

SA Housing Authority



**Government
of South Australia**

Victor Harbor (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 - Victor Harbor (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 Victor Harbor (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: 53.4%. [Greater Adelaide: 35.8%]	↑
2	Household and family types	Percentage change in the number of households between 2011 and 2016: 7.8%. [Greater Adelaide: 4.9%]	↑
3	Age of household reference person	Percentage of households where the household reference person is aged 60 years or over: 56.5%. [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: 88.0%. [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): 39.0%. [Greater Adelaide: 36.8%]	↑
6	Indigenous persons	Indigenous persons as a percentage of the total population 2016: 1.3%. [Greater Adelaide: 1.4%]	↓
Housing Supply Victor Harbor (C)			
7	Dwelling prices	Average annual percentage change in median dwelling prices, 2008-2009 to 2016-2017: 1.3%. [Greater Adelaide: 2.7%]	↓
8	Tenure Diversity, 2016	Percentage of households who own, or are purchasing their dwelling, 2016: 67.9%. [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 : 6.3%. [Greater Adelaide: 5.4%]	↓
10	Dwelling type	Percentage of dwellings with one or two bedrooms: 22.9%. [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: 11.0%. [Greater Adelaide: 31.9%]	↑
12	Social housing stock	Social housing stock (number of dwellings): 138	n/a

1 Low and moderate income households

Victor Harbor (C)

What is the desired trend?

A mix of household incomes is desirable in any location.

What is the current situation in Victor Harbor (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, Victor Harbor (C) has a greater proportion of very low and low income households (53.4)% compared to the Greater Adelaide Statistical Area (35.8%).

The number of very low and low income households in Victor Harbor (C) was 3,353.

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

Victor Harbor (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)	199	10.9	233	15.2	265	26.2	646	46.2	153	28.9	1,498	23.9
Rented: Public	40	2.2	7	0.5	8	0.8	3	0.2	13	2.5	62	1.0
Rented: Private and not stated	431	23.6	279	18.2	226	22.4	207	14.8	93	17.5	1,237	19.7
Rented: Other landlord	73	4.0	24	1.6	22	2.2	8	0.6	11	2.1	132	2.1
Other tenure types	1,081	59.3	986	64.5	489	48.4	534	38.2	260	49.1	3,348	53.3
Total	1,824	100.0	1,529	100.0	1,010	100.0	1,398	100.0	530	100.0	6,277	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 Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

Between 2011 and 2016 the percentage change in total households for Victor Harbor (C) was 7.8%. This rate of change was greater 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	339	8.1	286	7.3	53	18.5
Couple Families with Children under 15	727	17.4	700	17.8	27	3.9
Total couples with child(ren)	1,066	25.5	986	25.0	80	8.1
One Parent Families with Children 15 or over	233	5.6	199	5.1	34	17.1
One Parent Families with Children under 15	296	7.1	273	6.9	23	8.4
Total one parent families	529	12.7	472	12.0	57	12.1
Other Families	36	0.9	32	0.8	4	12.5
Couple Families with No Children	2,546	61.0	2,450	62.2	96	3.9
Total families	4,177	100.0	3,940	100.0	237	6.0
One Family Households	4,093	61.8	3,875	63.1	218	5.6
Two or more family households	37	0.6	37	0.6	0	0.0
Total family households	4,130	62.4	3,912	63.7	218	5.6
Lone person household	2,034	30.7	1,730	28.2	304	17.6
Group household	121	1.8	103	1.7	18	17.5
Other Households	333	5.0	395	6.4	-62	-15.7
Total households	6,618	100.0	6,140	100.0	478	7.8
Average household size	2.1		2.1		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 Victor Harbor (C)

What is the desired trend?

A mix of age groups is desirable for any location.

What is the current situation in Victor Harbor (C)?

In 2016, Victor Harbor (C) had a greater proportion of households with a household reference person (or "head") aged 60 years or older (56.5%) compared to the Greater Adelaide Statistical Area (33.6%). The number of "older" households in Victor Harbor (C) was 3,758.

