

# **SA Housing Authority**



**Government  
of South Australia**

**Norwood Payneham St Peters (C)**

## **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

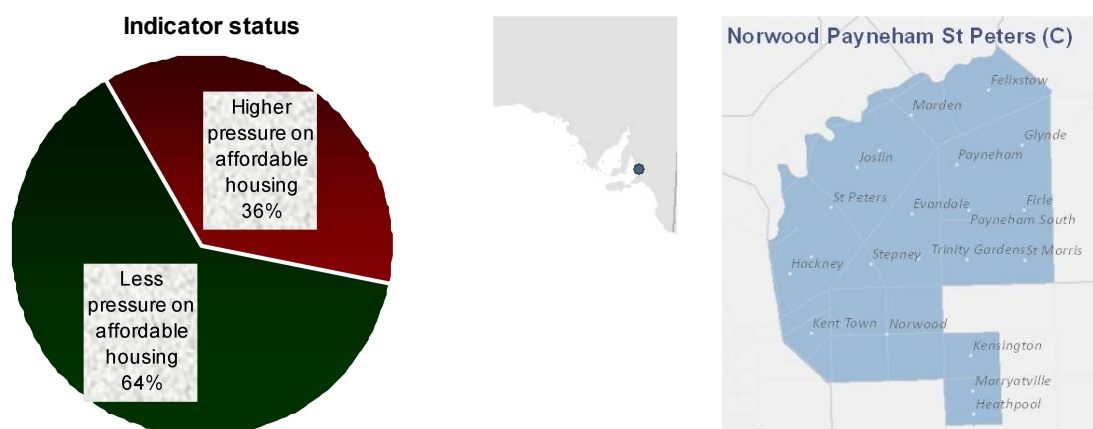




## Housing Affordability key data sets - Norwood Payneham St Peters (C)

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		Key Finding	
Norwood Payneham St Peters (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 very low and low income households (less than 80% of state median) 2016: 35.8%. [Greater Adelaide: 35.8%]	↓
2	Household and family types	Percentage change in the number of households between 2011 and 2016: -0.5%. [Greater Adelaide: 4.9%]	↓
3	Age of household reference person	Percentage of households where the household reference person is aged 60 years or over: 34.7%. [Greater Adelaide: 33.6%]	↑
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: 86.3%. [Greater Adelaide: 89.5%]	↓
5	Recent movers (1 July 2011 - 30 June 2017)	Percentage of people who were living at a different address five years ago (2016 data): 42.5%. [Greater Adelaide: 36.8%]	↑
6	Indigenous persons	Indigenous persons as a percentage of the total population 2016: 0.6%. [Greater Adelaide: 1.4%]	↓
Housing Supply			
Norwood Payneham St Peters (C)			
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2008-2009 to 2016-2017: 4.5%. [Greater Adelaide: 2.7%]	↑
8	Tenure Diversity, 2016	Percentage of households who own, or are purchasing their dwelling, 2016: 55.5%. [Greater Adelaide: 65.1%]	↓
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 : 1.9%. [Greater Adelaide: 5.4%]	↑
10	Dwelling type	Percentage of dwellings with one or two bedrooms: 41.1%. [Greater Adelaide: 22.5%]	↓
11	Recent development trends by dwelling type	Percentage of new, high and medium density residential dwellings, 1 July 2012 to 30 June 2017: 61.7%. [Greater Adelaide: 31.9%]	↓
12	Social housing stock	Social housing stock (number of dwellings): 834	n/a

# 1 Low and moderate income households

## Norwood Payneham St Peters (C)

### What is the desired trend?

A mix of household incomes is desirable in any location.

### What is the current situation in Norwood Payneham St Peters (C)?

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, Norwood Payneham St Peters (C) has a lower proportion of very low and low income households (35.8)% compared to the Greater Adelaide Statistical Area (35.8%).

The number of very low and low income households in Norwood Payneham St Peters (C) was 5,309.

