



RenewalSA
people partnerships progress

Victor Harbor (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

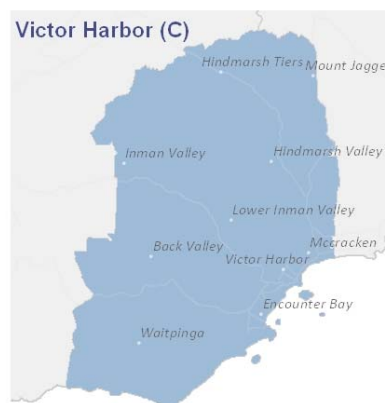
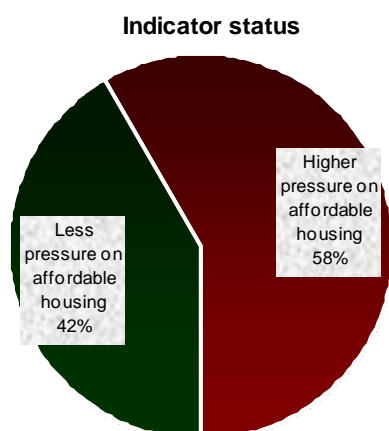
Social housing stock


















Housing Affordability - Victor Harbor (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 Victor Harbor (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: 49.3%. [Rest of State: 41.1%] |  |
| 2 | Household and family types Percentage change in the number of households between 2006 and 2011: 17.4%. [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: 51.6%. [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: 53.7%. [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): 41.0%. [Rest of State: 32.7%] |  |
| 6 | Indigenous persons (Aboriginal and/or Torres Strait Islanders) Indigenous persons by age group, 2011: 0.9%. [Rest of State: 4.0%] |  |
| Housing Supply Victor Harbor (C) | | |
| 7 | Dwelling prices Average annual percentage change in median dwelling prices, 2003-04 to 2011-12: 4.2%. [Rest of State: 6.9%] |  |
| 8 | Tenure Diversity, 2011 Percentage of households who own, or are purchasing their dwelling, 2011: 67.8%. [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 : 3.4%. [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 : 51.4%. [Rest of State: 61.7%] |  |
| 11 | Dwelling type Percentage of dwellings with one or two bedrooms: 24.1%. [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: 13.4%. [Rest of State: 10.8%] |  |
| 13 | Social housing stock Social housing stock (number of dwellings): 133 | n/a |

1 Low and moderate income households

Victor Harbor (C)

What is the desired trend?

A mix of household incomes is desirable in any location.

What is the current situation in Victor Harbor (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, Victor Harbor (C) has a greater proportion of very low and low income households (49.3%) compared to the Rest of State Statistical Area (33.1%).

The number of very low and low income households in Victor Harbor (C) was 2,833.

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

Victor Harbor (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) | 143 | 9.8 | 175 | 12.8 | 318 | 27.5 | 650 | 50.8 | 127 | 26.7 | 1,413 | 24.6 |
| Rented: Public | 30 | 2.0 | 8 | 0.6 | 11 | 1.0 | 10 | 0.8 | 7 | 1.5 | 66 | 1.1 |
| Rented: Private and not stated | 337 | 23.0 | 217 | 15.9 | 221 | 19.1 | 186 | 14.5 | 89 | 18.7 | 1,050 | 18.3 |
| Rented: Other landlord | 57 | 3.9 | 36 | 2.6 | 11 | 1.0 | 11 | 0.9 | 13 | 2.7 | 128 | 2.2 |
| Other tenure types | 897 | 61.3 | 933 | 68.2 | 594 | 51.4 | 422 | 33.0 | 240 | 50.4 | 3,086 | 53.7 |
| Total | 1,464 | 100.0 | 1,369 | 100.0 | 1,155 | 100.0 | 1,279 | 100.0 | 476 | 100.0 | 5,743 | 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 Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

