



RenewalSA
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Murray Bridge (RC)

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

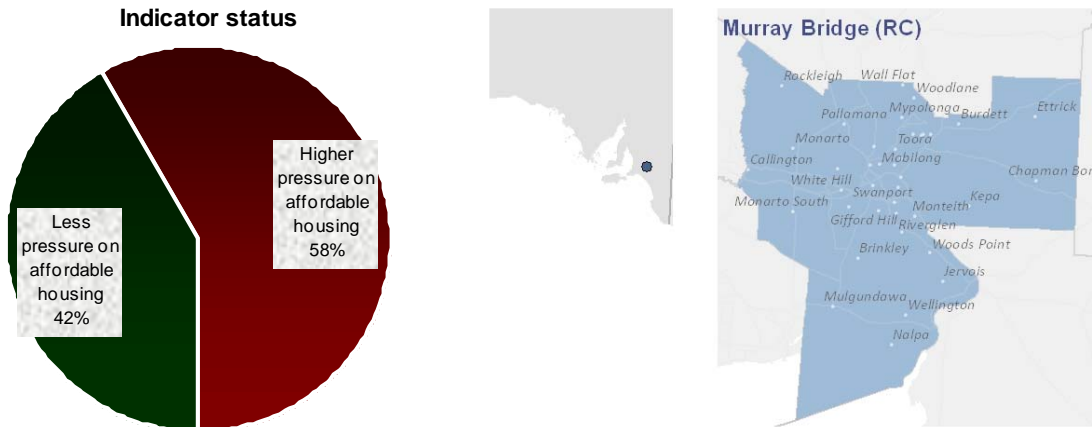




Housing Affordability - Murray Bridge (RC)

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 Murray Bridge (RC)			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: 43.4%. [Rest of State: 41.1%]	
2	Household and family types	Percentage change in the number of households between 2006 and 2011: 11.5%. [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: 34.3%. [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: 41.2%. [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): 35.9%. [Rest of State: 32.7%]	
6	Indigenous persons (Aboriginal and/or Torres Strait Islanders)	Indigenous persons by age group, 2011: 4.0%. [Rest of State: 4.0%]	
Housing Supply Murray Bridge (RC)			
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2003-04 to 2011-12: 4.8%. [Rest of State: 6.9%]	
8	Tenure Diversity, 2011	Percentage of households who own, or are purchasing their dwelling, 2011: 59.3%. [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 : 12.4%. [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 : 68.6%. [Rest of State: 61.7%]	
11	Dwelling type	Percentage of dwellings with one or two bedrooms: 19.1%. [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: 38.7%. [Rest of State: 10.8%]	
13	Social housing stock	Social housing stock (number of dwellings): 794	n/a

1 Low and moderate income households

Murray Bridge (RC)

What is the desired trend?

A mix of household incomes is desirable in any location.

What is the current situation in Murray Bridge (RC)?

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, Murray Bridge (RC) has a greater proportion of very low and low income households (43.4%) compared to the Rest of State Statistical Area (33.1%).

The number of very low and low income households in Murray Bridge (RC) was 3,257.

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

Murray Bridge (RC)												
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)	189	10.2	258	18.4	475	33.9	1,072	50.3	241	33.4	2,235	29.8
Rented: Public	358	19.3	129	9.2	60	4.3	47	2.2	49	6.8	643	8.6
Rented: Private and not stated	399	21.5	300	21.4	378	27.0	390	18.3	146	20.2	1,613	21.5
Rented: Other landlord	64	3.4	36	2.6	27	1.9	40	1.9	19	2.6	186	2.5
Other tenure types	846	45.6	678	48.4	461	32.9	581	27.3	266	36.9	2,832	37.7
Total	1,856	100.0	1,401	100.0	1,401	100.0	2,130	100.0	721	100.0	7,509	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 Murray Bridge (RC)

What is the desired trend?

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

What is the current situation in Murray Bridge (RC)?