### 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

Norwood Payneham St Peters (C)												
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)	216	6.4	229	11.7	397	20.1	2,578	41.1	381	30.2	3,794	25.6
Rented: Public	487	14.5	73	3.7	30	1.5	19	0.3	42	3.3	657	4.4
Rented: Private and not stated	860	25.6	639	32.8	823	41.6	1,678	26.8	334	26.5	4,332	29.2
Rented: Other landlord	169	5.0	56	2.9	23	1.2	33	0.5	28	2.2	312	2.1
Other tenure types	1,627	48.4	953	48.9	705	35.6	1,958	31.2	475	37.7	5,723	38.6
Total	3,359	100.0	1,950	100.0	1,978	100.0	6,266	100.0	1,260	100.0	14,818	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 Norwood Payneham St Peters (C)

### What is the desired trend?

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

### What is the current situation in Norwood Payneham St Peters (C)?

Between 2011 and 2016 the percentage change in total households for Norwood Payneham St Peters (C) was -0.5%. This rate of change was lower than that in the Greater Adelaide Statistical Area which experienced a 4.9% 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	1,179	13.3	1,067	12.4	112	10.5
Couple Families with Children under 15	2,458	27.8	2,303	26.7	155	6.7
Total couples with child(ren)	3,637	41.1	3,370	39.0	267	7.9
One Parent Families with Children 15 or over	781	8.8	737	8.5	44	6.0
One Parent Families with Children under 15	529	6.0	555	6.4	-26	-4.7
Total one parent families	1,310	14.8	1,292	15.0	18	1.4
Other Families	244	2.8	278	3.2	-34	-12.2
Couple Families with No Children	3,661	41.4	3,696	42.8	-35	-0.9
Total families	8,852	100.0	8,636	100.0	216	2.5
One Family Households	8,663	55.7	8,504	54.4	159	1.9
Two or more family households	89	0.6	67	0.4	22	32.8
Total family households	8,752	56.2	8,571	54.8	181	2.1
Lone person household	5,135	33.0	5,441	34.8	-306	-5.6
Group household	919	5.9	993	6.4	-74	-7.5
Other Households	754	4.8	627	4.0	127	20.3
Total households	15,560	100.0	15,632	100.0	-72	-0.5

<b>Average household size</b>	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 Norwood Payneham St Peters (C)

#### What is the desired trend?

A mix of age groups is desirable for any location.

#### What is the current situation in Norwood Payneham St Peters (C)?

In 2016, Norwood Payneham St Peters (C) had a greater proportion of households with a household reference person (or "head") aged 60 years or older (34.7%) compared to the Greater Adelaide Statistical Area (33.6%). The number of "older" households in Norwood Payneham St Peters (C) was 5,440.

#### 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.



#### Norwood Payneham St Peters (C)

Age of household reference persons	2016	
	number	%
15-29 years	1,844	11.8
30-44 years	3,723	23.8
45-59 years	3,896	24.9
60-74 years	3,206	20.5
75 and over	2,234	14.3
Not Applicable	754	4.8
Total	15,657	100.0

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

## 4 Housing Stress, 2016 Norwood Payneham St Peters (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 Norwood Payneham St Peters (C)?

In 2016, Norwood Payneham St Peters (C) had a lower 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 (86.3)% compared to the Greater Adelaide Statistical Area (89.5%). The number of private renter households earning a low or very low income which are in housing stress in Norwood Payneham St Peters (C) was 1,487.

### 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.





## Norwood Payneham St Peters (C)

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
<b>Households paying 25% or more of income on housing</b>							
Being purchased (incl rent/buy)	136	4.1	126	6.5	198	10.0	923
Rented: Public	306	9.1	22	1.1	4	0.2	337
Rented: Private and not stated	812	24.2	555	28.5	444	22.4	1,998
Rented: Other landlord	93	2.8	27	1.4	3	0.2	121
Rented: TOTAL	1,211	36.1	604	31.0	451	22.8	2,456
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	1,349	40.2	734	37.7	649	32.8	3,384
<b>Households paying 30% or more of income on housing</b>							
Being purchased (incl rent/buy)	121	3.6	107	5.5	130	6.6	625
Rented: Public	179	5.3	9	0.5	0	0.0	187
Rented: Private and not stated	797	23.7	470	24.1	203	10.3	1,534
Rented: Other landlord	81	2.4	23	1.2	3	0.2	101
Rented: TOTAL	1,057	31.5	502	25.8	206	10.4	1,822
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	1,172	34.9	608	31.2	333	16.8	2,456
<b>Households paying 50% or more of income on housing</b>							
Being purchased (incl rent/buy)	99	2.9	32	1.6	31	1.6	200
Rented: Public	59	1.8	0	0.0	0	0.0	61
Rented: Private and not stated	651	19.4	96	4.9	16	0.8	769
Rented: Other landlord	29	0.9	5	0.3	0	0.0	32
Rented: TOTAL	739	22.0	101	5.2	16	0.8	862
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	837	24.9	131	6.7	42	2.1	1,065
<b>Total households renting or purchasing</b>							
Being purchased (incl rent/buy)	216	6.4	229	11.8	397	20.1	3,794
Rented: Public	487	14.5	73	3.7	30	1.5	657
Rented: Private and not stated	860	25.6	639	32.8	823	41.6	4,332
Rented: Other landlord	169	5.0	56	2.9	23	1.2	312
Rented: TOTAL	1,516	45.2	768	39.4	876	44.3	5,301
Other tenure types	1,627	48.5	953	48.9	705	35.6	5,723
Total households	3,356	100.0	1,947	100.0	1,978	100.0	14,808

