

SA Housing Authority



**Government
of South Australia**

Mount Gambier (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

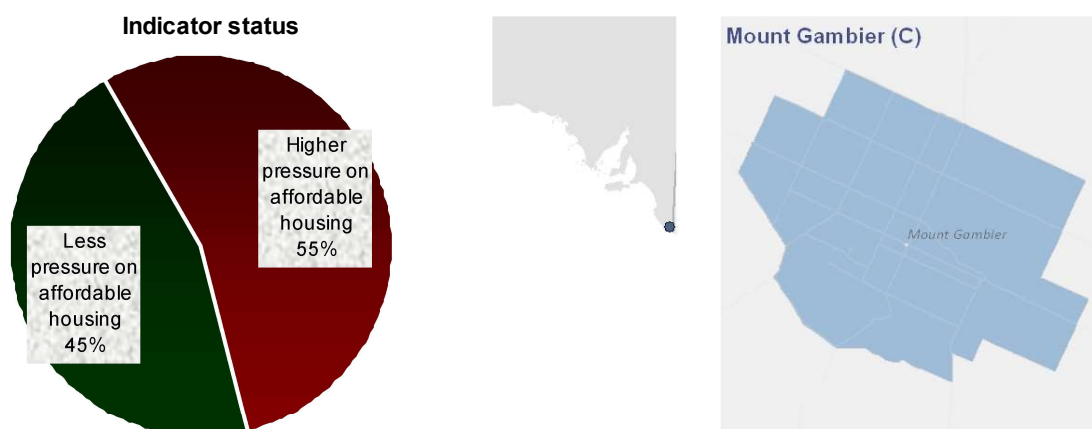




Housing Affordability key data sets - Mount Gambier (C)

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 Mount Gambier (C)		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: 42.9%. [Rest of State: 43.4%]	↓
2	Household and family types	Percentage change in the number of households between 2011 and 2016: 3.5%. [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: 33.2%. [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: 74.9%. [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): 37.6%. [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 Mount Gambier (C)			
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2008-2009 to 2016-2017: 1.6%. [Rest of State: 1.2%]	↑
8	Tenure Diversity, 2016	Percentage of households who own, or are purchasing their dwelling, 2016: 59.2%. [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 : 19.8%. [Rest of State: 28.3%]	↑
10	Dwelling type	Percentage of dwellings with one or two bedrooms: 22.1%. [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: 2.4%. [Rest of State: 2.4%]	↑
12	Social housing stock	Social housing stock (number of dwellings): 1236	n/a

1 Low and moderate income households

Mount Gambier (C)

What is the desired trend?

A mix of household incomes is desirable in any location.

What is the current situation in Mount Gambier (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, Mount Gambier (C) has a lower proportion of very low and low income households (42.9%) compared to the Rest of State Statistical Area (43.4%).

The number of very low and low income households in Mount Gambier (C) was 4,425.

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

Mount Gambier (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)	259	9.9	387	21.5	578	37.2	1,954	57.1	298	32.4	3,481	33.7
Rented: Public	481	18.4	158	8.8	90	5.8	64	1.9	83	9.0	878	8.5
Rented: Private and not stated	730	27.9	490	27.2	429	27.6	566	16.5	161	17.5	2,378	23.0
Rented: Other landlord	92	3.5	36	2.0	17	1.1	37	1.1	23	2.5	202	2.0
Other tenure types	1,059	40.4	733	40.6	438	28.2	804	23.5	354	38.5	3,384	32.8
Total	2,621	100.0	1,804	100.0	1,552	100.0	3,425	100.0	919	100.0	10,323	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 Mount Gambier (C)

What is the desired trend?

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

What is the current situation in Mount Gambier (C)?

