



# THE HOUSING CRUNCH

Vol 7 No 2, September 2008

This is the thirteenth issue of *The Housing Crunch*, a bulletin of Loddon Mallee Region housing and homelessness statistics. It is produced twice a year by the Loddon Mallee Accommodation Network. The purpose of this bulletin is to keep workers and people who are interested in housing and related areas up to date with information relevant to homelessness and housing in Loddon Mallee.

The first section of this issue presents a profile of homeless people drawn from the Loddon Mallee Client Referral System (LOMA CRS). The following sections cover Homelessness Agency data, the public housing waiting list, unemployment, private rental and property values, rental vacancy rates and national Census data.

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## KEY FINDINGS

### Homelessness and Transitional Housing, July to December 2007 (pages 2-5)

1. Compared to 40 vacancies, there were 274 households requiring transitional housing, approximately eight households for every vacancy.
2. There were a total of 360 children accompanying the 274 households requiring transitional housing.

### Homelessness Agency (NDCA) data (pages 6-8)

3. Between July 2006 and June 2007, there were 3,501 SAAP support periods.
4. In 2006-07 the most common age group for support periods was 20-24 years (15.7%), followed by 25-29 (12.2%) and 30-34 years (11.8%).

### Public Housing (page 8)

5. There were 1,341 people on the public housing waiting list in June 2008.

### Unemployment (page 9)

6. The unemployment rate in Central Goldfields, Greater Bendigo, Loddon, Mildura, Mt Alexander and Swan Hill were all above the Victorian rate of 4.5 in June 2008.

### Private Rental (page 10-11)

7. The median rent for non-metropolitan Victoria was \$200 for March 2008 quarter compared to \$200 for the Loddon Mallee and \$290 in Melbourne.

### Property Values (pages 11)

8. From 2006 to 2007, the median sale price of houses in country Victoria increased by 4.5 per cent from \$222,000 to \$232,000.

### Vacancy Rates (page 12)

9. The vacancy rate for regional Victoria decreased from 2.5% to 2.2% June quarter 2008.

### Counting the Homeless (page 12)

10. 105,000 people were experiencing homelessness in Australia on Census night 2006.

## Section one

### HOMELESSNESS AND TRANSITIONAL HOUSING

The Loddon Mallee Client Referral System (LOMA CRS) is used by regional housing and support agencies to find transitional housing (THM) vacancies, make on-line applications and to register a detailed demand for transitional housing even when there is no vacancy. The referral system has been developed by the Loddon Mallee Accommodation Network and can be found on the website ([www.loma.net.au](http://www.loma.net.au)).

**Totals in the following tables do not completely reflect the number of people actually needing transitional housing.** Workers do not always register demand as they are aware that there are no vacancies in their areas. In addition not all agencies submit data consistently. There are few registrations from Loddon and Buloke as there are no SAAP services in these areas.

#### SUPPLY AND DEMAND FOR TRANSITIONAL HOUSING

There are 193 transitional housing properties in the region, some of them never advertised on the LOMA website as they are specifically linked to certain support agencies. The table below shows the properties advertised on the website.

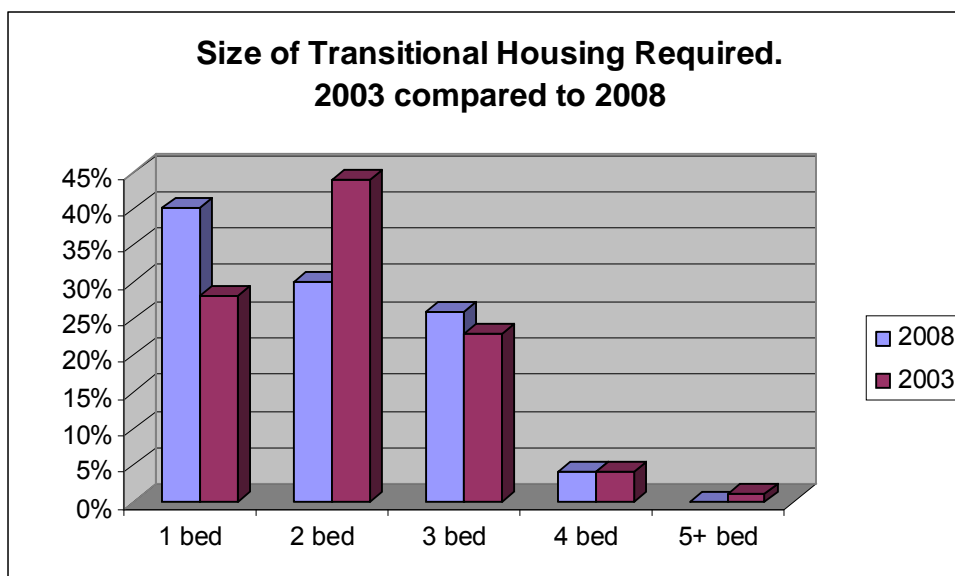
**Table 1 Vacant Transitional Housing Properties, January to June 2008.**

