



APPENDIX Q2

Housing costs

Q2 HOUSING COSTS

This appendix supplements Chapter 19, Social Environment, of the Draft EIS. It provides information on trends in housing costs in Roxby Downs, the regional cities in the Upper Spencer Gulf, the Northern Statistical Division and South Australia.

Q2.1 TRENDS IN RESIDENTIAL DWELLING SALES PRICES

The South Australian State Valuation Office in the Department for Transport, Energy and Infrastructure (State Valuation Office 2008) supplied the data on residential dwelling sales.

Table Q2.1 shows the sales counts and median sales price for detached houses in the local government areas (LGAs) of Roxby Downs, Port Augusta, Whyalla and Port Pirie, and South Australia from 2003 to 2007.

Table Q2.1 Trends in median sales price (\$) for residential dwellings in Roxby Downs and Upper Spencer Gulf LGAs and South Australia, 2003 to 2007

Study area	Year	Detached houses	
		Sale count	Median sale price (\$)
Roxby Downs	2003	189	151,000
	2004	137	195,000
	2005	104	243,500
	2006	122	320,000
	2007	131	365,000
Port Augusta	2003	277	73,500
	2004	237	97,500
	2005	201	125,000
	2006	218	155,000
	2007	226	192,500
Whyalla	2003	299	105,000
	2004	272	135,000
	2005	278	155,000
	2006	281	180,000
	2007	290	250,000
Port Pirie	2003	396	86,000
	2004	386	97,250
	2005	398	117,250
	2006	372	140,000
	2007	437	149,000
South Australia	2003	30,159	200,000
	2004	26,939	237,000
	2005	25,982	252,000
	2006	27,227	265,000
	2007	30,087	295,000

Source: South Australian State Valuation Office (2008)

Q2.2 TRENDS IN PRIVATE RENTAL COSTS

Data on private rental costs for the fourth quarter of each year from 2000 to 2007 was sourced from the Department for Families and Communities website <www.familiesandcommunities.sa.gov.au/default.aspx?tabid=1223> (viewed February 2008). This data is based on rental bond data sets held by the Tenancies Branch, South Australian Office of Consumer and Business Affairs. The information includes:

- median weekly private rental on bonds lodged for all dwellings (houses and flats) in the LGAs of Roxby Downs, Whyalla, Port Augusta and Port Pirie, and South Australia – see Table Q2.2 and Figure Q2.1
- median weekly private rental costs on bonds lodged for all dwellings (houses and flats) in the suburb of Andamooka and Flinders Ranges and Mount Remarkable LGAs in the Northern Statistical Division – see Table Q2.3 and Figure Q2.2
- median weekly private rental costs on bonds lodged for all houses in the LGAs of Roxby Downs, Whyalla, Port Augusta and Port Pirie, and South Australia – see Table Q2.4 and Figure Q2.3
- median weekly private rental costs on bonds lodged for all flats in the LGAs of Roxby Downs, Whyalla, Port Augusta and Port Pirie, and South Australia – see Table Q2.5 and Figure Q2.4.

Table Q2.2 Median weekly private rental costs (\$) for all dwellings (houses and flats), Roxby Downs and Upper Spencer Gulf local government areas (LGAs) and South Australia, 2000–2007

Study area	2000	2001	2002	2003	2004	2005	2006	2007
Roxby Downs LGA	160	180	200	240	258	295	350	350
Port Augusta LGA	110	100	120	120	125	130	140	140
Port Pirie LGA	115	115	120	125	125	135	135	140
Whyalla LGA	110	110	110	110	115	120	150	170
South Australia	140	150	160	170	180	185	200	230

Source: South Australian Department for Families and Communities (2008a)

