

# Mount Barker (DC)

# **HOUSING AFFORDABILITY**

# DEMAND AND SUPPLY BY LOCAL GOVERNMENT AREA

12 APRIL 2013



# **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

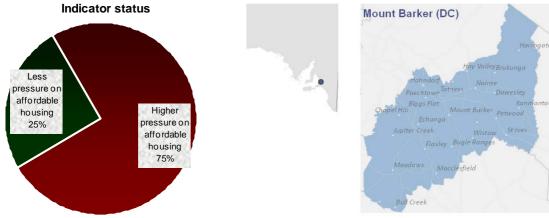
Social housing stock



# 🤽 Housing Affordability - Mount Barker (DC)

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

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



		Bull Creek	
	Housing Demand Mount Barker (DC)	Less pressure on affordable housing market More pressure on affordable housing market Stable pressure on affordable housing market	t = 🁚
1	Low and moderate income households	Percentage of low income households (less than 80% of state median) 2011: 27.9%. [Greater Adelaide: 33.1%]	1
2	Household and family types	Percentage change in the number of households between 2006 and 2011: 14.0%. [Greater Adelaide: 5.5%]	1
3	Age of household reference person	Percentage of households where the household reference person is aged 60 years or over: 27.4%. [Greater Adelaide: 32.1%]	1
4	Housing stress, 2011	Percentage of private renter households paying more than 25% of their weekly gross household income on housing: 48.7%. [Greater Adelaide: 76.1%]	1
5	Recent movers (2006 - 2011)	Percentage of people who were living at a different address five years ago (2011 data): 38.5%. [Greater Adelaide: 34.0%]	1
6	Indigenous persons (Aboriginal and/or Torres Strait Islanders)	Indigenous persons by age group, 2011: 0.6%. [Greater Adelaide: 1.3%]	4
	Housing Supply Mount Barker (DC)		
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2003-04 to 2011-12: 6.2%. [Greater Adelaide: 6.1%]	1
8	Tenure Diversity, 2011	Percentage of households who own, or are purchasing their dwelling, 2011: 72.5%. [Greater Adelaide: 66.1%]	1
9	Affordable house sales	Proportion of dwelling sales that were affordable to low income households between July 2006 and June 2012 : 2.1%. [Greater Adelaide: 4.5%]	1
10	Affordable private rents	Proportion of private rents that were affordable to low income households between July 2006 and June 2012 : 18.4%. [Greater Adelaide: 43.5%]	1
11	Dwelling type	Percentage of dwellings with one or two bedrooms: 13.7%. [Greater Adelaide: 23.5%]	1
12	Recent development trends by dwelling type	Percentage of new residential dwellings which were flats, units or apartments, July 2008 to June 2012: 12.8%. [Greater Adelaide: 26.0%]	1
13	Social housing stock	Social housing stock (number of dwellings): 445	n/a

# Low and moderate income households



Mount Barker (DC)



# What is the desired trend?

A mix of household incomes is desirable in any location.

# What is the current situation in Mount Barker (DC)?

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

In 2011, Mount Barker (DC) has a lower proportion of very low and low income households (27.9)% compared to the Greater Adelaide Statistical Area (33.1%).

The number of very low and low income households in Mount Barker (DC) was 3,035.



# 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

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



# Mount Barker (DC)

Tenure type	Very lo incon (<50% media	ne of	Low in (50%-8 med	0% of	Mode income 120% of	(80%-	High ind (>120% medi	% of	Income stat		Tot	tal
	number	%	number	%	number	%	number	%	number	%	number	%
Being purchased (incl rent/buy)	256	14.8	316	24.1	766	41.7	3,106	63.4	550	49.0	4,994	45.8
Rented: Public	193	11.2	59	4.5	38	2.1	27	0.6	30	2.7	347	3.2
Rented: Private and not stated	374	21.7	289	22.1	403	21.9	632	12.9	147	13.1	1,845	16.9
Rented: Other landlord	78	4.5	35	2.7	31	1.7	36	0.7	25	2.2	205	1.9
Other tenure types	824	47.8	611	46.6	599	32.6	1,101	22.5	371	33.0	3,506	32.2
Total	1,725	100.0	1,310	100.0	1,837	100.0	4,902	100.0	1,123	100.0	10,897	100.0