Property Location	Number of Bedrooms					Total
	1	2	3	4	5	
Bendigo		1				1
Carisbrook	1					1
Donald	1					1
Echuca			1			1
Kerang			2			2
Mildura	1	11	9	1		22
Rushworth	1					1
Swan Hill		2	6	2		10
Wedderburn	1					1
<b>Total</b>	<b>5</b>	<b>14</b>	<b>18</b>	<b>3</b>		<b>40</b>

Compared to 40 vacancies, there were 274 households requiring transitional housing, approximately seven households for every vacancy. The highest number of demands were expressed for 1 bedroom properties (40%), followed by 2 bedroom properties (30%), followed by 3 bedroom properties (26%). The area with the most demand for transitional housing was the City of Greater Bendigo which had 41% of all the regional demands followed by Macedon Ranges Shire with 18%, and the Rural City of Mildura with 17% of the total demand.

**Table 2 Size of housing required, January to June 2008.**

LGA	1 bed	2 bed	3 bed	4 bed	5+ bed	Total
Buloke/Loddon	2	1				3
Campaspe	5	4	5			14
Central Goldfields	1	1	2			4
Gannawarra	3	0	3	1		7
Greater Bendigo	52	32	23	6		113
Macedon Ranges	24	15	10			49
Mildura	11	18	16	2		47
Mt Alexander	8	4	2			14
Swan Hill	4	6	8	1		19
Other LGA	1		3			4
<b>Total</b>	<b>111</b>	<b>81</b>	<b>72</b>	<b>10</b>	<b>0</b>	<b>274</b>



In 2003, the most requested Housing (at 44%) was for 2 bedroom homes. In 2008 the most requested Housing is for single bedroom housing at 40%.

### **NUMBER AND GENDER OF CLIENTS**

In almost all LGAs, more women required transitional housing than men (table 3). The proportion for the whole region has increased to 72%, as compared to 64% five years ago. It is known that many of the women coming to services in the region would have male partners who were also in housing difficulty, but that women are more likely to make contact with homelessness assistance services.

**Table 3 Demand for transitional housing by gender, January to June 2008.**

LGA	Women	Men	Total	% Female
Buloke/Loddon	2	1	3	67%
Campaspe	4	10	14	29%
Central Goldfields	3	1	4	75%
Gannawarra	4	3	7	57%
Greater Bendigo	90	23	113	78%
Macedon Ranges	33	16	49	67%
Mildura	36	11	47	77%
Mt Alexander	5	9	14	36%
Swan Hill	17	2	19	89%
Other LGA	4	0	4	100%
<b>Total</b>	<b>198</b>	<b>76</b>	<b>274</b>	<b>72%</b>

### **ACCOMPANYING CHILDREN**

The following table gives some detail regarding the 360 children who came to agencies with their parent/caregiver in need of transitional housing. 44% of clients were recorded as having no children, although some would have children not currently in their care.

**Table 4 Number of children accompanying clients, January to June 2008.**

No. of accompanying children	0	1	2	3	4	5+	Total
No. of clients	119	60	39	26	15	15	274
Percent clients	44%	22%	14%	10%	5%	5%	100%

### **TARGET GROUP**

Of the 274 people requiring transitional housing for which a target group was recorded, 27% were young people (although it may have been listed as a secondary category). This is a

decrease of 12% as compared to 6 months ago. Of these, 53% were young women who were pregnant or already parenting at least one child. 45% of Indigenous clients were 'Young', a percentage which has remained fairly constant over the last 12 months. 41% of clients requiring transitional housing were experiencing or escaping domestic violence, 12% were Indigenous and 9% identified as having a psychiatric illness.

**Table 5 Number of clients in each target group, January to June 2008.**

CALD *	6
Drug & Alcohol	16
Escaping Domestic Violence	112
Indigenous	20
None of the above	46
Psychiatric Illness	22
Young pregnant/parenting	23
Youth	29

\*Culturally and Linguistically Diverse.

