

Final Report

Baseline small area projections of the demand for housing assistance

authored by

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1 INTRODUCTION

This AHURI report documents the development of a model capable of projecting the demand for housing assistance at the small geographic area level and provides some preliminary outcomes from the model.

To begin the report it seems appropriate to ask what is meant by the demand for housing assistance? The term 'demand' normally refers to the number of customers that are willing and able to purchase an item at a prevailing price. This is clearly not what is meant by demand in this report. In this report it has two meanings. Firstly, demand can be a projection of the number that will enrol in housing assistance programs in future, and secondly a projection of the number that may be in 'housing stress', that is, they will need housing assistance due to their circumstances.

The second of these is probably of the more relevant from a broader policy perspective – governments want to know how many people are likely to be suffering housing affordability stress in the future. For example, the local governments in the city of Melbourne are required under *Melbourne 2030* to prepare housing strategy plans to deal with housing problems in the future. Forecasts of numbers in housing affordability stress would be valuable input into these plans.

1.1 Background

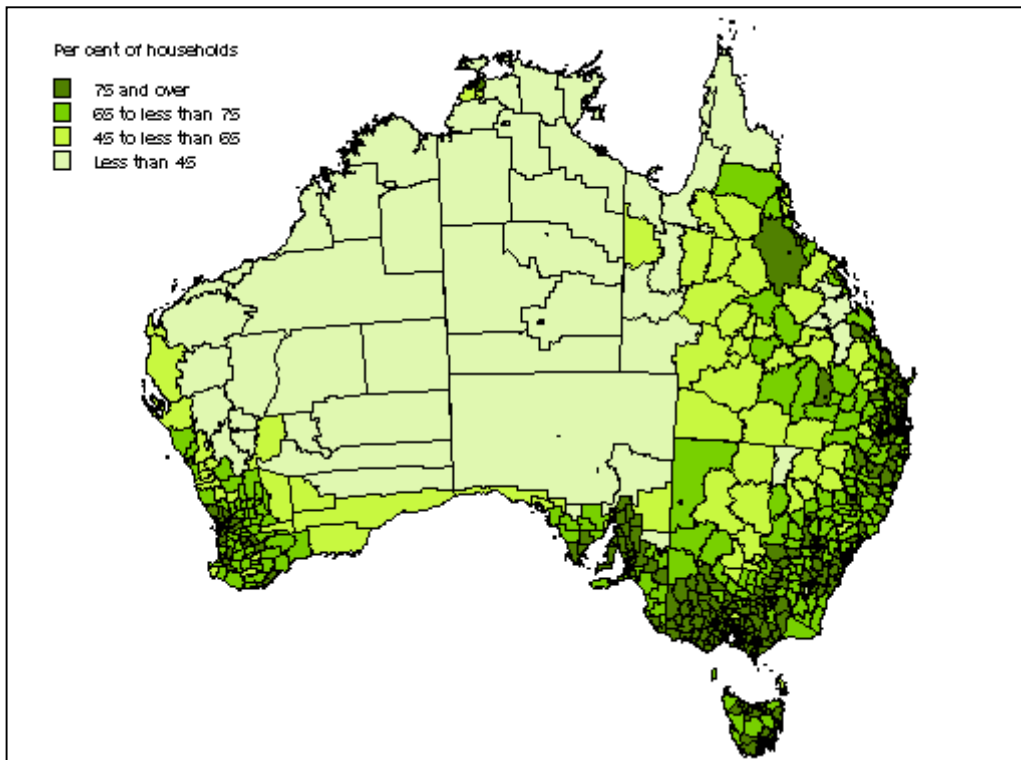
Housing assistance in Australia is generally provided to low income families through two mechanisms – the provision of government-owned rental housing and subsidies to families for renting in the private market. The level of housing assistance that is required is an inverse function of home ownership. The affordability of home ownership is therefore a critical influence on the demand for housing assistance.

1.1.1 Home Ownership

Home ownership is an aspiration for many Australians and has resulted in Australia having relatively high home ownership rates compared with many other developed countries. In August 2001, 4.6 million (69%) households in Australia either owned or were purchasing their dwellings (ABS, 2003). Keeping housing costs affordable is a key issue for households and forms an important part of government housing policy. Affordability is a measure of the ongoing costs of housing in relation to income and, consequently, impacts most on people with low incomes.

Since the mid-1990s there has been a rapid growth in house prices. While there have been other periods of strong growth, this period has been the longest and been more widely spread - including many regional areas in addition to the capital cities. The rate of growth means that median house prices in Australia are now nine times average income, compared with six times average income at the beginning of the upswing (PC 2004). Despite this increase, the overall proportion of homeowners has remained around 70 per cent for a long period. Does this mean that housing costs have remained affordable?

Figure 1: Home ownership rate by SLA, 2001



Source: ABS *Australian Social Trends*, 2003

Calculations of a national home ownership level and affordability index provide some insight into the issue but other demographic and regional views are required. For example, while the national ownership level has remained relatively constant, analysis by age will show that the age distribution of homeowners has shifted over the past twenty years. In 2001, 15% of homeowners and purchasers were aged 15-34 years, seven percentage points less than the comparable figure of 22% in 1981. In addition, the national home ownership rate and affordability index mask differences across states, capital cities and regions of Australia (Figure 1).

1.1.2 Housing Assistance

One of the primary drivers for this trend of young people is surely the advent of rising housing prices and corresponding falls in housing affordability (New South Wales Housing 1999; Yates 2002a). If this trend towards renting is a reflection of a lifetime reduction in home ownership rather than a temporary deferral, there may be a substantial future impact for the rental sector in general, but more importantly, for low-income households and the underlying demand for housing assistance.

Projection of the overall demand for housing assistance is of course useful in terms of policy settings and planning. However, of greater use are projections of the demand for housing assistance at the small geographic area level – the subject of this research. These projections would allow the identification of possible “hot-spots” and better targeting of the limited resources available.

1.1.3 Current arrangements

The Australian government, through the Commonwealth-State Housing Agreement (CSHA), sets out to provide assistance to those households whose needs cannot be met through the private housing market (FaCS 2003). However, the Affordable Housing National Research Consortium (2001) suggests that although the existing government subsidies are substantial, there is a serious shortage of affordable housing in Australia and the situation is likely to become worse.

The current shortage of public housing has increased demand for private low-rent dwellings. This, in turn, has resulted in 250,000 households suffering 'financial stress' through using more than 30% of their income to pay housing costs. The number of households in housing-induced financial stress is predicted to rise to one million by 2020 (Berry and Hall, 2001)

In recognition of the shortage of affordable rental stock, the most recent CSHA (running from 2003 to 2008) included incentives for the States/Territories to attract investment in affordable housing from new sources, such as private investment capital.

The major form of direct housing assistance has been the supply of public rental housing funded primarily by the CSHA. In addition, the Commonwealth Rent Assistance (CRA) provides housing assistance. However, in recent years, expenditure on CRA has overtaken expenditure provided by CSHA assistance (PC 2003). CRA is an income supplement paid through Centrelink to government income support recipients renting in the private market. In June 2003, almost one million families were receiving CRA. CRA is a demand-driven program with total expenditure being the product of the number of claimants, rent levels and rates of payment.

This trend towards CRA, coupled with high numbers of households on public rental waiting lists and declining public rental stock, is likely to lead to an increase in the relative importance of CRA as a means of direct housing assistance to low-income households.

1.1.4 AHURI Modelling

AHURI has initiated research projects to develop a detailed and comprehensive Australian housing dataset with the capacity to simulate and assess the immediate and future impacts of possible changes in the socio-demographic, economic and policy environments on housing related variables at a regional level. The first step towards this goal was the development of detailed small-area housing dataset capable of modelling the regional impact of CRA (King *et al.* 2004).

This current research project is an extension of the first and extends the small-area housing dataset to include public housing and a projection capability.

1.2 Aims and research questions

1.2.1 Aim

There are two aims to this project:

1. To further develop AHURI's capacity for small-area housing modelling and projections. Specifically, this research will add public rental housing and a projection capability to the current AHURI detailed regional microsimulation model.

2. To provide 'baseline' projections of the demand for housing assistance at the small-area level. These projections will be provided:

- for the short to medium term (to 2011);
- for small areas (Statistical Local Areas); and
- broken-down by household characteristics.

1.2.2 Research Questions

The research question to be addressed by the baseline projections of the demand for housing assistance relate to the level of demand in the short to medium term; the likely 'hot spots' of demand; the client groups most likely to drive demand; and potential changes in the composition of the client groups and the type of housing required.

1.3 Definitions

1.3.1 Housing assistance

Housing assistance refers to all subsidies, provided directly or indirectly, by governments for the purpose of making housing affordable. This includes a number of State and Commonwealth government initiatives to help people purchase a home (for example, the First Home Buyers Grant and reduced or nil stamp duty for first time buyers).

In this research, the definition of housing assistance is restricted to assistance provided to people renting a home. Specifically, housing assistance refers to those either renting public housing or receiving CRA.

1.3.2 Affordable housing

Affordable housing is housing with costs that are less than an income-defined benchmark, or more broadly, with costs that are reasonable in relation to income. In general, affordable housing refers to housing for low to moderate income (that is, in the bottom two income quintiles) households that does not cost more than 30 per cent of their income. Making housing affordable can be done through the provision of public housing, subsidies for private renters, home purchase assistance, and so on.

1.3.3 Demand for housing assistance

The demand for housing assistance is a complex issue that needs to be considered in conjunction with the supply of assistance – in this research, the supply of rental assistance and of public rental housing.

Any rental assistance scheme must be administered by eligibility and entitlement rules. As such, the demand for rental assistance will be determined by the number of people that satisfy these rules - that is, rental assistance is fundamentally demand-driven. However, changing the eligibility rules and levels of assistance does provide government with a method to control expenditure to some extent. Public rental housing, on the other hand, is supply driven – there is a reasonably fixed amount of stock and the stock is in fixed locations. Although the demand for public rental housing can be estimated by current waiting lists for public rental, the 'real' demand

(the number of people that deserve housing assistance because their housing costs are high relative to their income) is likely to depend on a range of factors including the location and type of public rental properties available; the waiting time to be accommodated; and the availability of other forms of assistance – in particular, CRA.

In the application of the model, we will use the following definition of the demand for housing assistance:

People with low to moderate household income in the (public or private) rental sector with high housing costs relative to their income and who satisfy eligibility and entitlement rules for rental assistance or public rental housing.

We acknowledge that the definition above does not capture all of those that may deserve housing assistance. For example, the working poor and those who are ineligible for housing assistance programs but have high relative housing costs. It also excludes those purchasing their own home on a low income. These limitations in the research definition are acknowledged but are required to ensure the project is manageable.

1.4 Layout of the remainder of the report

The major types of direct housing assistance are discussed in Section 2 along with possible trends in housing tenure and the demand for housing assistance. Section 3 briefly outlines the previous, related AHURI project. It also discusses the addition of public rental housing to the regional housing dataset being constructed. The design and development of the extensions to the model are discussed in detail in Section 4. The overall model design is described along with the projection modules to be included in the projection capability. The issues involved in identifying, describing and analysing the demand for housing assistance are also considered. The findings from the model are presented in Section 5 – including overall demand for future rental assistance, identification of high-risk regions, and the characteristics of those households most at risk.

2 TRENDS IN HOUSING TENURE IN AUSTRALIA

As discussed in the previous chapter, housing assistance is directly related to home ownership affordability – the more families that can afford and do purchase their own home, the lower the demand for rental housing assistance.

Given that the trends in rates of homeownership can potentially have profound impacts on the future demand for housing assistance, this chapter looks at the trends in homeownership and overall housing tenure to provide an insight into future directions for housing assistance.

2.1 Home Ownership

The overall proportion of homeowners has remained unchanged at around 70 per cent since the 1960s (selected values from 1994 onwards are shown in Table 1), there are significant differences by state (Table 2), region (see Figure 1 in the previous section) and by age. For example, there have been significant decreases in home ownership rates among younger adults over the past 20 years. In 2001, 15 per cent of homeowners and purchasers were aged 15-34 years, seven percentage points less than the comparable figure of 22% in 1981 (ABS, 2004).

Table 1: Tenure of households, selected years 1994-2001

	1994	1996	1997	1998	1999	2000	2001
	%	%	%	%	%	%	%
Owner without a mortgage	41.8	42.8	41.3	39.5	38.8	38.6	38.2
Owner with a mortgage	28.3	28.1	28.3	30.9	31.3	32.1	32.1
Owner/Purchasers	70.1	70.9	69.6	70.4	70.1	70.7	70.3
Renter - state housing authority	6.2	6.0	5.6	5.8	5.1	5.8	5.0
Renter - private landlord	19.0	19.0	20.4	20.0	20.3	19.9	21.0

Source: ABS, Australian Social Trends, 2004.

The reasons for the drop in home ownership among younger Australians are not well understood but clearly affordability (that is the product of house prices, the cost of housing finance and income levels) has played a part. However, other factors in addition to affordability, such as changing social circumstances and life-style preferences have also influenced the rate. Younger adults are staying at school longer than past generations and more are going on to tertiary studies. Consequently they are entering the full-time workforce later, staying at home longer, and marrying and having children much later. All of these changes influence the decision to purchase a home.

Table 2: Tenure of households by state/territory, 2000-01

	NSW %	Vic. %	Qld %	SA %	WA %	Tas. %	NT(a) %	ACT %	Aust. %
Owner without a mortgage	40.2	39.5	34.2	40.6	35.2	42.0	21.1	33.7	38.2
Owner with a mortgage	29.6	35.0	29.8	34.7	35.3	29.0	30.5	41.6	32.1
Owner/Purchasers	69.8	74.5	64.0	75.3	70.5	71.0	51.6	75.3	70.3
Renter - state housing authority	5.0	4.4	4.4	6.1	4.1	9.5	15.4	7.0	5.0
Renter - private landlord	21.4	17.9	28.2	14.0	21.2	15.7	28.0	16.0	21.0

Source: ABS, *Australian Social Trends*, 2004.

Whether this change in tenure is a temporary deferral of home purchase or ‘... a reduction in the lifetime achievement of home ownership’ (Mudd *et al.* 2001) is yet to be seen.

Along with falling home ownership in the younger age groups, the ageing of the Australian population will change the pattern of housing need over the coming decades (Donald *et al.* 2001). Many ‘empty-nesters’, retirees and the aged are already choosing to leave their family homes and are seeking smaller dwellings in central locations that are accessible to services and facilities, or in ‘sea change’ locations out of the main cities. For many of these retirees, both current and future - particularly those that are renting - housing choice decisions will be determined fundamentally by housing affordability.

In general terms, it is likely that changing demographics and tenure choice will lead to an increase in the proportion of renters and an increase in the need for low cost housing and housing assistance. Some of this need for low cost housing may be met by an increased role of private sector investment in low cost housing (Berry 2002). But a substantial part of this increased need will have to be addressed by government rent assistance, public housing or other more innovative methods of assistance (Darcy and Randolph 1999).

2.1.1 Geographic Variations in Home Ownership

When studying housing tenure, the geography of home ownership and tenure shares are often overlooked – the focus is typically on analysis of rates of homeownership by age group, income group, and so on. But in fact, as this section shows, rates of homeownership, and hence prospective demand for housing assistance, are unevenly spread across the nation.

From Figure 1, it is clear that home ownership varies considerably by region, especially if viewed at the small area level or Statistical Local Area (SLA). There were 1,353 SLAs in Australia in 2001.

The ABS has analysed levels of home ownership as shown in Figure 1 (ABS 2003a) and found that capital cities and their fringes had reasonably high home ownership rates (most SLAs had over 75%). The same rate of ownership was found for households living in areas along the south-eastern coast of Australia; in Tasmania; in part of Litchfield (NT); and in areas close to regional cities such as Townsville (Qld) and Geraldton (WA).

In general, ownership rates reduce as the area becomes more remote. The rate of ownership drops to 65-75% as we move inland from the capital cities and is between 45% and 65% within SLAs in western New South Wales, central Queensland, and the

south and central coast of Western Australia. By the time we reach SLAs in central Australia and far north Queensland, ownership rates are generally less than 45%.

While ABS analysis at the SLA level highlights differences in home ownership rates across relatively small areas of Australia, combining similar adjoining SLAs together to the Statistical Subdivision (SSD) level is useful in providing a broader perspective. There were 207 SSDs in Australia in 2001.

Table 3: SSDs with the lowest and highest home ownership rate by State/Territory, 2001

State	Highest home ownership		Lowest home ownership	
	SSD	%	SSD	%
NSW	Central Northern Sydney	81.8	Inner Sydney	45.2
Vic.	South Loddon	84.0	Inner Melbourne	43.4
Qld	Beaudesert Shire Part A	86.6	North West	50.5
SA	Barossa	81.3	Far North	42.4
WA	East Metropolitan	76.6	Ord	26.3
Tas.	Southern	78.5	Lyell	69.8
NT	Litchfield Shire	79.0	Bathurst-Melville	0.4
ACT	Tuggeranong	76.2	North Canberra	53.2

Note: Excludes SSDs containing fewer than 400 households

Source: ABS 2001 Census of Population and Housing

Table 3 shows the SSD with the highest and lowest homeownership levels in each state. Beaudesert Shire Part A, located on the southern fringe of Brisbane, had the highest ownership rate (87%) of all SSDs in Australia. Of interest is that, at a national level, seven of the ten SSDs with the highest ownership rates were in Victoria.

In New South Wales and Victoria, both the highest and lowest ownership rates were in capital cities (i.e. within Sydney and Melbourne). In both of these cities, households in the central part of the city tended to have the lowest propensity to own their home (45% in Inner Sydney and 43% in Inner Melbourne). Households in Central Northern Sydney, and in the surrounding SSDs of Inner Melbourne and Northern Outer Melbourne had the highest ownership rates (all above 82%). In Queensland, South Australia and Western Australia, households in SSDs on the outskirts of the capital city tended to be more likely to own their home, while those located in more remote areas of the state were least likely.

The five SSDs with the lowest ownership rates were all in the Northern Territory. This may reflect the higher proportions of Aboriginal and Torres Strait Islander peoples living in these SSDs. Many Indigenous peoples living in remote communities share ownership of land, and have an Indigenous community housing organisation administering property, providing security of tenure, as well as several of the other benefits of individual ownership not usually available in the private rental market.

Finally, ABS note that in SSDs with high rates of home ownership, median incomes were also high. However, a high median income did not always indicate higher ownership rates across all SSDs. For example, this was less likely to be the case in some SSDs in remote areas where higher proportions of people are employed in the mining industry.

2.2 Projecting housing tenure

The previous section has discussed the historical overall level of home ownership to be stable at 70 per cent. However, it has also highlighted that there are significant trends occurring within this overall stable environment. These trends have important implications for the demand for housing assistance. First, that young people today are less likely to be home buyers as compared to young people 10 or 20 years ago and therefore those young people receiving CRA will tend to be eligible for longer periods of time. Second, that the projections of homeownership suggest a reduction in lifetime achievement of homeownership. If the projections are correct, there will be an increased demand for housing assistance from future cohorts of mature age and old age Australians. Finally, these impacts will not be nationally uniform.

The model developed in this research takes into consideration all of these aspects during the projection process.

3 HOUSING ASSISTANCE

In this report housing assistance refers to assistance to renters, either in the private rental market or in public rental housing, but the government also provides other forms of housing assistance. The principal forms of housing assistance to home purchasers are grants to home purchasers (generally first time buyers), and reduced or waived stamp duty on the purchase of a home. The government also provides benefits to home owners through the exemption of capital gains taxation on the sale of the family home and the exemption of the family home as an asset for assessment of social security benefits.

In this section, the reasoning behind why the government provides housing assistance and the two major assistance programs are discussed. The discussion and the remainder of the report focus on the expenditure side of government assistance (rather than income foregone) – the rental side of housing assistance.

3.1 Housing Assistance Framework

The purpose of housing assistance is to overcome the problems that households face in obtaining or retaining suitable accommodation. Housing assistance in Australia is provided by the Commonwealth and the State or Territory governments, and is provided both directly to households in public housing, and in the form of subsidies and exemptions to households in the private market. It is worth noting that only social or public housing necessarily guarantees housing affordability – in that rents are set relative to income – whereas subsidies to private market housing are intended to assist with affordability. Broadly speaking, management of direct housing provision is through State and Territory bodies, whereas the Commonwealth largely provides housing subsidies to households in the private market.

The major assistance programs that are currently in operation in Australia are the Commonwealth-State Housing Agreement and Commonwealth Rent Assistance. Each of the programs is discussed in the following paragraphs.

3.1.1 Commonwealth-State Housing Agreement (CSHA)

The CSHA has been in operation since the post war period and is a periodically renewed arrangement between the Commonwealth and the States and Territories to commit funding and strategic direction for the provision of housing assistance. CSHA agreements are designed to "provide strategic direction and funding certainty for the provision of housing assistance across Australia", and are the primary means by which Australia's social housing is funded and directed. Most of the funds provided through the CSHA come from the Commonwealth, whereas the States and Territories supply some funds and implement the housing programs.

The role of the CSHA has become more varied since the 1996-97 agreement, now aiming to "allow for flexibility in the delivery of housing assistance according to each jurisdiction's needs and priorities". This change has effectively meant that (in combination with other operational influences) the construction of new housing units is not being funded through the CSHA, except on a relatively small scale.

The future direction of housing assistance under the CSHA now includes working with other providers such as community housing co-operatives, attracting outside

investment, and supporting households in the private market. Retaining existing public housing is still a priority of the agreement.

The 2003 CSHA is the current agreement, providing funding until 2008. CSHA Commonwealth funding is on a modified per capita basis, with State and Territory governments contributing funds of their own. The total value of the CSHA in 2001-02 was \$1.4 billion. Funding through the CSHA has been stagnant or falling in nominal terms since 1986, meaning that in real terms, funding has been in significant decline for some time.

3.1.2 Commonwealth Rent Assistance (CRA)

CRA is an income supplement paid through Centrelink to government income support recipients renting in the private market. In June 2003, almost a million (940,708) families were receiving CRA. This effectively reduced the proportion of recipients that would otherwise have been paying more than 30% of their income on rent from 69.5% to 33.9% (PC 2004).

CRA is a demand-driven program with total expenditure being the product of the number of eligible claimants, rent levels and rates of payment. Changes in all three factors have played a role in the steady increase in government expenditure on CRA since 1992-93. Real expenditure on CRA has increased by 27.9% between 1992-03 and 2001-02, whereas during the same period real expenditure on CSHA has declined by approximately 20.8%.

CRA aims to provide greater choice than social housing, and to a greater number of recipients. The payment has been successful in significantly reducing the proportion of income recipients paying more than 30% of their income on rent. Conversely CRA has come under criticism for its lack of geographic differentiation, and its relative ineffectiveness in the context of a highly competitive private rental market. For example, National Shelter (2003) argued that CRA "is not keeping up with rising rents in most capital cities".

CRA is available to most low-income people renting in the private rental market. The low-income criterion works through CRA being paid as an income support supplement – with eligibility tied to receipt of an income support payment. Given eligibility for CRA, the actual entitlement is calculated as 75% of the rent paid above a rent threshold up to a maximum. The rent thresholds and maximum CRA payments are both indexed to CPI and vary with family type. The CRA in 2005 are shown in Table 4.

Table 4: Commonwealth Rent Assistance payment rates and thresholds, March 2005

	Maximum Payment	Rent Threshold	Rent at which maximum payment is payable
	\$/fn	\$/fn	\$/fn
With Dependent Children			
Single, 1-2 children	115.08	114.66	268.10
Single, 3+ children	130.06	114.66	288.07
Couple, 1-2 children	115.08	169.68	323.12
Couple, 3+ children	130.06	169.68	343.09
Without Dependent Children			
Single	98.00	87.00	217.67
Single sharer	65.33	87.00	174.11
Couple	92.40	141.80	265.00

Source: Centrelink, 2005

In Table 4 the rates are shown on a fortnightly basis. Examination of the final column suggests that the upper threshold will often be exceeded in capital cities and households may be put under financial stress. For example, for a couple with three children living in Sydney it is unlikely that they will be able obtain a suitable rental below the upper threshold of \$172 per week (\$343.09 per fortnight). If they are required to pay, say, \$320 per week¹ then the extra \$148 per week comes from the pocket of the family as maximum government payment of \$65 per week (\$130.06 per fortnight) is paid to all families paying \$172 per week or more in private rent. Remembering that this household qualified for CRA because they were a low-income family, it is unlikely that the burden of an extra \$148 per week would not cause financial stress.

Some commentators (e.g. Wulff and Evans 1999; or Urban Frontiers 1999) believe that CRA is replacing the CSHA as the housing assistance priority in Australia. As noted above, Commonwealth funding to the CSHA has generally been stagnant and this stagnation combined with increased expenditure on CRA, is leading to the view among housing researchers and housing authorities that the CSHA is slowly being retired. The inclusion of specific funds in the latest agreement for "attracting investment from outside the Social Housing system" (fundamentally, to organise housing authorities to get funding from other sources) is in line with this interpretation.

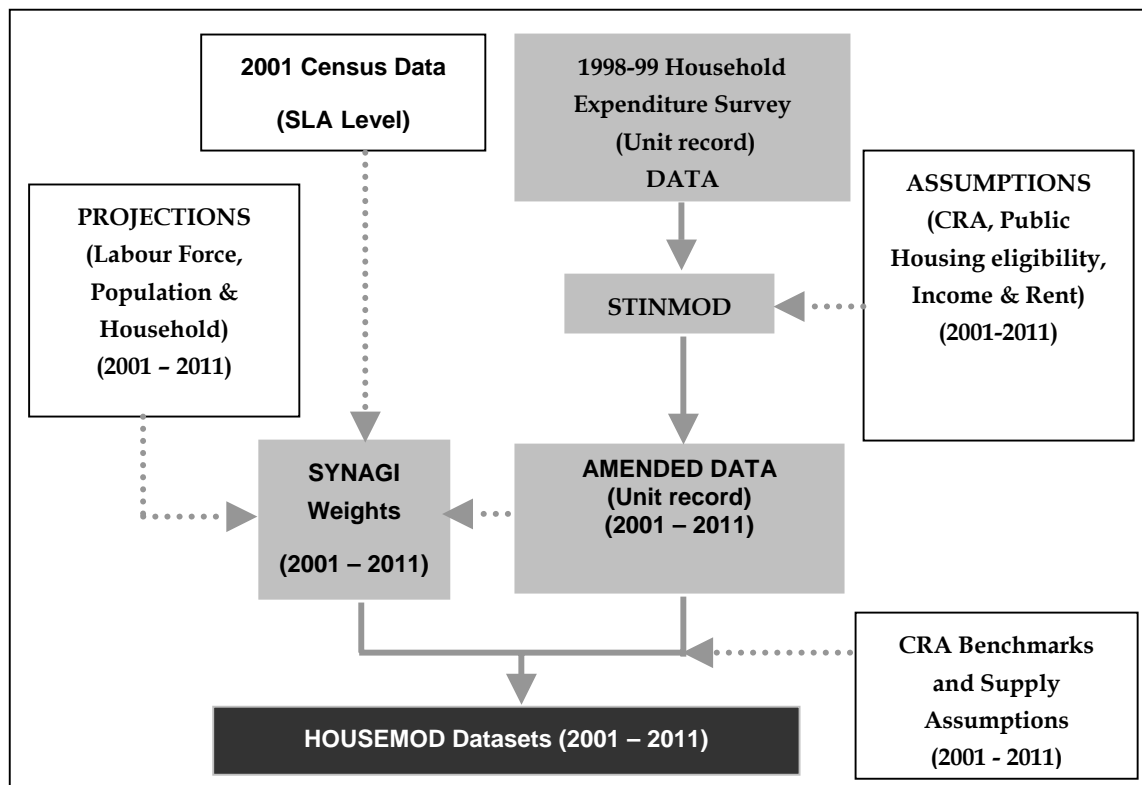
¹ According to REIA, the median rent for a 3 bedroom house in the middle ring (Auburn, Bankstown, Canterbury, Manly, Parramatta, etc) of Sydney in June 2004

4 DEVELOPMENT OF THE PROJECTION MODEL

4.1 The Modelling Approach - Overview

The earlier AHURI project on CRA provided the methodology that produces the base data for the demand projection model. This methodology involves using the techniques of spatial microsimulation to combine small-area 2001 Census data with detailed unit record data from the ABS Household Expenditure Survey (HES). The result is a very detailed dataset of population characteristics for each SLA of the country as at 2001. The addition of NATSEM's established tax-transfer microsimulation model (STINMOD) then imputes additional data for detailed analysis of the impact of possible changes in housing-related income support. Figure 2 shows the flow of data within NATSEM's housing assistance demand projection model - HOUSEMOD.

Figure 2: Schema for the Housing Assistance Demand Projection Model (HOUSEMOD)



The broad model design provides for the following key elements:

1. a detailed regional housing base dataset
2. simulation modules to cover eligibility and entitlements to CRA assistance
3. addition of public rental housing
4. projection of population characteristics (including housing demand)
5. projection of dwelling characteristics (housing supply).

The previous CRA Project put the first and second elements in place. This research adds the third and fourth elements to the broader model development. The fifth is a

possible future research project. Each of the elements that we have completed is discussed in the following sections – after a few words by way of background.

4.2 The Modelling Approach - Background

4.2.1 Existing Individual and Household Data

Regional housing policy makers and researchers — and national housing policy makers concerned with the regional impact of their decisions — rely on the availability of detailed and current small area data to inform their decision making. The main source of small area housing and other socio-demographic data in Australia is the five yearly Census of Population and Housing conducted by the Australian Bureau of Statistics (ABS). The Census is a count of the population and dwellings in Australia with details of age, sex and a variety of other characteristics.

In addition to the Census, the ABS conducts surveys to collect detailed information on incomes, expenditures and other individual and household characteristics, such as the Household Expenditure Survey (HES), the Survey of Income and Housing Costs (SIHC) and the National Health Survey (NHS).

Household and individual information is also collected by numerous public and private agencies in the conduct of their day-to-day activities. These administrative data can contain vast amounts of information on an individual's spending patterns, health history, travel habits and many other preferences, choices and characteristics. The results of market and attitudinal surveys are also a rich source of information that have the potential to contribute to corporate and public decision making.

4.2.2 Microdata

Microdata are data that are available at the unit record level and generally consist of a list of unidentifiable individuals or households with associated characteristics obtained from a survey or Census. Individual and household characteristics may include age, sex, marital status, household type, dwelling type and, possibly, a spatial indicator identifying the broad geographic location of the individual or household.

Microdata are available from the ABS from the Census and many of its surveys in the form of Confidentialised Unit Record Files (CURFs). Census microdata are available as a one per cent Household Sample File of the Census population, with some levels of detail collapsed for confidentiality. CURFs are also available from the HES and SIHC, again with measures taken by the ABS to ensure confidentiality. These CURFs contain unit records of all the respondents included within each survey. CURFs provide a valuable source of unit record data and provide a method for analysis at the individual or household level not available from tabular output. Usage of all CURFs is strictly governed by a licensing agreement with the ABS.

4.2.3 Limitations of Existing Data

Although the Census provides a comprehensive coverage of Australian households for small geographic areas, it has several major limitations. These include the following:

- The amount of information collected from each household is relatively limited. For example, only gross household income is collected and then only in broad ranges

of income, and there is also no information about social security receipt, income sources, wealth and expenditure;

- Unlike many other ABS collections, the full Census results are not publicly available as a unit record file. Output for the whole Census file is only available as a pre-defined series of tables for each area, or as customised tables that can be purchased from the ABS. This means, for example, that relationships between characteristics of interest cannot be easily or fully explored (such as age by income by educational qualifications). It also means that traditional microsimulation models ² – that are widely used by policy makers to assess the likely impact of policy changes on certain groups in society – cannot be constructed on top of the pre-defined tables; and
- To protect the confidentiality of individuals, the ABS randomises small numbers within the Census. This makes analysis of multiple characteristics for individuals or households unreliable for many small geographic areas.

Other ABS data sources, such as the Household Expenditure Survey, provide a very rich source of household information but are not available for small geographic areas. Due to relatively small sample sizes, the need to protect the confidentiality of respondents and the limited spatial information of these surveys, very little information is available about the spatial variation of individual or household characteristics.

The major limitations of other possible sources of data (such as administrative and market survey data) include their limited availability, often only partial coverage of the population, difficulty in use (most data are not collected for analytical purposes and therefore can be difficult to process, particularly geographically) and reliability.

4.2.4 Synthetic Microdata

One solution to this lack of detailed small area data is to merge the information-rich survey data with the geographically disaggregated Census data to create *synthetic microdata* for small areas. This new data may then help to fill the deficiency in the information available to policy makers by providing synthetic small area unit record data – effectively by creating synthetic households for each SLA whose number and characteristics match as closely as possible the number and characteristics of the households living in that SLA as shown in the Census data.

The benefits of creating synthetic microdata include:

- the creation of spatially disaggregated data from aggregated data such as national surveys;
- the ability to create tables of Census variables that are not available in the standard Census output, such as in the Basic Community Profiles (BCPs);
- the ability to use the many simulated characteristics of each individual or household for multivariate analysis, thereby providing a method of identifying and analysing specific socio-demographic groups at the small area level;

² Microsimulation models traditionally use microdata to estimate the likely overall impact of social or economic policy change on individuals or households by applying a set of rules to the individuals in the microdata. They are particularly useful for the analysis of the distribution of outcomes within the population rather than just aggregate outcomes.

- the ability to project the future population, household types, and using defined criteria, estimate future home ownership rates and housing assistance demand; and
- the potential to use traditional microsimulation models to estimate the spatial impact of policy on particular groups within the population.

4.2.5 Spatial Microsimulation

Spatial microsimulation is a term used to describe those techniques that create synthetic microdata for small geographic areas and allow assessment of the spatial impact of policy change (Melhuish, Blake and Day 2002). These techniques generally rely on creating synthetic individuals or households that match the socio-demographic characteristics of the small areas of interest.

Spatial microsimulation is a technique that combines individual or household microdata, currently available only for large spatial areas, with spatially disaggregate data to create synthetic microdata estimates for small areas. (This aspect of the modelling is sometimes termed 'synthetic estimation' in the international literature.) There are two possible methods by which this can be achieved - 'synthetic reconstruction' or 'reweighting' (Williamson *et al*, 1998). Reweighting is used for this project.

Reweighting is achieved by altering the weights for each individual or household in the survey. As national sample surveys are based on a sample of the population, each individual or household within the survey must be weighted to represent the estimated total number of that type of household within the population. In a similar manner, the same sample can be reweighted so that it represents the population within a SLA. This can be achieved by selecting a representative set of individuals or households that, when viewed together, best fit the aggregate characteristics of the SLA. To do this, all households within the sample are given a small fractional weight so that the sum of all weights equals the population in the selected SLA and the sum of the fractional individuals or households matches the characteristic profile of the SLA.

