



The Swinburne Institute for Social Research

**Housing Needs and Opportunities
in
Mount Alexander Shire**

DISCUSSION PAPER

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Introduction

Mount Alexander Shire is a rural shire situated in the Central Victorian Goldfields 120 km north-west of Melbourne. The traditional owners of the land are the Jaara people. European settlement occurred as a result of the 1850s gold rush which, on the one hand, degraded the landscape but also provided a rich heritage of buildings. The Shire is noted for its history, its heritage of national and international significance, its bushland, its buildings, gardens and art galleries.

The Shire values its small townships and communities. This includes the largest town Castlemaine and other towns such as Maldon, Chewton, Guildford, Harcourt, Newstead and Taradale.

The rail and road connections make it within easy reach of both Bendigo and Melbourne and it has increasingly become an attractive place to live, particularly for families who want a rural lifestyle.

Anecdotal evidence indicates that households in some parts of the Shire, particularly Castlemaine, are experiencing housing affordability problems as housing prices and rents increase to meet demand from new residents.

Mount Alexander Shire Council, therefore, contracted the Swinburne Institute for Social Research to develop a Discussion Paper with the aim of providing (i) an overview of housing needs in the Shire, (ii) an analysis of Council roles and functions in relation to housing and (iii) identification of options for Council to seek increased supply of social and affordable housing in the Shire.

Previously, in October 2000, social work student Moira Turnour from Charles Sturt University undertook a housing needs assessment as part one of a Mount Alexander Shire Housing Strategy. It would seem that the recommendations in this report were overly optimistic and few, if any, were implemented.

Adequate housing is not only central to personal wellbeing but also underpins a healthy and sustainable community, local culture and arts and a local economy. MAP2020 Community Plan 'represents the desires and aspirations of our community'. The *Council Plan 2009-2013* envisages 'a strong, engaged community creating a dynamic future together'. The *Health and Wellbeing Plan 2010-2013* notes that 'the physical environment, which is the primary human habitat, is one of the most important determinants of human health' and that 'a person's home, its physical condition, its location relative to services and its suitability affect their wellbeing and quality of life.' One of its objectives (2.1) is to ensure that housing responds to the community's needs.

Already in these reports there are references to the role of affordable housing in attracting young families and in retaining and bringing back young people to the Shire. In addition, these plans as well as the Mount Alexander Planning Scheme note the ageing of the population and the lack of a diverse housing stock to meet their needs.

This Discussion Paper provides an overview of:

- Housing demand in Mount Alexander Shire;
- Housing supply in Mount Alexander Shire;
- Housing affordability in Mount Alexander Shire;
- Key issues;
- Options for Council to consider.

This Discussion Paper is accompanied by an Appendix (in a separate document) which provides more detailed discussion on measurements of housing affordability as well as further demographic and housing information in tables and graphs.

In addition, many of these tables and graphs are available on the Housing in Victoria website (www.housinginvictoria.com.au) where housing and housing affordability data can be compared with other geographical areas including Regional Victoria.

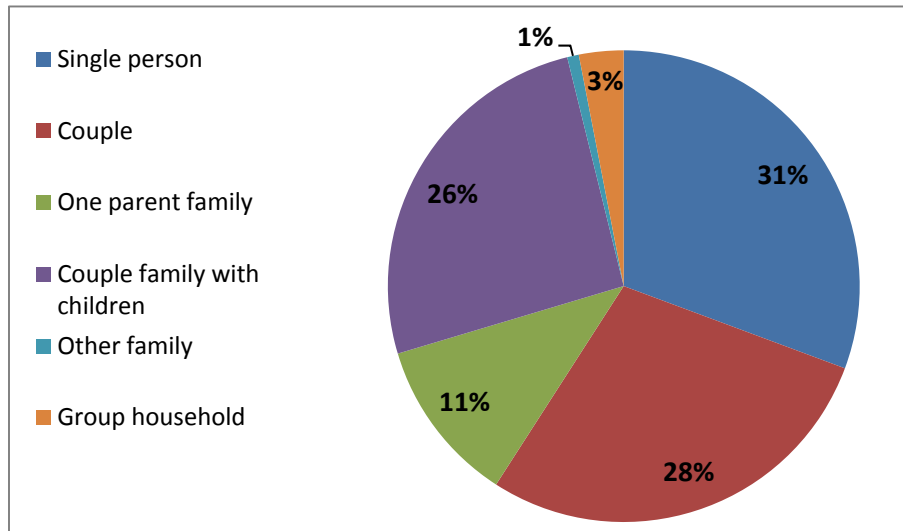
1. Housing demand

Mount Alexander Shire has a population of around 19,000 persons in around 7,000 households. Approximately half the population lives in the main town in the Shire, Castlemaine.

1.1 Households

As illustrated in Figure 1, over half the households in the Shire are single person (31%) and couple (28%) households. Couple families with children and one parent families make up a further 37%.

Figure 1: Households by type, Mount Alexander Shire, 2006



Source: ABS Census, 2006 (see also www.housinginvictoria.com.au)
See Table A6 in the Appendix

1.2 Centrelink recipients

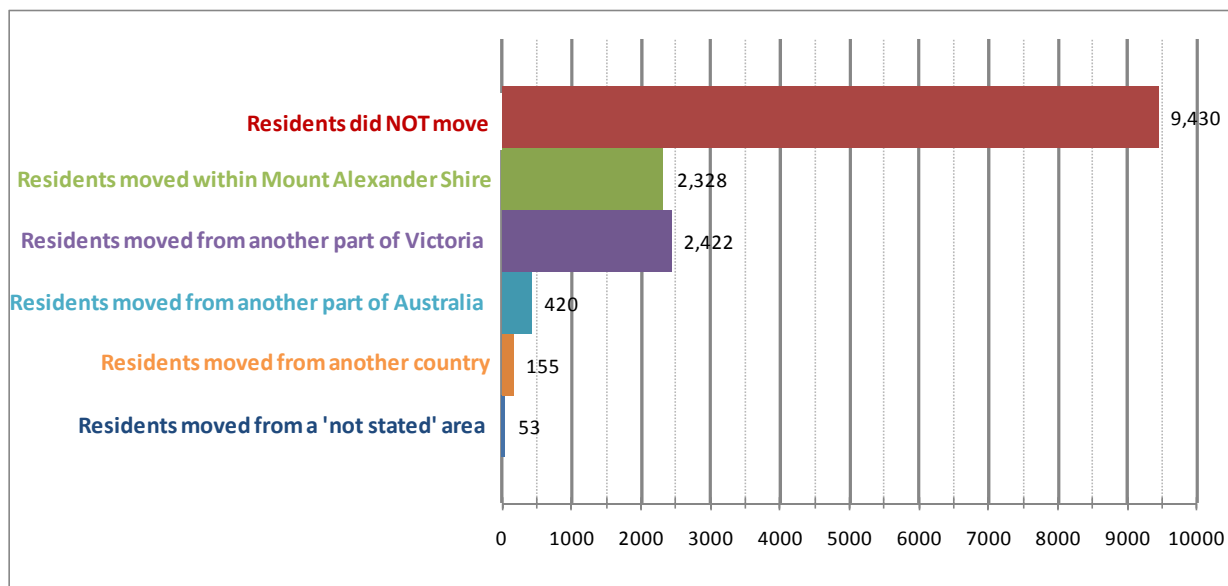
At June 2010, approximately 8,150 recipients of Centrelink benefits lived in the Shire. In addition, 1,652 families received the Family Tax Benefit (Part A). From the 2006 Census, 2,539 family households live in the Shire. Given the increase in population since that time, it is estimated that around 60-65% of family households in the Shire are receiving Family Tax Benefit (Part A).

931 recipients of Commonwealth Rent Assistance lived in the Shire. With approximately 1,100 private rental dwellings, it would seem that most of these are occupied by CRA recipients.

1.3 Population movement

Between the 2001 and 2006 ABS Census just over one-third of the Shire's population moved. Under half of those who moved (43%), moved from somewhere else in the Shire. A similar proportion (45% or 2,422) had moved from another part of Victoria: from the neighbouring municipalities such as Greater Bendigo (248), Macedon Ranges (146) and Hepburn (96) and from Melbourne municipalities such as Darebin (100), Boroondara (83), Moonee Valley (62), Port Phillip (60), Whitehorse (60), Maribyrnong (56), Nillumbik (54) and Yarra Ranges (34).

Figure 2: Residents of Mount Alexander Shire in 2006 who had/had not moved since 2001



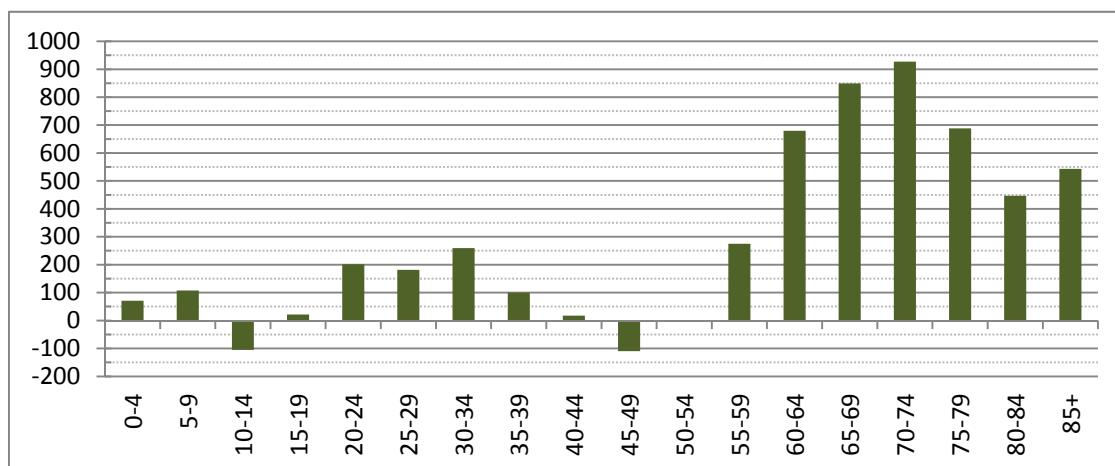
Source: ABS Census 2006, unpublished data (ID website: <http://profile.id.com.au/Default.aspx?id=334>)
See also Table A12, A13 & a14 in the Appendix

1.4 Population projections

The population of the Shire is projected to grow at around 1.3% per year from 2006 to 2026.

This projected growth will be dispersed across age groups. As illustrated in Figure 3, some increase in numbers will occur in young people under 10 years as well as in the 20-40 age group, but it will particularly occur in the 55+ age groups.

Figure 3: Population projection by age group, 2006-26, Mount Alexander Shire



Source: Department of Planning and Community Development, Victoria in Future 2008 (see also www.housinginvictoria.com.au)
See also Table A15 and Figure A2 in the Appendix

An increase in population will demand additional new dwellings, particularly dwellings appropriate for older persons (single person households and couple households) and families with young children.

1.5 Location and housing demand

The *Health and Wellbeing Plan 2010-2013* also notes some characteristics of the population that relate to the specific location of housing demand:

- Young people aged 15-25 are concentrated in Castlemaine and along the Calder Highway corridor between Ravenswood South in the north and Taradale in the south;

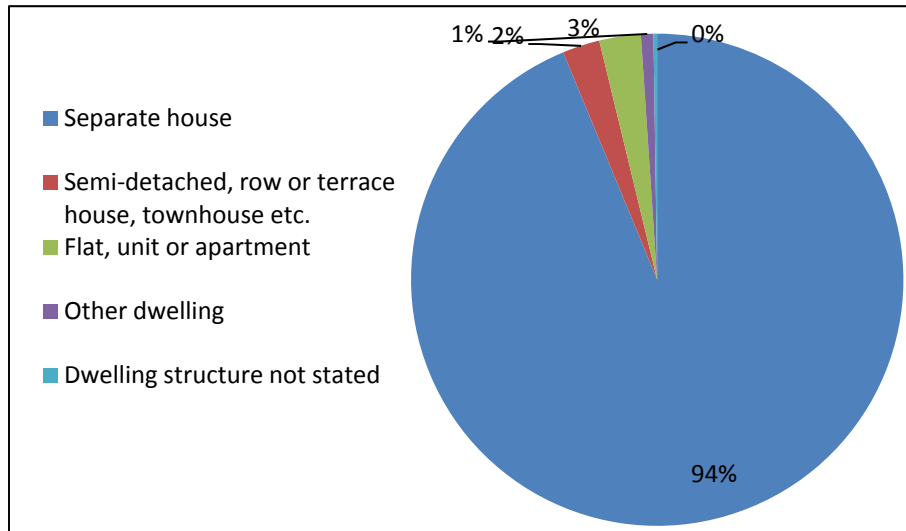
- Older people are concentrated in Maldon and the north-west of the Shire, in and around Welshmans Reef and Castlemaine;
- New residents including active retirees and 'tree changers' are concentrated in and around Maldon and Castlemaine;
- Families with children are concentrated south of Castlemaine, and in and around Ravenswood;
- Lone parent families are concentrated in and around Castlemaine and Newstead;
- People on low incomes are concentrated in and around Maldon, Castlemaine and Newstead;
- People who need assistance with core daily tasks are concentrated in and around Castlemaine, Maldon, Newstead and Guildford.

2. Housing supply

2.1 Dwelling type

Dwellings in the Shire are predominantly separate houses, with few other types, as illustrated in Figure 4.