Between 2006 and 2011 the percentage change in total households for Murray Bridge (RC) was 11.5%. This rate of change was greater 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	580	11.2	514	10.7	66	12.8
Couple Families with Children under 15	1,392	26.8	1,346	28.1	46	3.4
Total couples with child(ren)	1,972	38.0	1,860	38.8	112	6.0
One Parent Families with Children 15 or over	375	7.2	283	5.9	92	32.5
One Parent Families with Children under 15	571	11.0	535	11.2	36	6.7
Total one parent families	946	18.2	818	17.1	128	15.6
Other Families	79	1.5	66	1.4	13	19.7
Couple Families with No Children	2,191	42.2	2,045	42.7	146	7.1
Total families	5,188	100.0	4,789	100.0	399	8.3
One Family Households	5,045	64.4	4,649	66.2	396	8.5
Two or more family households	75	1.0	67	1.0	8	11.9
Total family households	5,120	65.4	4,716	67.1	404	8.6
Lone person household	2,148	27.4	1,896	27.0	252	13.3
Group household	237	3.0	179	2.5	58	32.4
Other Households	326	4.2	235	3.3	91	38.7
Total households	7,831	100.0	7,026	100.0	805	11.5
Average household size (Average number of people per household)	2.4		2.4		0.0	0.0

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 Murray Bridge (RC)

What is the desired trend?

A mix of age groups is desirable for any location.

What is the current situation in Murray Bridge (RC)?

In 2011, Murray Bridge (RC) had a lower proportion of households with a household reference person (or "head") aged 60 years or older (34.3%) compared to the Rest of State Statistical Area (36.5%). The number of "older" households in Murray Bridge (RC) was 2,684.

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.

Murray Bridge (RC)

Age of household reference persons	2011	
	number	%
15-29 years	871	11.1
30-44 years	1,850	23.6
45-59 years	2,101	26.8
60-74 years	1,702	21.7
75 and over	982	12.5
No Matches	327	4.2
Total	7,833	100.0

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

4 Housing Stress, 2011

Murray Bridge (RC)

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 Murray Bridge (RC)?

In 2011, Murray Bridge (RC) 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 (61.1%) 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 Murray Bridge (RC) was 736.

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.



Murray Bridge (RC)

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)	136	7.3	281	8.6	506	10.9	711
Rented: Public	200	10.8	234	7.2	234	5.0	234
Rented: Private and not stated	364	19.6	599	18.4	685	14.7	691
Rented: Other landlord	37	2.0	47	1.4	51	1.1	51
Rented: TOTAL	601	32.4	880	27.0	970	20.8	976
Other tenure types	0	0.0	0	0.0	0	0.0	3
Total households	737	39.7	1,161	35.6	1,476	31.7	1,690
Households paying more than 30% of income on housing							
Being purchased (incl rent/buy)	129	7.0	240	7.4	399	8.6	500
Rented: Public	138	7.4	149	4.6	149	3.2	149
Rented: Private and not stated	331	17.8	489	15.0	507	10.9	510
Rented: Other landlord	24	1.3	29	0.9	29	0.6	29
Rented: TOTAL	493	26.6	667	20.5	685	14.7	688
Other tenure types	0	0.0	0	0.0	0	0.0	3
Total households	622	33.5	907	27.8	1,084	23.3	1,191
Households paying more than 50% of income on housing							
Being purchased (incl rent/buy)	76	4.1	120	3.7	139	3.0	152
Rented: Public	44	2.4	44	1.4	44	0.9	44
Rented: Private and not stated	170	9.2	182	5.6	182	3.9	182
Rented: Other landlord	10	0.5	10	0.3	10	0.2	10
Rented: TOTAL	224	12.1	236	7.2	236	5.1	236
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	300	16.2	356	10.9	375	8.1	388
Total households renting or purchasing							
Being purchased (incl rent/buy)	189	10.2	447	13.7	922	19.8	2,235
Rented: Public	358	19.3	487	15.0	547	11.7	643
Rented: Private and not stated	399	21.5	699	21.5	1,077	23.1	1,613
Rented: Other landlord	64	3.4	100	3.1	127	2.7	186
Rented: TOTAL	821	44.2	1,286	39.5	1,751	37.6	2,442
Other tenure types	846	45.6	1,524	46.8	1,985	42.6	2,832
Total households	1,856	100.0	3,257	100.0	4,658	100.0	7,509

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)

Murray Bridge (RC)

What is the desired trend?

