



RenewalSA
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Mid Murray (DC)

HOUSING AFFORDABILITY
DEMAND AND SUPPLY BY LOCAL
GOVERNMENT AREA

12 APRIL 2013



Government of
South Australia

Data included:

Low and moderate income households

Household and family types

Age of household reference person

Housing stress

Recent movers

Indigenous persons

Dwelling prices

Tenure Diversity

Affordable house sales

Affordable private rents Dwelling type

Recent development trends by dwelling type

Social housing stock

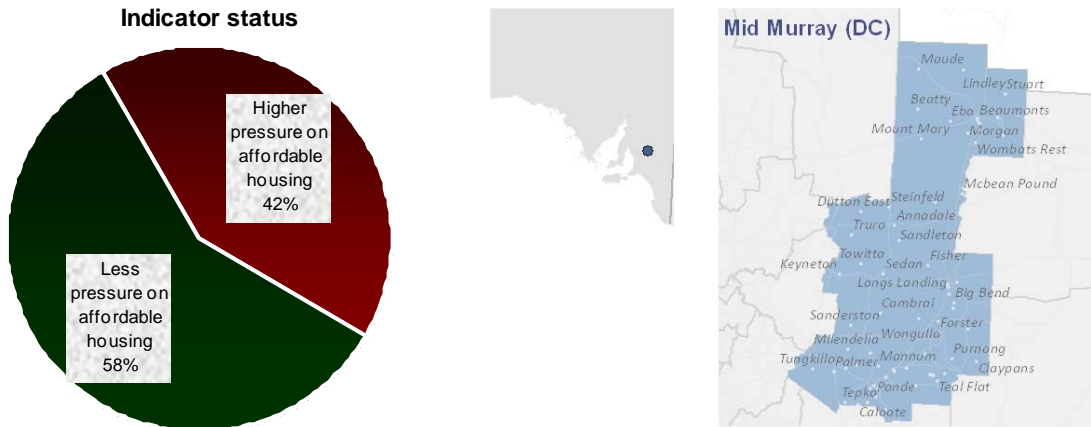




Housing Affordability - Mid Murray (DC)

The complexity surrounding affordability means that there is no one best measure for assessing the nature and degree of housing affordability problems.

This report describes the extent and general nature of local housing needs. A summary of the report is provided below.



Housing Demand Mid Murray (DC)		Less pressure on affordable housing market =	More pressure on affordable housing market =	Stable pressure on affordable housing market =
1	Low and moderate income households Percentage of low income households (less than 80% of state median) 2011: 48.0%. [Rest of State: 41.1%]			
2	Household and family types Percentage change in the number of households between 2006 and 2011: 4.5%. [Rest of State: 5.7%]			
3	Age of household reference person Percentage of households where the household reference person is aged 60 years or over: 39.5%. [Rest of State: 36.5%]			
4	Housing stress, 2011 Percentage of private renter households paying more than 25% of their weekly gross household income on housing: 42.5%. [Rest of State: 56.5%]			
5	Recent movers (2006 - 2011) Percentage of people who were living at a different address five years ago (2011 data): 26.9%. [Rest of State: 32.7%]			
6	Indigenous persons (Aboriginal and/or Torres Strait Islanders) Indigenous persons by age group, 2011: 1.5%. [Rest of State: 4.0%]			
Housing Supply Mid Murray (DC)				
7	Dwelling prices Average annual percentage change in median dwelling prices, 2003-04 to 2011-12: 3.8%. [Rest of State: 6.9%]			
8	Tenure Diversity, 2011 Percentage of households who own, or are purchasing their dwelling, 2011: 73.5%. [Rest of State: 66.2%]			
9	Affordable house sales Proportion of dwelling sales that were affordable to low income households between July 2006 and June 2012 : 27.9%. [Rest of State: 16.8%]			
10	Affordable private rents Proportion of private rents that were affordable to low income households between July 2006 and June 2012 : 83.9%. [Rest of State: 61.7%]			
11	Dwelling type Percentage of dwellings with one or two bedrooms: 25.3%. [Rest of State: 20.2%]			
12	Recent development trends by dwelling type Percentage of new residential dwellings which were flats, units or apartments, July 2008 to June 2012: 0.0%. [Rest of State: 10.8%]			
13	Social housing stock Social housing stock (number of dwellings): 151			n/a

1 Low and moderate income households

Mid Murray (DC)

What is the desired trend?

A mix of household incomes is desirable in any location.

What is the current situation in Mid Murray (DC)?

Very Low and Low income households are defined as those households earning up to 80% of the State's median income. In 2011 80% of the State's median income was \$835 per week.

In 2011, Mid Murray (DC) has a greater proportion of very low and low income households (48.0%) compared to the Rest of State Statistical Area (33.1%).

The number of very low and low income households in Mid Murray (DC) was 1,577.

