

## Housing Needs Assessment 2011



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## Executive Summary

The Moreton Bay Regional Council (MBRC) Needs Assessment Report has been undertaken to meet Council's obligations under the Queensland State Planning Policy 1/07: Housing and Residential Development. This requires Local Governments to prepare a Housing Needs Assessment in advance of preparing a new planning scheme, review planning scheme measures in the light of that document, and then amend the future planning scheme accordingly.

Earlier Housing Needs Assessments were prepared for Caboolture and Pine Rivers Shire Councils in 2007, prior to amalgamation, in order to fulfil their requirement to complete reports to inform their Local Growth Management Strategies, at that time a priority for the State.

The Report updates those earlier reports in reviewing the policy context of housing; population characteristics and change in MBRC LGA; housing supply; trends impacting on housing demand; housing affordability; and locational and other considerations that help shape housing needs (Sections 2 – 8). It draws on these findings in Section 9 to document the development of housing targets to meet the needs identified.

### The Policy Context

The review of the policy context of housing recognised that while not a provider of housing, Moreton Bay Regional Council shares a responsibility along with other levels of Government, and the private and community sectors, for housing outcomes in the region. The SEQ Regional Plan and the State Planning Policy for Housing and Residential Development require Council to ensure that its activities in relation to housing promote housing diversity, choice and affordability, and ensure housing is well located in relation to services and facilities, employment and transport.

Council is already active in influencing housing outcomes through its Planning Scheme, Corporate Plan and through other activities. However in the absence of a purposeful policy direction for housing, particularly through the adoption of a Residential Strategy, many of the housing outcomes it does achieve are more likely to be *ad hoc* than intended.

### Population Growth and Change

Moreton Bay region faces a significant challenge in meeting its housing needs. In 2009 it was estimated to have a population of 371,162 people. By 2031 it is projected to have a population of 515,928 people (PIFU 2010), potentially the highest absolute growth in the sub-region.

There will be some shift in the high growth areas within the LGA, and some significant new concentrations of population over the next 20 years.

### Population Characteristics

Moreton Bay region is diverse, with significant differences between the different districts. There are concentrations of relatively young families with children living in proximity to the transport corridor to Brisbane, but with significant concentrations of older residents in coastal and rural township communities. In the north, it has a relatively high proportion of single parent families. Given the relatively low socio-economic status, high proportions of Centrelink recipients, low workforce participation and high transport costs of this northern district, many households experience housing stress.

While current housing stock of mostly separate houses may suit the large proportion of families with children, there will be increasing demand in coming years for other types of housing as the population ages, household size declines and other family types predominate (e.g. lone person households, 'empty nesters' and couples without children). Housing for older people and single-parent families will particularly need to be affordable and in locations which are highly accessible to services and facilities. The relatively high Indigenous and Pacific Islander populations will also have special housing needs.



### Existing Housing Supply

A very high proportion of all dwellings in the region in 2006 were separate houses. Semi-detached dwellings made up 5.8% of the housing stock, and flats/apartments a further 5.7%. Other dwellings (such as caravans, cabins and houseboats) comprised 1.1% of the dwelling stock. While semi-detached dwellings have increased, the rate of increase in the region has been much lower than that of SEQ region. Many of these dwellings are large, with three or more bedroom dwellings comprising 85.4% of all dwelling stock. There is a much smaller supply of smaller dwellings. Larger homes with five or more bedrooms are also in limited supply. Almost half of MBRC's dwellings are three bedroom houses.

There is a higher proportion of home purchase (especially by higher income groups) in Moreton Bay region compared with SEQ region, while private rental is slightly lower than in SEQ region. Families with children are much more likely to be purchasing their home than living in any other type of housing tenure. Single parent families are much more likely to be privately renting than in any other type of housing tenure, however they are also most likely of any group to be in public rental housing. A high proportion of lone parent families are also in public rental. Social housing stock has decreased as a proportion of all housing from 4.4% in 1996 to 3.6% of stock in 2006.

The use of other dwelling types varies considerably between different types of households. Families with children are most likely to live in separate houses (97.4%); lone persons are the most likely of any household type to live in flats or apartments, one-storey semi-detached dwellings, and 'other' dwellings. One parent families are also slightly more likely than couple families with children to live in either one storey semi-detached dwellings or flats, units or apartments.

The implications of the review of housing supply are that the current stock is suited well to a community of first and second home owners, largely comprised of families with children. This stock poorly provides for the diverse needs of all types of households at the current time; and will decreasingly well suit the projected changing demographic profile with higher proportions of families without children, empty nesters and lone person households. There are some indications that the market is responding to this impending change in circumstances, possibly promoted by the need for affordability (see Section 7), but also driven by the housing lifestyle market.

