



RenewalSA
people partnerships progress

Playford (C)

**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

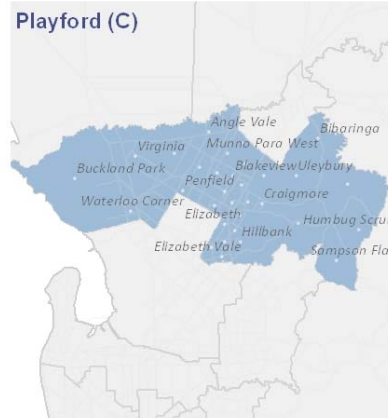
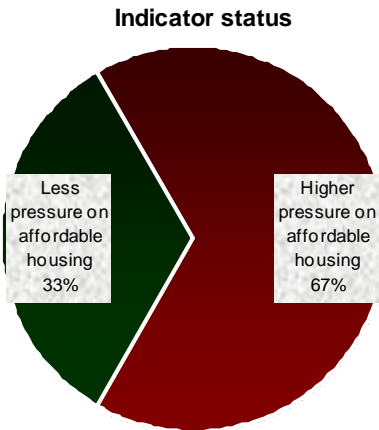




Housing Affordability - Playford (C)

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 Playford (C)		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: 40.5%. [Greater Adelaide: 33.1%]		
2	Household and family types	Percentage change in the number of households between 2006 and 2011: 12.1%. [Greater Adelaide: 5.5%]		
3	Age of household reference person	Percentage of households where the household reference person is aged 60 years or over: 25.2%. [Greater Adelaide: 32.1%]		
4	Housing stress, 2011	Percentage of private renter households paying more than 25% of their weekly gross household income on housing: 52.7%. [Greater Adelaide: 76.1%]		
5	Recent movers (2006 - 2011)	Percentage of people who were living at a different address five years ago (2011 data): 35.8%. [Greater Adelaide: 34.0%]		
6	Indigenous persons (Aboriginal and/or Torres Strait Islanders)	Indigenous persons by age group, 2011: 2.4%. [Greater Adelaide: 1.3%]		
Housing Supply Playford (C)				
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2003-04 to 2011-12: 6.8%. [Greater Adelaide: 6.1%]		
8	Tenure Diversity, 2011	Percentage of households who own, or are purchasing their dwelling, 2011: 58.7%. [Greater Adelaide: 66.1%]		
9	Affordable house sales	Proportion of dwelling sales that were affordable to low income households between July 2006 and June 2012 : 22.4%. [Greater Adelaide: 4.5%]		
10	Affordable private rents	Proportion of private rents that were affordable to low income households between July 2006 and June 2012 : 75.8%. [Greater Adelaide: 43.5%]		
11	Dwelling type	Percentage of dwellings with one or two bedrooms: 10.6%. [Greater Adelaide: 23.5%]		
12	Recent development trends by dwelling type	Percentage of new residential dwellings which were flats, units or apartments, July 2008 to June 2012: 2.7%. [Greater Adelaide: 26.0%]		
13	Social housing stock	Social housing stock (number of dwellings): 4217		n/a

1 Low and moderate income households

Playford (C)

What is the desired trend?

A mix of household incomes is desirable in any location.

What is the current situation in Playford (C)?

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, Playford (C) has a greater proportion of very low and low income households (40.5%) compared to the Greater Adelaide Statistical Area (33.1%).

The number of very low and low income households in Playford (C) was 11,737.

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

Playford (C)

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)	963	14.6	1,266	24.6	2,427	44.2	5,757	65.2	1,124	38.1	11,537	39.8
Rented: Public	1,864	28.3	695	13.5	372	6.8	201	2.3	345	11.7	3,477	12.0
Rented: Private and not stated	1,640	24.9	1,300	25.3	1,382	25.2	1,232	14.0	551	18.7	6,105	21.0
Rented: Other landlord	282	4.3	110	2.1	116	2.1	158	1.8	86	2.9	752	2.6
Other tenure types	1,841	27.9	1,776	34.5	1,192	21.7	1,480	16.8	845	28.6	7,134	24.6
Total	6,590	100.0	5,147	100.0	5,489	100.0	8,828	100.0	2,951	100.0	29,005	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 Playford (C)

What is the desired trend?

