. Rental stress is more prominent among very low to moderate income households compared to other households within City of Ryde. Except for Chatswood West, at least 47 percent of very low to moderate income households are under rental stress in all suburbs within City of Ryde.

Rental Stress by Suburb – Very Low to Moderate Income Households

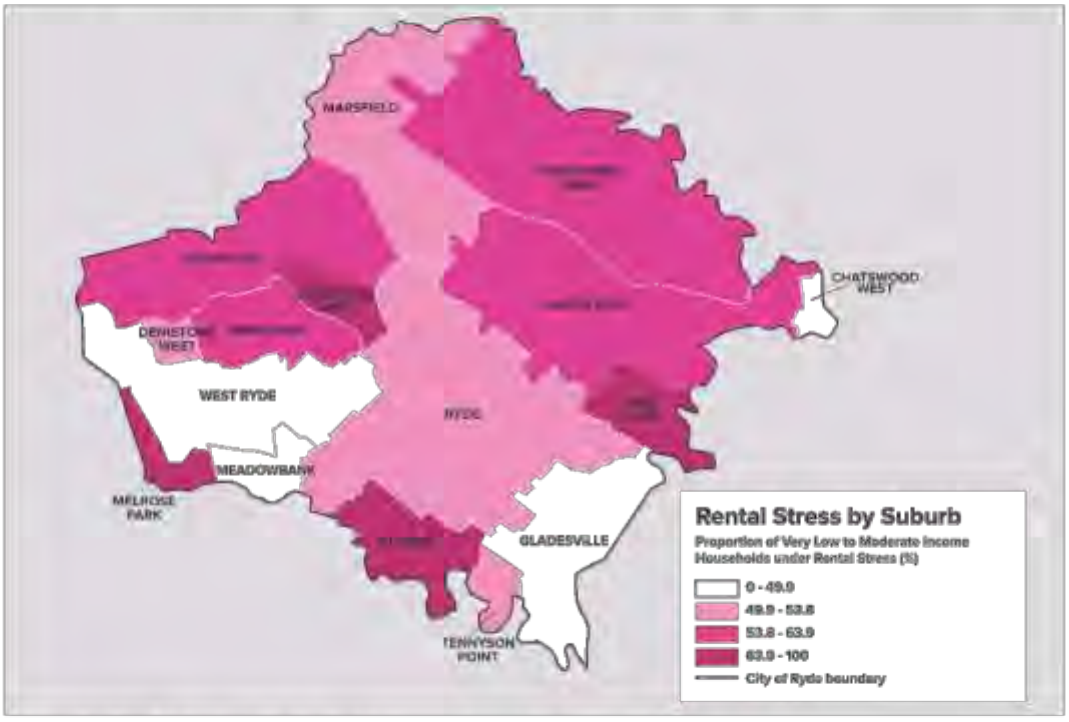
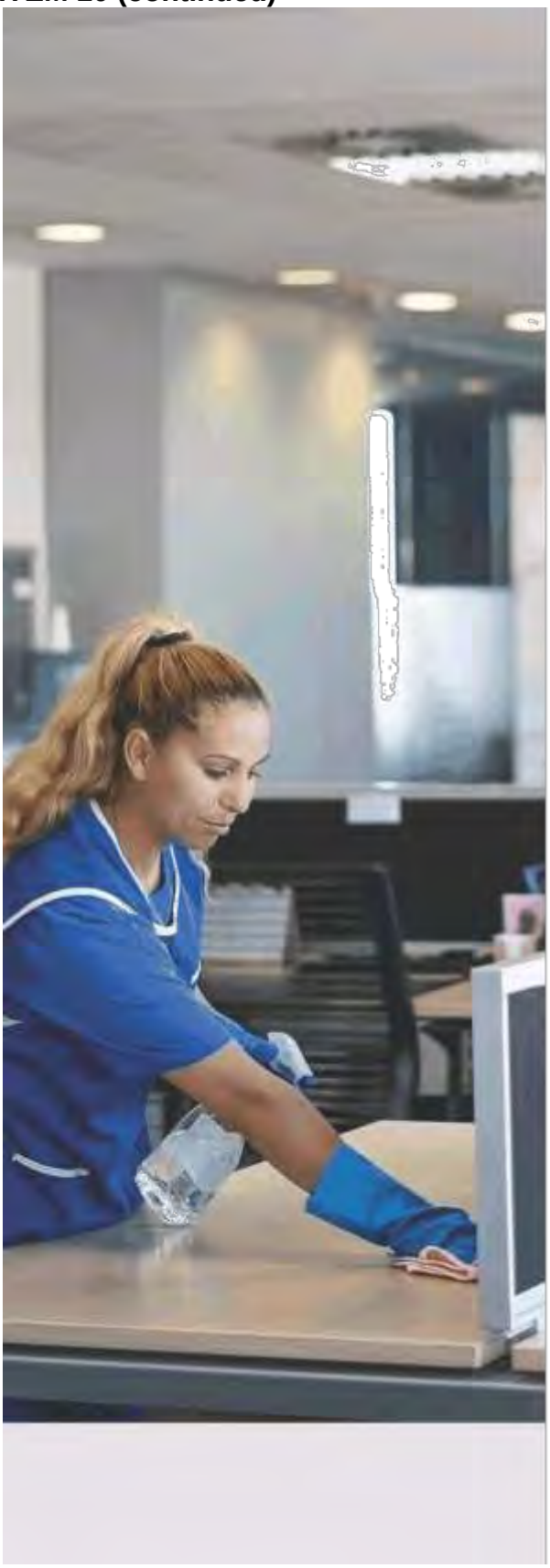