Between 2006 and 2011 the percentage change in total households for Victor Harbor (C) was 17.4%. 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 | 286 | 7.3 | 274 | 7.9 | 12 | 4.4 |
| Couple Families with Children under 15 | 700 | 17.8 | 666 | 19.1 | 34 | 5.1 |
| Total couples with child(ren) | 986 | 25.0 | 940 | 27.0 | 46 | 4.9 |
| One Parent Families with Children 15 or over | 199 | 5.1 | 152 | 4.4 | 47 | 30.9 |
| One Parent Families with Children under 15 | 273 | 6.9 | 219 | 6.3 | 54 | 24.7 |
| Total one parent families | 472 | 12.0 | 371 | 10.7 | 101 | 27.2 |
| Other Families | 32 | 0.8 | 40 | 1.1 | -8 | -20.0 |
| Couple Families with No Children | 2,450 | 62.2 | 2,128 | 61.2 | 322 | 15.1 |
| Total families | 3,940 | 100.0 | 3,479 | 100.0 | 461 | 13.3 |
| One Family Households | 3,875 | 63.1 | 3,434 | 65.6 | 441 | 12.8 |
| Two or more family households | 37 | 0.6 | 21 | 0.4 | 16 | 76.2 |
| Total family households | 3,912 | 63.7 | 3,455 | 66.0 | 457 | 13.2 |
| Lone person household | 1,730 | 28.2 | 1,422 | 27.2 | 308 | 21.7 |
| Group household | 103 | 1.7 | 85 | 1.6 | 18 | 21.2 |
| Other Households | 395 | 6.4 | 270 | 5.2 | 125 | 46.3 |
| Total households | 6,140 | 100.0 | 5,232 | 100.0 | 908 | 17.4 |
| Average household size (Average number of people per household) | 2.1 | | 2.1 | | 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

Victor Harbor (C)

What is the desired trend?

A mix of age groups is desirable for any location.

What is the current situation in Victor Harbor (C)?

In 2011, Victor Harbor (C) had a greater proportion of households with a household reference person (or "head") aged 60 years or older (51.6%) compared to the Rest of State Statistical Area (36.5%). The number of "older" households in Victor Harbor (C) was 3,172.

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.

Victor Harbor (C)

| Age of household reference persons | 2011 | |
|------------------------------------|--------------|--------------|
| | number | % |
| 15-29 years | 399 | 6.5 |
| 30-44 years | 331 | 5.4 |
| 45-59 years | 903 | 14.7 |
| 60-74 years | 1,349 | 22.0 |
| 75 and over | 1,823 | 29.7 |
| No Matches | 1,337 | 21.8 |
| Total | 6,142 | 100.0 |

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

4 Housing Stress, 2011

Victor Harbor (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 Victor Harbor (C)?

In 2011, Victor Harbor (C) 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 (71.9%) 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 Victor Harbor (C) was 632.

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.

**Victor Harbor (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) | 93 | 6.4 | 194 | 6.8 | 370 | 9.3 | 563 |
| Rented: Public | 19 | 1.3 | 19 | 0.7 | 19 | 0.5 | 19 |
| Rented: Private and not stated | 314 | 21.4 | 496 | 17.5 | 590 | 14.8 | 590 |
| Rented: Other landlord | 37 | 2.5 | 42 | 1.5 | 42 | 1.1 | 42 |
| Rented: TOTAL | 370 | 25.3 | 557 | 19.7 | 651 | 16.3 | 651 |
| Other tenure types | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 |
| Total households | 463 | 31.6 | 751 | 26.5 | 1,021 | 25.6 | 1,214 |
| Households paying more than 30% of income on housing | | | | | | | |
| Being purchased (incl rent/buy) | 86 | 5.9 | 168 | 5.9 | 304 | 7.6 | 403 |
| Rented: Public | 11 | 0.8 | 11 | 0.4 | 11 | 0.3 | 11 |
| Rented: Private and not stated | 298 | 20.4 | 438 | 15.5 | 464 | 11.6 | 464 |
| Rented: Other landlord | 24 | 1.6 | 24 | 0.8 | 24 | 0.6 | 24 |
| Rented: TOTAL | 333 | 22.7 | 473 | 16.7 | 499 | 12.5 | 499 |
| Other tenure types | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 |
| Total households | 419 | 28.6 | 641 | 22.6 | 803 | 20.1 | 902 |
| Households paying more than 50% of income on housing | | | | | | | |
| Being purchased (incl rent/buy) | 59 | 4.0 | 87 | 3.1 | 116 | 2.9 | 125 |
| Rented: Public | 3 | 0.2 | 3 | 0.1 | 3 | 0.1 | 3 |
| Rented: Private and not stated | 164 | 11.2 | 172 | 6.1 | 175 | 4.4 | 175 |
| Rented: Other landlord | 13 | 0.9 | 13 | 0.5 | 13 | 0.3 | 13 |
| Rented: TOTAL | 180 | 12.3 | 188 | 6.6 | 191 | 4.8 | 191 |
| Other tenure types | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 |
| Total households | 239 | 16.3 | 275 | 9.7 | 307 | 7.7 | 316 |
| Total households renting or purchasing | | | | | | | |
| Being purchased (incl rent/buy) | 143 | 9.8 | 318 | 11.2 | 636 | 15.9 | 1,413 |
| Rented: Public | 30 | 2.0 | 38 | 1.3 | 49 | 1.2 | 66 |
| Rented: Private and not stated | 337 | 23.0 | 554 | 19.6 | 775 | 19.4 | 1,050 |
| Rented: Other landlord | 57 | 3.9 | 93 | 3.3 | 104 | 2.6 | 128 |
| Rented: TOTAL | 424 | 29.0 | 685 | 24.2 | 928 | 23.3 | 1,244 |
| Other tenure types | 897 | 61.3 | 1,830 | 64.6 | 2,424 | 60.8 | 3,086 |
| Total households | 1,464 | 100.0 | 2,833 | 100.0 | 3,988 | 100.0 | 5,743 |