There is ample land supply to 2021, but beyond this the situation is more constrained. A lack of future Greenfield sites within the urban footprint means that the MBRC area will be more reliant on infill development, including redevelopment of rural residential land at the urban fringe, and the creation of major growth areas, including transit oriented development along the proposed Moreton Bay Rail Link and around the other major activity centres in the region.

There appears to be a gap between the potential for higher density housing under existing planning policy, and the density of housing being developed in the market place, pointing to a reluctance to develop greater dwelling diversity to date. Other complementary strategies to support this planning intent are likely to be required to stimulate delivery of higher density housing in the market. The opportunity in the Planning Scheme for more specialised forms of housing is less well catered to, particularly for secondary dwellings that have the potential to provide affordable rental accommodation other than for dependent relatives; retirement village and nursing home accommodation which are discouraged in more central locations, and in established low density residential areas; and small lot housing (<400m<sup>2</sup>). There is a strong demand for relocatable home park accommodation on a long term basis which cannot be met by the existing declining level of provision. Relocatable home parks have been developed in response to the growing numbers of older households.

### Trends Influencing Future Housing Demand

A number of trends are evident in the wider housing market which will influence local demand, most notably a shift to smaller household sizes (in response to population ageing and changing household structures), sharp increases in residential property prices in Queensland and Australia, and the emergence of the tree- and sea-change phenomena as people make

lifestyle changes away from larger cities to coastal and rural areas. A further significant trend is the recent urban policy shift towards more consolidated urban development and higher density living, in an effort to contain urban sprawl and achieve greater efficiency in the use of resources. These trends are likely to generate a strong demand for a diversity of housing.

A combination of changed market conditions have led to a sustained decline in the affordability of housing. In spite of claims otherwise, the Productivity Commission found that taxes (such as the GST and stamp duty), as well as infrastructure charges, have only a minor impact on housing affordability. Nor is shortage of land supply driving up market prices in SEQ. While still in formation stages, developers are increasingly interested in the potential to capture some of the growing market for affordable housing, with innovative products and approaches being developed across Australia.

The role of public housing in the market place is also changing, with an increased emphasis on housing low income people in the private rental market using subsidised loans. The Queensland Government's recent One Housing System refocuses the public housing system away from housing low income households, to housing the most socially disadvantaged people, and public housing waiting lists are continuing to grow.

The delay into home ownership by the younger generation, high divorce rates, complex housing needs of the baby boomer generation and housing needs of people with disabilities, will have important impacts on housing provision.

Demand for rental housing appears to be outstripping supply, with the vacancy rate at 2.8% for rental properties in Moreton Bay region. There was unmet need for all types of affordable rental properties that are conveniently located near transport routes, facilities and services, for all age groups. There was some resettlement from coastal locations for better access to services and facilities, and some households moving to Brisbane to be near family and / or work. The housing market in Moreton Bay region is largely comprised of first home buyers, young families, single parent families, investors and retirees and affordability is a key determinant of the type and location of housing being sought by all age groups. There is a limited supply of accommodation for older people who are frail, especially housing that can cater for physical disabilities and a strong preference for low-set detached and semidetached dwellings, and affordable aged care and retirement facilities and there appears to be a market for secondary dwellings and semi-detached dwellings.

Current housing preferences for different types of households in the region would appear to include affordable rental houses or units in close proximity to transport, services and facilities, particularly around the Major Activity Centres; 3 bedroom detached dwellings on 600 sq m lots in Greenfield, coastal and older areas; with a particular willingness to forgo backyards in favour of larger dwellings.

Special housing needs identified include a lack of accessible (and affordable) accommodation for people with physical disabilities (e.g. adaptable low set 2 bedroom dwellings), and for those over the age of 65 years, who are projected to more than double as a proportion of the population over the 25 year period to 2031.

Access to well located affordable housing for young people 15-24 years, especially in the rental market, appropriate, affordable and secure accommodation for Aboriginal and Torres Strait Islander people, especially flexible larger detached dwellings, located in close proximity to health, schools and other services and facilities, and public transport; and appropriate, well located and affordable accommodation for South Pacific islander peoples, especially flexible larger detached dwellings.

### Housing Affordability

While housing is less expensive in Moreton Bay region than in SEQ region, the issue of affordability is increasingly mainstream and impacting on greater proportions of households in the region. The trend towards increased levels of housing stress continues, with rental vacancies of less than 3% indicating continued tightness in the market. Between 12 and 18.6% of all households in Moreton Bay region experience housing stress, and this affects more than a third of all households receiving some form of Centrelink pension, even after adjusting for rent assistance.

