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South Australia

# **HOUSING AFFORDABILITY**

## **DEMAND AND SUPPLY BY LOCAL GOVERNMENT AREA**

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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 key data sets - South Australia

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.

<b>Housing Demand</b> South Australia			
1	Low and moderate income households	Percentage of low income households (less than 80% of state median) 2011	35.0%
2	Household and family types	Percentage change in the number of households between 2006 and 2011	5.6%
3	Age of household reference person	Percentage of households where the household reference person is aged 60 years or over	31.8%
4	Housing stress, 2011	Percentage of private renter households paying more than 25% of their weekly gross household income on housing	45.6%
5	Recent movers (2006 - 2011)	Percentage of people who were living at a different address five years ago (2011 data)	33.7%
6	Indigenous persons (Aboriginal and/or Torres Strait Islanders)	Indigenous persons by age group, 2011	1.5%
<b>Housing Supply</b> South Australia			
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2003-04 to 2011-12	6.3%
8	Tenure Diversity, 2011	Percentage of households who own, or are purchasing their dwelling, 2011	66.1%
9	Affordable house sales	Proportion of dwelling sales that were affordable to low income households between July 2006 and June 2012	7.9%
10	Affordable private rents	Proportion of private rents that were affordable to low income households between July 2006 and June 2012	48.1%
11	Dwelling type	Percentage of dwellings with one or two bedrooms	22.7%
12	Recent development trends by dwelling type	Percentage of new residential dwellings which were flats, units or apartments, July 2008 to June 2012	22.6%
13	Social housing stock	Social housing stock (number of dwellings)	48780

# 1 Low and moderate income households

## South Australia

### What is the desired trend?

A mix of household incomes is desirable in any location.

### What is the current situation in South Australia?

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.

The number of very low and low income households in South Australia was 216,555.

### 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

South Australia												
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)	14,327	11.5	16,944	18.5	36,110	33.8	129,587	54.7	21,435	36.5	218,403	35.3
Rented: Public	21,192	16.9	6,881	7.5	3,804	3.6	2,527	1.1	3,490	5.9	37,894	6.1
Rented: Private and not stated	25,149	20.1	17,893	19.6	25,047	23.4	36,851	15.6	9,510	16.2	114,450	18.5
Rented: Other landlord	5,843	4.7	2,140	2.3	2,082	1.9	3,116	1.3	1,308	2.2	14,489	2.3
Other tenure types	58,609	46.8	47,577	52.0	39,873	37.3	64,745	27.3	23,001	39.2	233,805	37.8
<b>Total</b>	<b>125,120</b>	<b>100.0</b>	<b>91,435</b>	<b>100.0</b>	<b>106,916</b>	<b>100.0</b>	<b>236,826</b>	<b>100.0</b>	<b>58,744</b>	<b>100.0</b>	<b>619,041</b>	<b>100.0</b>

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 South Australia

### What is the desired trend?

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

### What is the current situation in South Australia?

Between 2006 and 2011 the percentage change in total households for South Australia was 5.6%.

### 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	56,924	13.2	55,752	13.7	1,172	2.1
Couple Families with Children under 15	121,512	28.2	116,651	28.6	4,861	4.2
<b>Total couples with child(ren)</b>	<b>178,436</b>	<b>41.4</b>	<b>172,403</b>	<b>42.3</b>	<b>6,033</b>	<b>3.5</b>
One Parent Families with Children 15 or over	32,964	7.7	29,149	7.2	3,815	13.1
One Parent Families with Children under 15	37,118	8.6	36,458	8.9	660	1.8
<b>Total one parent families</b>	<b>70,082</b>	<b>16.3</b>	<b>65,607</b>	<b>16.1</b>	<b>4,475</b>	<b>6.8</b>
Other Families	7,064	1.6	6,571	1.6	493	7.5
Couple Families with No Children	174,668	40.6	162,908	40.0	11,760	7.2
<b>Total families</b>	<b>430,250</b>	<b>100.0</b>	<b>407,489</b>	<b>100.0</b>	<b>22,761</b>	<b>5.6</b>
One Family Households	418,614	65.0	398,630	65.4	19,984	5.0
Two or more family households	5,742	0.9	4,364	0.7	1,378	31.6
<b>Total family households</b>	<b>424,356</b>	<b>65.9</b>	<b>402,994</b>	<b>66.1</b>	<b>21,362</b>	<b>5.3</b>
Lone person household	172,667	26.8	161,819	26.5	10,848	6.7
Group household	22,019	3.4	19,136	3.1	2,883	15.1
Other Households	24,855	3.9	25,959	4.3	-1,104	-4.3
<b>Total households</b>	<b>643,897</b>	<b>100.0</b>	<b>609,908</b>	<b>100.0</b>	<b>33,989</b>	<b>5.6</b>
<b>Average household size</b> (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