Figure 4: Dwellings by type, Mount Alexander Shire, 2006

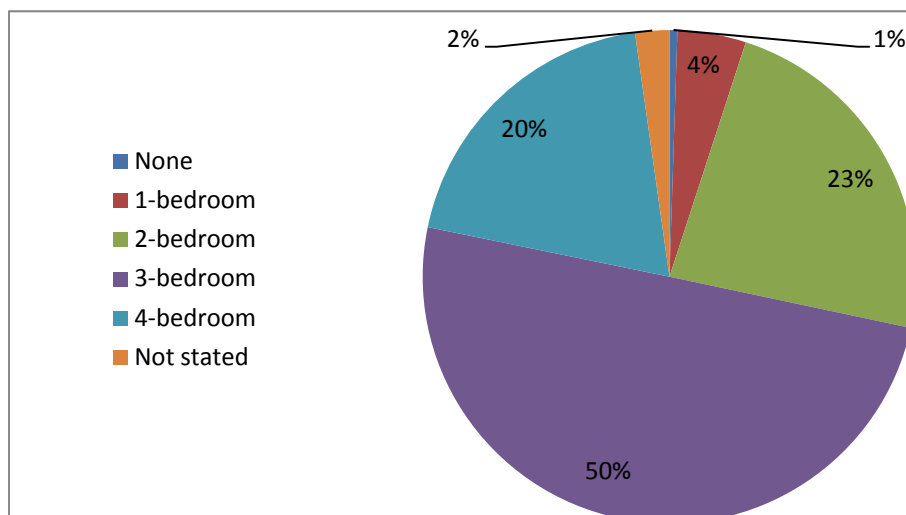


Source: ABS Census, 2006 (see also www.housinginvictoria.com.au)
See also Table A16 in the Appendix

2.2 Housing size

Most dwellings are 3-bedroom (50%) and 4-bedroom dwellings (20%).

Figure 5: Dwellings by size, Mount Alexander Shire, 2006

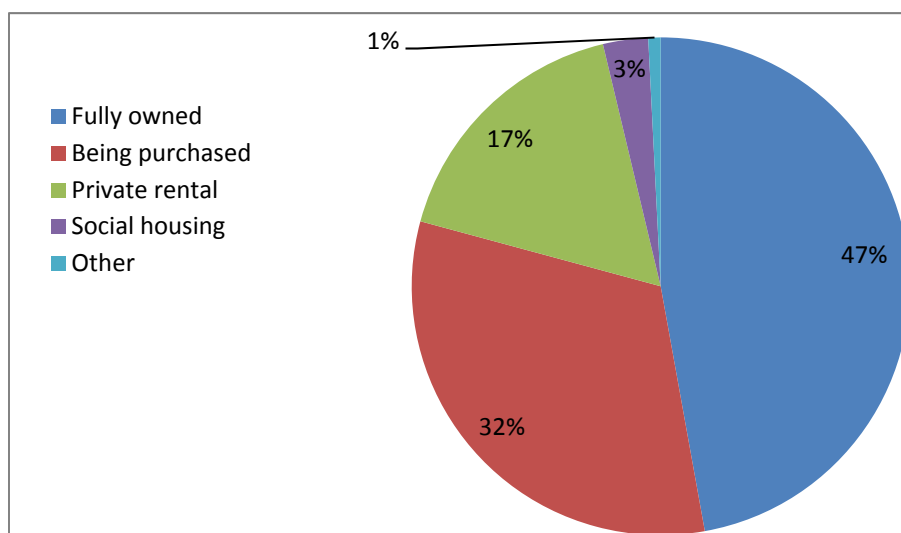


Source: ABS Census, 2006 (see also www.housinginvictoria.com.au)
See also Table A17 in the Appendix

2.3 Housing tenure

Dwellings in the Shire are predominantly fully owned (47%) or being purchased (32%). There is a relatively small private rental sector (17% dwellings) and a very small social housing sector (3%).

Figure 6: Dwellings by tenure, Mount Alexander Shire, 2006



Source: ABS Census 2006 (see also www.housinginvictoria.com.au)

Note: Excludes dwellings where tenure is not stated
See also Table A18 in the Appendix

Table 1 outlines social housing by manager and type of stock. There has been no increase in public housing stock for over a decade. The number of Independent Living Units for older people with relatively low incomes and assets is also very small. Two providers operate in the Shire: Wintringham has recently taken over the ILUs owned by Alexander Miller Memorial Homes in Castlemaine; and Tarrangower Village in Maldon.

Table 1: Social housing by manager by type of stock, 2010

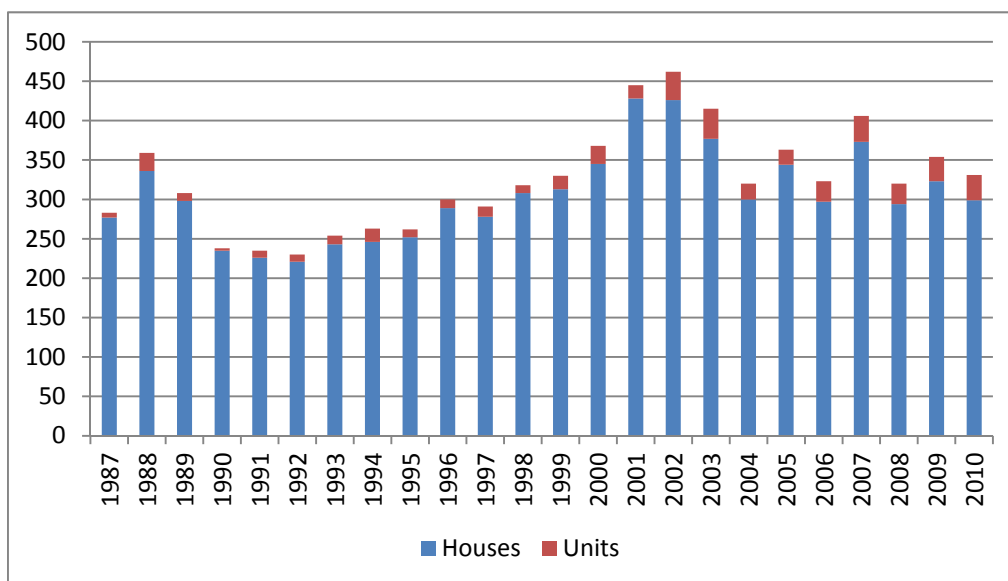
	# dwellings	% dwellings	# dwellings	% public housing dwellings
Public housing	207	68%		
Separate house			55	27%
Semi-detached house			5	2%
Medium density			47	23%
Low-rise flat			93	45%
Movable unit			7	3%
Community housing	74	24%		
Independent Living Units	25	8%		
Total	306	100%		

Source: Office of Housing 2011; National ILU Survey 2011; Seniors Information Victoria - Online Directory - <http://www.cotavic.org.au/information/siv-database/>; and <http://tarrangowervillage.com.au>. (See also www.housinginvictoria.com.au)

2.4 Trends in housing sales and median prices

As illustrated in Figure 7, between 300 and 350 dwellings were sold in most years, with a trough in the early 1990s of around 250 dwellings per year and a peak in the early to mid 2000s of around 390. Most dwellings sold were houses.

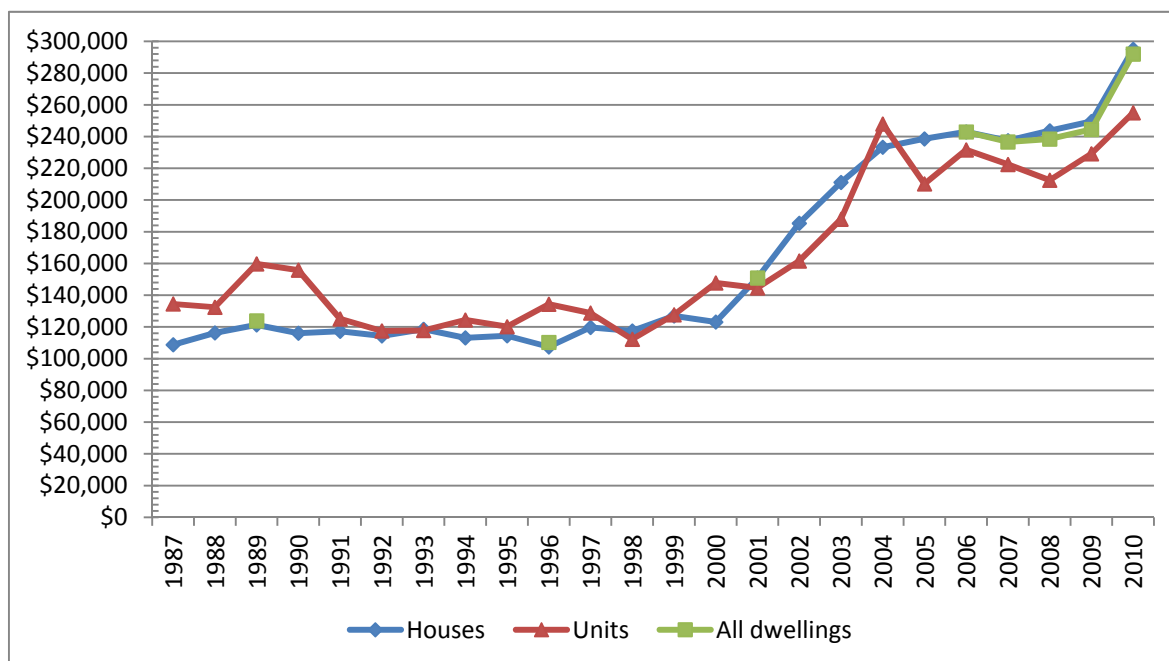
Figure 7: House sales, 1987-2010, Mount Alexander Shire



Source: Victorian Valuer General, *A Guide to Property Values*, Various years
 See also Table A19 in the Appendix and www.housinginvictoria.com.au

Real median house prices (taking into account inflation) were relatively steady until 2000 when they increased quite sharply. It is notable that median unit prices were higher than median housing prices from 1987 until the late 1990s.

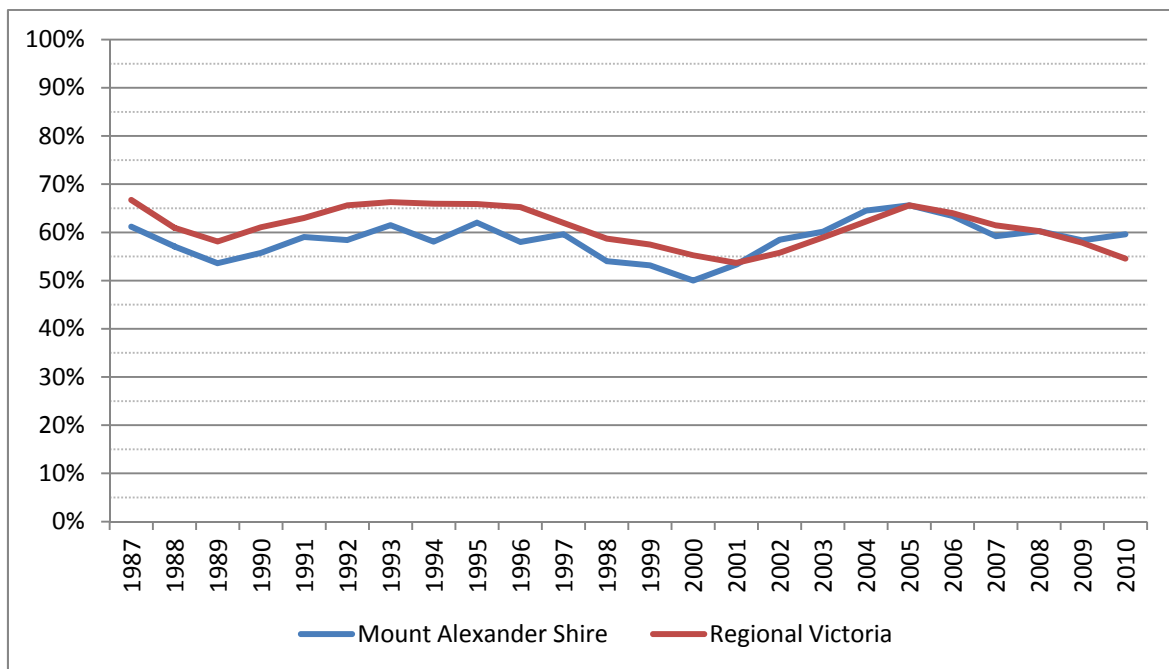
Figure 8: Real median house prices, 1987-2010, Mount Alexander Shire



Source: Victorian Valuer General, *A Guide to Property Values*, Various years
 See also Table A20 in the Appendix www.housinginvictoria.com.au

One issue of concern is whether the dramatic increase in Melbourne housing prices over the past decade is driving households out of Melbourne into rural towns such as Castlemaine. As Figure 9 illustrates, median house prices in Mount Alexander Shire as a proportion of median house prices in Melbourne have generally ranged between 55% and 65% since 1987.