4.3 The Housing Assistance Demand Projection Model - HOUSEMOD

The model that is developed for this project is referred to as HOUSEMOD and this section the processes used in the modelling are described in some detail. The overall flow of information was presented in the above schema (Figure 2).

4.3.1 Step 1 – Reweighting

HOUSEMOD uses the SYNAGI (**SYN**thetic **AU**stralian **GEO**-demographic **I**nformation) approach developed by NATSEM. This approach uses the reweighting method to blend the Census and ABS sample survey data together to create a synthetic unit record file for every household in every SLA in Australia. To blend the sources of data, firstly the HES and Census variables are recoded to be comparable, and the HES is reweighted, utilising detailed socio-demographic profiles from the Census BCPs. Reweighting is undertaken using an optimisation approach to iteratively generate a set of weights that 'best-fits' each SLA. That is, household weights are gradually changed until they produce a set of characteristics that match those of each SLA. The modelling effectively creates a set of synthetic households for each SLA that closely

match the characteristics revealed in the Census data for households in that particular SLA.

HOUSEMOD reweighting uses data from the 2001 Census of Population and Housing Basic and Expanded Community Profiles to create targets for each of the 1,353 SLAs in Australia. The variables from the Census that are chosen as targets are those that are also contained within the 1998-99 HES. To make the variables from the HES compatible with the Census, relevant HES variables are recoded so that they match the classifications and ranges that exist in the Census. A total of ten benchmarks were used in the matching process (Table 5).

The HOUSEMOD matching process requires that the Census and HES variables be based on the same year. This requires that the target variables from the HES be updated to the year of interest. Monetary values must be inflated and the population adjusted for each SLA.

Table 5: Benchmarks used in the HOUSEMOD reweighting algorithm

Census XCP ⁽¹⁾ table	Benchmark	Level
X46b Income By Tenure By Household Type	HHTYPE	HH
X13 Labour Force Status by Sex and Age	SEXP*LFS*AGEP	PERS
X44 Landlord Type By Weekly Rent	DTENU*RENT	HH
X46b Income By Tenure By Household Type	DTENU*HHTYPE	HH
X46 Income By Tenure By Household Type	DTENU*HHINCOME	HH
X45 Type of non-private dwelling	NPDTYPE	PERS
X41 Monthly Housing Loan Repayment by Weekly Household Income	MORT*HHINCOME	HH
X47 Dwelling Structure by Household Type by Family Type	DWSTR*DCOMP	HH
X48 Number of persons usually resident	NPERSONS	HH
X40 Wkly Rent by Wkly Household Income	RENT*HHINCOME	HH

Note: (1) XCP refers to the Census 2001 Expanded Community Profile Tables

The objective of the optimisation process is to reweight the HES households in an iterative manner (up to 500 times) to create a match for the target variables in the Census for each SLA. This results in a weight for each of the 6,892 household records for each of the 1,353 SLAs (although many of the weights within a particular SLA may be zero). The sum of these weights equals the number of households in the SLA, while applying the weights to the HES input values should create values that match the target values in the Census table.

Theoretically the HOUSEMOD simulated weights for each household can be summed and all of the benchmarks are achieved. That is, the total number of households matches Census data; the simulated population in each age range match the Census estimates; the proportions in housing tenures match Census estimates, and so on. In reality, a perfect match between the simulated data and all of the benchmarks is most unlikely and an optimisation process is used to find the 'best' solution. The optimisation algorithm (using an ABS software package called GREGWT) consists of using regression estimation to refine the simulation weights to the Census benchmarks. The regression approach minimises the difference between each of the Census benchmarks and the simulated weights until the difference is within a set tolerance. Constraints are imposed that ensure that any solution found is close to all the benchmarks and non-negative (as it is not possible to have negative households).

Once a feasible solution has been found, the process is considered to have **converged**. However, it is possible that there is more than one feasible solution and the process continues to iterate through all possible solutions until the optimal solution is found.

The GREGWT algorithm does not always converge. Non-convergence is usually caused by benchmarks that are inconsistent and therefore it is not possible to find a feasible solution. Validation of the approach, discussed later in the report, suggests that the GREGWT algorithm accurately reproduces the household characteristics targets for the vast majority of SLAs.

It is worth noting here that the reweighting in HOUSEMOD is a huge exercise. For each of the 1,353 SLAs, the possible feasible sets weights are calculated for the 6,892 households and then the optimal solution for each SLA is chosen: that is more than 9.3 million weights are estimated. As is discussed later, this reweighting process is then repeated to produce projected weights for the period 2001 to 2011.

4.3.2 Step 2 - Microsimulation

At the conclusion of the above step, a population of synthetic households has been created, with details of their household and family type, housing and labour force tenure, private income, education and so on. To enable housing assistance to be estimated, the next step is to impute the social security and income tax liabilities of each of the synthetic households, using a microsimulation model. While information about the social security and income tax liabilities of the households is contained within the 1998-99 HES, such variables are discarded in our modelling to be replaced by new simulated receipts and tax payments. Part of the rationale for doing this is that the social security and tax systems changed very substantially between 1998-99 and 2001, so that the values on the original HES file are out of date.

In previous work NATSEM has created a version of its STINMOD static microsimulation model to run against the 1998-99 HES file. The STINMOD model replicates the rules of the social security and tax system (for more information, see the STINMOD Technical Papers Numbers 1 to 7, available from the NATSEM website).

4.3.3 Step 3 - Projections

Projection Data Sources

Broadly the projections module produces and combines two sets of data. The first set of data is the amended unit record data for 2001 to 2011. The second is small area weights for 2001 to 2011.

For each projection year, a unit record data set is created that is based on the 1998-99 Household Expenditure Survey. This data has been updated for each projection year using NATSEM's STINMOD microsimulation model. This updating includes housing related variables such as CRA and public housing eligibility rules and assumptions in regard to income and rent.

The weights data set is designed to match up with the unit record data. This data contains a set of weights for each SLA in Australia. These weights are the result of projecting forward the 2001 SYNAGI weights (developed in Step 1 above). The method used to project forward these weights is the major advance of this piece of work.

The 2001 SYNAGI weights in combination with a set of CRA benchmarks provided the basis for the analysis of Commonwealth Rent Assistance. In projecting weights forward it would make sense to apply the same logic that was used in the creation of the 2001 weights. Unfortunately, the level of detail that was available for benchmarking the small area 2001 data is not available over the projection period. The projections have to rely on the predictive power of a subset of the variables used for the SYNAGI weights. This subset is:

- Population projections (SLA by Age by Sex)
- Labour force projections (Age by Sex)
- Household type projections.

Population Projections

The ABS produces small area population projections at various small area levels including the Statistical Local Area. In the main, the cohort-component method is used for these projections – a method in which the base population (the Estimated Resident Population) – is projected forward annually by calculating the effect of births, deaths and migration within each age-sex group according to the specified fertility, mortality and migration assumptions.

SLA population projections are constrained to sum to the capital city and balance of state/territory projected populations for each year (ABS 2004a). For example, consider the capital city of a particular state. The ABS population projections by age and gender for this city are obtained and applied to each age-gender group for each SLA in that city. If females aged 35-45 in Melbourne are expected to increase by 30% over 2001-2011 this percentage increase is applied to each female 35-45 age group in each Melbourne SLA. This ensures that SLA population projections are consistent with ABS capital city projections.

The ABS projections seek to take account of state and local government planning decisions that are known at the time the projections were derived but the ABS does not have the level of knowledge that state/territory governments have regarding future land use and availability. There are generally three series of population projections produced for states and territories, each using a different combination of assumptions of future levels of births, deaths and migration to illustrate the possible size, structure and distribution of the population. We use the median series for the purpose of this research.

The latest available SLA population projections are based on 2002 Estimated Resident Populations and extend to 2022.

Labour Force Projections

One of the drivers of the need for housing assistance is low income - and low income is strongly related to labour force status. A key eligibility criterion for CRA is the receipt of an income support payment and, again, income support is strongly related to low income and labour force status. Labour market forecasts can provide valuable information regarding future levels of full-time and part-time labour force participation and may provide an estimate of possible unemployment in the short-term (although unemployment forecasts may be less reliable).

National projections of the total labour force and labour force participation rates by age and sex are produced by the ABS. The projections produced by the ABS show the outcome for the labour force by extrapolating historic trends in labour force participation rates into the future, and applying them to projections of the population.

The most recent published data are based on results from the Labour Force Survey for the period 1979 to 1998. Labour force and labour force participation rates are provided by age and sex for each year in the period 1999-2016. Projections of full-time/part-time participation rates are also available. ABS projections only cover total labour force participation and make no distinction between employment and unemployment rates or numbers. Projections are released on an irregular basis, with the latest set of projections issued in 1999. However, the ABS does not produce labour force projections at a regional level.

Household Type Projections

One of the key requirements of projecting the demand for housing assistance is projections of the likely formation of households for small areas. This is a key requirement because Family Tax Benefit eligibility often acts as a passport to eligibility for Commonwealth Rent Assistance.

Projections of households rely not only on the future demographic characteristics of the population but also on trends, such as levels of partnering, family formation and dissolution, and ageing.

The ABS has produced several series of the projected number and type of households, household size, the number and type of families and living arrangements by State and Capital City / balance of state for 2001 to 2026. These projections are based on assumptions about changing living arrangements of the population. The ABS household and family projections are irregular with the last produced in 2004. The sources of data for these projections are the Census of Population and Housing, 1986, 1991, 1996, and 2001 the Estimated Resident Population (ERP) for June 2001 and population projections (ABS 2004). Only the type of household was used in the projections model.

Projections Methodology

The starting point for the projection methodology was the 2001 Census benchmarked SYNAGI weights. The weights were then aligned with the CRA benchmarks for 2001. Using the aligned weights as the 'start weights' the ABS' multivariate reweighting software package 'GREGWT' was used to create a set of projected weights for each year out to 2011. For each year GREGWT benchmarks the initial weights to the population, household and labour force projections discussed above. The projections for household type were not available at the SLA level so growth rates at the smallest available geographic level were applied to the estimates obtained from the initial SYNAGI weights. Labour force projections were incorporated by splitting the small area population projections according to the age by sex projected participation rates.

4.4 Benchmarking

The outcomes for each SLA were validated by benchmarking them against known external results. At the SLA level the known benchmarks were available by age, gender and Labour Force status, that is we have an ABS estimate (from the 2001 Census) of the number of people in each SLA by age, sex and LF status in 2001. At more aggregated levels, estimates and the projected number of population by age and households by type are available. Each of the benchmarks was used to align the outcomes of the model during the SYNAGI processing.

Two measures were used to identify poor estimates. Firstly the absolute sum of the difference between the benchmark estimates and final SYNAGI estimate was used to

evaluate the HOUSEMOD estimates. If this value was greater than 1000 then the estimates for the SLA were rejected. Secondly each of the components (age, sex, LFST) was checked to ensure that they were within 50 per cent of the ABS estimate. If any of the characteristics were outside this level, the projections for the SLA were rejected.

These two benchmarking tasks resulted in 190 SLAs being removed from further analysis. In general the SLAs that were excluded were not unexpected. They include many small areas with very small numbers of households (for example, Stromlo Forest in the ACT) or inner suburbs that traditionally have very unusual and unexpected characteristics and are very difficult to replicate in the model (for example, Inner Melbourne).

A full list of the excluded SLAs is presented in Appendix A. A state by state breakdown is presented in Table 6. The two territories seem to be the most significantly impacted by the exclusion of SLAs with almost half of the Northern Territory removed and one-quarter of the Australian Capital Territory. While these exclusions should not have a material impact on the overall model outcomes, the large proportion of exclusions need to be noted in respect of the NT and ACT.

Table 6: Number of SLAs and excluded SLAs by state/territory

	Total SLAs No.	Excluded SLAs No.	Proportion Excluded %
New South Wales	198	18	9.1
Victoria	199	10	5.0
Queensland	452	67	14.8
South Australia	124	8	6.5
Western Australia	155	28	18.1
Tasmania	43	3	7.0
Northern Territory	64	30	46.9
Australian Capital Territory	107	26	24.3
<i>Australia</i>	<i>1342</i>	<i>190</i>	<i>14.2</i>

Note: There are 1353 SLAs in Australia but data are not available for 11 of these due to their migratory nature or for other reasons.

4.5 Assumptions

The projections produced by the model HOUSEMOD are based on a number of assumptions relating to fertility, migration and mortality rates that underpin the population projections. Other assumptions relate to the modelling done in STINMOD. Some of the most significant of these assumptions are those relating to the projected rates of inflation, projected earnings and rental growth rates, and future housing assistance policy.

A change to any of these assumptions is likely to impact on the outcomes projected by the model. The sensitivities of the outcomes from this model to the assumptions are dealt with in Chapter 6. However, the authors believe the variation in the assumptions will not vary the projections significantly. The reason for the low sensitivity are that the values used for a considerable period of the projections are actual historical data, that actual data was used for the years 2001-2003 and the projected data is an extension of these trends. In the five to eight years that are being projected, significant variation in the assumed values and actual values is unlikely to

occur. For example inflation is unlikely to vary very significantly over the next five years from the values it has taken in the previous two decades.

Inflation

The model uses changes in the overall level of the CPI as an indicator of inflation. Actual historical values are used up until 2004 and then the consensus view of projected inflation rate of 2.5 per cent per annum is used.

Earnings Growth

The model uses changes in Average Weekly Earnings as published by the ABS as an indicator of changes in individual earnings. The actual table used for this calculation is ABS 6302.0 – *Average Weekly Earnings, Australia, Table 10*. This table provides the average original time earnings of persons employed full-time. Once again actual historical values are used up until 2004 and then an estimated rate of 3.75 per cent per annum is used.

Rental Growth

Rents for both private and government owned properties are indexed to increase at the same rate as the CPI that is 2.5 per cent per annum.

Housing Assistance Policy

The model assumes that all housing assistance and other social security policy (specifically, DVA, the Age Pension) remains unchanged. The payment rates are indexed by earnings growth, and the various thresholds for payment and rent assistance are indexed by the CPI.

One of the major strengths of HOUSEMOD is the capacity to vary these parameters and conduct policy simulation analysis at a spatially disaggregated level. This is a novel and significant addition to existing tools of policy evaluation. One possible use of this model is for a state government that wants to know the housing affordability consequences of the Federal budget, can use this model to produce projections at the SLA level.

5 PROJECTED DEMAND FOR HOUSING ASSISTANCE

In 2003, the model estimates that there were 6.99 million households in Australia. Of these households, 29 per cent (2.03 million) were private or public renters³. HOUSEMOD estimates that in 2003 there were 877,000 renting households (or 43.2 per cent of all renting households) receiving housing assistance through either renting a public housing dwelling or receiving Commonwealth Rent Assistance. The model estimates that 16.5 per cent of renters are in public housing. The model also estimates that overall, 5.9 per cent of all households were suffering rental housing stress in 2003. Housing stress is defined as households with disposable income in the bottom two quintiles and rental costs greater than 30 per cent of household disposable income.

Table 7: Household Tenure and proportion in rental housing stress, 2003-2011

	Total Households (1)	Households Renting	Households receiving Housing Assistance	Households in Rental Stress	Proportion of Renters receiving HA	Proportion in Rental stress
	No.	No.	No.	No.	%	%
2003	6,987,395	2,029,736	876,481	409,018	43.2	5.9
2005	7,211,240	2,094,621	904,197	442,530	43.2	6.1
2007	7,431,814	2,152,633	935,721	459,735	43.5	6.2
2009	7,655,305	2,212,278	970,462	467,492	43.9	6.1
2011	7,886,844	2,273,390	1,006,907	473,753	44.3	6.0

Note: (1) Total Households refers to all households except *Renting - Other* and *Other Tenure*, that is it includes homeowners (with or without a mortgage) and those renting either privately or from a public authority

Source: NATSEM HOUSEMOD simulation

The level of rental housing stress estimated in this report is similar to that suggested by other studies. For example, Harding *et al.* (2004) suggested that, by 2004, 8.8 per cent of income units were experiencing housing stress, down from 10.8 per cent in 1998. However, the study used a slightly different definition of housing stress: “that housing costs were greater than 30 per cent of disposable income and that the **income unit** was in the bottom 40 per cent of the income distribution”. The impact of using income units rather than households has not been evaluated but the authors do not believe it will make a significant difference.

As Table 7 shows, by 2011 the model projects that there will be a further 900,000 households in Australia (an increase of 12.9 per cent) and the number of households renting will also increased by 243,000 to 2.27 million households (a 12.0 per cent increase). The model projects that the number of households receiving housing assistance would increase by more than 130,000 or 14.5 per cent. Therefore, despite the proportion of renter households decreasing slightly, the proportion needing housing assistance increases (up from 43.2 per cent of renters to 44.3 per cent).

Along with the increase in the proportion accessing housing assistance, the proportion in rental housing stress is projected to slightly increase from 5.9 per cent to 6.0 per cent.

³ These totals relate to the valid, model-useable 1,152 SLAs and excludes households with a tenure type of *Renting-Other* and *Other Tenure*. The actual total numbers will be higher.

5.1 Demand for Housing Assistance in 2003 and 2011

The aggregate trend may show an increase in the demand for housing assistance and slight increase in rental housing stress levels but analysis by SLA shows a much more complex and somewhat different picture. As noted in the introduction, the ABS has found that house prices and home ownership vary by region. For these reasons alone, we would expect the demand for housing assistance and rental housing stress to vary greatly by SLA.

In overall terms the model projects that the number of households requiring housing assistance and in rental housing stress will increase. This will result in demand for housing assistance increasing by 130,000 by 2011 and low income households in rental housing stress increasing by 65,000. This is under the assumption that public housing remains able to supply 16.5 per cent of rental properties. If the supply of public housing does not increase at the correct rate then demand for CRA and levels of housing stress would both be higher than the figures presented in this report.

Within this generally stable picture, many SLAs are projected to experience considerable change. Appendix B shows total number of households, number of private and public renters, households receiving housing assistance and households in stress by SLA in 2003. It also shows the numerical and percentage change that will occur between 2003 and 2011.

Table 8 shows the 'top ten' SLAs in each state when the SLAs are ranked by HOUSEMOD projected housing assistance numbers in 2011.

Table 8: Top ten SLAs in each state/territory by projected number of households receiving housing assistance in 2011

State	SLA Name	Rental HHs in 2003	HA 2003	HA 2011	Change in Renters	Change in HA No.	Change in HA %
NSW	Wollongong (C)	21,865	12,046	13,475	+1,829	+1,430	+12
NSW	Newcastle (C) - Remainder	20,083	10,389	12,259	+3,017	+1,870	+18
NSW	Parramatta (C)	20,803	9,450	10,046	+1,212	+596	+6
NSW	Lake Macquarie (C)	15,911	9,064	9,776	+826	+711	+8
NSW	Canterbury (C)	17,932	9,222	9,608	+1,205	+386	+4
NSW	Wyong (A)	15,690	8,647	9,388	+1,962	+741	+9
NSW	Penrith (C)	17,271	7,803	8,522	+1,022	+719	+9
NSW	Gosford (C)	16,236	7,514	8,383	+1,313	+869	+12
NSW	Randwick (C)	24,283	6,054	6,417	+1,954	+363	+6
NSW	Tweed (A) - Pt A	8,398	5,538	6,275	+936	+737	+13
Vic	Port Phillip (C) - St Kilda	18,233	5,165	5,891	+2,021	+726	+14
Vic	Darebin (C) - Preston	9,728	5,198	5,812	+1,166	+614	+12
Vic	Moonee Valley (C) - Essendon	10,682	4,606	5,501	+1,528	+896	+19
Vic	Yarra (C) - North	13,782	4,838	5,320	+1,059	+482	+10
Vic	Maribyrnong (C)	9,735	4,595	5,109	+1,032	+514	+11
Vic	Frankston (C) - West	8,452	4,327	4,973	+1,028	+646	+15
Vic	Gr. Dandenong (C) Bal	7,880	4,376	4,830	+407	+455	+10
Vic	Melbourne (C) - Remainder	16,148	5,343	4,817	+3,495	-526	-10
Vic	Gr. Dandenong (C) - Dandenong	7,490	4,129	4,664	+712	+535	+13
Vic	Glen Eira (C) - Caulfield	12,245	3,379	3,956	+1,874	+577	+17
Qld	Ipswich (C) - Central	8,782	4,968	6,188	+1,898	+1,220	+25

State	SLA Name	Rental HHs in 2003	HA 2003	HA 2011	Change in Renters	Change in HA No.	Change in HA %
Qld	Rockhampton (C)	8,630	4,310	5,803	+2,647	+1,493	+35
Qld	Mackay (C) - Pt A	9,460	4,514	5,568	+1,938	+1,054	+23
Qld	Bundaberg (C)	6,672	3,995	5,178	+1,803	+1,183	+30
Qld	Hervey Bay (C) - Pt A	6,170	3,665	4,100	+727	+435	+12
Qld	Southport	6,235	3,228	4,056	+1,388	+827	+26
Qld	Woodridge	4,679	3,143	3,772	+1,116	+629	+20
Qld	Ipswich (C) - East	5,832	3,499	3,743	+815	+243	+7
Qld	Cairns (C) - Central Suburbs	5,969	2,868	3,677	+1,377	+809	+28
Qld	Labrador	4,441	2,375	2,962	+974	+587	+25
SA	Playford (C) - Elizabeth	4,484	3,850	4,283	+538	+433	+11
SA	Port Adel. Enfield (C) - Port	4,515	3,615	4,196	+703	+581	+16
SA	Whyalla (C)	3,528	2,823	3,242	+463	+420	+15
SA	Marion (C) - North	3,928	2,765	3,020	+515	+255	+9
SA	Port Adel. Enfield (C) - Inner	3,437	2,487	2,994	+735	+507	+20
SA	Port Adel. Enfield (C) - East	4,330	2,716	2,956	+404	+240	+9
SA	Charles Sturt (C) - North-East	3,821	2,563	2,902	+458	+339	+13
SA	Marion (C) - Central	3,795	2,722	2,894	+346	+172	+6
SA	Adelaide (C)	5,353	2,660	2,622	+440	-38	-1
SA	West Torrens (C) - East	5,123	2,286	2,558	+476	+271	+12
WA	Stirling (C) - Central	15,431	8,003	9,822	+3,267	+1,820	+23
WA	Bayswater (C)	8,300	3,980	5,076	+1,822	+1,095	+28
WA	Canning (C)	8,192	3,922	4,742	+1,518	+820	+21
WA	Melville (C)	7,491	2,548	4,002	+2,455	+1,454	+57
WA	Swan (C)	6,690	3,936	3,914	+627	-22	-1
WA	Rockingham (C)	6,392	3,258	3,901	+1,475	+643	+20
WA	Stirling (C) - Coastal	8,355	3,137	3,740	+1,414	+603	+19
WA	Victoria Park (T)	7,172	3,237	3,723	+1,259	+486	+15
WA	Joondalup (C) - South	6,140	2,371	3,697	+1,804	+1,326	+56
WA	Mandurah (C)	5,183	2,776	3,584	+589	+808	+29
Tas	Launceston (C) - Pt B	8,310	4,793	5,259	+741	+467	+10
Tas	Hobart (C) - Remainder	8,413	3,391	3,835	+871	+444	+13
Tas	Glenorchy (C)	5,223	3,317	3,674	+449	+357	+11
Tas	Clarence (C)	3,733	2,192	2,291	+85	+100	+5
Tas	Devonport (C)	2,652	1,755	1,865	+127	+110	+6
Tas	Brighton (M)	1,667	1,552	1,664	+114	+112	+7
Tas	Burnie (C) - Pt A	1,964	1,233	1,332	+106	+99	+8
Tas	Central Coast (M) - Pt A	1,509	906	1,028	+90	+122	+13
Tas	Waratah/Wynyard (M) - Pt A	980	651	738	+118	+87	+13
Tas	Kingborough (M) - Pt A	1,594	669	673	+98	+4	+1
NT	Katherine (T)	1,898	702	854	+124	+152	+22
NT	Alice Springs (T) - Larapinta	1,579	683	772	+86	+89	+13
NT	Gray	731	501	626	+130	+125	+25
NT	Karama	697	444	609	+171	+165	+37
NT	Moulden	653	463	556	+83	+93	+20
NT	Malak	567	418	517	+114	+99	+24
NT	Litchfield (S) - Pt B	1,200	431	505	+187	+75	+17
NT	Nightcliff	964	337	484	+189	+147	+43
NT	Woodroffe	532	322	421	+115	+99	+31
NT	Alice Springs (T) - Ross	1,518	343	360	+31	+17	+5
ACT	Kambah	1,576	878	984	+132	+106	+12

State	SLA Name	Rental HHs in 2003	HA 2003	HA 2011	Change in Renters	Change in HA No.	Change in HA %
ACT	Ainslie	976	543	628	+100	+86	+16
ACT	Narrabundah	1,117	542	608	+92	+67	+12
ACT	Lyneham	1,042	506	549	+74	+44	+9
ACT	Wanniassa	781	443	536	+116	+92	+21
ACT	Belconnen Town Centre	1,348	517	525	+104	+8	+2
ACT	Florey	805	369	404	+50	+35	+9
ACT	O`Connor	1,022	299	364	+99	+65	+22
ACT	Griffith	976	326	360	+64	+34	+10
ACT	Holt	667	324	348	+78	+24	+7

Notes: Rental Households refers to total number of households renting either privately or publicly in the SLA.

Source: NATSEM HOUSEMOD simulation.

The primary purpose of Table 8 is to highlight or remind policymakers where the largest numbers of low income renters will be in 2011. It would be hoped that the SLAs presented in the above table come as no surprise to relevant state and local government departments.

In Table 9 the 'top ten' SLAs in each state are again presented but this time ranked by change in the number of households receiving housing assistance over the period 2003 to 2011. Not surprisingly a number of the largest housing assistance SLAs presented in the previous table are repeated in the largest growth SLAs (for example, Wollongong, Moonee Valley, and Ipswich) but other areas have reasonably small numbers of housing assistance households but the number grows strongly over the period (for example, Lismore, Ballarat and Guanaba-Currumbin Valley)

Table 9: Top ten SLAs in each state/territory by projected change in number of households receiving housing assistance in 2011

State	SLA Name	Rental HHs in 2003	HA 2003	HA 2011	Change in Renters	Change in HA No.	Change in HA %
NSW	Newcastle (C) - Remainder	20,083	10,389	12,259	+3,017	+1,870	+18.0
NSW	Wollongong (C)	21,865	12,046	13,475	+1,829	+1,430	+11.9
NSW	Gosford (C)	16,236	7,514	8,383	+1,313	+869	+11.6
NSW	Wyong (A)	15,690	8,647	9,388	+1,962	+741	+8.6
NSW	Tweed (A) - Pt A	8,398	5,538	6,275	+936	+737	+13.3
NSW	Penrith (C)	17,271	7,803	8,522	+1,022	+719	+9.2
NSW	Lake Macquarie (C)	15,911	9,064	9,776	+826	+711	+7.8
NSW	Lismore (C) - Pt A	5,124	2,914	3,606	+863	+691	+23.7
NSW	Hastings (A) - Pt A	5,499	3,331	3,942	+711	+611	+18.3
NSW	Parramatta (C)	20,803	9,450	10,046	+1,212	+596	+6.3
Vic	Moonee Valley (C) - Essendon	10,682	4,606	5,501	+1,528	+896	+19.5
Vic	Casey (C) - Cranbourne	4,009	1,762	2,505	+1,538	+743	+42.2
Vic	Port Phillip (C) - St Kilda	18,233	5,165	5,891	+2,021	+726	+14.1
Vic	Frankston (C) - West	8,452	4,327	4,973	+1,028	+646	+14.9
Vic	Darebin (C) - Preston	9,728	5,198	5,812	+1,166	+614	+11.8
Vic	Glen Eira (C) - Caulfield	12,245	3,379	3,956	+1,874	+577	+17.1
Vic	Gr. Dandenong (C) - Dandenong	7,490	4,129	4,664	+712	+535	+13.0
Vic	Darebin (C) - Northcote	8,802	2,991	3,520	+912	+529	+17.7

State	SLA Name	Rental HHs in 2003	HA 2003	HA 2011	Change in Renters	Change in HA No.	Change in HA %
Vic	Ballarat (C) - Central	5,040	2,354	2,873	+720	+519	+22.0
Vic	Maribyrnong (C)	9,735	4,595	5,109	+1,032	+514	+11.2
Qld	Rockhampton (C)	8,630	4,310	5,803	+2,647	+1,493	+34.7
Qld	Ipswich (C) - Central	8,782	4,968	6,188	+1,898	+1,220	+24.6
Qld	Bundaberg (C)	6,672	3,995	5,178	+1,803	+1,183	+29.6
Qld	Mackay (C) - Pt A	9,460	4,514	5,568	+1,938	+1,054	+23.4
Qld	Guanaba-Currumbin Valley	3,754	1,506	2,363	+900	+858	+57.0
Qld	Southport	6,235	3,228	4,056	+1,388	+827	+25.6
Qld	Cairns (C) - Central Suburbs	5,969	2,868	3,677	+1,377	+809	+28.2
Qld	Maroochy (S) - Buderim	3,746	1,476	2,156	+1,761	+680	+46.0
Qld	Woodridge	4,679	3,143	3,772	+1,116	+629	+20.0
Qld	Labrador	4,441	2,375	2,962	+974	+587	+24.7
SA	Port Adel. Enfield (C) - Port	4,515	3,615	4,196	+703	+581	+16.1
SA	Port Adel. Enfield (C) - Inner	3,437	2,487	2,994	+735	+507	+20.4
SA	Playford (C) - Elizabeth	4,484	3,850	4,283	+538	+433	+11.2
SA	Whyalla (C)	3,528	2,823	3,242	+463	+420	+14.9
SA	Port Adel. Enfield (C) - Coast	3,014	1,853	2,212	+444	+359	+19.4
SA	Charles Sturt (C) - North-East	3,821	2,563	2,902	+458	+339	+13.2
SA	Victor Harbor (DC)	1,040	835	1,114	+275	+280	+33.5
SA	West Torrens (C) - East	5,123	2,286	2,558	+476	+271	+11.9
SA	Marion (C) - North	3,928	2,765	3,020	+515	+255	+9.2
SA	Port Adel. Enfield (C) - East	4,330	2,716	2,956	+404	+240	+8.8
WA	Stirling (C) - Central	15,431	8,003	9,822	+3,267	+1,820	+22.7
WA	Melville (C)	7,491	2,548	4,002	+2,455	+1,454	+57.1
WA	Joondalup (C) - South	6,140	2,371	3,697	+1,804	+1,326	+55.9
WA	Bayswater (C)	8,300	3,980	5,076	+1,822	+1,095	+27.5
WA	Canning (C)	8,192	3,922	4,742	+1,518	+820	+20.9
WA	Mandurah (C)	5,183	2,776	3,584	+589	+808	+29.1
WA	Wanneroo (C) - North-West	1,813	708	1,492	+549	+783	+110.6
WA	Rockingham (C)	6,392	3,258	3,901	+1,475	+643	+19.7
WA	Fremantle (C) - Remainder	4,719	2,418	3,051	+910	+633	+26.2
WA	Stirling (C) - Coastal	8,355	3,137	3,740	+1,414	+603	+19.2
Tas	Launceston (C) - Pt B	8,310	4,793	5,259	+741	+467	+9.7
Tas	Hobart (C) - Remainder	8,413	3,391	3,835	+871	+444	+13.1
Tas	Glenorchy (C)	5,223	3,317	3,674	+449	+357	+10.8
Tas	Central Coast (M) - Pt A	1,509	906	1,028	+90	+122	+13.5
Tas	Brighton (M)	1,667	1,552	1,664	+114	+112	+7.2
Tas	Devonport (C)	2,652	1,755	1,865	+127	+110	+6.3
Tas	Clarence (C)	3,733	2,192	2,291	+85	+100	+4.6
Tas	Burnie (C) - Pt A	1,964	1,233	1,332	+106	+99	+8.0
Tas	Waratah/Wynyard (M) - Pt A	980	651	738	+118	+87	+13.3
Tas	Derwent Valley (M) - Pt A	610	436	501	+59	+65	+14.8
NT	Karama	697	444	609	+171	+165	+37.0
NT	Katherine (T)	1,898	702	854	+124	+152	+21.7
NT	Nightcliff	964	337	484	+189	+147	+43.5
NT	Gray	731	501	626	+130	+125	+24.9
NT	Leanyer	700	206	306	+138	+100	+48.4
NT	Woodroffe	532	322	421	+115	+99	+30.9
NT	Malak	567	418	517	+114	+99	+23.7
NT	Moulden	653	463	556	+83	+93	+20.0

State	SLA Name	Rental HHs in 2003	HA 2003	HA 2011	Change in Renters	Change in HA No.	Change in HA %
NT	Alice Springs (T) - Larapinta	1,579	683	772	+86	+89	+13.0
NT	Parap	459	221	300	+97	+79	+35.8
ACT	Kambah	1,576	878	984	+132	+106	+12.1
ACT	Wanniassa	781	443	536	+116	+92	+20.8
ACT	Ainslie	976	543	628	+100	+86	+15.8
ACT	Narrabundah	1,117	542	608	+92	+67	+12.3
ACT	O`Connor	1,022	299	364	+99	+65	+21.8
ACT	Reid	449	272	333	+53	+61	+22.5
ACT	Downer	601	219	263	+38	+45	+20.3
ACT	Lyneham	1,042	506	549	+74	+44	+8.6
ACT	Richardson	328	231	274	+47	+43	+18.5
ACT	Lyons	562	253	295	+65	+41	+16.4

Notes: Rental Households refers to total number of households renting either privately or publicly in the SLA.

Source: NATSEM HOUSEMOD simulation.

The projections suggest that while demand for rental accommodation will increase over the period 2003 to 2011 at a rate very slightly less than the household growth rate, the demand for housing assistance will grow at a faster rate than the household growth rate. The cities will see the greatest increase in the demand for housing assistance and many SLAs will see demand increase by as much as 20 per cent (even in larger SLAs).

5.2 Rental Housing Stress in 2003 and 2011

While the previous section provides projections of demand for housing assistance, policy makers may be more interested to know which areas are projected to have the greatest increase in households in housing stress. Table 10 shows this information by displaying the top ten SLAs in each state when the SLAs are ranked by change in the number of households in rental housing stress between 2003 and 2011. As housing stress only refers to households on low income (the bottom 40 per cent of the household income distribution) and spending more than 30 per cent of disposable household income on rental payments, it can perhaps be used to show which SLAs are 'most deserving' of government resources and focus.