Between 2011 and 2016 the percentage change in total households for Mount Gambier (C) was 3.5%. 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	720	10.6	645	9.4	75	11.6
Couple Families with Children under 15	1,913	28.2	1,977	28.9	-64	-3.2
Total couples with child(ren)	2,633	38.9	2,622	38.4	11	0.4
One Parent Families with Children 15 or over	517	7.6	514	7.5	3	0.6
One Parent Families with Children under 15	778	11.5	841	12.3	-63	-7.5
Total one parent families	1,295	19.1	1,355	19.8	-60	-4.4
Other Families	80	1.2	79	1.2	1	1.3
Couple Families with No Children	2,764	40.8	2,776	40.6	-12	-0.4
Total families	6,772	100.0	6,832	100.0	-60	-0.9
One Family Households	6,671	61.3	6,722	63.9	-51	-0.8
Two or more family households	52	0.5	53	0.5	-1	-1.9
Total family households	6,723	61.8	6,775	64.4	-52	-0.8
Lone person household	3,338	30.7	3,156	30.0	182	5.8
Group household	262	2.4	289	2.8	-27	-9.3
Other Households	561	5.2	296	2.8	265	89.5
Total households	10,884	100.0	10,516	100.0	368	3.5
Average household size	2.3		2.3		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 Mount Gambier (C)

What is the desired trend?

A mix of age groups is desirable for any location.

What is the current situation in Mount Gambier (C)?

In 2016, Mount Gambier (C) had a lower proportion of households with a household reference person (or "head") aged 60 years or older (33.2%) compared to the Rest of State Statistical Area (36.1%). The number of "older" households in Mount Gambier (C) was 3,633.

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.



Mount Gambier (C)

Age of household reference persons	2016	
	number	%
15-29 years	1,321	12.1
30-44 years	2,521	23.0
45-59 years	2,914	26.6
60-74 years	2,280	20.8
75 and over	1,353	12.4
Not Applicable	561	5.1
Total	10,950	100.0

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

4 Housing Stress, 2016 Mount Gambier (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 Mount Gambier (C)?

In 2016, Mount Gambier (C) 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 (74.9%) 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 Mount Gambier (C) was 1,010.

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.



Mount Gambier (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
Households paying 25% or more of income on housing							
Being purchased (incl rent/buy)	192	7.3	203	11.3	152	9.8	667
Rented: Public	313	12.0	28	1.6	0	0.0	349
Rented: Private and not stated	656	25.1	259	14.4	41	2.7	960
Rented: Other landlord	77	2.9	18	1.0	0	0.0	95
Rented: TOTAL	1,046	40.0	305	16.9	41	2.7	1,404
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	1,235	47.2	508	28.2	198	12.8	2,062
Households paying 30% or more of income on housing							
Being purchased (incl rent/buy)	159	6.1	136	7.5	55	3.6	415
Rented: Public	193	7.4	13	0.7	0	0.0	210
Rented: Private and not stated	592	22.6	138	7.7	11	0.7	740
Rented: Other landlord	67	2.6	7	0.4	0	0.0	77
Rented: TOTAL	852	32.5	158	8.8	11	0.7	1,027
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	1,009	38.5	294	16.3	73	4.7	1,436
Households paying 50% or more of income on housing							
Being purchased (incl rent/buy)	85	3.2	15	0.8	8	0.5	112
Rented: Public	49	1.9	0	0.0	0	0.0	50
Rented: Private and not stated	231	8.8	0	0.0	0	0.0	234
Rented: Other landlord	19	0.7	0	0.0	0	0.0	23
Rented: TOTAL	299	11.4	0	0.0	0	0.0	307
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	384	14.7	18	1.0	10	0.6	413
Total households renting or purchasing							
Being purchased (incl rent/buy)	259	9.9	387	21.5	578	37.4	3,481
Rented: Public	481	18.4	158	8.8	90	5.8	878
Rented: Private and not stated	730	27.9	490	27.2	429	27.7	2,378
Rented: Other landlord	92	3.5	36	2.0	17	1.1	202
Rented: TOTAL	1,303	49.8	684	38.0	536	34.7	3,458
Other tenure types	1,059	40.5	733	40.7	438	28.3	3,384
Total households	2,618	100.0	1,802	100.0	1,546	100.0	10,321

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)

Mount Gambier (C)

What is the desired trend?

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

What is the current situation in Mount Gambier (C)?

In 2016, Mount Gambier (C) had a greater proportion of people who were living at a different address five years ago (37.6)% compared to the Rest of State Statistical Area (31.4%). The number of recent movers in Mount Gambier (C) was 9,241.

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.