Figure 9 : Median house prices as proportion of Melbourne median house prices, 1987-2010, Mount Alexander Shire and Regional Victoria

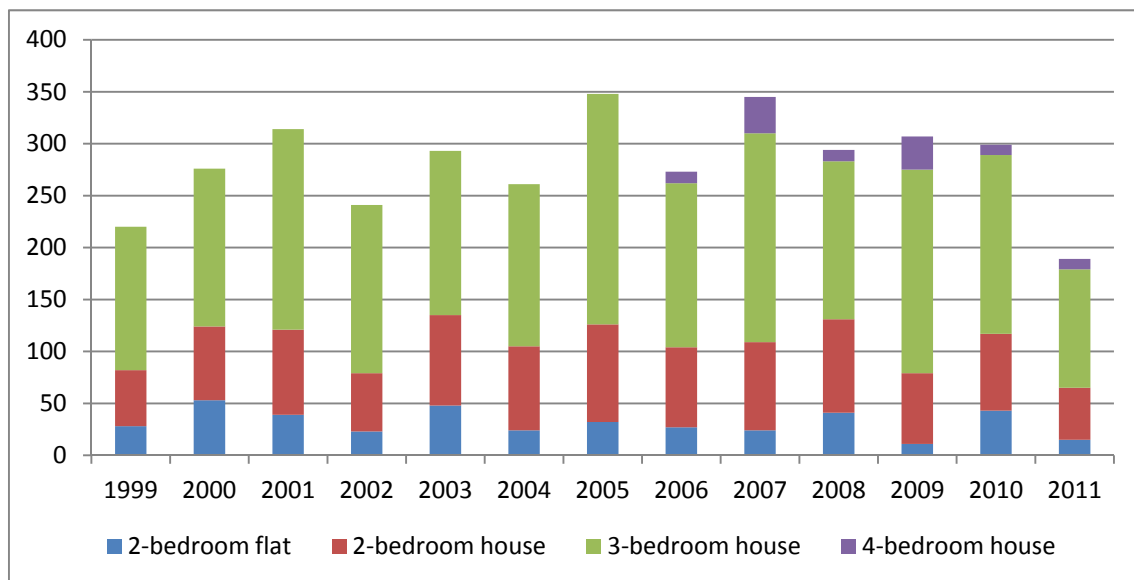


Source: Victorian Valuer General, *A Guide to Property Values*, Various years
See also Table A21 in the Appendix

2.5 Trends in private rental lettings and median prices

In the private rental market, the number of new lettings in the September quarter each year has averaged at around 70. The predominant form is 3-bedroom houses which reflects the type of stock in the Shire.

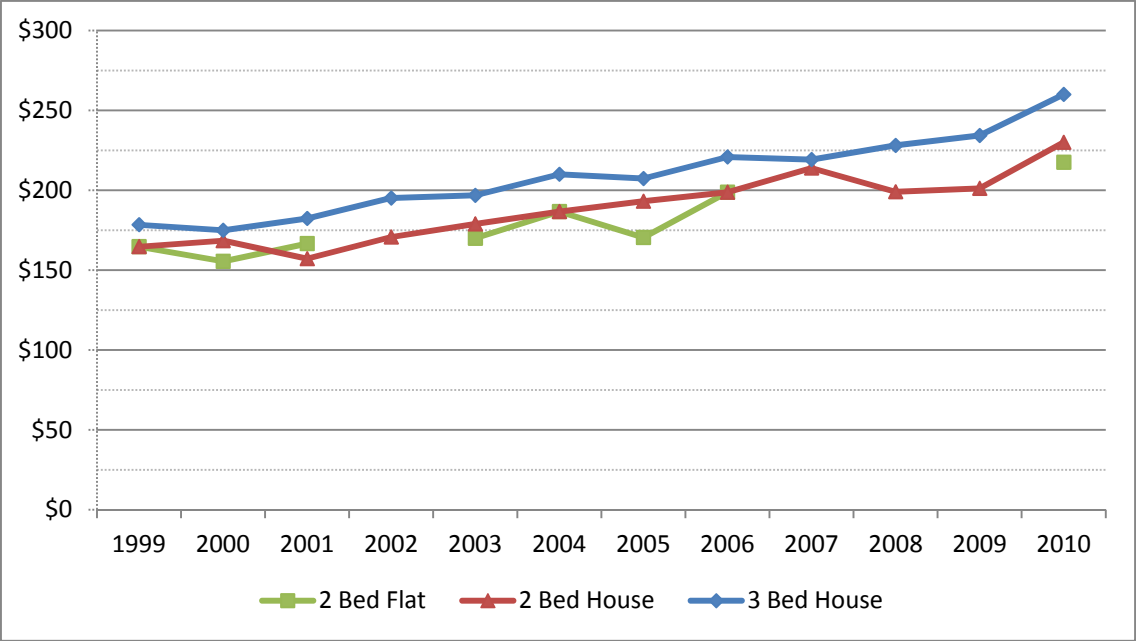
Figure 10: Annual new lettings by property type, 1999-2011, Mount Alexander Shire



Source: Office of Housing, Rental Report, various years
Note: The count of new lettings in 1999 and 2011 is for three quarter only.
See also Table A22 in the Appendix and www.housinginvictoria.com.au.
For data on Castlemaine only, see Table A24 and Figure A3.

Real median rents (taking into inflation) for 3-bedroom dwellings increased from around \$175 (in \$2010) in 1999 to over \$250 in 2010.

Figure 11: Real median rents by property type at September quarter 1999-2010, Mount Alexander Shire



Source: Office of Housing, Rental Report, various years
 See also Table A23 in the Appendix and www.housinginvictoria.com.au.
 For data on Castlemaine only, see Table A25

3. Housing affordability in Mount Alexander Shire

Housing affordability can be measured in various ways, as discussed in the Appendix (Section 2). Here we have used two measures. The first is the 30% income measure, i.e. housing is affordable where a household spends less than 30% of its income on housing. This measure is commonly used, but it does not take into account the living costs facing different household types. The second is the residual income measure, i.e. income available for housing after a household has met its other costs of living.

The following discussion presents data on housing affordability in the private rental and dwelling purchase sectors.

3.1 Private rental sector

(1) 30% income measure: Centrelink recipients

This measure assumes that housing is affordable where a household spends less than 30% of their income in rent.

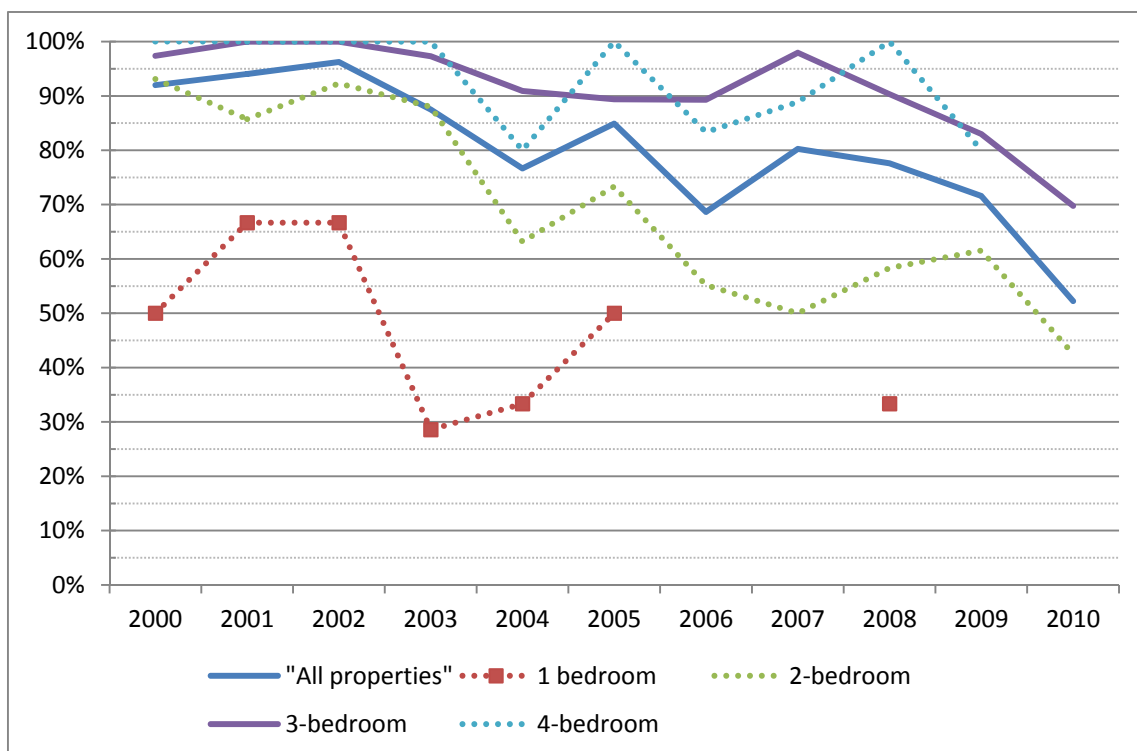
Figure 12 outlines the proportion of dwellings (by property type) that are affordable for an appropriately sized household receiving a Centrelink payment. This affordability measure matches a dwelling size with a household type and their Centrelink income as follows:

- 1-bedroom: Single on Newstart;
- 2-bedrooms: Single parent with 1 child aged under 5 years;
- 3-bedrooms: Couple on Newstart with 2 children;
- 4-bedrooms: Couple on Newstart with 4 children.

Around 50% of properties let in the September quarter 2010 were affordable to these Centrelink recipients. Most were 3-bedroom dwellings. The proportion affordable to each Centrelink income group varied: 70% of all 3-bedroom dwellings were affordable to a couple on Newstart with 2 children; 43% of all 2-bedroom dwellings were affordable to a single parent with 1 child. Fewer than ten 1-bedroom and 4-bedroom dwellings were let and so the Rental Report does not indicate whether these dwellings were affordable.

In 2000 nearly all dwellings let in the September quarter were affordable. The general trend, however, particularly over the past two years is a decreasing proportion of dwellings which are affordable for Centrelink recipients. It should also be noted that a large proportion of private rental dwellings in the Shire are occupied by Centrelink recipients (see Section 1.2 above).

Figure 12: Proportion of private rental dwellings by property type that are affordable to an appropriately sized household receiving a Centrelink payment



Source: Office of Housing Rental Report, March 2011, *Affordable lettings table*
http://www.dhs.vic.gov.au/data/assets/excel_doc/0003/681267/Affordable-lettings-by-LGA.xlsx
 See also Table A27 and www.housingin victoria.com.au

(2) Residual income measure

The residual income measure takes some account of the living costs of different household types by assuming that larger households spend more on their living costs than smaller households. The residual income available for housing is the difference between household income and a budget standard (for living costs) which varies according to household type.

Table 2 estimates the proportion of dwellings that are available at an affordable rent to different types of households within three income groups: very low, low and moderate.

Column 2 in the table outlines the affordable rent at the highest household income point for each group after the household has met other living costs. For example, households in the very low income group are unable to afford any rent.

Column 3 specifies the type of dwelling which is appropriate to the household type (as very few 1-bedroom dwellings are available in the Shire, a 2-bedroom flat is specified for single person and couple households).

Columns 4, 5 and 6 outline the rent for the type of dwelling at the 25th percentile, median rent and 75th percentile, respectively. So, 25% of dwellings of this type were let in the September quarter 2010 at or below the rent at the 25th percentile, 50% at or below the median rent and 75% at or below the rent at the 75th percentile.

Column 7 indicates the number of dwellings let in the September quarter 2010.

The final column comments on the number of dwellings available for each household type.

While single person households and households with a single parent earning \$47,732 p.a. (or more) will be able to rent 75% of dwellings available in the September quarter 2010, few dwellings will be available to couple households or couples with children.

Table 2: Proportion of dwellings available at an affordable rent, by type of household, Mount Alexander Shire, September quarter 2010

	2	3	4	5	6	7	
	Affordable rent per week	Type of dwelling	25th percentile rent	Median rent	75th percentile rent	Number of dwellings	Comment
Very low income household							
Single person	\$0	2-bedroom flat	\$195	\$210	\$225	45	No dwellings affordable
Couple	\$0	2-bedroom flat	\$195	\$210	\$225	45	No dwellings affordable
Couple with 2 children	n.a	n.a	n.a	n.a	n.a	n.a	n.a
Single parent with 1 child	\$0	2-bedroom house	\$220	\$230	\$250	47	No dwellings affordable
Low income household							
Single person	\$362	2-bedroom flat	\$195	\$210	\$225	45	More than 75% dwellings affordable
Couple	\$198	2-bedroom flat	\$195	\$210	\$225	45	Just over 25% dwellings affordable
Couple with 2 children	\$0	3-bedroom house	\$230	\$250	\$280	128	No dwellings affordable
Single parent with 1 child	\$371	2-bedroom house	\$220	\$230	\$250	47	More than 75% dwellings affordable
Moderate income household							
Single person	\$591	2-bedroom flat	\$195	\$210	\$225	45	More than 75% dwellings affordable
Couple	\$471	2-bedroom flat	\$195	\$210	\$225	45	More than 75% dwellings affordable
Couple with 2 children	\$222	3-bedroom house	\$230	\$250	\$280	128	Less than 25% dwellings affordable
Single parent with 1 child	\$566	2-bedroom house	\$220	\$230	\$250	47	More than 75% dwellings affordable

Source: Office of Housing, Rental Report, December 2010; Household Incomes are calculated at 2006 for Regional Victoria (calculated from ABS 2006 Census, Table B28 Gross Household Income (Weekly) by Household Composition) and indexed by Labour Price Index (ABS: <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6345.0/>)

3.2 Owner-occupied sector

Housing affordability in the owner-occupied sector is assessed on the two measures of housing affordability.

(1) 30% income measure

Figure 13 illustrates the proportion of dwellings which are affordable for each household income group. Less than 10% are affordable for households with very low and low incomes. For moderate income households, nearly 25% of dwellings sold in 2010 were affordable. Also of note is that the proportion of affordable dwellings in Mount Alexander Shire is lower than for Regional Victoria.

Figure 13: Proportion of affordable dwellings available by household income group, Mount Alexander Shire and Regional Victoria, 2010



Sources: Victorian Valuer General, *Unit record files*, 2010; ABS 2006 Census, gross household income (Regional Victoria) indexed by ABS Labour Price Index

See also Table A28 and Figure A5 for 2006, 2007, 2008, 2009 & 2010 data and www.housinginvictoria.com.au. For data on Castlemaine and Maldon, see Table A29, Figure A4 and Figure A5

(2) Residual income measure

Table 3 outlines the affordable price point, the number of dwellings available at this price point and the proportion available at this price point. As very low income households are unable to afford to purchase any dwellings, they are not shown in the table.