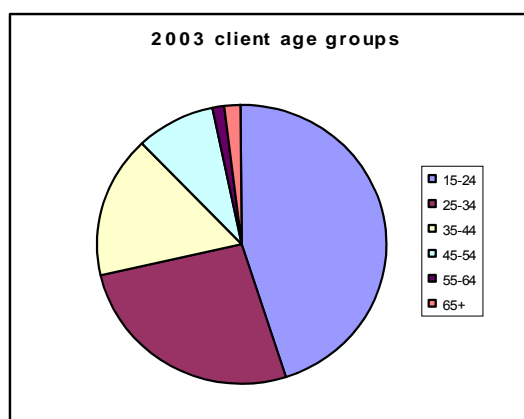
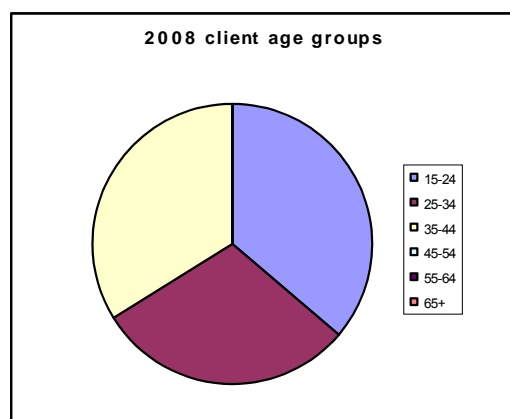
The figures listed in the chart represent the primary category listed ONLY.

### **AGE OF CLIENTS**

The average age of a client in the Loddon Mallee area has remained between 27.5 – 29.5 years of age in the previous 5 years, although the distribution of age groups has changed, as shown in the pie charts.

**Table 6 Clients by age group, January to June 2008.**

LGA	15-24	25-34	35-44	45-54	55-64	65+
Buloke/Loddon		1	2			
Campaspe	5		9			
Central Goldfields	3		1			
Gannawarra	1	5	1			
Greater Bendigo	49	38	26			
Macedon Ranges	14	16	19			
Mildura	19	15	13			
Mt Alexander	2	3	9			
Swan Hill	5	3	11			
Other LGA		2	2			
<b>TOTAL</b>	<b>98</b>	<b>83</b>	<b>93</b>	<b>0</b>	<b>0</b>	<b>0</b>



### **DEMAND FOR TRANSITIONAL HOUSING BY AREA**

Table 7 compares the town in which the client is currently living with the town to which the client would like to go to.

**Table 7 Current town/proposed town January to June 2008**

	Barham	Bendigo	Castlemaine	Chewton	Dunolly	Echuca	Gisborne	Gunbower	Kerang	Kyabram	Kyneton	Maryborough	Melbourne	Mildura	Romsey	Swan Hill	Woodend	Other
<b>Buloke/Loddon</b>		1								1	1							
<b>Total LGA</b>		1								1	1							
<b>Campaspe</b>																		
Echuca					1	7		1	1							3		
Tongala										1								
<b>Total LGA</b>					1	7		1	1	1						3		
<b>Central Goldfields</b>																		
Maryborough												4						
<b>Total LGA</b>												4						
<b>Gannawarra</b>																		
Barham	1																	
Cohuna		2																
Kerang									2							2		
<b>Total LGA</b>	1	2							2							2		
<b>Greater Bendigo</b>																		
Bendigo		110											1	2				
<b>Total LGA</b>		110											1	2				
<b>Macedon Ranges</b>																		
Gisborne							6								1			
Kyneton											18				1			
Lancefield											3							1
Malmsbury		1									3							1
Romsey											2			2		1		
Woodend											2					7		
<b>Total LGA</b>		1					6				28			4		8	2	
<b>Mildura</b>																		
Irymple				1														
Merbein														2				
Mildura														44				
<b>Total LGA</b>				1										46				
<b>Mt Alexander</b>																		
Castlemaine			9								1							
Heathcote		2																
Maldon			2															
<b>Total LGA</b>		2	11								1							
<b>Swan Hill</b>																		
Lake Boga																1		
Nyah																1		
Swan Hill		2														15		
<b>Total LGA</b>		2														17		
<b>Other Victoria</b>		2									2							

## Section two

### HOMELESSNESS AGENCY DATA (NATIONAL DATA COLLECTION AGENCY)

The National Data Collection Agency (NDCA) collects and publishes data from SAAP agencies. Most of the tables below relate to the number of support periods as opposed to the number of clients. A support period commences when a client begins to receive support and/or supported accommodation from a SAAP agency. The support period is considered to finish when the client ends the relationship with the agency or the agency ends the relationship with the client. Information below is taken from a report based on data collected from SAAP participating agencies and their assisted clients. Not all SAAP agencies participate in the data collection, and not all clients consent to provide data. If a client does not provide consent a verifiable client record does not exist. Therefore in figures quoted estimates of the numbers of clients may be lower than the true population amount.