Mount Gambier (C)

Age of persons who had a different address in the 2011 Census	Moved between 2011 and 2016			
	number	%		
5-9 years	894	9.7		
10-14 years	736	8.0		
15-29 years	2,768	30.0		
30-44 years	2,185	23.6		
45-59 years	1,402	15.2		
60-74 years	824	8.9		
75 and over	432	4.7		
Total persons	9,241	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	488	11.7	Very low income	969	23.2
Being purchased (incl rent/buy)	1,347	32.4	Low income	690	16.6
Rented (incl rent-free)	2,187	52.6	Moderate income	685	16.4
Other tenure type (incl life tenure)	54	1.3	High income	1,522	36.5
Not stated	80	1.9	One or more incomes not stated	303	7.3
Total households	4,156	100.0	Total households	4,169	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

Mount Gambier (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 Mount Gambier (C)?

In 2016, Mount Gambier (C) 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 Mount Gambier (C) was 597.

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)

Mount Gambier (C)

Age group (years)	2016		2011	
	number	%	number	%
0 to 9	177	29.6	159	28.1
10 to 19	130	21.8	143	25.3
20 to 29	104	17.4	92	16.3
30 to 39	63	10.6	54	9.5
40 to 49	54	9.0	51	9.0
50 to 59	32	5.4	35	6.2
60 and over	37	6.2	32	5.7
Total	597	100.0	566	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 Mount Gambier (C)

What is the desired trend?

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

What is the current situation in Mount Gambier (C)?

The median house price in Mount Gambier (C) for the financial year 2016-2017 was \$242,000. Between 1 July 2008 and 30 June 2017 the average annual change in median house prices for Mount Gambier (C) was 1.6% year on year. This rate of change is greater 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

Mount Gambier (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	225,000	147,000	155,000	213,000
2009 to 2010	238,375	119,000	187,250	225,000
2010 to 2011	246,000	115,500	190,000	235,000
2011 to 2012	230,000	110,000	179,250	223,000
2012 to 2013	226,750	105,250	155,000	213,000
2013 to 2014	239,750	101,500	191,000	230,000
2014 to 2015	240,000	118,000	189,000	227,500
2015 to 2016	245,000	130,000	172,100	235,000
2016 to 2017	255,000	120,000	198,750	242,000

Source: Valuer Generals Office

8 Tenure Diversity, 2016

Mount Gambier (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 Mount Gambier (C)?

In 2016, Mount Gambier (C) had a lower proportion of households purchasing or owning their dwelling (59.2)% compared to the Rest of State Statistical Area (62.9%). The number of households purchasing and owning their dwelling in Mount Gambier (C) was 6,442.

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.

Mount Gambier (C)

Tenure type	Separate house		Medium density ²		High density ³		Other Dwelling Structure		Not stated		Total	
	number	%	number	%	number	%	number	%	number	%	number	%
Fully Owned	2,652	32.2	259	10.3	0	0.0	21	25.6	8	20.5	2,944	27.1
Being Purchased (incl rent/buy)	3,228	39.2	256	10.2	3	20.0	11	13.4	9	23.1	3,498	32.2
Rented from State/Territory Housing Authority	301	3.7	585	23.3	0	0.0	0	0.0	0	0.0	878	8.1
Rented from other landlord	1,421	17.2	1,133	45.1	9	60.0	28	34.1	12	30.8	2,606	24.0
Rented and landlord type not stated	13	0.2	24	1.0	0	0.0	0	0.0	0	0.0	38	0.3
Occupied rent free	39	0.5	8	0.3	0	0.0	0	0.0	0	0.0	46	0.4
Other Tenure Type	130	1.6	18	0.7	0	0.0	6	7.3	0	0.0	153	1.4
Tenure Not Stated	454	5.5	228	9.1	3	20.0	16	19.5	10	25.6	717	6.6
Total	8,238	100.0	2,511	100.0	15	100.0	82	100.0	39	100.0	10,880	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 Mount Gambier (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 Mount Gambier (C)?

There were 2,620 dwelling sales in the period 1 July 2011 - 30 June 2017 in Mount Gambier (C). The proportion of dwelling sales that were affordable to very low and low income households was 19.8%. This was lower 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.