Table 10: Top ten SLAs in each state/territory by projected change in number of households in rental housing stress between 2003 and 2011

State	SLA Name	Rental HHs in 2003	Housing Stress 2003	Housing Stress 2011	Change in HS No.	Change in HS %
NSW	Canterbury (C)	17,932	4,190	5,234	+1,044	+24.9
NSW	Newcastle (C) – Remainder	20,083	5,111	6,145	+1,034	+20.2
NSW	Wollongong (C)	21,865	4,750	5,445	+695	+14.6
NSW	Marrickville (A)	16,173	3,138	3,781	+643	+20.5
NSW	Gosford (C)	16,236	4,315	4,949	+634	+14.7
NSW	Waverley (A)	13,323	2,096	2,650	+554	+26.4
NSW	Parramatta (C)	20,803	3,390	3,884	+494	+14.6
NSW	Ryde (C)	12,780	1,804	2,240	+436	+24.2

State	SLA Name	Rental HHs in 2003	Housing Stress 2003	Housing Stress 2011	Change in HS No.	Change in HS %
NSW	Penrith (C)	17,271	3,422	3,845	+423	+12.3
NSW	Ashfield (A)	6,672	1,282	1,682	+400	+31.2
Vic	Port Phillip (C) - St Kilda	18,233	3,783	4,744	+960	+25.4
Vic	Glen Eira (C) – Caulfield	12,245	2,640	3,444	+804	+30.5
Vic	Darebin (C) – Preston	9,728	1,983	2,530	+547	+27.6
Vic	Darebin (C) – Northcote	8,802	1,978	2,435	+457	+23.1
Vic	Maribyrnong (C)	9,735	2,132	2,542	+410	+19.2
Vic	Moreland (C) – Brunswick	10,371	2,040	2,448	+408	+20.0
Vic	Frankston (C) – West	8,452	2,318	2,710	+392	+16.9
Vic	Gr. Dandenong (C) Bal	7,880	1,973	2,360	+386	+19.6
Vic	Moonee Valley (C) – Essendon	10,682	1,677	2,053	+376	+22.4
Vic	Kingston (C) – North	8,133	1,573	1,949	+376	+23.9
Qld	Rockhampton (C)	8,630	1,905	2,572	+667	+35.0
Qld	Ipswich (C) – Central	8,782	2,292	2,914	+622	+27.2
Qld	Bundaberg (C)	6,672	2,066	2,683	+617	+29.9
Qld	Mackay (C) - Pt A	9,460	2,171	2,722	+551	+25.4
Qld	Southport	6,235	1,936	2,455	+520	+26.8
Qld	Palm Beach	3,309	1,174	1,577	+403	+34.3
Qld	Woodridge	4,679	1,303	1,701	+398	+30.6
Qld	Cairns (C) - Central Suburbs	5,969	1,267	1,639	+372	+29.4
Qld	Labrador	4,441	1,490	1,840	+349	+23.4
Qld	Redcliffe-Scarborough	3,147	1,092	1,433	+341	+31.2
SA	West Torrens (C) – East	5,123	1,108	1,286	+178	+16.1
SA	Adelaide (C)	5,353	1,268	1,419	+151	+11.9
SA	Playford (C) – Elizabeth	4,484	877	1,017	+140	+16.0
SA	Port Adel. Enfield (C) – Port	4,515	802	929	+127	+15.9
SA	Port Adel. Enfield (C) – Inner	3,437	664	788	+124	+18.7
SA	Port Adel. Enfield (C) – Coast	3,014	700	810	+110	+15.8
SA	Mitcham (C) – West	2,085	463	568	+106	+22.9
SA	Charles Sturt (C) - North-East	3,821	776	881	+105	+13.6
SA	Holdfast Bay (C) – North	3,568	933	1,037	+103	+11.1
SA	Unley (C) – West	2,587	562	659	+96	+17.1
SA	Prospect (C)	2,756	629	722	+93	+14.8
WA	Stirling (C) – Central	15,431	3,974	4,990	+1,016	+25.6
WA	Melville (C)	7,491	1,259	1,965	+706	+56.0
WA	Bayswater (C)	8,300	2,183	2,785	+601	+27.5
WA	Joondalup (C) – South	6,140	1,178	1,696	+518	+44.0
WA	Victoria Park (T)	7,172	1,257	1,741	+483	+38.4
WA	Vincent (T)	5,950	1,130	1,544	+415	+36.7
WA	Stirling (C) – Coastal	8,355	1,605	2,001	+396	+24.6
WA	Canning (C)	8,192	1,511	1,853	+342	+22.6
WA	Fremantle (C) – Remainder	4,719	1,088	1,421	+333	+30.6
Tas	Hobart (C) – Remainder	8,413	1,741	1,981	+240	+13.8
Tas	Launceston (C) - Pt B	8,310	2,038	2,216	+178	+8.7
Tas	Glenorchy (C)	5,223	1,238	1,365	+127	+10.2
Tas	Devonport (C)	2,652	639	675	+36	+5.6
Tas	Central Coast (M) - Pt A	1,509	372	405	+33	+8.9
Tas	Burnie (C) - Pt A	1,964	438	466	+28	+6.4
Tas	Waratah/Wynyard (M) - Pt A	980	231	255	+24	+10.4
Tas	Clarence (C)	3,733	655	675	+20	+3.1

State	SLA Name	Rental HHs in 2003	Housing Stress 2003	Housing Stress 2011	Change in HS No.	Change in HS %
Tas	George Town (M) - Pt A	653	132	144	+11	+8.5
Tas	Derwent Valley (M) - Pt B	182	38	47	+9	+22.9
NT	Nightcliff	964	234	302	+69	+29.4
NT	Litchfield (S) - Pt B	1,200	279	334	+55	+19.8
NT	Leanyer	700	70	112	+42	+59.5
NT	Stuart Park	930	154	195	+41	+26.4
NT	Rapid Creek	780	127	164	+37	+29.5
NT	Alice Springs (T) – Larapinta	1,579	155	185	+30	+19.6
NT	Parap	459	77	106	+28	+36.9
NT	Alawa	348	58	84	+26	+45.3
NT	Ludmilla	352	48	70	+21	+44.5
NT	Millner	507	63	83	+20	+31.7
ACT	Kambah	1,576	186	226	+40	+21.5
ACT	Wanniassa	781	97	125	+28	+28.7
ACT	Ainslie	976	90	116	+25	+28.3
ACT	Lyneham	1,042	154	179	+25	+16.1
ACT	Downer	601	51	74	+23	+44.8
ACT	O`Connor	1,022	65	87	+22	+33.8
ACT	Curtin	470	53	75	+22	+40.8
ACT	Kaleen	733	91	112	+21	+22.9
ACT	Lyons	562	99	120	+21	+20.9
ACT	Campbell	392	55	76	+20	+36.7

Notes: The top 10 in each state were selected based on the total number of renters who had rent costs of more than 30 per cent of the household income and were in the bottom two income quintiles in 2011. Rental Households refers to total number of households renting either privately or publicly in the SLA. Source: NATSEM HOUSEMOD simulation.

HOUSEMOD projects the areas where the greatest increase in numbers of low income households in rental housing stress will mostly be in capital cities (indicated by a C after the name). In some states, the high cost of private rental will also produce pressure on outlying suburban areas (indicated by A after the SLA name). This is particularly evident in NSW (notably Newcastle, Gosford and Wollongong) and Victoria (notably Dandenong and Frankston).

The letter in brackets after the SLA name (in all states except NT and ACT) refer to the type of SLA. These letters are decoded in Table 11.

.Table 11: SLA Types and Abbreviations used in this report

A (Area)	B (Borough)
C (City)	CGC (Community Government Council)
DC (District Council)	M (Municipality)
RC (Rural City)	S (Shire)
T (Town)	

Source: ABS.

It is not an unexpected observation that most rental housing stress is found in cities, that is (C). However, if the total number of households in stress is replaced with the proportion of renting households in stress, a quite different picture is found. In Table 9, the 'top-ten' SLA in each state are shown based on the proportion of households in rental housing stress. SLAs with less than 100 renting households have been excluded from the analysis.

In Table 12, the top 10 SLAs in each state are again shown. In this top ten, only those SLAs with 100 of more renter households in 2011 were considered. The ten SLAs shown are those with the largest percentage increase in the proportion of renters (renting privately or publicly) who had rental costs of more than 30 per cent of the household disposable income and were in the bottom two income quintiles.

The dominant letter in previous top ten table was (C) indicating that the growth of households in rental stress was greatest in the cities. Now in Table 12 the SLAs with the highest proportion increase are presented. The city SLAs are replaced with Areas (A); Shires (S); and Rural Cities (RC). Cities are only occasionally seen in this table. The inference here is that while large numbers of households in cities will be moving into rental housing stress, the highest proportional growth is on the city fringes and away from the cities.

Table 12: Top ten SLAs in each state/territory by projected change in the percentage of households in rental housing stress between 2003 and 2011

State	SLA Name	Rental HHs in 2003	Housing Stress 2003	Housing Stress 2011	Change Renters %	Change in HS %
NSW	Ku-ring-gai (A)	3,592	275	399	+10.8	+44.7
NSW	Central Darling (A)	408	26	35	+0.7	+34.5
NSW	Broken Hill (C)	1,472	362	484	+19.2	+33.7
NSW	Ashfield (A)	6,672	1,282	1,682	+11.0	+31.2
NSW	Dubbo (C) - Pt B	152	18	23	+14.3	+30.0
NSW	Narrandera (A)	591	105	136	+28.5	+28.6
NSW	Mosman (A)	4,115	424	541	+6.3	+27.5
NSW	Lockhart (A)	200	26	33	+25.7	+27.1
NSW	Waverley (A)	13,323	2,096	2,650	+8.3	+26.4
NSW	Kyogle (A)	772	214	270	+19.1	+26.1
Vic	Boroondara (C) - Camberwell N.	2,481	249	404	+25.5	+62.5
Vic	West Wimmera (S)	256	26	43	+38.8	+62.3
Vic	S. Grampians (S) - Wannon	144	18	29	+17.3	+61.1
Vic	Glenelg (S) – North	192	20	30	+14.8	+49.2
Vic	Wellington (S) – Avon	187	41	59	+34.5	+45.2
Vic	Whitehorse (C) - Box Hill	5,563	842	1,196	+16.6	+42.0
Vic	Glen Eira (C) – South	3,695	581	821	+14.6	+41.3
Vic	Bayside (C) – Brighton	2,830	276	388	+14.8	+40.6
Vic	Boroondara (C) - Camberwell S.	4,035	396	546	+11.3	+38.0
Vic	Bayside (C) – South	3,888	568	779	+16.6	+37.3
Qld	Cook (S) - Weipa only	658	11	22	+10.6	+108.0
Qld	Broadsound (S)	1,425	17	32	+7.6	+90.6
Qld	Chelmer	174	25	48	+46.8	+89.4
Qld	Milton	600	78	144	+16.3	+84.5
Qld	Geebung	316	43	75	+21.0	+71.7
Qld	Peak Downs (S)	639	16	28	+12.8	+68.8

State	SLA Name	Rental HHs in 2003	Housing Stress 2003	Housing Stress 2011	Change Renters %	Change in HS %
Qld	Upper Mount Gravatt	858	96	160	+24.1	+66.5
Qld	Broadbeach Waters	949	162	268	+7.8	+65.0
Qld	Rocklea	271	65	105	+45.8	+63.0
Qld	Nudgee	131	17	27	+29.1	+61.4
SA	Le Hunte (DC)	151	17	24	+8.2	+38.3
SA	Elliston (DC)	102	21	27	+22.9	+28.4
SA	Wakefield (DC)	401	85	107	+14.4	+26.2
SA	Mitcham (C) – West	2,085	463	568	+16.2	+22.9
SA	Flinders Ranges (DC)	194	19	24	+20.6	+21.8
SA	Port Augusta (C)	1,768	204	245	+13.7	+20.3
SA	Kimba (DC)	96	16	19	+10.6	+19.5
SA	Loxton Waikerie (DC) - West	581	100	119	+12.4	+19.4
SA	Mitcham (C) - North-East	1,208	304	362	+14.7	+19.0
SA	Karoonda East Murray (DC)	90	17	20	+12.8	+18.8
WA	Three Springs (S)	100	2	5	+30.2	+160.9
WA	Peppermint Grove (S)	93	11	18	+68.1	+73.9
WA	Narembeen (S)	115	14	22	+18.1	+65.3
WA	Corrigin (S)	119	14	23	+27.3	+62.9
WA	East Pilbara (S)	1,217	58	94	+1.1	+62.7
WA	Beverley (S)	142	10	15	+11.2	+58.8
WA	Yilgarn (S)	286	14	21	+19.4	+56.8
WA	Melville (C)	7,491	1,259	1,965	+32.8	+56.0
WA	Cottesloe (T)	1,084	132	202	+9.6	+53.4
WA	Collie (S)	673	119	180	+29.8	+50.7
Tas	Derwent Valley (M) - Pt B	182	38	47	+14.2	+22.9
Tas	West Coast (M)	618	55	63	+3.3	+15.6
Tas	Hobart (C) - Remainder	8,413	1,741	1,981	+10.3	+13.8
Tas	Waratah/Wynyard (M) - Pt A	980	231	255	+12.0	+10.4
Tas	Glenorchy (C)	5,223	1,238	1,365	+8.6	+10.2
Tas	Flinders (M)	126	9	10	+3.9	+10.1
Tas	Central Coast (M) – Pt A	1,509	372	405	+6.0	+8.9
Tas	Launceston (C) - Pt B	8,310	2,038	2,216	+8.9	+8.7
Tas	George Town (M) – Pt A	653	132	144	+11.0	+8.5
Tas	Burnie (C) - Pt A	1,964	438	466	+5.4	+6.4
NT	Anula	266	18	34	+7.9	+91.4
NT	Leanyer	700	70	112	+19.7	+59.5
NT	Coomalie (CGC)	242	24	38	+21.9	+58.1
NT	Alawa	348	58	84	+14.3	+45.3
NT	Nakara	263	37	54	+13.9	+44.9
NT	Ludmilla	352	48	70	+10.0	+44.5
NT	Nhulunbuy	1,036	24	34	+14.0	+44.1
NT	Marrara	299	42	60	+19.9	+41.1
NT	Jingili	234	14	19	+8.5	+37.1
NT	Wanguri	255	31	42	+6.7	+36.9
ACT	Fraser	101	11	17	+12.1	+52.7
ACT	Downer	601	51	74	+6.3	+44.8
ACT	Curtin	470	53	75	+8.2	+40.8
ACT	Giralang	332	34	48	+5.1	+39.2
ACT	Campbell	392	55	76	+16.8	+36.7
ACT	Hackett	335	40	55	+9.3	+36.0

State	SLA Name	Rental HHs in 2003	Housing Stress 2003	Housing Stress 2011	Change Renters %	Change in HS %
ACT	Theodore	301	27	36	+11.7	+35.7
ACT	O'Connor	1,022	65	87	+9.7	+33.8
ACT	Evatt	492	49	65	+4.8	+33.1
ACT	Deakin	200	21	28	+33.1	+33.0

Notes: Only SLAs projected to have 100 or more renting households in 2011 were considered in this table. The top 10 in each state were selected based on the proportional change between 2003 and 2011 of renters who had rent costs of more than 30 per cent of the household income and were in the bottom two income quintiles in 2011. Rental Households refers to total number of households renting either privately or publicly in the SLA.

Source: NATSEM HOUSEMOD simulation.

Of particular concern is the number of the SLAs in Table 12 that have extremely high housing stress growth rates when compared with the growth in renters. Some SLAs have growth rates that are three or more times the renter growth rate (see particularly Victoria and Queensland). For example, Whitehorse - Box Hill SLA in Victoria has a large renter population (5,563 in 2003) and while this population is growing at a reasonable rate (+16.6 per cent between 2003 and 2011), those in housing stress are projected to grow at a much higher rate (+42.0 per cent).

In summary, the projections suggest that the largest change in the numbers of households living in rental stress are in cities but that the largest changes in the proportions of people living in rental housing stress are in country areas.

From a policy perspective this implies that while the greatest overall need for housing assistance will continue to be in the cities, there are significant numbers of non-city communities that will have high proportions of their population in need of housing assistance.

5.3 HA and Rental Housing stress by household type in 2003 and 2011

In this section we again consider households receiving housing assistance and those in rental housing stress but this discussion is based on household type. The households are categorized into five groups – households consisting of (1) a couple with dependent children; (2) a couple only; (3) a lone parent (that is with dependent children); (4) a single person household; and (5) a group household.

Table 13: Household Type and proportion in rental housing stress, 2003 and 2011

Type of Household	2003				2011			
	Renters	Prop'n of all Renters	HA Prop'n of Type	Stress Prop'n of Type	Renters	Prop'n of all Renters	HA Prop'n of Type	Stress Prop'n of Type
	No.	%	%	%	No.	%	%	%
Couple with dependent children	188,500	9.3	61.2	14.4	175,000	7.7	59.1	14.2
Couple Only	311,800	15.4	39.5	20.5	377,500	16.6	39.0	16.4
Lone parent	77,300	3.8	81.2	25.7	121,900	5.4	84.9	23.6
Single Person	1,169,900	57.6	38.5	24.9	1,328,500	58.4	40.1	26.4
Group/other household	282,300	13.9	44.3	2.4	270,500	11.9	44.5	2.7
<i>All types</i>	<i>2,029,700</i>	<i>100.0</i>	<i>43.2</i>	<i>20.2</i>	<i>2,273,400</i>	<i>100.0</i>	<i>44.3</i>	<i>20.8</i>

Source: NATSEM HOUSEMOD simulation

Table 13 shows that renters are predominately *Single Person* households – 57.6 per cent of renting households are of this type in 2003. By 2011, the *Single Person* household share is projected to increase to 58.4 per cent. The second largest household type is *Couple Only*. This group of renters also increases its share by 2011 increasing from 15.4 per cent of all renting households to 16.6 per cent.

While *Single Person* and *Couple Only* households are the biggest users of rental housing, the type of renters with the largest proportion receiving housing assistance are *Lone Parent* and *Couple with dependent children* households. More than four in five (81.2%) of *Lone Parent* households are estimated to be receiving housing assistance in 2003. By 2011 the proportion of renter that are *Lone Parent* households will have increased to 5.4 per cent and the percentage receiving housing assistance will also have increased by almost four percentage points to 84.9 per cent. Three in five (61.2%) of renting *Couples with dependent children* households are receiving housing assistance. At least in this case, the proportion of renters of this type is projected to decline and the proportion receiving housing assistance is also projected to decline.

While *Couples with dependent children* households are one of the largest groups receiving housing assistance, they have one of the lowest proportions of renters in housing stress (14.4 per cent). In fact, not surprisingly, renting housing stress is least likely to be found in *Group/Other* households – only one in 40 (2.4%) of these households with incomes in the bottom two quintiles and renting are spending more than 30 per cent of their disposable income on rent. In contrast, one in four *Lone Parent* (26%), *Single Person* (25%) and one in five *Couple Only* (21%) households are in housing stress.

By 2011 the type of households in rental housing stress will have changed little, except for *Couple Only* households which are projected to have seen a decrease of more than four percentage points to 16.4 per cent.

Table 14 considers the five household types and presents the five SLAs that have the greatest proportion of households in rental housing stress in 2003 and 2011. Only private rental households were considered and there must be at least 100 private renters of that type to be ranked. The SLAs with the largest proportions of *Couple Only* households in stress appear to be 'lifestyle' areas like the Whitsunday Islands and Byron Bay. The exception to this observation is the SLA with the highest proportion of housing stressed *Couple Only* households in 2003 – Adelaide. The

lifestyle observation may suggest that these households are possibly retired couples who may have a low income but have other assets to draw on if required. There is projected to be little change in the most stressed SLAs for *Couple Only* households by 2011.

Table 14: Top five SLAs in Australia ranked by type of household and proportions of private renter households in housing stress, 2003 and 2011

HH Type	2003			2011		
	State	SLA	Priv renters in stress %	State	SLA	Priv renters in stress %
1	SA	Adelaide (C)	43.9	Qld	Whitsunday (S)	45.2
1	Qld	Southport	42.2	Qld	Maroochy (S) Bal	42.1
1	Qld	Whitsunday (S)	41.2	Qld	Runaway Bay	40.7
1	Qld	Runaway Bay	40.5	SA	Adelaide (C)	39.9
1	NSW	Byron (A)	39.1	NSW	Byron (A)	38.2
2	Qld	Logan (C) Bal	54.5	NSW	Nambucca (A)	47.9
2	NSW	Nambucca (A)	53.8	SA	Playford (C) - West Central	47.8
2	SA	Port Pirie C Dists (M) – City	50.8	Vic	Mornington P'sula (S) - West	45.6
2	SA	Playford (C) - West Central	49.5	SA	Playford (C) - Elizabeth	44.8
2	SA	Playford (C) – Elizabeth	49.1	SA	Port Pirie C Dists (M) - City	43.2
3	Qld	Hervey Bay (C) - Pt A	56.1	WA	Kwinana (T)	51.8
3	WA	Kwinana (T)	52.7	NSW	Nambucca (A)	51.6
3	Qld	Maroochy (S) Bal	51.2	NSW	Grafton (C)	51.5
3	NSW	Lismore (C) - Pt A	50.2	NSW	Kempsey (A)	48.1
3	NSW	Kempsey (A)	49.7	Vic	Hume (C) - Broadmeadows	47.9
4	Qld	Caboolture (S) - Pt B	55.8	Qld	Paradise Point	58.0
4	Qld	Bethania-Waterford	54.8	Qld	Bethania-Waterford	55.8
4	Qld	Paradise Point	51.7	Qld	Eagleby	55.4
4	Qld	Eagleby	50.8	Qld	Caboolture (S) - Pt B	55.1
4	Qld	Logan (C) Bal	49.4	Qld	Caboolture (S) - Central	54.0
5	Qld	Biggera Waters	19.1	SA	Playford (C) - Elizabeth	19.4
5	NSW	Armidale Dumaresq – City	16.8	Qld	Labrador	18.0
5	Qld	Labrador	16.7	NSW	Armidale Dumaresq - City	16.1
5	Qld	Woodridge	15.9	Qld	Southport	15.5
5	SA	Adelaide (C)	15.0	WA	Stirling (C) - Central	14.3

Notes: HH Type 1 – Couple with children; Type 2 – Couple Only; Type 3 – Sole parent; Type 4 – Lone person; Type 5 – Group household.

Only households renting on the private market were considered and in an SLA with 100+ private renters were considered.

Source: NATSEM HOUSEMOD simulation.

In comparison with these “perhaps not really stressed” household type are *Couple with dependent children* households. The SLAs in this group in 2003 include more traditionally recognised low income areas. It is noteworthy here that to make the top-five of this household housing stress was around 50 per cent while it was only 40 per cent for the previous household type. A similar pattern can be seen in 2011.

Table 15 shows the HOUSEMOD-estimated ten SLAs with the greatest proportion of households in rental housing stress in 2003. Only private rental households were considered and there must be at least 100 households of that type to be ranked. The SLA with the highest proportion of any household type living in rental stress is Hervey Bay in Queensland. According to the HOUSEMOD estimates, this SLA has 312 *Lone Parent* households renting privately, 94 per cent of these are receiving housing assistance and more than half (56%) are in rental housing stress. Seven of the ten highest high stress SLAs in 2003 are in Queensland and the same proportion relate to *Lone Parent* and *Single person* households.

Table 15: SLAs with the highest proportions of households renting privately in rental housing stress by type of household, 2003

HH Type	State	SLA	HH Renting Privately No.	Prop'n Receiving HA %	Prop'n in stress %
3	Qld	Hervey Bay (C) - Pt A	312	94.3	56.1
4	Qld	Caboolture (S) - Pt B	233	22.6	55.8
4	Qld	Bethania-Waterford	413	63.4	54.8
2	Qld	Logan (C) Bal	122	69.1	54.5
2	NSW	Nambucca (A)	413	73.7	53.8
3	WA	Kwinana (T)	116	92.7	52.7
4	Qld	Paradise Point	375	44.7	51.7
3	Qld	Maroochy (S) Bal	119	83.3	51.2
2	SA	Port Pirie C Dists (M) - City	115	52.8	50.8
4	Qld	Eagleby	747	52.3	50.8

Notes: HH Type 1 – Couple with children; Type 2 – Couple Only; Type 3 – Sole parent; Type 4 – Lone person; Type 5 – Group household.

Only households renting on the private market were considered and only SLAs with 100+ private renters of that type were considered.

Source: NATSEM HOUSEMOD simulation.

In summary, the predominate class of those in living in a renter households are people living alone – over half of all renters are single people living alone, 39% are receiving housing assistance and 25% are in housing stress. However, rental stress is also common for *Lone Parent* (26%), *Couple with dependent children* (14%) and *Couple Only* (20%) households.

6 SENSITIVITY ANALYSIS

This section investigates the sensitivity of the Housemod results to changes that may occur in the private rental market. A housing variable that has proved to be volatile over past years has been private rental values. The model assumes for the projection years that rental prices increase only by the anticipated rate of inflation. How different would the results of the model be if the rental market increased at a much greater rate, or even a lesser rate?

Figure 3: Private Rental Price Index (Annual Per Cent Change) - Australia

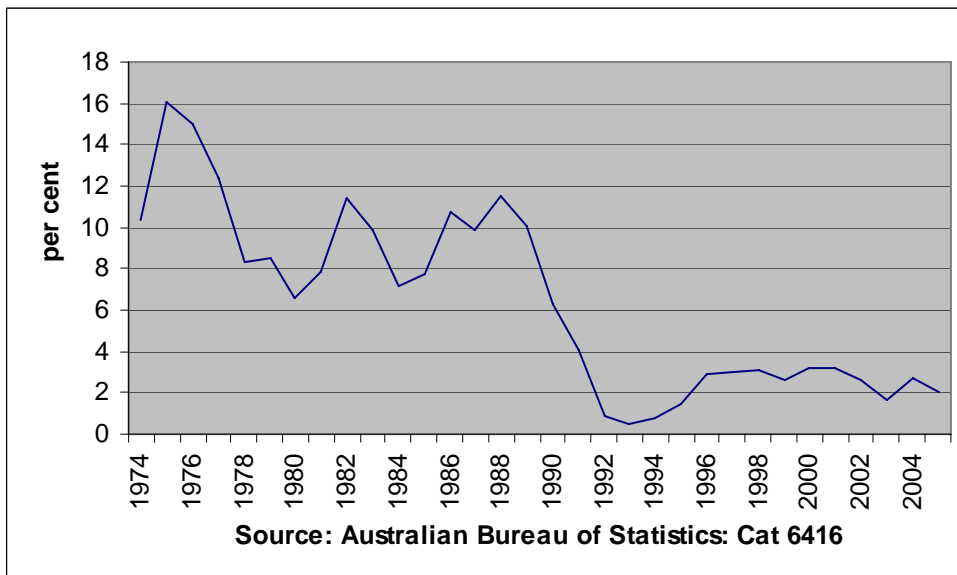


Figure 3 shows that rents have fluctuated greatly over the past 20 years. Throughout the 70's and 80's rent inflation hovered annually around 10 per cent. The 90's and beyond saw a sharp decline in rental price growth.

Housemod assumes a continuation of recent trends in rental prices using the current CPI level of 2.5 per cent. While this conservative forecast has been reliable over the recent period, Figure 3 does show that rental price movements are quite variable. It does seem prudent to examine the impact that differing movements may have on Housing Assistance (HA) demand and housing stress.

This section indicates how sensitive the results are to three alternative scenarios for private rental prices;

- 1) zero private rent price inflation between 2003 and 2011;
- 2) private rent inflation set to anticipated wage inflation; and
- 3) 5 per cent annual private rent inflation.

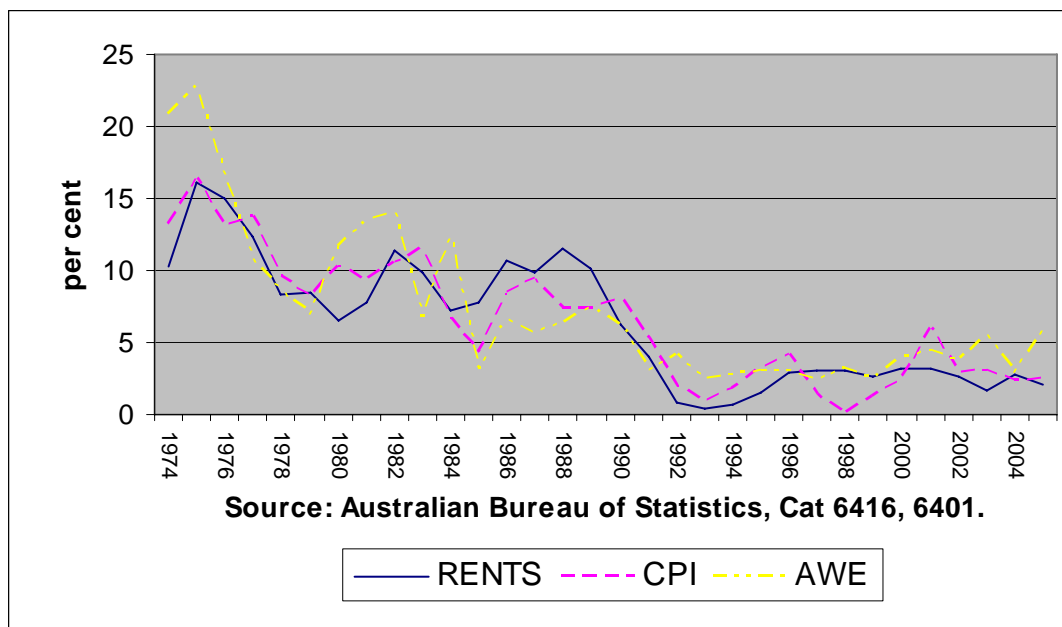
These scenarios have been applied only to SLA's in South Australia (SA). SA was chosen, because the reweighting procedure used in Housemod performed very well in this state with a very high proportion of SLA's converging. In considering the impact of different rates of inflation SA was considered to be a good representation for the rest of Australia.

The alternative scenarios for rental inflation feed into the model via STINMOD. STINMOD applies the rules of the social security system to alter payments appropriately. An increase in private rental will generally lead to an increase in the CRA payment for those household's already receiving a CRA payment. With CRA eligibility determined mainly by the receipt of certain other government benefits only for a limited number of households will rental increases actually bring them onto CRA payments.

In analysing the effects of rental price inflation on housing affordability there are complicating factors that are being ignored here. Figure 4 shows the co-movements of rental price inflation with Average Weekly Earnings (AWE) and the CPI. We can see that all three series tend to move together. Any movement of rental inflation has historically been matched by similar movements in both AWE and the CPI. AWE and rents tend to move in the same direction and magnitude as the CPI as a result of contractual arrangements that actually link these variables to the CPI. All three variables are also heavily influenced by demand and supply factors in the economy. Housemod does not incorporate any feedback mechanisms for these variables so the simulations use only moderate changes to the base rental inflation.

If rents and other prices in the economy tend to move together, as has been shown to be the case historically, we would expect a dampened impact on HA and housing stress. When rents are rising in line with other prices such as the CPI and AWE we would expect that increased rental prices would be offset by similar increases in wages and social security benefits. Since the offsetting impacts of the CPI and AWE are not being included in the simulations we should interpret the impacts on HA and housing stress as upper limits.

Figure 4: Rent, Wage, CPI indexes, Annual Per Cent Change



6.1 Results

6.1.1 Housing Stress

Table 16 Housing Stress in 2011 for SA

Scenario	Number of households in stress	households	% in housing stress	% diff of Stress from base
BASE	35078	651616	5.4%	0.0%
LOW	25290	651616	3.9%	-27.9%
WAGES	39609	651616	6.1%	12.9%
HIGH	43339	651616	6.7%	23.6%

Table 17 Housing Stress in 2011 for most housing stressed SLA's

Rank	SLA	Households		Base Stress %	Inflation Scenarios		
		Households	in Stress		Low	Wage	High
1	Adelaide_(C)	8986	1419	15.79%	12.79%	16.87%	17.94%
2	West_Torrens_(C)_-_East	12865	1286	10.00%	6.67%	11.33%	12.93%
3	Holdfast_Bay_(C)_-_North	10818	1037	9.58%	6.17%	10.55%	11.72%
4	Playford_(C)_-_Elizabeth Port_Adel._Enfield_(C)_-	11731	1017	8.67%	6.00%	9.87%	10.64%
5	_East	13620	969	7.11%	5.29%	7.95%	8.46%
6	West_Torrens_(C)_-_West	14024	930	6.64%	4.56%	7.50%	8.12%
7	Port_Adel._Enfield_(C)_-_Port Charles_Sturt_(C)_-_North-	11963	929	7.77%	5.78%	8.81%	9.54%
8	East	11930	881	7.39%	5.26%	8.50%	9.27%
9	Marion_(C)_-_North Port_Adel._Enfield_(C)_-	13163	867	6.59%	4.55%	7.50%	8.23%
10	_Coast	12755	810	6.35%	4.48%	7.15%	7.90%

Varying house rent inflation not surprisingly has a strong impact on housing stress. Under “Low” rental inflation 27.9 per cent fewer households in SA experience housing stress. Under “High” rental inflation 23.6 per cent more households experience housing stress.

These are the results that are averaged across the state. How do the different scenarios affect the individual SLA's? The impact of the different scenarios are shown in Table 17 for the ten SLA's in SA with the most households in stress. While there is some variation amongst the SLA's, their movements are not greatly different from the rest of the state.

6.1.2 Housing Assistance Demand

Table 18 Housing Assistance Demand 2011 SA

Scenario	HA	Total households	% in	
			HA	% diff of HA from base
BASE	96323	651616	14.8%	0.0%
LOW	91546	651616	14%	-5.0%
WAGES	96988	651616	14.9%	0.7%
HIGH	97560	651616	15%	1.3%

Table 19 Housing Assistance in 2011 for largest HA SLA's

Rank	SLA	Households	HA Households	Base HA %	Inflation Scenarios		
					Low	Wage	High
1	Playford_(C)_-_Elizabeth	11731	4283	36.51%	36.05%	36.60%	36.71%
2	Port_Adel._Enfield_(C)_-_Port	11963	4196	35.08%	34.26%	35.33%	35.50%
3	Whyalla_(C)	9669	3242	33.54%	33.27%	33.54%	33.67%
4	Marion_(C)_-_North	13163	3020	22.95%	22.35%	23.11%	23.23%
5	Port_Adel._Enfield_(C)_-_Inner	9714	2994	30.82%	30.04%	31.10%	31.25%
6	Port_Adel._Enfield_(C)_-_East	13620	2956	21.71%	20.54%	21.85%	21.92%
7	Charles_Sturt_(C)_-_North-East	11930	2902	24.32%	23.16%	24.49%	24.61%
8	Marion_(C)_-_Central	15528	2894	18.64%	17.70%	18.79%	18.90%
9	Adelaide_(C)	8986	2622	29.18%	25.70%	29.31%	29.31%
10	West_Torrens_(C)_-_East	12865	2558	19.88%	18.28%	20.13%	20.24%

In contrast to Housing Stress, HA demand only changes moderately in response to the changes in rental prices. Table 18 shows that a high inflation regime would lead to an increase of only 1.3 per cent HA when compared to the Base case. The low inflation scenario reduces HA by 5 per cent. These results are also reflected in Table 19 where the individual SLA's with the greatest HA demand have been analysed.