A single person household on a low income of \$47,732 p.a. could afford 65 dwellings or 17% of all dwellings for sale in 2010. On the other hand, a couple with children or a single parent with 2 children on the same income could not afford any dwellings.

The situation improves for some moderate income households on \$64,586 p.a. A single person household could purchase 78% of all dwellings for sale in 2010 and a household consisting of a single parent with 1 child could purchase 37% of dwellings.

The table shows that most families will have difficulty purchasing in Mount Alexander Shire. Those that can purchase will be in the top 40% of incomes.

Table 3: Proportion of dwellings available under affordable price points, by type of household, Mount Alexander Shire, 2010

	Affordable house price point	Dwellings available at affordable price point	% of all dwellings
Low income household			
Single person	\$213,583	65	17%
Couple	\$105,341	12	3%
Couple with 1 child	\$0	0	0%
Couple with 2 children	\$0	0	0%
Couple with 3 children	\$0	0	0%
Single parent with 1 child	\$131,077	20	5%
Single parent with 2 children	\$1,860		
Moderate income household			
Single person	\$364,007	292	78%
Couple	\$285,344	181	48%
Couple with 1 child	\$159,105	26	7%
Couple with 2 children	\$51,214	5	1%
Couple with 3 children	\$0	0	0%
Single parent with 1 child	\$263,231	138	37%
Single parent with 2 children	\$146,884	25	7%

Sources: Victorian Valuer General, *Unit record files*, 2010; ABS 2006 Census, gross household income (Regional Victoria) indexed by ABS Labour Price Index

4. Key issues

The previous sections have outlined a range of data on Mount Alexander Shire. This section draws some conclusions in the form of key issues for this data.

4.1 *Mismatch between housing demand and supply*

The data shows a mismatch between household size and dwelling size. While 70% of dwellings have 3 or more bedrooms, 59% of households are single person or couple households, many of whom would prefer 1-bedroom or 2-bedroom dwellings. As illustrated in Figure 3, as the number of older persons within the Shire increase, this mismatch between demand and supply will be exacerbated.

The data also shows a mismatch between demand and supply for social housing, particularly for older persons. The Shire has had no new public housing over the past decade. Most households in the private rental market are in receipt of Centrelink payments (and so on very low incomes). At a minimum, the social housing sector should be of such a size that it can cater for this group.

Further exacerbating the demand for social housing is the large number of Centrelink recipients receiving rent assistance (and thus in the private rental market) who are not in the workforce or have limited opportunities to participate in the workforce – those on a disability pension, age pension or single parent payment.

4.2 *House sales and prices*

Most sales in the Shire are for houses. Few units are for sale and thus their price is relatively high. House prices have also increased dramatically over the past ten years (even taking inflation into account).

4.3 *Housing affordability*

Using the 30% income affordability measure, only 27% of dwellings for sale in 2010 are affordable at the modest household income point.

Using the residual income measure, a relatively high proportion of dwellings are affordable for singles, couples and single parents with 1 child at the modest household income point.

Using the residual income measure, few dwellings for sale in 2010 are affordable for families, couples with children and single parents with more than 1 child.

Using the 30% income affordability measure, around 50% of properties let in the September quarter 2010 were affordable to Centrelink recipients. The proportions were lowest for 1-bedroom and 2-bedroom dwellings, with fewer than ten 1-bedroom dwellings affordable and 43% of 2-bedroom dwellings affordable. These dwellings would be sought after by older persons and people with disabilities.

Using the 30% income affordability measure, the proportion of dwellings affordable to Centrelink recipients has decreased over the past decade, particularly since 2007.

5. Some options for Council to consider

5.1 Preliminary comments

While Council has developed a vision for the future of Mount Alexander Shire and has a key responsibility for the wellbeing of local residents, its options in responding to housing needs are limited. The issues identified above are not just issues for the Mount Alexander Shire but are national issues.

For instance, the National Housing Supply Council which monitors housing demand, supply and affordability has pointed to an Australia-wide problem of a growing gap between the demand for housing and its supply. Further, that housing affordability has deteriorated rapidly throughout Australia, requiring action from all levels of government, the land development industry and the housing industry.

Largely, the levers for doing something about high housing prices, housing affordability and the lack of housing supply lie principally with Commonwealth and State governments: current taxation arrangements such as the exemption of owner occupiers from capital gains tax are decidedly anti-homeownership. While they provide financial benefits to current owners, they make it more difficult for those seeking to purchase a dwelling, and also favour owners over renters. Planning frameworks in other countries such as the United Kingdom, Ireland, the United States, Canada and the Netherlands are more advanced than Australia in their use of the planning system to retain and provide affordable housing. The current planning system is geared towards managing the impacts of development rather than towards enabling local councils to deliver visionary outcomes. It is geared towards separation of land uses rather than an articulation of place-based outcomes that are capable of achieving particular objectives for townships. As yet, the Victorian Planning System does not directly provide the levers for Council to address the development of affordable housing in the Shire.

5.2 Options

Notwithstanding these broader considerations, Council can play some role in responding to residents' housing needs. These include ongoing monitoring of housing trends and housing needs against a set of targets. This will provide information for Council to advocate to Commonwealth and State governments, for setting some expectations for interested parties and for discussions with builders and developers etc. Council may also play some role through their planning process and through other policies. Finally, Council may also play a role in facilitating or even directly involved in the provision of housing. Particular options around differing roles are outlined below for consideration by Council.

(1) Monitoring

In view of the mismatch between housing demand and housing supply, Council could consider setting some targets for the Shire. For example,

- Set a target for the construction of 1-bedroom and 2-bedroom dwellings and annually monitor achievement against this target (say, 50 new dwellings annually, or 30-40% of new dwellings);
- For very low income households, set a target for additional social housing in the Shire and annually monitor achievement against this target (say, 50 dwellings over 5 years);
- For low income households, set a target for private rental housing that is affordable to low income households in the Shire and annually monitor achievement against this target (say, 50% 3-bedroom houses available for under \$230 per week; 50% 2-bedroom flats available for under \$200 per week);
- For moderate income households, set a target for dwelling sales that are affordable to moderate income households in the Shire and annually monitor achievement against this target (say, 50% dwellings available for under \$250,000).

(2) Advocacy

The setting of targets allows Council to monitor developments within the Shire. It also provides Council with information that they can use in discussion with other organisations as they seek to promote and achieve a vision for the Shire. This would include

- Advocating to the Office of Housing for more public housing, particularly 1-bedroom and 2-bedroom dwellings for older persons;
- Advocating to the Victorian and Commonwealth governments for additional funds for social housing. This could be undertaken in association with peak organisations such as the Victorian Local Government Association or the Municipal Association of Victoria;
- Advocating to the Victorian government for changes in planning provisions that will support and/or facilitate the provision of affordable housing. This could be undertaken in association with peak organisations such as the Victorian Local Government Association or the Municipal Association of Victoria.

(3) Planning

Last year Council completed the first stage of the review of the Mount Alexander Planning Scheme. While the Scheme identifies most of the issues outlined in this Discussion Paper such as the need for affordable housing and the mismatch between housing demand and housing supply, it does not include a Local Planning Policy on affordable housing.

(4) Rates

Often within towns, the local infrastructure is not fully utilised as owners opt to leave land vacant rather than develop. As a result, Council is faced with providing additional infrastructure in new areas. To encourage the better utilisation of vacant residential land, one option that Council could consider is imposing additional (or penalty) rates on owners of this land.

(5) Facilitation/direct provision

One way in which Council can achieve the vision for the Shire is by actively promoting particular affordable housing policies and their rationale or by facilitating the work of other organisations in the achievement of these policies or by becoming directly involved in the provision of affordable housing. These could include:

- Holding discussions with developers/builders regarding the development of 1-bedroom and 2-bedroom dwellings;
- Holding discussions with community housing providers, particularly housing associations (such as Haven and Community Housing Ltd), regarding possible new developments within the Shire;
- Holding discussions with Wintringham regarding the future of the Alexander Miller Memorial Homes and the possibility of new dwellings for low income older persons;
- Undertaking a survey of vacant residential land within townships, identifying key potential sites for development, holding discussions with owners regarding their future intentions and working out how to facilitate development of the site;
- Searching out, promoting, facilitating and even providing loan funds for strategic projects which demonstrate that particular types of affordable housing can be viable.

(6) National Rental Affordability Scheme (NRAS)

The major responsibility for the provision of affordable housing lies with Commonwealth and state governments. However, the funds available for social and affordable housing are very limited at this time. Indeed, except for very brief periods (such as in 2009), Commonwealth and State governments have significantly under-invested in social and affordable housing and this has contributed to the housing affordability problem we now face.

In this context of very limited funds available, one possible option that Council could consider is new rental dwellings for the Shire through the National Rental Affordability Scheme (NRAS).

NRAS is a joint Commonwealth-state scheme whose purpose is to stimulate the supply of rental dwellings. The Scheme offers annual incentives for ten years. Currently, the Commonwealth government offers \$7,143 per dwelling per year and the state government \$2,381 per dwelling per year. Investors in the scheme are required to provide housing at 20% below market rates to eligible low and moderate income households.

NRAS is intended to be a commercial, profitable investment and investors benefit from rental returns, capital gains and the annual incentive (or subsidy) from the Commonwealth and state governments.

Applications for incentives are made to the Commonwealth and at irregular intervals the Commonwealth calls for submissions. In October the successful applicants for the fourth round of funding were announced.

The NRAS target for Victoria is 8,500 dwellings. Investors in the scheme are a mixture of for-profit and not-for-profit organisations, some of which operate nationally. The Monthly Performance Report for September 2011 provides data on the organisations and locations of incentives (both allocated and pending) provided as of 30 September. Victoria has received 6,524 incentives of which 603 are active and 5,921 are pending the completion and occupation of dwellings. 80% of incentives are for dwellings in Melbourne, 16% in Geelong, Ballarat and Bendigo and 4% in rural towns. The technical Appendix (Tables A30, A31 and A32) contains a list of incentives by locality and by organisation.

Among the organisations receiving incentives are two not-for-profit organisations based in Bendigo that may be of assistance to council: Haven (previously Loddon-Mallee Housing Services) and Community Housing Ltd.

A preliminary assessment would suggest:

- That further information is required as to whether and when the Commonwealth will call for a fifth round of applications;
- That NRAS requires investors who will assess the commercial opportunities of developing residential property in the Shire;
- That, to date, not many rural townships have received incentives through NRAS;
- That NRAS may be a way in which Council could encourage investment in 1-bedroom and 2-bedroom dwellings in Castlemaine;
- That an initial approach be made to Haven and Community Housing Ltd regarding the possibilities of undertaking an NRAS project in the Shire.

Further information on NRAS can be found at

<http://www.fahcsia.gov.au/sa/housing/progserv/nras/Pages/default.aspx>.

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The Swinburne Institute for Social Research

**Mount Alexander Shire
Housing Needs and Opportunities in Mount Alexander
Shire**

TECHNICAL APPENDIX TO THE DISCUSSION PAPER

February 2012

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Map of Mount Alexander Shire Area



Source: www.whereis.com

1. Introduction

This Technical Appendix includes:

- A brief discussion of housing affordability and of the two measures of housing affordability used in the Discussion Paper;
- The statistical data used by the figures in the Discussion Paper;
- Some additional data on two townships, Castlemaine and Maldon.

2. Defining housing affordability

2.1 *Housing affordability for planning purposes*

For households, housing affordability is a function of the complex interaction between three elements:

- Household income;
- The costs of maintaining a reasonable standard of living;
- The costs of adequate, appropriate and secure housing (as one component within this standard of living).

A housing affordability problem, then, can be as much a problem of low household income as of high housing costs.

The primary focus here is on the household unit and so, housing affordability will depend upon a wide range of household characteristics, needs and preferences: the age of members, the size of households, their requirements for local services – schools, medical facilities, entertainment, support services etc. – their employment status, their education and training, their skills etc.; their income and wealth; their family, friendship and support networks; their preferences for external private space etc. Households seek housing according to their understanding of these characteristics, needs and preferences and the priorities they give to each. A dwelling will be more or less appropriate to the characteristics, needs and preferences of households insofar as they are able to adapt a dwelling and insofar as they are willing to give priority to certain characteristics, needs and preferences over others.

There is no single measure of housing affordability. What is affordable will differ from household to household and from household type to household type. It will differ according to the number of persons in a household, the differing costs of food, clothing, education and travel, the age of household members and the particular circumstances of the household, for example, whether they have a disability and the type of disability.

When policy makers and planners consider housing affordability, however, they select certain elements within this wide range of household characteristics, needs and preferences as indicative of a standard of living. So, housing is appropriate where the continuum of household size (from small to large) and type (from young or old single adult through a single person with children to a couple with children) broadly correspond with the number of bedrooms in a dwelling, where household preferences for privacy (including private external space) correspond with the layout of dwelling sites and types of dwellings (detached houses, semi-detached houses, units, flats etc.). Appropriate housing is affordable where households have sufficient income to meet their housing costs as well as other essential basic living costs. So, policy makers and planners will make some broad judgements about the correspondence between household size and type and adequacy of a number of bedrooms, about the correspondence between household preferences for privacy and the adequacy of

the layout of dwelling sites and types of dwellings, and about the correspondence between household income and an adequate amount of funds available for housing purposes.

When policy makers and planners make an assessment as to whether housing is affordable, they are concerned not with individual households but with households overall. They are primarily concerned with those households who have very low, low and moderate incomes. This is discussed further in Section 2.2.