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

# What is the current situation in Mount Barker (DC)?

Between 2006 and 2011 the percentage change in total households for Mount Barker (DC) was 14.0%. 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		200	)6	Change 2006 to 2011	
nousenoid and raining types	number	%	number	%	number	%
Couple Families with Children 15 or over	1,075	12.8	960	13.1	115	12.0
Couple Families with Children under 15	2,833	33.8	2,524	34.5	309	12.2
Total couples with child(ren)	3,908	46.7	3,484	47.6	424	12.2
One Parent Families with Children 15 or over	509	6.1	433	5.9	76	17.6
One Parent Families with Children under 15	703	8.4	678	9.3	25	3.7
Total one parent families	1,212	14.5	1,111	15.2	101	9.1
Other Families	67	0.8	66	0.9	1	1.5
Couple Families with No Children	3,184	38.0	2,647	36.2	537	20.3
Total families	8,371	100.0	7,308	100.0	1,063	14.5
One Family Households	8,154	72.9	7,164	73.1	990	13.8
Two or more family households	106	0.9	73	0.7	33	45.2
Total family households	8,260	73.9	7,237	73.8	1,023	14.1
Lone person household	2,364	21.1	2,014	20.5	350	17.4
Group household	271	2.4	237	2.4	34	14.3
Other Households	284	2.5	314	3.2	-30	-9.6
Total households	11,179	100.0	9,802	100.0	1,377	14.0
Average household size	2.6		2.7		-0.1	-3.7
(Average number of people per household)						

(Average number of people per household)

# 퇺 Age of household reference person

Mount Barker (DC)

# What is the desired trend?

A mix of age groups is desirable for any location.

# What is the current situation in Mount Barker (DC)?

In 2011, Mount Barker (DC) had a lower proportion of households with a household reference person (or "head") aged 60 years or older (27.4)% compared to the Greater Adelaide Statistical Area (32.1%). The number of "older" households in Mount Barker (DC) was 3,061.



# 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.

# Mount Barker (DC)

A wall of have about a standard manager	2011			
Age of household reference persons	number	%		
15-29 years	1,080	9.7		
30-44 years	3,226	28.9		
45-59 years	3,529	31.6		
60-74 years	2,152	19.3		
75 and over	909	8.1		
No Matches	280	2.5		
Total	11,176	100.0		

Source: Australian Bureau of Statistics, 2011 Census of Population and Housing

Data based on Place of Usual Residence



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

# What is the current situation in Mount Barker (DC)?

In 2011, Mount Barker (DC) had a greater proportion of private renter households (includes those with a landlord type of 'other') who were earning a moderate income or less and paying more than 25% of their income on housing (78.3)% 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 Mount Barker (DC) was 948.



# 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.

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# Mount Barker (DC)

