

SA Housing Authority



**Government
of South Australia**

Mid Murray (DC)

Housing Affordability

DEMAND AND SUPPLY BY LOCAL GOVERNMENT AREA

15 OCT 2018

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

Recent development trends by dwelling type

Social housing stock

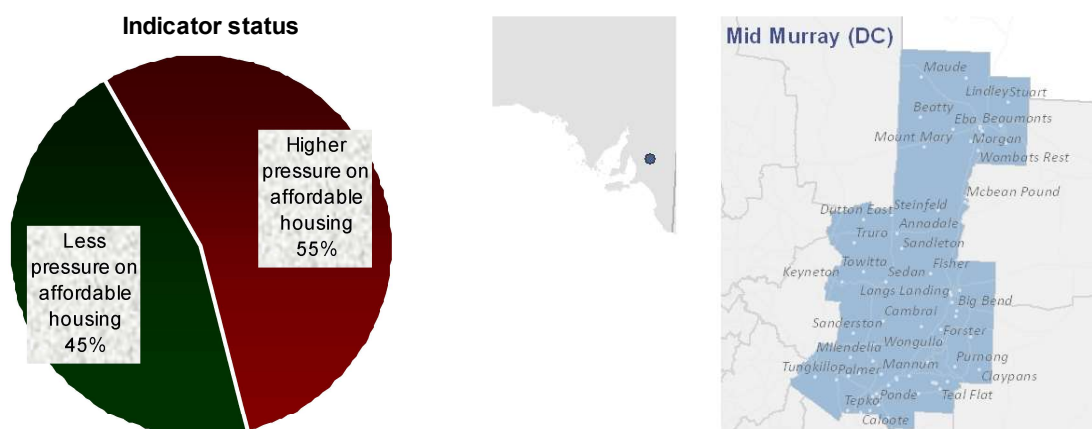




Housing Affordability key data sets - Mid Murray (DC)

The complexity surrounding housing 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.



Key Data Set Mid Murray (DC)		Key Finding	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 very low and low income households (less than 80% of state median) 2016: 51.5%. [Rest of State: 43.4%]	↑
2	Household and family types	Percentage change in the number of households between 2011 and 2016: 8.1%. [Rest of State: 3.1%]	↑
3	Age of household reference person	Percentage of households where the household reference person is aged 60 years or over: 42.7%. [Rest of State: 36.1%]	↑
4	Housing stress, 2016	Percentage of low and very low income private renter households paying more than 25% of their weekly gross household income on housing: 74.4%. [Rest of State: 71.5%]	↑
5	Recent movers (1 July 2011 - 30 June 2017)	Percentage of people who were living at a different address five years ago (2016 data): 28.8%. [Rest of State: 31.4%]	↓
6	Indigenous persons	Indigenous persons as a percentage of the total population 2016: 2.3%. [Rest of State: 4.9%]	↓
Housing Supply Mid Murray (DC)			
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2008-2009 to 2016-2017: 1.0%. [Rest of State: 1.2%]	↓
8	Tenure Diversity, 2016	Percentage of households who own, or are purchasing their dwelling, 2016: 72.3%. [Rest of State: 62.9%]	↑
9	Affordable house sales	Proportion of dwelling sales that were affordable to very low and low income households between 1 July 2011 and 30 June 2017 : 29.4%. [Rest of State: 28.3%]	↓
10	Dwelling type	Percentage of dwellings with one or two bedrooms: 25.6%. [Rest of State: 19.2%]	↓
11	Recent development trends by dwelling type	Percentage of new, high and medium density residential dwellings, 1 July 2012 to 30 June 2017: 0.0%. [Rest of State: 2.4%]	↑
12	Social housing stock	Social housing stock (number of dwellings): 80	n/a

1 Low and moderate income households

Mid Murray (DC)

What is the desired trend?

A mix of household incomes is desirable in any location.

What is the current situation in Mid Murray (DC)?