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) Norwood Payneham St Peters (C)

### What is the desired trend?

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

### What is the current situation in Norwood Payneham St Peters (C)?

In 2016, Norwood Payneham St Peters (C) had a greater proportion of people who were living at a different address five years ago (42.6)% compared to the Greater Adelaide Statistical Area (36.8%). The number of recent movers in Norwood Payneham St Peters (C) was 14,338.

### 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.

### Norwood Payneham St Peters (C)

Age of persons who had a different address in the 2011 Census	Moved between 2011 and 2016			
	number	%		
5-9 years	846	5.9		
10-14 years	681	4.7		
15-29 years	4,782	33.4		
30-44 years	4,422	30.8		
45-59 years	1,941	13.5		
60-74 years	1,058	7.4		
75 and over	608	4.2		
Total persons	14,338	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	849	12.8	Very low income	1,178	17.8
Being purchased (incl rent/buy)	1,603	24.3	Low income	781	11.8
Rented (incl rent-free)	3,837	58.0	Moderate income	999	15.1
Other tenure type (incl life tenure)	200	3.0	High income	3,113	47.1
Not stated	121	1.8	One or more incomes not stated	540	8.2
Total households	6,610	100.0	Total households	6,611	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

### Norwood Payneham St Peters (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 Norwood Payneham St Peters (C)?

In 2016, Norwood Payneham St Peters (C) had a lower proportion of Aboriginal and Torres Strait Islanders (0.6%) compared to the Greater Adelaide Statistical Area (1.4%). The number of indigenous persons in Norwood Payneham St Peters (C) was 215.

#### 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)

##### Norwood Payneham St Peters (C)

Age group (years)	2016		2011	
	number	%	number	%
0 to 9	42	19.5	24	13.7
10 to 19	49	22.8	33	18.9
20 to 29	44	20.5	25	14.3
30 to 39	19	8.8	26	14.9
40 to 49	16	7.4	27	15.4
50 to 59	23	10.7	26	14.9
60 and over	22	10.2	14	8.0
Total	215	100.0	175	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

### Norwood Payneham St Peters (C)

#### What is the desired trend?

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

#### What is the current situation in Norwood Payneham St Peters (C)?

The median house price in Norwood Payneham St Peters (C) for the financial year 2016-2017 was \$610,000. Between 1 July 2008 and 30 June 2017 the average annual change in median house prices for Norwood Payneham St Peters (C) was 4.5% year on year. This rate of change is greater when compared to the Greater Adelaide Statistical Area with 2.7% 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

Norwood Payneham St Peters (C)				
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	565,250	505,000	306,000	430,000
2009 to 2010	593,000	515,000	338,000	480,000
2010 to 2011	650,000	560,000	358,500	528,000
2011 to 2012	623,500	510,000	352,000	512,500
2012 to 2013	587,750	535,000	329,750	485,000
2013 to 2014	646,000	552,500	329,250	520,000
2014 to 2015	687,500	625,000	353,750	551,000
2015 to 2016	747,000	575,000	342,500	562,250
2016 to 2017	792,000	663,000	380,000	610,000

Source: Valuer Generals Office

## 8 Tenure Diversity, 2016

### Norwood Payneham St Peters (C)

#### What is the desired trend?

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

#### What is the current situation in Norwood Payneham St Peters (C)?

In 2016, Norwood Payneham St Peters (C) had a lower proportion of households purchasing or owning their dwelling (55.5%) compared to the Greater Adelaide Statistical Area (65.1%). The number of households purchasing and owning their dwelling in Norwood Payneham St Peters (C) was 8,641.