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)

Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

In 2011, Victor Harbor (C) had a greater proportion of people who were living at a different address five years ago (41.0%) compared to the Rest of State Statistical Area (32.7%). The number of recent movers in Victor Harbor (C) was 5,676.

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.

Victor Harbor (C)

| Age of persons who had a different address in the 2006 Census | Moved between 2006 and 2011 | | | |
|---|-----------------------------|--------------|--|--|
| | number | % | | |
| 5-9 years | 374 | 6.6 | | |
| 10-14 years | 346 | 6.1 | | |
| 15-29 years | 851 | 15.0 | | |
| 30-44 years | 1,014 | 17.9 | | |
| 45-59 years | 1,123 | 19.8 | | |
| 60-74 years | 1,444 | 25.4 | | |
| 75 and over | 524 | 9.2 | | |
| Total persons | 5,676 | 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 | 824 | 32.5 | Very low income | 581 | 22.9 |
| Being purchased (incl rent/buy) | 694 | 27.4 | Low income | 556 | 22.0 |
| Rented (incl rent-free) | 903 | 35.6 | Moderate income | 551 | 21.8 |
| Other tenure type (incl life tenure) | 77 | 3.0 | High income | 670 | 26.5 |
| Not stated | 35 | 1.4 | One or more incomes not stated | 175 | 6.9 |
| Total households | 2,533 | 100.0 | Total households | 2,533 | 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

Victor Harbor (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 Victor Harbor (C)?

In 2011, Victor Harbor (C) had a lower proportion of Aboriginal and Torres Strait Islanders (0.9%) compared to the Rest of State Statistical Area (66.2%). The number of "indigenous persons in Victor Harbor (C) was 152.

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)

Victor Harbor (C)

| Age group (years) | 2011 | | 2006 | |
|-------------------|------------|-------------|------------|-------------|
| | number | % | number | % |
| 0 to 9 | 41 | 21.6 | 34 | 25.4 |
| 10 to 19 | 32 | 16.8 | 24 | 17.9 |
| 20 to 29 | 19 | 10.0 | 12 | 9.0 |
| 30 to 39 | 12 | 6.3 | 18 | 13.5 |
| 40 to 49 | 22 | 11.6 | 6 | 4.5 |
| 50 to 59 | 14 | 7.4 | 6 | 4.5 |
| 60 and over | 12 | 6.3 | 7 | 5.2 |
| Total | 152 | 80.0 | 107 | 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

Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

The median house price in Victor Harbor (C) for the financial year 2011-12 was \$339,875. Between July 2003 and June 2012 the average annual change in median house prices for Victor Harbor (C) was 4.2%. 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