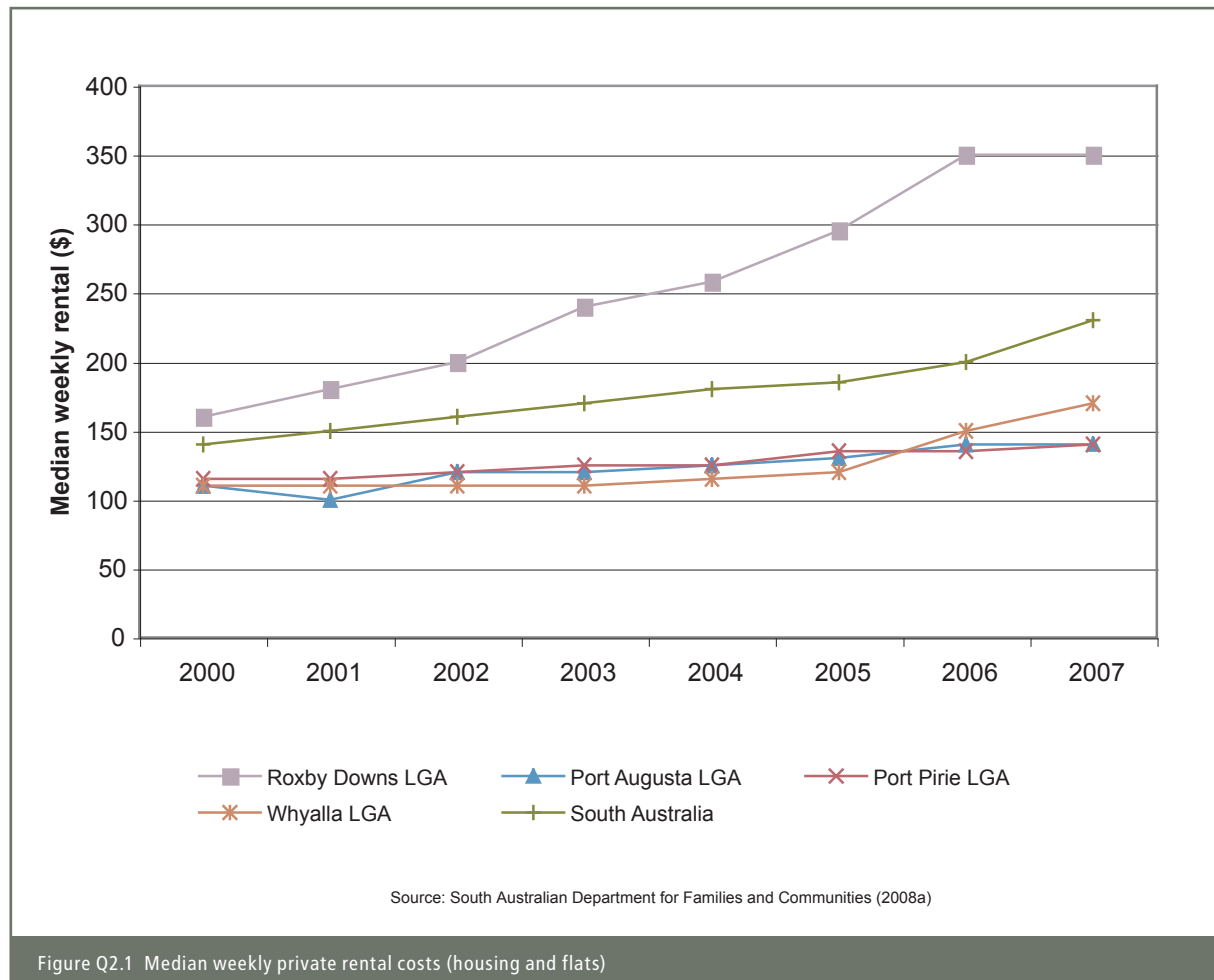


Figure Q2.1 Median weekly private rental costs (housing and flats)

Table Q2.3 Median weekly private rental costs (\$) all dwellings (houses and flats), suburb of Andamooka and Flinders Ranges and Mount Remarkable LGAs, 2000–2007

Study area	2000	2001	2002	2003	2004	2005	2006	2007
Andamooka	85	120	100	105	n.a.	120	160	200
Flinders Ranges LGA	123	105	120	98	115	143	150	175
Mt Remarkable LGA	98	80	110	100	150	150	175	165

Source: South Australian Department for Families and Communities (2008a)