Figure 1.3.4 Rental Stress of Very Low to Moderate Income Households[1]

According to ABS 2021 Census, almost 9 out of 10 very low to moderate income households consist of one to three persons. Over half of very low to moderate income households are either lone-person or couple families without children (Figure 1.3.6). Meanwhile, around one-fourth of very low to moderate income households are either couple families with children or one-parent families. This implies the need to deliver a mix of affordable dwellings of different sizes (i.e. a mix of 1-bedroom, 2-bedroom and 3-bedroom) to meet the demand of diverse household size and types among very low to moderate income households.

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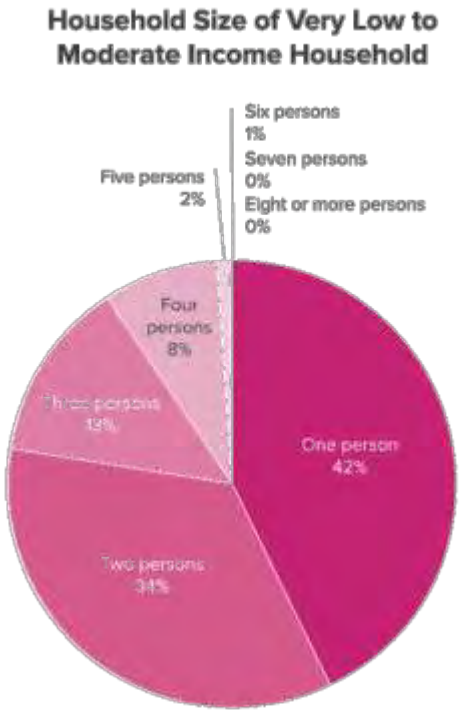


Figure 1.3.5 Household size of very low to moderate income household.

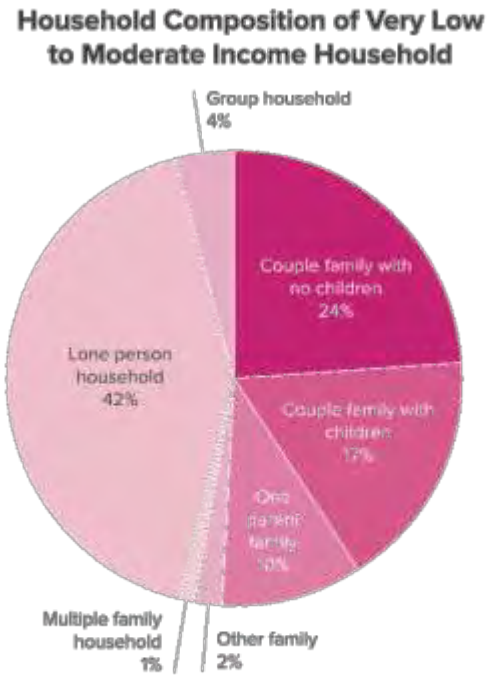


Figure 1.3.6 Household composition of very low to moderate income household.