#### 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 report<sup>1</sup> 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.

#### Norwood Payneham St Peters (C)

Tenure type	Separate house		Medium density <sup>2</sup>		High density <sup>3</sup>		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	3,472	42.8	1,293	18.6	36	9.1	18	33.3	11	18.3	4,829	31.0
Being Purchased (incl rent/buy)	2,553	31.5	1,190	17.1	46	11.6	6	11.1	19	31.7	3,812	24.5
Rented from State/Territory Housing Authority	47	0.6	530	7.6	80	20.2	0	0.0	4	6.7	663	4.3
Rented from other landlord	1,395	17.2	3,076	44.2	186	47.0	17	31.5	18	30.0	4,692	30.1
Rented and landlord type not stated	3	0.0	18	0.3	0	0.0	0	0.0	0	0.0	22	0.1
Occupied rent free	79	1.0	57	0.8	4	1.0	0	0.0	0	0.0	145	0.9
Other Tenure Type	185	2.3	319	4.6	0	0.0	0	0.0	0	0.0	512	3.3
Tenure Not Stated	369	4.6	471	6.8	44	11.1	13	24.1	8	13.3	903	5.8

<sup>1</sup> Figure 4.2 Housing Affordability: Re-imagining the Australian Dream, March 2018

<sup>2</sup> 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

<sup>3</sup> Flats or apartments in a three or more storey block

Total	8,103	100.0	6,954	100.0	396	100.0	54	100.0	60	100.0	15,578	100.0
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Source: Australian Bureau of Statistics, 2016 Census of Population and Housing  
Data based on Place of Enumeration (Place on Census Night)

<sup>1</sup> Figure 4.2 Housing Affordability: Re-imagining the Australian Dream, March 2018

<sup>2</sup> 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

<sup>3</sup> Flats or apartments in a three or more storey block

## 9 Affordable house sales Norwood Payneham St Peters (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 Norwood Payneham St Peters (C)?

There were 3,975 dwelling sales in the period 1 July 2011 - 30 June 2017 in Norwood Payneham St Peters (C). The proportion of dwelling sales that were affordable to very low and low income households was 1.9%. This was lower compared to the Greater Adelaide Statistical Area with 5.4%.

### 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.



## Norwood Payneham St Peters (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	%
<b>very low income households (up to 50% of the median income)</b>						
2011-12	*	0.2-0.9	0	0.0	*	0.2-0.9
2012-13	*	0.2-0.8	*	0.2-0.8	*	0.2-0.8
2013-14	*	0.2-0.8	*	0.2-0.8	*	0.2-0.8
2014-15	*	0.1-0.7	*	0.1-0.7	*	0.1-0.7
2015-16	*	0.1-0.7	*	0.1-0.7	*	0.1-0.7
2016-17	*	0.1-0.7	0	0.0	*	0.1-0.7
Total	10	0.3	*	0.0-0.1	15	0.4
<b>low income households (50-80% of the median income)</b>						
2011-12	0	0.0	*	0.2-0.9	*	0.2-0.9
2012-13	*	0.2-0.8	10	1.7	10	1.7
2013-14	*	0.2-0.8	15	2.3	15	2.3
2014-15	*	0.1-0.7	11	1.5	10	1.4
2015-16	0	0.0	*	0.1-0.7	*	0.1-0.7
2016-17	*	0.1-0.7	10	1.4	10	1.4
Total	5	0.1	55	1.4	60	1.5
<b>moderate income households (80-120% of the median income)</b>						
2011-12	*	0.2-0.9	24	4.2	25	4.4
2012-13	6	1.0	74	12.5	80	13.6
2013-14	16	2.4	107	16.1	125	18.8
2014-15	6	0.8	67	9.4	75	10.6
2015-16	*	0.1-0.7	76	10.2	80	10.7
2016-17	*	0.1-0.7	83	12.0	85	12.3
Total	40	1.0	430	10.8	470	11.8
<b>All house sales Year ending June 30</b>						
Total	Detached and semi-detached houses		Flats, units and apartments		Total private sales	
	number	%	number	%	number	%
2011-12	395	69.3	175	30.7	570	100.0
2012-13	400	67.8	190	32.2	590	100.0
2013-14	465	69.9	195	29.3	665	100.0
2014-15	500	70.4	210	29.6	710	100.0
2015-16	485	65.1	260	34.9	745	100.0
2016-17	455	65.9	235	34.1	690	100.0
Total	2,705	68.1	1,270	31.9	3,975	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