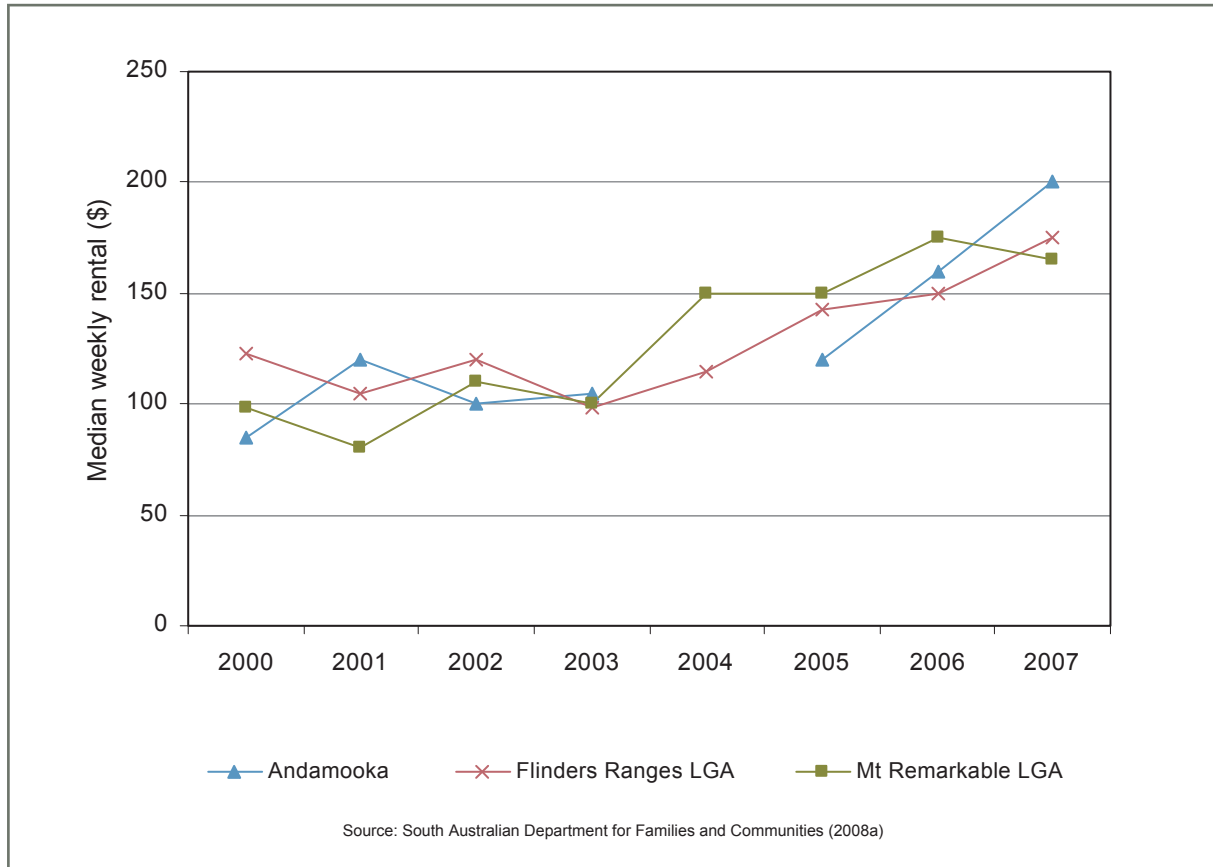


Figure Q2.2 Median weekly private rental costs (houses and flats)

Table Q2.4 Median weekly private rental costs (\$) (houses) Roxby Downs and Upper Spencer Gulf local government areas, and South Australia, 2000 to 2007

Study area	2000	2001	2002	2003	2004	2005	2006	2007
Roxby Downs LGA	165	180	200	250	265	325	373	400
Port Augusta LGA	120	120	125	130	140	140	140	160
Port Pirie LGA	115	120	120	125	125	140	140	145
Whyalla LGA	120	120	120	120	170	125	150	170
South Australia	155	160	170	180	185	200	220	240

Source: South Australian Department for Families and Communities (2008a)