In 2006-07 SAAP clients in Loddon Mallee had 3,501 support periods. The most common category for support periods in Loddon Mallee was 'person alone' (52.3%) followed by 'person with children' (33.2%). In 2006-07 the most common length of support period (22.0%) was 4-13 weeks.

**Table 8 Completed support periods, person(s) requesting assistance  
Loddon Mallee, 2003-04, 2004-05, 2005-06 and 2006-07**

Categories	2003-04		2004-05		2005-06		2006-07	
	N	%	N	%	N	%	N	%
Person alone or with unrelated person(s)	1943	52.5	1,884	52.0	1,840	53.6	2,279	52.3
Couple without child(ren)	185	5.0	217	6.0	172	5.0	236	5.4
Person with child(ren)	1306	35.3	1,272	35.1	1,166	33.9	1,445	33.2
Couple with child(ren)	211	5.7	184	5.1	192	5.6	292	6.7
Other family type	55	1.5	65	1.8	65	1.9	87	2.0
<b>Total</b>	<b>3700</b>	<b>100</b>	<b>3683</b>	<b>100</b>	<b>3,435</b>	<b>100</b>	<b>4,354</b>	<b>100</b>

N = number

**Table 9 Support periods, length of support period  
Loddon Mallee, 2004-05, 2005-06 and 2006-07**

Support period	2004-05		2005-06		2006-07	
	Number	Percent	Number	Percent	Number	Percent
Less than 1 day	229	7.9	255	7.4	731	16.8
1-3 days	220	7.6	247	7.2	264	6.1
4-7 days	210	7.2	139	4.0	176	4.0
>1-2 weeks	213	7.3	208	6.1	206	4.7
>2-4 weeks	337	11.6	307	8.9	364	8.4
>4-13 weeks	1,000	34.4	903	26.3	957	22.0
>13-26 weeks	436	15.0	411	12.0	440	10.1
>26-52 weeks	186	6.4	170	4.9	237	5.4
>52 weeks	72	2.5	95	2.8	126	2.9
Ongoing			700	20.4	0	19.6
<b>Total</b>	<b>3683</b>	<b>100</b>	<b>3435</b>	<b>100</b>	<b>3501</b>	<b>100</b>

**Table 10 Support periods, gender of client  
Loddon Mallee, 2004-05, 2005-06 and 2006-07**

	2004-05		2005-06		2006-07	
	Number	Per cent	Number	Per cent	Number	Per cent
Female	2,447	68.8	1,581	69.1	1,998	71.0
Male	1,112	31.2	688	30.1	816	29.0

The proportion of support periods for Indigenous people decreased in 2006-07, compared with 2005-06 (12.6% compared to 13.3%). Given that Indigenous people make up only 1.3% of the Loddon Mallee population, these proportions indicate that Indigenous people are over represented in the regional homeless population.

**Table 11 Support periods, Indigenous status of client  
Loddon Mallee, 2004-05, 2005-06 and 2006-07**

	2004-05		2005-06		2006-07	
	Number	Percent	Number	Percent	Number	Percent
<b>Not Indigenous</b>	2701	86.0	1,869	81.7	2,277	80.9
<b>Aboriginal person</b>	422	13.4	305	13.3	355	12.6
<b>Torres Strait Islander person</b>	15	0.5	4	0.2	5	0.2
<b>Both Aboriginal &amp; Torres Strait Islander</b>	1	0	2	0.1	4	0.1

The most common 'main reason' for seeking assistance remained 'domestic violence' (29.7%). A significant proportion of clients (10.2%) who listed 'relationship/family breakdown' or 'physical/emotional abuse' (1.8%) as their main reason for seeking assistance were also likely to have experienced domestic violence. This supports what is well known, that family and domestic violence is a major factor in homelessness.