Policy makers and planners also use different measures of housing affordability to make this assessment. These vary from author to author and from country to country, depending upon the availability of data sources. They are also subject to much debate.¹ The two measures used in this paper are discussed in Section 2.3 and compared in Section 2.4.

2.2 Income groups and housing affordability

One way of defining income groups is by dividing up the range of household incomes into five groups. These income groups can be defined by sorting all household incomes from the lowest to the highest and dividing them into five equal groups.

The analysis in this paper does this by taking household income data on Regional Victoria from the ABS 2006 Census and updating income data to current values using the Labour Price Index which measures changes in wages and salaries over time. Table A1 outlines the income range for each income group.

Table A1: Range of incomes within each income group

Income group	Income range
Very low income	less than \$22,030
Low income	\$22,031-\$47,732
Moderate income	\$47,733 - \$64,586
High income	\$64,587 to \$93,718
Very high income	more than \$93,719

Source: Household Incomes are calculated at 2006 for Regional Victoria (calculated from ABS 2006 Census, Table B28 Gross Household Income (Weekly) by Household Composition) and indexed by Labour Price Index (ABS: <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6345.0/>)

This Discussion Paper focuses on housing affordability for the lowest three income groups: very low income households, low income households and moderate income households. It is these groups that tend to have the most problems with housing affordability. High income households and very high income households have relatively few problems.

2.3 Two broad measures of housing affordability

(1) 30% income measure

The first broad measure of housing affordability used in this Discussion Paper compares the costs of housing to the income of the households. Under this measure, where housing costs exceed an agreed proportion of income, this housing is deemed unaffordable. The usual rule of thumb is that housing costs should not exceed 25% to 30% of household income. We have adopted the 30% rule for our analysis.

The most accurate analysis using the 30% income measure would take each household and work out what proportion of income is allocated for housing purposes. Often, however, data

1 Stone, M, Burke, T and Ralston, L 2011 *The Residual Income Approach to Housing Affordability: The Theory and the Practice*, Positioning Paper no. 139, Australian Housing and Urban Research Institute, Melbourne http://www.ahuri.edu.au/publications/download/50597_pp

on both income and housing costs are not available or not readily available at some point in time.

An alternative way in which to gauge the general level of housing affordability is to select a household income and, using the 30% income measure, calculate the parameters for housing costs, or to select housing costs (such as housing prices or rents) and, again using the 30% income measure, calculate the parameters for household income.

For example, the affordable housing price for a household with a certain income is calculated on the basis of assumptions such as (i) the household will spend no more than 30% income on housing costs, (ii) the prevailing interest rate at the time, (iii) the loan type is a *credit foncier* loan rather than a variable interest loan or an interest-only loan or a real interest loan etc., (iv) a household borrows 90% to 95% of the housing price, (v) the loan is repaid over a period of 30 years in monthly instalments.

Using assumptions such as these, Table A2 outlines household incomes and indicative house prices and rents which are affordable to owner-purchasers and renters.²

Table A2: Household incomes and indicative affordable house prices & rents

Gross household income	Affordable house price	Affordable rent
\$25,000	\$96,154	\$144
\$30,000	\$115,384	\$172
\$35,000	\$134,615	\$201
\$40,000	\$153,846	\$230
\$45,000	\$173,076	\$259
\$50,000	\$192,307	\$287
\$55,000	\$211,538	\$316
\$60,000	\$230,769	\$345
\$65,000	\$249,999	\$374
\$70,000	\$269,230	\$402
\$75,000	\$288,461	\$431
\$80,000	\$307,692	\$460

Source: adapted from Policy Research Working Group of the Housing Ministers Advisory Committee (HMAC), August 2007 in Gurrán (2008)

Notes:

- (i) Affordable housing payments are no more than 30% of gross household income
- (ii) House prices are calculated assuming that a household purchases a dwelling with 5% deposit and 95% loan. The term of this loan is 30 years. The interest rate is the average interest rate for 2010 of 7.28%.

We can then go on to work out the number of houses/flats available under these housing prices or rents for a given geographical area.

Our focus, however, is on three particular income groups. Table A3 outlines the affordable price points (rental and purchase) for households at the top of the range of each group based upon household incomes in Regional Victoria.

2 See Gurrán, N 2008 *Affordable Housing National Leading Practice Guide and Tool Kit* <http://www.housing.nsw.gov.au/NR/ronlyres/D3B288EA-6BDA-49C3-AA4E-E96CD35CDF49/0/AHNationalGuideandKitv2.pdf>

Gurrán outlines the approach taken by the Policy Research Working Group of the Housing Ministers Advisory Committee (HMAC). It is a measure now accepted by Commonwealth and State/Territory Housing Ministers and the Australian Local Government Association through the Council of Australian Governments (COAG).

Table A3: Income group by annual household income and affordable price points (rental and house purchase), Regional Victoria, \$2010

Household income decile	Annual household income point	Rental (per week) price point	House purchase price point
Very low income	\$22,030	\$127	\$84,437
Low income	\$47,732	\$274	\$182,946
Moderate income	\$64,586	\$371	\$247,543

Source: Household Income Deciles 2006 for Regional Victoria (calculated from ABS 2006 Census, Table B28 Gross Household Income (Weekly) by Household Composition) indexed by Labour Price Index (ABS: <http://www.abs.gov.au/ausstats/abs@.nsf/mf/6345.0/>)

Notes: See notes in Table A2.

It is these price points that are used in the analysis of housing affordability in Figure 13 in the Discussion Paper and in Tables A28 and A29 and Figures A4 and A5 in this Appendix.

(2) Residual measure

These affordable price points based on a housing cost-to-income ratio of 30% are rough and ready. This ratio does not take household size into account.

The second measure of housing affordability is the 'residual' measure which takes household size into account. Under this measure, the income available for housing costs is the amount remaining after the cost of other goods and services (living expenses) is deducted from a household's income. This basket of other goods and services and their cost varies according to household size (a budget standard).

In 1998, the Social Policy Research Centre at the University of New South Wales worked out two budget standards – low cost and moderate cost – for different household types. The cost of these budget standards can be updated to today's costs by indexing these costs using the Consumer Price Index (CPI).

This paper is unable to do an analysis of all household types so we have selected four major types: single person, couple, single parent with one child, and couple with two children.

Table A4 takes the annual household income decile points for the three income groups – very low, low and moderate – and calculates the affordable house price and affordable rent. For example, a single person in the low income group can afford a dwelling whose price is less than \$213,583 or whose rent is less than \$362 per week.

Table A4: Income group by household type by affordable house price point and affordable rent (per week)

	Affordable housing price point	Affordable rent point (per week)
Very low income household		
Single person	\$0	\$0
Couple	\$0	\$0
Single parent with 1 child	\$0	\$0
Couple with 2 children	n.a	n.a
Low income household		
Single person	\$213,583	\$362
Couple	\$105,341	\$198
Single parent with 1 child	\$131,077	\$371 [#]
Couple with 2 children	\$0	\$0
Moderate income household		
Single person	\$364,007	\$591
Couple	\$285,344	\$471
Single parent with 1 child	\$263,231	\$566 [#]
Couple with 2 children	\$51,214	\$222 [#]

Source: Saunders, P et al. 1998 *Development of Indicative Budget Standard for Australia*, Research Paper 74, Department of Social Security
http://www.fahcsia.gov.au/about/publicationsarticles/research/dss/Policy_Research_Series/policyresearchpaper74/Pages/default.aspx Accessed 21 November 2011, p. 440. These standards have been indexed using CPI to \$2010.

Notes:

- (1) NA means that all households in this household type have incomes above the income decile point. For example, a couple with 2 children will have an income above \$22,030 as Centrelink incomes (Newstart and Family Tax Benefit A) for this household type are above this amount.
- (2) \$0 means that this household type does not have any income remaining after other living costs for housing purposes. As a result, no dwellings are affordable.
- (3) # means that these households are eligible for Commonwealth Rent Assistance (CRA).
- (4) Affordable housing price points assume (i) the moderate household budget standard, (ii) a household purchases a dwelling with 5% deposit and 95% loan, (iii) the term of this loan is 30 years, (iv) the interest rate is the average interest rate for 2010 of 7.28%.
- (5) Affordable rents assume (i) income includes Centrelink payments (where eligible) plus earned income – it does not include CRA, (ii) if a household is eligible for CRA at this level of income, then this amount is added to the affordable rent, (iii) the moderate household budget standard.

These price points for the residual income measure are used in the analysis of housing affordability Tables 2 and 3 in the Discussion Paper.

2.4 Comparison of the two measures of housing affordability

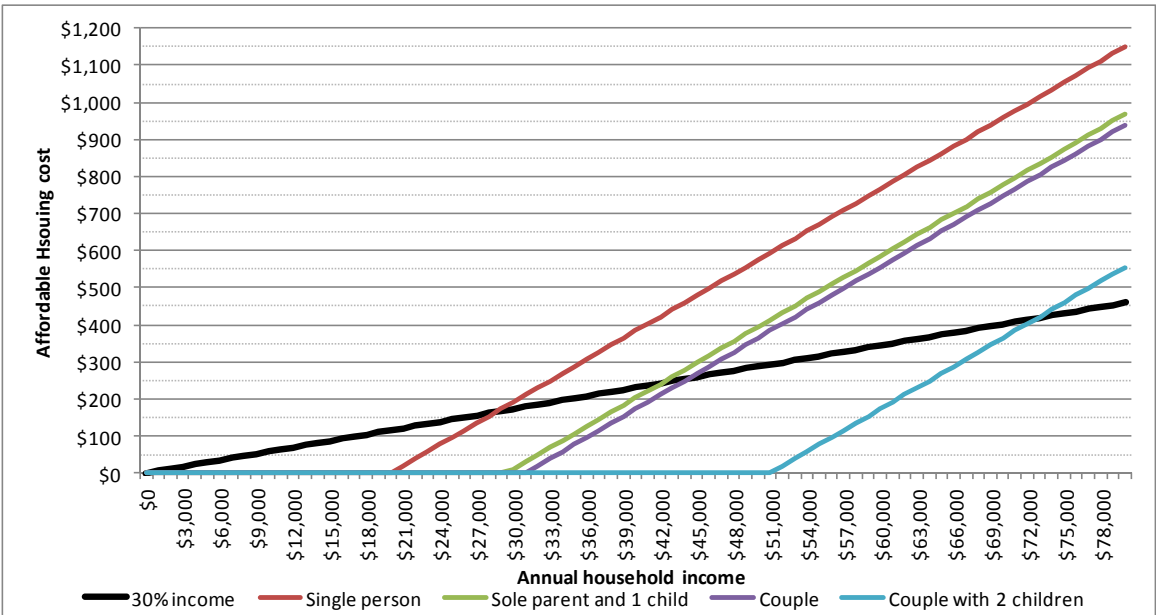
Different measures of housing affordability are used depending the purpose of the analysis and the availability of data. The limitations of the 30% income measure are (i) it does not take into account household type and thus their different living expenses, and (ii) it assumes that households have the same proportion of their income available for housing purposes regardless of their income. The limitation of the residual income measure is that some data required for the analysis is not readily available.

The differences in the two measures are illustrated in Figure A1. The black line represents the 30% measure. As household income increases, the income available for housing costs grows, for example, when household income is \$12,000, \$3,600 (or \$69 per week) is available for housing costs; when household income is \$72,000, \$21,600 (or \$414 per week) is available for housing costs.

The coloured lines represent different household types, and affordable housing costs are calculated using the residual income measure. As each household type goes up the income scale, they reach a point where some income is available for housing costs. As living costs vary from household type to household type, the point at which they can allocate some income to housing costs differs. For example, a single person can only allocate income to housing costs when their income reaches \$20,000, whereas a couple with two children can only allocate income to housing costs when their income reaches \$51,000.

On the other hand, under the residual income measure, once a household reaches a point where they can allocate income to housing costs, for each additional \$1 of income they can allocate \$1 towards their housing costs. Thus, as illustrated, once they reach a certain income they can allocate more than 30% of their income to housing costs. For example, a single person with an income of approximately \$29,000 can allocate more than 30% of that income to housing costs.

Figure A1: A comparison of two housing affordability measures



Source: Saunders, P et al. 1998 *Development of Indicative Budget Standard for Australia*, Research Paper 74, Department of Social Security http://www.fahcsia.gov.au/about/publicationsarticles/research/dss/Policy_Research_Series/policyresearchpaperno74/Pages/default.aspx Accessed 21 November 2011, p. 440. These standards have been indexed using CPI to \$2010.