Very Low and Low income households are defined as those households earning up to 80% of the State's median income. In 2016 80% of the State's median income was \$965 per week.

In 2016, Mid Murray (DC) has a greater proportion of very low and low income households (51.5%) compared to the Rest of State Statistical Area (43.4%).

The number of very low and low income households in Mid Murray (DC) was 1,803.

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, 2016

Mid Murray (DC)												
Tenure type	Very low income (<\$603 per wk)		Low income (\$603-\$964 per wk)		Moderate income (\$965-\$1446 per wk)		High income (>=\$1447 per wk)		Income not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Being purchased (incl rent/buy)	195	18.4	178	24.0	200	41.6	423	49.1	129	34.8	1,122	32.0
Rented: Public	27	2.5	16	2.2	0	0.0	10	1.2	6	1.6	69	2.0
Rented: Private and not stated	200	18.9	76	10.2	65	13.5	89	10.3	56	15.1	477	13.6
Rented: Other landlord	20	1.9	16	2.2	9	1.9	17	2.0	6	1.6	61	1.7
Other tenure types	619	58.3	456	61.5	207	43.0	322	37.4	174	46.9	1,772	50.6
Total	1,061	100.0	742	100.0	481	100.0	861	100.0	371	100.0	3,501	100.0

Source: Based on Australian Bureau of Statistics data, 2016 Census of Population and Housing
Data based on [Place of Usual Residence](#)

2 Household and family types Mid Murray (DC)

What is the desired trend?

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

What is the current situation in Mid Murray (DC)?

Between 2011 and 2016 the percentage change in total households for Mid Murray (DC) was 8.1%. This rate of change was greater than that in the Rest of State Statistical Area which experienced a 3.1% increase.

What is the current trend?

Household formation rates are no longer exceeding population growth.

The national household size has remained stable over the last ten years with an average of 2.6 people per household.

The exception to this trend is the Indigenous community which has seen a slight decrease in household size from 3.4 people in 2006 down to 3.2 people in 2016. Also, around half of the regional LGAs in SA have seen a slight decrease in household size whereas the handful of LGAs where the average household size has increased are almost entirely within metropolitan Adelaide. These include Burnside, Charles Sturt, Holdfast Bay, Marion, Mitcham, Prospect and Unley.

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?

The increase in average household size within some metropolitan LGAs is likely resultant from higher housing costs whereby some people are choosing to share accommodation in order to afford housing costs. Nationally, group households are the fastest growing household type.

Meanwhile, the decrease in household size within regional SA coincides with a dramatic increase in the median age of the population, a marked decline in couple families with children and a steady increase in lone person households. Although there is not an affordability issue within regional SA currently, there may be a future mismatch between the housing available and the housing needs of an ageing population.

Household and Family types	2016		2011		Change 2011 to 2016	
	number	%	number	%	number	%
Couple Families with Children 15 or over	239	10.5	237	10.8	2	0.8
Couple Families with Children under 15	443	19.4	483	22.1	-40	-8.3
Total couples with child(ren)	682	29.9	720	32.9	-38	-5.3
One Parent Families with Children 15 or over	163	7.1	130	5.9	33	25.4
One Parent Families with Children under 15	165	7.2	153	7.0	12	7.8
Total one parent families	328	14.4	283	12.9	45	15.9
Other Families	21	0.9	24	1.1	-3	-12.5
Couple Families with No Children	1,249	54.8	1,161	53.1	88	7.6
Total families	2,280	100.0	2,188	100.0	92	4.2
One Family Households	2,232	58.0	2,159	60.7	73	3.4
Two or more family households	22	0.6	13	0.4	9	69.2
Total family households	2,254	58.6	2,172	61.0	82	3.8
Lone person household	1,154	30.0	1,039	29.2	115	11.1
Group household	98	2.5	77	2.2	21	27.3
Other Households	343	8.9	272	7.6	71	26.1
Total households	3,849	100.0	3,560	100.0	289	8.1
Average household size	2.2		2.2		0.0	0.0
(Average number of people per household)						

Source: Australian Bureau of Statistics, 2016 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 Mid Murray (DC)

What is the desired trend?