#### South Australia

#### What is the desired trend?

A mix of age groups is desirable for any location.

#### What is the current situation in South Australia?

In 2011, South Australia had an equal proportion of households with a household reference person (or "head") aged 60 years or older (31.8)%. The number of "older" households in South Australia was 204,972.

#### 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.

#### South Australia

Age of household reference persons	2011	
	number	%
15-29 years	70,805	11.0
30-44 years	163,177	25.3
45-59 years	180,086	28.0
60-74 years	128,898	20.0
75 and over	76,074	11.8
No Matches	24,856	3.9
<b>Total</b>	<b>643,896</b>	<b>100.0</b>

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

## 4 Housing Stress, 2011

### South Australia

#### 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 South Australia?

In 2011, South Australia had an equal 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 (71.5%). The number of private renter households earning a moderate income or less which are in housing stress in South Australia was 55,903.

#### 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.



## South Australia

Housing stress, 2011	Very low income <50%		Low income <80%		Moderate income <120%		Total households
	number	%	number	%	number	%	number
<b>Households paying more than 25% of income on housing</b>							
Being purchased (incl rent/buy)	10,218	8.2	20,632	9.5	40,727	12.6	73,904
Rented: Public	11,015	8.8	13,090	6.0	13,473	4.2	13,503
Rented: Private and not stated	23,167	18.5	37,838	17.5	50,509	15.6	53,333
Rented: Other landlord	3,946	3.2	4,922	2.3	5,394	1.7	5,457
Rented: TOTAL	38,128	30.5	55,850	25.8	69,376	21.4	72,293
Other tenure types	0	0.0	0	0.0	0	0.0	6
Total households	48,346	38.6	76,482	35.3	110,103	34.0	146,203
<b>Households paying more than 30% of income on housing</b>							
Being purchased (incl rent/buy)	9,310	7.4	17,930	8.3	32,858	10.2	50,611
Rented: Public	7,638	6.1	8,445	3.9	8,547	2.6	8,555
Rented: Private and not stated	22,172	17.7	34,249	15.8	40,612	12.6	41,514
Rented: Other landlord	3,114	2.5	3,761	1.7	3,986	1.2	4,019
Rented: TOTAL	32,924	26.3	46,455	21.5	53,145	16.4	54,088
Other tenure types	0	0.0	0	0.0	0	0.0	6
Total households	42,234	33.8	64,385	29.7	86,003	26.6	104,705
<b>Households paying more than 50% of income on housing</b>							
Being purchased (incl rent/buy)	6,601	5.3	10,072	4.7	12,998	4.0	15,213
Rented: Public	2,714	2.2	2,776	1.3	2,779	0.9	2,779
Rented: Private and not stated	14,890	11.9	16,807	7.8	17,131	5.3	17,251
Rented: Other landlord	1,645	1.3	1,737	0.8	1,758	0.5	1,773
Rented: TOTAL	19,249	15.4	21,320	9.8	21,668	6.7	21,803
Other tenure types	0	0.0	0	0.0	0	0.0	3
Total households	25,850	20.7	31,392	14.5	34,666	10.7	37,019
<b>Total households renting or purchasing</b>							
Being purchased (incl rent/buy)	14,327	11.5	31,271	14.4	67,381	20.8	218,403
Rented: Public	21,192	16.9	28,073	13.0	31,877	9.9	37,894
Rented: Private and not stated	25,149	20.1	43,042	19.9	68,089	21.0	114,450
Rented: Other landlord	5,843	4.7	7,983	3.7	10,065	3.1	14,489
Rented: TOTAL	52,184	41.7	79,098	36.5	110,031	34.0	166,833
Other tenure types	58,609	46.8	106,186	49.0	146,059	45.2	233,805
Total households	125,120	100.0	216,555	100.0	323,471	100.0	619,041

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)

### South Australia

#### What is the desired trend?

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

#### What is the current situation in South Australia?

In 2011, South Australia had a equal proportion of people who were living at a different address five years ago (33.9)%. The number of recent movers in South Australia was 540,598.