**Table 12 Support periods, reasons for seeking assistance  
Loddon Mallee, 2006-07**

	All reasons		Main reason	
	Number	Percent	Number	Percent
<b>Rent too high</b>	124	1.9	31	0.7
<b>Eviction/previous accommodation ended/asked to leave</b>	433	6.5	295	6.8
<b>Time out from family/other situation</b>	392	5.9	214	4.9
<b>Relationship/family breakdown</b>	787	11.9	399	9.2
<b>Interpersonal conflicts</b>	326	4.9	86	2.0
<b>Physical/emotional abuse</b>	451	6.8	54	1.2
<b>Domestic violence</b>	1,396	21.0	1,291	29.7
<b>Sexual abuse</b>	37	0.6	7	0.2
<b>Financial difficulty</b>	539	8.1	184	4.2
<b>Mental health issues</b>	180	2.7	57	1.3
<b>Other health issues</b>	170	2.6	60	1.4
<b>Drug/alcohol/substance abuse</b>	184	2.8	42	1.01
<b>Gambling</b>	4	0.1	1	0
<b>Overcrowding issues</b>	263	4.0	146	3.420
<b>Emergency accommodation ended</b>	51	0.8	20	0.5
<b>Recently left institution</b>	29	0.4	12	0.3
<b>Psychiatric illness</b>	61	0.9	22	0.5
<b>Recent arrival to area - no means of support</b>	196	3.0	109	2.5
<b>Itinerant</b>	84	1.3	51	1.2
<b>Other</b>	236	3.6	131	3.0
<b>Missing</b>	31	0.5	823	18.9

Note: Clients were able to indicate more than one reason so percentages for 'All reasons' do not total 100.

Table 13 shows the age of clients at the start of a support period. In 2006-07 the most common age group for support periods was 20-24 years (15.7%), followed by 25-29 (12.712.2%) and 30-34 years (11.8%). Of all support periods over a third (38.4%) were for clients under 25 years.

**Table 13 Support periods, age of client at start of support period  
Loddon Mallee, 2004-05, 2005-06 and 2006-07**

	2004-05		2005-06		2006-07	
	Number	Percent	Number	Percent	Number	Percent
<b>Under 15 years</b>	40	1.2	50	2.2	62	2.3
<b>15-17 years</b>	194	6.2	247	10.8	295	10.5
<b>18-19 years</b>	274	8.7	214	9.3	283	10.1
<b>20-24 years</b>	490	15.6	330	14.4	443	15.7
<b>25-29 years</b>	421	13.4	291	12.7	342	12.2
<b>30-34 years</b>	433	13.8	303	13.2	333	11.8
<b>35-39 years</b>	416	13.2	248	10.8	312	11.1
<b>40-44 years</b>	329	10.5	199	8.7	260	9.2
<b>45-49 years</b>	190	6.0	132	5.8	169	6.0
<b>50-54 years</b>	124	3.9	94	4.1	108	3.8
<b>55-59 years</b>	97	3.1	63	2.8	77	2.7
<b>60-64 years</b>	62	2.0	32	1.4	49	1.7
<b>65 years and over</b>	73	2.3	44	1.9	81	2.9
<b>Total</b>	<b>3683</b>	<b>100</b>	<b>2289</b>	<b>100</b>	<b>2814</b>	<b>100</b>

### Section three

#### PUBLIC HOUSING WAITING LIST

In Loddon Mallee there were 1,010 people on the wait turn list (new and transfer) and 331 people on early housing list (new and transfer) in June 2008. This is a total of 1,341 people on the public housing waiting list in the Loddon Mallee Region.

**Table 14 Applications on the public housing waiting list in regional Victoria, June 2008**

Region	Office	Wait Turn		Early Housing		Total	
		New	Transfer	New	Transfer	New	Transfer
Loddon Mallee	Bendigo	484	95	130	92	614	187
	Mildura	237	43	43	5	280	48
	Swan Hill	113	38	46	15	159	53
Loddon Mallee							
<b>Total</b>		<b>834</b>	<b>176</b>	<b>219</b>	<b>112</b>	<b>1,053</b>	<b>288</b>
Barwon South West		2,251	560	289	107	2,549	667
Gippsland		817	218	193	62	1,010	280
Grampians		758	148	142	50	900	198
Hume		989	215	271	74	1,260	289

Source: Office of Housing

#### Public Housing in Australia

A report released by the Australian Institute of Health and Welfare (AIHW) in August reveals that nationally 176,000 households are on the waiting list. Public housing stock has fallen by 25,000 dwellings since the mid 1990s. Public housing is increasingly being allocated to the homeless and to people in crisis, such as women and their children escaping domestic violence.