A mix of age groups is desirable for any location.

What is the current situation in Mid Murray (DC)?

In 2016, Mid Murray (DC) had a greater proportion of households with a household reference person (or "head") aged 60 years or older (42.7%) compared to the Rest of State Statistical Area (36.1%). The number of "older" households in Mid Murray (DC) was 1,654.

What is the current trend?

SA is ageing faster than the rest of Australia and 20.9% of its population is projected to be aged 65 or more by 2025 compared to 17.8% 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.



Mid Murray (DC)

Age of household reference persons	2016	
	number	%
15-29 years	195	5.0
30-44 years	583	15.1
45-59 years	1,095	28.3
60-74 years	1,166	30.1
75 and over	488	12.6
Not Applicable	343	8.9
Total	3,870	100.0

Source: Australian Bureau of Statistics, 2016 Census of Population and Housing
Data based on Place of Usual Residence

4 Housing Stress, 2016

Mid Murray (DC)

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 Mid Murray (DC)?

In 2016, Mid Murray (DC) had a greater proportion of private renter households (includes those with a landlord type of 'other') who were earning a low or very low income and paying more than 25% of their income on housing (74.4)% compared to the Rest of State Statistical Area (71.5%). The number of private renter households earning a low or very low income which are in housing stress in Mid Murray (DC) was 232.

What is the current trend?

The proportion of low and moderate households in housing stress increased in SA from 29.5% in 2011 to 30.6% in 2016 although the percentage of low and moderate income households who spent more than 50% of their income on housing decreased slightly from 10.7% to 10.6%.

Housing stress affects some tenures disproportionately, with private tenants; and increasingly first home buyers; bearing the brunt of declining housing affordability.

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.

Housing stress refers to low income households (lowest 40% of incomes) paying more than 25% of gross household income for private rental or 30% for mortgage repayments. For moderate income households, housing stress refers to households paying more than 30% of gross household income on rent or 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.

**Mid Murray (DC)**

Housing stress, 2016	Very low income <\$603 per wk		Low income \$603- \$964 per wk		Moderate income \$965-\$1446 per wk		Total households
	number	%	number	%	number	%	number
Households paying 25% or more of income on housing							
Being purchased (incl rent/buy)	133	12.5	81	11.1	67	13.6	313
Rented: Public	20	1.9	0	0.0	0	0.0	16
Rented: Private and not stated	179	16.9	34	4.7	4	0.8	221
Rented: Other landlord	19	1.8	0	0.0	0	0.0	21
Rented: TOTAL	218	20.5	34	4.7	4	0.8	258
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	345	32.5	106	14.5	67	13.6	572
Households paying 30% or more of income on housing							
Being purchased (incl rent/buy)	110	10.4	55	7.5	45	9.1	222
Rented: Public	5	0.5	0	0.0	0	0.0	5
Rented: Private and not stated	158	14.9	15	2.1	0	0.0	174
Rented: Other landlord	12	1.1	0	0.0	0	0.0	13
Rented: TOTAL	175	16.5	15	2.1	0	0.0	192
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	280	26.4	66	9.1	42	8.5	415
Households paying 50% or more of income on housing							
Being purchased (incl rent/buy)	52	4.9	14	1.9	9	1.8	74
Rented: Public	5	0.5	0	0.0	0	0.0	5
Rented: Private and not stated	58	5.5	0	0.0	0	0.0	58
Rented: Other landlord	3	0.3	0	0.0	0	0.0	3
Rented: TOTAL	66	6.2	0	0.0	0	0.0	66
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	116	10.9	14	1.9	9	1.8	138
Total households renting or purchasing							
Being purchased (incl rent/buy)	195	18.4	178	24.4	200	40.7	1,122
Rented: Public	27	2.5	16	2.2	0	0.0	69
Rented: Private and not stated	200	18.9	76	10.4	65	13.2	477
Rented: Other landlord	20	1.9	16	2.2	9	1.8	61
Rented: TOTAL	247	23.3	108	14.8	74	15.0	607
Other tenure types	619	58.3	456	62.6	207	42.1	1,772
Total households	1,061	100.0	729	100.0	492	100.0	3,506