Mount Gambier (C)

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

Affordable house sales Year ending June 30	Detached and semi-detached houses		Flats, units and apartments		Total private sales	
	number	%	number	%	number	%
very low income households (up to 50% of the median income)						
2011-12	*	0.3-1.3	*	0.3-1.3	10	2.7
2012-13	9	2.6	9	2.6	20	5.8
2013-14	27	6.1	*	0.2-1.1	30	6.8
2014-15	15	3.3	7	1.5	20	4.3
2015-16	*	0.2-1.1	6	1.3	10	2.1
2016-17	13	2.5	14	2.7	25	4.8
Total	70	2.7	45	1.7	115	4.4
low income households (50-80% of the median income)						
2011-12	29	7.7	10	2.7	40	10.7
2012-13	58	16.8	20	5.8	80	23.2
2013-14	48	10.9	16	3.6	65	14.8
2014-15	42	9.1	14	3.0	55	12.0
2015-16	47	9.9	27	5.7	75	15.8
2016-17	70	13.3	25	4.8	95	18.1
Total	295	11.3	110	4.2	405	15.5
moderate income households (80-120% of the median income)						
2011-12	106	28.3	20	5.3	125	33.3
2012-13	111	32.2	12	3.5	125	36.2
2013-14	184	41.8	18	4.1	200	45.5
2014-15	156	33.9	35	7.6	190	41.3
2015-16	178	37.5	23	4.8	200	42.1
2016-17	169	32.2	35	6.7	205	39.0
Total	905	34.5	145	5.5	1,045	39.9
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	325	86.7	50	13.3	375	100.0
2012-13	300	87.0	50	14.5	345	100.0
2013-14	395	89.8	45	10.2	440	100.0
2014-15	395	85.9	70	15.2	460	100.0
2015-16	410	86.3	65	13.7	475	100.0
2016-17	430	81.9	95	18.1	525	100.0
Total	2,250	85.9	370	14.1	2,620	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 Mount Gambier (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 Mount Gambier (C)?

In 2016, Mount Gambier (C) had a greater proportion of dwellings with only one or two bedrooms (22.1%) compared to the Rest of State Statistical Area (19.2%). The number of one and two bedroom dwellings in Mount Gambier (C) was 2,283.

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

Mount Gambier (C)

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)	16	0.2	15	0.6	0	0.0	0	0.0	0	0.0	35	0.3
1 bedroom	59	0.7	208	9.0	0	0.0	10	34.5	0	0.0	276	2.7
2 bedrooms	867	10.9	1,112	48.1	9	69.2	0	0.0	16	40.0	2,007	19.4
3 bedrooms	4,725	59.7	840	36.3	4	30.8	10	34.5	16	40.0	5,592	54.1
4 bedrooms	1,846	23.3	49	2.1	0	0.0	9	31.0	3	7.5	1,904	18.4
5+ bedrooms	257	3.2	8	0.3	0	0.0	0	0.0	0	0.0	281	2.7
Not stated	148	1.9	82	3.5	0	0.0	0	0.0	5	12.5	234	2.3
Total	7,918	100.0	2,314	100.0	13	100.0	29	100.0	40	100.0	10,329	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

Mount Gambier (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 Mount Gambier (C)?

The percentage of newly approved residential dwellings which were considered high or medium density within Mount Gambier (C) between 1 July 2012 and 30 June 2017 was 2.4%. This was lower compared to the Rest of State Statistical Area with 2.4%. This represents a total of 12 high or medium density dwellings approved within Mount Gambier (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

Financial year ending June 30	Mount Gambier (C)							
	Dwelling type							
	Separate houses		Medium density ¹		High density ²		Total	
	number	%	number	%	number	%	number	%
2012 to 2013	71	94.7	4	5.3	0	0.0	75	100.0
2013 to 2014	136	100.0	0	0.0	0	0.0	136	100.0
2014 to 2015	101	100.0	0	0.0	0	0.0	101	100.0
2015 to 2016	90	100.0	0	0.0	0	0.0	90	100.0
2016 to 2017	95	92.2	8	7.8	0	0.0	103	100.0
Total 1 July 2012 to 30 June 2017	493	97.6	12	2.4	0	0.0	505	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 Mount Gambier (C)

What is the desired trend?

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

What is the current situation in Mount Gambier (C)?

As at 30 June 2017 the total stock of social housing in Mount Gambier (C) was 1,236 dwellings. This comprised of:

- Community Housing: 117
- Public Housing: 1119

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

Mount Gambier (C)

As at 30 June 2017	Mount Gambier (C)		Rest of SA Statistical Area
	number	% Rest of SA Statistical Area total	number
Community Housing	117	13.1	894
Public Housing	1,119	12.9	8,643
Total social housing stock	1,236	13.0	9,537

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