## Norwood Payneham St Peters (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 Norwood Payneham St Peters (C)?

In 2016, Norwood Payneham St Peters (C) had a greater proportion of dwellings with only one or two bedrooms (41.1%) compared to the Greater Adelaide Statistical Area (22.5%). The number of one and two bedroom dwellings in Norwood Payneham St Peters (C) was 6,080.

### 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

#### Norwood Payneham St Peters (C)

Number of bedrooms	Separate house		Medium density <sup>1</sup>		High density <sup>2</sup>		Other Dwelling Structure		Not stated		Total Stock	
	number	%	number	%	number	%	number	%	number	%	number	%
None (includes bedsitters)	5	0.1	11	0.2	0	0.0	0	0.0	0	0.0	21	0.1
1 bedroom	76	1.0	806	12.3	38	10.6	0	0.0	5	8.6	927	6.3
2 bedrooms	1,244	15.9	3,602	55.1	280	78.0	12	35.3	16	27.6	5,153	34.8
3 bedrooms	4,324	55.4	1,763	27.0	27	7.5	9	26.5	16	27.6	6,152	41.5
4 bedrooms	1,653	21.2	178	2.7	4	1.1	9	26.5	11	19.0	1,855	12.5
5+ bedrooms	371	4.8	35	0.5	0	0.0	0	0.0	3	5.2	412	2.8
Not stated	129	1.7	137	2.1	10	2.8	4	11.8	7	12.1	289	2.0
Total	7,802	100.0	6,532	100.0	359	100.0	34	100.0	58	100.0	14,809	100.0

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

<sup>1</sup> 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

<sup>2</sup> Flats or apartments in a three or more storey block

# 11 Recent development trends by dwelling type

## Norwood Payneham St Peters (C)

### 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 Norwood Payneham St Peters (C)?

The percentage of newly approved residential dwellings which were considered high or medium density within Norwood Payneham St Peters (C) between 1 July 2012 and 30 June 2017 was 61.7%. This was greater compared to the Greater Adelaide Statistical Area with 31.9%. This represents a total of 915 high or medium density dwellings approved within Norwood Payneham St Peters (C) 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

#### Norwood Payneham St Peters (C)

Financial year ending June 30	Dwelling type							
	Separate houses		Medium density <sup>1</sup>		High density <sup>2</sup>		Total	
	number	%	number	%	number	%	number	%
2012 to 2013	75	60.0	50	40.0	0	0.0	125	100.0
2013 to 2014	104	58.4	29	16.3	45	25.3	178	100.0
2014 to 2015	118	36.8	113	35.2	90	28.0	321	100.0
2015 to 2016	145	24.0	129	21.4	330	54.6	604	100.0
2016 to 2017	125	49.2	63	24.8	66	26.0	254	100.0
Total 1 July 2012 to 30 June 2017	567	38.3	384	25.9	531	35.8	1,482	100.0

Source: [Australian Bureau of Statistics](#)

<sup>1</sup> 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

<sup>2</sup> Flats or apartments in a three or more storey block

## 12 Social housing stock

### Norwood Payneham St Peters (C)

#### What is the desired trend?

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

#### What is the current situation in Norwood Payneham St Peters (C)?

As at 30 June 2017 the total stock of social housing in Norwood Payneham St Peters (C) was 834 dwellings. This comprised of:

- Community Housing: 9
- Public Housing: 825

#### 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

##### Norwood Payneham St Peters (C)

As at 30 June 2017	Norwood Payneham St Peters (C)		Greater Adelaide Statistical Area
	number	% Greater Adelaide Statistical Area total	number
Community Housing	9	0.1	6,707
Public Housing	825	2.7	31,031
Total social housing stock	834	2.2	37,738

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