#### 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.

#### South Australia

Age of persons who had a different address in the 2006 Census	Moved between 2006 and 2011					
	number	%				
5-9 years	41,283	7.6				
10-14 years	35,264	6.5				
15-29 years	165,602	30.6				
30-44 years	152,241	28.2				
45-59 years	82,937	15.3				
60-74 years	41,738	7.7				
75 and over	21,533	4.0				
<b>Total persons</b>	<b>540,598</b>	<b>100.0</b>				
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	32,442	13.6	Very low income	38,636	16.2	
Being purchased (incl rent/buy)	91,263	38.2	Low income	29,420	12.3	
Rented (incl rent-free)	108,163	45.2	Moderate income	43,851	18.3	
Other tenure type (incl life tenure)	3,527	1.5	High income	107,540	45.0	
Not stated	3,684	1.5	One or more incomes not stated	19,632	8.2	
<b>Total households</b>	<b>239,079</b>	<b>100.0</b>	<b>Total households</b>	<b>239,079</b>	<b>100.0</b>	

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

## 6 Indigenous persons

### South Australia

#### 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 South Australia?

In 2011, South Australia had an equal proportion of Aboriginal and Torres Strait Islanders (1.5%). The number of "indigenous persons in South Australia was 30,410.

#### 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)

##### South Australia

Age group (years)	2011		2006	
	number	%	number	%
0 to 9	7,035	18.5	6,157	19.3
10 to 19	6,691	17.6	5,958	18.7
20 to 29	5,042	13.3	3,945	12.3
30 to 39	3,714	9.8	3,542	11.1
40 to 49	3,532	9.3	2,825	8.8
50 to 59	2,389	6.3	1,716	5.4
60 and over	2,007	5.3	1,412	4.4
<b>Total</b>	<b>30,410</b>	<b>80.0</b>	<b>25,555</b>	<b>80.0</b>

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

## 7 Dwelling prices South Australia

### What is the desired trend?

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

### What is the current situation in South Australia?

The median house price in South Australia for the financial year 2011-12 was \$346,000. Between July 2003 and June 2012 the average annual change in median house prices for South Australia was 6.3%.

### 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 (Maisonettes / Row Houses)	Flat/Unit (Home units / Flats / Townhouses)	
	median price \$	median price \$	median price \$	
2003 to 2004	223,000	150,000	180,000	211,500
2004 to 2005	245,000	210,000	200,000	236,000
2005 to 2006	258,000	226,750	210,000	248,000
2006 to 2007	275,000	245,000	225,000	264,000
2007 to 2008	316,000	295,500	265,000	305,000
2008 to 2009	329,000	320,000	280,000	317,500
2009 to 2010	360,000	363,000	298,775	347,000
2010 to 2011	375,000	390,000	310,000	360,000
2011 to 2012	360,000	360,000	298,000	346,000

Source: Valuer Generals Office

# 8 Tenure Diversity, 2011

## South Australia

### What is the desired trend?

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

### What is the current situation in South Australia?

In 2011, South Australia had an equal proportion of households purchasing or owning their dwelling (66.1)%. The number of households purchasing and owning their dwelling in South Australia was 425,535.

### 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.

## South Australia

Tenure type	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	182,771	35.9	19,517	16.5	1,134	11.5	2,434	44.1	199	32.5	206,055	32.0
Being Purchased (incl rent/buy)	197,900	38.9	19,982	16.8	1,100	11.2	393	7.1	105	17.2	219,480	34.1
Rented from State/Territory Housing Authority	16,584	3.3	20,516	17.3	1,032	10.5	15	0.3	9	1.5	38,156	5.9
Rented from other landlord	80,188	15.7	43,439	36.6	4,900	49.7	1,285	23.3	132	21.6	129,944	20.2
Rented and landlord type not stated	774	0.2	729	0.6	57	0.6	18	0.3	0	0.0	1,578	0.2
Occupied rent free	5,157	1.0	889	0.7	97	1.0	124	2.2	40	6.5	6,307	1.0
Other Tenure Type	3,932	0.8	5,034	4.2	141	1.4	135	2.4	47	7.7	9,289	1.4
Tenure Not Stated	22,008	4.3	8,496	7.2	1,391	14.1	1,113	20.2	80	13.1	33,088	5.1
<b>Total</b>	<b>509,314</b>	<b>100.0</b>	<b>118,602</b>	<b>100.0</b>	<b>9,852</b>	<b>100.0</b>	<b>5,517</b>	<b>100.0</b>	<b>612</b>	<b>100.0</b>	<b>643,897</b>	<b>100.0</b>

