

# **SA Housing Authority**



**Government  
of South Australia**

**Murray Bridge (RC)**

## **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 - Murray Bridge (RC)

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 Murray Bridge (RC)		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: 45.4%. [Rest of State: 43.4%]	↑
2	Household and family types	Percentage change in the number of households between 2011 and 2016: 7.3%. [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: 36.0%. [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: 83.3%. [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): 38.3%. [Rest of State: 31.4%]	↑
6	Indigenous persons	Indigenous persons as a percentage of the total population 2016: 4.7%. [Rest of State: 4.9%]	↓
Housing Supply Murray Bridge (RC)			
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2008-2009 to 2016-2017: 0.1%. [Rest of State: 1.2%]	↓
8	Tenure Diversity, 2016	Percentage of households who own, or are purchasing their dwelling, 2016: 58.3%. [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 : 15.8%. [Rest of State: 28.3%]	↑
10	Dwelling type	Percentage of dwellings with one or two bedrooms: 18.1%. [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): 756	n/a



# 1 Low and moderate income households

## Murray Bridge (RC)

### What is the desired trend?

A mix of household incomes is desirable in any location.

### What is the current situation in Murray Bridge (RC)?

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, Murray Bridge (RC) has a greater proportion of very low and low income households (45.4)% compared to the Rest of State Statistical Area (43.4%).

The number of very low and low income households in Murray Bridge (RC) was 3,602.

### 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

Murray Bridge (RC)												
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)	253	12.4	335	21.5	411	34.3	1,173	49.9	242	31.2	2,412	30.4
Rented: Public	306	15.0	101	6.5	49	4.1	48	2.0	59	7.6	557	7.0
Rented: Private and not stated	526	25.7	390	25.1	337	28.1	482	20.5	147	18.9	1,886	23.8
Rented: Other landlord	58	2.8	29	1.9	20	1.7	32	1.4	17	2.2	161	2.0
Other tenure types	903	44.1	701	45.1	383	31.9	618	26.3	311	40.1	2,912	36.7
Total	2,046	100.0	1,556	100.0	1,200	100.0	2,353	100.0	776	100.0	7,928	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 Murray Bridge (RC)

### What is the desired trend?

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

### What is the current situation in Murray Bridge (RC)?

Between 2011 and 2016 the percentage change in total households for Murray Bridge (RC) was 7.3%. 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	639	11.7	580	11.2	59	10.2
Couple Families with Children under 15	1,317	24.1	1,392	26.8	-75	-5.4
Total couples with child(ren)	1,956	35.8	1,972	38.0	-16	-0.8
One Parent Families with Children 15 or over	437	8.0	375	7.2	62	16.5
One Parent Families with Children under 15	567	10.4	571	11.0	-4	-0.7
Total one parent families	1,004	18.4	946	18.2	58	6.1
Other Families	82	1.5	79	1.5	3	3.8
Couple Families with No Children	2,416	44.3	2,191	42.2	225	10.3
Total families	5,458	100.0	5,188	100.0	270	5.2
One Family Households	5,276	62.8	5,045	64.4	231	4.6
Two or more family households	88	1.0	75	1.0	13	17.3
Total family households	5,364	63.8	5,120	65.4	244	4.8
Lone person household	2,306	27.4	2,148	27.4	158	7.4
Group household	264	3.1	237	3.0	27	11.4
Other Households	468	5.6	326	4.2	142	43.6
Total households	8,402	100.0	7,831	100.0	571	7.3
<b>Average household size</b>	2.4		2.4		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 Murray Bridge (RC)

#### What is the desired trend?

A mix of age groups is desirable for any location.

#### What is the current situation in Murray Bridge (RC)?

In 2016, Murray Bridge (RC) had a lower proportion of households with a household reference person (or "head") aged 60 years or older (36.0%) compared to the Rest of State Statistical Area (36.1%). The number of "older" households in Murray Bridge (RC) was 3,053.