Housing stress, 2011	Very low income <50%		Low income <80%		Moderate i <120		Total households	
	number	%	number	%	number	%	number	
Households paying more than 25	% of income on	housing						
Being purchased (incl rent/buy)	189	11.0	406	13.4	868	17.8	1,754	
Rented: Public	104	6.0	122	4.0	125	2.6	125	
Rented: Private and not stated	343	19.9	609	20.1	868	17.8	919	
Rented: Other landlord	58	3.4	73	2.4	80	1.6	80	
Rented: TOTAL	505	29.3	804	26.5	1,073	22.0	1,124	
Other tenure types	0	0.0	0	0.0	0	0.0	0	
Total households	694	40.2	1,210	39.9	1,941	39.8	2,878	
Households paying more than 30	% of income on	housing						
Being purchased (incl rent/buy)	167	9.7	353	11.6	711	14.6	1,189	
Rented: Public	81	4.7	92	3.0	92	1.9	92	
Rented: Private and not stated	339	19.7	583	19.2	732	15.0	745	
Rented: Other landlord	46	2.7	57	1.9	60	1.2	60	
Rented: TOTAL	466	27.0	732	24.1	884	18.1	897	
Other tenure types	0	0.0	0	0.0	0	0.0	0	
Total households	633	36.7	1,085	35.7	1,595	32.7	2,086	
Households paying more than 50	% of income on	housing						
Being purchased (incl rent/buy)	126	7.3	200	6.6	266	5.5	317	
Rented: Public	31	1.8	31	1.0	31	0.6	31	
Rented: Private and not stated	263	15.2	316	10.4	320	6.6	320	
Rented: Other landlord	27	1.6	32	1.1	32	0.7	32	
Rented: TOTAL	321	18.6	379	12.5	383	7.9	383	
Other tenure types	0	0.0	0	0.0	0	0.0	0	
Total households	447	25.9	579	19.1	649	13.3	700	
Total households renting or purc	hasing							
Being purchased (incl rent/buy)	256	14.8	572	18.8	1,338	27.5	4,994	
Rented: Public	193	11.2	252	8.3	290	6.0	347	
Rented: Private and not stated	374	21.7	663	21.8	1,066	21.9	1,845	
Rented: Other landlord	78	4.5	113	3.7	144	3.0	205	
Rented: TOTAL	645	37.4	1,028	33.9	1,500	30.8	2,397	
Other tenure types	824	47.8	1,435	47.3	2,034	41.7	3,506	
Total households	1,725	100.0	3,035	100.0	4,872	100.0	10,897	

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



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

# What is the current situation in Mount Barker (DC)?

In 2011, Mount Barker (DC) had a greater proportion of people who were living at a different address five years ago (38.5)% compared to the Greater Adelaide Statistical Area (34.0%). The number of recent movers in Mount Barker (DC) was 11,453.

# 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.

# Mount Barker (DC)

Age of persons who had a different address in the 2006 Census	Moved between 2006 and 2011				
Genaus	number	%			
5-9 years	1,073	9.4			
10-14 years	913	8.0			
15-29 years	2,732	23.9			
30-44 years	3,273	28.6			
45-59 years	1,950	17.0			
60-74 years	1,038	9.1			
75 and over	474	4.1			
Total persons	11,453	100.0			

Households who had a different address in the 2006 Census by current tenure	Moved be 2006 and		Households who had a different address in the 2006 Census by household income	Moved between 2006 and 2011		
Census by Current tenure	number	%	nousenoid income	number	%	
Fully owned	708	14.5	Very low income	608	12.4	
Being purchased (incl rent/buy)	2,323	47.5	Low income	529	10.8	
Rented (incl rent-free)	1,720	35.1	Moderate income	884	18.1	
Other tenure type (incl life tenure)	71	1.5	High income	2,429	49.6	
Not stated	73	1.5	One or more incomes not stated	445	9.1	
Total households	4,895	100.0	Total households	4,895	100.0	

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



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 Mount Barker (DC)?

In 2011, Mount Barker (DC) had a lower proportion of Aboriginal and Torres Strait Islanders (0.6)% compared to the Greater Adelaide Statistical Area (1.3%). The number of "indigenous persons in Mount Barker (DC) was 232.

# 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)

# Mount Barker (DC)

A	2011	2006		
Age group (years)	number	%	number	%
0 to 9	60	20.7	60	23.5
10 to 19	60	20.7	62	24.3
20 to 29	37	12.8	27	10.6
30 to 39	20	6.9	23	9.0
40 to 49	24	8.3	14	5.5
50 to 59	25	8.6	11	4.3
60 and over	6	2.1	7	2.7
Total	232	80.0	204	80.0

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



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

# What is the current situation in Mount Barker (DC)?

The median house price in Mount Barker (DC) for the financial year 2011-12 was \$357,000. Between July 2003 and June 2012 the average annual change in median house prices for Mount Barker (DC) was 6.2%. 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