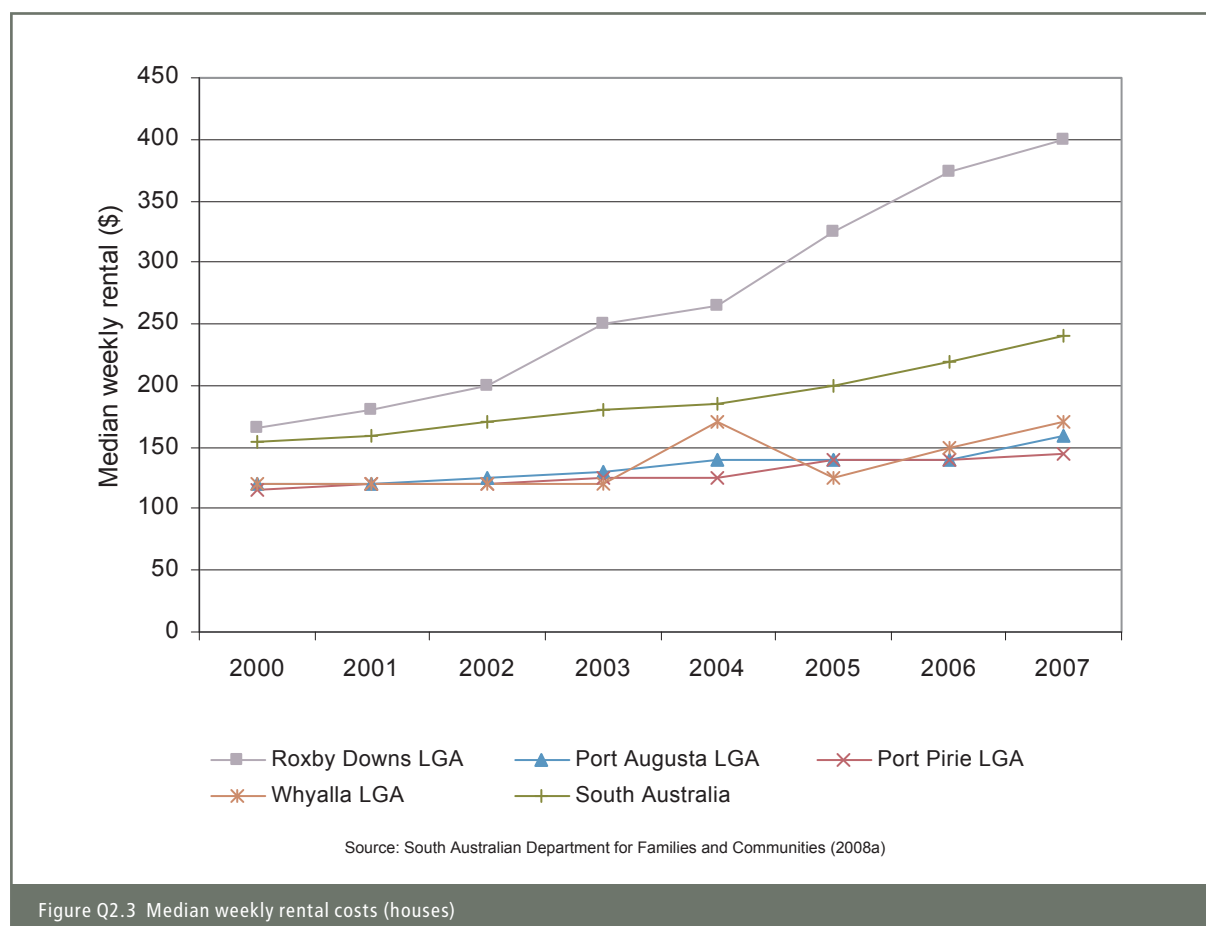


Figure Q2.3 Median weekly rental costs (houses)

Table Q2.5 Median weekly private rental costs (\$) (flats), Roxby Downs and Upper Spencer Gulf local government areas, and South Australia, 2000 to 2007

Study area	2000	2001	2002	2003	2004	2005	2006	2007
Roxby Downs LGA	160	173	180	153	190	190	280	300
Port Augusta LGA	85	90	93	100	110	110	130	120
Port Pirie LGA	80	80	88	90	110	90	95	100
Whyalla LGA	80	83	90	90	88	98	140	150
South Australia	120	125	135	145	155	165	180	200

Source: South Australian Department for Families and Communities (2008a)