3. Mount Alexander Shire: housing demand

3.1 Population

Table A5: Population by age group

	Mount Alexander		Regional Victoria		Metropolitan Melbourne	
0-24 years	4,915	29%	33%	33%	33%	33%
25-39 years	3,698	22%	25%	25%	30%	30%
40-64 years	5,242	31%	27%	27%	24%	24%
65+ years	3,211	19%	16%	16%	13%	13%
Total population	17,066	100%	100%	100%	100%	100%

Source: Australian Bureau of Statistics, 2006 Census, Basic Community Profile, Table B04.
See also www.housinginvictoria.com.au

3.2 Households

Table A6: Dwellings by household type, 2006, Mount Alexander Shire and Regional Victoria

Household type	Mount Alexander		Regional Victoria	
	#	%	#	%
Couple family with children	1,728	26%	151,444	30%
One parent family	757	11%	53,805	11%
Other family	54	1%	4,434	1%
Couples	1,908	28%	142,899	29%
Single person	2,057	31%	131,319	26%
Groups	205	3%	14,462	3%
Total dwellings	6,709	100%	498,363	100%

Source: Australian Bureau of Statistics, 2006 Census, Expanded Community Profile, Table X25.
See also www.housinginvictoria.com.au

Table A7: Dwellings by number of persons, 2006, Mount Alexander Shire and Regional Victoria

	Mount Alexander		Regional Victoria	
	# dwellings	% dwellings	# dwellings	% dwellings
1 person	2,057	31%	131,316	26%
2 persons	2,483	37%	178,943	36%
3 persons	855	13%	70,499	14%
4 persons	789	12%	70,161	14%
5 persons	365	5%	33,822	7%
6+ persons	164	2%	13,636	3%
Total dwellings	6,713	100%	498,377	100%

Source: Australian Bureau of Statistics, 2006 Census, Expanded Community Profile, Tables X29-31.
See also www.housinginvictoria.com.au

Table A8: Non-private dwellings, dwellings and persons, Mount Alexander Shire and Regional Victoria (a)

	Mount Alexander			Regional Victoria		
	# properties	# persons	% persons	# properties	# persons	% persons
Accommodation for the retired or aged (b)	0	12	2%	155	6,360	14%
Boarding house, private hotel	0	0	0%	24	173	0%
Boarding school	0	0	0%	33	2,250	5%
Childcare institution	0	0	0%	0	0	0%
Convent, monastery etc.	0	0	0%	32	155	0%
Corrective institution for children	0	0	0%	0	69	0%
Hostel for homeless, night shelter, refuge	0	0	0%	16	107	0%
Hostel for the disabled	0	0	0%	64	696	2%
Hotel, motel, bed and breakfast	8	42	6%	1,017	11,120	24%
Immigration detention centre	0	0	0%	0	0	0%
Nurses' quarters	0	0	0%	6	8	0%
Nursing home	6	193	28%	173	7,301	16%
Other and not classifiable(c)	0	0	0%	317	5,619	12%
Other welfare institution	0	0	0%	28	400	1%
Prison, corrective institution for adults	3	388	57%	20	2,383	5%
Private hospital (not psychiatric)	0	0	0%	21	784	2%
Psychiatric hospital or institution	0	0	0%	20	277	1%
Public hospital (not psychiatric)	0	40	6%	87	2,848	6%
Residential college, hall of residence	0	0	0%	52	3,022	7%
Staff quarters	3	3	0%	102	2,372	5%
Not stated	0	0	0%	11	73	0%
Total non-private dwellings	20	678	100%	2,178	46,017	100%

Source: Australian Bureau of Statistics, 2006 Census, Census data by topic. See also www.housinginvictoria.com.au

Notes: (a) Includes all persons who were counted in non-private dwellings on Census night, including overseas visitors (b) Not self-contained (c) Includes ski lodges and youth/backpacker hostels.

3.3 Centrelink recipients

Table A9: Centrelink recipients, 30 June 2010

Age Pension	2,564
FTB(A) Eligible Customer	1,652
FTB(B) Eligible Customer	1,257
Disability Support Pension	1,020
Newstart Allowance	585
Youth Allowance	349
Parenting Payment Single	329
Carer Payment	159
Parenting Payment Partnered	111
Widow Allowance (Newstart)	45
Austudy Payment	41
Partner Allowance (Newstart)	33
Wife pension (Age & Disability Support)	<20
Special Benefit	<20
Sickness Allowance	<20

Source: Centrelink data, unpublished. See also Housing in Victoria website: www.housinginvictoria.com.au

Commonwealth Rent Assistance (CRA) is provided to Centrelink recipients (including those in receipt of Family Tax Benefit A above the minimum level) renting a dwelling not owned or managed by a State Housing Authority (i.e. public housing). It is payable to Centrelink recipients in community housing and in private rental housing.

CRA is paid at the rate of 75c for each dollar in rent paid above a threshold rent up to a maximum level. The threshold rent and the maximum level varies according to the type of household (single person, single person sharing, couple, couple with 1 or 2 children, couple with 3 or more children, single person with 1 or 2 children and single person with 3 or more children).

CRA is also payable to residents of retirement villages provided their ingoing contribution is less than the allowable amount (currently around \$130,000).

In Mount Alexander Shire, 931 Centrelink recipients also received CRA. The Centrelink pension/allowance types with highest number receiving CRA are those on Disability Support Pension (267), Age Pension (181), Newstart Allowance (157) and Parenting Payment Single (154).

Table A10: Centrelink recipients by CRA recipients

Payment type	# recipients	# CRA recipients	% payment type receiving CRA	% CRA recipients
Disability Support Pension	1,020	267	26%	29%
Age Pension	2,564	181	7%	19%
Newstart Allowance	585	157	27%	17%
Parenting Payment Single	329	154	47%	17%
Family Tax Benefit (Part A)	1,652	80	5%	9%
Parenting Payment Partnered	111	38	34%	4%
Carer Payment	159	27	17%	3%
Family Tax Benefit (Part B)	1,257	<20		
Youth Allowance	349	<20		
Partner Allowance	33	<20		
Widow Allowance	45	<20		
Austudy Payment	41	<20		
Special Benefit	<20	<20		
Sickness Allowance	<20	<20		
Wife Allowance (DSP)	<20	-		
CRA (total)		931		100%

Source: Centrelink data, unpublished . See also Housing in Victoria website: www.housinginvictoria.com.au

Table A11: CRA recipients by households and private rental dwellings, Mount Alexander Shire

CRA recipients	931
Total households	6,713
% households receiving CRA	14% [#]
Private rental dwellings	1,112
% private rental households receiving CRA	84% [#]
CRA recipients per 1,000 private rental dwellings	837 [#]

These are indicative estimates only. See notes below.

Sources: Centrelink data, unpublished; ABS Census 2006. See also Housing in Victoria website: www.housinginvictoria.com.au

Notes:

(i) These percentages and ratio are calculated using two different data sources each of which has been determined at different times. The number of CRA recipients is from Centrelink data as at 30 June 2010. The number of private rental dwellings is from ABS Census data for 2006.

(ii) While CRA is predominantly paid to recipients in private rental dwellings, it may also be paid to (a) more than one recipient in a private rental dwelling, e.g. in shared housing arrangements, (b) some recipients living in public housing and owner-occupied housing, and (c) some recipients in non-private dwellings such as rooming houses and retirement villages.

3.4 Population movement

Table A12: Residents of Mount Alexander Shire in 2006 who had/had not moved since 2001

	# persons	% persons
Residents who did NOT move	9,430	55.3%
Total residents who moved between 2001 and 2006	5,376	31.5%
Residents who moved within Mount Alexander Shire between 2001 and 2006	2,328	13.6%
Residents who moved from another part of Victoria	2,422	14.2%
Residents who moved from another part of Australia	420	2.5%
Residents who moved from another country	155	0.9%
Residents who moved from a 'not stated' area	53	0.3%
Not stated	1,356	7.9%
Not applicable	902	5.3%
Total 2006 usual resident population	17,066	

Source: ABS Census 2006, unpublished data (from ID website: <http://profile.id.com.au/Default.aspx?id=334>)

**Table A13: Where are they coming from?
Top 10 LGAs ranked by net gain to Mount Alexander Shire between 2001 and 2006**

	In	Out	Net
Darebin (C)	100	42	58
Hepburn (S)	96	43	53
Whitehorse (C)	60	9	51
Boroondara (C)	83	35	48
Maribyrnong (C)	56	14	42
Yarra Ranges (S)	54	12	42
Moonee Valley (C)	62	27	35
Macedon Ranges (S)	146	112	34
Nillumbik (S)	34	0	34
Port Phillip (C)	60	26	34

Source: ABS Census 2006, unpublished data (from ID website: <http://profile.id.com.au/Default.aspx?id=334>)

Table A14: Where are they going to?
Top 10 LGAs ranked by net loss to Mount Alexander Shire between 2001 and 2006

	In	Out	Net
Greater Bendigo (C)	248	698	-450
Central Goldfields (S)	37	83	-46
Greater Geelong (C)	45	86	-41
Melbourne (C)	25	66	-41
Campaspe (S)	19	40	-21
Wakool (A)	0	20	-20
Caboolture (S)	3	19	-16
Alpine (S)	0	14	-14
Hastings (A)	0	12	-12
Murray (A)	0	12	-12

Source: ABS Census 2006, unpublished data (from ID website: <http://profile.id.com.au/Default.aspx?id=334>)

Note: In NSW, LGAs are designated either (C) for City or (A) for Area.

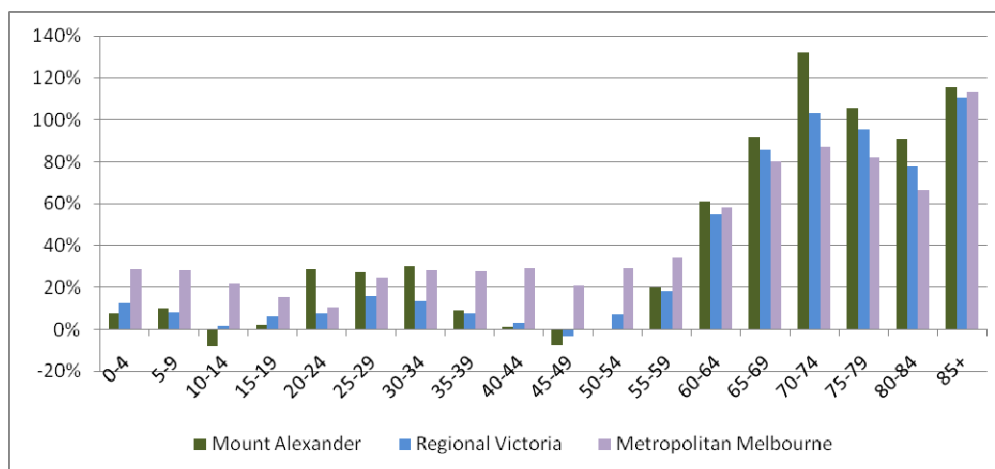
3.5 Population projections

Table A15: Population projections, 2006 to 2026, Mount Alexander Shire, Regional Victoria and Metropolitan Melbourne

Year	Mount Alexander		Regional Victoria	Metropolitan Melbourne
	#	% increase	% increase	% increase
2006	17,656			
2011	18,914	7.1%	6.0%	9.0%
2016	20,171	6.6%	5.4%	7.7%
2021	21,466	6.4%	5.3%	7.0%
2026	22,807	6.2%	5.1%	6.3%

Source: Department of Planning and Community Development, Victoria in Future 2008, VIF2008-Projected Population 2006-2026. See also Housing in Victoria website: www.housinginvictoria.com.au

Figure A2: % change in population projected by age group, 2006-26, Mount Alexander Shire, Regional Victoria and Metropolitan Melbourne



Source: Department of Planning and Community Development, Victoria in Future 2008, VIF2008-Projected Population 2006-2026 See also Housing in Victoria website: www.housinginvictoria.com.au

4. Mount Alexander Shire: housing supply

4.1 Dwellings

Table A16: Dwellings by type, 2006, Mount Alexander Shire and Regional Victoria

	Mount Alexander		Regional Victoria	
	#	%	#	%
Separate house	6,294	94%	443,295	89%
Semi-detached, row or terrace house, townhouse etc.	165	2%	17,565	4%
Flat, unit or apartment	183	3%	30,973	6%
Other dwelling	71	1%	6,398	1%
Not stated	0	0%	146	0%
Total dwellings	6,713	100%	498,377	100%

Source: Australian Bureau of Statistics, 2006 Census, Expanded Community Profile, Tables X29-31.
See also www.housinginvictoria.com.au

Table A17: Dwellings by number of bedrooms, 2006, Mount Alexander Shire and Regional Victoria

	Mount Alexander		Regional Victoria	
	#	%	#	%
Number of bedrooms				
None (includes bedsitters)	35	1%	1,710	0%
1 bedroom	301	4%	17,195	3%
2 bedrooms	1,566	23%	83,476	17%
3 bedrooms	3,349	50%	265,277	53%
4 or more bedrooms	1,312	20%	119,876	24%
Not stated	150	2%	10,697	2%
Total dwellings	6,713	100%	498,231	100%

Source: Australian Bureau of Statistics, 2006 Census, Expanded Community Profile, Tables X29-31.
See also www.housinginvictoria.com.au

Table A18: Dwellings by tenure, 2006, Mount Alexander Shire, Regional Victoria and Metropolitan Melbourne

Tenure	Mount Alexander		Regional Victoria	Metropolitan Melbourne
Fully owned	3,073	47%	41%	36%
Being purchased	2,088	32%	35%	37%
Private rental	1,112	17%	19%	23%
Social housing	191	3%	4%	3%
Other	52	1%	1%	1%
Total dwellings	6,516	100%	100%	100%

Source: Australian Bureau of Statistics, 2006 Census, Basic Community Profile, Table B32.
See also www.housinginvictoria.com.au

4.2 Housing sales and prices

Table A19: Housing sales, 1987-2010, Mount Alexander Shire

Year	All			%
	Dwellings	Houses	Units	
	#	#	#	
1987	283	277	6	2.1%
1988	359	336	23	6.4%
1989	308	298	10	3.2%
1990	238	235	3	1.3%
1991	235	226	9	3.8%
1992	230	221	9	3.9%
1993	254	243	11	4.3%
1994	263	246	17	6.5%
1995	262	252	10	3.8%
1996	300	289	11	3.7%
1997	291	278	13	4.5%
1998	318	308	10	3.1%
1999	330	313	17	5.2%
2000	368	345	23	6.3%
2001	445	428	17	3.8%
2002	462	426	36	7.8%
2003	415	377	38	9.2%
2004	320	300	20	6.3%
2005	363	344	19	5.2%
2006	323	297	26	8.0%
2007	406	373	33	8.1%
2008	320	294	26	8.1%
2009	354	323	31	8.8%
2010	331	299	32	9.7%