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

What is the current situation in Playford (C)?

Between 2006 and 2011 the percentage change in total households for Playford (C) was 12.1%. This rate of change was greater than that in the Greater Adelaide Statistical Area which experienced a 5.5% 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	2,574	12.1	2,338	12.4	236	10.1
Couple Families with Children under 15	5,977	28.1	5,463	29.0	514	9.4
Total couples with child(ren)	8,551	40.2	7,801	41.4	750	9.6
One Parent Families with Children 15 or over	1,920	9.0	1,500	8.0	420	28.0
One Parent Families with Children under 15	3,502	16.5	3,062	16.3	440	14.4
Total one parent families	5,422	25.5	4,562	24.3	860	18.9
Other Families	345	1.6	262	1.4	83	31.7
Couple Families with No Children	6,967	32.7	6,206	33.0	761	12.3
Total families	21,285	100.0	18,831	100.0	2,454	13.0
One Family Households	20,386	67.9	18,202	68.0	2,184	12.0
Two or more family households	444	1.5	313	1.2	131	41.9
Total family households	20,830	69.4	18,515	69.1	2,315	12.5
Lone person household	7,268	24.2	6,562	24.5	706	10.8
Group household	910	3.0	597	2.2	313	52.4
Other Households	1,020	3.4	1,106	4.1	-86	-7.8
Total households	30,028	100.0	26,780	100.0	3,248	12.1
Average household size	2.6		2.6		0.0	
(Average number of people per household)						

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 Playford (C)

What is the desired trend?

A mix of age groups is desirable for any location.

What is the current situation in Playford (C)?

In 2011, Playford (C) had a lower proportion of households with a household reference person (or "head") aged 60 years or older (25.2)% compared to the Greater Adelaide Statistical Area (32.1%). The number of "older" households in Playford (C) was 7,553.

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.

Playford (C)

Age of household reference persons	2011	
	number	%
15-29 years	4,872	16.2
30-44 years	8,446	28.1
45-59 years	8,136	27.1
60-74 years	4,926	16.4
75 and over	2,627	8.7
No Matches	1,022	3.4
Total	30,029	100.0

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

4 Housing Stress, 2011

Playford (C)

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 Playford (C)?

In 2011, Playford (C) had a lower 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 (74.2%) compared to the Greater Adelaide Statistical Area (76.1%). The number of private renter households earning a moderate income or less which are in housing stress in Playford (C) was 3,583.

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.

**Playford (C)**

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)	737	11.2	1,580	13.5	2,955	17.2	4,285
Rented: Public	1,029	15.6	1,229	10.5	1,249	7.3	1,249
Rented: Private and not stated	1,566	23.8	2,719	23.2	3,280	19.0	3,308
Rented: Other landlord	220	3.3	278	2.4	303	1.8	303
Rented: TOTAL	2,815	42.7	4,226	36.0	4,832	28.1	4,860
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	3,552	53.9	5,806	49.5	7,787	45.2	9,145
Households paying more than 30% of income on housing							
Being purchased (incl rent/buy)	667	10.1	1,368	11.7	2,341	13.6	2,959
Rented: Public	689	10.5	753	6.4	758	4.4	758
Rented: Private and not stated	1,525	23.1	2,460	21.0	2,650	15.4	2,658
Rented: Other landlord	176	2.7	205	1.7	214	1.2	214
Rented: TOTAL	2,390	36.3	3,418	29.1	3,622	21.0	3,630
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	3,057	46.4	4,786	40.8	5,963	34.6	6,589
Households paying more than 50% of income on housing							
Being purchased (incl rent/buy)	418	6.3	639	5.4	764	4.4	821
Rented: Public	255	3.9	258	2.2	258	1.5	258
Rented: Private and not stated	1,005	15.3	1,063	9.1	1,068	6.2	1,068
Rented: Other landlord	93	1.4	97	0.8	97	0.6	97
Rented: TOTAL	1,353	20.5	1,418	12.1	1,423	8.3	1,423
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	1,771	26.9	2,057	17.5	2,187	12.7	2,244
Total households renting or purchasing							
Being purchased (incl rent/buy)	963	14.6	2,229	19.0	4,656	27.0	11,537
Rented: Public	1,864	28.3	2,559	21.8	2,931	17.0	3,477
Rented: Private and not stated	1,640	24.9	2,940	25.0	4,322	25.1	6,105
Rented: Other landlord	282	4.3	392	3.3	508	2.9	752
Rented: TOTAL	3,786	57.5	5,891	50.2	7,761	45.1	10,334
Other tenure types	1,841	27.9	3,617	30.8	4,809	27.9	7,134
Total households	6,590	100.0	11,737	100.0	17,226	100.0	29,005