Source: *Who receives priority housing and how long do they stay?* AIHW 2008

## Section four UNEMPLOYMENT

Information on unemployment rates between June 2006 and June 2008 is provided in the following table. This data is important in understanding the housing market as the number of unemployed people in an area affects the demand for low cost housing. The overwhelming majority of people who are homeless or in housing crisis are unemployed or receiving other social security benefits. It needs to be remembered that the actual unemployment rates are likely to be well above these official ones<sup>1</sup>.

Table 15 Unemployment rates in Loddon Mallee, June quarter 2008\*

	Jun-06	Dec-06	Jun-07	Dec-07	Jun-08
Buloke	3.8	3.5	2.9	3	3
Campaspe	4.5	3.8	3.3	2.8	3.65
<b>Central Goldfields</b>	<b>11.2</b>	<b>10.4</b>	<b>8.4</b>	<b>8.3</b>	<b>8.55</b>
Gannawarra	3.8	3.7	3.3	3.8	4.1
<b>Greater Bendigo</b>	<b>7.3</b>	<b>6.3</b>	<b>5.3</b>	<b>5.5</b>	<b>5.7</b>
<b>Loddon</b>	<b>5.9</b>	<b>5.3</b>	<b>4.6</b>	<b>4.7</b>	<b>4.6</b>
Macedon Ranges	2.9	3	2.7	2.8	2.8
<b>Mildura</b>	<b>7.8</b>	<b>5.7</b>	<b>5</b>	<b>5.4</b>	<b>5.5</b>
<b>Mount Alexander</b>	<b>8.1</b>	<b>7.7</b>	<b>6.3</b>	<b>5.9</b>	<b>5.6</b>
<b>Swan Hill</b>	<b>5.9</b>	<b>6.2</b>	<b>5</b>	<b>5.2</b>	<b>5.5</b>
Country Vic	6.4	5.8	5.3	5.1	4.8
Victoria	5.3	5	4.8	4.7	4.5
Loddon Mallee Rate	6.1	6.6	5.7	4.7	4.9

Source: Adapted from DEWR Small Area Labour Markets – Australia

\* LGAs in bold had unemployment rates above the Victorian rate in June 2008.

	Jun-06	Dec-06	Jun-07	Dec-07	Jun-08
Country Vic	6.4	5.8	5.3	5.1	4.8
Victoria	5.3	5	4.8	4.7	4.5
Loddon Mallee Rate	6.1	6.6	5.7	4.7	4.9



<sup>1</sup> See *The Housing Crunch* Vol 1 No1 for a discussion of the accuracy of official unemployment rates.

## Section five

### PRIVATE RENTAL

Information on private rental is provided by the Office of Housing. The Rental Report collates data from records kept by the Residential Tenancies Bond Authority (RTBA). Median rents are based on weekly rents. Median rents are the rent in the middle of the range; 50% of rents are above and 50% are below the median. The median rent for non-metropolitan Victoria was \$200 for March 2008 quarter compared to \$200 for the Loddon Mallee and \$290 in Melbourne. The annual change in new lettings for the Loddon Mallee is 5.3%. Table 17 shows median rents for Bendigo suburbs; this is new data provided by the Office of Housing.

**Table 16 Median rent in Loddon Mallee, March quarter 2008.**

	1 Bed Flat			2 Bed Flat			2 Bed House			3 Bed House		
	Count	Median	Ann % Change	Count	Median	Ann % Change	Count	Median	Ann % Change	Count	Median	Ann % Change
<b>Buloke</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Campaspe</b>	13	\$105	-	85	\$165	3.1%	24	\$163	1.6%	123	\$210	10.5%
<b>Central Goldfields</b>	-	-	-	10	\$148	-	-	-	-	23	\$165	8.2%
<b>Gannawarra</b>	-	-	-	-	-	-	10	\$140	0%	42	\$150	7.1%
<b>Greater Bendigo</b>	32	\$105	8.7%	244	\$180	5.9%	87	\$195	8.3%	392	\$220	0.0%
<b>Loddon</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Macedon Ranges</b>	-	-	-	33	\$188	0.3%	16	\$205	5.1%	83	\$235	6.8%
<b>Mildura</b>	24	\$110	10.0%	107	\$155	3.3%	34	\$178	-1.4%	200	\$210	0.0%
<b>Mount Alexander</b>	-	-	-	12	\$180	9.1%	28	\$195	11.4%	40	\$230	15%
<b>Swan Hill</b>	23	\$110	0.0%	33	\$185	-3.9%	16	\$150	-	78	\$200	0.0%
<b>Loddon Mallee</b>	105	\$111	5.7%	527	\$170	3.0%	228	\$180	2.9%	994	\$215	7.5%