Victor Harbor (C)

| 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 | 260,000 | 352,000 | 180,500 | 245,000 |
| 2004 to 2005 | 273,700 | | 226,000 | 270,000 |
| 2005 to 2006 | 280,000 | 123,750 | 287,500 | 280,000 |
| 2006 to 2007 | 300,000 | 85,000 | 207,500 | 297,000 |
| 2007 to 2008 | 316,250 | | 215,000 | 310,000 |
| 2008 to 2009 | 325,000 | | 226,250 | 320,000 |
| 2009 to 2010 | 340,000 | | 217,200 | 330,000 |
| 2010 to 2011 | 355,000 | 242,500 | 280,000 | 355,000 |
| 2011 to 2012 | 340,000 | 255,000 | 277,500 | 339,875 |

Source: Valuer Generals Office

8 Tenure Diversity, 2011

Victor Harbor (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 Victor Harbor (C)?

In 2011, Victor Harbor (C) had a greater proportion of households purchasing or owning their dwelling (67.8)% compared to the Rest of State Statistical Area (66.2%). The number of households purchasing and owning their dwelling in Victor Harbor (C) was 4,164.

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.

Victor Harbor (C)

| Tenure type | Separate house | | Medium density | | High density | | Other Dwelling Structure | | Not stated | | Total | |
|---|----------------|--------------|----------------|--------------|--------------|--------------|--------------------------|--------------|------------|--------------|--------------|--------------|
| | number | % | number | % | number | % | number | % | number | % | number | % |
| Fully Owned | 2,521 | 46.8 | 185 | 27.9 | 8 | 25.8 | 28 | 49.1 | 0 | 0.0 | 2,742 | 44.7 |
| Being Purchased (incl rent/buy) | 1,364 | 25.3 | 52 | 7.8 | 0 | 0.0 | 6 | 10.5 | 0 | 0.0 | 1,422 | 23.2 |
| Rented from State/Territory Housing Authority | 53 | 1.0 | 13 | 2.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 66 | 1.1 |
| Rented from other landlord | 927 | 17.2 | 236 | 35.5 | 20 | 64.5 | 12 | 21.1 | 0 | 0.0 | 1,195 | 19.5 |
| Rented and landlord type not stated | 5 | 0.1 | 6 | 0.9 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 11 | 0.2 |
| Occupied rent free | 61 | 1.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 61 | 1.0 |
| Other Tenure Type | 102 | 1.9 | 105 | 15.8 | 0 | 0.0 | 3 | 5.3 | 0 | 0.0 | 210 | 3.4 |
| Tenure Not Stated | 356 | 6.6 | 67 | 10.1 | 3 | 9.7 | 8 | 14.0 | 0 | 0.0 | 434 | 7.1 |
| Total | 5,389 | 100.0 | 664 | 100.0 | 31 | 100.0 | 57 | 100.0 | 0 | 100.0 | 6,141 | 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

Victor Harbor (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 Victor Harbor (C)?

There were 2,235 dwelling sales in the period 2006-2012 in Victor Harbor (C). The proportion of dwelling sales that were affordable to low income households was 3.4%. This was greater compared to the Rest of State Statistical Area with 16.8%.

➔ What is the current trend?

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

➔ Why use this information?

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

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

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

➔ What does this mean for affordability in the area?