The affordability of home purchase is in significant decline across the region, with dwelling and land prices increasing by 40% or more over the 5 year period to 2008/09. Social housing stock is concentrated in the Redcliffe SLAs, and Caboolture Central and Morayfield. Deception Bay, Bribie Island and Lawnton also have concentrations of social housing.

There is a critical shortage of emergency housing, and homelessness is a rising issue. Caravan and relocatable home parks play an important role in providing affordable housing, but long-term dwellings are being converted for use as short-term tourist accommodation and parks are otherwise coming under development pressure. There is a significant demand for larger (5 bedroom) and smaller (senior's) units and a continuing need for Indigenous housing and larger culturally appropriate housing for Pacific Islander families, especially in Caboolture and Deception Bay.

### Locational and Other Considerations

The review of locational considerations found that less than half of Moreton Bay region's workers (43.1%) are employed within the LGA, with most commuting to Brisbane for work. Even within the region, the dispersed settlement pattern and poor public transport in communities not within walking distance of train stations, limits overall accessibility to jobs, activity centres, and available social infrastructure. Like much of SEQ, sustained strong population growth over the past 20 years has outstripped Local and State Government investment in social infrastructure. The consequent undersupply further limits accessibility to social infrastructure.

A key strategy is to consolidate urban expansion around major activity centres and other identified growth centres with good public transport access, and to defer development in more remote locations which would divert resources from existing high needs areas.

New Activity Centres will be located along the rail spine, and industrial centres along the Bruce Highway. While poor public transport persists in communities not within walking distance of train stations, this pattern of settlement provides a sound structure for locating new housing to achieve improved public transport accessibility to centres, employment and social infrastructure at some point in the future. Social infrastructure should be planned to match the proposed hierarchy of activity centres.

An important consideration will be the impact of redevelopment on housing affordability for low income families in these locations (i.e. those not in public rental housing). Unless an affordable stock of housing can be maintained, there is a risk over time of increasing disadvantage for these groups by displacing them to more remote locations.

### Future Housing Requirements

#### **Dwelling Diversity**

In relation to dwelling diversity, low, medium and high scenario targets were developed. The lower range is considered what is necessary to meet the requirements of the SEQ Regional Plan dwelling targets. The medium and high level scenarios illustrate greater change in dwelling preferences in response to planning intervention to achieve a more compact urban form.

It can be predicted that in the future a substantial increase will need to occur in semi-detached dwellings, with this dwelling type increasing to between 9.9% (low range) and 14.6% (high range) of all dwellings. Flats, units and apartments are proposed to increase

between 8.1% and 10.1% of the total dwelling stock. At the same time, the proportion of separate houses will need to decline to between 81.3% and 74.5% of dwellings by 2031. The analysis shows that each scenario meets the 'infill target' specified in the Regional Plan. Hence the determination of the appropriate level of medium to high density housing as a proportion of overall dwelling stock will be an issue for Council.

### **Affordability**

Application of a formula identified a housing affordability target of 12-18.6% of housing stock, which equates to a need for at least 573 dwellings a year between 2006 and 2031, to respond to anticipated need. This will need to be comprised of both social housing dwellings and dwellings generated through private market housing (e.g. through the use of development incentives and other means). This magnitude of need for affordable housing will be difficult to achieve, and requires a multi-faceted approach to increasing levels of provision.

### **Adaptability**

Disability affects 1 in 5 people and at least 14% of households are likely to support a person with a core limitation disability. Disability also correlates strongly with ageing of the population. Universal or adaptable housing is housing that can easily be adapted for people with disabilities. A target of 10% of all new dwellings to be adaptable housing is suggested for MBRC in 2011, increasing to 20% by 2031, given the proportion of households known to currently have disabilities and the projected ageing of the population.

### **Housing for Older People**

There will be an enormous increase in need for aged care places in Moreton Bay region over the next 20 years. The population of people aged over 70 years in MBRC is projected to increase over this time from 26,547 people to 101,454 people. The need for both low and high care places will nearly triple between 2006 and 2031, increasing from approximately 1,168 places for low care (hostel type accommodation) to 4,464 places; and in community aged care packages from approximately 664 to 2,536 places.

Options for older people in the private market are also limited. It will be important that Council encourages the development sector to both diversify their housing options for older people and also meet supported accommodation diversity targets; otherwise there will continue to be an unmet need for appropriate housing for the increasing numbers of older people in the Moreton Bay region

### **Housing Form and Size**

The projected continuing decrease in household size in the Moreton Bay region will create a need for a variety of smaller dwellings, particularly in attached and semi-detached form. There will be particular needs for more single storey adaptable dwellings requiring little maintenance, an increase in studio/one bedroom apartments for some single people, especially young renters, and more large apartments, suitable for empty nesters or older couples with children.