# Mount Barker (DC)

		Dwelling type						
Financial year ending June 30	Detached house	Attached dwelling (Maisonettes / Row Houses)	Flat/Unit (Home units / Flats / Townhouses)	Total				
	median price \$	median price \$	median price \$	median price \$				
2003 to 2004	230,000	150,000	174,500	220,000				
2004 to 2005	250,000	177,500	185,000	242,000				
2005 to 2006	260,000	185,000	195,000	250,000				
2006 to 2007	275,500	203,500	220,000	268,000				
2007 to 2008	326,000	142,000	227,500	310,000				
2008 to 2009	335,000	254,975	266,250	320,000				
2009 to 2010	355,000		284,000	349,000				
2010 to 2011	364,000		280,000	353,000				
2011 to 2012	365,000	255,000	265,000	357,000				
Cauras Valuer Caranala Offica								

Source: Valuer Generals Office



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

# What is the current situation in Mount Barker (DC)?

In 2011, Mount Barker (DC) had a greater proportion of households purchasing or owning their dwelling (72.5)% compared to the Greater Adelaide Statistical Area (66.1%). The number of households purchasing and owning their dwelling in Mount Barker (DC) was 8,106.



# 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.

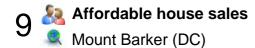
Whilst the "Great Australian Dream" of home ownership remains a real goal for most, at some stages in life, there is a need for alternative forms of accommodation. For example, students and other young single people leaving home or older persons wish to downsize but remain within the local community.

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.



# Mount Barker (DC)

Tonura tuna	Separate house Mediu		Medium d				Other Dwelling Structure		Not stated		Total	
Tenure type	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	2,966	28.6	96	13.4	0	0.0	31	36.0	0	0.0	3,093	27.7
Being Purchased (incl rent/buy)	4,891	47.2	107	14.9	0	0.0	10	11.6	5	100.0	5,013	44.8
Rented from State/Territory Housing Authority	266	2.6	83	11.6	0	0.0	0	0.0	0	0.0	349	3.1
Rented from other landlord	1,711	16.5	319	44.5	0	0.0	27	31.4	0	0.0	2,057	18.4
Rented and landlord type not stated	12	0.1	9	1.3	0	0.0	0	0.0	0	0.0	21	0.2
Occupied rent free	91	0.9	3	0.4	0	0.0	4	4.7	0	0.0	98	0.9
Other Tenure Type	101	1.0	46	6.4	0	0.0	5	5.8	0	0.0	152	1.4
Tenure Not Stated	334	3.2	54	7.5	0	0.0	9	10.5	0	0.0	397	3.6
Total	10,372	100.0	717	100.0	0	100.0	86	100.0	5	100.0	11,180	100.0



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

# What is the current situation in Mount Barker (DC)?

There were 2,815 dwelling sales in the period 2006-2012 in Mount Barker (DC). The proportion of dwelling sales that were affordable to low income households was 2.1%. 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 -	200	6-2007	200	7-2008	2008-2009		
Home purchase	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	

2009	9-2010	201	0-2011	2011-2012		
Capital City	Rest of State	<b>Capital City</b>	Rest of State	Capital City	Rest of State	
\$120,000	\$102,000	\$100,000	\$80,000	\$113,000	\$89,000	
\$192,000	\$182,000	\$161,000	\$128,000	\$180,000	\$142,000	
\$240,000	\$227,000	\$201,000	\$160,000	\$225,000	\$177,000	
\$288,000	\$273,000	\$241,000	\$192,000	\$271,000	\$213,000	
	\$120,000 \$192,000 \$240,000	\$120,000 \$102,000 \$192,000 \$182,000 \$240,000 \$227,000	Capital City         Rest of State         Capital City           \$120,000         \$102,000         \$100,000           \$192,000         \$182,000         \$161,000           \$240,000         \$227,000         \$201,000	Capital City         Rest of State         Capital City         Rest of State           \$120,000         \$102,000         \$100,000         \$80,000           \$192,000         \$182,000         \$161,000         \$128,000           \$240,000         \$227,000         \$201,000         \$160,000	Capital City         Rest of State         Capital City         Rest of State         Capital City           \$120,000         \$102,000         \$100,000         \$80,000         \$113,000           \$192,000         \$182,000         \$161,000         \$128,000         \$180,000           \$240,000         \$227,000         \$201,000         \$160,000         \$225,000	