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

What is the current situation in Murray Bridge (RC)?

In 2011, Murray Bridge (RC) had a greater proportion of people who were living at a different address five years ago (35.9%) compared to the Rest of State Statistical Area (32.7%). The number of recent movers in Murray Bridge (RC) was 7,083.

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.

Murray Bridge (RC)

Age of persons who had a different address in the 2006 Census	Moved between 2006 and 2011			
	number	%		
5-9 years	607	8.6		
10-14 years	512	7.2		
15-29 years	2,042	28.8		
30-44 years	1,787	25.2		
45-59 years	1,157	16.3		
60-74 years	675	9.5		
75 and over	303	4.3		
Total persons	7,083	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	432	14.1	Very low income	612	20.0
Being purchased (incl rent/buy)	974	31.8	Low income	519	16.9
Rented (incl rent-free)	1,550	50.6	Moderate income	656	21.4
Other tenure type (incl life tenure)	47	1.5	High income	1,020	33.3
Not stated	62	2.0	One or more incomes not stated	258	8.4
Total households	3,065	100.0	Total households	3,065	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

Murray Bridge (RC)

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 Murray Bridge (RC)?

In 2011, Murray Bridge (RC) had a greater proportion of Aboriginal and Torres Strait Islanders (4.0%) compared to the Rest of State Statistical Area (66.2%). The number of "indigenous persons in Murray Bridge (RC) was 975.

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)

Murray Bridge (RC)

Age group (years)	2011		2006	
	number	%	number	%
0 to 9	220	18.1	202	21.6
10 to 19	214	17.6	162	17.3
20 to 29	162	13.3	124	13.3
30 to 39	135	11.1	105	11.2
40 to 49	127	10.4	69	7.4
50 to 59	60	4.9	43	4.6
60 and over	57	4.7	42	4.5
Total	975	80.0	747	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

Murray Bridge (RC)

What is the desired trend?

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

What is the current situation in Murray Bridge (RC)?

The median house price in Murray Bridge (RC) for the financial year 2011-12 was \$225,000. Between July 2003 and June 2012 the average annual change in median house prices for Murray Bridge (RC) was 4.8%. 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

Murray Bridge (RC)

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	160,000	80,000	138,900	154,500
2004 to 2005	180,000	88,550	155,000	175,000
2005 to 2006	185,000	115,250	180,000	183,000
2006 to 2007	200,018	155,000	194,000	200,000
2007 to 2008	220,000	133,500	179,975	210,000
2008 to 2009	235,000	134,250	215,000	230,000
2009 to 2010	241,000	142,000	206,000	235,000
2010 to 2011	239,000	147,000	230,000	235,000
2011 to 2012	230,000	141,250	216,000	225,000

Source: Valuer Generals Office

8 Tenure Diversity, 2011

Murray Bridge (RC)

What is the desired trend?

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

What is the current situation in Murray Bridge (RC)?

In 2011, Murray Bridge (RC) had a lower proportion of households purchasing or owning their dwelling (59.3%) compared to the Rest of State Statistical Area (66.2%). The number of households purchasing and owning their dwelling in Murray Bridge (RC) was 4,643.

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.