### **Dwelling Tenure**

There is a clear need for a significant increase in rental accommodation in the Moreton Bay region. This should be concentrated in alternative housing forms, especially in semi-detached dwellings and a variety of alternative small lot housing forms.

It will be important that mechanisms are put in place to encourage the development and investment industries to meet this demand to avoid severe effects on affordability among low income households.

### **Lot Size**

For a large and increasing number and proportion of households, an 800 m<sup>2</sup> lot may no longer be the most appropriate option. There is likely to be a strong demand for more affordable housing on smaller blocks.

## Glossary

TERM	DEFINITION
Adaptable Housing	Housing that is designed so that it can be easily modified in the future to become accessible to both occupants and visitors with disabilities or progressive frailties.
Affordable Housing	Housing that is appropriate for the needs of low and moderate income households, and priced so that low and moderate income households are able to meet other essential basic living costs <sup>1</sup> . (Adopted by Local Government Planning and Housing Ministers, August 2006)
Greenfield Areas	Areas of as yet undeveloped land in the Urban Footprint suitable for urban development
Housing Analysis	an investigation undertaken by the Queensland Department of Communities of existing and projected housing needs of the local government area. The outputs of the housing analysis include: <ul style="list-style-type: none"> <li>• general contextual housing information;</li> <li>• demographic characteristics;</li> <li>• housing market characteristics;</li> <li>• the outputs of the housing needs model; and</li> <li>• a desktop review of the above elements specific to the local government area.</li> </ul>
Housing Needs Assessment	an investigation at the local government level of existing and projected housing needs, taking into account the outputs of the housing analysis and local information, that identifies: <ul style="list-style-type: none"> <li>• Demographic and housing consumption (housing demand) characteristics;</li> <li>• existing stock (housing supply) and housing market characteristics;</li> <li>• housing needs; and</li> <li>• a range of appropriate housing options that respond to the identified housing needs.</li> </ul>
Housing Stress	A widely accepted measure of housing related poverty where households in the lowest 40% of income units pay more than 30% on housing costs (taking into account Commonwealth Rent Assistance).
Infill Development	New development that occurs within established urban areas where the site or area is either vacant or has previously been used for another purpose. In the case of Caboolture Shire, infill development includes redevelopment of rural residential land to urban densities. The scale of development can range from the creation of one additional residential lot to a major mixed-use redevelopment.
Major Development Areas	Major Development Areas are regionally significant development areas which need to be protected from further development approvals until the planning intent for the area has been established in a Structure Plan.

<sup>1</sup> A nationally applied 'rule of thumb' for affordability is where the cost of housing for households in the lowest 40% of income units does not exceed 30% of gross household income (taking into account Commonwealth Rent Assistance payments).

Master Planned Community	A comprehensive plan that describes and maps the overall development concept for a residential area
Northern Growth Corridor	The growth corridor identified in the SEQ Regional Plan including Redcliffe City Council, Pine Rivers Shire Council and Caboolture Shire Council.
Priority Infrastructure Area	An area that is either currently developed, approved for development, or will accommodate future residential, retail, commercial and industrial development within the Shire up until 2021.
Public Housing	Housing owned and managed by the Queensland Department of Housing.
Regional Plan	The South East Queensland Regional Plan 2005-2026 providing a growth management strategy and outlining certain obligations for local Councils.
Sea change phenomenon	The migration of mainly active retirees or pre-retirees seeking, along with other families seeking a lifestyle change in coastal areas outside capital cities.
Secondary Dwelling	A small, self contained dwelling unit as part of a larger dwelling, often referred to as a relative's flat or 'granny flat'.
Social Housing	Refers to both public housing and community housing.
Statistical Local Areas	A geographic area used for reporting an amalgam of small area Census data and which generally equates to a suburb in urban areas.
Structure Plan	An integrated land use plan setting out the broad environmental, land use, infrastructure and development concepts to guide detailed site planning for major new urban areas (e.g. Major Development Areas).
Transit Oriented Development	Mixed-use residential and commercial areas, designed to maximise the efficient use of land through high levels of access to public transport.
Transitional Housing	Short to medium-term housing provided under the Community Rent Scheme (CRS) and managed by community organisations for public housing applicants in severe and immediate need, until they are able to secure public housing.
Urban Growth Corridor	The growth corridor identified by Council including Caboolture South and Caboolture Central SLAs and similarly, the PIA Urban Growth Areas: North, Central and South.