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



# **Mount Barker (DC)**

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

Affordable house sales	Detached and semi-deta	ched houses	Flats, units and	apartments	Total pr	ivate sales	
Year ending June 30	number	%	number	%	number	%	
very low income househ	nolds (up to 50% of the me	dian income)					
2006-07	*	0.2-1.0	*	0.2-1.0	*	0.2-1.0	
2007-08	*	0.2-1.0	0	0.0	*	0.2-1.0	
2008-09	*	0.2-1.2	0	0.0	*	0.2-1.2	
2009-10	7	1.4	*	0.2-1.0	10	2.1	
2010-11	*	0.2-1.0	0	0.0	*	0.2-1.0	
2011-12	*	0.2-1.1	0	0.0	*	0.2-1.1	
Total	25	0.9	*	0.0-0.2	30	1.1	
low income households	(up to 80% of the median	income)					
2006-07	8	1.6	*	0.2-1.0	10	2.0	
2007-08	11	2.2	*	0.2-1.0	10	2.0	
2008-09	13	3.2	*	0.2-1.2	15	3.7	
2009-10	10	2.1	*	0.2-1.0	10	2.1	
2010-11	6	1.2	0	0.0	5	1.0	
2011-12	*	0.2-1.1	*	0.2-1.1	5	1.1	
Total	55	2.0	5	0.2	60	2.1	
moderate income house	eholds (up to 120% of the r	median income)					
2006-07	31	6.3	12	2.4	45	9.1	
2007-08	18	3.6	11	2.2	30	6.0	
2008-09	31	7.7	13	3.2	45	11.1	
2009-10	52	10.7	18	3.7	70	14.4	
2010-11	13	2.7	0	0.0	15	3.1	
2011-12	11	2.5	*	0.2-1.1	15	3.4	
Total	155	5.5	55	2.0	215	7.6	
Total properties							
2006-07	445	89.9	50	10.1	495	100.0	
2007-08	445	89.0	55	11.0	500	100.0	
2008-09	365	90.1	40	9.9	405	100.0	
2009-10	435	89.7	50	10.3	485	100.0	
2010-11	445	91.8	40	8.2	485	100.0	
2011-12	410	92.1	35	7.9	445	100.0	
Total	2,545	90.4	270	9.6	2,815	100.0	
	2,310		2.0	2.0	_,0.0	5.0	

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

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

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

# What is the current situation in Mount Barker (DC)?

The proportion of private rents that were affordable to low income households between July 2006 and June 2012 in Mount Barker (DC) was 18.4%. This was lower compared to the Greater Adelaide Statistical Area with 43.5%, and represented 5,265 private rentals in Mount Barker (DC) during the period.

# What is the current trend?

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

# Why use this information?

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

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

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

# What does this mean for affordability in the area?

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

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

Price Points -	200	6-2007	200	7-2008	20	08-2009
Rental	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	200	9-2010	201	0-2011	20	11-2012
	<b>Capital City</b>	Rest of State	Capital City	Rest of State	<b>Capital City</b>	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