Source: Based on Australian Bureau of Statistics data, 2016 Census of Population and Housing
Data based on Place of Usual Residence

5 Recent movers (2011 -2016)

Mid Murray (DC)

What is the desired trend?

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

What is the current situation in Mid Murray (DC)?

In 2016, Mid Murray (DC) had a lower proportion of people who were living at a different address five years ago (28.7)% compared to the Rest of State Statistical Area (31.4%). The number of recent movers in Mid Murray (DC) was 2,379.

What is the current trend?

Migration trends influence the housing form and demand, and movement across the metropolitan area is an important factor in residential planning.

Non metropolitan areas often have a net migration of young adults in search of educational and employment opportunities. There is also a 'sea-change' and 'tree-change' phenomenon nationally with older households moving away from 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.

Mid Murray (DC)

Age of persons who had a different address in the 2011 Census	Moved between 2011 and 2016			
	number	%		
5-9 years	142	6.0		
10-14 years	127	5.3		
15-29 years	470	19.8		
30-44 years	473	19.9		
45-59 years	545	22.9		
60-74 years	534	22.4		
75 and over	88	3.7		
Total persons	2,379	100.0		

Households who had a different address in the 2011 Census by current tenure	Moved between 2011 and 2016		Households who had a different address in the 2011 Census by household income	Moved between 2011 and 2016	
	number	%		number	%
Fully owned	319	27.7	Very low income	317	27.8
Being purchased (incl rent/buy)	384	33.3	Low income	222	19.4
Rented (incl rent-free)	413	35.8	Moderate income	175	15.3
Other tenure type (incl life tenure)	11	1.0	High income	331	29.0
Not stated	26	2.3	One or more incomes not stated	97	8.5
Total households	1,153	100.0	Total households	1,142	100.0

Source: Based on Australian Bureau of Statistics data, 2016 Census of Population and Housing
Data based on Place of Usual Residence

6 Indigenous persons

Mid Murray (DC)

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 Mid Murray (DC)?

In 2016, Mid Murray (DC) had a lower proportion of Aboriginal and Torres Strait Islanders (2.3%) compared to the Rest of State Statistical Area (4.9%). The number of indigenous persons in Mid Murray (DC) was 197.

What is the current trend?

Nationally, proportions of households with an Indigenous person continues to grow. Over the last five years the median age of Indigenous people has increased to 23 and the median household size has decreased to 3.2.

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 higher than the national figures. Indigenous home ownership is just over half the national average.

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)

Mid Murray (DC)

Age group (years)	2016		2011	
	number	%	number	%
0 to 9	46	23.4	36	23.2
10 to 19	33	16.8	35	22.6
20 to 29	23	11.7	26	16.8
30 to 39	26	13.2	18	11.6
40 to 49	27	13.7	15	9.7
50 to 59	24	12.2	12	7.7
60 and over	18	9.1	13	8.4
Total	197	100.0	155	100.0

Source: Australian Bureau of Statistics, 2016 Census of Population and Housing
Data based on Place of Enumeration (Place on Census night)

7 Dwelling prices

Mid Murray (DC)

What is the desired trend?

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

What is the current situation in Mid Murray (DC)?

The median house price in Mid Murray (DC) for the financial year 2016-2017 was \$200,750. Between 1 July 2008 and 30 June 2017 the average annual change in median house prices for Mid Murray (DC) was 1.0% year on year. This rate of change is lower when compared to the Rest of State Statistical Area with 1.2% year on year.