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 South Australia

### ➔ 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 South Australia?

There were 162,665 dwelling sales in the period 2006-2012 in South Australia. The proportion of dwelling sales that were affordable to low income households was 7.9%.

### ➔ 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



## South Australia

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	%
<b>very low income households (up to 50% of the median income)</b>						
2006-07	753	2.6	64	0.2	815	2.8
2007-08	590	2.1	47	0.2	635	2.2
2008-09	601	2.5	79	0.3	680	2.8
2009-10	751	2.7	86	0.3	835	3.0
2010-11	415	1.5	21	0.1	435	1.6
2011-12	490	1.9	54	0.2	545	2.1
Total	3600	2.2	350	0.2	3,950	2.4
<b>low income households (up to 80% of the median income)</b>						
2006-07	2350	8.1	520	1.8	2870	9.9
2007-08	1618	5.6	251	0.9	1870	6.5
2008-09	1762	7.3	305	1.3	2065	8.5
2009-10	2574	9.2	435	1.5	3010	10.7
2010-11	1061	3.9	138	0.5	1200	4.4
2011-12	1622	6.4	234	0.9	1855	7.3
Total	10985	6.8	1885	1.2	12870	7.9
<b>moderate income households (up to 120% of the median income)</b>						
2006-07	7,208	24.9	2,074	7.2	9,280	32.0
2007-08	4,783	16.7	1,205	4.2	5,990	20.9
2008-09	5,450	22.6	1,454	6.0	6,905	28.6
2009-10	7,279	25.9	2,069	7.4	9,350	33.3
2010-11	3,001	11.0	912	3.3	3,915	14.4
2011-12	4,941	19.4	1,362	5.3	6,305	24.7
Total	32,660	20.1	9,075	5.6	41,740	25.7
<b>Total properties</b>						
2006-07	24,765	85.4	4,220	14.6	28,985	100.0
2007-08	24,490	85.5	4,145	14.5	28,640	100.0
2008-09	20,630	85.4	3,530	14.6	24,165	100.0
2009-10	24,070	85.6	4,035	14.4	28,105	100.0
2010-11	23,155	85.0	4,095	15.0	27,250	100.0
2011-12	22,155	86.8	3,370	13.2	25,525	100.0
Total	139,270	85.6	23,395	14.4	162,665	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

## South Australia

### What is the desired trend?

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

### What is the current situation in South Australia?

The proportion of private rents that were affordable to low income households between July 2006 and June 2012 in South Australia was 48.1%.