ITEM 10 (continued) **ATTACHMENT 11**



1.4 Key Workers in City of Ryde

Table 1.4.1 presents the list of occupation defined as key workers employed within the City of Ryde as defined by the Australian Housing and Urban Research Institute[8]. It shows the number of key workers employed in each occupation and the proportion living in the Ryde LGA. While there are 10,357 key workers employed in the area, less than a quarter live in the Ryde LGA.

Occupation	Number of workers in City of Ryde	Proportion of workers living within City of Ryde (%)
Teachers (from early childhood to secondary school and special education)	1,495	28.8
Registered and Enrolled Nurse	2,766	19.7
Social Workers	151	16.6
Frontline emergency workers (Ambulance Officers and Paramedics, Firefighters and Police Officers)	284	9.9
Child Carers	1,018	38.7
Education Aides	227	39.6
Aged and Disability Carers	952	18.3
Personal Carers	36	19.4
Prison Officers	35	14.3
Public Transport Drivers	515	15.3
Delivery Drivers	235	41.3
Retail Workers	1,279	29.2
Cleaners	1,364	21.8
Total	**10,357**	**24.6**

Table 1.4.1 Key Workers in City of Ryde[7]

[7] ABS 2021 Census – Counting persons, 15 years or over, OCCP Occupation
[8] NSW Government – Greater Sydney Urban Development – Program Dashboard
[9] AHURI (2025) website glossary.

2. Affordable Housing Supply in City of Ryde

2.1 Supply of Affordable Housing Since 2016

There are 75 affordable units delivered since 2016, which accounts for only 0.602 percent of all dwellings delivered in City of Ryde. All these affordable dwellings were delivered under development applications lodged by private owners or developer, none were lodged by community housing providers. Most of the dwellings (47) were approved under the State Environmental Planning Policy (Affordable Rental Housing) 2009, while six dwellings were approved as part of conditions of consent, and 22 dwellings were approved under Voluntary Planning Agreements. Out of the 75 dwellings, 29 are owned by City of Ryde Council. The remaining 47 dwellings are owned by private owners or developers. These dwellings will potentially exit the affordable housing market, as they were all approved under the State Environmental Planning Policy (Affordable Rental Housing) 2009, which only required the dwellings to be affordable for 10 years from the date of issuing occupation certificate. None of the affordable dwellings are owned by a community housing provider. The State Government and Community Housing providers have not constructed any affordable housing in the City of Ryde during the same period. It is noted that there are several State Significant Development applications that approved the development of affordable dwellings in recent years. However, these dwellings are yet to be constructed and delivered, and thus not included in the analysis.

Affordable Dwellings Delivered Since 2016

Calendar Year	Number of infill affordable dwellings delivered	Total number of dwellings delivered	Proportion of dwellings delivered that are affordable
2016	1	712	0.140%
2017	1	1567	0.064%
2018	5	3222	0.155%
2019	55	2614	2.104%
2020	7	1109	0.631%
2021	1	675	0.148%
2022	2	597	0.335%
2023	3	685	0.438%
2024	0	1270	0.000%
Total	**75**	**12451**	**0.602%**

Table 2.1.1 Affordable dwellings delivered since 2016. Source: City of Ryde (2024)

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2.2 Tenants of Council-owned Affordable Housing