So why is it that housing stress numbers are far more responsive to rental prices when compared to HA? HA demand is comprised of those in public housing or receiving CRA. Those in public housing have their rents indexed with the CPI and are therefore not affected by private rental prices. Those receiving CRA will have the impact of their rent increase offset partially by an increase in their CRA. So in aggregate there is only a small impact on those receiving HA. The biggest determinant of one's ability to obtain HA is to have a low income and be in receipt of certain government benefits. Increasing private rents only introduces a small number of people into HA, but of course increases the housing stress for non-HA renters.

The sensitivity analysis has shown that changes in private rents can have large impacts on the level of housing stress, at both the aggregate level and in areas already under housing stress. The lack of responsiveness of the CRA payments system and the fact that public renters are not affected by the private rental market leaves housing assistance demand somewhat unchanged by private rental levels. The results shown here are likely to be an upper limit as co-movements in other macroeconomic variables such as wages and the CPI will dampen any impacts that rental prices may have.

7 CONCLUSION AND RECOMMENDATIONS

AHURI has sponsored a program of research to develop a detailed and comprehensive Australian housing dataset with the capacity to simulate and assess the immediate and future impacts of possible changes in the socio-demographic, economic and policy environments. The first project was the development of a detailed small-area housing dataset capable of modelling the regional impact of Commonwealth Rent Assistance (CRA) (King *et al.* 2004).

This project builds on the first and extends the small-area housing dataset to include public housing and a projection capability. There were two aims for the project – (1) to add public rental housing and a projection capability to the current AHURI detailed regional microsimulation model and (2) to provide ‘baseline’ projections of the demand for housing assistance at the small-area level.

7.1 Development of the model

The earlier AHURI project on CRA provided the methodology that produces the base data for the demand projection model. This first step in this methodology involves using the techniques of spatial microsimulation to combine small-area 2001 Census data with detailed unit record data from the ABS Household Expenditure Survey (HES). The result is a very detailed dataset of population characteristics for each SLA of the country as at 2001. At the conclusion of the first step, a population of ‘synthetic’ households has been created, with details of their household and family type, housing and labour force tenure, private income, education and so on. The second step imputes additional data for detailed analysis of the impact of possible changes in housing-related income support using a microsimulation model, NATSEM’s established tax-transfer microsimulation model (STINMOD).

The third step in the process is to undertake projections at the small area level. The projections are based on three sets of data - population projections, labour force projections, and household type projections. Combining these projections is done using a multivariate reweighting software package ‘GREGWT’. A set of projected weights for each year out to 2011 was also created. The overall process is shown in Figure 2 on page 13.

The projected outcomes for each SLA were validated by benchmarking them against known external results. The benchmarking resulted in 190 SLAs being removed from further analysis. In general the SLAs that were excluded have previously been identified as SLAs with characteristics that cannot be reliably projected.

The projections produced by the model HOUSEMOD are based on a number of assumptions. Some of the most significant of these assumptions are those relating to the projected rates of inflation, projected earnings and rental growth rates, and future housing assistance policy. A change to any of these assumptions is likely to impact on the outcomes projected by the model.

7.2 Findings

In 2003 the model estimates there were 6.99 million households in Australia. Of these households, 29 per cent were renting. The model projects that approximately 44 per cent of households that were renting were receiving rental assistance through either living in public housing or Commonwealth Rent Assistance. There were also 5.9 per

cent of all households or 25 per cent of households that were renting privately were suffering rental housing stress in 2003. Housing stress being defined as a household with income in the bottom two quintiles of the income distribution and rental costs greater than 30 per cent of total disposable household income. HOUSEMOD projects that overall the number of households requiring housing assistance and in rental housing stress will increase. This will result in demand for housing assistance increasing by 130,000 by 2011 and low income households in rental housing stress increasing by 65,000. This is under the assumption that public housing remains able to supply 16.5 per cent of rental properties. If the supply of public housing does not maintain this rate then demand of CRA and levels of housing stress would both be higher than the figures presented in this report.

The projections suggest that while demand for rental accommodation will increase over the period 2003 to 2011 at a rate very slightly less than the household growth rate, the demand for housing assistance will grow at a faster rate than the household growth rate. The cities will see the greatest increase in the demand for housing assistance and many SLAs will see demand increase by as much as 20 per cent (even in larger SLAs). HOUSEMOD projects the areas where the greatest increase in numbers of low income households in rental housing stress will mostly be in capital cities. In some states, the high cost of private rental will also produce pressure on outlying suburban areas.

The model estimates that the predominate class of those in living in a renter households are people living alone – over half of all renters are single people living alone, 39% are receiving housing assistance and 25% are in housing stress. However, rental stress is also common for *Lone Parent* (26%), *Couple with dependent children* (14%) and *Couple Only* (20%) households.

7.3 Final remark

The findings above are just some preliminary outcomes from the data. The HOUSEMOD dataset provides an extremely detailed source of housing data for future research and will allow the impact of alternative government policy to be examined at the small area regional level both now and in the future.

The important thing is that the model is flexible and minor modifications can be incorporated to make this a great tool for policy monitoring purposes. For example the model may be useful when a local government is preparing a local housing strategy, or State Governments are seeking to identify HA 'hotspots' in their state. Input from a housing policy specialist who can help frame the key research questions so that the research provides output that will serve policy maker objectives will further increase the value of this tool.

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APPENDIX A

SLAs excluded from the modelling due to large discrepancies between the projected numbers and benchmark data. See Section 4.6 for a description of the methodology used.

Table 16: Excluded SLAs

State	SLA
NSW	Bankstown (C)
NSW	Blacktown (C) - South-East
NSW	Blacktown (C) - South-West
NSW	Campbelltown (C)
NSW	Conargo (A)
NSW	Fairfield (C)
NSW	Liverpool (C)
NSW	Merriwa (A)
NSW	North Sydney (A)
NSW	Richmond Valley (A) Bal
NSW	Snowy River (A)
NSW	South Sydney (C)
NSW	Sydney (C) - Inner
NSW	Sydney (C) - Remainder
NSW	Urana (A)
NSW	Windouran (A)
NSW	Woollahra (A)
NSW	Yarrowlumla (A) - Pt A
Vic	Alpine (S) - East
Vic	Cardinia (S) - Pakenham
Vic	French Island
Vic	Melbourne (C) - Inner
Vic	Melbourne (C) - S'bank-D'lands
Vic	Melton (S) - East
Vic	Whittlesea (C) - North
Vic	Wyndham (C) - South
Vic	Yarra Ranges (S) - North
Vic	Yarriambiack (S) - North
Qld	Aurukun (S)
Qld	Barcoo (S)
Qld	Bauhinia (S)
Qld	Bilinga
Qld	Boulia (S)
Qld	Broadbeach
Qld	Burke (S)
Qld	Burleigh Heads
Qld	Burnett (S) - Pt B
Qld	Cairns (C) - City
Qld	Caloundra (C) - Caloundra S.
Qld	Carpentaria (S)
Qld	Chinchilla (S)
Qld	City - Inner
Qld	City - Remainder

State	SLA
Qld	Cook (S) (excl. Weipa)
Qld	Coolangatta
Qld	Cooloola (S) (excl. Gympie)
Qld	Croydon (S)
Qld	Diamantina (S)
Qld	Douglas
Qld	Douglas (S)
Qld	Ellen Grove
Qld	Ernest-Molendinar
Qld	Etheridge (S)
Qld	Fortitude Valley - Inner
Qld	Fortitude Valley - Remainder
Qld	Griffin-Mango Hill
Qld	Herston
Qld	Hinchinbrook (S) - Palm Island
Qld	Ilfracombe (S)
Qld	Inala
Qld	Jericho (S)
Qld	Kilcoy (S)
Qld	Magnetic Island
Qld	Main Beach-Broadwater
Qld	Mareeba (S)
Qld	Maroochy (S) - Maroochydore
Qld	Maroochy (S) - Mooloolaba
Qld	Mermaid Beach
Qld	Miami
Qld	Moggill
Qld	Moreton Island
Qld	Mornington (S)
Qld	Mundubbera (S)
Qld	Nathan
Qld	Nebo (S)
Qld	Newstead
Qld	Noosa (S) - Noosa-Noosaville
Qld	North Ward-Castle Hill
Qld	Parkinson-Drewvale
Qld	Pullenvale
Qld	Ransome
Qld	Rosslea
Qld	South Brisbane
Qld	Spring Hill
Qld	St Lucia
Qld	Stuart-Roseneath
Qld	Surfers Paradise
Qld	Tambo (S)
Qld	Taroom (S)
Qld	Toowoomba (C) - North-East
Qld	Upper Kedron
Qld	Wacol
Qld	Waggamba (S)
Qld	Wakerley
Qld	Winton (S)

State	SLA
SA	Coober Pedy (DC)
SA	Unincorp. Far North
SA	Unincorp. Flinders Ranges
SA	Unincorp. Lincoln
SA	Unincorp. Riverland
SA	Unincorp. West Coast
SA	Unincorp. Western
SA	Unincorp. Whyalla
WA	Broome (S)
WA	Carnarvon (S)
WA	Cunderdin (S)
WA	Derby-West Kimberley (S)
WA	Dundas (S)
WA	Exmouth (S)
WA	Fremantle (C) - Inner
WA	Halls Creek (S)
WA	Kent (S)
WA	Laverton (S)
WA	Leonora (S)
WA	Menzies (S)
WA	Mingenew (S)
WA	Mount Magnet (S)
WA	Mullewa (S)
WA	Murchison (S)
WA	Ngaanyatjarraku (S)
WA	Northampton (S)
WA	Perth (C) - Inner
WA	Perth (C) - Remainder
WA	Sandstone (S)
WA	Shark Bay (S)
WA	Trayning (S)
WA	Upper Gascoyne (S)
WA	Wanneroo (C) - South
WA	Wiluna (S)
WA	Wyndham-East Kimberley (S)
WA	Yalgoo (S)
Tas	Glamorgan/Spring Bay (M)
Tas	Hobart (C) - Inner
Tas	Tasman (M)
NT	Alice Springs (T) - Charles
NT	Alice Springs (T) - Heavitree
NT	Alice Springs (T) - Stuart
NT	Bathurst-Melville
NT	City - Inner
NT	Coconut Grove
NT	Cox-Finniss
NT	Daly
NT	East Arm
NT	East Arnhem - Bal
NT	Elsey - Bal
NT	Fannie Bay
NT	Groote Eylandt

State	SLA
NT	Gulf
NT	Jabiru (T)
NT	Larrakeyah
NT	Lee Point-Leanyer Swamp
NT	Litchfield (S) - Pt A
NT	Palmerston (C) Bal
NT	Petermann
NT	Sandover - Bal
NT	South Alligator
NT	Tableland
NT	Tanami
NT	Tennant Creek - Bal
NT	The Gardens
NT	Victoria
NT	West Arnhem
NT	Winnellie
NT	Wulagi
ACT	Acton
ACT	Amaroo
ACT	Barton
ACT	Belconnen - SSD Bal
ACT	Braddon
ACT	Bruce
ACT	City
ACT	Dunlop
ACT	Duntroon
ACT	Forrest
ACT	Fyshwick
ACT	Gordon
ACT	Greenway
ACT	Gungahlin-Hall - SSD Bal
ACT	Harman
ACT	Hume
ACT	Jerrabomberra
ACT	Kingston
ACT	Kowen
ACT	Majura
ACT	Mitchell
ACT	Parkes
ACT	Stromlo
ACT	Symonston
ACT	Turner
ACT	Weston Creek-Stromlo - SSD Bal

APPENDIX B

Projected Housing Assistance Demand by SLA

Table 20: Projected total households, private and public renting households, households receiving Housing Assistance and households in housing stress, 2003 and 2011

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
NSW	Albury (C)	18,352	5,254	1,004	3,030	1,364	+2,141	+682	+104	+460	+162	+11.7	+15.2	+11.9
NSW	Armidale Dumaresq (A) – City	8,241	3,417	517	2,307	1,077	+812	+554	+13	+383	+182	+9.9	+16.6	+16.9
NSW	Armidale Dumaresq (A) Bal	1,350	284	1	35	34	+125	+3	+0	+2	+1	+9.3	+6.6	+3.7
NSW	Ashfield (A)	17,430	6,364	308	1,797	1,282	+1,427	+664	+68	+198	+400	+8.2	+11.0	+31.2
NSW	Auburn (A)	21,058	7,311	776	3,778	1,645	+2,177	+263	+54	+39	+217	+10.3	+1.0	+13.2
NSW	Ballina (A)	16,536	4,417	623	2,844	1,598	+1,925	+414	+58	+291	+108	+11.6	+10.2	+6.8
NSW	Balranald (A)	1,040	292	14	73	38	+91	+25	+6	+21	+7	+8.7	+28.7	+17.3
NSW	Barraba (A)	959	226	6	69	41	+101	+22	+3	+19	+7	+10.6	+28.3	+17.3
NSW	Bathurst (C)	11,829	3,569	664	2,074	964	+1,309	+291	+66	+200	+99	+11.1	+9.6	+10.3
NSW	Baulkham Hills (A)	45,838	6,915	289	1,283	613	+5,210	-913	-41	+26	+20	+11.4	+2.0	+3.3
NSW	Bega Valley (A)	12,508	2,769	391	1,550	790	+1,485	+169	+63	+216	+29	+11.9	+13.9	+3.7
NSW	Bellingen (A)	5,248	1,227	113	767	472	+535	+101	+10	+99	+59	+10.2	+13.0	+12.5
NSW	Berrigan (A)	3,222	692	40	251	148	+324	+82	-1	+37	+20	+10.1	+14.9	+13.2
NSW	Bingara (A)	851	156	9	66	44	+97	+54	-0	+19	+8	+11.4	+28.4	+17.3
NSW	Blacktown (C) - North	26,107	6,038	773	2,391	1,004	+3,530	+257	+80	+411	-55	+13.5	+17.2	-5.5
NSW	Bland (A)	2,490	375	45	122	54	+275	+109	+6	+32	+13	+11.1	+26.3	+24.8
NSW	Blayney (A) - Pt A	1,758	414	54	219	103	+169	+12	+3	+22	+9	+9.6	+10.1	+8.7
NSW	Blayney (A) - Pt B	631	92	0	25	18	+66	+6	+1	+3	+2	+10.5	+11.8	+12.3
NSW	Blue Mountains (C)	29,252	5,581	321	2,311	1,621	+2,975	+509	+70	+442	+272	+10.2	+19.1	+16.8

State	SLA Name	2003					Projected Change 2003 - 2011								
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %	
NSW	Bogan (A)	1,206	309	67	152	69	+105	-6	+9	+16	+5	+8.7	+10.6	+7.0	
NSW	Bombala (A)	1,063	225	9	56	36	+97	+34	+6	+22	+3	+9.1	+38.2	+7.1	
NSW	Boorowa (A)	951	189	0	49	31	+101	+31	+3	+17	+4	+10.6	+34.3	+11.5	
NSW	Botany Bay (C)	14,504	3,756	1,282	2,302	1,084	+1,606	+175	+171	+166	+103	+11.1	+7.2	+9.5	
NSW	Bourke (A)	1,270	425	125	192	37	+140	+60	+7	+21	+2	+11.0	+10.7	+6.0	
NSW	Brewarrina (A)	746	318	69	107	25	+73	+33	+5	+6	+4	+9.8	+5.7	+17.0	
NSW	Broken Hill (C)	8,697	1,318	154	562	362	+846	+259	+25	+283	+122	+9.7	+50.4	+33.7	
NSW	Burwood (A)	11,769	3,593	315	1,202	728	+1,233	+376	+13	+48	+157	+10.5	+4.0	+21.6	
NSW	Byron (A)	12,993	4,926	165	2,543	2,080	+1,513	+584	+16	+323	+328	+11.6	+12.7	+15.8	
NSW	Cabonne (A) - Pt A	786	148	2	17	13	+92	-7	-1	-3	-4	+11.7	-16.1	-28.6	
NSW	Cabonne (A) - Pt B	321	57	0	3	4	+32	-8	+0	-1	-2	+9.9	-52.9	-55.4	
NSW	Cabonne (A) - Pt C	3,578	727	28	273	133	+351	+58	+4	+37	+18	+9.8	+13.6	+13.2	
NSW	Camden (A)	15,437	2,889	255	974	450	+2,349	+628	-2	+468	+43	+15.2	+48.0	+9.6	
NSW	Canterbury (C)	51,394	15,226	2,706	9,222	4,190	+4,558	+708	+498	+386	+1,044	+8.9	+4.2	+24.9	
NSW	Carrathool (A)	1,255	362	8	47	34	+140	+40	+1	+8	+4	+11.2	+17.3	+13.1	
NSW	Central Darling (A)	1,080	368	40	102	26	+101	-4	+7	-0	+9	+9.4	-0.1	+34.5	
NSW	Cessnock (C)	17,776	3,347	515	1,974	960	+1,792	+325	+52	+267	+191	+10.1	+13.5	+19.9	
NSW	Cobar (A)	1,937	676	128	205	60	+172	+18	+13	+24	+10	+8.9	+11.8	+16.7	
NSW	Coffs Harbour (C) - Pt A	19,695	5,882	1,150	4,009	2,112	+2,315	+230	+139	+290	+99	+11.8	+7.2	+4.7	
NSW	Coffs Harbour (C) - Pt B	6,186	1,597	96	979	575	+609	+86	+8	+83	+46	+9.8	+8.5	+8.0	
NSW	Concord (A)	10,248	2,344	135	532	270	+1,241	+66	+3	+87	-38	+12.1	+16.4	-14.2	
NSW	Coolah (A)	1,518	346	23	145	55	+152	+30	+3	+4	+5	+10.0	+3.1	+8.5	
NSW	Coolamon (A)	1,494	226	11	70	28	+144	+31	-3	+5	+4	+9.7	+7.7	+16.2	
NSW	Cooma-Monaro (A)	3,660	739	106	340	183	+347	+100	+9	+81	+26	+9.5	+23.8	+14.3	
NSW	Coonabarabran (A)	2,664	508	117	284	104	+248	+62	+1	+41	+21	+9.3	+14.6	+20.2	
NSW	Coonamble (A)	1,801	518	92	206	73	+136	+31	+16	+43	+13	+7.6	+21.0	+18.2	
NSW	Cootamundra (A)	2,988	538	170	336	143	+297	+84	+26	+69	+23	+9.9	+20.7	+16.4	
NSW	Copmanhurst (A)	1,628	279	6	110	68	+196	+14	-1	+9	-5	+12.0	+8.4	-7.5	

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
NSW	Corowa (A)	3,552	702	60	291	183	+338	+59	-7	+50	+30	+9.5	+17.1	+16.4
NSW	Cowra (A)	5,060	982	272	600	224	+564	+93	+21	+59	+17	+11.1	+9.8	+7.7
NSW	Crookwell (A)	1,662	250	17	86	53	+181	+38	+1	+16	+9	+10.9	+18.9	+17.4
NSW	Culcairn (A)	1,488	233	0	90	53	+126	+31	+2	+23	+12	+8.5	+25.2	+21.6
NSW	Deniliquin (A)	3,398	848	164	450	204	+336	+127	+10	+84	+34	+9.9	+18.6	+16.4
NSW	Drummoyne (A)	15,538	4,644	361	871	426	+1,764	+272	+25	+84	+20	+11.4	+9.6	+4.7
NSW	Dubbo (C) - Pt A	13,274	3,633	932	2,202	824	+1,494	+318	+86	+163	+70	+11.3	+7.4	+8.5
NSW	Dubbo (C) - Pt B	1,189	147	5	24	18	+108	+20	+1	+12	+5	+9.1	+50.6	+30.0
NSW	Dungog (A)	3,133	576	29	239	149	+344	+26	+4	+16	+5	+11.0	+6.7	+3.5
NSW	Eurobodalla (A)	14,997	3,509	421	2,312	1,085	+1,909	+409	+33	+432	+39	+12.7	+18.7	+3.6
NSW	Evans (A) - Pt A	462	106	1	5	7	+47	+7	-1	-1	-2	+10.1	-22.7	-23.8
NSW	Evans (A) - Pt B	1,518	335	3	83	39	+138	+9	+1	+9	+4	+9.1	+10.6	+10.4
NSW	Forbes (A)	3,859	839	205	484	187	+374	+74	+24	+51	+23	+9.7	+10.6	+12.3
NSW	Gilgandra (A)	1,844	404	52	196	83	+179	+55	+20	+45	+17	+9.7	+22.7	+20.2
NSW	Glen Innes (A)	2,499	558	85	335	157	+265	+112	+10	+68	+30	+10.6	+20.4	+19.0
NSW	Gloucester (A)	1,954	373	38	207	120	+200	+41	+3	+25	+16	+10.3	+11.8	+13.4
NSW	Gosford (C)	65,609	14,158	2,078	7,514	4,315	+6,798	+1,119	+193	+869	+634	+10.4	+11.6	+14.7
NSW	Goulburn (C)	8,756	2,244	639	1,520	687	+913	+245	+76	+283	+118	+10.4	+18.6	+17.2
NSW	Grafton (C)	7,097	1,810	422	1,306	646	+709	+284	+52	+260	+126	+10.0	+19.9	+19.5
NSW	Great Lakes (A)	14,560	3,363	359	2,369	1,095	+1,580	-94	-14	+319	+26	+10.9	+13.5	+2.4
NSW	Greater Lithgow (C)	7,928	1,615	429	1,131	563	+870	+100	+40	+137	+65	+11.0	+12.1	+11.6
NSW	Greater Taree (C)	18,286	4,170	622	2,741	1,329	+1,949	+258	+68	+279	+79	+10.7	+10.2	+6.0
NSW	Griffith (C)	9,020	2,778	394	1,200	511	+996	+248	+44	+109	+37	+11.0	+9.1	+7.3
NSW	Gundagai (A)	1,438	286	33	102	54	+153	+33	+1	+16	+4	+10.6	+16.0	+6.9
NSW	Gunnedah (A)	4,787	1,137	217	623	267	+439	+139	+38	+130	+39	+9.2	+20.9	+14.7
NSW	Gunning (A)	843	162	2	29	26	+76	-0	-0	+4	+2	+9.0	+14.5	+7.1
NSW	Guyra (A)	1,684	387	22	166	74	+168	+36	+4	+17	+8	+10.0	+10.3	+10.8
NSW	Harden (A)	1,499	327	14	79	43	+133	+26	+10	+36	+9	+8.9	+45.6	+21.1

State	SLA Name	2003					Projected Change 2003 - 2011								
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %	
NSW	Hastings (A) - Pt A	17,487	4,701	798	3,331	1,560	+2,339	+599	+111	+611	+95	+13.4	+18.3	+6.1	
NSW	Hastings (A) - Pt B	11,459	2,396	194	1,496	676	+1,353	+270	+14	+291	+3	+11.8	+19.5	+0.5	
NSW	Hawkesbury (C)	22,265	5,148	794	2,428	1,109	+2,561	+127	+29	+58	+68	+11.5	+2.4	+6.1	
NSW	Hay (A)	1,356	360	60	144	83	+141	+61	+6	+24	+10	+10.4	+16.8	+11.9	
NSW	Holbrook (A)	948	198	4	49	37	+92	+23	+1	+9	+5	+9.7	+17.5	+14.5	
NSW	Holroyd (C)	34,365	9,915	2,030	5,296	2,116	+3,953	+622	+172	+221	+194	+11.5	+4.2	+9.2	
NSW	Hornsby (A)	51,914	9,073	719	2,459	1,326	+5,771	+544	-49	+77	+200	+11.1	+3.1	+15.1	
NSW	Hume (A)	2,655	402	1	102	75	+274	-17	-1	+3	-10	+10.3	+3.2	-13.2	
NSW	Hunter's Hill (A)	4,327	465	266	344	140	+492	+44	+4	+22	+4	+11.4	+6.5	+2.6	
NSW	Hurstville (C)	28,375	6,329	1,084	2,933	1,183	+3,211	+488	+62	+129	+166	+11.3	+4.4	+14.1	
NSW	Inverell (A) - Pt A	1,710	278	4	69	47	+173	+16	+1	+4	+3	+10.1	+5.4	+6.5	
NSW	Inverell (A) - Pt B	4,421	1,001	236	639	287	+497	+161	+15	+85	+41	+11.2	+13.3	+14.3	
NSW	Jerilderie (A)	675	163	14	35	20	+66	+11	+3	+8	+1	+9.7	+22.0	+2.9	
NSW	Junee (A)	1,897	330	42	154	71	+200	+30	+10	+31	+11	+10.5	+20.3	+16.0	
NSW	Kempsey (A)	11,056	2,495	382	1,686	886	+1,235	+204	+27	+157	+72	+11.2	+9.3	+8.1	
NSW	Kiama (A)	7,306	1,219	43	546	291	+769	+106	+2	+45	+31	+10.5	+8.2	+10.5	
NSW	Kogarah (A)	19,650	4,579	141	1,205	772	+2,135	+308	-2	+22	+162	+10.9	+1.8	+21.0	
NSW	Ku-ring-gai (A)	34,400	3,471	121	632	275	+3,873	+387	+1	+46	+123	+11.3	+7.3	+44.7	
NSW	Kyogle (A)	3,713	741	31	311	214	+362	+136	+12	+135	+56	+9.8	+43.2	+26.1	
NSW	Lachlan (A)	2,761	612	124	243	86	+309	+150	+5	+47	+16	+11.2	+19.2	+18.3	
NSW	Lake Macquarie (C)	71,502	12,495	3,415	9,064	3,946	+7,349	+578	+248	+711	+266	+10.3	+7.8	+6.7	
NSW	Lane Cove (A)	13,458	4,395	249	692	494	+1,231	+300	+39	+73	+91	+9.2	+10.5	+18.5	
NSW	Leeton (A)	4,283	1,137	160	506	204	+454	+94	+15	+45	+14	+10.6	+9.0	+6.8	
NSW	Leichhardt (A)	32,759	13,961	2,104	4,193	1,687	+3,649	+1,022	+157	+271	+98	+11.1	+6.5	+5.8	
NSW	Lismore (C) - Pt A	13,242	4,558	566	2,914	1,754	+1,348	+792	+71	+691	+339	+10.2	+23.7	+19.3	
NSW	Lismore (C) - Pt B	4,627	1,182	17	532	408	+376	+121	+12	+190	+92	+8.1	+35.7	+22.5	
NSW	Lockhart (A)	1,277	197	3	37	26	+137	+49	+2	+13	+7	+10.8	+33.7	+27.1	
NSW	Lord Howe Island	232	83	11	14	7	+28	+5	-0	+1	-3	+12.1	+9.3	-39.1	

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		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
NSW	Maclean (A)	7,392	1,592	171	986	614	+885	+85	+15	+66	+8	+12.0	+6.7	+1.3
NSW	Maitland (C)	20,723	4,134	1,304	2,993	1,226	+2,394	+128	+62	+42	-5	+11.6	+1.4	-0.4
NSW	Manilla (A)	1,346	312	4	168	108	+141	+76	+4	+49	+21	+10.5	+29.4	+19.8
NSW	Manly (A)	17,330	5,924	279	972	639	+1,728	+596	+23	+17	+161	+10.0	+1.8	+25.1
NSW	Marrickville (A)	35,182	15,164	1,009	4,811	3,138	+3,107	+1,219	+52	+539	+643	+8.8	+11.2	+20.5
NSW	Moree Plains (A)	6,000	2,251	447	876	289	+579	+105	+45	+87	+27	+9.7	+10.0	+9.5
NSW	Mosman (A)	12,070	4,028	87	351	424	+1,306	+258	-0	+29	+117	+10.8	+8.4	+27.5
NSW	Mudgee (A)	7,147	1,684	273	924	386	+773	+125	+28	+83	+36	+10.8	+8.9	+9.2
NSW	Mulwaree (A)	2,772	497	6	191	124	+394	+43	+3	+103	+11	+14.2	+54.0	+9.0
NSW	Murray (A)	2,468	576	5	189	115	+310	+36	+1	+60	+6	+12.6	+32.0	+5.3
NSW	Murrumbidgee (A)	1,008	352	13	69	43	+112	+45	+1	+7	+6	+11.2	+9.7	+14.2
NSW	Murrurundi (A)	897	242	5	76	50	+83	+11	+1	+8	+5	+9.2	+10.1	+9.1
NSW	Muswellbrook (A)	5,655	1,586	410	783	279	+529	+132	+61	+149	+53	+9.4	+19.1	+19.0
NSW	Nambucca (A)	8,025	2,046	322	1,521	842	+838	+228	+21	+196	+135	+10.4	+12.9	+16.0
NSW	Narrabri (A)	5,442	1,518	262	649	261	+512	+81	+23	+70	+18	+9.4	+10.8	+7.0
NSW	Narrandera (A)	2,559	504	87	240	105	+271	+143	+25	+76	+30	+10.6	+31.8	+28.6
NSW	Narromine (A)	2,624	649	123	326	149	+276	+72	+5	+33	+14	+10.5	+10.1	+9.7
NSW	Newcastle (C) - Inner	3,111	1,779	259	810	400	+677	+533	+45	+1	+20	+21.8	+0.1	+5.0
NSW	Newcastle (C) - Remainder	60,708	16,483	3,600	10,389	5,111	+6,556	+2,574	+443	+1,870	+1,034	+10.8	+18.0	+20.2
NSW	Nundle (A)	515	100	5	44	21	+56	+10	+0	+3	-0	+10.8	+6.3	-1.8
NSW	Oberon (A)	1,821	415	35	143	74	+207	-3	+10	+14	+5	+11.4	+9.5	+7.4
NSW	Orange (C)	14,119	3,501	1,061	2,347	866	+1,585	+466	+93	+244	+106	+11.2	+10.4	+12.3
NSW	Parkes (A)	5,822	1,325	305	745	292	+552	+151	+51	+139	+53	+9.5	+18.7	+18.1
NSW	Parramatta (C)	57,021	16,173	4,630	9,450	3,390	+6,116	+782	+430	+596	+494	+10.7	+6.3	+14.6
NSW	Parry (A) - Pt A	1,997	308	5	113	59	+208	+8	-0	+7	-3	+10.4	+6.3	-4.8
NSW	Parry (A) - Pt B	2,588	510	22	140	80	+243	+19	+18	+36	+4	+9.4	+25.7	+5.2
NSW	Penrith (C)	61,804	14,712	2,560	7,803	3,422	+6,651	+727	+295	+719	+423	+10.8	+9.2	+12.3
NSW	Pittwater (A)	20,285	3,893	95	610	547	+2,228	+165	-9	+54	+111	+11.0	+8.9	+20.4

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NSW	Port Stephens (A)	23,073	5,707	937	3,715	1,871	+2,913	+468	+108	+470	-22	+12.6	+12.7	-1.2	
NSW	Pristine Waters (A) - Nymboida	1,547	259	4	111	79	+162	+8	-0	+6	-2	+10.5	+5.2	-2.3	
NSW	Pristine Waters (A) - Ulmarra	2,596	615	12	316	214	+291	+24	+4	+23	+8	+11.2	+7.2	+3.7	
NSW	Queanbeyan (C)	12,704	3,647	660	1,672	721	+1,728	+165	+90	+228	+26	+13.6	+13.6	+3.6	
NSW	Quirindi (A)	1,972	460	22	163	100	+225	+88	+3	+35	+15	+11.4	+21.7	+14.9	
NSW	Randwick (C)	55,058	21,005	3,278	6,054	3,230	+4,970	+1,614	+340	+363	+330	+9.0	+6.0	+10.2	
NSW	Richmond Valley (A) - Casino	4,267	999	274	744	336	+410	+217	+26	+163	+81	+9.6	+21.9	+24.2	
NSW	Rockdale (C)	36,680	9,426	881	3,460	1,996	+4,136	+1,038	+7	+183	+389	+11.3	+5.3	+19.5	
NSW	Ryde (C)	39,959	11,280	1,500	3,843	1,804	+3,943	+1,140	+145	+296	+436	+9.9	+7.7	+24.2	
NSW	Rylstone (A)	1,581	342	35	133	76	+173	+21	+4	+12	+1	+11.0	+9.3	+1.1	
NSW	Scone (A)	3,851	1,045	115	379	202	+389	+95	+21	+82	+25	+10.1	+21.5	+12.5	
NSW	Severn (A)	1,137	230	2	41	31	+115	+8	+4	+4	+4	+10.1	+8.9	+13.2	
NSW	Shellharbour (C)	21,178	3,761	1,682	3,388	1,138	+2,277	-165	+134	-8	-50	+10.8	-0.2	-4.4	
NSW	Shoalhaven (C) - Pt A	11,586	2,593	1,152	2,298	722	+1,428	+285	+75	+235	+29	+12.3	+10.2	+4.0	
NSW	Shoalhaven (C) - Pt B	24,581	5,075	342	3,130	1,306	+2,738	+242	+42	+587	+4	+11.1	+18.8	+0.3	
NSW	Singleton (A)	7,269	1,588	373	690	212	+762	+91	+41	+70	+28	+10.5	+10.1	+13.2	
NSW	Strathfield (A)	10,284	2,544	466	1,243	575	+1,157	+338	+29	+33	+89	+11.2	+2.7	+15.4	
NSW	Sutherland Shire (A) - East	40,054	8,888	956	2,347	1,471	+4,343	+915	+86	+237	+295	+10.8	+10.1	+20.1	
NSW	Sutherland Shire (A) - West	37,334	5,698	980	1,908	868	+3,942	+447	+107	+321	+156	+10.6	+16.8	+18.0	
NSW	Tallaganda (A)	1,163	249	10	90	53	+141	+3	-0	+4	-3	+12.1	+4.9	-5.3	
NSW	Tamworth (C)	14,512	3,993	914	2,466	1,034	+1,555	+408	+74	+246	+110	+10.7	+10.0	+10.6	
NSW	Temora (A)	2,455	434	66	224	95	+270	+70	+2	+18	+11	+11.0	+7.9	+12.0	
NSW	Tenterfield (A)	2,749	628	55	325	129	+291	+60	+3	+19	+14	+10.6	+5.8	+11.1	
NSW	Tumbarumba (A)	1,412	255	16	86	44	+157	+40	+1	+5	+7	+11.1	+5.6	+15.5	