What is the current trend?

South Australia is a lower income state, with lower median household incomes than the eastern states.

As affordability declines, lower income households concentrate in areas which are less well located, often further from employment, education and other services.

Why use this information?

Understanding the mix of household types in a community informs the demand and need for housing.

The median household income is the household income at which half the households have more income and half have less income.

The low and moderate income households indicator uses the following widely used description for very low, low and moderate income households.

- Very low income – 50% of median household income
- Low income – 80% of median household income
- Moderate income – 120% of median household income

As housing markets operate regionally, calculations of very low, low and moderate income households are based on two medians – one for metropolitan and one for rest of state.

What does this mean for affordability in the area?

A vibrant and healthy community needs a broad social mix - in terms of family types, family backgrounds, incomes, ages, etc. A wide mix of people in a community will result in a greater diversity of activities and ideas.

A larger concentration of higher income households and people in stable employment will drive up house prices and rents beyond the affordability of lower income households and those employed on a flexible basis.

Household income by tenure type, 2011

Mid Murray (DC)

Tenure type	Very low income (<50% of median)		Low income (50%-80% of median)		Moderate income (80%-120% of median)		High income (>120% of median)		Income not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Being purchased (incl rent/buy)	127	14.5	170	24.3	238	37.8	373	49.6	108	33.1	1,016	30.9
Rented: Public	41	4.7	19	2.7	7	1.1	12	1.6	9	2.8	88	2.7
Rented: Private and not stated	151	17.2	77	11.0	71	11.3	63	8.4	35	10.7	397	12.1
Rented: Other landlord	20	2.3	8	1.1	5	0.8	15	2.0	4	1.2	52	1.6
Other tenure types	537	61.3	427	60.9	309	49.0	289	38.4	170	52.1	1,732	52.7
Total	876	100.0	701	100.0	630	100.0	752	100.0	326	100.0	3,285	100.0

Source: Based on Australian Bureau of Statistics data, 2011 Census of Population and Housing Data based on Place of Usual Residence

2 Household and family types Mid Murray (DC)

What is the desired trend?

A mix of household sizes and types is desirable in all locations.

What is the current situation in Mid Murray (DC)?

Between 2006 and 2011 the percentage change in total households for Mid Murray (DC) was 4.5%. This rate of change was lower than that in the Rest of State Statistical Area which experienced a 5.7% increase.

What is the current trend?

Household formation rates continue to exceed population growth.

National household size is reducing and there are less people living in each home. This decline has been attributed to declining fertility rates, ageing of the population, higher divorce rates and preferences for living alone.

The exception to this trend is the Indigenous community. The average household size with at least one Indigenous person was 3.5 people.

Why use this information?

Informs the extent of the demand and need for different housing types.

What does this mean for affordability in the area?

Housing demand is fuelled more by household formation rates than it is by growth of total population. This means that there is often a continued growth for housing, even in areas of no or low population growth.

Nationally, single person households are the fastest growing household type. There is limited housing stock affordable for them, even in lower demand areas.

Household and Family types	2011		2006		Change 2006 to 2011	
	number	%	number	%	number	%
Couple Families with Children 15 or over	237	10.8	247	11.4	-10	-4.0
Couple Families with Children under 15	483	22.1	553	25.4	-70	-12.7
Total couples with child(ren)	720	32.9	800	36.8	-80	-10.0
One Parent Families with Children 15 or over	130	5.9	99	4.6	31	31.3
One Parent Families with Children under 15	153	7.0	146	6.7	7	4.8
Total one parent families	283	12.9	245	11.3	38	15.5
Other Families	24	1.1	20	0.9	4	20.0
Couple Families with No Children	1,161	53.1	1,109	51.0	52	4.7
Total families	2,188	100.0	2,174	100.0	14	0.6
One Family Households	2,159	60.6	2,134	62.6	25	1.2
Two or more family households	13	0.4	16	0.5	-3	-18.8
Total family households	2,172	61.0	2,150	63.1	22	1.0
Lone person household	1,039	29.2	954	28.0	85	8.9
Group household	77	2.2	72	2.1	5	6.9
Other Households	272	7.6	232	6.8	40	17.2
Total households	3,560	100.0	3,408	100.0	152	4.5
Average household size (Average number of people per household)	2.2		2.3		-0.1	-4.3

Source: Australian Bureau of Statistics, 2011 Census of Population and Housing Household Data based on Place of Enumeration (Place on Census night), Family Data based on Place of Usual Residence

3 Age of household reference person

Mid Murray (DC)

What is the desired trend?

A mix of age groups is desirable for any location.

What is the current situation in Mid Murray (DC)?

In 2011, Mid Murray (DC) had a greater proportion of households with a household reference person (or "head") aged 60 years or older (39.5%) compared to the Rest of State Statistical Area (36.5%). The number of "older" households in Mid Murray (DC) was 1,406.