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)

Playford (C)

What is the desired trend?

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

What is the current situation in Playford (C)?

In 2011, Playford (C) had a greater proportion of people who were living at a different address five years ago (35.8)% compared to the Greater Adelaide Statistical Area (34.0%). The number of recent movers in Playford (C) was 28,324.

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.

Playford (C)

Age of persons who had a different address in the 2006 Census	Moved between 2006 and 2011			
	number	%		
5-9 years	2,806	9.9		
10-14 years	2,351	8.3		
15-29 years	10,059	35.5		
30-44 years	7,009	24.7		
45-59 years	3,846	13.6		
60-74 years	1,583	5.6		
75 and over	670	2.4		
Total persons	28,324	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	968	7.9	Very low income	2,433	19.8
Being purchased (incl rent/buy)	4,988	40.5	Low income	1,963	15.9
Rented (incl rent-free)	6,107	49.6	Moderate income	2,591	21.0
Other tenure type (incl life tenure)	50	0.4	High income	4,334	35.2
Not stated	203	1.6	One or more incomes not stated	995	8.1
Total households	12,316	100.0	Total households	12,316	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

Playford (C)

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 Playford (C)?

In 2011, Playford (C) had a greater proportion of Aboriginal and Torres Strait Islanders (2.4)% compared to the Greater Adelaide Statistical Area (1.3%). The number of "indigenous persons in Playford (C) was 2,353.

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)

Playford (C)

Age group (years)	2011		2006	
	number	%	number	%
0 to 9	694	23.6	587	25.5
10 to 19	572	19.4	464	20.2
20 to 29	373	12.7	273	11.9
30 to 39	253	8.6	200	8.7
40 to 49	219	7.4	161	7.0
50 to 59	135	4.6	87	3.8
60 and over	107	3.6	67	2.9
Total	2,353	80.0	1,839	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 Playford (C)

What is the desired trend?

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

What is the current situation in Playford (C)?

The median house price in Playford (C) for the financial year 2011-12 was \$237,000. Between July 2003 and June 2012 the average annual change in median house prices for Playford (C) was 6.8%. This rate of change is greater when compared to the Greater Adelaide Statistical Area with 6.1%.

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

Playford (C)

Financial year ending June 30	Dwelling type			Total median price \$
	Detached house	Attached dwelling (Maisonettes / Row Houses)	Flat/Unit (Home units / Flats / Townhouses)	
	median price \$	median price \$	median price \$	
2003 to 2004	155,000	99,000	120,000	140,000
2004 to 2005	169,000	105,000	135,000	159,500
2005 to 2006	178,000	108,000	120,000	164,000
2006 to 2007	187,000	118,500	147,750	170,000
2007 to 2008	225,000	150,000	185,000	215,000
2008 to 2009	240,000	160,000	165,500	228,000
2009 to 2010	260,000	162,000	237,475	249,900
2010 to 2011	265,000	157,000	174,000	252,000
2011 to 2012	251,000	143,500	196,500	237,000

Source: Valuer Generals Office

8 Tenure Diversity, 2011

Playford (C)

What is the desired trend?

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

What is the current situation in Playford (C)?

In 2011, Playford (C) had a lower proportion of households purchasing or owning their dwelling (58.7%) compared to the Greater Adelaide Statistical Area (66.1%). The number of households purchasing and owning their dwelling in Playford (C) was 17,641.

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.