Source: Office of Housing, Rental Report

**Table 17 Median rents for Bendigo suburbs, March quarter 2008.**

	1 Bed Flat			2 Bed Flat			2 Bed House			3 Bed House		
	Count	Median	Ann % Change	Count	Median	Ann % Change	Count	Median	Ann % Change	Count	Median	Ann % Change
<b>Bendigo</b>	49	\$125	4.2%	109	\$170	3.0%	78	\$200	11.1%	258	\$220	7.3%
<b>Flora Hill-Bendigo East</b>	24	\$120	14.3%	262	\$175	2.9%	65	\$190	-5.0%	315	\$230	0.0%
<b>Golden Sq-Kangaroo Flat</b>	15	\$125	nd	91	\$180	9.1%	49	\$180	0.0%	268	\$220	2.3%
<b>North Bendigo</b>	15	\$110	0.0%	116	\$170	4.6%	70	\$200	17.6%	255	\$10	5.0%
<b>Bendigo</b>	103	\$125	8.7%	578	\$175	6.1%	262	\$190	5.6%	1096	\$220	2.3%

**Table 18 Regional overall rents and supply, March quarter 2008.**

Statistical Region	Rents		Lettings	
	Median rent	Annual change	New lettings	Annual change
Barwon-South West	220	0.0%	2957	1.83%
Gippsland	185	5.7%	1794	-0.61%
Goulburn-Ovens-Murray	190	-2.6%	2372	7.57%
<b>Loddon Mallee</b>	<b>200</b>	<b>0.0%</b>	<b>2192</b>	<b>5.49%</b>
Central Highlands-Wimmera	195	2.6%	1730	8.46%
Melbourne	270	12.7%	34985	-4.9%
Victoria	250	11.8%	46052	-3.9%
Non-metropolitan Victoria	190	6.0%	11045	-0.5%

Source: Office of Housing, Rental Report

The Rental Report provides information on the affordability of rental accommodation for lower income households in Victoria. Information for the following table measures the supply of affordable new lettings based on the RTBA data. Housing is not affordable if more than 30% of income is spent on rent. Households on the lowest incomes are usually dependent on Centrelink pensions and benefits. In the March quarter only 20.8% of new lettings were

affordable across Victoria; a significant drop compared to 27.9% for the March quarter 2007. Housing is least affordable for single people on Newstart allowance.

**Table 19 Affordable rent in Loddon Mallee and Melbourne, March quarter 2008**

LGA	Singles on Newstart		Single parent with 1 child		Couple on Newstart with 2 children		Couple on Newstart with 4 children		Total	
	Affordable	Percent	Affordable	Percent	Affordable	Percent	Affordable	Percent	Affordable	Percent
	<b>1 Bedroom</b>		<b>2 Bedroom</b>		<b>3 Bedroom</b>		<b>4+ Bedroom</b>			
<b>Buloke</b>	0	-	3	100%	8	89%	3	100%	14	93%
<b>Campaspe</b>	11	85%	84	73%	78	59%	13	65%	186	66%
<b>Central Goldfields</b>	5	71%	15	83%	25	96%	7	100%	52	90%
<b>Gannawarra</b>	3	100%	12	100%	40	95%	8	100%	63	97%
<b>Greater Bendigo</b>	20	43%	179	52%	228	51%	67	63%	494	52%
<b>Loddon</b>	0	-	3	100%	5	100%	0	-	8	100%
<b>Macedon Ranges</b>	2	29%	18	35%	39	45%	15	41%	74	41%
<b>Mildura</b>	18	69%	120	79%	161	68%	32	68%	331	72%
<b>Mount Alexander</b>	1	33%	17	41%	22	51%	4	80%	44	48%
<b>Swan Hill</b>	24	96%	31	63%	58	72%	11	85%	124	74%
<b>Loddon Mallee</b>	73	62%	397	59%	586	60%	148	65%	1,204	60%
<b>Regional Victoria</b>	503	58%	1,922	58%	2,746	57%	729	60%	5,900	58%
<b>Metropolitan Melbourne</b>	216	3%	658	6%	1,294	12%	684	23%	2,852	9%

Source: Office of Housing, Rental Report

## Section six PROPERTY VALUES

Table 20 shows median housing prices between 1997 and 2008 in selected towns in the Region. Between 1997 and 2007, all listed towns saw significant median price increases. Country Victoria had shown strong growth in the residential housing sector for the past 10 years. The median sale price of housing across country Victoria increased 164 per cent in 10 years from \$88,000 in 1997 to \$232,000 in 2007, while units increased by 149 per cent from \$80,000 in 1997 to \$199,000 in 2007. From 2006 to 2007, the median sale price of houses in country Victoria increased by 4.5 per cent from \$222,000 to \$232,000. This is 3.6 per cent less than in metropolitan Melbourne for the same period. Figures for 2008 are preliminary figures only; final figures will be published in the Housing Crunch next year.