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

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

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

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



Victor Harbor (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 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 2007-08 | * | 0.2-1.2 | * | 0.2-1.2 | * | 0.2-1.2 |
| 2008-09 | * | 0.3-1.4 | * | 0.3-1.4 | * | 0.3-1.4 |
| 2009-10 | * | 0.2-1.1 | 10 | 2.3 | 15 | 3.4 |
| 2010-11 | * | 0.3-1.3 | * | 0.3-1.3 | * | 0.3-1.3 |
| 2011-12 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total | 10 | 0.4 | 15 | 0.7 | 25 | 1.1 |
| low income households (up to 80% of the median income) | | | | | | |
| 2006-07 | * | 0.3-1.3 | * | 0.3-1.3 | * | 0.3-1.3 |
| 2007-08 | 6 | 1.4 | * | 0.2-1.2 | 10 | 2.3 |
| 2008-09 | 8 | 2.3 | * | 0.3-1.4 | 15 | 4.3 |
| 2009-10 | 10 | 2.3 | 18 | 4.1 | 30 | 6.8 |
| 2010-11 | * | 0.3-1.3 | * | 0.3-1.3 | 10 | 2.5 |
| 2011-12 | * | 0.4-2.0 | 7 | 2.7 | 10 | 3.9 |
| Total | 30 | 1.3 | 40 | 1.8 | 75 | 3.4 |
| moderate income households (up to 120% of the median income) | | | | | | |
| 2006-07 | 23 | 6.1 | 12 | 3.2 | 35 | 9.3 |
| 2007-08 | 20 | 4.7 | 12 | 2.8 | 30 | 7.0 |
| 2008-09 | 43 | 12.5 | 17 | 4.9 | 60 | 17.4 |
| 2009-10 | 79 | 18.0 | 35 | 8.0 | 115 | 26.1 |
| 2010-11 | 6 | 1.5 | 10 | 2.5 | 15 | 3.8 |
| 2011-12 | 11 | 4.3 | 12 | 4.7 | 25 | 9.8 |
| Total | 180 | 8.1 | 100 | 4.5 | 280 | 12.5 |
| Total properties | | | | | | |
| 2006-07 | 355 | 94.7 | 20 | 5.3 | 375 | 100.0 |
| 2007-08 | 400 | 93.0 | 30 | 7.0 | 430 | 100.0 |
| 2008-09 | 315 | 91.3 | 25 | 7.2 | 345 | 100.0 |
| 2009-10 | 400 | 90.9 | 40 | 9.1 | 440 | 100.0 |
| 2010-11 | 365 | 92.4 | 30 | 7.6 | 395 | 100.0 |
| 2011-12 | 230 | 90.2 | 25 | 9.8 | 255 | 100.0 |
| Total | 2,070 | 92.6 | 165 | 7.4 | 2,235 | 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



Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

The proportion of private rents that were affordable to low income households between July 2006 and June 2012 in Victor Harbor (C) was 51.4%. This was lower compared to the Rest of State Statistical Area with 61.7%, and represented 3,145 private rentals in Victor Harbor (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 |



Victor Harbor (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 | 27 | 5.0 | 16 | 2.9 | 45 | 8.3 |
| 2007-08 | 21 | 4.2 | 13 | 2.6 | 35 | 7.0 |
| 2008-09 | 22 | 4.4 | 22 | 4.4 | 45 | 9.0 |
| 2009-10 | 28 | 5.4 | 21 | 4.0 | 50 | 9.6 |
| 2010-11 | 14 | 2.8 | 8 | 1.6 | 20 | 4.0 |
| 2011-12 | 20 | 3.4 | 13 | 2.2 | 35 | 6.0 |
| Total | 130 | 4.1 | 95 | 3.0 | 225 | 7.2 |
| low income households (up to 80% of the median income) | | | | | | |
| 2006-07 | 284 | 52.1 | 116 | 21.3 | 400 | 73.4 |
| 2007-08 | 184 | 36.8 | 95 | 19.0 | 280 | 56.0 |
| 2008-09 | 198 | 39.6 | 115 | 23.0 | 315 | 63.0 |
| 2009-10 | 259 | 49.8 | 119 | 22.9 | 380 | 73.1 |
| 2010-11 | 51 | 10.3 | 64 | 12.9 | 115 | 23.2 |
| 2011-12 | 46 | 7.9 | 82 | 14.0 | 130 | 22.2 |
| Total | 1,020 | 32.4 | 590 | 18.8 | 1,615 | 51.4 |
| moderate income households (up to 120% of the median income) | | | | | | |
| 2006-07 | 416 | 76.3 | 127 | 23.3 | 545 | 100.0 |
| 2007-08 | 384 | 76.8 | 114 | 22.8 | 500 | 100.0 |
| 2008-09 | 359 | 71.8 | 135 | 27.0 | 495 | 99.0 |
| 2009-10 | 382 | 73.5 | 139 | 26.7 | 520 | 100.0 |
| 2010-11 | 332 | 67.1 | 112 | 22.6 | 445 | 89.9 |
| 2011-12 | 392 | 67.0 | 150 | 25.6 | 540 | 92.3 |
| Total | 2,265 | 72.0 | 775 | 24.6 | 3,045 | 96.8 |
| Total properties | | | | | | |
| 2006-07 | 420 | 77.1 | 125 | 22.9 | 545 | 100.0 |
| 2007-08 | 385 | 77.0 | 115 | 23.0 | 500 | 100.0 |
| 2008-09 | 360 | 72.0 | 135 | 27.0 | 500 | 100.0 |
| 2009-10 | 385 | 74.0 | 140 | 26.9 | 520 | 100.0 |
| 2010-11 | 370 | 74.7 | 120 | 24.2 | 495 | 100.0 |
| 2011-12 | 435 | 74.4 | 150 | 25.6 | 585 | 100.0 |
| Total | 2,355 | 74.9 | 785 | 25.0 | 3,145 | 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