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.



Victor Harbor (C)

Age of household reference persons	2016	
	number	%
15-29 years	316	4.8
30-44 years	903	13.6
45-59 years	1,336	20.1
60-74 years	2,259	34.0
75 and over	1,499	22.6
Not Applicable	333	5.0
Total	6,646	100.0

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

4 Housing Stress, 2016

Victor Harbor (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 Victor Harbor (C)?

In 2016, Victor Harbor (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 (88.0)% 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 Victor Harbor (C) was 710.

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.

**Victor Harbor (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)	106	5.8	116	7.6	113	11.2	442
Rented: Public	26	1.4	7	0.5	0	0.0	35
Rented: Private and not stated	402	22.2	260	16.9	87	8.6	760
Rented: Other landlord	41	2.3	7	0.5	0	0.0	50
Rented: TOTAL	469	25.9	274	17.9	87	8.6	845
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	580	32.0	382	24.9	208	20.6	1,284
Households paying 30% or more of income on housing							
Being purchased (incl rent/buy)	96	5.3	100	6.5	64	6.3	307
Rented: Public	21	1.2	3	0.2	0	0.0	29
Rented: Private and not stated	387	21.3	214	13.9	24	2.4	630
Rented: Other landlord	34	1.9	4	0.3	0	0.0	36
Rented: TOTAL	442	24.4	221	14.4	24	2.4	695
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	538	29.7	315	20.5	95	9.4	998
Households paying 50% or more of income on housing							
Being purchased (incl rent/buy)	63	3.5	23	1.5	8	0.8	98
Rented: Public	8	0.4	0	0.0	0	0.0	8
Rented: Private and not stated	228	12.6	4	0.3	0	0.0	238
Rented: Other landlord	10	0.6	0	0.0	0	0.0	7
Rented: TOTAL	246	13.6	4	0.3	0	0.0	253
Other tenure types	0	0.0	0	0.0	0	0.0	0
Total households	305	16.8	28	1.8	8	0.8	351
Total households renting or purchasing							
Being purchased (incl rent/buy)	199	11.0	233	15.2	265	26.2	1,498
Rented: Public	40	2.2	7	0.5	8	0.8	62
Rented: Private and not stated	431	23.8	279	18.2	226	22.4	1,237
Rented: Other landlord	73	4.0	24	1.6	22	2.2	132
Rented: TOTAL	544	30.0	310	20.2	256	25.3	1,431
Other tenure types	1,081	59.6	986	64.2	489	48.4	3,348
Total households	1,814	100.0	1,535	100.0	1,011	100.0	6,283

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)

Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

In 2016, Victor Harbor (C) had a greater proportion of people who were living at a different address five years ago (39.0)% compared to the Greater Adelaide Statistical Area (36.8%). The number of recent movers in Victor Harbor (C) was 5,490.

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.

Victor Harbor (C)

Age of persons who had a different address in the 2011 Census	Moved between 2011 and 2016			
	number	%		
5-9 years	375	6.8		
10-14 years	324	5.9		
15-29 years	883	16.1		
30-44 years	971	17.7		
45-59 years	999	18.2		
60-74 years	1,499	27.3		
75 and over	439	8.0		
Total persons	5,490	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	805	32.0	Very low income	645	25.6
Being purchased (incl rent/buy)	634	25.2	Low income	597	23.7
Rented (incl rent-free)	996	39.6	Moderate income	472	18.7
Other tenure type (incl life tenure)	43	1.7	High income	623	24.7
Not stated	40	1.6	One or more incomes not stated	187	7.4
Total households	2,518	100.0	Total households	2,524	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

Victor Harbor (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 Victor Harbor (C)?

In 2016, Victor Harbor (C) had a lower proportion of Aboriginal and Torres Strait Islanders (1.3%) compared to the Greater Adelaide Statistical Area (1.4%). The number of indigenous persons in Victor Harbor (C) was 192.