Playford (C)

Tenure type	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	5,633	23.3	355	6.4	4	2.9	78	61.4	0	0.0	6,070	20.2
Being Purchased (incl rent/buy)	10,803	44.7	747	13.4	3	2.2	12	9.4	6	100.0	11,571	38.5
Rented from State/Territory Housing Authority	1,069	4.4	2,342	42.0	86	62.3	0	0.0	0	0.0	3,497	11.6
Rented from other landlord	5,199	21.5	1,548	27.7	32	23.2	21	16.5	0	0.0	6,800	22.6
Rented and landlord type not stated	52	0.2	41	0.7	0	0.0	0	0.0	0	0.0	93	0.3
Occupied rent free	116	0.5	15	0.3	0	0.0	0	0.0	0	0.0	131	0.4
Other Tenure Type	90	0.4	47	0.8	0	0.0	0	0.0	0	0.0	137	0.5
Tenure Not Stated	1,215	5.0	485	8.7	13	9.4	16	12.6	0	0.0	1,729	5.8
Total	24,177	100.0	5,580	100.0	138	100.0	127	100.0	6	100.0	30,028	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

Playford (C)

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 Playford (C)?

There were 8,000 dwelling sales in the period 2006-2012 in Playford (C). The proportion of dwelling sales that were affordable to low income households was 22.4%. This was lower compared to the Greater Adelaide Statistical Area with 4.5%.

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



Playford (C)

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	39	2.7	6	0.4	45	3.1
2007-08	20	1.3	0	0.0	20	1.3
2008-09	21	1.8	*	0.1-0.4	20	1.7
2009-10	37	2.8	0	0.0	35	2.7
2010-11	24	1.9	*	0.1-0.4	25	2.0
2011-12	28	2.1	10	0.8	40	3.1
Total	170	2.1	20	0.3	185	2.3
low income households (up to 80% of the median income)						
2006-07	474	32.8	19	1.3	495	34.3
2007-08	205	13.7	19	1.3	225	15.1
2008-09	203	17.3	17	1.4	220	18.7
2009-10	322	24.7	17	1.3	340	26.1
2010-11	143	11.3	21	1.7	165	13.0
2011-12	335	25.6	19	1.5	355	27.1
Total	1680	21.0	110	1.4	1795	22.4
moderate income households (up to 120% of the median income)						
2006-07	1,062	73.5	24	1.7	1,085	75.1
2007-08	793	53.0	35	2.3	830	55.5
2008-09	795	67.7	24	2.0	820	69.8
2009-10	958	73.4	27	2.1	985	75.5
2010-11	578	45.7	44	3.5	620	49.0
2011-12	829	63.3	28	2.1	855	65.3
Total	5,015	62.7	180	2.3	5,195	64.9
Total properties						
2006-07	1,420	98.3	25	1.7	1,445	100.0
2007-08	1,460	97.7	35	2.3	1,495	100.0
2008-09	1,155	98.3	25	2.1	1,175	100.0
2009-10	1,280	98.1	25	1.9	1,305	100.0
2010-11	1,220	96.4	50	4.0	1,265	100.0
2011-12	1,280	97.7	30	2.3	1,310	100.0
Total	7,810	97.6	190	2.4	8,000	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

Playford (C)

What is the desired trend?

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

What is the current situation in Playford (C)?

The proportion of private rents that were affordable to low income households between July 2006 and June 2012 in Playford (C) was 75.8%. This was greater compared to the Greater Adelaide Statistical Area with 43.5%, and represented 18,870 private rentals in Playford (C) 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



Playford (C)