What is the current trend?

SA is ageing faster than the rest of Australia and 22.2% of its population is expected to be aged 65 or more by 2021 compared to 18.7% nationally.

Age profiles vary across housing tenures, with older persons predominately in outright homeownership.

Why use this information?

The indicator provides an age profile of heads of households and its influence on housing need and demand.

Data on the age profile of the population (as opposed to head of household) is available from the ABS.

What does this mean for affordability in the area?

An age profile of a community effects relative housing need. Age cohorts provide an indication of likely housing demand.

- Young people (typically 15-24 years) often experience the highest incidence of housing stress and require housing options that support a transition to independence.
- Households in the mid 20s to 40s are often starting a family and seeking opportunities to enter homeownership.
- Mature aged householders in their 50s and 60s are more likely to be outright owners. Those in private rental are unlikely to enter homeownership at this stage in life.
- Older households (over 65) are often asset rich but income poor and looking for housing options which enable ageing within their community or support services that assists them to age in place.

Mid Murray (DC)

Age of household reference persons	2011	
	number	%
15-29 years	187	5.3
30-44 years	650	18.3
45-59 years	1,044	29.3
60-74 years	999	28.1
75 and over	407	11.4
No Matches	273	7.7
Total	3,560	100.0

Source: Australian Bureau of Statistics, 2011 Census of Population and Housing
Data based on Place of Usual Residence

4 Housing Stress, 2011

Mid Murray (DC)

What is the desired trend?

Reduction in the proportion of households, particularly private renters, in housing stress and extreme stress.

What is the current situation in Mid Murray (DC)?

In 2011, Mid Murray (DC) had a greater proportion of private renter households (includes those with a landlord type of 'other') who were earning a moderate income or less and paying more than 25% of their income on housing (57.5%) compared to the Rest of State Statistical Area (56.5%). The number of private renter households earning a moderate income or less which are in housing stress in Mid Murray (DC) was 191.

What is the current trend?

While increasing in total numbers, the proportion of households in housing stress increased in SA from 2006 to 2011.

Housing stress affects some tenures disproportionately, with private tenants bearing the brunt of declining housing affordability, and increasingly first homebuyers.

Why use this information?

Housing stress is an indicator of housing need, which was initially developed by the National Housing Strategy in 1990/91 and is widely used across Australia.

The South Australian Strategic Plan sets a target to lead the nation over the period to 2020 in the proportion of low income households not experiencing housing stress. It describes housing stress as low income households (lowest 40% of incomes) paying more than 25% of gross household income for private rental or 30% for mortgage repayments.

Low and moderate income households paying more than 50% of their gross household income on housing are often considered to be in extreme housing stress.

Housing stress calculations are limited to the proportion of income paid on rent and mortgage payments, as reported through the Census. Affordability issues are compounded often by associated energy and water consumption and transport costs. However these are difficult to quantify, given variations in household type, health and lifestyle preferences and employment patterns and have therefore been excluded.

What does this mean for affordability in the area?

A household that is in stress is less likely to be able to contribute to community life, either due to the need to work longer hours to pay the bills, or simply because there isn't enough money for other activities.

The housing stress problem manifests itself in different ways, such as moving to a lower priced area (and hence often away from job opportunities), postponement of child bearing or family breakdown.

As alternative housing forms and tenures increase, providing greater opportunities for a range of more affordable housing options, the level of housing stress in the community should decline.

**Mid Murray (DC)**

Housing stress, 2011	Very low income <50%		Low income <80%		Moderate income <120%		Total households
	number	%	number	%	number	%	number
Households paying more than 25% of income on housing							
Being purchased (incl rent/buy)	86	9.8	172	10.9	260	11.8	327
Rented: Public	19	2.2	22	1.4	22	1.0	22
Rented: Private and not stated	124	14.2	169	10.7	179	8.1	179
Rented: Other landlord	9	1.0	12	0.8	12	0.5	12
Rented: TOTAL	152	17.4	203	12.9	213	9.7	213
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	238	27.2	375	23.8	473	21.4	540
Households paying more than 30% of income on housing							
Being purchased (incl rent/buy)	76	8.7	146	9.3	194	8.8	229
Rented: Public	14	1.6	14	0.9	14	0.6	14
Rented: Private and not stated	111	12.7	131	8.3	134	6.1	134
Rented: Other landlord	3	0.3	6	0.4	6	0.3	6
Rented: TOTAL	128	14.6	151	9.6	154	7.0	154
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	204	23.3	297	18.8	348	15.8	383
Households paying more than 50% of income on housing							
Being purchased (incl rent/buy)	52	5.9	71	4.5	85	3.9	90
Rented: Public	6	0.7	6	0.4	6	0.3	6
Rented: Private and not stated	38	4.3	41	2.6	44	2.0	44
Rented: Other landlord	0	0.0	0	0.0	0	0.0	0
Rented: TOTAL	44	5.0	47	3.0	50	2.3	50
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	96	11.0	118	7.5	135	6.1	140
Total households renting or purchasing							
Being purchased (incl rent/buy)	127	14.5	297	18.8	535	24.2	1,016
Rented: Public	41	4.7	60	3.8	67	3.0	88
Rented: Private and not stated	151	17.2	228	14.5	299	13.5	397
Rented: Other landlord	20	2.3	28	1.8	33	1.5	52
Rented: TOTAL	212	24.2	316	20.0	399	18.1	537
Other tenure types	537	61.3	964	61.1	1,273	57.7	1,732
Total households	876	100.0	1,577	100.0	2,207	100.0	3,285