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NSW	Tumut (A)	4,349	873	269	492	142	+455	+128	+18	+54	+21	+10.5	+11.0	+14.8
NSW	Tweed (A) - Pt A	23,399	7,717	682	5,538	3,020	+3,079	+869	+67	+737	+114	+13.2	+13.3	+3.8
NSW	Tweed (A) - Pt B	11,244	3,113	196	1,832	1,120	+1,258	+167	+21	+116	+71	+11.2	+6.4	+6.3
NSW	Unincorp. Far West	438	129	6	8	6	+51	-2	-1	+4	-2	+11.6	+55.5	-34.5
NSW	Uralla (A)	2,330	557	24	230	136	+243	+55	+5	+36	+8	+10.4	+15.6	+6.1
NSW	Wagga Wagga (C) - Pt A	19,652	5,233	1,418	3,216	1,234	+2,021	+706	+99	+395	+158	+10.3	+12.3	+12.8
NSW	Wagga Wagga (C) - Pt B	1,618	329	0	32	36	+140	+29	+0	+18	+8	+8.7	+57.3	+22.2
NSW	Wakool (A)	1,843	450	19	156	98	+182	+59	-9	+16	+18	+9.9	+10.2	+18.4
NSW	Walcha (A)	1,262	295	19	94	54	+103	+17	+8	+26	+8	+8.1	+27.4	+13.9
NSW	Walgett (A)	3,526	1,157	195	410	151	+416	+88	+3	+39	+14	+11.8	+9.4	+9.1
NSW	Warren (A)	1,293	410	74	145	53	+108	+41	+1	+26	+8	+8.4	+17.6	+15.0
NSW	Warringah (A)	52,141	12,397	911	2,653	1,910	+5,573	+776	+61	+204	+315	+10.7	+7.7	+16.5
NSW	Waverley (A)	31,665	12,986	337	1,768	2,096	+2,435	+1,004	+96	+254	+554	+7.7	+14.4	+26.4
NSW	Weddin (A)	1,560	301	26	122	59	+151	+38	+5	+31	+10	+9.7	+25.0	+16.4
NSW	Wellington (A)	3,471	810	138	434	183	+318	+68	+18	+75	+32	+9.2	+17.3	+17.6
NSW	Wentworth (A)	2,782	798	32	289	166	+304	+97	+12	+53	+26	+10.9	+18.4	+15.8
NSW	Willoughby (C)	24,897	7,609	228	946	738	+2,843	+665	-20	+59	+112	+11.4	+6.2	+15.1
NSW	Wingecarribee (A)	16,249	3,388	295	1,512	822	+1,978	+303	+0	+230	+35	+12.2	+15.2	+4.3
NSW	Wollondilly (A)	12,792	2,030	105	767	423	+1,521	-88	-17	-63	-43	+11.9	-8.2	-10.2
NSW	Wollongong (C)	73,783	15,909	5,956	12,046	4,750	+7,507	+1,128	+701	+1,430	+695	+10.2	+11.9	+14.6
NSW	Wyong (A)	57,021	14,050	1,640	8,647	5,059	+7,440	+1,806	+156	+741	+99	+13.0	+8.6	+2.0
NSW	Yallaroi (A)	1,211	270	6	67	46	+123	+39	+4	+22	+8	+10.2	+33.2	+17.9
NSW	Yarrowlumla (A) - Pt B	92	20	0	1	4	+5	+1	+0	-0	+0	+5.7	-28.6	+3.1
NSW	Yass (A)	3,748	736	91	262	144	+409	+50	-1	+21	+5	+10.9	+8.1	+3.4
NSW	Young (A)	4,579	985	165	517	233	+471	+136	+8	+74	+31	+10.3	+14.4	+13.4
Vic	Alpine (S) - West	1,859	396	56	202	121	+159	+56	+18	+88	+27	+8.6	+43.5	+22.5
Vic	Ararat (RC)	4,728	922	130	403	201	+409	+52	+22	+122	+28	+8.7	+30.2	+14.1
Vic	Ballarat (C) - Central	15,245	4,443	598	2,354	1,216	+1,336	+705	+15	+519	+268	+8.8	+22.0	+22.1

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Vic	Ballarat (C) - Inner North	9,466	1,521	512	1,050	395	+982	+24	+6	+110	-8	+10.4	+10.5	-2.0	
Vic	Ballarat (C) - North	400	81	1	36	20	+36	+9	+0	+7	+3	+8.9	+20.4	+14.5	
Vic	Ballarat (C) - South	7,969	1,479	521	1,121	429	+781	-1	+49	+62	+6	+9.8	+5.5	+1.3	
Vic	Banyule (C) - Heidelberg	24,665	4,549	1,448	2,648	867	+2,866	+1,019	+184	+501	+273	+11.6	+18.9	+31.5	
Vic	Banyule (C) - North	20,095	3,273	337	1,420	648	+2,291	+295	+36	+249	+131	+11.4	+17.6	+20.2	
Vic	Bass Coast (S) - Phillip Is.	3,464	799	16	419	183	+310	-57	+13	+168	+26	+8.9	+40.1	+14.0	
Vic	Bass Coast (S) Bal	7,833	1,382	273	819	395	+721	-196	+68	+252	-7	+9.2	+30.8	-1.8	
Vic	Baw Baw (S) - Pt A	1,665	260	16	92	60	+139	+43	+7	+49	+14	+8.3	+53.5	+23.2	
Vic	Baw Baw (S) - Pt B East	1,411	221	6	73	50	+116	-2	+8	+22	+2	+8.2	+30.0	+3.7	
Vic	Baw Baw (S) - Pt B West	10,593	1,989	291	889	393	+1,074	+98	+27	+85	-1	+10.1	+9.6	-0.4	
Vic	Bayside (C) - Brighton	14,068	2,695	136	644	276	+1,720	+412	+6	+56	+112	+12.2	+8.7	+40.6	
Vic	Bayside (C) - South	20,882	3,151	736	1,307	568	+2,334	+526	+118	+306	+212	+11.2	+23.4	+37.3	
Vic	Bellarine - Inner	8,446	1,305	358	893	357	+925	+87	+38	+111	-6	+10.9	+12.4	-1.8	
Vic	Boroondara (C) - Camberwell N.	16,105	2,369	112	798	249	+1,902	+635	-3	-60	+156	+11.8	-7.6	+62.5	
Vic	Boroondara (C) - Camberwell S.	18,868	3,763	272	943	396	+2,075	+443	+14	+146	+151	+11.0	+15.5	+38.0	
Vic	Boroondara (C) - Hawthorn	16,641	7,688	391	1,681	998	+2,016	+926	-18	+258	+225	+12.1	+15.4	+22.5	
Vic	Boroondara (C) - Kew	12,298	3,561	62	795	382	+1,325	+441	+1	+66	+123	+10.8	+8.4	+32.2	
Vic	Brimbank (C) - Keilor	28,204	3,913	522	2,299	900	+3,154	+7	+96	+201	+119	+11.2	+8.8	+13.2	
Vic	Brimbank (C) - Sunshine	28,171	5,877	721	3,583	1,474	+3,445	-17	+44	+84	+69	+12.2	+2.4	+4.7	
Vic	Buloke (S) - North	1,495	256	21	72	21	+110	+17	+10	+10	+4	+7.4	+14.0	+19.8	
Vic	Buloke (S) - South	1,532	221	42	85	26	+113	+30	+22	+46	+8	+7.4	+53.6	+30.2	
Vic	C. Goldfields (S) - M'borough	3,344	580	151	414	210	+298	+82	+33	+112	+47	+8.9	+27.1	+22.5	
Vic	C. Goldfields (S) Bal	2,157	280	28	131	91	+227	+3	+2	+6	+1	+10.5	+4.7	+1.4	
Vic	Campaspe (S) - Echuca	4,676	1,125	446	779	250	+497	+105	+46	+98	+18	+10.6	+12.6	+7.4	
Vic	Campaspe (S) - Kyabram	4,744	927	147	448	224	+417	+74	+0	+51	+24	+8.8	+11.3	+10.8	

State	SLA Name	2003					Projected Change 2003 - 2011								
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %	
Vic	Campaspe (S) - Rochester	3,111	452	50	197	90	+295	+24	+1	+17	+6	+9.5	+8.8	+7.2	
Vic	Campaspe (S) - South	1,412	229	8	76	44	+109	-0	+3	+15	+4	+7.7	+19.6	+8.9	
Vic	Cardinia (S) - North	8,051	1,007	53	393	217	+1,006	+64	-1	+10	+15	+12.5	+2.6	+6.9	
Vic	Cardinia (S) - South	1,821	334	11	115	66	+214	+9	+3	+9	+7	+11.8	+7.7	+10.0	
Vic	Casey (C) - Berwick	23,358	3,599	238	1,152	427	+3,089	+13	+120	+350	+32	+13.2	+30.4	+7.6	
Vic	Casey (C) - Cranbourne	18,368	3,596	413	1,762	725	+3,402	+1,010	+528	+743	-38	+18.5	+42.2	-5.2	
Vic	Casey (C) - Hallam	16,593	2,541	697	1,851	632	+1,914	+135	+72	+176	+80	+11.5	+9.5	+12.6	
Vic	Casey (C) - South	3,809	509	8	163	107	+567	+65	-7	-42	-16	+14.9	-25.8	-14.9	
Vic	Colac-Otway (S) - Colac	4,407	793	244	533	232	+416	+123	+31	+125	+32	+9.4	+23.5	+14.0	
Vic	Colac-Otway (S) - North	2,402	407	0	68	49	+165	-6	+0	+17	+7	+6.9	+24.4	+13.3	
Vic	Colac-Otway (S) - South	1,489	310	1	73	56	+170	+21	+0	+10	+1	+11.4	+13.5	+1.5	
Vic	Corangamite (S) - North	3,842	618	92	261	138	+320	+112	+24	+114	+36	+8.3	+43.6	+25.9	
Vic	Corangamite (S) - South	2,641	471	21	109	70	+204	-2	-1	+7	+9	+7.7	+6.4	+13.5	
Vic	Corio - Inner	21,118	3,641	1,746	3,492	1,161	+1,871	+293	+205	+403	+152	+8.9	+11.5	+13.1	
Vic	Darebin (C) - Northcote	21,868	7,922	880	2,991	1,978	+2,353	+874	+38	+529	+457	+10.8	+17.7	+23.1	
Vic	Darebin (C) - Preston	32,694	7,960	1,768	5,198	1,983	+3,336	+839	+326	+614	+547	+10.2	+11.8	+27.6	
Vic	Delatite (S) - Benalla	3,846	788	286	614	242	+300	+28	+41	+74	+38	+7.8	+12.1	+15.8	
Vic	Delatite (S) - North	1,714	229	4	57	40	+134	-19	-0	+2	-1	+7.8	+4.0	-1.9	
Vic	Delatite (S) - South	2,613	488	47	171	106	+240	+26	+8	+42	+11	+9.2	+24.7	+10.0	
Vic	E. Gippsland (S) - Bairnsdale	10,554	2,081	502	1,488	648	+1,060	+92	+43	+183	+32	+10.0	+12.3	+4.9	
Vic	E. Gippsland (S) - Orbost	3,436	655	72	273	111	+311	+67	+18	+52	+14	+9.1	+19.0	+12.2	
Vic	E. Gippsland (S) - South-West	1,199	162	0	49	29	+105	-8	-0	-5	-6	+8.8	-9.5	-19.4	
Vic	E. Gippsland (S) Bal	993	188	2	43	35	+86	+7	+2	+15	+4	+8.6	+36.2	+10.3	
Vic	Frankston (C) - East	12,692	2,025	156	857	449	+1,477	+152	-18	-180	-61	+11.6	-21.0	-13.5	
Vic	Frankston (C) - West	32,224	7,299	1,153	4,327	2,318	+3,131	+946	+82	+646	+392	+9.7	+14.9	+16.9	
Vic	Gannawarra (S)	4,710	798	133	370	165	+402	+123	+30	+76	+30	+8.5	+20.6	+18.0	

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Vic	Geelong	5,605	1,866	281	925	446	+479	+244	+16	+193	+103	+8.5	+20.9	+23.2
Vic	Geelong West	6,732	2,045	230	998	590	+643	+474	+12	+274	+140	+9.5	+27.4	+23.6
Vic	Glen Eira (C) - Caulfield	34,774	11,765	480	3,379	2,640	+3,549	+1,878	-3	+577	+804	+10.2	+17.1	+30.5
Vic	Glen Eira (C) - South	19,072	3,544	151	1,100	581	+2,019	+502	+37	+227	+240	+10.6	+20.7	+41.3
Vic	Glenelg (S) - Heywood	2,213	294	13	63	42	+156	-0	+10	+29	+9	+7.1	+45.4	+20.7
Vic	Glenelg (S) - North	1,431	192	0	45	20	+110	+27	+1	+16	+10	+7.7	+34.8	+49.2
Vic	Glenelg (S) - Portland	4,314	850	277	532	230	+348	+144	+49	+197	+60	+8.1	+37.1	+25.9
Vic	Golden Plains (S) - North-West	2,405	186	2	69	51	+223	-8	-0	-7	-7	+9.3	-9.8	-14.0
Vic	Golden Plains (S) - South-East	2,625	300	2	76	57	+255	-6	-0	+8	-12	+9.7	+10.9	-21.6
Vic	Gr. Bendigo (C) - Central	8,157	2,124	520	1,310	539	+783	+361	+27	+249	+102	+9.6	+19.0	+19.0
Vic	Gr. Bendigo (C) - Eaglehawk	3,712	748	337	757	300	+380	+199	+36	+218	+66	+10.2	+28.8	+22.1
Vic	Gr. Bendigo (C) - Inner East	9,854	2,538	338	1,296	681	+1,035	+246	+20	+165	+68	+10.5	+12.7	+9.9
Vic	Gr. Bendigo (C) - Inner North	3,070	506	44	231	127	+291	+6	+1	-4	-3	+9.5	-1.7	-2.7
Vic	Gr. Bendigo (C) - Inner West	5,381	802	273	695	302	+524	-48	+4	-8	-16	+9.7	-1.2	-5.2
Vic	Gr. Bendigo (C) - Pt B	4,037	551	11	224	132	+404	-2	+0	+16	-22	+10.0	+7.0	-16.6
Vic	Gr. Bendigo (C) - S'saye	1,626	162	8	62	35	+112	-43	-3	-20	-8	+6.9	-32.3	-23.1
Vic	Gr. Dandenong (C) - Dandenong	22,139	6,466	1,024	4,129	1,935	+2,494	+558	+154	+535	+371	+11.3	+13.0	+19.2
Vic	Gr. Dandenong (C) Bal	26,534	7,195	685	4,376	1,973	+2,804	+347	+60	+455	+386	+10.6	+10.4	+19.6
Vic	Gr. Shepparton (C) - Pt A	17,235	4,222	1,063	2,763	1,178	+1,851	+302	+91	+229	+50	+10.7	+8.3	+4.2
Vic	Gr. Shepparton (C) - Pt B East	1,377	281	0	65	49	+87	+16	+0	+32	+9	+6.3	+48.5	+18.6
Vic	Gr. Shepparton (C) - Pt B West	3,319	717	59	274	134	+295	+33	+3	+21	+16	+8.9	+7.8	+11.8

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Vic	Greater Geelong (C) - Pt B	12,881	2,281	28	906	481	+1,155	-24	+1	+199	+40	+9.0	+21.9	+8.3	
Vic	Greater Geelong (C) - Pt C	779	84	1	8	3	+71	+1	-0	+2	+1	+9.1	+29.5	+21.2	
Vic	Hepburn (S) - East	3,142	590	43	271	155	+319	+51	-3	+11	+19	+10.2	+4.1	+12.2	
Vic	Hepburn (S) - West	2,609	411	58	241	109	+231	+2	+5	+15	+3	+8.8	+6.2	+2.9	
Vic	Hindmarsh (S)	2,668	357	47	114	52	+217	+44	-13	+17	+17	+8.1	+15.1	+33.0	
Vic	Hobsons Bay (C) - Altona	20,436	3,996	456	1,850	787	+2,185	+269	+70	+250	+221	+10.7	+13.5	+28.1	
Vic	Hobsons Bay (C) - Williamstown	12,164	2,840	422	1,019	506	+1,348	+207	+45	+150	+117	+11.1	+14.7	+23.2	
Vic	Horsham (RC) - Central	5,628	1,147	399	792	354	+507	+175	+30	+136	+56	+9.0	+17.1	+15.9	
Vic	Horsham (RC) Bal	1,851	255	13	50	29	+174	+12	-2	-6	-2	+9.4	-12.5	-5.9	
Vic	Hume (C) - Broadmeadows	22,130	3,876	1,451	3,662	1,072	+2,358	-288	+127	+7	+102	+10.7	+0.2	+9.5	
Vic	Hume (C) - Craigieburn	12,066	1,203	71	527	238	+1,924	+533	-58	+388	-28	+15.9	+73.7	-11.7	
Vic	Hume (C) - Sunbury	9,606	1,392	84	478	250	+1,275	+43	-10	-42	-11	+13.3	-8.7	-4.4	
Vic	Indigo (S) - Pt A	4,031	768	29	275	133	+359	+9	+0	+35	+7	+8.9	+12.9	+4.9	
Vic	Indigo (S) - Pt B	1,407	254	51	119	57	+118	+17	+4	+21	+8	+8.4	+17.7	+13.7	
Vic	Kingston (C) - North	35,589	7,487	646	3,006	1,573	+4,071	+883	+86	+416	+376	+11.4	+13.9	+23.9	
Vic	Kingston (C) - South	18,286	3,847	350	1,669	1,027	+2,122	+500	+47	+424	+262	+11.6	+25.4	+25.5	
Vic	Knox (C) - North	39,713	6,750	936	3,329	1,457	+4,477	+687	+26	+503	+317	+11.3	+15.1	+21.7	
Vic	Knox (C) - South	11,224	1,037	90	288	112	+1,385	-35	-4	-63	-11	+12.3	-21.8	-10.2	
Vic	Latrobe (C) - Moe	7,594	1,203	522	1,009	366	+617	+220	+134	+375	+102	+8.1	+37.1	+27.9	
Vic	Latrobe (C) - Morwell	9,054	1,785	615	1,380	549	+773	+249	+103	+375	+106	+8.5	+27.1	+19.3	
Vic	Latrobe (C) - Traralgon	9,921	1,763	409	1,050	484	+955	+56	+18	+67	+28	+9.6	+6.4	+5.9	
Vic	Latrobe (C) Bal	849	60	0	18	15	+57	-14	+0	+1	-1	+6.7	+7.3	-3.4	
Vic	Loddon (S) - North	1,380	274	26	74	37	+108	+45	+9	+32	+10	+7.8	+43.6	+27.0	
Vic	Loddon (S) - South	2,128	305	37	143	68	+183	+23	+12	+46	+17	+8.6	+32.2	+24.5	
Vic	Macedon Ranges (S) -	3,124	542	63	225	129	+295	+13	+4	+25	+6	+9.4	+11.1	+4.8	

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	Kyneton														
Vic	Macedon Ranges (S) - Romsey	3,423	426	12	142	96	+346	-2	-3	+15	-13	+10.1	+10.5	-13.8	
Vic	Macedon Ranges (S) Bal	6,354	812	74	270	156	+663	+44	-5	-9	-8	+10.4	-3.5	-5.3	
Vic	Manningham (C) - East	4,574	391	19	97	69	+567	-8	-8	-17	-8	+12.4	-17.4	-11.8	
Vic	Manningham (C) - West	34,170	5,116	142	1,527	739	+3,961	-93	+4	+64	+16	+11.6	+4.2	+2.2	
Vic	Maribyrnong (C)	26,838	8,114	1,620	4,595	2,132	+3,227	+893	+139	+514	+410	+12.0	+11.2	+19.2	
Vic	Maroondah (C) - Croydon	21,020	3,646	429	1,570	796	+2,524	+186	+14	+117	+99	+12.0	+7.5	+12.5	
Vic	Maroondah (C) - Ringwood	17,259	3,529	294	1,501	804	+2,105	+430	+19	+213	+131	+12.2	+14.2	+16.3	
Vic	Melbourne (C) - Remainder	23,739	14,805	1,344	5,343	2,016	+4,577	+3,348	+147	-526	+36	+19.3	-9.8	+1.8	
Vic	Melton (S) Bal	12,488	2,248	310	1,331	573	+1,977	+83	-56	-325	-106	+15.8	-24.4	-18.5	
Vic	Mildura (RC) - Pt A	17,725	4,418	997	2,788	1,151	+1,804	+274	+112	+199	+91	+10.2	+7.1	+7.9	
Vic	Mildura (RC) - Pt B	1,683	399	18	96	44	+138	+62	+6	+32	+9	+8.2	+33.5	+19.4	
Vic	Mitchell (S) - North	4,213	1,053	303	611	225	+393	+18	+28	+75	+6	+9.3	+12.3	+2.9	
Vic	Mitchell (S) - South	5,696	865	61	332	157	+681	+158	-16	+130	-6	+12.0	+39.0	-3.6	
Vic	Moira (S) - East	3,360	619	131	354	155	+271	-60	+13	+69	+7	+8.1	+19.4	+4.8	
Vic	Moira (S) - West	7,052	1,337	270	693	308	+600	+103	+5	+58	+39	+8.5	+8.3	+12.6	
Vic	Monash (C) - South-West	17,485	5,923	342	2,290	1,042	+1,893	+563	+6	+64	+185	+10.8	+2.8	+17.8	
Vic	Monash (C) - Waverley East	20,057	2,842	182	959	382	+2,172	-92	-4	-3	+49	+10.8	-0.3	+12.9	
Vic	Monash (C) - Waverley West	23,997	4,175	685	1,737	565	+2,611	+179	+89	+120	+107	+10.9	+6.9	+18.9	
Vic	Moonee Valley (C) - Essendon	29,281	7,780	2,902	4,606	1,677	+3,276	+1,087	+441	+896	+376	+11.2	+19.5	+22.4	
Vic	Moonee Valley (C) - West	15,571	2,273	107	873	362	+1,693	-49	+21	+31	+58	+10.9	+3.5	+16.0	
Vic	Moorabool (S) - Bacchus Marsh	5,191	650	194	425	200	+507	+31	+26	+35	+7	+9.8	+8.3	+3.7	

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Vic	Moorabool (S) - Ballan	2,065	261	21	114	75	+222	+9	-0	-5	-9	+10.7	-4.5	-12.5
Vic	Moorabool (S) - West	1,266	166	1	65	46	+98	+2	+0	+14	+5	+7.7	+21.7	+10.8
Vic	Moreland (C) - Brunswick	20,789	9,593	779	3,496	2,040	+2,247	+1,032	+35	+400	+408	+10.8	+11.4	+20.0
Vic	Moreland (C) - Coburg	19,658	4,423	419	1,909	868	+1,990	+385	+18	+177	+266	+10.1	+9.2	+30.6
Vic	Moreland (C) - North	18,806	3,584	503	2,290	741	+2,041	+331	+88	+121	+213	+10.9	+5.3	+28.7
Vic	Mornington P'sula (S) - East	12,746	2,284	284	1,095	560	+1,288	-8	+10	-65	+13	+10.1	-6.0	+2.3
Vic	Mornington P'sula (S) - South	21,954	4,325	314	2,561	1,166	+2,284	+207	+39	+372	+137	+10.4	+14.5	+11.7
Vic	Mornington P'sula (S) - West	18,857	3,008	354	1,155	650	+1,677	-241	-9	+97	+11	+8.9	+8.4	+1.6
Vic	Mount Alexander (S) - C'maine	3,086	492	109	333	196	+358	+97	+17	+66	+33	+11.6	+19.9	+16.9
Vic	Mount Alexander (S) Bal	3,838	595	20	228	171	+312	-19	+13	+59	+16	+8.1	+25.7	+9.3
Vic	Moyne (S) - North-East	990	190	0	34	30	+81	+12	+0	+13	+5	+8.2	+38.6	+16.9
Vic	Moyne (S) - North-West	1,254	346	4	52	36	+92	+28	+7	+32	+8	+7.3	+61.5	+23.4
Vic	Moyne (S) - South	3,713	670	52	277	144	+359	+33	+4	+26	+3	+9.7	+9.2	+2.1
Vic	Murrindindi (S) - East	2,468	395	27	201	103	+256	+25	-3	+17	+4	+10.4	+8.3	+3.5
Vic	Murrindindi (S) - West	2,724	468	8	129	79	+299	+44	-1	+16	-5	+11.0	+12.6	-6.3
Vic	N. Grampians (S) - St Arnaud	1,518	254	48	131	68	+125	+24	+4	+31	+9	+8.3	+23.7	+13.8
Vic	N. Grampians (S) - Stawell	3,678	707	113	319	160	+320	+103	-2	+85	+31	+8.7	+26.6	+19.5
Vic	Newtown	4,073	960	85	393	230	+372	+184	+2	+117	+47	+9.1	+29.8	+20.5
Vic	Nillumbik (S) - South	9,214	1,151	72	395	250	+993	+37	-0	+103	+62	+10.8	+26.1	+24.7
Vic	Nillumbik (S) - South-West	6,661	489	39	178	83	+733	+12	+7	+42	+21	+11.0	+23.5	+25.2
Vic	Nillumbik (S) Bal	3,006	392	26	145	82	+328	-10	+1	+18	+8	+10.9	+12.5	+10.3
Vic	Port Phillip (C) - St Kilda	30,724	17,150	1,083	5,165	3,783	+3,468	+1,911	+110	+726	+960	+11.3	+14.1	+25.4

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Vic	Port Phillip (C) - West	16,639	6,378	1,407	2,452	681	+2,552	+627	+208	+361	-117	+15.3	+14.7	-17.2
Vic	Pyrenees (S) - North	1,349	196	6	52	35	+116	+1	+3	+10	+5	+8.6	+19.7	+15.5
Vic	Pyrenees (S) - South	1,277	212	2	72	45	+100	+6	+4	+31	+5	+7.8	+43.7	+12.1
Vic	Queenscliffe (B)	1,389	273	16	203	65	+143	+48	+2	-12	+13	+10.3	-5.9	+19.4
Vic	S. Grampians (S) - Hamilton	3,956	756	220	457	167	+307	+66	+14	+63	+26	+7.8	+13.8	+15.5
Vic	S. Grampians (S) - Wannon	995	144	0	36	18	+81	+19	+5	+11	+11	+8.1	+30.7	+61.1
Vic	S. Grampians (S) Bal	1,946	291	1	41	39	+164	+30	+8	+36	+10	+8.4	+89.3	+25.3
Vic	South Barwon - Inner	17,327	3,066	332	1,435	759	+1,775	+102	-5	+115	+11	+10.2	+8.0	+1.4
Vic	South Gippsland (S) - Central	4,701	750	62	262	164	+477	+65	+1	+30	+8	+10.1	+11.4	+4.7
Vic	South Gippsland (S) - East	2,316	378	18	98	66	+254	+30	+2	+12	+1	+10.9	+11.8	+1.7
Vic	South Gippsland (S) - West	2,910	407	41	142	82	+288	+59	+3	+19	+12	+9.9	+13.2	+14.5
Vic	Stonnington (C) - Malvern	19,232	5,989	287	1,288	839	+2,073	+780	-26	+218	+266	+10.8	+16.9	+31.6
Vic	Stonnington (C) - Prahran	25,734	12,057	1,523	3,431	1,909	+3,102	+1,301	+36	+280	+329	+12.1	+8.2	+17.2
Vic	Strathbogie (S)	4,069	713	87	340	151	+379	+31	+6	+24	+8	+9.3	+7.1	+5.2
Vic	Surf Coast (S) - East	4,535	1,083	13	255	175	+554	+104	+1	+115	+11	+12.2	+45.3	+6.1
Vic	Surf Coast (S) - West	3,372	570	91	253	111	+326	+17	+2	+16	-0	+9.7	+6.1	-0.4
Vic	Swan Hill (RC) - Central	3,987	1,016	320	640	221	+379	+136	+25	+59	+21	+9.5	+9.2	+9.5
Vic	Swan Hill (RC) - Robinvale	1,393	391	118	218	66	+129	+23	+7	+18	+4	+9.3	+8.1	+6.7
Vic	Swan Hill (RC) Bal	2,711	453	12	131	96	+264	+98	+16	+59	+24	+9.7	+45.3	+24.6
Vic	Towong (S) - Pt A	950	175	13	63	41	+50	-2	+4	+31	+12	+5.3	+48.7	+28.5
Vic	Towong (S) - Pt B	1,494	253	15	64	37	+110	+14	-2	+13	+8	+7.3	+20.0	+20.5
Vic	Wangaratta (RC) - Central	6,834	1,440	502	1,033	449	+625	+241	+38	+172	+76	+9.1	+16.7	+16.9
Vic	Wangaratta (RC) - North	1,630	228	1	51	45	+150	-4	+0	+4	-4	+9.2	+8.0	-8.0

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
Vic	Wangaratta (RC) - South	2,107	357	4	83	63	+165	+17	+4	+29	+10	+7.8	+34.7	+16.5
Vic	Warrnambool (C)	11,733	2,731	727	1,777	716	+1,233	+327	+63	+199	+74	+10.5	+11.2	+10.3
Vic	Wellington (S) - Alberton	2,302	381	42	170	107	+238	+105	+8	+64	+28	+10.3	+37.7	+26.4
Vic	Wellington (S) - Avon	1,364	182	5	70	41	+118	+49	+16	+49	+18	+8.7	+70.6	+45.2
Vic	Wellington (S) - Maffra	3,785	605	89	300	163	+351	+180	+26	+122	+38	+9.3	+40.5	+23.3
Vic	Wellington (S) - Rosedale	2,791	547	6	126	82	+253	-2	+2	+14	+12	+9.1	+11.0	+14.3
Vic	Wellington (S) - Sale	5,424	1,278	302	768	347	+452	+206	+43	+203	+72	+8.3	+26.5	+20.8
Vic	West Wimmera (S)	1,888	250	5	38	26	+176	+92	+7	+24	+17	+9.3	+61.6	+62.3
Vic	Whitehorse (C) - Box Hill	21,155	4,992	571	1,958	842	+2,251	+891	+33	+236	+354	+10.6	+12.1	+42.0
Vic	Whitehorse (C) - Nunawading E.	17,175	2,921	221	1,080	486	+1,979	+201	+24	+96	+90	+11.5	+8.9	+18.5
Vic	Whitehorse (C) - Nunawading W.	20,280	3,388	400	1,563	590	+2,194	+389	+81	+198	+198	+10.8	+12.7	+33.6
Vic	Whittlesea (C) - South	33,534	5,956	469	3,147	1,299	+3,536	-209	+101	+174	+132	+10.5	+5.5	+10.1
Vic	Wodonga (RC)	12,043	3,001	1,025	2,060	787	+1,223	-76	+137	+78	-2	+10.2	+3.8	-0.3
Vic	Wyndham (C) - North	22,139	4,154	454	1,915	827	+3,555	+573	+89	+348	-108	+16.1	+18.2	-13.0
Vic	Wyndham (C) - West	6,167	986	80	386	176	+892	+2	-26	-118	-38	+14.5	-30.6	-21.6
Vic	Yarra (C) - North	24,455	11,713	2,069	4,838	2,085	+2,656	+771	+287	+482	+181	+10.9	+10.0	+8.7
Vic	Yarra (C) - Richmond	13,086	5,921	1,305	2,390	898	+1,598	+425	+202	+272	+94	+12.2	+11.4	+10.5
Vic	Yarra Ranges (S) - Central	5,713	1,009	45	548	380	+670	+29	+6	+80	+49	+11.7	+14.6	+12.9
Vic	Yarra Ranges (S) - Pt B	287	82	14	55	22	+27	+5	+1	+3	+2	+9.4	+6.2	+8.7
Vic	Yarra Ranges (S) - South-West	39,831	5,952	437	2,588	1,359	+4,626	+325	+5	+277	+193	+11.6	+10.7	+14.2
Vic	Yarriambiack (S) - South	2,415	315	16	99	54	+188	+49	+8	+28	+8	+7.8	+28.1	+14.2
Qld	Acacia Ridge	2,654	650	488	799	206	+478	+84	+95	+144	+46	+18.0	+18.0	+22.5
Qld	Aitkenvale	2,150	901	127	367	133	+382	+171	+20	+80	+48	+17.8	+21.7	+36.3
Qld	Albany Creek	5,063	762	24	213	106	+964	-7	-3	-47	-12	+19.0	-22.3	-11.6
Qld	Albion	1,235	678	11	185	125	+169	+135	-0	+88	+54	+13.7	+47.2	+43.0

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Qld	Alderley	2,489	909	80	318	166	+453	+220	+21	+109	+61	+18.2	+34.2	+37.1
Qld	Alexandra Hills	6,199	1,227	283	825	292	+1,102	+319	+73	+256	+109	+17.8	+31.0	+37.2
Qld	Algester	2,837	737	58	315	144	+500	+134	+5	+78	+40	+17.6	+24.9	+27.8
Qld	Annerley	4,894	2,478	271	1,155	681	+907	+543	+52	+323	+231	+18.5	+27.9	+33.9
Qld	Anstead	327	32	1	8	2	+57	+6	+0	+5	+0	+17.4	+61.5	+19.1
Qld	Aramac (S)	318	88	12	21	6	+61	+16	+15	+20	+1	+19.2	+96.0	+21.5
Qld	Archerfield	252	115	1	42	34	+51	+17	+0	+12	+9	+20.2	+28.4	+25.6
Qld	Arundel	3,341	1,495	37	656	358	+876	+214	-6	+99	-16	+26.2	+15.1	-4.6
Qld	Ascot	2,310	972	95	287	201	+443	+235	+16	+85	+54	+19.2	+29.7	+26.8
Qld	Ashgrove	4,936	1,546	36	437	322	+870	+445	+6	+238	+161	+17.6	+54.6	+50.0
Qld	Ashmore	4,647	1,206	28	527	353	+849	+333	+9	+229	+196	+18.3	+43.4	+55.6
Qld	Aspley	5,192	1,258	49	506	235	+1,004	+324	+8	+112	+84	+19.3	+22.1	+35.6
Qld	Atherton (S)	4,441	1,312	144	726	393	+905	+240	+23	+149	+87	+20.4	+20.5	+22.1
Qld	Bald Hills	2,233	543	49	241	85	+377	+51	+10	+40	+20	+16.9	+16.6	+23.3
Qld	Balmoral	1,583	531	62	167	87	+291	+128	+17	+49	+28	+18.4	+29.2	+32.4
Qld	Balonne (S)	2,038	736	135	234	67	+386	+140	+34	+69	+18	+18.9	+29.5	+27.2
Qld	Banana (S)	5,211	1,461	285	510	158	+937	+266	+85	+173	+52	+18.0	+33.9	+32.8
Qld	Banyo	2,057	432	26	183	110	+339	+145	+25	+114	+57	+16.5	+62.3	+52.1
Qld	Barcaldine (S)	766	240	34	70	29	+145	+74	+15	+36	+16	+18.9	+51.3	+53.8
Qld	Bardon	3,811	1,193	7	264	178	+647	+263	-1	+139	+84	+17.0	+52.8	+47.0
Qld	Beaudesert (S) - Pt A	9,154	1,402	30	677	385	+1,954	+270	-2	-64	-15	+21.3	-9.4	-4.0
Qld	Beaudesert (S) - Pt B	10,236	2,639	137	1,114	669	+2,420	+582	+18	+163	+39	+23.6	+14.6	+5.9
Qld	Beenleigh	3,683	1,595	335	1,181	619	+773	+424	+85	+336	+182	+21.0	+28.5	+29.5
Qld	Bellbowrie	1,448	159	2	35	15	+275	-8	-1	-15	-8	+19.0	-41.8	-54.3
Qld	Belmont-Mackenzie	1,457	239	2	64	30	+287	+12	+1	+0	-3	+19.7	+0.4	-11.2
Qld	Belyando (S)	3,585	1,297	165	270	80	+694	+244	+55	+99	+35	+19.4	+36.5	+43.6
Qld	Bendemere (S)	391	92	4	17	8	+74	+12	+4	+13	+3	+18.9	+75.9	+40.7
Qld	Benowa	2,524	508	5	167	119	+480	+47	+3	+18	+29	+19.0	+10.7	+24.2