# **Mount Barker (DC)**

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

number  ds (up to 50% of the median 20 15 21 21 16 * 100  p to 80% of the median inco 152 102	2.5 1.9 2.5 2.5 1.7 0.1-0.5	19 9 14 6 * *	% 2.4 1.1 1.7 0.7 0.1-0.5 0.1-0.5 1.0	40 25 35 25 20 10	% 5.0 3.1 4.2 3.0 2.1 0.9	
20 15 21 21 16 * 100 p to 80% of the median inco	2.5 1.9 2.5 2.5 1.7 0.1-0.5 1.9	9 14 6 *	1.1 1.7 0.7 0.1-0.5 0.1-0.5	25 35 25 20 10	3.1 4.2 3.0 2.1	
15 21 21 16 * 100 p to 80% of the median inco	1.9 2.5 2.5 1.7 0.1-0.5 1.9	9 14 6 *	1.1 1.7 0.7 0.1-0.5 0.1-0.5	25 35 25 20 10	3.1 4.2 3.0 2.1	
21 21 16 * 100 p to 80% of the median inco	2.5 2.5 1.7 0.1-0.5 1.9	14 6 *	1.7 0.7 0.1-0.5 0.1-0.5	35 25 20 10	4.2 3.0 2.1	
21 16 * 100 p to 80% of the median inco	2.5 1.7 0.1-0.5 1.9	6 *	0.7 0.1-0.5 0.1-0.5	25 20 10	3.0 2.1	
16 * 100 p to 80% of the median inco 152	1.7 0.1-0.5 1.9 <b>me)</b>	*	0.1-0.5 0.1-0.5	20 10	2.1	
* 100 p to 80% of the median inco 152	0.1-0.5 1.9 <b>me)</b>	*	0.1-0.5	10		
100 p to 80% of the median inco 152	1.9 <b>me)</b>				0.9	
p to 80% of the median inco	me)	55	1.0	155		
152				155	2.9	
	10.0					
102	13.0	121	15.1	275	34.4	
	12.8	78	9.8	180	22.6	
100	12.1	81	9.8	180	21.8	
120	14.2	87	10.3	205	24.3	
44	4.7	21	2.2	65	7.0	
39	3.7	25	2.3	65	6.1	
555	10.5	415	7.9	970	18.4	
olds (up to 120% of the medi	an income)					
546	68.3	194	24.3	745	93.1	
499	62.8	199	25.0	700	88.1	
526	63.8	207	25.1	735	89.1	
524	62.0	226	26.7	750	88.8	
358	38.3	173		530	56.7	
372	34.9	216		590	55.4	
2,825	53.7	1,215	23.1	4,045	76.8	
605	75.6	195	24.4	800	100.0	
590	74.2	205	25.8	795	100.0	
620		205	24.8	825		
				•	100.0	
	120 44 39 555 olds (up to 120% of the media 546 499 526 524 358 372 2,825	120 14.2 44 4.7 39 3.7 555 10.5  India (up to 120% of the median income)  546 68.3 499 62.8 526 63.8 524 62.0 358 38.3 372 34.9 2,825 53.7  605 75.6 590 74.2 620 75.2 620 73.4 715 76.5 810 76.1	120 14.2 87 44 4.7 21 39 3.7 25 555 10.5 415  Indias (up to 120% of the median income)  546 68.3 194 499 62.8 199 526 63.8 207 524 62.0 226 358 38.3 173 372 34.9 216 2,825 53.7 1,215  605 75.6 195 590 74.2 205 620 75.2 205 620 73.4 225 715 76.5 215 810 76.1 250	120 14.2 87 10.3 44 4.7 21 2.2 39 3.7 25 2.3 555 10.5 415 7.9  India (up to 120% of the median income)  546 68.3 194 24.3 499 62.8 199 25.0 526 63.8 207 25.1 524 62.0 226 26.7 358 38.3 173 18.5 372 34.9 216 20.3 2,825 53.7 1,215 23.1  605 75.6 195 24.4 590 74.2 205 25.8 620 75.2 205 24.8 620 75.2 205 24.8 620 73.4 225 26.6 715 76.5 215 23.0 810 76.1 250 23.5	120 14.2 87 10.3 205 44 4.7 21 2.2 65 39 3.7 25 2.3 65 555 10.5 415 7.9 970    Solds (up to 120% of the median income)	120 14.2 87 10.3 205 24.3 44 4.7 21 2.2 65 7.0 39 3.7 25 2.3 65 6.1 555 10.5 415 7.9 970 18.4   **Polds (up to 120% of the median income)**  546 68.3 194 24.3 745 93.1 499 62.8 199 25.0 700 88.1 526 63.8 207 25.1 735 89.1 524 62.0 226 26.7 750 88.8 358 38.3 173 18.5 530 56.7 372 34.9 216 20.3 590 55.4 2,825 53.7 1,215 23.1 4,045 76.8   605 75.6 195 24.4 800 100.0 590 74.2 205 25.8 795 100.0 620 75.2 205 24.8 825 100.0 620 73.4 225 26.6 845 100.0 620 73.4 225 26.6 845 100.0 715 76.5 215 23.0 935 100.0 810 76.1 250 23.5 1,065 100.0