Victor Harbor (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 Victor Harbor (C)?

In 2011, Victor Harbor (C) had a greater proportion of dwellings with only one or two bedrooms (24.1%) compared to the Rest of State Statistical Area (20.2%). The number of one and two bedroom dwellings in Victor Harbor (C) was 1,480.

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

| Victor Harbor (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) | 11 | 0.2 | 5 | 0.8 | 0 | 0.0 | 4 | 7.3 | 0 | 0.0 | 20 | 0.3 | |
| 1 bedroom | 53 | 1.0 | 69 | 10.4 | 0 | 0.0 | 17 | 30.9 | 0 | 0.0 | 139 | 2.3 | |
| 2 bedrooms | 948 | 17.6 | 358 | 53.8 | 23 | 76.7 | 12 | 21.8 | 0 | 0.0 | 1,341 | 21.8 | |
| 3 bedrooms | 2,825 | 52.4 | 153 | 23.0 | 4 | 13.3 | 14 | 25.5 | 0 | 0.0 | 2,996 | 48.8 | |
| 4 bedrooms | 1,096 | 20.3 | 21 | 3.2 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,117 | 18.2 | |
| 5+ bedrooms | 160 | 3.0 | 0 | 0.0 | 0 | 0.0 | 3 | 5.5 | 0 | 0.0 | 163 | 2.7 | |
| Not stated | 298 | 5.5 | 59 | 8.9 | 3 | 10.0 | 5 | 9.1 | 0 | 0.0 | 365 | 5.9 | |
| Total | 5,391 | 100.0 | 665 | 100.0 | 30 | 100.0 | 55 | 100.0 | 0 | 100.0 | 6,141 | 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

Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

The percentage of new residential dwellings which were flats, units or apartments in Victor Harbor (C) between July 2008 and June 2012 was 13.4%. This was greater compared to the Rest of State Statistical Area with 10.8%, and represented 103 new flats, units or apartments approved in Victor Harbor (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 | Victor Harbor (C) | | | | | | | |
|-------------------------------|-------------------|-------------|----------------|-------------|--------------|------------|------------|--------------|
| | Dwelling type | | | | | | Total | |
| | Separate houses | | Medium density | | High density | | number | % |
| | number | % | number | % | number | % | number | % |
| 2008 to 2009 | 200 | 30.1 | 30 | 29.1 | 0 | 0.0 | 230 | 30.0 |
| 2009 to 2010 | 175 | 26.4 | 10 | 9.7 | 0 | 0.0 | 185 | 24.1 |
| 2010 to 2011 | 153 | 23.0 | 45 | 43.7 | 0 | 0.0 | 198 | 25.8 |
| 2011 to 2012 | 136 | 20.5 | 18 | 17.5 | 0 | 0.0 | 154 | 20.1 |
| Total 2008 to 2012 | 664 | 86.6 | 103 | 13.4 | 0 | 0.0 | 767 | 100.0 |

Source: [Australian Bureau of Statistics](#)

13 Social housing stock

Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

As at June 2012 the total stock of social housing in Victor Harbor (C) was 133 dwellings. This comprised of:

- Community Housing: 75
- Public Housing: 58

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

Victor Harbor (C)

| As at June 2012 | Victor Harbor (C) | | Rest of SA Statistical Area |
|-----------------------------------|-------------------|-------------------------------------|-----------------------------|
| | number | % Rest of SA Statistical Area total | number |
| Community Housing | 75 | 10.9 | 685 |
| Public Housing | 58 | 0.6 | 9,358 |
| Total social housing stock | 133 | 1.3 | 10,043 |

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