Source: Based on [Australian Bureau of Statistics](#) data, 2011 Census of Population and Housing
Data based on Place of Usual Residence

5 Recent movers (2006 -2011)

Mid Murray (DC)

What is the desired trend?

A mix of household sizes and types is desirable in all locations.

What is the current situation in Mid Murray (DC)?

In 2011, Mid Murray (DC) had a lower proportion of people who were living at a different address five years ago (26.9)% compared to the Rest of State Statistical Area (32.7%). The number of recent movers in Mid Murray (DC) was 2,192.

What is the current trend?

Migration trends influence the housing form and demand and movement across the metropolitan area is important factor in residential planning.

Non metropolitan areas often have a net migration of young adults from the areas in search of educational and employment opportunities. There is also a 'sea-change' and 'tree-change' phenomenon nationally with older households moving outside inner metropolitan areas, placing greater demands on physical and social infrastructure for the destination communities.

Why use this information?

This indicator provides a measure of recent movers into the Council area and therefore likely future housing need through identifying population and demographic trends that can influence housing demand.

What does this mean for affordability in the area?

Developing a broad picture of future household profile will assist in determining the likely demand for housing in the future, as differing groups, household types and sizes have differing housing needs.

It also can inform local housing strategies which may promote certain population groups into the community, eg younger workforce in an ageing community.

Mid Murray (DC)

Age of persons who had a different address in the 2006 Census	Moved between 2006 and 2011			
	number	%		
5-9 years	157	7.2		
10-14 years	148	6.8		
15-29 years	420	19.2		
30-44 years	486	22.2		
45-59 years	551	25.1		
60-74 years	365	16.7		
75 and over	65	3.0		
Total persons	2,192	100.0		

Households who had a different address in the 2006 Census by current tenure	Moved between 2006 and 2011		Households who had a different address in the 2006 Census by household income	Moved between 2006 and 2011	
	number	%		number	%
Fully owned	292	27.9	Very low income	249	23.8
Being purchased (incl rent/buy)	392	37.5	Low income	191	18.3
Rented (incl rent-free)	329	31.5	Moderate income	208	19.9
Other tenure type (incl life tenure)	10	1.0	High income	308	29.5
Not stated	22	2.1	One or more incomes not stated	89	8.5
Total households	1,045	100.0	Total households	1,045	100.0

Source: Based on Australian Bureau of Statistics data, 2011 Census of Population and Housing Data based on Place of Usual Residence

6 Indigenous persons

Mid Murray (DC)

What is the desired trend?

A mix of population groups is desirable in any location, promoting tolerance and providing choice for a diversity of people.

What is the current situation in Mid Murray (DC)?

In 2011, Mid Murray (DC) had a lower proportion of Aboriginal and Torres Strait Islanders (1.5%) compared to the Rest of State Statistical Area (66.2%). The number of "indigenous persons in Mid Murray (DC) was 155.

What is the current trend?

Nationally, proportions of households with an Indigenous person continues to grow. Over the last 5 years the median age of Indigenous people has increased and the median household size has decreased.

Why use this information?

Across Australia, Indigenous people experience higher levels of housing need. Indigenous homelessness is 3.5 times and overcrowding almost 6 times the national figures. Indigenous home ownership is less than half the national figure.

What does this mean for affordability in the area?

A diversity of dwelling types and sometimes specialised services are needed to support a diversity of population groups. Indigenous people, for example typically have larger households and often experience discrimination in the private rental market.

Indigenous persons (Aboriginal and/or Torres Strait Islanders)

Mid Murray (DC)

Age group (years)	2011		2006	
	number	%	number	%
0 to 9	36	18.6	35	22.0
10 to 19	35	18.1	22	13.9
20 to 29	26	13.4	16	10.1
30 to 39	18	9.3	23	14.5
40 to 49	15	7.7	12	7.6
50 to 59	12	6.2	9	5.7
60 and over	13	6.7	10	6.3
Total	155	80.0	127	80.0

Source: Australian Bureau of Statistics, 2011 Census of Population and Housing
Data based on Place of Enumeration (Place on Census night)

7 Dwelling prices

Mid Murray (DC)

What is the desired trend?