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Qld	Bethania-Waterford	2,536	997	99	803	454	+552	+188	+14	+139	+83	+21.8	+17.4	+18.2
Qld	Biggenden (S)	665	147	3	58	30	+138	+56	+5	+40	+17	+20.7	+68.3	+55.1
Qld	Biggera Waters	3,151	1,525	154	839	557	+734	+429	+25	+207	+160	+23.3	+24.7	+28.7
Qld	Birkdale	4,872	972	79	434	199	+929	+34	-6	-29	+9	+19.1	-6.6	+4.3
Qld	Blackall (S)	756	248	32	94	50	+130	+62	+8	+43	+8	+17.2	+45.1	+16.6
Qld	Boonah (S)	3,202	583	3	232	158	+602	+113	+1	+62	+36	+18.8	+26.8	+22.8
Qld	Boondall	3,135	825	55	363	127	+611	+48	-3	-37	-8	+19.5	-10.1	-6.0
Qld	Booringa (S)	820	206	30	67	35	+159	+47	+15	+45	+18	+19.3	+66.8	+51.1
Qld	Bowen (S)	5,722	1,995	272	1,074	491	+1,200	+595	+105	+405	+179	+21.0	+37.7	+36.5
Qld	Bowen Hills	599	309	55	137	68	+111	+49	+13	+31	+14	+18.6	+22.5	+20.2
Qld	Bracken Ridge	5,061	1,114	209	628	189	+918	+66	+19	+36	+11	+18.1	+5.7	+5.9
Qld	Bray Park	3,020	717	144	433	137	+525	+80	+23	+49	+20	+17.4	+11.2	+14.3
Qld	Bribie Island	7,782	2,429	277	1,843	1,029	+1,619	+390	+61	+352	+116	+20.8	+19.1	+11.3
Qld	Bridgeman Downs	2,030	228	8	40	25	+391	-2	+1	-14	-3	+19.3	-35.0	-11.6
Qld	Brighton	3,764	768	31	385	230	+630	+205	+25	+161	+101	+16.7	+41.8	+43.7
Qld	Broadbeach Waters	3,489	935	14	244	162	+527	+69	+5	+75	+105	+15.1	+30.9	+65.0
Qld	Broadsound (S)	2,438	1,324	101	143	17	+367	+76	+32	+56	+15	+15.0	+39.4	+90.6
Qld	Brookfield (incl. Mt C'tha)	1,131	119	0	42	21	+211	+20	+0	+9	+2	+18.7	+22.2	+11.4
Qld	Browns Plains	9,411	2,866	290	1,623	715	+1,696	+314	+42	+163	+102	+18.0	+10.0	+14.3
Qld	Bulimba	2,055	846	50	176	106	+416	+177	+8	+32	+27	+20.2	+18.2	+25.9
Qld	Bulloo (S)	201	78	8	26	20	+28	+4	+3	-5	+3	+14.0	-18.1	+15.1
Qld	Bundaberg (C)	19,136	5,809	863	3,995	2,066	+3,865	+1,609	+194	+1,183	+617	+20.2	+29.6	+29.9
Qld	Bundall	1,826	517	1	108	103	+323	+94	+0	+50	+46	+17.7	+46.3	+44.6
Qld	Bungil (S)	792	164	11	22	15	+163	+45	+6	+10	+7	+20.6	+44.2	+48.8
Qld	Burbank	405	85	1	31	17	+73	-1	-0	+1	-0	+18.1	+4.6	-1.9
Qld	Burdekin (S)	7,371	2,102	199	863	402	+1,322	+508	+69	+312	+136	+17.9	+36.1	+33.8
Qld	Burleigh Waters	5,855	1,631	43	747	517	+1,176	+440	+14	+246	+165	+20.1	+32.9	+31.8
Qld	Burnett (S) - Pt A	5,080	1,256	65	656	388	+1,249	+240	+63	+248	-7	+24.6	+37.8	-1.9

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Qld	Burpengary-Narangba	6,160	1,484	57	896	446	+1,276	-8	-11	-167	-60	+20.7	-18.7	-13.4	
Qld	Caboolture (S) - Central	7,098	2,482	625	2,149	1,089	+1,301	+386	+128	+391	+234	+18.3	+18.2	+21.5	
Qld	Caboolture (S) - East	5,273	1,195	32	683	436	+1,159	+186	+3	+58	-7	+22.0	+8.4	-1.6	
Qld	Caboolture (S) - Pt B	1,949	453	17	197	200	+394	+53	+1	+13	+40	+20.2	+6.8	+19.8	
Qld	Caboolture (S) Bal in BSD	4,109	632	9	227	128	+825	+35	-6	-9	-19	+20.1	-4.2	-14.8	
Qld	Cairns (C) - Barron	7,360	2,943	107	1,073	740	+1,582	+497	+33	+201	+152	+21.5	+18.8	+20.6	
Qld	Cairns (C) - Central Suburbs	10,191	4,787	1,182	2,868	1,267	+2,134	+1,137	+240	+809	+372	+20.9	+28.2	+29.4	
Qld	Cairns (C) - Mt Whitfield	5,132	1,903	54	671	416	+988	+320	+15	+221	+135	+19.3	+33.0	+32.3	
Qld	Cairns (C) - Northern Suburbs	5,715	2,456	58	744	579	+1,277	+355	+19	+62	+44	+22.3	+8.3	+7.6	
Qld	Cairns (C) - Pt B	2,395	931	45	313	120	+477	+206	+14	+90	+26	+19.9	+28.6	+21.9	
Qld	Cairns (C) - Trinity	11,567	4,432	464	2,267	944	+2,616	+589	+56	+145	+87	+22.6	+6.4	+9.2	
Qld	Cairns (C) - Western Suburbs	4,571	1,391	165	561	237	+876	+173	+31	+106	+49	+19.2	+18.9	+20.7	
Qld	Calamvale	3,256	1,106	10	365	181	+674	+25	-0	-40	-32	+20.7	-10.9	-17.4	
Qld	Calliope (S) - Pt A	4,400	1,134	63	414	202	+976	+163	+23	+46	+17	+22.2	+11.2	+8.6	
Qld	Calliope (S) - Pt B	1,012	227	9	57	34	+170	+29	+8	+38	+10	+16.8	+66.8	+29.2	
Qld	Caloundra (C) - Caloundra N.	8,098	2,445	223	1,658	897	+2,098	+508	+65	+431	+39	+25.9	+26.0	+4.4	
Qld	Caloundra (C) - Hinterland	3,178	775	9	391	264	+753	+191	-2	+109	+19	+23.7	+27.7	+7.2	
Qld	Caloundra (C) - Kawana	7,999	2,086	144	1,054	500	+1,940	+668	+9	+310	+64	+24.3	+29.4	+12.9	
Qld	Caloundra (C) - Rail Corridor	6,333	1,515	74	807	471	+1,432	+233	+7	+52	+12	+22.6	+6.4	+2.6	
Qld	Cambooya (S) - Pt A	1,065	190	4	84	55	+234	-7	-1	-26	-16	+22.0	-30.7	-28.1	
Qld	Cambooya (S) - Pt B	666	141	6	60	31	+127	+26	-1	+10	+6	+19.2	+16.9	+20.3	
Qld	Camp Hill	4,188	1,104	60	337	219	+743	+300	+9	+123	+97	+17.7	+36.6	+44.1	
Qld	Cannon Hill	2,046	469	40	161	66	+394	+112	+5	+30	+24	+19.3	+18.8	+37.3	

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Qld	Capalaba	6,568	1,741	343	1,084	461	+1,183	+341	+94	+290	+123	+18.0	+26.8	+26.7
Qld	Capalaba West	122	27	2	6	10	+17	+3	-0	+2	+7	+14.3	+23.6	+70.6
Qld	Carbrook-Cornubia	1,152	197	14	95	50	+224	+30	+2	+16	+15	+19.5	+16.4	+29.7
Qld	Cardwell (S)	4,039	1,576	60	436	236	+851	+242	+12	+99	+47	+21.1	+22.7	+19.8
Qld	Carina	3,889	1,087	133	500	194	+689	+179	+31	+100	+51	+17.7	+19.9	+26.5
Qld	Carina Heights	2,345	584	297	418	93	+419	+160	+65	+104	+40	+17.9	+24.8	+42.8
Qld	Carindale	4,502	711	16	219	78	+827	+22	+1	-9	-2	+18.4	-3.9	-2.8
Qld	Carrara-Merrimac	5,933	2,745	80	1,403	899	+1,397	+390	+17	+60	+50	+23.5	+4.3	+5.5
Qld	Carseldine	2,478	494	9	214	133	+511	+89	+1	+53	+35	+20.6	+24.6	+26.2
Qld	Central Pine West	3,881	506	21	122	38	+897	+192	-10	-3	-0	+23.1	-2.5	-0.5
Qld	Chandler	307	47	0	7	3	+54	-7	+0	-4	-0	+17.7	-50.7	-3.1
Qld	Chapel Hill	3,577	757	3	163	82	+622	+94	+1	+26	+25	+17.4	+16.0	+30.0
Qld	Charters Towers (C)	3,226	1,094	124	503	189	+508	+208	-3	+102	+68	+15.8	+20.2	+36.2
Qld	Chelmer	989	174	0	35	25	+171	+81	+1	+33	+22	+17.3	+93.0	+89.4
Qld	Chermside	3,413	1,324	475	1,001	366	+645	+407	+60	+163	+97	+18.9	+16.2	+26.5
Qld	Chermside West	2,415	390	4	132	60	+420	+73	+2	+31	+17	+17.4	+23.2	+28.4
Qld	City	1,205	781	7	425	267	+406	+260	+4	+89	+64	+33.6	+21.0	+23.8
Qld	Clayfield	4,891	2,255	107	691	513	+961	+522	-7	+213	+157	+19.6	+30.8	+30.6
Qld	Cleveland	5,607	1,239	334	784	377	+1,117	+186	+64	+139	+50	+19.9	+17.8	+13.4
Qld	Clifton (S)	1,004	257	6	103	58	+190	+69	+8	+49	+16	+18.9	+47.1	+28.1
Qld	Cloncurry (S)	1,365	544	137	191	44	+323	+124	+37	+66	+21	+23.6	+34.7	+47.2
Qld	Clontarf	3,689	1,032	185	718	362	+664	+359	+63	+297	+148	+18.0	+41.3	+41.0
Qld	Cook (S) - Weipa only	739	651	7	24	11	+109	+69	+1	+21	+11	+14.8	+85.3	+108.0
Qld	Cooloola (S) - Gympie only	6,763	1,952	249	1,187	656	+1,272	+599	+60	+439	+227	+18.8	+37.0	+34.6
Qld	Coombah	4,926	2,146	45	1,281	859	+1,126	+440	+9	+254	+146	+22.8	+19.8	+17.0
Qld	Coomera-Cedar Creek	4,715	2,517	16	1,010	516	+1,075	-352	-16	-13	-168	+22.8	-1.3	-32.6
Qld	Coopers Plains	1,671	443	186	365	96	+301	+103	+51	+117	+35	+18.0	+32.0	+36.1
Qld	Coorparoo	7,274	3,327	205	1,087	730	+1,313	+843	+36	+350	+266	+18.1	+32.2	+36.4

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
Qld	Corinda	1,876	514	84	263	124	+314	+125	+14	+55	+48	+16.7	+20.9	+38.8
Qld	Cranbrook	2,545	946	65	422	156	+458	+149	+12	+68	+41	+18.0	+16.0	+26.1
Qld	Crow's Nest (S) - Pt A	2,055	180	0	60	22	+401	-31	+0	-18	+5	+19.5	-30.2	+20.9
Qld	Crow's Nest (S) - Pt B	1,452	243	5	116	68	+288	+29	+1	+18	+13	+19.9	+15.3	+18.9
Qld	Currajong	1,306	450	29	197	97	+281	+219	+9	+103	+57	+21.6	+52.0	+58.9
Qld	Currumbin	1,334	570	18	198	185	+281	+153	+7	+74	+69	+21.0	+37.5	+37.4
Qld	Currumbin Waters	4,159	1,051	159	632	353	+833	+180	+40	+139	+91	+20.0	+22.1	+25.7
Qld	Daisy Hill-Priestdale	1,489	418	41	194	92	+253	+63	+11	+45	+20	+17.0	+23.1	+22.0
Qld	Dakabin-Kallangur-M. Downs	7,983	2,003	360	1,277	563	+1,600	+110	+30	+18	+20	+20.0	+1.4	+3.6
Qld	Dalby (T)	4,072	1,284	87	557	288	+746	+333	+20	+216	+99	+18.3	+38.8	+34.4
Qld	Dalrymple (S)	1,411	303	13	32	33	+287	+54	+10	+18	+17	+20.3	+54.7	+51.2
Qld	Darra-Sumner	1,529	538	11	222	113	+225	+97	+18	+70	+47	+14.7	+31.6	+41.2
Qld	Deagon	1,440	320	7	146	96	+252	+106	+11	+69	+40	+17.5	+47.2	+41.3
Qld	Deception Bay	6,687	1,890	632	1,678	597	+1,372	+138	+92	+117	+16	+20.5	+7.0	+2.6
Qld	Doolandella-Forest Lake	5,724	2,496	67	908	355	+1,638	+612	+14	+181	-67	+28.6	+19.9	-18.9
Qld	Duarina (S)	2,771	1,377	211	304	54	+402	+147	+92	+149	+24	+14.5	+49.0	+45.6
Qld	Durack	2,413	456	130	394	178	+479	+193	+13	+134	+80	+19.9	+33.9	+45.1
Qld	Dutton Park	713	279	134	237	77	+121	+63	+35	+76	+35	+17.0	+32.2	+45.8
Qld	Eacham (S)	2,451	596	33	327	203	+467	+115	+24	+108	+57	+19.0	+33.1	+28.2
Qld	Eagleby	3,619	1,503	445	1,358	666	+723	+327	+95	+287	+185	+20.0	+21.1	+27.8
Qld	East Brisbane	2,750	1,539	134	584	332	+451	+235	+36	+159	+116	+16.4	+27.2	+34.8
Qld	Edens Landing-Holmview	2,005	874	26	449	213	+422	+78	+1	+21	+20	+21.0	+4.7	+9.5
Qld	Eidsvold (S)	384	153	15	47	13	+56	+27	+3	+15	+5	+14.5	+32.9	+36.7
Qld	Eight Mile Plains	4,346	1,677	33	670	323	+857	+190	+4	+55	+7	+19.7	+8.2	+2.1
Qld	Elanora	4,433	941	37	415	202	+981	+145	-6	+92	+3	+22.1	+22.1	+1.5
Qld	Emerald (S)	5,352	2,523	163	587	212	+1,019	+296	+45	+130	+49	+19.0	+22.2	+23.0
Qld	Enoggera	3,035	1,111	304	652	217	+607	+248	+51	+102	+47	+20.0	+15.7	+21.6
Qld	Esk (S)	5,747	1,364	15	664	467	+1,072	+159	+9	+134	+64	+18.7	+20.1	+13.6

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
Qld	Everton Park	3,538	934	52	355	157	+618	+222	+10	+95	+56	+17.5	+26.8	+35.5
Qld	Fairfield	1,176	522	6	182	107	+174	+119	+8	+88	+53	+14.8	+48.4	+49.4
Qld	Ferny Grove	1,909	457	43	194	66	+339	+37	-0	+8	+6	+17.8	+3.9	+8.8
Qld	Fig Tree Pocket	1,036	180	5	32	9	+195	+16	+1	-5	-1	+18.9	-17.1	-6.8
Qld	Fitzroy (S) - Pt A	1,717	453	73	282	135	+332	+75	+17	+66	+41	+19.3	+23.5	+30.6
Qld	Fitzroy (S) - Pt B	1,878	321	2	85	57	+353	+63	+2	+42	+17	+18.8	+49.9	+29.5
Qld	Flinders (S)	839	266	22	59	27	+140	+47	+26	+51	+15	+16.7	+86.3	+56.9
Qld	Garbutt	1,091	259	379	475	111	+246	+95	+114	+146	+27	+22.5	+30.7	+24.2
Qld	Gatton (S)	5,781	1,506	101	755	396	+1,001	+274	+20	+217	+105	+17.3	+28.8	+26.6
Qld	Gayndah (S)	1,211	343	33	111	58	+242	+124	+15	+63	+23	+20.0	+56.4	+39.2
Qld	Geebung	1,699	284	32	140	43	+261	+68	-2	+38	+31	+15.4	+27.3	+71.7
Qld	Gladstone (C)	10,502	3,347	709	1,920	760	+2,094	+680	+195	+513	+195	+19.9	+26.7	+25.7
Qld	Gold Coast (C) Bal in BSD	4,064	1,166	19	460	269	+1,137	+321	-15	+208	-62	+28.0	+45.3	-23.1
Qld	Goondiwindi (T)	1,931	725	105	303	122	+397	+128	+20	+59	+33	+20.6	+19.6	+26.9
Qld	Graceville	1,657	427	3	114	64	+295	+88	+3	+32	+25	+17.8	+27.7	+39.7
Qld	Grange	1,727	509	13	142	79	+307	+128	-1	+41	+30	+17.7	+28.8	+38.2
Qld	Greenbank-Boronia Heights	2,872	1,019	75	572	251	+457	+99	+15	+86	+57	+15.9	+15.0	+22.8
Qld	Greenslopes	4,362	2,251	255	927	556	+846	+498	+45	+201	+158	+19.4	+21.7	+28.3
Qld	Guanaba-Currumbin Valley	10,157	3,706	48	1,506	858	+3,069	+947	-46	+858	-171	+30.2	+57.0	-19.9
Qld	Gulliver	1,290	289	106	219	69	+241	+77	+25	+59	+25	+18.7	+27.1	+35.6
Qld	Gumdale	326	46	0	22	9	+64	+5	-0	+1	-2	+19.6	+3.4	-25.6
Qld	Hamilton	1,992	827	32	244	187	+378	+167	+7	+72	+55	+19.0	+29.4	+29.3
Qld	Hawthorne	1,886	785	55	203	141	+365	+137	+15	+37	+32	+19.4	+18.1	+22.6
Qld	Heatley	1,819	612	185	404	101	+343	+103	+21	+44	+25	+18.9	+10.8	+25.0
Qld	Helensvale	4,609	949	16	346	176	+970	+90	+1	+81	-4	+21.0	+23.5	-2.3
Qld	Hemmant-Lytton	962	283	10	117	55	+272	+135	+1	+5	+8	+28.2	+4.5	+15.2

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Qld	Hendra	1,543	399	2	92	83	+273	+53	+0	+34	+24	+17.7	+36.3	+28.6
Qld	Herberton (S)	2,098	566	45	317	153	+422	+50	+7	+36	+19	+20.1	+11.2	+12.3
Qld	Hermit Park	1,792	929	44	366	261	+350	+240	+14	+114	+72	+19.5	+31.0	+27.4
Qld	Hervey Bay (C) - Pt A	18,347	5,726	444	3,665	2,226	+4,431	+599	+128	+435	+33	+24.2	+11.9	+1.5
Qld	Hervey Bay (C) - Pt B	1,660	361	13	185	124	+372	+5	+4	-16	-13	+22.4	-8.5	-10.7
Qld	Highgate Hill	3,077	1,733	115	628	400	+496	+285	+17	+221	+161	+16.1	+35.2	+40.2
Qld	Hills District	7,354	1,594	68	652	250	+1,333	+31	-1	-12	+4	+18.1	-1.9	+1.7
Qld	Hinchinbrook (S) excl. Palm I.	5,032	1,319	88	540	281	+910	+445	+56	+291	+115	+18.1	+53.8	+40.9
Qld	Holland Park	3,313	865	401	757	246	+567	+226	+130	+261	+89	+17.1	+34.5	+36.0
Qld	Holland Park West	2,419	695	93	197	93	+391	+167	+30	+96	+49	+16.2	+49.0	+52.8
Qld	Hollywell	1,180	251	13	80	58	+211	+18	-6	+10	+20	+17.9	+12.9	+34.4
Qld	Hope Island	1,719	591	5	190	144	+362	-25	+4	+65	+2	+21.1	+33.9	+1.3
Qld	Hyde Park-Mysterton	1,108	486	39	191	130	+226	+197	-8	+99	+61	+20.4	+51.8	+47.2
Qld	Indooroopilly	4,864	2,238	70	636	282	+851	+440	+4	+176	+134	+17.5	+27.6	+47.5
Qld	Inglewood (S)	1,142	339	21	117	62	+206	+85	+22	+72	+19	+18.1	+61.6	+30.7
Qld	Ipswich (C) - Central	27,059	7,286	1,497	4,968	2,292	+4,912	+1,578	+320	+1,220	+622	+18.2	+24.6	+27.2
Qld	Ipswich (C) - East	14,870	4,679	1,153	3,499	1,262	+3,195	+673	+142	+243	+62	+21.5	+7.0	+4.9
Qld	Ipswich (C) - North	2,358	276	5	123	58	+458	+32	-2	-28	-8	+19.4	-22.4	-14.0
Qld	Ipswich (C) - South-West	1,434	383	3	179	110	+277	+45	+1	+23	+7	+19.3	+12.6	+6.2
Qld	Ipswich (C) - West	2,850	723	10	253	175	+474	+80	+6	+99	+66	+16.6	+39.2	+37.6
Qld	Isis (S)	2,638	657	34	327	210	+565	+134	+12	+83	+46	+21.4	+25.4	+22.0
Qld	Isisford (S)	126	43	0	0	1	+23	+1	+0	+0	-0	+18.0	+270.1	-62.0
Qld	Jamboree Heights	1,296	398	3	140	54	+221	+56	+1	+18	+14	+17.1	+12.7	+26.1
Qld	Jindalee	1,943	394	3	143	67	+346	+113	+2	+88	+34	+17.8	+61.2	+50.9
Qld	Johnstone (S)	8,006	2,730	291	1,349	632	+1,518	+709	+81	+384	+218	+19.0	+28.5	+34.5
Qld	Jondaryan (S) - Pt A	1,815	273	1	62	39	+365	+37	-1	+8	+4	+20.1	+12.7	+9.3
Qld	Jondaryan (S) - Pt B	2,615	825	55	311	151	+488	+148	+10	+86	+47	+18.6	+27.6	+31.3
Qld	Kangaroo Point	3,626	2,039	288	734	318	+708	+285	+46	+146	+79	+19.5	+19.9	+24.9

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Qld	Karana Downs-Lake Manchester	1,712	280	1	92	46	+329	+11	-1	-12	-2	+19.2	-13.0	-4.0	
Qld	Kedron	5,784	2,148	209	859	549	+1,072	+614	+32	+316	+188	+18.5	+36.8	+34.2	
Qld	Kelso	2,599	619	223	503	138	+442	+51	+37	+74	+23	+17.0	+14.6	+17.0	
Qld	Kelvin Grove	2,390	1,454	33	370	208	+385	+232	-1	+88	+96	+16.1	+23.7	+46.2	
Qld	Kenmore	3,255	590	6	198	105	+581	+129	+2	+70	+52	+17.8	+35.3	+50.0	
Qld	Kenmore Hills	805	110	0	39	13	+151	+30	+0	+13	+3	+18.8	+33.7	+25.3	
Qld	Keperra	2,901	371	416	554	84	+539	+66	+63	+88	+23	+18.6	+15.8	+27.1	
Qld	Kilkivan (S)	1,294	293	5	126	80	+268	+73	+10	+56	+24	+20.8	+44.3	+29.7	
Qld	Kingaroy (S)	4,708	1,276	93	499	290	+897	+373	+42	+241	+95	+19.1	+48.3	+32.8	
Qld	Kingston	4,753	1,549	845	1,806	596	+803	+245	+181	+314	+162	+16.9	+17.4	+27.2	
Qld	Kirwan	7,150	2,391	386	1,046	296	+1,751	+449	+35	+75	-2	+24.5	+7.2	-0.8	
Qld	Kolan (S)	1,747	407	8	216	133	+323	+69	+3	+81	+38	+18.5	+37.7	+28.5	
Qld	Kuraby	1,774	580	29	214	67	+616	+357	+6	+132	-5	+34.7	+61.5	-7.5	
Qld	Labrador	8,331	3,967	474	2,375	1,490	+1,870	+868	+107	+587	+349	+22.4	+24.7	+23.4	
Qld	Laidley (S)	4,922	1,148	59	647	382	+898	+106	+12	+106	+54	+18.2	+16.4	+14.3	
Qld	Lawnton	2,153	544	237	491	166	+383	+146	+60	+133	+60	+17.8	+27.1	+36.1	
Qld	Livingstone (S)	10,568	2,973	225	1,532	912	+2,334	+333	+66	+201	+102	+22.1	+13.1	+11.1	
Qld	Logan (C) Bal	855	369	9	249	173	+337	+88	-6	+31	-77	+39.4	+12.3	-44.7	
Qld	Loganholme	4,646	1,466	63	686	279	+834	+119	+5	+34	+25	+18.0	+4.9	+8.9	
Qld	Loganlea	2,673	813	445	835	276	+483	+33	+101	+120	+37	+18.1	+14.4	+13.5	
Qld	Longreach (S)	1,618	630	54	156	70	+313	+174	+19	+66	+18	+19.4	+42.6	+26.1	
Qld	Lota	1,194	297	8	135	77	+211	+55	+1	+38	+23	+17.7	+28.2	+29.7	
Qld	Lutwyche	1,551	874	58	347	222	+243	+162	+22	+109	+71	+15.7	+31.5	+32.2	
Qld	MacGregor	1,989	492	9	189	88	+321	+97	-0	+51	+45	+16.2	+26.8	+51.2	
Qld	Mackay (C) - Pt A	25,918	8,147	1,312	4,514	2,171	+5,281	+1,668	+270	+1,054	+551	+20.4	+23.4	+25.4	
Qld	Mackay (C) - Pt B	4,059	811	27	245	157	+829	+158	+14	+68	+28	+20.4	+27.8	+18.0	
Qld	Manly	1,861	607	68	324	207	+369	+159	+17	+110	+58	+19.8	+33.9	+27.8	
Qld	Manly West	3,601	689	130	345	121	+666	+83	+18	+43	+23	+18.5	+12.5	+18.6	

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Qld	Mansfield	3,607	788	172	422	142	+695	+110	+20	+32	+10	+19.3	+7.5	+7.2	
Qld	Margate-Woody Point	5,524	1,964	455	1,494	810	+1,088	+608	+108	+433	+232	+19.7	+29.0	+28.6	
Qld	Maroochy (S) - Buderim	14,046	3,563	182	1,476	799	+4,303	+1,761	-1	+680	-27	+30.6	+46.0	-3.4	
Qld	Maroochy (S) - Coastal North	8,615	3,528	136	1,737	1,134	+2,613	+915	+115	+358	-55	+30.3	+20.6	-4.9	
Qld	Maroochy (S) - Nambour	5,430	1,787	202	1,224	737	+1,070	+429	+59	+366	+226	+19.7	+29.9	+30.7	
Qld	Maroochy (S) Bal	8,795	1,882	28	876	667	+2,193	+480	-12	+163	-80	+24.9	+18.6	-12.0	
Qld	Maroochy (S) Bal in S C'st SSD	5,708	1,361	119	853	456	+1,335	+218	+8	+125	-10	+23.4	+14.7	-2.3	
Qld	Marsden	6,152	2,276	398	1,664	679	+1,022	+279	+95	+236	+139	+16.6	+14.2	+20.4	
Qld	Maryborough (C)	10,769	2,693	435	1,806	858	+2,080	+732	+89	+538	+276	+19.3	+29.8	+32.1	
Qld	McDowall	2,231	346	2	87	47	+423	-2	-1	-12	-8	+19.0	-14.2	-17.5	
Qld	McKinlay (S)	429	136	28	32	13	+69	+15	+27	+32	+2	+16.0	+98.6	+15.6	
Qld	Mermaid Wtrs-Clear Is. Wtrs	6,657	2,103	74	716	517	+1,351	+446	+9	+163	+177	+20.3	+22.7	+34.2	
Qld	Middle Park	1,426	265	18	83	45	+249	+104	-2	+49	+23	+17.4	+59.5	+50.4	
Qld	Millmerran (S)	1,290	470	3	82	47	+250	+88	+6	+43	+24	+19.4	+53.1	+52.4	
Qld	Milton	923	588	13	180	78	+132	+89	+9	+56	+66	+14.2	+31.1	+84.5	
Qld	Mirani (S)	1,837	450	7	156	102	+348	+83	+4	+53	+29	+18.9	+34.3	+28.8	
Qld	Miriam Vale (S)	1,962	496	15	219	156	+482	-3	+4	-27	-19	+24.6	-12.1	-11.9	
Qld	Mitchelton	2,629	564	111	278	93	+479	+121	+15	+36	+27	+18.2	+12.8	+29.2	
Qld	Monto (S)	1,082	241	13	73	32	+224	+121	+31	+58	+9	+20.7	+80.4	+26.4	
Qld	Moorooka	4,286	1,369	241	726	351	+803	+383	+30	+179	+124	+18.7	+24.6	+35.2	
Qld	Morayfield	6,613	2,110	241	1,446	731	+1,262	+100	+19	+57	+39	+19.1	+3.9	+5.3	
Qld	Morningside	4,208	1,857	259	677	297	+838	+380	+46	+140	+75	+19.9	+20.7	+25.1	
Qld	Mount Gravatt	1,744	703	200	676	293	+322	+250	+60	+217	+101	+18.5	+32.1	+34.4	
Qld	Mount Gravatt East	3,935	956	322	517	151	+712	+196	+73	+112	+44	+18.1	+21.6	+29.1	
Qld	Mount Isa (C)	8,254	3,003	680	1,327	375	+1,487	+265	+351	+454	+96	+18.0	+34.2	+25.7	
Qld	Mount Morgan (S)	1,316	304	26	160	68	+242	+66	+8	+60	+38	+18.4	+37.9	+55.7	

State	SLA Name	2003					Projected Change 2003 - 2011								
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %	
Qld	Mount Ommaney	645	66	0	25	3	+103	-10	-0	+7	-1	+16.0	+26.5	-45.4	
Qld	Mt Louisa-Mt St John-Bohle	1,496	484	69	221	70	+299	+62	+12	+15	+5	+20.0	+6.7	+7.7	
Qld	Mt Warren Park	2,162	583	29	294	171	+398	+184	+15	+129	+69	+18.4	+43.8	+40.5	
Qld	Mudgeeraba	3,261	879	82	543	284	+675	+66	-0	-14	+13	+20.7	-2.7	+4.7	
Qld	Mundingburra	1,779	552	65	277	125	+326	+222	+9	+108	+70	+18.3	+39.0	+56.1	
Qld	Murarie	933	219	76	163	44	+173	+11	+17	+19	+4	+18.5	+12.0	+8.2	
Qld	Murgon (S)	1,653	613	28	152	63	+340	+184	+5	+56	+15	+20.6	+36.8	+24.0	
Qld	Murilla (S)	1,129	349	28	120	47	+222	+103	+19	+44	+13	+19.7	+36.3	+28.1	
Qld	Murray	2,931	903	24	373	28	+708	+286	-12	+292	+15	+24.2	+78.2	+51.9	
Qld	Murweh (S)	2,034	674	57	190	68	+385	+166	+21	+99	+26	+18.9	+51.7	+38.5	
Qld	Nanango (S)	3,485	845	52	427	260	+696	+112	+13	+103	+52	+20.0	+24.2	+19.9	
Qld	Nerang	9,094	3,012	373	1,699	937	+1,927	+378	+56	+194	+141	+21.2	+11.4	+15.1	
Qld	New Farm	6,772	3,833	333	1,370	887	+1,556	+906	+37	+366	+234	+23.0	+26.7	+26.4	
Qld	Newmarket	2,032	884	105	331	178	+389	+203	+12	+86	+60	+19.1	+26.0	+33.6	
Qld	Noosa (S) - Sunshine-Peregian	4,436	1,672	73	825	578	+912	+283	+23	+206	+164	+20.6	+25.0	+28.4	
Qld	Noosa (S) - Tewantin	5,154	1,535	209	955	571	+1,258	+363	+63	+204	+94	+24.4	+21.4	+16.5	
Qld	Noosa (S) Bal	5,773	1,279	46	706	518	+1,520	+352	-5	+68	-40	+26.3	+9.6	-7.8	
Qld	Norman Park	3,054	1,026	140	350	161	+539	+222	+13	+93	+62	+17.6	+26.6	+38.3	
Qld	Northgate	1,870	724	131	349	163	+338	+175	+27	+99	+48	+18.1	+28.3	+29.4	
Qld	Nudgee	744	122	9	45	17	+123	+25	+13	+27	+10	+16.5	+61.1	+61.4	
Qld	Nudgee Beach	305	46	22	28	11	+80	+15	+1	+0	+2	+26.2	+1.4	+15.8	
Qld	Nundah	4,592	2,041	293	912	534	+944	+592	+31	+254	+169	+20.6	+27.9	+31.7	
Qld	Ooonooba-Idalia-Cluden	905	305	11	89	54	+269	+113	+5	+13	-0	+29.7	+14.8	-0.1	
Qld	Ormiston	2,050	391	11	135	71	+451	+105	-1	+65	+8	+22.0	+48.5	+11.3	
Qld	Oxenford	3,603	1,622	27	704	432	+877	+198	+15	+47	+13	+24.3	+6.6	+3.1	
Qld	Oxley	2,545	710	33	266	107	+512	+156	-1	+46	+24	+20.1	+17.2	+22.8	
Qld	Paddington	4,148	2,258	59	514	312	+617	+287	-1	+155	+134	+14.9	+30.2	+43.0	