## Acronyms

ACRONYM	MEANING
ABS	Australian Bureau of Statistics
CACPs	Community Aged Care Packages
CALD	Culturally and Linguistically Diverse
CD	Desired Environmental Outcome
DEO	Desired Environmental Outcome
DOH	Department of Housing
DRO	Desired Regional Outcome
HACC	Home and Community Care service
HNA	Housing Needs Assessment
LGA	Local Government Area
LGMS	Local Growth Management Strategy
MBRC	Moreton Bay Regional Council
MDA	Major Development Area
NPD	Non-private dwelling
PIFU	Queensland Government Planning and Information Forecasting Unit
QLD	Queensland
OESR	Office of Economic and Statistical Research
PA	Planning Area
PIA	Planning Infrastructure Area
RP	Regional Plan
SAAP	Supported Accommodation Assistance Program
SCRC	Sunshine Coast Regional Council
SCRHC	Sunshine Coast Regional Housing Corporation
SD	Statistical Division
SEQ	South East Queensland
SLA	Statistical Local Area

# 1. Introduction

## **1.1 Purpose of the Housing Needs Assessment**

The Moreton Bay Regional Council (MBRC) was formed in 2008 from the former Caboolture Shire Council, Pine Rivers Shire Council and Redcliffe City Council. Part of the Northern Growth Corridor in the South East Queensland (SEQ) region north of Brisbane, the region continues to experience unprecedented population growth, in part due to relative affordability in proximity to both the Brisbane metropolitan area and the coastline.

The SEQ Regional Plan 2009-2031 (referred to hereafter as the Regional Plan) requires Local Governments in SEQ to meet dwelling targets and encourage the type of housing required to accommodate the preferred settlement pattern. This Housing Needs Assessment will inform Council's planning and integrate local and sub-regional housing issues such as housing mix and affordability into its strategic planning. It will recommend a range of responses to the issues identified, both statutory and non-statutory.

## **1.2 The Importance of Diverse and Affordable Housing**

The Regional Plan emphasises the importance of housing choice and affordability to achieving strong and inclusive communities. Council, in its Corporate Plan (2010), 'has identified the need to work in partnership with the development industry, State and Federal governments to deliver diverse housing choices for the growing community'.

The evolving demographic character of the region's communities is driving demand for greater housing mix and affordability. As the population ages and households become smaller, there will be demand for greater diversity in the type, location, tenure and price of housing. Additionally, specialist housing to meet the needs of older people, culturally and linguistically diverse (CALD) people and those in crisis will be required.

Access to affordable and appropriate housing is increasingly an issue of public concern, recognised as an issue of generational inequity. The lack of access to affordability indicates at and compounds poverty, undermining social cohesion.

The lack of affordable housing also undermines the region's economic development by placing pressure on local labour markets by inhibiting recruitment of key employees.

## **1.3 Approach to Assessing Housing Needs**

This report examines the state of housing supply and demand in the MBRC area, within its larger sub-regional context. The study borrows heavily from housing need assessments conducted in 2007 (Young *et al*) for the former Pine Rivers Shire Council and Caboolture Shire Council as the majority of issues identified in those studies remain unresolved.

The report investigates a range of data sources from the ABS Census, PIFU forecasts and data and graphs provided in a Housing Analysis by the Queensland Department of Communities.

A series of targets have been developed for the number, type and affordability of housing required to support the current and future population. This will assist in planning for the preferred settlement pattern of the region through to 2031.

These targets are issued with the limits inherent in any attempt to forecast the future of populations and their preferences for housing. The report will provide guidance, but will require regular monitoring and review, with modifications of the planning strategies along the way.

The Report is structured around key areas of investigation into the housing context: the policy context; population characteristics and change; housing supply; trends impacting on housing demand; housing affordability; and locational and other considerations that help shape



housing needs (Sections 2 – 8). It draws on these findings in Section 9 where the report documents the development of housing targets to meet the needs identified.

### **1.4 The Regional Setting**

The Moreton Bay Regional Council area is situated north of the Brisbane City Council area and south of the Sunshine Coast Regional Council area, within the South East Queensland (SEQ) region.

The SEQ region includes the LGAs of Brisbane, Gold Coast, Ipswich, Lockyer Valley, Logan, Moreton Bay, Redland, Scenic Rim, Sunshine Coast and Toowoomba.

**Figure 1 Moreton Bay Regional Council area, within SEQ Regional context**



### **1.5 Areas Investigated**

#### **Statistical Local Areas**

There are 22 SLAs in the MBRC area. To simplify names of some SLAs, stylised names have been adopted for the purposes of this report, relating to locations in the LGA.