Stable house and rent prices rising proportionate to household income growth.

What is the current situation in Mid Murray (DC)?

The median house price in Mid Murray (DC) for the financial year 2011-12 was \$185,000. Between July 2003 and June 2012 the average annual change in median house prices for Mid Murray (DC) was 3.8%. This rate of change is lower when compared to the Rest of State Statistical Area with 6.9%.

What is the current trend?

House and land prices have nearly doubled over the past decade across Australia.

Rental prices have been more stable although steadily increasing, in excess of household income growth. Tight vacancy rates and the recent upswing in house prices indicate further price rises in coming years.

Why use this information?

Median prices provide an indication of accessibility of home ownership and rental options.

One of the most pertinent factors preventing households in the private rental market from leaving the tenure and entering home ownership is the rapid increase in house prices.

House prices are derived from data held by the Valuer General and are calculated based on all sales for the previous year.

Median rent prices are made available from the Residential Tenancies Branch in South Australia and is derived from new rent bonds lodged.

What does this mean for affordability in the area?

Increases in median house and rent prices in excess of household income growth have a negative impact on housing affordability.

Median dwelling prices, 2003 to 2012

Financial year ending June 30	Dwelling type			Total median price \$
	Detached house	Attached dwelling <i>(Maisonettes / Row Houses)</i>	Flat/Unit <i>(Home units / Flats / Townhouses)</i>	
	median price \$	median price \$	median price \$	
2003 to 2004	137,000			137,000
2004 to 2005	140,000	85,000	152,500	140,000
2005 to 2006	160,000			160,000
2006 to 2007	175,000		188,500	175,000
2007 to 2008	190,000	80,000		190,000
2008 to 2009	195,000		190,075	195,000
2009 to 2010	207,500	125,000	400,000	207,500
2010 to 2011	185,000		218,750	186,000
2011 to 2012	185,000	159,000	207,000	185,000

Source: Valuer Generals Office

8 Tenure Diversity, 2011

Mid Murray (DC)

What is the desired trend?

A mix of housing tenure options with a strong level of home ownership.

What is the current situation in Mid Murray (DC)?

In 2011, Mid Murray (DC) had a greater proportion of households purchasing or owning their dwelling (73.5%) compared to the Rest of State Statistical Area (66.2%). The number of households purchasing and owning their dwelling in Mid Murray (DC) was 2,618.

What is the current trend?

While home ownership rates in SA and nationally have been relatively static since the mid 1980s, there has been an increase in outright ownership and a decrease in those purchasing their home.

The national and South Australian trends indicate a decline in home purchase rates for 25 to 44 year olds. It is unclear at this stage whether the decline among younger households represents a deferral or permanent reduction in purchase and hence ownership rates.

Nationally, there is a substantially lower level of homeownership among the Indigenous population (less than half the national rate).

Why use this information?

Tenure profile provides an indication of housing choices available within a community.

What does this mean for affordability in the area?

A variety of housing tenures will encourage a mix of people in a community. A vibrant and healthy community needs a wide social mix, in terms of family types, family backgrounds, ages, etc. A wide mix of people in a community will result in a greater diversity of activities and ideas.

Whilst the "Great Australian Dream" of home ownership remains a real goal for most, at some stages in life, there is a need for alternative forms of accommodation. For example, students and other young single people leaving home or older persons wish to downsize but remain within the local community.

Providing greater choice in housing tenure results in greater affordability of housing for all. A wide mix of housing provision in an area will provide a sense of security to existing residents that they and their children can afford to live in their community through all stages of life, should they choose to do so.

Mid Murray (DC)

Tenure type	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	1,437	44.1	61	46.6	0	0.0	77	64.2	12	24.5	1,587	44.6
Being Purchased (incl rent/buy)	992	30.4	25	19.1	0	0.0	14	11.7	0	0.0	1,031	29.0
Rented from State/Territory Housing Authority	88	2.7	0	0.0	0	0.0	0	0.0	0	0.0	88	2.5
Rented from other landlord	407	12.5	30	22.9	0	0.0	16	13.3	7	14.3	460	12.9
Rented and landlord type not stated	4	0.1	0	0.0	0	0.0	0	0.0	0	0.0	4	0.1
Occupied rent free	68	2.1	6	4.6	0	0.0	0	0.0	9	18.4	83	2.3
Other Tenure Type	31	1.0	3	2.3	0	0.0	0	0.0	0	0.0	34	1.0
Tenure Not Stated	234	7.2	6	4.6	0	0.0	13	10.8	21	42.9	274	7.7
Total	3,261	100.0	131	100.0	0	100.0	120	100.0	49	100.0	3,561	100.0

Source: Australian Bureau of Statistics, 2011 Census of Population and Housing Data based on Place of Enumeration (Place on Census Night)

9 Affordable house sales

Mid Murray (DC)

➔ What is the desired trend?