Murray Bridge (RC)

Tenure type	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	2,258	33.3	85	9.1	0	0.0	50	53.2	5	50.0	2,398	30.6
Being Purchased (incl rent/buy)	2,196	32.4	44	4.7	0	0.0	5	5.3	0	0.0	2,245	28.7
Rented from State/Territory Housing Authority	333	4.9	317	34.0	0	0.0	0	0.0	0	0.0	650	8.3
Rented from other landlord	1,420	20.9	342	36.7	13	100.0	16	17.0	0	0.0	1,791	22.9
Rented and landlord type not stated	16	0.2	9	1.0	0	0.0	0	0.0	0	0.0	25	0.3
Occupied rent free	70	1.0	3	0.3	0	0.0	11	11.7	0	0.0	84	1.1
Other Tenure Type	94	1.4	47	5.0	0	0.0	3	3.2	0	0.0	144	1.8
Tenure Not Stated	395	5.8	86	9.2	0	0.0	9	9.6	5	50.0	495	6.3
Total	6,782	100.0	933	100.0	13	100.0	94	100.0	10	100.0	7,832	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

Murray Bridge (RC)

➔ 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 Murray Bridge (RC)?

There were 1,735 dwelling sales in the period 2006-2012 in Murray Bridge (RC). The proportion of dwelling sales that were affordable to low income households was 12.4%. This was lower 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



Murray Bridge (RC)

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	7	2.3	0	0.0	5	1.7
2007-08	*	0.3-1.5	0	0.0	*	0.3-1.5
2008-09	12	4.4	0	0.0	10	3.6
2009-10	30	9.4	*	0.3-1.6	30	9.4
2010-11	*	0.4-1.9	0	0.0	*	0.4-1.9
2011-12	*	0.4-2.0	0	0.0	*	0.4-2.0
Total	55	3.2	*	0.1-0.3	55	3.2
low income households (up to 80% of the median income)						
2006-07	32	10.7	*	0.3-1.7	35	11.7
2007-08	19	5.8	*	0.3-1.5	20	6.1
2008-09	48	17.5	*	0.4-1.8	55	20.0
2009-10	70	21.9	10	3.1	80	25.0
2010-11	*	0.4-1.9	0	0.0	*	0.4-1.9
2011-12	25	10.0	0	0.0	25	10.0
Total	200	11.5	15	0.9	215	12.4
moderate income households (up to 120% of the median income)						
2006-07	133	44.3	13	4.3	145	48.3
2007-08	112	33.9	31	9.4	145	43.9
2008-09	141	51.3	14	5.1	155	56.4
2009-10	202	63.1	26	8.1	230	71.9
2010-11	55	21.2	7	2.7	60	23.1
2011-12	86	34.4	10	4.0	95	38.0
Total	730	42.1	100	5.8	830	47.8
Total properties						
2006-07	275	91.7	25	8.3	300	100.0
2007-08	290	87.9	40	12.1	330	100.0
2008-09	260	94.5	15	5.5	275	100.0
2009-10	290	90.6	30	9.4	320	100.0
2010-11	225	86.5	30	11.5	260	100.0
2011-12	230	92.0	20	8.0	250	100.0
Total	1,565	90.2	170	9.8	1,735	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

Murray Bridge (RC)

What is the desired trend?

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

What is the current situation in Murray Bridge (RC)?

The proportion of private rents that were affordable to low income households between July 2006 and June 2012 in Murray Bridge (RC) was 68.6%. This was greater compared to the Rest of State Statistical Area with 61.7%, and represented 5,245 private rentals in Murray Bridge (RC) 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



Murray Bridge (RC)