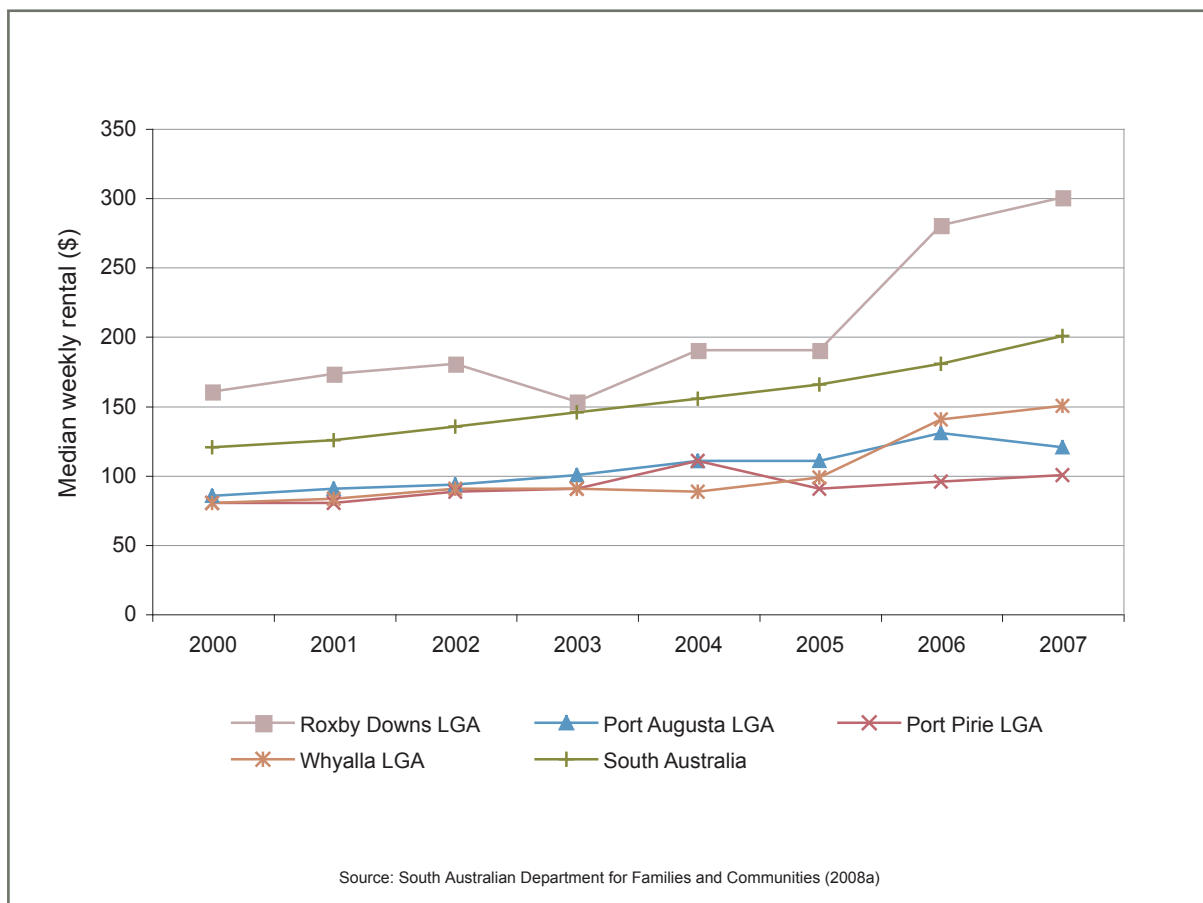


Figure Q2.4 Median weekly private rental costs (flats)

Q2.3 A SNAPSHOT OF HOUSING COSTS

The Australian Bureau of Statistics (ABS) provides information on income, weekly rental costs and housing loan repayments from the 2006 Census of Population and Housing (ABS 2007a). The following tables provide data on housing costs in Roxby Downs, the Northern Statistical Division and South Australia at the 2006 census, within the dollar value ranges used by the ABS, including:

- the number and proportion of households by weekly rental (see Table Q2.6)
- the number and proportion of households by monthly housing loan repayments (see Table Q2.7).

Table Q2.6 Number and proportion of households renting private dwellings by weekly rental, 2006¹

Weekly rental (\$)	Roxby Downs		Northern Statistical Division		South Australia	
	Number of households	Per cent of households	Number of households	Per cent of households	Number of households	Per cent of households
0–49	50	7.7	1,304	14.5	10,336	7.0
50–99	85	13.2	2,787	30.9	27,490	18.6
100–139	200	31.0	3,137	34.8	25,397	17.2
140–179	39	6.0	954	10.6	30,092	20.4
180–224	20	3.1	262	2.9	28,395	19.2
225–274	67	10.4	151	1.7	14,096	9.6
275–349	93	14.4	136	1.5	6,692	4.5
350–449	92	14.2	112	1.2	2,468	1.7
450–549	0	0.0	17	0.2	690	0.5
550 and over	0	0.0	158	1.8	1,869	1.3
Total	646	100.0	9,018	100.0	147,525	100.0

Source: 2006 Census of Population and Housing (ABS 2007a)

¹ As a proportion of all rental households, excluding households where rent is not stated.

Table O2.7 Number and proportion of households purchasing a house, 2006¹

Monthly household loan repayments (\$)	Roxby Downs		Northern Statistical Division		South Australia	
	Number of households	Per cent of households	Number of households	Per cent of households	Number of households	Per cent of households
0–249	3	1.1	367	5.5	6,042	3.5
250–399	3	1.1	776	11.5	8,203	4.8
400–549	3	1.1	1,272	18.9	15,556	9.1
550–749	16	6.0	1,230	18.2	21,369	12.5
750–949	35	13.0	1,062	15.7	24,295	14.2
950–1,199	49	18.1	898	13.3	28,322	16.6
1,200–1,399	46	17.0	434	6.4	19,518	11.4
1,400–1,599	25	9.3	229	3.4	13,100	7.7
1,600–1,999	49	18.1	235	3.5	16,318	9.6
2,000–2,999	30	11.1	170	2.5	13,086	7.7
Over 3,000	11	4.1	73	1.1	4,907	2.9
Total	270	100.0	6,746	100.0	170,716	100.0

Source: 2006 Census of Population and Housing (ABS 2007a)

¹ As a proportion of all households purchasing a home, excluding households where housing costs are not stated.