Increased proportion of house sales which are affordable for low and moderate income households.

What is the current situation in Mid Murray (DC)?

There were 825 dwelling sales in the period 2006-2012 in Mid Murray (DC). The proportion of dwelling sales that were affordable to low income households was 27.9%. This was greater compared to the Rest of State Statistical Area with 16.8%.

➔ What is the current trend?

The percentage of sales affordable for low and moderate income households has declined dramatically such that only a small percentage of sales are within an affordable range.

➔ Why use this information?

This is an indicator of the feasibility of attaining the Australian dream of home ownership for low and moderate income households.

House prices provide a good indicator of home purchase affordability for a local area.

House prices are derived from data held by the Valuer General.

➔ What does this mean for affordability in the area?

Low and moderate income households represent 60% of households in the state. With access to a limited percentage of the sales, there will be greater pressure on the private rental market and people's aspirations for home ownership will not be realised.

Price Points - Home purchase	2006-2007		2007-2008		2008-2009	
	Capital City	Rest of State	Capital City	Rest of State	Capital City	Rest of State
Very Low Income	\$91,000	\$79,000	\$88,000	\$79,000	\$106,000	\$98,000
Low Income	\$145,000	\$127,000	\$141,000	\$126,000	\$170,000	\$157,000
Median Income	\$181,000	\$158,000	\$176,000	\$158,000	\$212,000	\$196,000
Moderate Income	\$218,000	\$190,000	\$211,000	\$189,000	\$255,000	\$235,000

Price Points - Home purchase	2009-2010		2010-2011		2011-2012	
	Capital City	Rest of State	Capital City	Rest of State	Capital City	Rest of State
Very Low Income	\$120,000	\$102,000	\$100,000	\$80,000	\$113,000	\$89,000
Low Income	\$192,000	\$182,000	\$161,000	\$128,000	\$180,000	\$142,000
Median Income	\$240,000	\$227,000	\$201,000	\$160,000	\$225,000	\$177,000
Moderate Income	\$288,000	\$273,000	\$241,000	\$192,000	\$271,000	\$213,000

Please note: based on current RBA bank rate and 5% deposit



Mid Murray (DC)

All percentage figures refer to the percentage of the total sales for that year.

Affordable house sales Year ending June 30	Detached and semi-detached houses		Flats, units and apartments		Total private sales	
	number	%	number	%	number	%
very low income households (up to 50% of the median income)						
2006-07	8	5.7	0	0.0	10	7.1
2007-08	*	0.8-4.0	0	0.0	*	0.8-4.0
2008-09	16	13.3	0	0.0	15	12.5
2009-10	15	9.7	0	0.0	15	9.7
2010-11	14	9.7	0	0.0	15	10.3
2011-12	8	5.7	0	0.0	10	7.1
Total	65	7.9	0	0.0	65	7.9
low income households (up to 80% of the median income)						
2006-07	34	24.3	0	0.0	35	25.0
2007-08	20	16.0	0	0.0	20	16.0
2008-09	49	40.8	0	0.0	50	41.7
2009-10	56	36.1	0	0.0	55	35.5
2010-11	30	20.7	0	0.0	30	20.7
2011-12	39	27.9	0	0.0	40	28.6
Total	230	27.9	0	0.0	230	27.9
moderate income households (up to 120% of the median income)						
2006-07	83	59.3	*	0.7-3.6	85	60.7
2007-08	57	45.6	0	0.0	55	44.0
2008-09	86	71.7	*	0.8-4.2	90	75.0
2009-10	104	67.1	0	0.0	105	67.7
2010-11	65	44.8	0	0.0	65	44.8
2011-12	77	55.0	*	0.7-3.6	80	57.1
Total	470	57.0	*	0.1-0.6	475	57.6
Total properties						
2006-07	140	100.0	*	0.7-3.6	140	100.0
2007-08	125	100.0	0	0.0	125	100.0
2008-09	120	100.0	*	0.8-4.2	120	100.0
2009-10	150	96.8	*	0.6-3.2	155	100.0
2010-11	145	100.0	*	0.7-3.4	145	100.0
2011-12	140	100.0	*	0.7-3.6	140	100.0
Total	820	99.4	10	1.2	825	100.0

Source: South Australian Department for Communities and Social Inclusion, 2013

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Where there are 1 to 5 dwellings the number is replaced with a "**"

All totals have been rounded to the nearest 5

10 Affordable private rents

Mid Murray (DC)

What is the desired trend?

An increase in the percentage of rental properties which have affordable rents.

What is the current situation in Mid Murray (DC)?