**Table 1 SLAs and Stylised Names Used for Reporting Purposes**

<b>NAME USED IN REPORT</b>	<b>CORRESPONDING CENSUS NAME</b>
Albany Creek	Albany Creek
Bray Park	Bray Park
Bribie Island	Bribie Island
Burpengary-Narangba	Burpengary-Narangba
Caboolture Central	Caboolture (S) - Central
Caboolture East	Caboolture (S) - East
Caboolture Hinterland	Caboolture (S) - Hinterland
Caboolture Midwest	Caboolture (S) - Midwest
Central Pine West	Central Pine West
Clontarf	Clontarf
Dakabin-Kallangur-M. Downs	Dakabin-Kallangur-Murrumba Downs
Deception Bay	Deception Bay
Griffin-Mango Hill	Griffin-Mango Hill
The Hills District	Hills District
Lawnton	Lawnton
Margate-Woody Point	Margate-Woody Point
Morayfield	Morayfield
Petrie	Petrie
Redcliffe-Scarborough	Redcliffe-Scarborough
Rothwell-Kippa-Ring	Rothwell-Kippa-Ring
Strathpine-Brendale	Strathpine-Brendale
Pine Rivers Hinterland	Pine Rivers (S) Bal

## 2. The Policy Context for Housing

### 2.1 Roles and Responsibilities

It is increasingly recognised that a diversity of stakeholders have a role to play in addressing the growing housing needs impacting on Australian communities. Commonwealth, State and Local Governments share the responsibilities for regulating the housing market through building and planning regulations. The private sector, and to a lesser extent the community and public sectors (primarily State government) are responsible for the supply of housing. The Commonwealth and State governments also influence the economic context in which housing is supplied (e.g. through tax regimes, interest rates and funding). These roles and responsibilities are summarised in Table 2 below.

**Table 2 Roles and Responsibilities for Housing in Australia**

AGENCY / SECTOR	RESPONSIBILITY
Commonwealth Government	Social housing funding and national (macro) economic management: <ul style="list-style-type: none"> <li>• Funding (e.g. public and community housing) *further information provided below;</li> <li>• Economic policy (e.g. first home owners grants, tax laws);</li> <li>• National policy and standards (e.g. Building Code of Australia); and</li> <li>• Research and information (e.g. ABS Census).</li> </ul>
State Government	Regulation, funding, development and management of housing; and housing policy leadership: <ul style="list-style-type: none"> <li>• Funding housing provision and housing related initiatives (e.g.</li> <li>• public and community housing, building industry training);</li> <li>• Housing construction and management (e.g. public and community housing);</li> <li>• Regulating private housing management (e.g. residential tenancy legislation, real estate agent regulation);</li> <li>• Regulating planning and administrative functions (e.g. Sustainable Planning Act, Local Government Act,);</li> <li>• Regulating and managing the land tenure system;</li> <li>• Use and management of State owned land (e.g. land banking);</li> <li>• State economic policy (e.g. state taxes, stamp duty); and</li> <li>• Research and information development (e.g. demographic and housing data).</li> <li>• Through the ULDA, adopting a more aggressive approach to planning for and assessing development, usurping traditional local government roles.</li> </ul>
Local Government	Local regulation of building, planning, health and other local laws and provision of housing related services: <ul style="list-style-type: none"> <li>• Regulating the provision of housing diversity and location through planning scheme and building codes;</li> <li>• Facilitating provision of services to support housing through Local Government Act (e.g.</li> </ul>

	<p>provision of community services and facilities, access and equity policies, community development functions);</p> <ul style="list-style-type: none"> <li>• Property rating and levying, and infrastructure charging;</li> <li>• Information collection and analysis (e.g. building approvals and commencements, land capacity studies);</li> <li>• Community grants (e.g. to community service organisations); and</li> <li>• Advocacy of local community issues and needs.</li> </ul> <p>Additional commitments by some Local Governments:</p> <ul style="list-style-type: none"> <li>• Funding and land contributions to support community housing initiatives (e.g. first home buyer schemes, aged housing developments; Brisbane Housing Company); and</li> <li>• Rates and charges discounts for affordable housing providers.</li> </ul>
Private Sector	Delivers housing in response to market demand through land development, housing construction and private rental investment, in the context of the regulatory and economic environments managed by Commonwealth, State and Local Governments.
Community Sector	<ul style="list-style-type: none"> <li>• Receives funds from the State to assist with housing provision and management;</li> <li>• Housing referral and tenancy law advice;</li> <li>• Emergency housing and supported accommodation;</li> <li>• Home modifications;</li> <li>• Services to support maintenance of successful tenancies; and</li> <li>• Advocacy.</li> </ul>

Source: Adapted from Department of Housing, Local Government Housing Resource Kit, 2003

\*The National Affordable Housing Agreement (NAHA) is an agreement between the Commonwealth, State and Territory Governments, and the Australian Local Government Association (ALGA) on behalf of Local Governments. Commencing on the 1<sup>st</sup> July 2009, the NAHA provides policy direction for housing, coordinating Government resourcing for initiatives to assist those in greatest need to access housing support (Sunshine Coast Regional Council (SCRC) 2009:18).