What is the current trend?

House prices have increased by nearly 75% over the past decade across Australia. In comparison, South Australian house prices have only increased by 28% over this same period.

Rental prices have been more stable although steadily increasing. Growth rates have gradually declined over the 10 years with only slight increases in recent 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.

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, 1 July 2008 to 30 June 2017

Mid Murray (DC)

Financial year ending June 30	Dwelling type			Total
	Detached house	Attached dwelling (Maisonettes / Row Houses)	Flat/Unit (Home units / Flats / Townhouses)	
	median price \$	median price \$	median price \$	median price \$
2008 to 2009	185,000		190,075	185,000
2009 to 2010	202,500	125,000	400,000	202,500
2010 to 2011	181,500		218,750	184,000
2011 to 2012	181,000	159,000	207,000	181,000
2012 to 2013	186,000	150,000		185,000
2013 to 2014	202,500		185,000	200,000
2014 to 2015	245,000	230,000	1,625,000	245,000
2015 to 2016	200,000	187,500	147,000	200,000
2016 to 2017	200,750			200,750

Source: Valuer Generals Office

8 Tenure Diversity, 2016 Mid Murray (DC)

What is the desired trend?

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

What is the current situation in Mid Murray (DC)?

In 2016, Mid Murray (DC) had a greater proportion of households purchasing or owning their dwelling (72.3%) compared to the Rest of State Statistical Area (62.9%). The number of households purchasing and owning their dwelling in Mid Murray (DC) was 2,787.

What is the current trend?

There has been a slight decrease in home ownership rates over the last ten years both at a national level and within South Australia. This is due to a decrease in outright ownership, while the percentage of households purchasing their home has remained steady.

Of greater concern is the decline in home purchase rates for 25 to 44 year olds. According to a Grattan Institute report¹ there has been a noticeable decline for this age group over the last 10 years. 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 60% of the national rate).

Why use this information?

Tenure profile provides an indication of housing possibilities 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 and ages. 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 who 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.

Mid Murray (DC)

Tenure type	Separate house		Medium density ²		High density ³		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	1,547	42.8	5	10.6	0	0.0	81	61.4	13	38.2	1,648	42.7
Being Purchased (incl rent/buy)	1,113	30.8	3	6.4	0	0.0	18	13.6	13	38.2	1,139	29.5
Rented from State/Territory Housing Authority	55	1.5	15	31.9	0	0.0	0	0.0	0	0.0	70	1.8
Rented from other landlord	511	14.1	18	38.3	0	0.0	11	8.3	8	23.5	555	14.4
Rented and landlord type not stated	7	0.2	0	0.0	0	0.0	0	0.0	0	0.0	6	0.2
Occupied rent free	54	1.5	0	0.0	0	0.0	0	0.0	0	0.0	70	1.8
Other Tenure Type	38	1.1	0	0.0	0	0.0	3	2.3	0	0.0	41	1.1
Tenure Not Stated	291	8.0	6	12.8	0	0.0	19	14.4	0	0.0	326	8.5
Total	3,616	100.0	47	100.0	0	100.0	132	100.0	34	100.0	3,855	100.0

Source: Australian Bureau of Statistics, 2016 Census of Population and Housing
Data based on Place of Enumeration (Place on Census Night)

¹ Figure 4.2 Housing Affordability: Re-imagining the Australian Dream, March 2018

² Semi-detached, row or terrace houses, or townhouses with one or more storeys, and flats or apartments in a one or two storey block or attached to a house

³ Flats or apartments in a three or more storey block

9 Affordable house sales Mid Murray (DC)

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 Mid Murray (DC)?

There were 1,055 dwelling sales in the period 1 July 2011 - 30 June 2017 in Mid Murray (DC). The proportion of dwelling sales that were affordable to very low and low income households was 29.4%. This was greater compared to the Rest of State Statistical Area with 28.3%.

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.