Source: Valuer-General, Unit record files, various years. See also www.housinginvictoria.com.au

Table A20: Nominal and real median housing prices, 1987-2010, Mount Alexander Shire

Year	Median prices (nominal)			Median prices (real)		
	Houses	Units	All dwellings	Houses	Units	All dwellings
1987	\$55,000	\$68,000		\$108,781	\$134,492	
1988	\$62,750	\$71,500		\$116,242	\$132,451	
1989	\$71,000	\$93,500	\$72,500	\$121,316	\$159,761	\$123,879
1990	\$73,000	\$98,000		\$116,074	\$155,826	
1991	\$75,000	\$80,000		\$117,274	\$125,092	
1992	\$73,000	\$75,000		\$114,358	\$117,491	
1993	\$77,500	\$77,000		\$118,558	\$117,793	
1994	\$75,500	\$83,000		\$113,150	\$124,390	
1995	\$80,000	\$84,000		\$114,430	\$120,152	
1996	\$76,000	\$95,000	\$78,000	\$107,440	\$134,299	\$110,267
1997	\$84,625	\$91,000		\$119,732	\$128,752	
1998	\$83,750	\$80,000		\$117,513	\$112,252	
1999	\$92,500	\$93,000		\$126,953	\$127,640	
2000	\$95,000	\$114,000		\$123,108	\$147,729	
2001	\$120,000	\$115,000	\$120,000	\$150,890	\$144,603	\$150,890

Year	Median prices (nominal)			Median prices (real)		
	Houses	Units	All dwellings	Houses	Units	All dwellings
2002	\$152,000	\$132,500		\$185,353	\$161,574	
2003	\$177,000	\$157,500		\$211,129	\$187,869	
2004	\$200,000	\$212,500		\$233,310	\$247,892	
2005	\$210,000	\$185,000		\$238,572	\$210,171	
2006	\$220,000	\$209,750	\$220,000	\$242,932	\$231,613	\$242,932
2007	\$222,000	\$208,000	\$221,250	\$237,407	\$222,435	\$236,605
2008	\$235,000	\$205,000	\$230,000	\$243,624	\$212,523	\$238,440
2009	\$245,000	\$225,000	\$240,000	\$249,564	\$229,192	\$244,471
2010	\$295,000	\$255,000	\$292,000	\$295,000	\$255,000	\$292,000

Sources: For all dwellings, Valuer-General unit record files; For houses and units, Valuer-General Guide to Property Values, various years; Australian Bureau of Statistics, Consumer Price Index, Melbourne (6401.0 Table 5). See also www.housingin victoria.com.au

Table A21: Median house prices as a proportion of Melbourne median house prices, 1987-2010, Mount Alexander Shire and Regional Victoria

Year	Mount Alexander	Regional Victoria	Melbourne	% Melbourne	
				Mount Alexander	Regional Victoria
1987	\$55,000	\$60,000	\$89,900	61%	67%
1988	\$62,750	\$67,000	\$109,900	57%	61%
1989	\$71,000	\$77,000	\$132,500	54%	58%
1990	\$73,000	\$80,000	\$131,000	56%	61%
1991	\$75,000	\$80,000	\$127,000	59%	63%
1992	\$73,000	\$82,000	\$125,000	58%	66%
1993	\$77,500	\$83,500	\$126,000	62%	66%
1994	\$75,500	\$85,750	\$130,000	58%	66%
1995	\$80,000	\$85,000	\$129,000	62%	66%
1996	\$76,000	\$85,500	\$131,000	58%	65%
1997	\$84,625	\$88,000	\$142,000	60%	62%
1998	\$83,750	\$91,000	\$155,000	54%	59%
1999	\$92,500	\$100,000	\$174,000	53%	57%
2000	\$95,000	\$105,000	\$190,000	50%	55%
2001	\$120,000	\$120,740	\$225,000	53%	54%
2002	\$152,000	\$145,000	\$260,000	58%	56%
2003	\$177,000	\$173,500	\$294,300	60%	59%
2004	\$200,000	\$193,000	\$310,000	65%	62%
2005	\$210,000	\$210,000	\$320,000	66%	66%
2006	\$220,000	\$222,000	\$347,000	63%	64%
2007	\$222,000	\$230,493	\$375,000	59%	61%
2008	\$235,000	\$235,000	\$390,000	60%	60%
2009	\$245,000	\$243,000	\$420,000	58%	58%
2010	\$295,000	\$270,000	\$495,000	60%	55%

Sources: For all dwellings, Valuer-General unit record files; For houses and units, Valuer-General Guide to Property Values, various years. See also www.housingin victoria.com.au

4.3 Private rental

(1) Mount Alexander Shire

Table A22: Annual new lettings by property type, 1999-2011, Mount Alexander Shire

Year	2- bedroom flat	2- bedroom house	3- bedroom house	4- bedroom house	Total
1999	28	54	138	0	220
2000	53	71	152	0	276
2001	39	82	193	0	314
2002	23	56	162	0	241
2003	48	87	158	0	293
2004	24	81	156	0	261
2005	32	94	222	0	348
2006	27	77	158	11	273
2007	24	85	201	35	345
2008	41	90	152	11	294
2009	11	68	196	32	307
2010	43	74	172	10	299
2011	15	50	114	10	189

Source: Office of Housing, Rental Report, various years. See also www.housingin victoria.com.au

Table A23: Nominal and real median rents by property type, 1999-2010, Mount Alexander Shire

Year (at Sept. quarter)	Nominal median rents			Real median rents		
	2 bed flat	2 bed house	3 bed house	2 bed flat	2 bed house	3 bed house
1999	\$120	\$120	\$130	\$165	\$165	\$178
2000	\$120	\$130	\$135	\$156	\$168	\$175
2001	\$133	\$125	\$145	\$167	\$157	\$182
2002		\$140	\$160		\$171	\$195
2003	\$143	\$150	\$165	\$170	\$179	\$197
2004	\$160	\$160	\$180	\$187	\$187	\$210
2005	\$150	\$170	\$183	\$170	\$193	\$207
2006	\$180	\$180	\$200	\$199	\$199	\$221
2007		\$200	\$205		\$214	\$219
2008		\$192	\$220		\$199	\$228
2009		\$198	\$230		\$201	\$234
2010	\$218	\$230	\$260	\$218	\$230	\$260
% increase since 1999	81%	92%	100%	32%	40%	46%

Source: Office of Housing, Rental Report, various years. See also www.housingin victoria.com.au

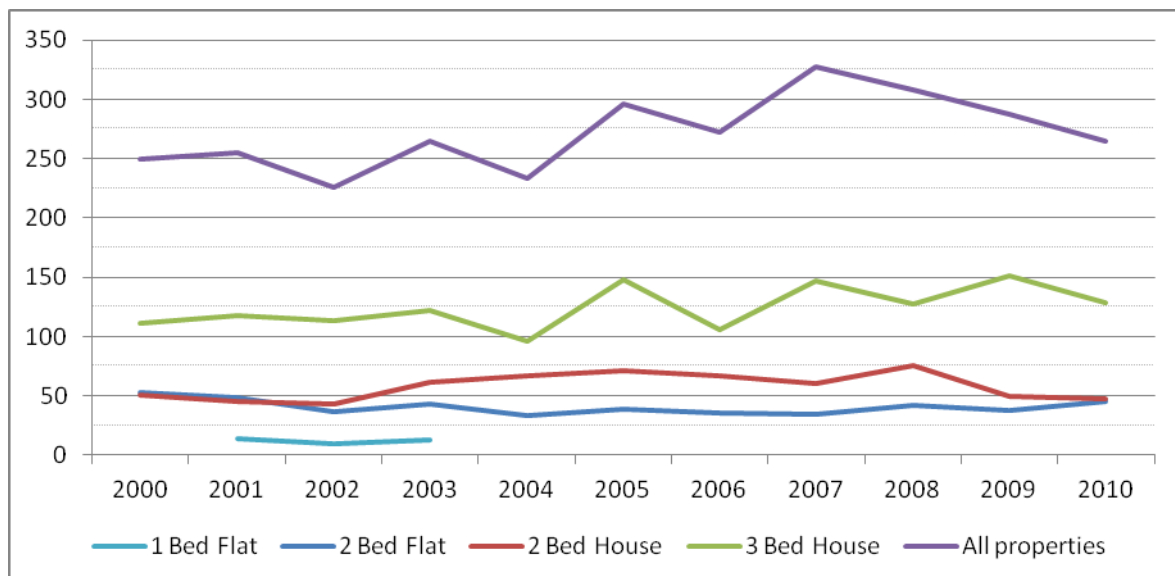
(2) Castlemaine

Table A24: Private rental sector: new lettings by property type, 12 months to September quarter, 2000-10, Castlemaine

Year	1 bed flat	2 bed flat	2 bed house	3 bed house	All properties
2000		53	51	111	250
2001	14	49	45	118	255
2002	10	37	43	113	226
2003	13	43	62	122	265
2004		33	67	96	233
2005		39	71	148	296
2006		35	67	106	272
2007		34	60	147	327
2008		42	76	127	308
2009		38	50	151	287
2010		45	47	129	265

Source: Office of Housing, Rental Report, various years

Figure A3: Private rental sector: new lettings by property type, 12 months to September quarter, 2000-10, Castlemaine



Source: Office of Housing, Rental Report, various years

Table A25: Nominal and real median rents by property type, 12 months to September quarter, 2000-10, Castlemaine

Year (at Sept. quarter)	Nominal median rents			Real median rents		
	2 bed flat	2 bed house	3 bed house	2 bed flat	2 bed house	3 bed house
2000	\$120	125	130	156	162	168
2001	\$130	130	140	163	163	176
2002	\$130	140	150	159	171	183
2003	\$150	150	162.5	179	179	194
2004	\$150	165	180	175	192	210
2005	\$160	170	190	182	193	216
2006	166	175	195	183	193	215
2007	185	185	205	198	198	219
2008	188	192	220	195	199	228
2009	190	200	230	194	204	234
2010	210	230	250	210	230	250
% increase since 2000	75%	84%	92%	35%	42%	48%

Source: Office of Housing, Rental Report, various years

5. Mount Alexander Shire: housing affordability

5.1 Homeless persons

The census of homeless persons, *Counting the Homeless 2006* by Chris Chamberlain and David MacKenzie, distinguishes between people in primary, secondary and tertiary homelessness.

People in primary homelessness are those 'without conventional accommodation, such as people living on the streets, sleeping in parks, squatting in derelict buildings, living in improvised dwellings (such as sheds, garages or cabins), and using cars or railway carriages for temporary shelter.'

People in secondary homelessness are those 'who move frequently from one form of temporary shelter to another'. This includes those in emergency or transitional accommodation, those residing temporarily with other households because they have no accommodation of their own, and those living in boarding houses on a short-term basis.

People in tertiary homelessness are those who live in boarding houses on a medium- to long-term basis.

The census did not specifically identify the number of homeless persons in Mount Alexander Shire. Rather, it identifies the number of homeless persons for the North Loddon Statistical Sub-Division (SSD) which includes all the municipalities of Mount Alexander, Central Goldfields and Loddon as well as part of Greater Bendigo.

The rate of homeless persons in North Loddon SSD was 60 persons per 10,000 population compared with the overall rate for Victoria of 42 persons per 10,000 population.

Table A26: Homeless persons, North Loddon SSD, 2001 and 2006

	2001	2006
Group 1 Improvised dwellings	99	178
Group 2 Friends and relatives	138	85
Group 3 Boarding house	6	7
Group 4 SAAP/THM	20	19
<i>Total</i>	263	289
Usual resident population	47,958	48,544
Rate of homeless persons per 10,000 population	55	60
Persons living permanently in caravans	114	71
Rate of homeless persons (including caravan dwellers)	79	74

Source: Counting the homeless 2006, Victoria; Counting the homeless 2001, Victoria

Note: SAAP was the Supported Accommodation Assistance Program; THM is a transitional housing manager.

5.2 Private rental affordability

30% household income measure: Very low income households (Centrelink recipients)

One measure of affordable private rental housing is provided by the Office of Housing in their Rental Report. It is based upon data provided by the Residential Tenancies Bond Authority. This indicator measures the number and percentage of rental dwellings which are affordable to households dependent on Centrelink incomes in each quarter. It is a measure of the extent to which the supply of rental housing is affordable. A dwelling is affordable where it is suitable for a particular sized household and where the rent to income ratio is less than 30%. It is available by bedroom size for each LGA. The measure assumes a match between the dwelling and household size and a Centrelink income for a particular household size.

Dwelling size is matched to particular household types receiving Centrelink incomes as follows:

- 1-bedroom: Single on Newstart;
- 2-bedrooms: Single parent with 1 child aged under 5 years;
- 3-bedrooms: Couple on Newstart with 2 children;
- 4-bedrooms: Couple on Newstart with 4 children.

For each bedroom size/household type, CRA is subtracted from the rent, and the resulting rent is divided by the Centrelink income for that household type. Where the rent to income ratio is less than 30%, the dwelling is regarded as affordable.