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	63	8.4	114	15.2	175	23.3
2007-08	71	8.8	80	9.9	150	18.5
2008-09	57	6.4	81	9.1	140	15.6
2009-10	87	9.0	78	8.1	165	17.1
2010-11	54	6.0	54	6.0	110	12.2
2011-12	38	4.1	47	5.1	85	9.2
Total	370	7.1	455	8.7	825	15.7
low income households (up to 80% of the median income)						
2006-07	426	56.8	203	27.1	630	84.0
2007-08	461	56.9	158	19.5	620	76.5
2008-09	520	58.1	201	22.5	725	81.0
2009-10	606	62.8	224	23.2	830	86.0
2010-11	225	24.9	182	20.1	405	44.8
2011-12	213	23.2	176	19.1	390	42.4
Total	2,450	46.7	1,145	21.8	3,600	68.6
moderate income households (up to 120% of the median income)						
2006-07	543	72.4	205	27.3	750	100.0
2007-08	643	79.4	161	19.9	805	99.4
2008-09	674	75.3	211	23.6	890	99.4
2009-10	738	76.5	225	23.3	965	100.0
2010-11	673	74.4	214	23.6	885	97.8
2011-12	676	73.5	224	24.3	900	97.8
Total	3,945	75.2	1,240	23.6	5,195	99.0
Total properties						
2006-07	545	72.7	205	27.3	750	100.0
2007-08	650	80.2	160	19.8	810	100.0
2008-09	680	76.0	210	23.5	895	100.0
2009-10	740	76.7	225	23.3	965	100.0
2010-11	690	76.2	215	23.8	905	100.0
2011-12	695	75.5	225	24.5	920	100.0
Total	3,995	76.2	1,245	23.7	5,245	100.0

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

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All totals have been rounded to the nearest 5

11 Dwelling type

Murray Bridge (RC)

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 Murray Bridge (RC)?

In 2011, Murray Bridge (RC) had a lower proportion of dwellings with only one or two bedrooms (19.1)% compared to the Rest of State Statistical Area (20.2%). The number of one and two bedroom dwellings in Murray Bridge (RC) was 1,496.

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

Murray Bridge (RC)													
Number of bedrooms	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total		
	number	%	number	%	number	%	number	%	number	%	number	%	
None (includes bedsitters)	9	0.1	3	0.3	0	0.0	8	8.8	0	0.0	20	0.3	
1 bedroom	116	1.7	120	12.9	8	53.3	24	26.4	0	0.0	268	3.4	
2 bedrooms	845	12.5	350	37.6	7	46.7	23	25.3	3	42.9	1,228	15.7	
3 bedrooms	3,888	57.3	371	39.8	0	0.0	20	22.0	0	0.0	4,279	54.7	
4 bedrooms	1,398	20.6	13	1.4	0	0.0	3	3.3	0	0.0	1,414	18.1	
5+ bedrooms	180	2.7	10	1.1	0	0.0	0	0.0	0	0.0	190	2.4	
Not stated	348	5.1	64	6.9	0	0.0	13	14.3	4	57.1	429	5.5	
Total	6,784	100.0	931	100.0	15	100.0	91	100.0	7	100.0	7,828	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

Murray Bridge (RC)

What is the desired trend?

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

What is the current situation in Murray Bridge (RC)?

The percentage of new residential dwellings which were flats, units or apartments in Murray Bridge (RC) between July 2008 and June 2012 was 38.7%. This was greater compared to the Rest of State Statistical Area with 10.8%, and represented 372 new flats, units or apartments approved in Murray Bridge (RC) 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)

Murray Bridge (RC)

Financial year ending June 30	Dwelling type							
	Separate houses		Medium density		High density		Total	
	number	%	number	%	number	%	number	%
2008 to 2009	201	34.1	7	1.9	0	0.0	208	21.6
2009 to 2010	189	32.0	3	0.8	0	0.0	192	20.0
2010 to 2011	105	17.8	352	94.6	0	0.0	457	47.5
2011 to 2012	95	16.1	10	2.7	0	0.0	105	10.9
Total 2008 to 2012	590	61.3	372	38.7	0	0.0	962	100.0

Source: [Australian Bureau of Statistics](#)

13 Social housing stock

Murray Bridge (RC)

What is the desired trend?

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

What is the current situation in Murray Bridge (RC)?

As at June 2012 the total stock of social housing in Murray Bridge (RC) was 794 dwellings. This comprised of:

- Community Housing: 30
- Public Housing: 764

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

Murray Bridge (RC)

As at June 2012	Murray Bridge (RC)		Rest of SA Statistical Area
	number	% Rest of SA Statistical Area total	number
Community Housing	30	4.4	685
Public Housing	764	8.2	9,358
Total social housing stock	794	7.9	10,043

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