### 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



## South Australia

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	%
<b>very low income households (up to 50% of the median)</b>						
2006-07	3,300	6.6	4,012	8.0	7,555	15.0
2007-08	3,625	6.9	3,500	6.7	7,420	14.2
2008-09	3,215	6.2	2,920	5.6	6,370	12.2
2009-10	3,253	6.0	2,711	5.0	6,225	11.5
2010-11	2,730	4.9	2,145	3.9	5,045	9.1
2011-12	2,588	4.2	2,299	3.7	5,080	8.2
Total	18,710	5.7	17,585	5.4	37,700	11.6
<b>low income households (up to 80% of the median income)</b>						
2006-07	16,540	32.9	13,296	26.4	30,300	60.3
2007-08	15,012	28.8	12,163	23.3	27,615	52.9
2008-09	14,419	27.6	11,691	22.4	26,625	51.0
2009-10	14,695	27.2	11,930	22.1	27,215	50.4
2010-11	10,601	19.2	10,069	18.2	21,090	38.1
2011-12	11,759	18.9	11,652	18.8	23,860	38.4
Total	83,025	25.5	70,800	21.7	156,705	48.1
<b>moderate income households (up to 120% of the median income)</b>						
2006-07	28,940	57.6	16,610	33.0	46,035	91.6
2007-08	30,581	58.6	16,637	31.9	47,690	91.4
2008-09	30,211	57.9	16,622	31.9	47,385	90.8
2009-10	31,483	58.3	17,559	32.5	49,660	92.0
2010-11	30,198	54.6	17,050	30.8	47,680	86.2
2011-12	34,509	55.5	19,293	31.1	54,270	87.3
Total	185,920	57.0	103,770	31.8	292,720	89.8
<b>Total properties</b>						
2006-07	31,790	63.2	17,995	35.8	50,275	100.0
2007-08	33,660	64.5	18,020	34.5	52,170	100.0
2008-09	33,575	64.4	18,035	34.6	52,170	100.0
2009-10	34,505	63.9	18,875	35.0	54,000	100.0
2010-11	36,090	65.2	18,800	34.0	55,335	100.0
2011-12	40,575	65.3	21,075	33.9	62,135	100.0
Total	210,195	64.5	112,795	34.6	326,085	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

## South Australia

### 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 South Australia?

In 2011, South Australia had a equal proportion of dwellings with only one or two bedrooms (22.7%). The number of one and two bedroom dwellings in South Australia was 146,219.

### 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

#### South Australia

Number of bedrooms	Separate house		Medium density		High density		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
None (includes bedsitters)	791	0.2	512	0.4	170	1.7	854	15.5	103	16.8	2,430	0.4
1 bedroom	5,745	1.1	13,855	11.7	1,816	18.4	1,731	31.4	96	15.7	23,243	3.6
2 bedrooms	57,496	11.3	59,081	49.8	5,390	54.7	922	16.7	87	14.2	122,976	19.1
3 bedrooms	295,306	58.0	34,339	29.0	998	10.1	580	10.5	132	21.5	331,355	51.5
4 bedrooms	113,399	22.3	2,718	2.3	92	0.9	172	3.1	66	10.8	116,447	18.1
5+ bedrooms	18,685	3.7	565	0.5	11	0.1	87	1.6	51	8.3	19,404	3.0
Not stated	17,894	3.5	7,531	6.3	1,371	13.9	1,168	21.2	78	12.7	28,042	4.4
<b>Total</b>	<b>509,316</b>	<b>100.0</b>	<b>118,601</b>	<b>100.0</b>	<b>9,848</b>	<b>100.0</b>	<b>5,514</b>	<b>100.0</b>	<b>613</b>	<b>100.0</b>	<b>643,897</b>	<b>100.0</b>

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

## South Australia

### What is the desired trend?

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

### What is the current situation in South Australia?

The percentage of new residential dwellings which were flats, units or apartments in South Australia between July 2008 and June 2012 was 22.6%. This represented 9,918 new flats, units or apartments approved in South Australia 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	South Australia							
	Dwelling type							
	Separate houses		Medium density		High density		Total	
	number	%	number	%	number	%	number	%
2008 to 2009	9,193	27.0	2,667	26.9	0	0.0	11,860	27.0
2009 to 2010	9,962	29.2	2,580	26.0	0	0.0	12,542	28.5
2010 to 2011	8,168	24.0	2,998	30.2	0	0.0	11,166	25.4
2011 to 2012	6,740	19.8	1,673	16.9	0	0.0	8,413	19.1
<b>Total 2008 to 2012</b>	<b>34,063</b>	<b>77.4</b>	<b>9,918</b>	<b>22.6</b>	<b>0</b>	<b>0.0</b>	<b>43,981</b>	<b>100.0</b>

Source: [Australian Bureau of Statistics](#)

# 13 Social housing stock

## South Australia

### What is the desired trend?

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

### What is the current situation in South Australia?

As at June 2012 the total stock of social housing in South Australia was 48,780 dwellings. This comprised of:

- Community Housing: 5080
- Public Housing: 43700

### 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

#### South Australia

As at June 2012	South Australia	
	number	% South Australia total
Community Housing	5,080	10.4
Public Housing	43,700	89.6
<b>Total social housing stock</b>	<b>48,780</b>	<b>100.0</b>

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