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

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

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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 Mount Barker (DC)?

In 2011, Mount Barker (DC) had a lower proportion of dwellings with only one or two bedrooms (13.7)% compared to the Greater Adelaide Statistical Area (23.5%). The number of one and two bedroom dwellings in Mount Barker (DC) was 1,537.

# 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

### Mount Barker (DC)

Number of bedrooms	Separate	house	Medium o	lensity	High de	nsity	Other Dw Structi	_	Not sta	ated	Tota	al
Number of beardons	number	%	number	%	number	%	number	%	number	%	number	%
None (includes bedsitters)	11	0.1	3	0.4	0	0.0	17	20.7	0	0.0	31	0.3
1 bedroom	135	1.3	114	15.8	0	0.0	30	36.6	0	0.0	279	2.5
2 bedrooms	924	8.9	318	44.1	0	0.0	13	15.9	3	50.0	1,258	11.3
3 bedrooms	5,411	52.2	219	30.4	0	0.0	11	13.4	3	50.0	5,644	50.5
4 bedrooms	3,113	30.0	21	2.9	0	0.0	0	0.0	0	0.0	3,134	28.0
5+ bedrooms	507	4.9	3	0.4	0	0.0	0	0.0	0	0.0	510	4.6
Not stated	270	2.6	43	6.0	0	0.0	11	13.4	0	0.0	324	2.9
Total	10,371	100.0	721	100.0	0	100.0	82	100.0	6	100.0	11,180	100.0

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

# 🔈 Recent development trends by dwelling type

Mount Barker (DC)

# What is the desired trend?

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

# What is the current situation in Mount Barker (DC)?

The percentage of new residential dwellings which were flats, units or apartments in Mount Barker (DC) between July 2008 and June 2012 was 12.8%. This was lower compared to the Greater Adelaide Statistical Area with 26.0%, and represented 175 new flats, units or apartments approved in Mount Barker (DC) during the period.



# What is the current trend?

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



# Why use this information?

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

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

Building approval data is collected by the ABS.



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

# **Mount Barker (DC)**

			Dwelling ty	/ре				
	Separate h	ouses	Medium d	ensity	High den	sity	Tota	al
Financial year ending June 30	number	%	number	%	number	%	number	%
2008 to 2009	263	22.0	5	2.9	0	0.0	268	19.5
2009 to 2010	387	32.4	170	97.1	0	0.0	557	40.6
2010 to 2011	300	25.1	0	0.0	0	0.0	300	21.9
2011 to 2012	246	20.6	0	0.0	0	0.0	246	17.9
Total 2008 to 2012	1,196	87.2	175	12.8	0	0.0	1,371	100.0

Source: Australian Bureau of Statistics

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

# What is the current situation in Mount Barker (DC)?

As at June 2012 the total stock of social housing in Mount Barker (DC) was 445 dwellings. This comprised of:

- Community Housing: 48
- Public Housing: 397

# 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

### Mount Barker (DC)

As at June 2012		Mount Barker (DC)	Greater Adelaide Statistical Area
As at valie 2012	number	% Greater Adelaide Statistical Area total	number
Community Housing	48	1.1	4,395
Public Housing	397	1.2	34,342
Total social housing stock	445	1.1	38,737

Source: South Australian Department for Communities and Social Inclusion, 2012