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Qld	Pallara-Heathwood-Larapinta	250	41	1	13	9	+65	+21	-1	+4	-2	+25.9	+27.8	-24.7	
Qld	Pallarenda-Shelley Beach	381	79	7	27	18	+88	+46	+2	+4	+8	+23.0	+14.5	+43.5	
Qld	Palm Beach	7,203	2,976	333	1,686	1,174	+1,498	+813	+71	+484	+403	+20.8	+28.7	+34.3	
Qld	Paradise Point	2,104	616	59	365	288	+430	+159	+31	+135	+94	+20.4	+37.1	+32.8	
Qld	Parkwood	3,030	1,085	23	359	209	+580	+95	+3	+3	+25	+19.1	+0.8	+11.9	
Qld	Paroo (S)	951	356	80	130	34	+190	+102	+17	+46	+11	+20.0	+35.1	+32.6	
Qld	Peak Downs (S)	1,058	621	18	38	16	+162	+78	+4	+23	+11	+15.3	+59.6	+68.8	
Qld	Perry (S)	179	42	0	9	3	+36	+11	+0	+1	+1	+19.9	+13.7	+17.0	
Qld	Petrie	2,737	560	127	363	135	+515	-2	+6	-27	+0	+18.8	-7.4	+0.3	
Qld	Pimlico	1,304	567	172	361	161	+262	+177	+31	+87	+39	+20.1	+24.2	+24.5	
Qld	Pine Rivers (S) Bal	5,274	673	7	212	140	+1,055	+48	-3	-27	-27	+20.0	-12.6	-19.4	
Qld	Pinjarra Hills	149	24	0	4	3	+28	+19	+0	+3	+1	+18.7	+74.1	+27.5	
Qld	Pinkenba-Eagle Farm	167	44	4	20	9	+31	+9	-1	+7	+5	+18.5	+36.6	+59.1	
Qld	Pittsworth (S)	1,632	383	3	113	79	+330	+120	+1	+35	+28	+20.2	+30.7	+35.1	
Qld	Quilpie (S)	505	162	18	43	31	+100	+32	+16	+36	-8	+19.8	+82.1	-25.6	
Qld	Railway Estate	1,312	501	32	187	110	+250	+151	+8	+64	+40	+19.1	+34.2	+36.0	
Qld	Red Hill	2,759	1,483	69	505	325	+453	+228	-1	+135	+102	+16.4	+26.8	+31.4	
Qld	Redcliffe-Scarborough	8,818	2,652	495	1,845	1,092	+1,723	+829	+99	+569	+341	+19.5	+30.8	+31.2	
Qld	Redland (S) Bal	2,941	880	49	509	375	+679	+14	+32	+24	-38	+23.1	+4.8	-10.2	
Qld	Redland Bay	2,858	694	46	287	102	+414	-115	-10	+153	-5	+14.5	+53.3	-4.5	
Qld	Richlands	321	93	10	50	22	+59	+14	+1	+5	+5	+18.3	+10.4	+21.9	
Qld	Richmond (S)	392	140	4	10	11	+77	+23	+2	+5	+1	+19.8	+48.2	+12.6	
Qld	Riverhills	1,448	465	4	129	54	+260	+60	+0	+19	+6	+17.9	+14.4	+10.9	
Qld	Robertson	1,923	621	13	124	90	+373	+147	-2	+49	+47	+19.4	+39.7	+52.0	
Qld	Robina	7,397	2,052	14	579	411	+1,144	-510	+4	-79	-38	+15.5	-13.7	-9.3	
Qld	Rochedale	737	275	3	185	76	+137	-32	+1	+6	-45	+18.5	+3.4	-58.7	
Qld	Rochedale South	5,534	1,381	131	540	240	+1,004	+401	+48	+189	+76	+18.1	+34.9	+31.6	
Qld	Rockhampton (C)	23,772	7,222	1,408	4,310	1,905	+4,683	+2,467	+180	+1,493	+667	+19.7	+34.7	+35.0	

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Qld	Rocklea	696	265	6	118	65	+117	+116	+8	+67	+41	+16.9	+56.5	+63.0
Qld	Roma (T)	2,713	1,014	114	362	141	+485	+293	+22	+187	+62	+17.9	+51.6	+44.0
Qld	Rosalie (S) - Pt A	1,321	190	20	111	54	+282	+1	+4	-12	-8	+21.3	-10.7	-15.6
Qld	Rosalie (S) - Pt B	1,801	406	3	132	83	+347	+144	+8	+105	+43	+19.3	+80.0	+52.0
Qld	Rothwell-Kippa-Ring	5,254	1,107	366	874	314	+1,062	+123	+32	+58	+20	+20.2	+6.7	+6.4
Qld	Rowes Bay-Belgian Gardens	1,156	355	56	167	84	+234	+152	+11	+66	+38	+20.3	+39.5	+45.4
Qld	Runaway Bay	4,363	1,484	61	843	544	+825	+229	+17	+184	+151	+18.9	+21.9	+27.8
Qld	Runcorn	4,846	2,090	83	878	392	+823	+286	+9	+107	+79	+17.0	+12.2	+20.2
Qld	Salisbury	2,370	575	51	265	122	+384	+144	+22	+114	+63	+16.2	+43.2	+51.7
Qld	Sandgate	2,929	970	214	663	372	+551	+436	+78	+373	+157	+18.8	+56.3	+42.2
Qld	Sarina (S)	3,762	1,080	74	505	290	+705	+259	+23	+184	+87	+18.7	+36.3	+29.9
Qld	Seventeen Mile Rocks	2,582	741	31	208	57	+739	+427	-13	+128	+17	+28.6	+61.6	+29.7
Qld	Shailer Park	3,727	921	15	373	192	+655	+188	+8	+97	+45	+17.6	+25.9	+23.7
Qld	Sheldon-Mt Cotton	1,457	238	2	81	37	+278	-26	-1	-33	-9	+19.1	-39.9	-23.3
Qld	Sherwood	2,023	630	51	199	122	+387	+168	+10	+67	+44	+19.1	+33.7	+36.4
Qld	Slacks Creek	4,605	1,764	192	969	523	+822	+440	+35	+249	+148	+17.8	+25.7	+28.3
Qld	South Townsville	1,201	571	68	274	138	+279	+145	+20	+97	+41	+23.2	+35.2	+29.4
Qld	Southport	12,214	5,398	837	3,228	1,936	+2,669	+1,249	+138	+827	+520	+21.9	+25.6	+26.8
Qld	Springwood	2,329	679	29	309	153	+401	+292	+7	+137	+70	+17.2	+44.3	+45.7
Qld	Stafford	2,727	708	369	647	218	+489	+232	+105	+205	+70	+17.9	+31.6	+32.1
Qld	Stafford Heights	2,720	403	287	417	85	+473	+53	+68	+91	+25	+17.4	+21.8	+29.0
Qld	Stanthorpe (S)	4,212	1,019	69	511	288	+868	+344	+32	+221	+84	+20.6	+43.2	+29.4
Qld	Stephens	2,162	827	277	579	192	+471	+72	+46	+46	+6	+21.8	+7.9	+3.3
Qld	Strathpine-Brendale	4,462	1,299	85	673	358	+830	+309	+27	+179	+96	+18.6	+26.6	+26.9
Qld	Stretton-Karawatha	989	186	4	52	9	+261	+108	-3	+56	-2	+26.4	+107.4	-23.1
Qld	Sunnybank	3,126	848	84	404	170	+592	+121	+7	+19	+25	+18.9	+4.7	+15.0
Qld	Sunnybank Hills	5,904	1,754	86	719	269	+1,024	+154	+1	+46	+49	+17.3	+6.4	+18.3
Qld	Taigum-Fitzgibbon	3,054	968	80	503	180	+769	+242	+30	+152	+24	+25.2	+30.3	+13.2

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Qld	Tanah Merah	386	184	11	98	65	+75	+30	-1	+15	+9	+19.3	+15.2	+14.6
Qld	Tara (S)	1,539	434	11	122	76	+310	+90	+4	+46	+23	+20.1	+37.9	+30.2
Qld	Taringa	3,846	1,986	90	603	264	+648	+253	+1	+97	+125	+16.9	+16.1	+47.2
Qld	Tarragindi	3,887	742	48	248	122	+625	+162	+32	+118	+66	+16.1	+47.6	+54.0
Qld	The Gap (incl. Enoggera Res.)	5,714	1,163	57	399	221	+1,032	+189	+15	+90	+70	+18.1	+22.5	+31.6
Qld	Thorneside	1,602	672	49	380	184	+316	+187	+17	+112	+44	+19.7	+29.4	+24.0
Qld	Thornlands	2,775	549	13	205	115	+531	+11	+1	+32	-4	+19.2	+15.6	-3.9
Qld	Thuringowa (C) - Pt A Bal	5,847	1,395	452	1,008	290	+1,198	+46	+50	-11	-13	+20.5	-1.1	-4.6
Qld	Thuringowa (C) - Pt B	2,594	482	13	214	136	+531	+78	+4	+43	+18	+20.5	+20.2	+13.4
Qld	Tiaro (S)	1,867	423	6	189	160	+422	+10	+6	-18	-22	+22.6	-9.4	-13.5
Qld	Tingalpa	3,502	1,171	62	459	222	+623	+134	+11	+70	+41	+17.8	+15.2	+18.3
Qld	Toowong	7,747	4,612	78	1,291	670	+1,523	+963	-1	+255	+248	+19.7	+19.8	+37.0
Qld	Toowoomba (C) - Central	6,612	2,431	201	1,282	664	+1,253	+788	+54	+476	+266	+18.9	+37.2	+40.0
Qld	Toowoomba (C) - North-West	7,713	2,493	480	1,590	694	+1,513	+552	+126	+421	+206	+19.6	+26.5	+29.7
Qld	Toowoomba (C) - South-East	9,822	3,407	90	1,467	774	+2,238	+793	+4	+266	+155	+22.8	+18.1	+20.0
Qld	Toowoomba (C) - West	9,590	3,203	367	1,693	781	+1,956	+925	+83	+476	+256	+20.4	+28.1	+32.8
Qld	Torres (S)	2,895	1,674	287	622	66	+557	+340	+75	+72	+11	+19.2	+11.6	+16.2
Qld	Townsville (C) - Pt B	1,323	219	1	85	71	+281	+27	+1	-2	-5	+21.2	-2.9	-7.0
Qld	Tugun	2,449	878	35	376	280	+541	+214	+2	+87	+84	+22.1	+23.2	+30.1
Qld	Underwood	1,398	486	57	229	71	+325	+25	-7	-30	-13	+23.3	-13.2	-18.8
Qld	Upper Brookfield	205	38	0	10	8	+39	+5	+0	+1	+2	+18.8	+11.9	+22.2
Qld	Upper Mount Gravatt	3,301	787	71	304	96	+580	+213	-6	+64	+64	+17.6	+21.0	+66.5
Qld	Victoria Point	4,720	968	38	395	190	+991	+215	+3	+122	+16	+21.0	+30.8	+8.5
Qld	Vincent	911	311	270	373	33	+149	+52	+51	+56	+12	+16.4	+15.1	+36.0
Qld	Virginia	823	200	2	67	43	+125	+47	+0	+44	+22	+15.2	+65.6	+51.0
Qld	Wambo (S)	1,913	439	2	90	62	+336	+84	+6	+60	+19	+17.5	+66.9	+30.1

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Qld	Warroo (S)	421	93	19	33	11	+91	+33	+9	+13	+2	+21.6	+41.2	+19.6
Qld	Warwick (S) - Central	4,785	1,645	78	892	512	+830	+469	+29	+334	+168	+17.3	+37.5	+32.9
Qld	Warwick (S) - East	1,544	271	5	82	63	+294	+71	+8	+42	+28	+19.0	+51.5	+44.5
Qld	Warwick (S) - North	964	190	0	66	49	+194	+67	+0	+30	+20	+20.1	+45.1	+40.1
Qld	Warwick (S) - West	1,135	189	1	86	55	+230	+24	+0	+7	+5	+20.3	+8.4	+8.2
Qld	Waterford West	2,151	781	166	548	268	+422	+82	+21	+55	+37	+19.6	+10.1	+13.7
Qld	Wavell Heights	3,934	877	98	365	165	+652	+317	+44	+175	+99	+16.6	+47.8	+60.2
Qld	Wellington Point	3,203	718	49	268	159	+810	+208	+3	+13	-7	+25.3	+4.9	-4.7
Qld	West End	3,497	2,039	162	929	603	+613	+423	+52	+298	+203	+17.5	+32.1	+33.6
Qld	West End	2,172	1,148	86	465	289	+459	+252	+26	+126	+93	+21.1	+27.2	+32.3
Qld	Westlake	1,398	196	0	36	15	+281	+8	-0	-7	+3	+20.1	-18.0	+22.7
Qld	Whitsunday (S)	6,173	2,759	110	863	655	+1,384	+456	+37	+202	+130	+22.4	+23.4	+19.9
Qld	Willawong	98	43	0	13	8	+16	+10	-0	+6	+3	+16.4	+45.9	+36.2
Qld	Wilston	1,568	607	36	173	112	+290	+133	+6	+57	+38	+18.5	+32.9	+34.1
Qld	Windaroo-Bannockburn	872	218	3	80	34	+170	+9	-1	-1	-1	+19.5	-1.0	-4.1
Qld	Windsor	3,231	1,511	170	639	339	+588	+343	+13	+190	+117	+18.2	+29.7	+34.7
Qld	Wishart	3,689	841	55	300	99	+691	+29	-5	-5	+3	+18.7	-1.8	+3.4
Qld	Wondai (S)	1,670	323	29	114	47	+324	+52	+3	+23	+12	+19.4	+19.8	+25.5
Qld	Woocoo (S)	1,078	172	3	42	34	+208	+31	+2	+15	+6	+19.3	+35.5	+17.8
Qld	Woodridge	7,912	3,515	1,164	3,143	1,303	+1,430	+920	+195	+629	+398	+18.1	+20.0	+30.6
Qld	Wooloowin	2,540	1,035	69	368	259	+461	+317	-5	+155	+88	+18.2	+42.2	+34.0
Qld	Worongary-Tallai	3,055	376	74	189	79	+633	+74	-4	-10	+3	+20.7	-5.1	+3.6
Qld	Wulguru	1,899	396	169	323	71	+384	+67	+31	+52	+16	+20.2	+16.2	+21.9
Qld	Wynnum	5,333	1,629	323	1,008	549	+947	+477	+86	+358	+182	+17.7	+35.6	+33.2
Qld	Wynnum West	4,256	926	285	608	181	+888	+118	+8	+70	+6	+20.9	+11.5	+3.3
Qld	Yeerongpilly	1,110	422	95	209	96	+206	+93	+25	+50	+26	+18.6	+24.0	+27.0
Qld	Yeronga	2,463	1,009	67	349	236	+464	+214	+16	+93	+67	+18.8	+26.5	+28.4
Qld	Zillmere	3,519	934	606	1,001	296	+642	+261	+154	+248	+98	+18.2	+24.8	+33.1

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SA	Adelaide (C)	8,117	4,616	736	2,660	1,268	+869	+377	+62	-38	+151	+10.7	-1.4	+11.9
SA	Adelaide Hills (DC) - Central	4,509	506	9	156	106	+290	+26	-1	+11	+3	+6.4	+7.2	+2.7
SA	Adelaide Hills (DC) - North	2,270	304	3	98	62	+158	+6	-0	-6	-1	+7.0	-6.6	-2.2
SA	Adelaide Hills (DC) - Ranges	3,508	451	3	142	95	+214	-31	+0	-13	-9	+6.1	-9.3	-9.9
SA	Adelaide Hills (DC) Bal	3,158	533	42	176	110	+216	-21	-7	+7	-2	+6.8	+3.7	-1.7
SA	Alexandrina (DC) - Coastal	4,351	939	43	537	314	+365	+23	+4	+115	-5	+8.4	+21.5	-1.4
SA	Alexandrina (DC) - Strathalbyn	3,201	418	108	233	106	+235	+5	+8	+29	-5	+7.3	+12.4	-4.5
SA	Barossa (DC) - Angaston	3,065	543	152	301	125	+220	+25	+4	+17	+1	+7.2	+5.6	+0.6
SA	Barossa (DC) - Barossa	2,677	367	10	122	75	+166	-27	-2	-8	-10	+6.2	-6.9	-13.2
SA	Barossa (DC) - Tanunda	1,883	372	10	122	70	+101	+14	-1	+15	+9	+5.4	+11.9	+12.3
SA	Barunga West (DC)	1,048	195	5	69	49	+63	-14	+1	+7	+0	+6.0	+10.7	+0.8
SA	Berri & Barmera (DC) - Barmera	1,745	318	138	239	90	+96	+55	+16	+62	+16	+5.5	+26.2	+18.1
SA	Berri & Barmera (DC) - Berri	2,783	742	263	511	180	+169	+93	+18	+81	+21	+6.1	+15.8	+11.5
SA	Burnside (C) - North-East	8,865	1,536	75	501	371	+616	+126	+1	+62	+48	+6.9	+12.3	+12.9
SA	Burnside (C) - South-West	8,992	1,827	207	655	410	+772	+130	-9	+78	+25	+8.6	+11.9	+6.1
SA	Campbelltown (C) - East	10,209	1,661	200	854	400	+721	-114	-9	-27	-37	+7.1	-3.1	-9.2
SA	Campbelltown (C) - West	8,762	2,042	671	1,627	603	+688	+140	+42	+110	+28	+7.8	+6.8	+4.7
SA	Ceduna (DC)	1,295	365	141	218	52	+81	-2	-2	+3	-2	+6.3	+1.3	-3.5
SA	Charles Sturt (C) - Coastal	13,273	2,261	978	1,690	657	+990	+327	+22	+115	+85	+7.5	+6.8	+12.9
SA	Charles Sturt (C) - Inner East	9,302	1,838	844	1,615	563	+619	+220	+72	+145	+87	+6.7	+9.0	+15.5

State	SLA Name	2003					Projected Change 2003 - 2011								
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SA	Charles Sturt (C) - Inner West	10,221	1,581	935	1,606	444	+721	+71	+80	+112	+39	+7.0	+7.0	+8.8	
SA	Charles Sturt (C) - North-East	11,063	2,222	1,599	2,563	776	+867	+282	+176	+339	+105	+7.8	+13.2	+13.6	
SA	Clare and Gilbert Valleys (DC)	3,268	541	128	229	93	+213	+4	+12	+25	+1	+6.5	+10.8	+1.0	
SA	Cleve (DC)	742	130	10	40	22	+52	+10	+0	+6	+2	+7.0	+16.1	+8.4	
SA	Copper Coast (DC)	4,654	680	229	506	226	+349	+12	+11	+32	+1	+7.5	+6.3	+0.7	
SA	Elliston (DC)	443	95	7	30	21	+32	+18	+6	+12	+6	+7.1	+41.8	+28.4	
SA	Flinders Ranges (DC)	792	135	59	89	19	+58	+28	+12	+24	+4	+7.3	+26.6	+21.8	
SA	Franklin Harbor (DC)	541	128	1	34	24	+46	-2	+1	+3	+2	+8.5	+9.3	+9.9	
SA	Gawler (M)	7,324	1,189	548	1,098	474	+582	+12	+34	+24	-6	+7.9	+2.2	-1.2	
SA	Goyder (DC)	1,700	315	5	95	74	+96	+14	+5	+32	+11	+5.7	+33.9	+14.5	
SA	Grant (DC)	2,694	373	2	57	51	+122	-37	+2	+7	+1	+4.5	+13.1	+2.9	
SA	Holdfast Bay (C) - North	9,964	3,206	362	1,476	933	+854	+358	+27	+171	+103	+8.6	+11.6	+11.1	
SA	Holdfast Bay (C) - South	6,689	1,354	153	744	478	+571	+235	+22	+125	+71	+8.5	+16.8	+14.8	
SA	Kangaroo Island (DC)	1,635	381	36	148	82	+100	+5	+3	+10	+4	+6.1	+6.8	+4.9	
SA	Karoonda East Murray (DC)	495	83	7	26	17	+29	+10	+2	+10	+3	+5.8	+37.7	+18.8	
SA	Kimba (DC)	492	90	5	22	16	+28	+10	+0	+5	+3	+5.7	+20.8	+19.5	
SA	Lacepede (DC)	922	185	17	61	31	+62	+41	+1	+14	+4	+6.7	+22.1	+13.3	
SA	Le Hunte (DC)	551	143	8	25	17	+19	+9	+3	+9	+7	+3.4	+35.1	+38.3	
SA	Light (DC)	3,716	485	35	147	100	+217	-54	+2	+1	-14	+5.9	+0.4	-14.4	
SA	Lower Eyre Peninsula (DC)	1,598	292	3	64	52	+106	-14	+1	+0	-6	+6.7	+0.0	-10.6	
SA	Loxton Waikerie (DC) - East	2,902	591	139	288	130	+183	+40	+8	+25	+9	+6.3	+8.8	+7.0	
SA	Loxton Waikerie (DC) - West	1,917	464	117	254	100	+101	+57	+16	+67	+19	+5.3	+26.5	+19.4	

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SA	Mallala (DC)	2,533	340	13	115	74	+144	-40	+3	-22	-15	+5.7	-19.2	-20.2
SA	Marion (C) - Central	14,414	1,909	1,886	2,722	654	+1,114	+235	+110	+172	+40	+7.7	+6.3	+6.1
SA	Marion (C) - North	12,127	1,941	1,988	2,765	790	+1,036	+395	+120	+255	+77	+8.5	+9.2	+9.7
SA	Marion (C) - South	6,766	735	36	239	123	+567	+104	-8	-73	-35	+8.4	-30.4	-28.5
SA	Mid Murray (DC)	3,460	641	127	294	140	+281	-7	+17	+22	-12	+8.1	+7.4	-8.4
SA	Mitcham (C) - Hills	8,800	1,154	55	420	277	+661	-36	-12	-27	-34	+7.5	-6.5	-12.2
SA	Mitcham (C) - North-East	6,409	1,118	90	464	304	+406	+176	+1	+52	+58	+6.3	+11.2	+19.0
SA	Mitcham (C) - West	9,595	1,803	281	941	463	+637	+327	+11	+103	+106	+6.6	+11.0	+22.9
SA	Mount Barker (DC) - Central	5,872	1,013	362	734	333	+585	+94	-7	-39	-25	+10.0	-5.3	-7.6
SA	Mount Barker (DC) Bal	2,929	422	12	133	90	+218	-5	-1	-17	-9	+7.4	-12.6	-9.8
SA	Mount Gambier (C)	9,415	1,744	1,194	1,757	447	+620	+73	+62	+148	+34	+6.6	+8.4	+7.6
SA	Mount Remarkable (DC)	1,165	175	10	46	29	+66	-13	+1	+5	-0	+5.7	+11.2	-0.8
SA	Murray Bridge (RC)	6,840	1,357	773	1,265	430	+526	-78	+69	+33	-25	+7.7	+2.6	-5.7
SA	Naracoorte and Lucindale (DC)	3,229	672	171	294	96	+217	+24	+6	+21	+0	+6.7	+7.2	+0.3
SA	Northern Areas (DC)	1,880	282	46	118	53	+105	+24	+4	+27	+7	+5.6	+22.6	+13.6
SA	Norw. P`ham St Ptrs (C) - East	7,745	1,917	502	1,220	580	+634	+296	+35	+125	+82	+8.2	+10.2	+14.2
SA	Norw. P`ham St Ptrs (C) - West	8,968	3,330	624	1,555	700	+677	+289	-4	+101	+86	+7.5	+6.5	+12.2
SA	Onkaparinga (C) - Hackham	5,258	816	847	1,341	363	+322	+85	+68	+143	+51	+6.1	+10.6	+14.1
SA	Onkaparinga (C) - Hills	4,024	566	19	187	127	+257	+3	-1	+2	-7	+6.4	+1.3	-5.4
SA	Onkaparinga (C) - Morphet	9,415	1,613	946	1,784	606	+641	+97	+46	+122	+54	+6.8	+6.8	+8.9
SA	Onkaparinga (C) - North Coast	7,541	1,186	1,259	1,885	604	+604	+119	+65	+146	+51	+8.0	+7.7	+8.5
SA	Onkaparinga (C) - Reservoir	8,299	814	102	373	169	+532	-73	-18	-83	-30	+6.4	-22.2	-17.5

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SA	Onkaparinga (C) - South Coast	9,106	1,456	230	918	524	+884	+172	-37	-104	-81	+9.7	-11.4	-15.4
SA	Onkaparinga (C) - Woodcroft	12,323	1,616	155	844	437	+860	-203	-44	-222	-58	+7.0	-26.2	-13.3
SA	Orroroo/Carrieton (DC)	377	42	0	16	9	+24	+8	+0	-0	+1	+6.3	-0.9	+10.6
SA	Peterborough (DC)	875	143	14	58	18	+62	+3	+3	+7	+2	+7.0	+11.8	+13.4
SA	Playford (C) - East Central	6,404	796	174	525	209	+617	+58	-24	-175	-63	+9.6	-33.3	-30.1
SA	Playford (C) - Elizabeth	10,839	1,608	2,875	3,850	877	+892	+292	+246	+433	+140	+8.2	+11.2	+16.0
SA	Playford (C) - Hills	968	90	1	26	13	+70	-4	+0	-13	-6	+7.2	-49.4	-41.9
SA	Playford (C) - West	2,840	430	199	416	155	+200	-20	-1	-27	-17	+7.0	-6.4	-11.1
SA	Playford (C) - West Central	4,865	1,017	1,330	2,035	515	+361	+42	+133	+149	+29	+7.4	+7.3	+5.6
SA	Port Adel. Enfield (C) - Coast	11,887	1,928	1,086	1,853	700	+868	+326	+118	+359	+110	+7.3	+19.4	+15.8
SA	Port Adel. Enfield (C) - East	12,481	2,935	1,395	2,716	950	+1,139	+270	+134	+240	+19	+9.1	+8.8	+2.0
SA	Port Adel. Enfield (C) - Inner	8,957	1,629	1,808	2,487	664	+757	+493	+242	+507	+124	+8.5	+20.4	+18.7
SA	Port Adel. Enfield (C) - Port	11,027	1,681	2,834	3,615	802	+936	+368	+335	+581	+127	+8.5	+16.1	+15.9
SA	Port Augusta (C)	5,249	778	990	1,238	204	+382	+157	+86	+177	+41	+7.3	+14.3	+20.3
SA	Port Lincoln (C)	5,394	1,148	724	1,094	311	+433	+60	+66	+79	+9	+8.0	+7.3	+2.8
SA	Port Pirie C Dists (M) - City	5,685	663	906	1,169	284	+416	+109	+69	+156	+39	+7.3	+13.4	+13.6
SA	Port Pirie C Dists (M) Bal	1,296	156	31	91	38	+73	+19	+10	+33	+5	+5.7	+36.2	+13.7
SA	Prospect (C)	8,530	2,413	344	1,090	629	+610	+267	-1	+143	+93	+7.1	+13.2	+14.8
SA	Renmark Paringa (DC) - Paringa	703	228	12	69	39	+42	+23	+5	+18	+3	+5.9	+25.4	+7.3
SA	Renmark Paringa (DC) -	3,323	787	277	539	204	+253	+43	+23	+38	+9	+7.6	+7.0	+4.5

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	Renmark														
SA	Robe (DC)	554	119	18	37	14	+38	+7	+3	+5	+1	+6.9	+14.4	+8.3	
SA	Roxby Downs (M)	1,278	730	7	63	21	+107	+43	+2	+28	+3	+8.4	+44.4	+13.9	
SA	Salisbury (C) - Central	10,151	1,696	1,341	2,182	632	+714	+1	+82	+69	+18	+7.0	+3.2	+2.9	
SA	Salisbury (C) - Inner North	8,617	1,367	1,098	1,905	489	+561	-140	+69	-48	-24	+6.5	-2.5	-5.0	
SA	Salisbury (C) - North-East	8,275	1,314	484	1,098	418	+538	+18	+24	+44	+21	+6.5	+4.0	+5.0	
SA	Salisbury (C) - South-East	12,871	1,710	984	1,761	530	+999	-301	-12	-237	-108	+7.8	-13.4	-20.4	
SA	Salisbury (C) Bal	1,784	330	8	192	56	+167	+21	-6	+45	-12	+9.4	+23.5	-22.4	
SA	Southern Mallee (DC)	871	157	5	37	22	+58	+13	+1	+6	+1	+6.7	+17.4	+4.4	
SA	Streaky Bay (DC)	790	180	44	85	41	+62	+9	+5	+7	+2	+7.9	+8.6	+3.7	
SA	Tatiara (DC)	2,717	653	57	138	60	+141	-35	+3	+14	+2	+5.2	+10.3	+2.7	
SA	Tea Tree Gully (C) - Central	9,657	1,265	280	728	275	+580	+80	+10	+71	+24	+6.0	+9.8	+8.9	
SA	Tea Tree Gully (C) - Hills	4,500	548	11	213	110	+301	-60	-2	-37	-15	+6.7	-17.5	-14.1	
SA	Tea Tree Gully (C) - North	8,988	977	847	1,095	209	+769	-12	+30	-72	-48	+8.6	-6.6	-22.8	
SA	Tea Tree Gully (C) - South	12,618	1,894	305	1,052	466	+876	-131	-20	-67	-16	+6.9	-6.4	-3.4	
SA	The Coorong (DC)	2,264	526	69	188	109	+147	+23	+7	+28	+2	+6.5	+14.9	+2.1	
SA	Tumby Bay (DC)	1,070	201	14	97	52	+72	+18	-2	+7	+4	+6.7	+6.8	+6.8	
SA	Unincorp. Pirie	181	43	0	2	4	+13	-2	+0	+0	-0	+7.2	+12.2	-13.5	
SA	Unley (C) - East	8,693	2,396	341	1,025	503	+559	+147	+2	+67	+81	+6.4	+6.6	+16.0	
SA	Unley (C) - West	7,744	2,335	252	905	562	+510	+205	+1	+152	+96	+6.6	+16.8	+17.1	
SA	Victor Harbor (DC)	5,083	1,010	31	835	371	+540	+261	+15	+280	+64	+10.6	+33.5	+17.1	
SA	Wakefield (DC)	2,511	371	30	135	85	+145	+51	+7	+46	+22	+5.8	+33.8	+26.2	
SA	Walkerville (M)	3,060	632	232	417	147	+199	+44	+17	+30	+19	+6.5	+7.3	+12.9	
SA	Wattle Range (DC) - East	1,316	305	63	129	47	+54	+9	+12	+32	+5	+4.1	+25.2	+10.4	
SA	Wattle Range (DC) - West	3,413	433	220	336	100	+164	+40	+50	+103	+17	+4.8	+30.8	+17.0	
SA	West Torrens (C) - East	12,023	4,419	703	2,286	1,108	+842	+416	+60	+271	+178	+7.0	+11.9	+16.1	
SA	West Torrens (C) - West	12,987	2,617	753	1,762	844	+1,037	+304	+78	+227	+86	+8.0	+12.9	+10.2	

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SA	Whyalla (C)	8,966	1,082	2,445	2,823	426	+703	+198	+265	+420	+62	+7.8	+14.9	+14.5	
SA	Yankalilla (DC)	1,606	311	26	121	73	+92	-39	+3	+14	-6	+5.7	+11.7	-7.6	
SA	Yorke Peninsula (DC) - North	3,058	426	86	201	87	+224	+36	-0	+20	+2	+7.3	+10.0	+2.5	
SA	Yorke Peninsula (DC) - South	1,705	237	17	97	52	+125	+17	+2	+11	+3	+7.3	+11.3	+6.2	
WA	Albany (C) - Central	7,179	1,945	628	1,503	522	+1,069	+389	+96	+303	+174	+14.9	+20.2	+33.4	
WA	Albany (C) Bal	5,028	890	34	290	160	+796	+87	+33	+120	+4	+15.8	+41.5	+2.6	
WA	Armadale (C)	18,984	3,323	636	2,439	1,235	+2,991	+502	+86	+520	+304	+15.8	+21.3	+24.6	
WA	Ashburton (S)	2,456	957	124	169	51	+413	+67	-25	+16	+22	+16.8	+9.2	+43.8	
WA	Augusta-Margaret River (S)	4,154	1,359	89	435	229	+846	+264	+30	+108	+2	+20.4	+24.9	+0.8	
WA	Bassendean (T)	5,969	1,257	325	880	441	+986	+257	+70	+281	+117	+16.5	+31.9	+26.6	
WA	Bayswater (C)	25,393	7,327	973	3,980	2,183	+4,218	+1,679	+143	+1,095	+601	+16.6	+27.5	+27.5	
WA	Belmont (C)	13,710	3,717	1,290	2,614	990	+2,427	+716	+222	+430	+197	+17.7	+16.4	+19.9	
WA	Beverley (S)	648	126	16	34	10	+85	+13	+3	+19	+6	+13.0	+54.8	+58.8	
WA	Boddington (S)	524	135	15	45	20	+76	+18	+3	+17	+8	+14.4	+38.6	+38.9	
WA	Boyup Brook (S)	647	161	14	51	27	+68	+2	+6	+25	+7	+10.5	+49.6	+26.3	
WA	Bridgetown-Greenbushes (S)	1,613	327	41	132	86	+259	+17	+1	+9	+8	+16.0	+6.8	+9.1	
WA	Brookton (S)	385	57	26	35	7	+56	+19	+6	+11	+3	+14.5	+31.4	+40.4	
WA	Broomehill (S)	188	52	6	10	2	+27	+1	-1	-1	+0	+14.2	-10.4	+7.3	
WA	Bruce Rock (S)	463	123	11	24	9	+71	+20	+7	+13	+2	+15.3	+56.3	+23.7	
WA	Bunbury (C)	12,437	3,269	880	2,145	940	+1,985	+676	+125	+427	+251	+16.0	+19.9	+26.7	
WA	Busselton (S)	9,161	2,499	551	1,375	526	+1,651	+366	+111	+339	+34	+18.0	+24.7	+6.5	
WA	Cambridge (T)	9,918	2,509	74	676	461	+1,392	+457	-3	+206	+176	+14.0	+30.5	+38.2	
WA	Canning (C)	29,487	6,805	1,387	3,922	1,511	+4,926	+1,296	+222	+820	+342	+16.7	+20.9	+22.6	
WA	Capel (S) - Pt A	874	89	0	14	4	+124	+2	-0	+16	+2	+14.2	+117.3	+35.9	
WA	Capel (S) - Pt B	1,501	272	25	96	58	+234	+12	-3	+5	+1	+15.6	+5.3	+1.6	