**Table 20 Median House Prices in Loddon Mallee Region, 1997-2008.**

Town	1997	2002	2007	2008 Preliminary
Bendigo	85250	150000	230000	225500
Castlemaine	78250	159500	223000	225000
Echuca	110000	175000	260000	240000
Gisborne	128000	238000	325000	290000
Kerang	69250	74500	140000	104000
Kyabram	97750	128000	208000	225000
Kyneton	90000	155000	246000	265000
Maryborough	66500	84250	137250	161500
Mildura	95000	155750	215000	201000
Robinvale	89000	115000	180500	118500
Swan Hill	88000	135000	207000	224000

Source: Department of Sustainability and Environment (2008) *A Guide to Property Values*.

Note: 2008 median prices are not a reliable estimate as they are based on a limited number of sales.

## Section Seven

### VACANCY RATES

The vacancy rate is 2.7 for Bendigo and Loddon and 3.0 for Mildura and Mallee. A vacancy rate of 3% is widely considered to be the point of balance between property supply and demand. A rate of lower than 3% means that tenants must compete for scarce properties and it pushes rents up. The vacancy rate for regional Victoria decreased from 2.5 per cent to 2.2 per cent over the June quarter.

**Table 21 Vacancy rates, regional Victoria, June 2008**

Area	June 2008	Dec 2007	June 2007
Geelong, region & Barwon	1.1	1.6	0.7
Bendigo & Loddon	2.7	1.6	1.9
Ballarat & Central Highlands	1.2	2.0	4.3
Wimmera	3.6	5.3	2.9
Shepparton & Goulburn	4.3	5.7	7.6
East Gippsland & Wellington Shire	2.9	4.5	6.3
Warrnambool & Western District	2.8	2.8	1.2
Mildura & Mallee	3.0	1.9	0.6
Wodonga & Ovens Murray	2.0	1.5	1.2
Latrobe Valley South & West Gippsland	15.6	1.5	1.8
<b>Regional Victoria Total</b>	<b>2.2</b>	<b>1.9</b>	<b>2.3</b>
<b>Melbourne Total</b>	<b>1.0</b>	<b>1.6</b>	<b>1.4</b>
<b>Victoria Total</b>	<b>1.3</b>	<b>1.7</b>	<b>1.6</b>

Source: Real Estate Institute of Victoria (REIV) survey of members

## Section Eight

### COUNTING THE HOMELESS

The Australian Bureau of Statistics (ABS) has released national Census data in *Counting the Homeless 2006*. On Census night in 2006, the homeless population in Australia was 105,000. Regional data is due to be released in February 2009. 122,172 people were counted when marginal residents in caravan parks are included. There has been a significant increase in the number of families with children, along with an increase in adults and a substantial decrease in young people aged 12 to 18 years since 2001. The number of people experiencing homelessness in Victoria in 2006 (including marginal residents in caravan parks) was 23,299 and 20,511 excluding marginal residents in caravan parks.

**Table 22 Persons Recorded as Experiencing Homelessness in Different Living Circumstances on Census Night, Australia, 2001 and 2006**

	2001	2006	% Change
SAAP accommodation	14,251	19,849	+39.28
Sleeping out, improvised dwellings	14,158	16,375	+15.66
Friends and relatives	48,614	46,856	-3.62
Boarding houses	22,877	21,596	-5.60
Caravan parks	22,868	17,496	-23.49
	<b>122,768</b>	<b>122,172</b>	<b>-0.49</b>

Source: CHP *Counting the Homeless* information paper 2008

**Table 23 Persons Recorded as Experiencing Homelessness in Different Living Circumstances on Census Night, Victoria, 2001 and 2006**

	2001	2006	% Change
SAAP accommodation	5,146	6,668	+ 29.58
Sleeping out, improvised dwellings	1,871	2,256	+ 20.58
Friends and relatives	8,024	7,384	-7.98
Boarding houses	5,264	4,512	-14.29
Caravan parks	3,407	2,788	-18.17