Further information on median weekly rental and median monthly housing loan repayments is provided in Appendix Q1 (refer Table Q1.18).

Q2.4 HOUSING AFFORDABILITY

The Department of Families and Communities (2005a) defines affordable housing as catering for a mixture of low-to-moderate income households, where households pay no more than 30% of their income on housing costs. A low-income household is defined as having an income less than 80% of South Australia's median household income and a moderate-income household has an income of between 80% and 120% of South Australia's median household income.

In order to assess housing affordability in Roxby Downs, an analysis was undertaken of 2006 census data (ABS 2007a and ABS 2007b). In 2006, the gross median weekly household income for South Australia was \$887. Taking account of the income ranges used by the ABS, a low-income household would receive a weekly income of less than \$800 and a moderate-income household would receive a weekly income of between \$800 and \$1,000. Housing costs were estimated based on weekly rental and monthly loan repayments. Based on the data available from the ABS, housing is defined as affordable for a low-income household if weekly rental is less than \$225 and monthly loan repayments are less than \$950. Housing is defined as affordable for a moderate-income household if weekly rental is \$350 or less and monthly loan repayments are \$1,400 or less.

Based on these criteria, about 58 households (4.8%) could be defined as low income and a further 46 households (3.8%) as moderate income in Roxby Downs in 2006. Of the total 104 households, 39 were family households and 65 were non-family (lone person or group) households. Of the 58 low-income households, 20 were family households.

About 55 low-to-moderate income households (i.e. receiving less than \$1,000 per week) were renting private dwellings in Roxby Downs (out of 687 renting households) in 2006. Of these, about half (28 households) were paying more than 30% of their income on housing costs, which equates to 4.7% of all households who were renting a private dwelling in Roxby Downs (whose income and rental costs were known). Seven low-to-moderate income households were paying more than 30% of their income on housing loan repayments (2.6% of house purchasers). Based on these figures, about 7.3% of low-to-moderate income households in Roxby Downs are estimated to pay more than 30% of their income on housing costs.

Data provided by Centrelink (2007) shows the number of customers receiving rent assistance in Roxby Downs has declined from fewer than 67 recipients in March 2002 to fewer than 43 recipients in March 2007, with the majority of these being women. In March 2008, fewer than 40 people in Roxby Downs were receiving rent assistance from Centrelink, and again, the majority of these were women (Centrelink 2008).

The Key Worker Housing Affordability Report (BankWest 2008a) tracks housing affordability for five groups of key public sector workers, including nurses, teachers, police officers, fire-fighters and ambulance officers, in 540 local government areas across Australia. The report found that from 2002 to 2007, Roxby Downs shifted from being affordable for key workers to unaffordable, and with a house price to worker earnings ratio of 5.3 (i.e. the median house price was 5.3 times the average earnings of all key workers), it was the least affordable town or rural area in South Australia (BankWest 2008b and 2008c). Elsewhere in South Australia, 63% of LGAs in Adelaide (12 out of 19) and 2% (1 out of 42) of towns or rural areas were classified as unaffordable (where the house price to key worker earnings ratio was greater than 5). A comparison of housing affordability in other mining communities can be found in Appendix Q6.

The following tables provide further detail on the number and proportion of households who are paying more than 30% of their weekly household income on housing costs in Roxby Downs, the Northern Statistical Division and South Australia, based on data provided by the ABS (ABS 2007a) from the 2006 census:

- Table Q2.8 outlines the basis of housing affordability calculations for households purchasing a house
- Table Q2.9 shows the number and proportion of households who are paying more than 30% of their weekly household income on housing loan repayments
- Table Q2.10 outlines the basis of housing affordability calculations for households paying rent
- Table Q2.11 shows the number and proportion of households who are paying more than 30% of their weekly household income on rent
- Table Q2.12 shows the number and proportion of low and moderate income households who are paying more than 30% of their weekly household income on housing costs.