Home purchase Prices	2011-2012		2012-2013		2013-2014	
	Capital City	Rest of State	Capital City	Rest of State	Capital City	Rest of State
Very Low Income	\$112,000	\$89,000	\$127,000	\$101,000	\$139,000	\$111,000
Low Income	\$179,000	\$143,000	\$202,000	\$161,000	\$222,000	\$177,000
Median Income	\$224,000	\$179,000	\$253,000	\$202,000	\$278,000	\$221,000
Moderate Income	\$269,000	\$214,000	\$304,000	\$242,000	\$333,000	\$265,000

Home purchase Prices	2014-2015		2015-2016		2016-2017	
	Capital City	Rest of State	Capital City	Rest of State	Capital City	Rest of State
Very Low Income	\$127,000	\$101,000	\$131,000	\$106,000	\$138,000	\$112,000
Low Income	\$203,000	\$162,000	\$209,000	\$170,000	\$221,000	\$180,000
Median Income	\$254,000	\$202,000	\$261,000	\$212,000	\$276,000	\$224,000
Moderate Income	\$305,000	\$243,000	\$314,000	\$255,000	\$332,000	\$269,000

Please note: For 11/12 through to 13/14 the home purchase price is based on current RBA bank rate and 5% deposit. From 14/15 through to 16/17 the home purchase price is based on the 10 year average of the RBA bank rate and 5% deposit.



Mid Murray (DC)

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)						
2011-12	*	0.7-3.4	0	0.0	*	0.7-3.4
2012-13	10	6.7	0	0.0	10	6.7
2013-14	15	9.1	0	0.0	15	9.1
2014-15	13	7.0	0	0.0	15	8.1
2015-16	50	21.3	0	0.0	50	21.3
2016-17	19	10.9	0	0.0	20	11.4
Total	110	10.4	0	0.0	110	10.4
low income households (50-80% of the median income)						
2011-12	28	19.3	0	0.0	30	20.7
2012-13	28	18.7	0	0.0	30	20.0
2013-14	35	21.2	0	0.0	35	21.2
2014-15	24	13.0	0	0.0	25	13.5
2015-16	41	17.4	*	0.4-2.1	40	17.0
2016-17	41	23.4	0	0.0	40	22.9
Total	195	18.5	*	0.1-0.5	200	19.0
moderate income households (80-120% of the median income)						
2011-12	42	29.0	*	0.7-3.4	45	31.0
2012-13	51	34.0	0	0.0	50	33.3
2013-14	50	30.3	*	0.6-3.0	50	30.3
2014-15	56	30.3	*	0.5-2.7	55	29.7
2015-16	61	26.0	0	0.0	60	25.5
2016-17	45	25.7	0	0.0	45	25.7
Total	305	28.9	*	0.1-0.5	310	29.4
All house sales Year ending June 30						
Total	Detached and semi-detached houses		Flats, units and apartments		Total private sales	
	number	%	number	%	number	%
2011-12	145	100.0	*	0.7-3.4	145	100.0
2012-13	150	100.0	0	0.0	150	100.0
2013-14	165	100.0	*	0.6-3.0	165	100.0
2014-15	180	97.3	*	0.5-2.7	185	100.0
2015-16	235	100.0	*	0.4-2.1	235	100.0
2016-17	175	100.0	0	0.0	175	100.0
Total	1,050	99.5	5	0.5	1,055	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 Dwelling type Mid Murray (DC)

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 Mid Murray (DC)?

In 2016, Mid Murray (DC) had a greater proportion of dwellings with only one or two bedrooms (25.6)% compared to the Rest of State Statistical Area (19.2%). The number of one and two bedroom dwellings in Mid Murray (DC) was 894.

What is the current trend?

The market is supplying more large (3 and 4 bedroom) stock and less small stock (1 and 2 bedroom) both nationally and in SA. However, the percentage of smaller stock is increasing. This is particularly important in South Australia where the average household size is lower (2.4) compared to the Australian average (2.6).