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)

Victor Harbor (C)

Age group (years)	2016		2011	
	number	%	number	%
0 to 9	53	27.6	41	27.0
10 to 19	41	21.4	32	21.1
20 to 29	18	9.4	19	12.5
30 to 39	24	12.5	12	7.9
40 to 49	33	17.2	22	14.5
50 to 59	15	7.8	14	9.2
60 and over	8	4.2	12	7.9
Total	192	100.0	152	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

Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

The median house price in Victor Harbor (C) for the financial year 2016-2017 was \$354,000. Between 1 July 2008 and 30 June 2017 the average annual change in median house prices for Victor Harbor (C) was 1.3% year on year. This rate of change is lower 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

Victor Harbor (C)

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	325,000		226,250	320,000
2009 to 2010	340,000		217,200	330,000
2010 to 2011	360,000	242,500	280,000	355,000
2011 to 2012	340,000	255,000	285,000	340,000
2012 to 2013	334,750		203,000	328,500
2013 to 2014	342,500	200,000	240,000	338,000
2014 to 2015	342,500	248,150	260,000	335,000
2015 to 2016	350,000	220,000	260,000	340,000
2016 to 2017	365,000		251,500	354,000

Source: Valuer Generals Office

8 Tenure Diversity, 2016

Victor Harbor (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 Victor Harbor (C)?

In 2016, Victor Harbor (C) had a greater proportion of households purchasing or owning their dwelling (67.9%) compared to the Greater Adelaide Statistical Area (65.1%). The number of households purchasing and owning their dwelling in Victor Harbor (C) was 4,497.

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.

Victor Harbor (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	2,750	47.6	184	24.7	7	24.1	31	59.6	7	53.8	2,981	45.0
Being Purchased (incl rent/buy)	1,474	25.5	32	4.3	3	10.3	0	0.0	3	23.1	1,516	22.9
Rented from State/Territory Housing Authority	44	0.8	21	2.8	0	0.0	0	0.0	0	0.0	66	1.0
Rented from other landlord	1,071	18.5	294	39.5	19	65.5	13	25.0	3	23.1	1,390	21.0
Rented and landlord type not stated	10	0.2	5	0.7	0	0.0	0	0.0	0	0.0	14	0.2
Occupied rent free	45	0.8	4	0.5	0	0.0	5	9.6	0	0.0	56	0.8
Other Tenure Type	61	1.1	136	18.3	0	0.0	0	0.0	0	0.0	196	3.0
Tenure Not Stated	321	5.6	69	9.3	0	0.0	3	5.8	0	0.0	400	6.0
Total	5,776	100.0	745	100.0	29	100.0	52	100.0	13	100.0	6,619	100.0

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

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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

Victor Harbor (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 Victor Harbor (C)?

There were 2,305 dwelling sales in the period 1 July 2011 - 30 June 2017 in Victor Harbor (C). The proportion of dwelling sales that were affordable to very low and low income households was 6.3%. This was greater 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.



Victor Harbor (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	0.0	*	0.4-2.0	*	0.4-2.0
2012-13	0	0.0	8	2.5	10	3.1
2013-14	*	0.2-1.1	*	0.2-1.1	*	0.2-1.1
2014-15	*	0.3-1.3	*	0.3-1.3	*	0.3-1.3
2015-16	*	0.2-1.2	*	0.2-1.2	*	0.2-1.2
2016-17	0	0.0	*	0.2-1.1	*	0.2-1.1
Total	5	0.2	20	0.9	25	1.1
low income households (50-80% of the median income)						
2011-12	0	0.0	*	0.4-2.0	*	0.4-2.0
2012-13	11	3.4	8	2.5	20	6.2
2013-14	26	5.9	18	4.1	45	10.2
2014-15	7	1.8	11	2.8	20	5.0
2015-16	8	1.9	9	2.1	15	3.6
2016-17	11	2.3	9	1.9	20	4.3
Total	65	2.8	55	2.4	120	5.2
moderate income households (80-120% of the median income)						
2011-12	38	14.9	8	3.1	45	17.6
2012-13	90	27.7	8	2.5	100	30.8
2013-14	145	33.0	9	2.0	155	35.2
2014-15	104	26.0	15	3.8	120	30.0
2015-16	105	25.0	12	2.9	115	27.4
2016-17	147	31.3	19	4.0	165	35.1
Total	630	27.3	70	3.0	700	30.4
All house sales Year ending June 30	Detached and semi-detached houses		Flats, units and apartments		Total private sales	
	number	%	number	%	number	%
Total						
2011-12	235	92.2	15	5.9	255	100.0
2012-13	300	92.3	25	7.7	325	100.0
2013-14	400	90.9	40	9.1	440	100.0
2014-15	360	90.0	35	8.8	400	100.0
2015-16	390	92.9	30	7.1	420	100.0
2016-17	430	91.5	40	8.5	470	100.0
Total	2,115	91.8	185	8.0	2,305	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 Victor Harbor (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 Victor Harbor (C)?