#### 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.



#### Murray Bridge (RC)

Age of household reference persons	2016	
	number	%
15-29 years	957	11.3
30-44 years	1,755	20.7
45-59 years	2,258	26.6
60-74 years	1,924	22.7
75 and over	1,129	13.3
Not Applicable	468	5.5
Total	8,491	100.0

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



## 4 Housing Stress, 2016

### Murray Bridge (RC)

#### 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 Murray Bridge (RC)?

In 2016, Murray Bridge (RC) 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 (83.3%) 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 Murray Bridge (RC) was 836.

#### 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.



**Murray Bridge (RC)**

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)	179	8.7	184	11.9	144	12.0	623
Rented: Public	223	10.9	23	1.5	0	0.0	249
Rented: Private and not stated	497	24.2	284	18.3	37	3.1	817
Rented: Other landlord	43	2.1	12	0.8	0	0.0	54
Rented: TOTAL	763	37.2	319	20.6	37	3.1	1,120
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	930	45.3	509	32.9	194	16.2	1,749
<b>Households paying 30% or more of income on housing</b>							
Being purchased (incl rent/buy)	163	7.9	132	8.5	74	6.2	428
Rented: Public	134	6.5	4	0.3	0	0.0	139
Rented: Private and not stated	475	23.1	182	11.7	6	0.5	661
Rented: Other landlord	36	1.8	3	0.2	0	0.0	37
Rented: TOTAL	645	31.4	189	12.2	6	0.5	837
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	797	38.8	331	21.4	86	7.2	1,269
<b>Households paying 50% or more of income on housing</b>							
Being purchased (incl rent/buy)	92	4.5	19	1.2	8	0.7	127
Rented: Public	37	1.8	0	0.0	0	0.0	37
Rented: Private and not stated	228	11.1	4	0.3	0	0.0	232
Rented: Other landlord	19	0.9	0	0.0	0	0.0	17
Rented: TOTAL	284	13.8	4	0.3	0	0.0	286
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	370	18.0	28	1.8	14	1.2	417
<b>Total households renting or purchasing</b>							
Being purchased (incl rent/buy)	253	12.3	335	21.6	411	34.2	2,412
Rented: Public	306	14.9	101	6.5	49	4.1	557
Rented: Private and not stated	526	25.6	390	25.2	337	28.1	1,886
Rented: Other landlord	58	2.8	29	1.9	20	1.7	161
Rented: TOTAL	890	43.4	520	33.6	406	33.8	2,604
Other tenure types	903	44.0	701	45.3	383	31.9	2,912
Total households	2,053	100.0	1,549	100.0	1,201	100.0	7,935

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)

### Murray Bridge (RC)

#### What is the desired trend?

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

#### What is the current situation in Murray Bridge (RC)?

In 2016, Murray Bridge (RC) had a greater proportion of people who were living at a different address five years ago (38.2)% compared to the Rest of State Statistical Area (31.4%). The number of recent movers in Murray Bridge (RC) was 7,531.

#### 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.

#### Murray Bridge (RC)

Age of persons who had a different address in the 2011 Census	Moved between 2011 and 2016			
	number	%		
5-9 years	664	8.8		
10-14 years	495	6.6		
15-29 years	2,275	30.2		
30-44 years	1,806	24.0		
45-59 years	1,201	15.9		
60-74 years	778	10.3		
75 and over	312	4.1		
Total persons	7,531	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	436	13.3	Very low income	728	22.2
Being purchased (incl rent/buy)	1,011	30.9	Low income	595	18.2
Rented (incl rent-free)	1,676	51.3	Moderate income	547	16.7
Other tenure type (incl life tenure)	58	1.8	High income	1,130	34.5
Not stated	87	2.7	One or more incomes not stated	277	8.5
Total households	3,268	100.0	Total households	3,277	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

### Murray Bridge (RC)

#### 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 Murray Bridge (RC)?

In 2016, Murray Bridge (RC) had a lower proportion of Aboriginal and Torres Strait Islanders (4.7%) compared to the Rest of State Statistical Area (4.9%). The number of indigenous persons in Murray Bridge (RC) was 975.