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, 2016

Mid Murray (DC)

Number of bedrooms	Separate house		Medium density ¹		High density ²		Other Dwelling Structure		Not stated		Total Stock	
	number	%	number	%	number	%	number	%	number	%	number	%
None (includes bedsitters)	19	0.6	0	0.0	0	0.0	6	6.5	0	0.0	26	0.7
1 bedroom	137	4.1	16	41.0	0	0.0	23	25.0	0	0.0	186	5.3
2 bedrooms	664	19.9	9	23.1	0	0.0	26	28.3	7	24.1	708	20.2
3 bedrooms	1,688	50.7	11	28.2	0	0.0	21	22.8	17	58.6	1,738	49.7
4 bedrooms	641	19.2	0	0.0	0	0.0	9	9.8	5	17.2	652	18.6
5+ bedrooms	102	3.1	0	0.0	0	0.0	3	3.3	0	0.0	101	2.9
Not stated	79	2.4	3	7.7	0	0.0	4	4.3	0	0.0	87	2.5
Total	3,330	100.0	39	100.0	0	100.0	92	100.0	29	100.0	3,498	100.0

Source: Australian Bureau of Statistics, 2016 Census of Population and Housing
Data based on Place of Enumeration (Place on Census night)

¹ Semi-detached, row or terrace houses, or townhouses with one or more storeys, and flats or apartments in a one or two storey block or attached to a house

² Flats or apartments in a three or more storey block

11 Recent development trends by dwelling type

Mid Murray (DC)

What is the desired trend?

Increasing diversity of housing type, particularly around transport nodes and activity centres, to accommodate the changing household demographic.

What is the current situation in Mid Murray (DC)?

The percentage of newly approved residential dwellings which were considered high or medium density within Mid Murray (DC) between 1 July 2012 and 30 June 2017 was 0.0%. This was lower compared to the Rest of State Statistical Area with 2.4%. This represents a total of high or medium density dwellings approved within Mid Murray (DC) during this period.

What is the current trend?

SA has been dominated by detached dwellings with 3 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.

Identifying the type of stock being delivered to market, and the change, if any, to the Local Government's Area stock profile, can assist in identifying the type of stock that should be developed in the future.

Recent residential building approvals by type, 1 July 2012 to 30 June 2017

Mid Murray (DC)

Financial year ending June 30	Dwelling type							
	Separate houses		Medium density ¹		High density ²		Total	
	number	%	number	%	number	%	number	%
2012 to 2013	70	100.0	0	0.0	0	0.0	70	100.0
2013 to 2014	78	100.0	0	0.0	0	0.0	78	100.0
2014 to 2015	65	100.0	0	0.0	0	0.0	65	100.0
2015 to 2016	72	100.0	0	0.0	0	0.0	72	100.0
2016 to 2017	64	100.0	0	0.0	0	0.0	64	100.0
Total 1 July 2012 to 30 June 2017	349	100.0	0	0.0	0	0.0	349	100.0

Source: [Australian Bureau of Statistics](#)

¹ Semi-detached, row or terrace houses, or townhouses with one or more storeys, and flats or apartments in a one or two storey block or attached to a house

² Flats or apartments in a three or more storey block

12 Social housing stock Mid Murray (DC)

What is the desired trend?

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

What is the current situation in Mid Murray (DC)?

As at 30 June 2017 the total stock of social housing in Mid Murray (DC) was 80 dwellings. This comprised of:

- Community Housing: 18
- Public Housing: 62

What is the current trend?

Consistent with national trends, South Australia public housing stock numbers continue 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

Mid Murray (DC)

As at 30 June 2017	Mid Murray (DC)		Rest of SA Statistical Area
	number	% Rest of SA Statistical Area total	number
Community Housing	18	2.0	894
Public Housing	62	0.7	8,643
Total social housing stock	80	0.8	9,537

Source: [South Australian Department for Communities and Social Inclusion](#), 2017