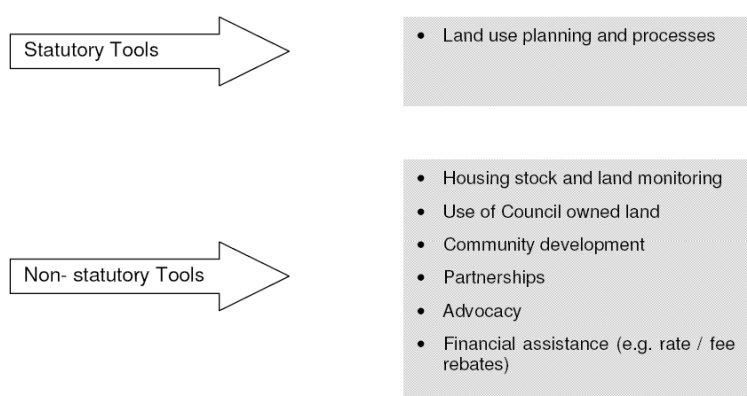
The Australian federal government has funded a number of programs since it came to office in 2007, including (SCRC 2009:18-19):

- The Housing Affordability Fund (HAF); \$512 million over five years to impact on housing affordability through funding of associated holding and infrastructure costs;
- The National Rental Affordability Fund (NRAS); \$623 million worth of tax offsets on up to 50,000 new rental properties, to be made available at 20% below market cost for eligible tenants, as determined by State Governments. This program is designed to encourage institutional investment in the housing market.
- A Place to Call Home: \$150 million over five years to provide 600 or more dwellings to those experiencing or at risk of homelessness.
- First Home Saver Accounts: \$1.2 billion to provide Government contributions and concessional tax treatment on savings for a home deposit.

- First Home Owner's grant; Initially designed by the previous Government to compensate for GST on housing for households attempting to enter into the housing market, this was lifted to stimulate the economy, before reverting back to \$7,000.00 per home.
- Nation Building and Jobs Plan; a portion of this \$6 billion dollar program was designated for social housing investment.

## **2.2 Housing Planning Tools Available to Local Government**

In response to the recent South East Queensland Regional Plan and State Planning Policy on Housing and Residential Development, Local Governments in Queensland are examining the role they play in seeking better housing outcomes for their communities through their planning and community development responsibilities. There are a range of tools available to Councils to encourage greater housing diversity, affordability and to meet the needs of particular households (e.g. older people and disable people), which can be categorised as follows:



'Land use measures' is the only category of statutory tools applicable to statutory Planning Schemes; the balance of tools applies outside the planning scheme, and can be used to complement statutory planning measures. A review of applicable land use planning measures and processes is summarised in the next sub-section, and reported in detail in Appendix 1<sup>2</sup>.

While significant in their influence, statutory planning frameworks are limited in their capacity to deliver affordable housing outcomes. Exploration led by the former Department of Housing and Brisbane City Council over recent years has established that monetary contributions towards the provision of affordable housing cannot be taken under the Integrated Planning Act, ruling out the use of developer contributions to affordable housing. The only remaining tools to produce affordable housing are planning incentives that offer additional floor area in return for the provision of affordable housing. The volume of housing that can be generated by such incentives is small, and limited to areas where sufficient density can be achieved to create a viable incentive.

### **2.2.1 Statutory Tools**

There are a number of practices used across Australia to achieve better housing outcomes through planning schemes. A review of statutory planning practices applicable to the Queensland planning context (in Appendix 1) is summarised in Table 3. The appropriateness of such practices for MBRC will be further considered within this study and through consultation with Council and the community.

The greatest opportunities for influencing housing outcomes are in ensuring the adequacy and diversity of housing. By expanding the size and type of available housing through

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<sup>2</sup> The focus of the review was on statutory mechanisms relevant to the Queensland context and did not include inclusionary zoning measures mandating the inclusion of affordable housing permitted under the NSW planning system.

promoting dwelling diversity, planning schemes can, to some extent, reduce pressure on the affordability of housing. For example, in some markets unit or town housing is more affordable than larger detached housing. The removal / reduction of development assessment or zoning barriers to more diverse housing forms such as boarding houses or secondary dwellings (e.g. relative's flats) can also stimulate the development of a more diversified and affordable housing supply. Planning schemes can also be proactive in promoting particular types of housing such as housing that can be easily adapted for people with disabilities (referred to as adaptable housing or universally designed housing).