The proportion of private rents that were affordable to low income households between July 2006 and June 2012 in Mid Murray (DC) was 83.9%. This was greater compared to the Rest of State Statistical Area with 61.7%, and represented 840 private rentals in Mid Murray (DC) during the period.

What is the current trend?

While the SA private rental market continues to grow (17.0% of all dwellings in 2006 to 19.3% in 2011), the proportion of low cost private rental stock has decreased at a time when the proportion of low income private renters has increased.

Why use this information?

An affordable rent is calculated to be 30% of weekly gross income.

Household incomes, the bases for determining very low, low and moderate income households, have been calculated from Census data and indexed by CPI in gap years.

The data is made available from the Residential Tenancies Branch in South Australia and is derived from new rent bonds lodged.

What does this mean for affordability in the area?

Private rental market continues to grow in South Australia, particularly as social housing stock levels and home purchase opportunities decline. Renters are also in the private rental market for longer periods of time with around 40% renting for longer than 10 years. The most dramatic change in the private rental market in South Australia has been the increase in low income households. Access into low cost stock by low income people is further limited as more than half of low cost rental properties are being occupied by households who could afford to pay more(a).

(a) Yates J., Wulff M., and Burke T. (2000) *Low Rent Housing in Australia 1986 - 1996 and 2001*

Price Points - Rental	2006-2007		2007-2008		2008-2009	
	Capital City	Rest of State	Capital City	Rest of State	Capital City	Rest of State
Very Low Income	\$145	\$127	\$152	\$136	\$159	\$147
Low Income	\$232	\$202	\$243	\$218	\$255	\$235
Median Income	\$290	\$253	\$304	\$273	\$318	\$294
Moderate Income	\$348	\$304	\$365	\$327	\$382	\$353

Price Points - Rental	2009-2010		2010-2011		2011-2012	
	Capital City	Rest of State	Capital City	Rest of State	Capital City	Rest of State
Very Low Income	\$167	\$142	\$166	\$132	\$172	\$135
Low Income	\$267	\$253	\$265	\$211	\$275	\$216
Median Income	\$334	\$317	\$332	\$264	\$344	\$271
Moderate Income	\$400	\$380	\$398	\$317	\$413	\$325



Mid Murray (DC)

All percentage figures refer to the percentage of the total private rentals for that year.

Affordable private rents Year ending June 30	Detached and semi-detached houses		Flats, units and apartments		Total private rentals	
	number	%	number	%	number	%
very low income households (up to 50% of the median)						
2006-07	21	19.1	8	7.3	30	27.3
2007-08	17	13.6	*	0.8-4.0	20	16.0
2008-09	39	24.4	6	3.8	45	28.1
2009-10	19	12.3	*	0.6-3.2	20	12.9
2010-11	14	10.0	*	0.7-3.6	15	10.7
2011-12	10	6.5	*	0.6-3.2	10	6.5
Total	120	14.3	20	2.4	145	17.3
low income households (up to 80% of the median income)						
2006-07	98	89.1	8	7.3	105	95.5
2007-08	106	84.8	*	0.8-4.0	115	92.0
2008-09	136	85.0	9	5.6	145	90.6
2009-10	144	92.9	6	3.9	150	96.8
2010-11	88	62.9	10	7.1	100	71.4
2011-12	77	49.7	12	7.7	90	58.1
Total	650	77.4	50	6.0	705	83.9
moderate income households (up to 120% of the median income)						
2006-07	102	92.7	8	7.3	110	100.0
2007-08	118	94.4	*	0.8-4.0	125	100.0
2008-09	150	93.8	9	5.6	160	100.0
2009-10	148	95.5	6	3.9	155	100.0
2010-11	129	92.1	10	7.1	140	100.0
2011-12	134	86.5	12	7.7	150	96.8
Total	780	92.9	50	6.0	835	99.4
Total properties						
2006-07	100	90.9	10	9.1	110	100.0
2007-08	120	96.0	*	0.8-4.0	125	100.0
2008-09	150	93.8	10	6.3	160	100.0
2009-10	150	96.8	5	3.2	155	100.0
2010-11	130	92.9	10	7.1	140	100.0
2011-12	135	87.1	15	9.7	155	100.0
Total	785	93.5	50	6.0	840	100.0

Source: South Australian Department for Communities and Social Inclusion, 2013

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Where there are 1 to 5 dwellings the number is replaced with a "*"
All totals have been rounded to the nearest 5

11 Dwelling type

Mid Murray (DC)

What is the desired trend?

Dwelling types which reflect the changing nature of households in South Australia, particularly the prevalence of single and smaller households.

What is the current situation in Mid Murray (DC)?

In 2011, Mid Murray (DC) had a greater proportion of dwellings with only one or two bedrooms (25.3%) compared to the Rest of State Statistical Area (20.2%). The number of one and two bedroom dwellings in Mid Murray (DC) was 899.

What is the current trend?