Tables Q2.8 Basis of housing affordability calculations for households purchasing a house¹

Household type	ABS weekly household income range (and midpoint) (\$)	Monthly housing loan repayments equal to 30% household income (and midpoint) (\$)	Closest ABS monthly housing loan repayment (and midpoint) considered affordable (\$)²
Low-income household	1–149 (75)	1.30–193.70 (97.50)	0 (0)
	150–249 (200)	195.00–323.70 (260)	1–249 (124)
	250–349 (300)	325.00–453.70 (390)	250–399 (325)
	350–499 (425)	455.00–648.70 (552)	400–549 (475)
	500–649 (575)	650.00–843.70 (747)	550–749 (650)
	650–799 (725)	845.00–1,038.70 (942)	750–949 (850)
Moderate-income household	800–999 (900)	1,040.00–1,298.70 (1,170)	950–1,199 (1,075)
Other households	1,000–1,199 (1,100)	1,300–1,558.70 (1,430)	1,200–1,399 (1,300)
	1,200–1,399 (1,300)	1,560–1,818.70 (1,690)	1,400–1,599 (1,500)
	1,400–1,699 (1,550)	1,820–2,598.70 (2,210)	1,600–1,999 (1,800)
	1,700–1,999 (1,850)	2,210–2,598.70 (2,405)	2,000–2,999 (2,500)
	2,000–2,499 (2,250)	2,600–3,248.70 (2,925)	3,000 or more
	2,500–2,999 (2,700)	3,250–3,899 (3,575)	3,000 or more
	3,000 or more	3,990 or more	–
	4,000 or more	5,200 or more	–

¹ Household income and housing loan repayments based on ABS data ranges.

² Housing is considered unaffordable for low and moderate income households if paying more in housing loan repayments than this amount.

Table Q2.9 Number and proportion of households paying more than 30% on housing loan repayments, 2006¹

Weekly Household Income (\$)	Roxby Downs		Northern Statistical Division		South Australia	
	Number of households	Per cent within income range	Number of households	Per cent within income range	Number of households	Per cent within income range
Negative income	0	0.0	11	100.0	203	100.0
Nil income	4	100.0	29	100.0	566	100.0
1–149	3	100.0	58	100.0	927	100.0
150–249	0	0.0	136	74.7	2,056	82.0
250–349	0	0.0	140	52.4	2,565	66.5
350–499	0	0.0	67	24.2	1,607	45.7
500–649	0	0.0	134	20.0	5,753	46.4
650–799	0	0.0	72	14.0	5,335	39.7
800–999	0	0.0	52	9.3	4,249	27.0
1,000–1,199	6	50.0	75	7.6	6,000	22.2
1,200–1,399	0	0.0	42	7.5	2,668	16.9
1,400–1,699	3	9.4	26	2.8	1,971	9.1
1,700–1,999	3	5.5	10	1.6	472	2.8
2,000–2,499	0	0.0	8	1.3	656	3.8
2,500–2,999	0	0.0	4	1.3	868	8.1
3,000 or more	0	0.0	0	0.0	0	0.0

Source: 2006 Census of Population and Housing (ABS 2007b)

¹ Excludes households where income not stated, or partially stated, or where housing costs not stated. Household income and housing loan repayments based on ABS data ranges.Tables Q2.10 Basis of housing affordability calculations for households paying rent¹

Household type	ABS weekly household income (and midpoint) (\$) ¹	Weekly rent equal to 30% of household income and midpoint (\$) ¹	Closest ABS weekly rent range and midpoint considered affordable (\$) ²
Low-income household	1–149 (75)	0.3–44.70 (22.50)	0–49 (24.50)
	150–249 (200)	45–74.70 (60)	0–49 (24.50)
	250–349 (300)	75–104.70 (90)	50–99 (75)
	350–499 (425)	105–149.70 (127)	100–139 (120)
	500–649 (575)	150–194.70 (172)	140–179 (160)
	650–799 (725)	195–239.70 (217)	180–224 (202)
Moderate-income household	800–999 (900)	240–299.70 (270)	225–274 (250)
Other households	1,000–1,199 (1,100)	300–359.70 (330)	275–349 (312)
	1,200–1,399 (1,300)	360–419.70 (390)	350–449 (400)
	1,400–1,699 (1,550)	420–509.70 (465)	450–549 (500)
	1,700–1,999 (1,850)	510–599.70 (555)	450–549 (500)
	2,000–2,499 (2,250)	600–749.70 (675)	550 and over
	2,500–2,999 (2,700)	750–899.70 (810)	550 and over
	3,000 or more	900 or more	–
	4,000 or more	–	–

¹ Household income and weekly rental based on ABS data ranges.² Housing is considered unaffordable for low and moderate income households if paying more in rent than this amount.