#### 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)

##### Murray Bridge (RC)

Age group (years)	2016		2011	
	number	%	number	%
0 to 9	223	22.9	220	22.6
10 to 19	207	21.2	214	21.9
20 to 29	168	17.2	162	16.6
30 to 39	110	11.3	135	13.8
40 to 49	105	10.8	127	13.0
50 to 59	83	8.5	60	6.2
60 and over	79	8.1	57	5.8
Total	975	100.0	975	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

### Murray Bridge (RC)

#### What is the desired trend?

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

#### What is the current situation in Murray Bridge (RC)?

The median house price in Murray Bridge (RC) for the financial year 2016-2017 was \$232,000. Between 1 July 2008 and 30 June 2017 the average annual change in median house prices for Murray Bridge (RC) was 0.1% 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

##### Murray Bridge (RC)

Financial year ending June 30	Dwelling type			Total median price \$
	Detached house	Attached dwelling (Maisonettes / Row Houses)	Flat/Unit (Home units / Flats / Townhouses)	
	median price \$	median price \$	median price \$	
2008 to 2009	231,500	157,000	215,000	229,500
2009 to 2010	239,500	142,000	207,000	230,000
2010 to 2011	235,000	147,000	230,000	234,500
2011 to 2012	230,000	141,250	214,000	225,000
2012 to 2013	230,000	137,500	205,000	225,000
2013 to 2014	235,000	135,000	180,000	228,000
2014 to 2015	247,500	137,500	210,000	239,250
2015 to 2016	235,250	140,000	208,750	228,000
2016 to 2017	241,000	130,000	205,000	232,000

Source: Valuer Generals Office



## 8 Tenure Diversity, 2016

### Murray Bridge (RC)

#### What is the desired trend?

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

#### What is the current situation in Murray Bridge (RC)?

In 2016, Murray Bridge (RC) had a lower proportion of households purchasing or owning their dwelling (58.3%) compared to the Rest of State Statistical Area (62.9%). The number of households purchasing and owning their dwelling in Murray Bridge (RC) was 4,892.

#### 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.

#### Murray Bridge (RC)

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	2,295	31.6	78	8.1	0	0.0	63	52.5	24	36.9	2,462	29.3
Being Purchased (incl rent/buy)	2,342	32.3	62	6.4	0	0.0	9	7.5	19	29.2	2,430	29.0
Rented from State/Territory Housing Authority	286	3.9	278	28.8	0	0.0	0	0.0	0	0.0	565	6.7
Rented from other landlord	1,656	22.8	354	36.7	0	0.0	25	20.8	12	18.5	2,028	24.2
Rented and landlord type not stated	24	0.3	13	1.3	0	0.0	0	0.0	0	0.0	37	0.4
Occupied rent free	71	1.0	0	0.0	0	0.0	0	0.0	0	0.0	75	0.9
Other Tenure Type	111	1.5	56	5.8	0	0.0	0	0.0	0	0.0	164	2.0
Tenure Not Stated	472	6.5	123	12.8	0	0.0	23	19.2	10	15.4	631	7.5
Total	7,257	100.0	964	100.0	0	100.0	120	100.0	65	100.0	8,392	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> 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 Murray Bridge (RC)

### 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 Murray Bridge (RC)?

There were 1,895 dwelling sales in the period 1 July 2011 - 30 June 2017 in Murray Bridge (RC). The proportion of dwelling sales that were affordable to very low and low income households was 15.8%. 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.