The market is supplying more large (3 and 4 bedroom) stock and less small stock (1 and 2 bedroom), even though household size is decreasing, both nationally and in SA.

While the size of the average new house continues to increase, the average household size in South Australia continues to decline.

Why use this information?

Dwelling types and size provides an indication of housing choice in the area.

Combined with recent development data, it provides a useful profile of the community's housing supply.

What does this mean for affordability in the area?

Providing greater choice in housing types and sizes results in greater levels of social mix and enhanced community sustainability as people, across all stages of life can find suitable and affordable housing within the community.

Dwelling type by number of bedrooms, 2011

Mid Murray (DC)

Number of bedrooms	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
None (includes bedsitters)	23	0.7	0	0.0	0	0.0	15	12.9	4	10.5	42	1.2
1 bedroom	151	4.6	9	6.7	0	0.0	49	42.2	0	0.0	209	5.9
2 bedrooms	618	18.9	47	35.1	0	0.0	19	16.4	6	15.8	690	19.4
3 bedrooms	1,629	49.9	51	38.1	0	0.0	15	12.9	6	15.8	1,701	47.8
4 bedrooms	547	16.8	16	11.9	0	0.0	3	2.6	0	0.0	566	15.9
5+ bedrooms	93	2.8	4	3.0	0	0.0	0	0.0	3	7.9	105	3.0
Not stated	204	6.2	7	5.2	0	0.0	15	12.9	19	50.0	245	6.9
Total	3,265	100.0	134	100.0	0	100.0	116	100.0	38	100.0	3,558	100.0

Source: Australian Bureau of Statistics, 2011 Census of Population and Housing
Data based on Place of Enumeration (Place on Census night)

12 Recent development trends by dwelling type

Mid Murray (DC)

What is the desired trend?

Increasing diversity of housing type, particularly around transport nodes and activity centres.

What is the current situation in Mid Murray (DC)?

The percentage of new residential dwellings which were flats, units or apartments in Mid Murray (DC) between July 2008 and June 2012 was 0.0%. This was lower compared to the Rest of State Statistical Area with 10.8%, and represented new flats, units or apartments approved in Mid Murray (DC) during the period.

What is the current trend?

SA has been dominated by detached dwellings with 2 or more bedrooms. The changing ageing demographic profile of SA and average number of people per household suggests a need for a greater diversity of housing and specifically smaller dwellings to accommodate smaller households.

Why use this information?

Residential development trends can inform the adoption of strategic priorities for the future.

Comparing current profile of the community with recent movers as well as recent development trends describes the future trajectory for the Council.

Building approval data is collected by the ABS.

Recent residential development by type, 2008 to 2012 (financial years)

Financial year ending June 30	Mid Murray (DC)							
	Dwelling type						Total	
	Separate houses		Medium density		High density		number	%
	number	%	number	%	number	%	number	%
2008 to 2009	83	28.7	0	0.0	0	0.0	83	28.7
2009 to 2010	85	29.4	0	0.0	0	0.0	85	29.4
2010 to 2011	59	20.4	0	0.0	0	0.0	59	20.4
2011 to 2012	62	21.5	0	0.0	0	0.0	62	21.5
Total 2008 to 2012	289	100.0	0	0.0	0	0.0	289	100.0

Source: [Australian Bureau of Statistics](#)

13 Social housing stock

Mid Murray (DC)

What is the desired trend?

A proportion of local social housing stock relative to housing need.

What is the current situation in Mid Murray (DC)?

As at June 2012 the total stock of social housing in Mid Murray (DC) was 151 dwellings. This comprised of:

- Community Housing: 20
- Public Housing: 131

What is the current trend?

Consistent with national trends, South Australia public housing stock numbers continues to decline, while Community and Indigenous managed social housing stock has increased.

Why use this information?

Stock levels are an indication of the availability of publicly funding housing options available to the local community.

Data is sourced from the Department for Communities and Social Inclusion. Public housing figures vary from those reported in the Census making calculations of proportion to all households difficult.

What does this mean for affordability in the area?

The provision of publicly funded social housing within the community provides housing opportunities for those people who have needs in addition to affordability and links the housing response to other support services necessary for them to maintain their tenancy.

Areas with a low percentage of publicly funded housing will mean that family or community members who require such assistance will need to move out of the community to access appropriate housing.

There are also a number of urban renewal areas across the state that have had a higher concentration of public housing stock and efforts are progressing to reconfigure housing stock to meet the current needs of the community.

Social housing stock

Mid Murray (DC)

As at June 2012	Mid Murray (DC)		Rest of SA Statistical Area
	number	% Rest of SA Statistical Area total	number
Community Housing	20	2.9	685
Public Housing	131	1.4	9,358
Total social housing stock	151	1.5	10,043

Source: [South Australian Department for Communities and Social Inclusion, 2012](#)