Table Q2.11 Number and proportion of households paying more than 30% of income on rent, 2006¹

Weekly Household Income (\$)	Roxby Downs		Northern Statistical Division		South Australia	
	Number of households	Per cent within income range	Number of households	Per cent within income range	Number of households	Per cent within income range
Negative/nil	0	0.0	77	100.0	2,193	100.0
1–149	4	100.0	218	81.0	2,975	88.9
150–249	0	0.0	1,159	84.9	14,972	87.1
250–349	5	62.5	430	38.5	9,766	53.1
350–499	0	0.0	63	11.1	2,738	35.5
500–649	9	75.0	47	4.0	6,795	30.8
650–799	0	0.0	14	2.7	1,700	13.0
800–999	10	45.5	26	4.1	673	5.8
1,000–1,399	0	0.0	12	1.2	525	2.5
1,400–1,999	0	0.0	3	0.4	65	0.6
2,000–2,499	0	0.0	0	0.0	35	1.0
2,500 plus	0	0.0	0	0.0	215	5.6

Source: 2006 Census of Population and Housing (2007a)

¹ Excludes households where income not stated, or partially stated, or where housing costs not stated from total households. Household income and weekly rental based on ABS data ranges.

Table Q2.12 Number and proportion of low and moderate income households paying more than 30% of household income on housing costs, 2006¹

Housing costs for low and moderate income households	Roxby Downs		Northern Statistical Division		South Australia	
	Number	Per cent	Number	Per cent	Number	Per cent
Low-income households paying >30% of income on rent	18	3.0	2,008	24.4	41,139	30.3
Moderate-income households paying >30% of income on rent	10	1.7	26	0.3	673	0.5
Low-income households paying >30% of income on housing loan repayments	7	2.6	647	9.6	19,012	11.1
Moderate-income households paying >30% of income on housing loan repayments	0	0.0	52	0.8	4,249	2.5
Total low and moderate income households paying >30% of income on housing costs	35	7.3	2,733	35.1	65,073	44.4

Source: 2006 Census of Population and Housing (2007a and 2007b)

¹ Excludes households where income not stated, or partially stated, or where housing costs not stated. Household income, housing loan repayments and weekly rental based on ABS data ranges.

Housing affordability has been identified as an issue in other mining projects across Australia (Rolfe et al. 2003; Scheltens and Morris 2006; Rolfe et al. 2006; see also Appendix Q8). Scheltens and Morris note that those at most risk of housing crisis are women who have separated from their partners or are affected by domestic violence; older children of mining families moving towards independence; individuals and families no longer employed in the mine; and those employed in non-mining businesses. They also identify a range of partnership models between state and local government, mining companies and non-government organisations to address issues of housing affordability and emergency crisis accommodation in mining towns.

Q2.5 AFFORDABLE HOUSING INITIATIVES

The *Housing Plan for South Australia* (Department of Families and Communities 2005b) set a target of 15% affordable housing, including a 5% component for high need housing, in all new significant housing developments in South Australia. The mechanisms to implement the 15% affordable housing target are described in the affordable housing planning and policy framework (Department for Families and Communities 2008b). The application of the policy in development policy and assessment is outlined in the *Affordable Housing Guide*, released by Planning SA in March 2008, and includes all new significant development – being government land releases, major developments (residential component) and significant rezoning (changes in use to residential or an increase in residential density). Affordable housing criteria are also specified by gazettal, and updated annually in August, and include a General Affordability Index and price points, such as that mortgages or rental payments should be less than 30% of household gross income, including Commonwealth Rent Assistance (Department for Families and Communities 2008c).

A range of approaches have been identified to assist in delivering affordable housing in South Australia and elsewhere (Queensland Department of Housing 2004; South Australian Department of Families and Communities 2005b, 2008b, 2008c and 2008d; Scheltens and Morris 2006). These encompass:

- orderly staging and release of land to meet the demand for housing
- increasing development yields through innovative urban design and built form
- the design and construction of housing to reduce costs while maintaining quality (e.g. smaller homes on smaller allotments, construction methods that allow prefabrication or mass production to reduce upfront costs, low maintenance construction, energy efficiency and water savings/collection to improve long term affordability)
- innovative home financing, such as deferred land purchase, shared equity or subsidised financing options
- the assignment of restrictive covenant/agreement on the property title, to provide control over the sale and resale of properties, where the market value is higher than the affordable sale price
- negotiated Land Management Agreements (or similar), which set out a developer's commitment to providing affordable housing
- partnering opportunities with government and the non-government sector, for example, by:
 - providing affordable housing in conjunction with a non-government organisation/incorporated community housing association, local government or state housing authority
 - contributing engineering or project management skills
 - appointing a locally-based community development officer to work with key stakeholders in the community to identify local housing needs and effective solutions
 - funding overnight or short-term emergency accommodation (such as the safe house in Leigh Creek).

Q2.6 REFERENCES

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