City of Ryde Council owns 29 affordable housing dwellings, which all are managed by Community Housing Provider. It includes 14 1-bedroom apartments, 13 2-bedroom apartment, one 3-bedroom apartment and one freestanding 3-bedroom house. Currently, 28 of them are occupied and one is vacant. The household size ranges from one person to four persons. Most of the affordable dwellings are occupied by lone-person households (38 percent), followed by one-parent families (21 percent) (Figure 2.2.1)

Household Composition of Affordable Housing Tenants

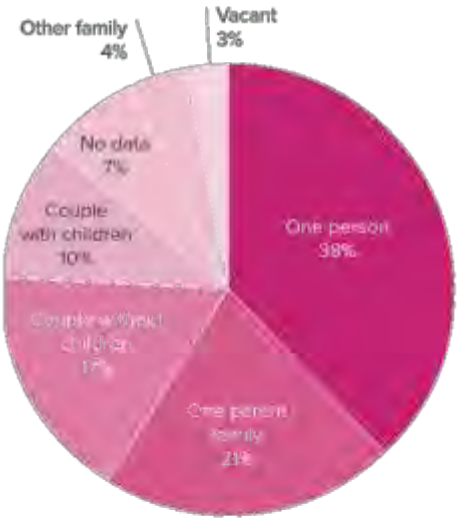


Figure 2.2.1 Household composition of affordable housing tenants.

Source: City of Ryde (2024)

There are a total of 49 residents living in Council-owned affordable housing units. The current tenant criteria under the agreement between Council and the Community Housing Provider classified key workers as workers employed in the following sectors:

- Health care
- Education
- Child care
- Aged care
- Emergency
- Community
- Retail and Hospitality.

The proportion of key worker occupations supported in Council-owned affordable housing units is shown in Figure 2.2.2. The information shown indicates that further detailed monitoring of this aspect is required.

Industry of Employment for Affordable Housing Tenants

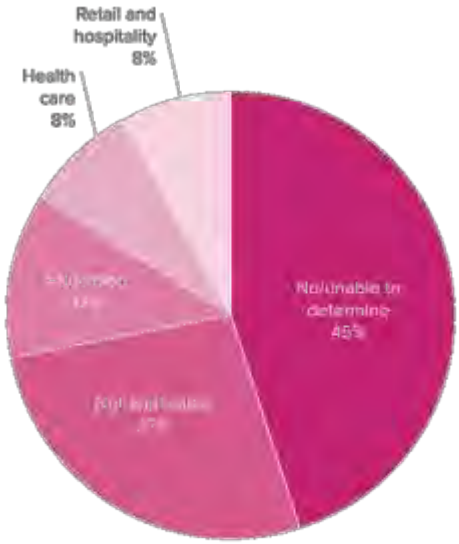


Figure 2.2.2 Industry of Employment for affordable housing tenants.

ITEM 10 (continued) **ATTACHMENT 11**

3. Affordable Housing Supply Gap

Below is a summary of known supply of affordable rental housing in City of Ryde since 2016.

- Supply of Council-owned affordable rental housing = 29 units
- Supply of privately-owned affordable rental housing = 47 units
- Total supply of affordable rental housing = 76 units

In 2021, 7,089 households needed affordable rental housing because they are very low to moderate income households under rental stress (i.e. spending more than 30 percent of household income on rent). The current supply of affordable rental housing is only meeting 1.07 percent of demand. The majority of very low to moderate income households under rental stress are not going to have their housing needs met. Nonetheless, the estimated affordable housing supply gap is likely to underestimate the actual gap because the estimation was based on data from 2021, and does not account for the changes in the rental market since then. The estimation also did not consider the demand of affordable rental housing from key workers.

Considering the demand of affordable rental housing and the significant affordable housing supply gap in City of Ryde, the affordable housing policy should address the issues by:

- Identifying different planning pathways that could enable the delivery of more affordable dwellings
- Encouraging a mix of affordable dwellings in housing size to be delivered to meet the demand of diverse household compositions among very low to moderate income households
- Prioritising affordable housing delivery where significant residential floor space uplift is proposed and rental stress is most prominent among very low to moderate income households.



ITEM 10 (continued) **ATTACHMENT 11**