Table A27: Private rental affordability for Centrelink recipients, Mount Alexander Shire, September quarter, 2000-10

Year (September quarter)	1 bedroom			2 bedroom			3 bedroom			4+ bedroom		
	# Dwellings	# Affordable dwellings	% Affordable dwellings	# Dwellings	# Affordable dwellings	% Affordable dwellings	# Dwellings	# Affordable dwellings	% Affordable dwellings	# Dwellings	# Affordable dwellings	% Affordable dwellings
2000	6	1	8%	29	1	3%	38	1	3%	2	1	50%
2001	3	2	67%	28	24	86%	49	49	100%	4	4	100%
2002	3	2	67%	26	24	92%	45	45	100%	6	6	100%
2003	7	2	29%	25	22	88%	37	36	97%	3	3	100%
2004	3	1	33%	38	24	63%	44	40	91%	5	4	80%
2005	2	1	50%	30	22	73%	66	59	89%	8	8	100%
2006	0	0		29	16	55%	28	25	89%	6	5	83%
2007	0	0		18	9	50%	49	48	98%	9	8	89%
2008	3	1	33%	24	14	58%	31	28	90%	9	9	100%
2009	0	0		26	16	62%	48	40	83%	10	8	80%
2010	0	0		40	17	43%	43	30	70%	0	0	

Source: Office of Housing, Rental Report, various years. See also www.housingin victoria.com.au

5.3 Owner occupiers

30% household income measure: Affordable and available stock

Table A28: Affordable dwellings for sale to each household income group, Mount Alexander Shire and Regional Victoria, 2006-10

Year		Very low household income	Low household income	Moderate household income	High household income	Total
Mount Alexander Shire						
2006	#	2	42	144	277	326
	%	1%	13%	44%	85%	
2007	#	3	44	163	327	410
	%	1%	11%	40%	80%	
2008	#	6	29	99	242	319
	%	2%	9%	31%	76%	
2009	#	7	74	227	333	374
	%	2%	20%	61%	89%	
2010	#	7	35	102	259	375
	%	2%	9%	27%	69%	
Regional Victoria						
2006	#	620	6,083	13,348	22,908	29,265
	%	2%	21%	46%	78%	
2007	#	545	6,138	13,478	24,937	34,072
	%	2%	18%	40%	73%	
2008	#	406	4,379	10,003	19,382	27,453
	%	1%	16%	36%	71%	
2009	#	1,125	9,908	18,815	27,233	31,835
	%	4%	31%	59%	86%	
2010	#	635	5,473	11,380	21,012	29,856
	%	2%	18%	38%	70%	

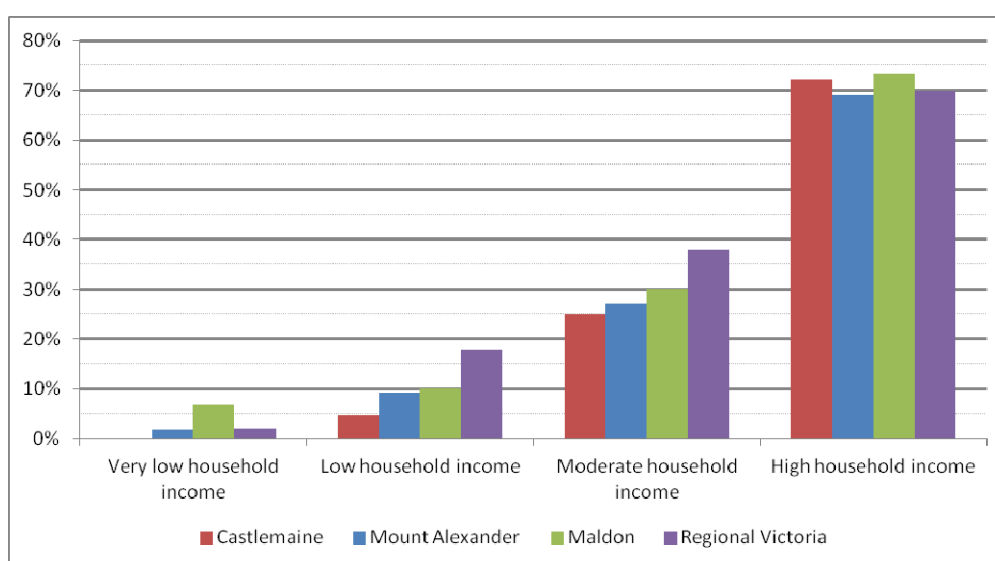
Sources: Victorian Valuer-General unit record files, various years. See also www.housinginvictoria.com.au

Table A29: Affordable dwellings for sale to each household income group, Castlemaine and Maldon, 2006-10

Year		Very low household income	Low household income	Moderate household income	High household income	Total
Castlemaine						
2006	#	0	13	68	143	174
	%	0%	7%	39%	82%	
2007	#	0	13	83	169	220
	%	0%	6%	38%	77%	
2008	#	3	9	40	126	171
	%	2%	5%	23%	74%	
2009	#	3	30	120	187	212
	%	1%	14%	57%	88%	
2010	#	0	8	43	124	172
	%	0%	5%	25%	72%	
Maldon						
2006	#	1	7	17	34	44
	%	2%	16%	39%	77%	
2007	#	1	14	32	58	69
	%	1%	20%	46%	84%	
2008	#	1	6	16	28	36
	%	3%	17%	44%	78%	
2009	#	2	9	23	33	37
	%	5%	24%	62%	89%	
2010	#	2	3	9	22	30
	%	7%	10%	30%	73%	

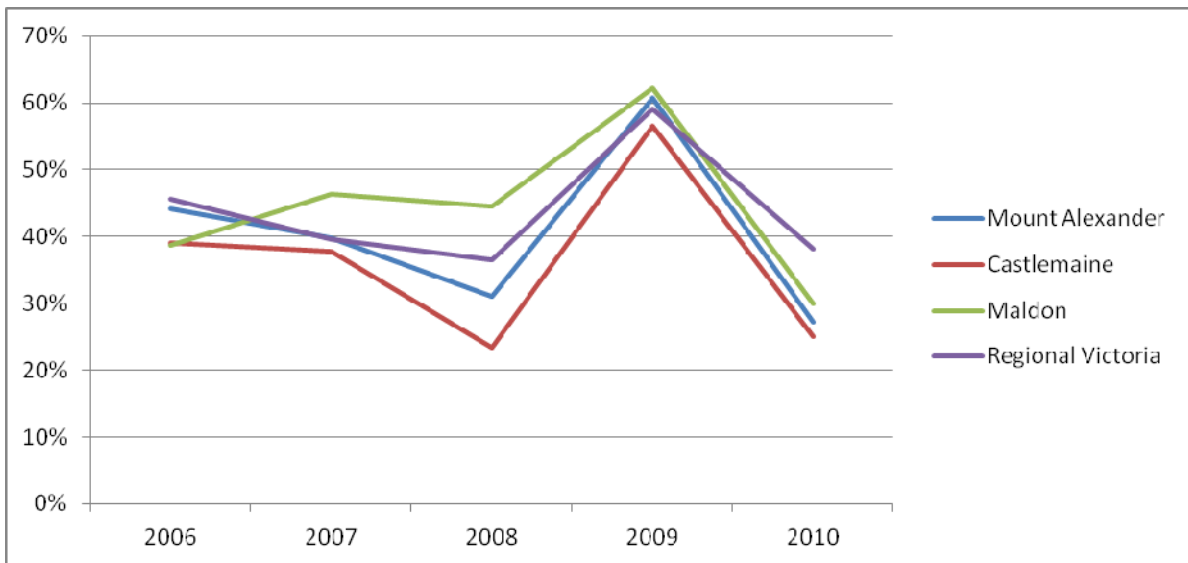
Sources: Victorian Valuer-General unit record files, various years

Figure A4: Proportion of dwellings for sale in 2010 affordable to each household income group, Mount Alexander Shire, Castlemaine, Maldon and Regional Victoria



Sources: Victorian Valuer-General unit record files - Table A28 and Table A29

Figure A5: Proportion of dwellings for sale to moderate household income group, Mount Alexander Shire, Castlemaine, Maldon and Regional Victoria, 2006-10



Sources: Victoria Valuer-General unit record files. See Table A28 and Table A29

6. National Rental Affordability Scheme (NRAS)

Table A30: NRAS recipients in Victoria, September 2011

Organisation	NRAS Incentives
Common Equity Housing Ltd	365
Community Housing (Victoria) Ltd	317
Ethan Affordable Homes	148
Hamton (Coburg JV) Pty Ltd	255
Holmesglen Institute of Tafe	100
ING Real Estate Development Authority	522
Mission Australia	467
Monash University	600
My First Property	22
Oak Tree Property Group	25
Port Phillip Housing Association	389
Providence Housing	1,296
Queensland Affordable Housing Consortium	1,170
Samedi Pty Ltd	40
Supported Housing Ltd (Housing Choices Australia)	251
Uniting Church Property Group	27
Victorian Urban Land Development Authority (VicUrban)	131

Source: Australia. Department of Sustainability, Environment, Water, Population and Communities, 2011 *National Rental Affordability Scheme Monthly Performance Report* (30 Sept.)
http://www.fahcsia.gov.au/sa/housing/progserv/nras/Pages/nras_performance_reporting.aspx

Table A31: NRAS incentives allocated and reserved in Victoria by locality, September 2011

Locality	Postcode	Incentives allocated	Incentives reserved	Total
METROPOLITAN MELBOURNE				
Ashwood	3147	0	211	211
Avondale Heights	3034	0	100	100
Berwick	3806	7	0	7
Box Hill	3128	0	189	189
Box Hill South	3128	0	3	3
Caroline Springs	3023	27	0	27
Carrum Downs	3201	2	0	2
Cheltenham	3192	0	147	147
Clayton	3168	0	600	600
Coburg	3058	3	28	31
Collingwood	3066	0	2	2
Craigieburn	3064	27	0	27
Cranbourne	3977	3	0	3
Croydon	3136	1	2	3
Croydon North	3136	0	10	10
Dandenong	3175	74	242	316
Dandenong South	3175	13	0	13

Locality	Postcode	Incentives allocated	Incentives reserved	Total
Docklands	3008	57	546	603
Doncaster	3108	0	43	43
Epping	3076	0	114	114
Footscray	3011	0	389	389
Frankston	3199	1	195	196
Glen Waverley	3150	0	59	59
Greensborough	3088	0	3	3
Hoppers Crossing	3029	14	0	14
Kingsville	3012	0	7	7
Kurunjang	3337	2	0	2
Lalor	3075	0	2	2
McKinnon	3204	0	28	28
Melbourne	3000	0	279	279
Melton	3337	22	0	22
Melton South	3338	12	16	28
Melton West	3337	9	0	9
Mooroolbark	3138	0	19	19
Narre Warren	3805	0	401	401
North Melbourne	3051	4	7	11
Northcote	3070	0	10	10
Nunawading	3131	0	3	3
Pakenham	3810	13	6	19
Pascoe Vale	3044	0	26	26
Port Melbourne	3207	0	27	27
Preston	3072	0	102	102
Reservoir	3073	0	170	170
Ringwood	3134	0	381	381
Roxburgh Park	3064	1	0	1
Seaford	3198	0	2	2
Seddon	3011	66	0	66
Skye	3977	7	0	7
South Melbourne	3205	0	15	15
South Yarra	3141	14	0	14
Southbank	3006	0	40	40
St Albans	3021	0	5	5
St Kilda	3182	0	123	123
Sunbury	3429	1	0	1
Sunshine	3020	0	167	167
Tarneit	3029	2	0	2
Truganina	3029	18	0	18
Wantirna	3152	0	4	4
West Melbourne	3003	0	99	99
Westmeadows	3049	2	0	2
Wyndham Vale	3024	10	0	10

Locality	Postcode	Incentives allocated	Incentives reserved	Total
RURAL CITIES				
Alfredton	3350	1	0	1
Ballarat	3350	0	301	301
Bendigo	3550	0	224	224
Brown Hill	3350	3	0	3
California Gully	3556	9	0	9
Delacombe	3356	7	0	7
Eaglehawk	3556	6	0	6
East Geelong	3219	0	15	15
Epsom	3551	1	0	1
Flora Hill	3550	0	5	5
Geelong	3220	0	304	304
Golden Point	3350	1	0	1
Golden Square	3555	4	12	16
Maiden Gully	3551	4	0	4
Mount Helen	3350	0	125	125
Mount Pleasant	3350	1	0	1
Norlane	3214	2	0	2
Sebastopol	3356	3	0	3
Soldiers Hill	3350	1	0	1
Wendouree	3355	1	0	1
White Hills	3550	2	0	2
RURAL TOWNS				
Bacchus Marsh	3340	16	92	108
Bairnsdale	3875	19	0	19
Daylesford	3460	0	8	8
Horsham	3400	4	2	6
Inverloch	3996	18	0	18
Koo Wee Rup	3981	6	0	6
Moe	3825	11	0	11
Mooroopna	3629	1	0	1
Morwell	3840	1	11	12
Newborough	3825	2	0	2
Numurkah	3636	6	0	6
Sale	3850	3	0	3
Shepparton	3630	50	0	50
Traralgon	3844	2	0	2
Wallan	3756	2	0	2
Yarrawonga	3730	4	0	4
State Total		603	5,921	6,524

Source: Australia. Department of Sustainability, Environment, Water, Population and Communities, 2011 *National Rental Affordability Scheme Monthly Performance Report* (30 Sept.)

http://www.fahcsia.gov.au/sa/housing/progserv/nras/Pages/nras_performance_reporting.aspx

Table A32: NRAS incentives allocated and reserved in Victoria by major locality, September 2011

Major locality	Incentives Allocated	Incentives Reserved	Total	
	#	#	#	%
Melbourne	412	4,822	5,234	80%
Rural City	46	986	1,032	16%
Towns	145	113	258	4%
Total	603	5,921	6,524	100%

Source: Australia. Department of Sustainability, Environment, Water, Population and Communities, 2011 *National Rental Affordability Scheme Monthly Performance Report* (30 Sept.)

http://www.fahcsia.gov.au/sa/housing/progserv/nras/Pages/nras_performance_reporting.aspx

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