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	470	19.7	188	7.9	680	28.5
2007-08	483	17.3	172	6.2	685	24.5
2008-09	361	12.1	168	5.6	545	18.2
2009-10	459	15.3	133	4.4	610	20.4
2010-11	425	12.7	116	3.5	550	16.4
2011-12	484	11.1	128	2.9	630	14.5
Total	2,680	14.2	905	4.8	3,700	19.6
low income households (up to 80% of the median income)						
2006-07	1,860	78.0	240	10.1	2,140	89.7
2007-08	2,015	72.1	221	7.9	2,280	81.6
2008-09	2,072	69.3	231	7.7	2,325	77.8
2009-10	2,087	69.7	193	6.4	2,305	77.0
2010-11	1,996	59.5	196	5.8	2,225	66.3
2011-12	2,723	62.7	249	5.7	3,025	69.6
Total	12,755	67.6	1,330	7.0	14,295	75.8
moderate income households (up to 120% of the median income)						
2006-07	2,101	88.1	241	10.1	2,380	99.8
2007-08	2,521	90.2	221	7.9	2,785	99.6
2008-09	2,726	91.2	231	7.7	2,980	99.7
2009-10	2,765	92.3	196	6.5	2,985	99.7
2010-11	3,091	92.1	212	6.3	3,335	99.4
2011-12	3,999	92.0	268	6.2	4,320	99.4
Total	17,205	91.2	1,370	7.3	18,785	99.5
Total properties						
2006-07	2,110	88.5	240	10.1	2,385	100.0
2007-08	2,530	90.5	220	7.9	2,795	100.0
2008-09	2,735	91.5	230	7.7	2,990	100.0
2009-10	2,775	92.7	195	6.5	2,995	100.0
2010-11	3,110	92.7	210	6.3	3,355	100.0
2011-12	4,030	92.8	270	6.2	4,345	100.0
Total	17,285	91.6	1,370	7.3	18,870	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

Playford (C)

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 Playford (C)?

In 2011, Playford (C) had a lower proportion of dwellings with only one or two bedrooms (10.6%) compared to the Greater Adelaide Statistical Area (23.5%). The number of one and two bedroom dwellings in Playford (C) was 3,188.

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

Playford (C)													
Number of bedrooms	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total		
	number	%	number	%	number	%	number	%	number	%	number	%	
None (includes bedsitters)	45	0.2	49	0.9	0	0.0	9	7.1	0	0.0	103	0.3	
1 bedroom	145	0.6	500	9.0	8	5.8	62	48.8	0	0.0	715	2.4	
2 bedrooms	1,134	4.7	1,228	22.0	84	60.9	27	21.3	0	0.0	2,473	8.2	
3 bedrooms	15,145	62.6	3,022	54.2	34	24.6	6	4.7	3	100.0	18,210	60.7	
4 bedrooms	5,684	23.5	269	4.8	0	0.0	3	2.4	0	0.0	5,956	19.8	
5+ bedrooms	966	4.0	39	0.7	0	0.0	0	0.0	0	0.0	1,005	3.3	
Not stated	1,057	4.4	472	8.5	12	8.7	20	15.7	0	0.0	1,561	5.2	
Total	24,176	100.0	5,579	100.0	138	100.0	127	100.0	3	100.0	30,023	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

Playford (C)

What is the desired trend?

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

What is the current situation in Playford (C)?

The percentage of new residential dwellings which were flats, units or apartments in Playford (C) between July 2008 and June 2012 was 2.7%. This was lower compared to the Greater Adelaide Statistical Area with 26.0%, and represented 123 new flats, units or apartments approved in Playford (C) 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	Playford (C)							
	Dwelling type						Total	
	Separate houses		Medium density		High density		number	%
	number	%	number	%	number	%	number	%
2008 to 2009	863	19.1	36	29.3	0	0.0	899	19.4
2009 to 2010	1,418	31.4	38	30.9	0	0.0	1,456	31.4
2010 to 2011	1,266	28.0	33	26.8	0	0.0	1,299	28.0
2011 to 2012	968	21.4	16	13.0	0	0.0	984	21.2
Total 2008 to 2012	4,515	97.3	123	2.7	0	0.0	4,638	100.0

Source: [Australian Bureau of Statistics](#)

13 Social housing stock

Playford (C)

What is the desired trend?

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

What is the current situation in Playford (C)?

As at June 2012 the total stock of social housing in Playford (C) was 4,217 dwellings. This comprised of:

- Community Housing: 241
- Public Housing: 3976

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

Playford (C)

As at June 2012	Playford (C)		Greater Adelaide Statistical Area
	number	% Greater Adelaide Statistical Area total	number
Community Housing	241	5.5	4,395
Public Housing	3,976	11.6	34,342
Total social housing stock	4,217	10.9	38,737

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