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WA	Carnamah (S)	307	127	14	22	9	+39	+11	+3	+8	+1	+12.8	+36.7	+11.7	
WA	Chapman Valley (S)	330	88	2	29	23	+49	+7	+3	+7	+2	+14.9	+24.6	+7.7	
WA	Chittering (S)	1,049	179	4	58	41	+186	-9	+24	+57	-1	+17.8	+97.9	-1.8	
WA	Claremont (T)	4,035	1,123	34	349	285	+549	+328	-5	+183	+127	+13.6	+52.4	+44.6	
WA	Cockburn (C)	25,489	4,638	1,351	3,278	1,320	+4,775	+385	+143	+45	-20	+18.7	+1.4	-1.5	
WA	Collie (S)	3,387	479	194	340	119	+484	+120	+81	+200	+61	+14.3	+58.7	+50.7	
WA	Coolgardie (S)	1,424	608	33	107	48	+169	+44	-2	+35	+22	+11.9	+33.0	+46.1	
WA	Coorow (S)	545	206	3	38	26	+84	+52	+0	+21	+8	+15.3	+56.5	+29.5	
WA	Corrigin (S)	522	95	24	41	14	+83	+22	+11	+20	+9	+16.0	+49.0	+62.9	
WA	Cottesloe (T)	3,263	1,035	49	179	132	+418	+105	-1	+70	+70	+12.8	+39.1	+53.4	
WA	Cranbrook (S)	403	100	9	21	11	+55	+15	+6	+9	+4	+13.6	+45.4	+36.4	
WA	Cuballing (S)	276	47	7	12	6	+35	+2	+1	+8	+0	+12.7	+68.1	+3.2	
WA	Cue (S)	173	51	30	38	12	+32	-10	+12	+13	-3	+18.4	+33.3	-22.1	
WA	Dalwallinu (S)	587	133	14	44	11	+86	+13	+1	+6	+3	+14.6	+14.6	+28.7	
WA	Dandaragan (S)	1,127	321	17	90	64	+183	+15	+4	+8	+5	+16.2	+9.0	+8.4	
WA	Dardanup (S) - Pt A	2,211	397	16	183	85	+348	-40	-4	-10	-16	+15.7	-5.7	-18.4	
WA	Dardanup (S) - Pt B	855	164	0	57	41	+125	-2	-0	-4	-1	+14.6	-6.2	-1.3	
WA	Denmark (S)	1,845	436	37	235	178	+311	+5	+23	+27	+11	+16.9	+11.4	+6.0	
WA	Donnybrook-Balingup (S)	1,719	380	16	134	83	+270	+16	+2	+13	+4	+15.7	+10.0	+4.8	
WA	Dowerin (S)	323	68	1	13	7	+46	+25	+4	+12	+3	+14.2	+91.5	+42.2	
WA	Dumbleyung (S)	293	59	12	20	6	+40	+5	+4	+9	+1	+13.8	+44.3	+15.6	
WA	East Fremantle (T)	2,958	810	85	295	186	+426	+124	+4	+119	+75	+14.4	+40.5	+40.2	
WA	East Pilbara (S)	2,413	1,082	135	175	58	+372	-3	+16	+43	+36	+15.4	+24.4	+62.7	
WA	Esperance (S)	5,038	1,456	256	686	308	+763	+159	+39	+117	+65	+15.1	+17.0	+21.1	
WA	Fremantle (C) - Remainder	11,920	3,553	1,166	2,418	1,088	+1,917	+698	+212	+633	+333	+16.1	+26.2	+30.6	
WA	Geraldton (C)	7,932	2,241	816	1,667	606	+1,132	+370	+115	+372	+170	+14.3	+22.3	+28.1	
WA	Gingin (S)	1,642	359	19	136	89	+321	+38	+12	+76	-5	+19.6	+55.7	-5.9	
WA	Gnowangerup (S)	552	126	20	43	15	+94	+64	+10	+29	+5	+17.1	+67.8	+34.9	

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
WA	Goomalling (S)	393	81	6	29	14	+57	+19	+7	+19	+3	+14.5	+64.8	+21.7
WA	Gosnells (C)	30,361	5,386	1,063	3,615	1,590	+5,200	+238	+16	-82	+72	+17.1	-2.3	+4.5
WA	Greenough (S) - Pt A	3,718	673	128	299	98	+592	+43	+20	-1	-11	+15.9	-0.4	-11.2
WA	Greenough (S) - Pt B	427	108	0	25	7	+53	-21	+0	+16	+3	+12.5	+64.5	+44.3
WA	Harvey (S) - Pt A	3,340	525	45	208	127	+548	+92	-1	-0	+5	+16.4	-0.0	+4.0
WA	Harvey (S) - Pt B	2,989	778	125	366	175	+449	+43	+5	+29	+27	+15.0	+7.8	+15.2
WA	Irwin (S)	1,199	313	59	179	92	+190	+17	+11	+27	+10	+15.8	+14.8	+11.1
WA	Jerramungup (S)	461	118	19	43	18	+74	+33	+19	+33	+5	+16.0	+76.7	+27.0
WA	Joondalup (C) - North	15,726	2,715	127	982	522	+2,957	+278	-4	-88	-78	+18.8	-9.0	-14.9
WA	Joondalup (C) - South	37,217	5,867	272	2,371	1,178	+5,581	+1,732	+72	+1,326	+518	+15.0	+55.9	+44.0
WA	Kalamunda (S)	17,225	2,584	274	1,300	700	+2,685	+287	+22	+264	+141	+15.6	+20.3	+20.1
WA	Kalgoorlie/Boulder (C) - Pt A	10,605	3,903	705	1,360	459	+1,353	+218	+104	+275	+149	+12.8	+20.2	+32.3
WA	Kalgoorlie/Boulder (C) - Pt B	142	53	5	16	8	+24	+6	-0	+5	+2	+16.6	+30.7	+30.2
WA	Katanning (S)	1,711	501	121	214	61	+236	+56	+23	+59	+22	+13.8	+27.4	+36.9
WA	Kellerberrin (S)	472	79	16	33	11	+75	+23	+5	+9	+2	+16.0	+28.1	+14.2
WA	Kojonup (S)	854	208	46	78	22	+114	+50	-2	+13	+7	+13.3	+17.0	+30.6
WA	Kondinin (S)	376	99	29	39	10	+51	+8	+8	+11	+1	+13.6	+28.0	+9.8
WA	Koorda (S)	192	37	0	6	4	+31	+15	+0	+8	+4	+16.2	+120.0	+88.7
WA	Kulin (S)	357	84	7	20	16	+56	+12	+3	+7	+0	+15.6	+35.7	+0.1
WA	Kwinana (T)	8,111	1,525	477	1,257	577	+1,349	+89	+76	+143	+90	+16.6	+11.4	+15.5
WA	Lake Grace (S)	631	168	61	84	16	+95	+50	+2	+26	+6	+15.0	+30.7	+35.6
WA	Mandurah (C)	20,436	4,737	446	2,776	1,555	+3,650	+637	-48	+808	+178	+17.9	+29.1	+11.4
WA	Manjimup (S)	3,787	1,069	186	436	189	+446	+118	+52	+169	+49	+11.8	+38.7	+25.8
WA	Meekatharra (S)	553	232	87	162	14	+44	-23	+40	-13	+1	+8.0	-8.1	+6.2
WA	Melville (C)	37,001	6,532	959	2,548	1,259	+5,765	+2,261	+194	+1,454	+706	+15.6	+57.1	+56.0
WA	Merredin (S)	1,453	437	122	198	44	+204	+50	+19	+45	+9	+14.0	+22.6	+20.0
WA	Moora (S)	997	316	84	126	34	+129	+17	+16	+25	+10	+12.9	+19.7	+29.5

State	SLA Name	2003					Projected Change 2003 - 2011								
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WA	Morawa (S)	322	89	32	38	4	+48	+21	-1	+2	+1	+15.0	+4.7	+21.2	
WA	Mosman Park (T)	3,780	1,278	258	654	374	+609	+245	+28	+164	+104	+16.1	+25.1	+27.7	
WA	Mount Marshall (S)	247	53	11	15	5	+37	+4	+8	+9	+1	+15.0	+61.4	+24.9	
WA	Mukinbudin (S)	255	59	2	4	3	+35	+6	+1	+3	+3	+13.9	+63.0	+83.8	
WA	Mundaring (S)	12,310	1,585	143	697	421	+1,867	+165	+43	+240	+105	+15.2	+34.4	+25.0	
WA	Murray (S)	4,333	873	84	488	274	+785	+113	+29	+126	-11	+18.1	+25.8	-4.1	
WA	Nannup (S)	480	131	23	71	36	+73	+16	+3	+12	+6	+15.2	+16.9	+15.9	
WA	Narembeen (S)	383	97	18	34	14	+55	+16	+5	+17	+9	+14.3	+49.0	+65.3	
WA	Narrogin (S)	267	51	2	5	8	+31	-1	+1	+2	+2	+11.8	+38.7	+22.8	
WA	Narrogin (T)	1,725	400	235	329	66	+233	+91	+28	+82	+16	+13.5	+25.0	+24.9	
WA	Nedlands (C)	7,983	1,612	144	517	325	+1,253	+460	+1	+158	+131	+15.7	+30.5	+40.4	
WA	Northam (S)	1,409	265	43	128	68	+239	+28	+5	+13	+7	+17.0	+9.9	+9.8	
WA	Northam (T)	2,544	501	235	394	130	+407	+158	+39	+123	+51	+16.0	+31.2	+39.2	
WA	Nungarin (S)	119	49	4	20	2	+17	+9	+2	+4	+1	+14.0	+21.6	+33.9	
WA	Peppermint Grove (S)	512	87	6	22	11	+87	+68	-5	+13	+8	+17.0	+58.5	+73.9	
WA	Perenjori (S)	217	48	7	16	6	+33	+11	+2	+11	+4	+15.1	+66.2	+58.3	
WA	Pingelly (S)	465	91	17	39	14	+57	+15	+8	+15	+6	+12.2	+39.1	+41.7	
WA	Plantagenet (S)	1,698	359	37	121	70	+271	+39	+5	+21	+10	+16.0	+17.7	+14.6	
WA	Port Hedland (T)	4,780	2,190	695	821	128	+610	+12	+240	+269	+51	+12.8	+32.8	+40.1	
WA	Quairading (S)	459	116	19	33	13	+55	+34	+9	+27	+3	+12.1	+80.5	+25.9	
WA	Ravensthorpe (S)	576	177	9	45	33	+96	+28	+7	+16	+10	+16.6	+37.0	+28.7	
WA	Rockingham (C)	27,887	5,696	696	3,258	1,926	+5,872	+1,332	+143	+643	+17	+21.1	+19.7	+0.9	
WA	Roebourne (S)	5,760	3,084	693	863	112	+803	+132	+162	+192	+40	+13.9	+22.2	+35.8	
WA	Serpentine-Jarrahdale (S)	3,867	605	7	188	148	+603	+34	-1	+13	-7	+15.6	+7.2	-4.7	
WA	South Perth (C)	18,376	6,847	1,008	2,672	1,248	+2,861	+1,035	+73	+379	+309	+15.6	+14.2	+24.8	
WA	Stirling (C) - Central	44,616	12,682	2,749	8,003	3,974	+7,730	+2,753	+514	+1,820	+1,016	+17.3	+22.7	+25.6	
WA	Stirling (C) - Coastal	27,008	7,312	1,043	3,137	1,605	+4,459	+1,284	+130	+603	+396	+16.5	+19.2	+24.6	
WA	Stirling (C) - South-Eastern	7,532	2,603	211	1,142	767	+1,107	+796	-30	+406	+274	+14.7	+35.5	+35.8	

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WA	Subiaco (C)	8,026	3,891	328	1,280	799	+1,085	+421	+33	+260	+239	+13.5	+20.3	+29.9	
WA	Swan (C)	30,066	5,202	1,488	3,936	1,608	+5,763	+454	+173	-22	-86	+19.2	-0.6	-5.3	
WA	Tambellup (S)	330	73	58	65	12	+51	+10	+6	+7	-1	+15.5	+11.0	-10.5	
WA	Tammin (S)	170	55	0	16	6	+22	+8	+0	-2	+0	+13.0	-11.7	+6.0	
WA	Three Springs (S)	313	79	21	27	2	+45	+26	+4	+15	+3	+14.3	+57.4	+160.9	
WA	Toodyay (S)	1,536	276	18	125	89	+259	+15	+1	-3	-2	+16.9	-2.7	-2.2	
WA	Victoria Park (T)	14,441	5,921	1,251	3,237	1,257	+2,096	+1,315	-55	+486	+483	+14.5	+15.0	+38.4	
WA	Victoria Plains (S)	387	96	16	26	6	+53	+4	+3	+8	+2	+13.8	+29.4	+30.1	
WA	Vincent (T)	13,287	5,472	478	1,983	1,130	+1,752	+740	-23	+354	+415	+13.2	+17.8	+36.7	
WA	Wagin (S)	739	143	37	80	28	+134	+108	+8	+67	+12	+18.1	+83.6	+42.8	
WA	Wandering (S)	124	22	0	2	1	+18	+6	+8	+12	+0	+14.2	+583.5	+57.9	
WA	Wanneroo (C) - North-East	7,249	1,102	123	546	315	+1,452	+184	+148	+365	-23	+20.0	+66.8	-7.4	
WA	Wanneroo (C) - North-West	9,466	1,674	138	708	361	+2,261	+671	-122	+783	-62	+23.9	+110.6	-17.2	
WA	Waroona (S)	1,270	230	30	94	46	+165	+23	+6	+29	+16	+13.0	+30.9	+35.4	
WA	West Arthur (S)	361	79	2	10	7	+60	+23	+2	+5	+1	+16.6	+53.0	+12.9	
WA	Westonia (S)	111	36	0	2	7	+17	+13	+2	+7	+5	+14.9	+298.3	+78.1	
WA	Wickepin (S)	305	46	19	25	7	+49	+4	+13	+15	+0	+16.1	+60.6	+5.8	
WA	Williams (S)	342	93	4	22	11	+47	+18	+3	+5	+2	+13.8	+21.9	+22.7	
WA	Wongan-Ballidu (S)	619	197	12	36	21	+66	+19	+11	+37	+6	+10.7	+102.9	+29.0	
WA	Woodanilling (S)	133	25	0	6	3	+14	-3	+0	+0	+1	+10.5	+7.5	+44.3	
WA	Wyalkatchem (S)	302	85	28	44	19	+50	+13	+5	+8	+5	+16.5	+17.7	+25.8	
WA	Yilgarn (S)	663	266	20	40	14	+103	+42	+14	+33	+8	+15.5	+82.2	+56.8	
WA	York (S)	1,271	187	21	87	51	+201	+26	+4	+22	+14	+15.8	+24.8	+26.9	
Tas	Break O`Day (M)	2,451	439	68	261	150	+193	-3	-9	-10	-18	+7.9	-3.7	-12.1	
Tas	Brighton (M)	4,351	339	1,328	1,552	217	+281	-18	+133	+112	-3	+6.4	+7.2	-1.4	
Tas	Burnie (C) - Pt A	6,865	1,266	698	1,233	438	+486	+55	+50	+99	+28	+7.1	+8.0	+6.4	
Tas	Burnie (C) - Pt B	698	93	1	45	29	+36	-13	-0	-10	-6	+5.2	-22.7	-19.9	

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Tas	Central Coast (M) - Pt A	7,059	1,047	462	906	372	+432	+54	+36	+122	+33	+6.1	+13.5	+8.9
Tas	Central Coast (M) - Pt B	1,063	126	1	34	30	+53	-0	+0	+2	+2	+5.0	+4.9	+6.2
Tas	Central Highlands (M)	947	249	6	44	31	+71	-3	-0	+0	-2	+7.5	+1.1	-7.2
Tas	Circular Head (M)	2,923	601	107	226	98	+137	-9	+15	+35	+5	+4.7	+15.6	+4.9
Tas	Clarence (C)	18,816	2,400	1,333	2,192	655	+1,315	+24	+61	+100	+20	+7.0	+4.6	+3.1
Tas	Derwent Valley (M) - Pt A	2,494	371	239	436	143	+172	+29	+30	+65	+8	+6.9	+14.8	+5.6
Tas	Derwent Valley (M) - Pt B	1,014	180	2	47	38	+50	+24	+2	+17	+9	+4.9	+36.2	+22.9
Tas	Devonport (C)	9,865	1,668	984	1,755	639	+683	+80	+47	+110	+36	+6.9	+6.3	+5.6
Tas	Dorset (M)	2,855	512	62	168	75	+185	-3	+4	+11	-2	+6.5	+6.7	-2.6
Tas	Flinders (M)	352	102	24	37	9	+22	+5	-0	+6	+1	+6.3	+15.2	+10.1
Tas	George Town (M) - Pt A	2,162	369	284	435	132	+145	+36	+36	+64	+11	+6.7	+14.6	+8.5
Tas	George Town (M) - Pt B	370	48	0	12	7	+23	+0	-0	+1	-1	+6.2	+4.8	-12.9
Tas	Glenorchy (C)	18,479	3,568	1,654	3,317	1,238	+1,399	+309	+140	+357	+127	+7.6	+10.8	+10.2
Tas	Hobart (C) - Remainder	21,754	7,583	830	3,391	1,741	+1,653	+863	+8	+444	+240	+7.6	+13.1	+13.8
Tas	Huon Valley (M)	5,195	955	68	458	264	+407	-11	-16	-62	-38	+7.8	-13.6	-14.5
Tas	Kentish (M)	2,018	314	46	163	91	+111	-27	-1	-11	-7	+5.5	-6.6	-7.8
Tas	King Island (M)	686	202	12	34	20	+44	+4	+1	+4	-1	+6.4	+11.5	-4.7
Tas	Kingborough (M) - Pt A	9,654	1,340	254	669	310	+794	+113	-15	+4	-21	+8.2	+0.6	-6.8
Tas	Kingborough (M) - Pt B	1,016	180	2	72	54	+67	-4	+0	-1	-3	+6.6	-1.3	-5.1
Tas	Latrobe (M) - Pt A	2,940	499	96	303	168	+204	-15	+6	+1	-20	+7.0	+0.3	-11.7
Tas	Latrobe (M) - Pt B	272	67	1	21	9	+20	-7	-1	-9	-2	+7.5	-42.1	-26.4
Tas	Launceston (C) - Inner	149	73	0	5	23	+12	-6	+0	-1	-4	+8.0	-14.7	-16.7
Tas	Launceston (C) - Pt B	25,354	6,230	2,080	4,793	2,038	+1,855	+627	+114	+467	+178	+7.3	+9.7	+8.7
Tas	Launceston (C) - Pt C	1,007	162	3	51	31	+55	-6	+1	-10	-5	+5.5	-18.6	-16.6
Tas	Meander Valley (M) - Pt A	2,960	516	77	241	152	+247	+3	-17	-32	-2	+8.4	-13.1	-1.2
Tas	Meander Valley (M) - Pt B	3,925	673	87	315	188	+238	+35	+4	+32	+8	+6.1	+10.1	+4.5
Tas	Northern Midlands (M) - Pt A	2,804	441	99	282	141	+208	+12	-0	+3	-10	+7.4	+1.1	-7.4
Tas	Northern Midlands (M) -	1,746	429	17	118	74	+99	+4	+4	+17	+0	+5.7	+14.3	+0.3

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	Pt B														
Tas	Sorell (M) - Pt A	3,914	661	56	355	223	+290	-8	+2	+2	-4	+7.4	+0.5	-1.9	
Tas	Sorell (M) - Pt B	373	62	1	20	18	+32	+5	-1	-4	-1	+8.7	-19.1	-6.1	
Tas	Southern Midlands (M)	2,067	337	21	131	91	+119	-18	+1	-2	-7	+5.8	-1.6	-7.9	
Tas	Waratah/Wynyard (M) - Pt A	4,225	598	382	651	231	+287	+88	+30	+87	+24	+6.8	+13.3	+10.4	
Tas	Waratah/Wynyard (M) - Pt B	867	112	0	37	25	+36	-0	+0	+6	+1	+4.1	+16.0	+3.3	
Tas	West Coast (M)	2,197	571	47	135	55	+126	+17	+3	+23	+9	+5.7	+17.1	+15.6	
Tas	West Tamar (M) - Pt A	6,859	949	93	479	262	+506	+88	+4	+40	-16	+7.4	+8.3	-6.2	
Tas	West Tamar (M) - Pt B	627	85	1	25	17	+34	-4	+0	+1	-1	+5.3	+3.9	-7.4	
NT	Alawa	807	251	97	173	58	+102	+26	+24	+54	+26	+12.6	+31.5	+45.3	
NT	Alice Springs (T) - Larapinta	3,322	1,191	388	683	155	+253	+25	+61	+89	+30	+7.6	+13.0	+19.6	
NT	Alice Springs (T) - Ross	2,912	1,346	172	343	132	+269	+3	+28	+17	-2	+9.2	+4.9	-1.6	
NT	Anula	848	178	87	113	18	+93	-8	+29	+58	+16	+10.9	+51.2	+91.4	
NT	Bakewell	1,087	367	6	119	25	+146	-35	+0	-28	-0	+13.4	-23.7	-1.4	
NT	Brinkin	441	236	0	52	32	+56	+28	+0	+3	+9	+12.7	+5.2	+28.4	
NT	City - Remainder	1,256	818	194	284	44	-231	+22	-119	-99	+5	-18.4	-34.9	+11.3	
NT	Coomalie (CGC)	444	162	80	123	24	+87	+38	+16	+29	+14	+19.7	+23.8	+58.1	
NT	Driver	1,064	403	122	202	48	+164	+59	+23	+37	+12	+15.4	+18.1	+25.3	
NT	Durack	808	543	0	80	14	+107	+44	+0	+2	+4	+13.3	+2.6	+32.3	
NT	Gray	1,366	364	367	501	83	+207	+25	+105	+125	+18	+15.1	+24.9	+21.1	
NT	Jingili	691	163	71	113	14	+98	-3	+23	+37	+5	+14.2	+33.2	+37.1	
NT	Karama	1,699	358	339	444	63	+235	+61	+110	+165	+20	+13.8	+37.0	+31.3	
NT	Katherine (T)	2,922	1,395	503	702	135	+222	+7	+116	+152	+9	+7.6	+21.7	+6.8	
NT	Leanyer	1,695	632	68	206	70	+212	+113	+25	+100	+42	+12.5	+48.4	+59.5	
NT	Litchfield (S) - Pt B	5,151	1,155	45	431	279	+959	+174	+14	+75	+55	+18.6	+17.3	+19.8	
NT	Ludmilla	719	307	45	107	48	+88	+27	+9	+26	+21	+12.2	+24.0	+44.5	

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
NT	Malak	1,241	252	315	418	61	+189	+38	+77	+99	+19	+15.2	+23.7	+30.6
NT	Marrara	709	291	8	59	42	+127	+49	+11	+68	+17	+17.9	+114.2	+41.1
NT	Millner	1,063	394	113	210	63	+165	+54	+22	+49	+20	+15.6	+23.5	+31.7
NT	Moil	728	202	76	155	48	+109	+21	+21	+38	+14	+14.9	+24.4	+28.4
NT	Moulden	1,216	306	347	463	65	+176	+3	+81	+93	+12	+14.5	+20.0	+18.2
NT	Nakara	688	214	49	111	37	+86	+29	+8	+46	+17	+12.5	+41.8	+44.9
NT	Narrows	243	25	92	95	11	+38	+3	+13	+16	+1	+15.7	+17.0	+9.6
NT	Nhulunbuy	1,309	818	218	228	24	+144	+82	+64	+77	+10	+11.0	+33.7	+44.1
NT	Nightcliff	1,687	887	77	337	234	+238	+155	+34	+147	+69	+14.1	+43.5	+29.4
NT	Parap	811	349	109	221	77	+128	+64	+33	+79	+28	+15.8	+35.8	+36.9
NT	Rapid Creek	1,402	735	45	174	127	+183	+63	+23	+78	+37	+13.1	+44.7	+29.5
NT	Stuart Park	1,863	922	7	153	154	+293	+69	+7	+44	+41	+15.7	+28.9	+26.4
NT	Tennant Creek (T)	1,167	489	126	221	56	+102	+10	+32	+38	+12	+8.7	+17.3	+20.6
NT	Tiwi	917	359	62	117	33	+107	+19	+17	+20	+10	+11.7	+16.6	+30.6
NT	Wagaman	726	257	73	166	62	+92	+21	+12	+41	+20	+12.7	+24.6	+31.9
NT	Wanguri	677	169	87	120	31	+79	-14	+31	+50	+11	+11.6	+41.7	+36.9
NT	Woodroffe	1,212	303	229	322	54	+184	+38	+78	+99	+12	+15.2	+30.9	+22.4
ACT	Ainslie	2,089	520	455	543	90	+192	+47	+53	+86	+25	+9.2	+15.8	+28.3
ACT	Aranda	953	178	22	55	23	+93	+11	-0	+6	+5	+9.8	+10.1	+23.5
ACT	Banks	1,296	213	46	99	22	+131	-10	+10	+20	+4	+10.1	+20.2	+20.0
ACT	Belconnen Town Centre	1,749	1,109	239	517	176	+206	+35	+69	+8	+19	+11.8	+1.5	+10.6
ACT	Bonython	1,271	352	72	138	45	+128	+9	+10	+22	+8	+10.0	+15.6	+18.4
ACT	Calwell	2,031	358	22	96	39	+201	+6	+6	+20	+8	+9.9	+21.4	+19.8
ACT	Campbell	1,352	344	48	117	55	+136	+60	+6	+24	+20	+10.0	+20.8	+36.7
ACT	Chapman	956	106	0	7	2	+101	-6	-0	-2	-1	+10.5	-32.0	-26.4
ACT	Charnwood	1,227	232	231	313	55	+119	-30	+19	+8	+3	+9.7	+2.7	+5.4
ACT	Chifley	1,043	326	56	126	45	+121	-11	+8	+7	+4	+11.6	+5.6	+8.6
ACT	Chisholm	1,845	256	153	218	34	+171	+4	+18	+27	+7	+9.2	+12.4	+22.0

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
ACT	Conder	1,420	182	66	106	15	+180	+12	+6	+4	-0	+12.6	+3.4	-0.5
ACT	Cook	1,321	333	77	139	37	+149	+5	+0	+3	+7	+11.3	+2.3	+18.4
ACT	Curtin	2,111	381	90	135	53	+213	+37	+2	+22	+22	+10.1	+16.4	+40.8
ACT	Deakin	1,045	120	79	103	21	+134	+64	+2	+6	+7	+12.9	+5.6	+33.0
ACT	Dickson	896	295	99	164	47	+81	-0	+13	+13	+7	+9.1	+8.0	+14.1
ACT	Downer	1,578	472	129	219	51	+141	+10	+27	+45	+23	+9.0	+20.3	+44.8
ACT	Duffy	1,207	192	112	164	33	+141	-4	-3	-6	-2	+11.7	-3.7	-6.4
ACT	Evatt	2,037	356	136	227	49	+176	+4	+19	+40	+16	+8.6	+17.6	+33.1
ACT	Fadden	1,041	132	0	21	9	+95	+14	+0	+2	+3	+9.1	+11.8	+28.1
ACT	Farrer	1,297	220	45	72	30	+144	+24	+10	+16	+6	+11.1	+21.5	+18.9
ACT	Fisher	1,269	273	34	93	43	+147	+28	-1	+13	+8	+11.6	+14.5	+19.7
ACT	Florey	1,980	549	256	369	94	+181	+28	+22	+35	+17	+9.1	+9.4	+18.2
ACT	Flynn	1,264	188	62	122	18	+119	-4	+3	-1	+1	+9.4	-1.1	+7.0
ACT	Fraser	721	80	21	39	11	+66	+12	+0	+11	+6	+9.2	+26.9	+52.7
ACT	Garran	1,054	218	50	71	24	+101	-11	+6	+8	+3	+9.6	+11.7	+11.4
ACT	Gilmore	935	148	121	150	22	+76	-5	+22	+27	+5	+8.2	+17.8	+22.6
ACT	Giralang	1,278	252	80	141	34	+114	+15	+2	+16	+14	+8.9	+11.3	+39.2
ACT	Gowrie	1,087	146	70	97	13	+95	+2	+8	+10	+3	+8.7	+10.7	+20.0
ACT	Griffith	2,003	705	271	326	117	+241	+30	+34	+34	+12	+12.0	+10.5	+9.8
ACT	Hackett	1,253	264	71	120	40	+116	+18	+13	+26	+14	+9.2	+21.7	+36.0
ACT	Hall	112	20	8	8	1	+13	+8	+2	+3	+0	+11.3	+39.8	+25.7
ACT	Hawker	1,213	353	59	140	71	+141	+16	+11	+20	+8	+11.6	+14.1	+10.9
ACT	Higgins	1,232	251	107	201	70	+139	-13	+6	+4	+2	+11.3	+2.2	+2.2
ACT	Holder	1,089	198	44	88	26	+124	+11	+2	+3	+3	+11.4	+3.9	+13.1
ACT	Holt	2,036	476	191	324	73	+253	+73	+5	+24	+19	+12.4	+7.4	+25.7
ACT	Hughes	1,196	225	74	115	34	+126	+21	+6	+5	+11	+10.5	+4.2	+30.5
ACT	Isaacs	905	151	24	38	13	+93	-8	-4	-4	+1	+10.3	-11.5	+6.3
ACT	Isabella Plains	1,538	336	44	121	30	+156	+21	+3	+19	+6	+10.2	+15.3	+20.5

State	SLA Name	2003					Projected Change 2003 - 2011							
		No of H'holds	Private Renter	Public Renter	HA	House Stress	No of H'holds	Private Renter	Public Renter	HA	House Stress	Pop %	HA %	Stress %
ACT	Kaleen	2,793	585	148	261	91	+246	+24	+16	+38	+21	+8.8	+14.7	+22.9
ACT	Kambah	5,882	965	611	878	186	+609	+82	+50	+106	+40	+10.4	+12.1	+21.5
ACT	Latham	1,400	252	95	152	40	+137	-1	+6	+12	+5	+9.8	+7.8	+12.3
ACT	Lyneham	2,087	709	332	506	154	+206	+63	+10	+44	+25	+9.9	+8.6	+16.1
ACT	Lyons	1,196	408	154	253	99	+147	+44	+21	+41	+21	+12.3	+16.4	+20.9
ACT	Macarthur	492	71	1	18	1	+50	+11	+0	+9	+0	+10.2	+47.6	+4.0
ACT	Macgregor	1,259	154	100	166	30	+120	+1	+6	+6	+7	+9.6	+3.6	+22.3
ACT	Macquarie	991	230	133	180	32	+116	+11	+12	+19	+5	+11.7	+10.6	+14.8
ACT	Mawson	1,354	415	98	170	82	+161	+30	+12	+21	+12	+11.9	+12.2	+14.1
ACT	McKellar	902	133	100	118	11	+86	+10	+7	+9	+2	+9.6	+7.5	+15.0
ACT	Melba	1,265	231	100	164	37	+125	-14	+2	-0	+3	+9.9	-0.2	+7.8
ACT	Monash	2,005	368	37	101	37	+190	+12	+8	+21	+9	+9.5	+20.3	+24.5
ACT	Narrabundah	2,480	652	465	542	118	+229	+49	+43	+67	+16	+9.2	+12.3	+13.7
ACT	Ngunnawal	3,461	912	86	298	107	+326	-80	+16	+13	+15	+9.4	+4.3	+14.3
ACT	Nicholls	1,885	340	33	64	9	+179	-36	+3	+4	+1	+9.5	+6.9	+12.1
ACT	O'Connor	2,235	762	260	299	65	+197	+79	+20	+65	+22	+8.8	+21.8	+33.8
ACT	O'Malley	355	45	2	11	9	+62	-2	-1	+1	+0	+17.4	+9.7	+5.1
ACT	Oaks Estate	174	55	48	57	14	+24	+7	+13	+15	+3	+13.8	+25.9	+19.7
ACT	Oxley	638	127	94	128	22	+65	+16	+18	+29	+6	+10.3	+22.7	+26.7
ACT	Page	1,276	353	84	190	51	+119	-7	+8	+7	+9	+9.3	+3.7	+18.5
ACT	Palmerston	2,126	695	68	224	80	+206	-10	+2	+7	+13	+9.7	+3.2	+16.4
ACT	Pearce	1,100	286	57	118	45	+119	+29	+6	+17	+9	+10.8	+14.3	+19.9
ACT	Phillip	1,199	699	78	163	90	+213	+59	+4	+1	-2	+17.8	+0.8	-2.5
ACT	Pialligo	71	37	3	5	5	+8	-1	-1	-2	-4	+10.9	-34.6	-81.1
ACT	Red Hill	1,163	187	142	192	37	+133	+68	+11	+5	+9	+11.5	+2.7	+24.3
ACT	Reid	867	191	258	272	90	+104	+9	+44	+61	-2	+11.9	+22.5	-2.7
ACT	Remainder of ACT	137	64	32	47	0	+9	-3	+2	-6	+0	+6.9	-13.4	+84.2
ACT	Richardson	1,139	146	182	231	41	+114	+12	+35	+43	+11	+10.0	+18.5	+26.7

State	SLA Name	2003					Projected Change 2003 - 2011							
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ACT	Rivett	1,296	219	124	186	41	+151	-2	+7	+10	+2	+11.6	+5.3	+6.0
ACT	Scullin	1,229	350	140	233	64	+138	+24	+13	+15	+7	+11.2	+6.5	+11.0
ACT	Spence	945	113	135	171	28	+97	+5	+11	+15	+4	+10.3	+9.0	+14.9
ACT	Stirling	737	88	57	76	14	+80	+0	-3	-2	+2	+10.9	-3.2	+17.8
ACT	Theodore	1,369	210	91	141	27	+130	+18	+17	+36	+10	+9.5	+25.5	+35.7
ACT	Torrens	866	165	64	109	35	+93	+20	+10	+27	+8	+10.8	+24.3	+23.1
ACT	Tuggeranong - SSD Bal	39	5	0	1	0	+5	+0	-0	-0	-0	+13.9	-46.7	-53.7
ACT	Wanniassa	2,967	454	327	443	97	+305	+74	+43	+92	+28	+10.3	+20.8	+28.7
ACT	Waramanga	1,128	227	132	177	44	+136	+32	+19	+33	+7	+12.1	+18.4	+15.5
ACT	Watson	1,830	615	173	302	116	+280	+64	+36	+14	+4	+15.3	+4.7	+3.7
ACT	Weetangera	942	139	4	25	13	+97	-2	-1	+1	+3	+10.3	+2.3	+22.0
ACT	Weston	1,366	265	78	122	36	+137	+2	+6	+15	+6	+10.0	+12.2	+18.0
ACT	Yarralumla	1,293	278	115	141	26	+117	+17	+32	+34	+7	+9.1	+24.2	+25.9

Notes: Total Households refers to all households in the SLA except *Renting - Other* and *Other Tenure*, that is it includes homeowners (with or without a mortgage) and those renting either privately or from a public authority.

The letters in brackets in the SLA name provide an indication of the type of SLA: A (area); B (Borough); C (City); CGC (Community Government Council); DC (District Council); M (Municipality); RC (Rural City); S (Shire); and T (Town)

Source: NATSEM HOUSEMOD simulation.

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