## Murray Bridge (RC)

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	*	0.4-1.9	0	0.0	*	0.4-1.9
2012-13	*	0.3-1.5	0	0.0	*	0.3-1.5
2013-14	*	0.3-1.6	*	0.3-1.6	*	0.3-1.6
2014-15	6	1.8	0	0.0	5	1.5
2015-16	*	0.3-1.5	*	0.3-1.5	*	0.3-1.5
2016-17	*	0.3-1.5	*	0.3-1.5	5	1.5
Total	25	1.3	*	0.1-0.3	30	1.6
<b>low income households (50-80% of the median income)</b>						
2011-12	15	5.7	0	0.0	15	5.7
2012-13	30	9.2	*	0.3-1.5	30	9.2
2013-14	45	14.3	12	3.8	55	17.5
2014-15	36	11.1	*	0.3-1.5	40	12.3
2015-16	51	15.7	9	2.8	60	18.5
2016-17	55	16.2	10	2.9	65	19.1
Total	230	12.1	35	1.8	270	14.2
<b>moderate income households (80-120% of the median income)</b>						
2011-12	61	23.0	12	4.5	75	28.3
2012-13	133	40.9	17	5.2	150	46.2
2013-14	122	38.7	15	4.8	135	42.9
2014-15	96	29.5	15	4.6	110	33.8
2015-16	106	32.6	21	6.5	125	38.5
2016-17	126	37.1	17	5.0	145	42.6
Total	645	34.0	95	5.0	740	39.1
All house sales Year ending June 30	Detached and semi-detached houses		Flats, units and apartments		Total private sales	
	number	%	number	%	number	%
<b>Total</b>						
2011-12	240	90.6	25	9.4	265	100.0
2012-13	305	93.8	25	7.7	325	100.0
2013-14	285	90.5	30	9.5	315	100.0
2014-15	305	93.8	20	6.2	325	100.0
2015-16	290	89.2	30	9.2	325	100.0
2016-17	310	91.2	30	8.8	340	100.0
Total	1,735	91.6	160	8.4	1,895	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 Murray Bridge (RC)

## 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 Murray Bridge (RC)?

In 2016, Murray Bridge (RC) had a lower proportion of dwellings with only one or two bedrooms (18.1%) compared to the Rest of State Statistical Area (19.2%). The number of one and two bedroom dwellings in Murray Bridge (RC) was 1,432.

## 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

### Murray Bridge (RC)

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)	13	0.2	3	0.3	0	0.0	11	16.4	4	7.0	23	0.3
1 bedroom	89	1.3	100	11.6	0	0.0	27	40.3	8	14.0	233	2.9
2 bedrooms	822	11.9	344	40.0	0	0.0	18	26.9	10	17.5	1,199	15.1
3 bedrooms	3,962	57.2	340	39.5	0	0.0	11	16.4	15	26.3	4,326	54.6
4 bedrooms	1,638	23.7	19	2.2	0	0.0	0	0.0	13	22.8	1,670	21.1
5+ bedrooms	230	3.3	11	1.3	0	0.0	0	0.0	0	0.0	248	3.1
Not stated	171	2.5	43	5.0	0	0.0	0	0.0	7	12.3	224	2.8
Total	6,925	100.0	860	100.0	0	100.0	67	100.0	57	100.0	7,923	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

## Murray Bridge (RC)

### 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 Murray Bridge (RC)?

The percentage of newly approved residential dwellings which were considered high or medium density within Murray Bridge (RC) 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 20 high or medium density dwellings approved within Murray Bridge (RC) 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

<div> Murray Bridge (RC)</div>									
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	185	97.4	5	2.6	0	0.0	190	100.0	
2013 to 2014	218	98.6	3	1.4	0	0.0	221	100.0	
2014 to 2015	158	100.0	0	0.0	0	0.0	158	100.0	
2015 to 2016	161	100.0	0	0.0	0	0.0	161	100.0	
2016 to 2017	107	89.9	12	10.1	0	0.0	119	100.0	
Total 1 July 2012 to 30 June 2017	829	97.6	20	2.4	0	0.0	849	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 Murray Bridge (RC)

### What is the desired trend?

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

### What is the current situation in Murray Bridge (RC)?

As at 30 June 2017 the total stock of social housing in Murray Bridge (RC) was 756 dwellings. This comprised of:

- Community Housing: 47
- Public Housing: 709

### 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

#### Murray Bridge (RC)

As at 30 June 2017	Murray Bridge (RC)		Rest of SA Statistical Area
	number	% Rest of SA Statistical Area total	number
Community Housing	47	5.3	894
Public Housing	709	8.2	8,643
Total social housing stock	756	7.9	9,537

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