In 2016, Victor Harbor (C) had a greater proportion of dwellings with only one or two bedrooms (22.9)% compared to the Greater Adelaide Statistical Area (22.5%). The number of one and two bedroom dwellings in Victor Harbor (C) was 1,435.

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

Victor Harbor (C)

Number of bedrooms	Separate house		¹ Medium density		² High density		Other Dwelling Structure		Not stated		Total Stock	
	number	%	number	%	number	%	number	%	number	%	number	%
None (includes bedsitters)	8	0.1	0	0.0	0	0.0	0	0.0	0	0.0	11	0.2
1 bedroom	52	0.9	60	8.7	0	0.0	10	35.7	0	0.0	125	2.0
2 bedrooms	874	15.8	420	61.2	9	37.5	13	46.4	4	30.8	1,310	20.9
3 bedrooms	3,024	54.7	153	22.3	15	62.5	5	17.9	4	30.8	3,201	51.0
4 bedrooms	1,287	23.3	14	2.0	0	0.0	0	0.0	5	38.5	1,307	20.8
5+ bedrooms	162	2.9	3	0.4	0	0.0	0	0.0	0	0.0	168	2.7
Not stated	125	2.3	36	5.2	0	0.0	0	0.0	0	0.0	158	2.5
Total	5,532	100.0	686	100.0	24	100.0	28	100.0	13	100.0	6,280	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

Victor Harbor (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 Victor Harbor (C)?

The percentage of newly approved residential dwellings which were considered high or medium density within Victor Harbor (C) between 1 July 2012 and 30 June 2017 was 11.0%. This was greater compared to the Rest of State Statistical Area with 2.4%. This represents a total of 76 high or medium density dwellings approved within Victor Harbor (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

Victor Harbor (C)

Financial year ending June 30	Dwelling type							
	Separate houses		Medium density ¹		High density ²		Total	
	number	%	number	%	number	%	number	%
2012 to 2013	106	94.6	6	5.4	0	0.0	112	100.0
2013 to 2014	141	97.2	2	1.4	2	1.4	145	100.0
2014 to 2015	109	85.8	18	14.2	0	0.0	127	100.0
2015 to 2016	137	74.9	46	25.1	0	0.0	183	100.0
2016 to 2017	119	98.3	2	1.7	0	0.0	121	100.0
Total 1 July 2012 to 30 June 2017	612	89.0	74	10.8	2	0.3	688	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 Victor Harbor (C)

What is the desired trend?

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

What is the current situation in Victor Harbor (C)?

As at 30 June 2017 the total stock of social housing in Victor Harbor (C) was 138 dwellings. This comprised of:

- Community Housing: 83
- Public Housing: 55

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

Victor Harbor (C)			
As at 30 June 2017	Victor Harbor (C)		Rest of SA Statistical Area
	number	% Rest of SA Statistical Area total	number
Community Housing	83	9.3	894
Public Housing	55	0.6	8,643
Total social housing stock	138	1.4	9,537

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