The capacity to produce affordable housing under Queensland planning legislation is especially limited. Schemes can, in some markets, help reduce pressure on housing prices by ensuring an adequate supply of land, and encouraging smaller, less costly dwellings. The capacity of a planning scheme to produce *managed affordable housing* is limited to the use of planning incentives – that is, providing bonus development rights in exchange for the production of managed affordable housing units.

The Caboolture planning scheme is the only scheme in the Moreton Bay Region Council area that includes bonus provisions specific to affordable housing, though there has been no uptake by developers, perhaps due to the difficulty in meeting the planning scheme definition of affordable housing. Where an applicant does not present proof that they meet this definition, they are assessed in the same way that other multi-unit developments are, though it must be said that car-parking requirements are generally relaxed and site cover maximums are generously assessed.

The number of dwellings that can be achieved through incentives is limited, and dependent upon developer take-up. Similar incentives operate in Brisbane City Council, generating both specialised boarding houses and mixed developments integrating market housing and managed affordable housing. Gold Coast City Council is currently investigating similar arrangements and has been instrumental in the establishment of the Gold Coast Housing Company, to support the development of managed affordable housing generated through the planning system and other means. The City of Port Phillip (Victoria) has combined planning incentives with a broader package of incentives, including fast tracked approvals and reduced infrastructure contributions, in an effort to stimulate affordable housing supply. In some other jurisdictions greater planning powers enable Councils to require a minimum supply of managed affordable housing as part of overall development (e.g. Green Square in Sydney, and London City Council).

Some specialised forms of housing that have a particular social value such as boarding houses and caravan and relocatable home parks may be able to be protected by the planning scheme. Such measures have been applied in Brisbane City Council through the use of demolition controls planning precincts.

**Table 3 Land Use Tools Promoting Diverse Housing Outcomes (Relevant to Queensland)**

DESCRIPTION
<p>Protecting existing supply (Impact Mitigation)</p> <ul style="list-style-type: none"> <li>• Impact mitigation - Scheme measures and protocols for managing development applications for boarding house redevelopment, directed at retaining / replacing low income housing to mitigate the impacts of overall stock loss. Relies on Social Impact Assessment procedures.</li> <li>• Demolition controls - applied to specified forms of housing or housing that services particular needs groups.</li> <li>• Code or Precinct - application of special planning precinct to reinforce the affordable housing use (e.g. uses other than 'Caravan Park' and 'Relocatable Home Park' designated as 'generally inappropriate' within the precinct). Requirement of social impact assessment as part of development assessment process.</li> </ul>
<p>Planning incentives</p> <ul style="list-style-type: none"> <li>• Planning incentives offered to reduce the construction costs of development, in return for the provision of managed affordable housing units. Incentives can include: gross floor area bonuses (via building height, site cover, car parking or other relaxations);</li> </ul>

<p>Council rate, pedestal and development application fee rebates; reduced infrastructure contributions; fast tracked development approvals. Bonus development determined in accordance with sound planning principles guiding amenity and other considerations.</p> <ul style="list-style-type: none"> <li>Managed affordable housing units generated are secured by way of public ownership or time limited covenant over the property title, and administered by a housing cooperative, government or Council agency, or charitable organisation.</li> </ul>
<p>Approval processes</p> <ul style="list-style-type: none"> <li>Accelerated approval processes for developments which include managed affordable housing and special needs housing. Fast approval processes can reduce the cost of development.</li> </ul>
<p>Dwelling Diversity</p> <ul style="list-style-type: none"> <li>Promoting flexible housing forms such as 'Fonzie Flats'<sup>3</sup>, small lot housing, shop top and other mixed use housing.</li> <li>Requiring 2 for 1 replacement when a single dwelling is demolished.</li> <li>Specifying a minimum density for new residential development in infill and greenfield areas.</li> </ul>
<p>Removing barriers</p> <ul style="list-style-type: none"> <li>Removing barriers to the development of specific low cost housing forms such as secondary dwellings, boarding houses and crisis accommodation, and co-housing<sup>4</sup>.</li> </ul>
<p>Adaptable housing</p> <ul style="list-style-type: none"> <li>Required inclusion of a percentage of new dwellings to be designed in accordance with Australian Standard AS4299 – Adaptable Housing.</li> </ul>
<p>Land Supply</p> <ul style="list-style-type: none"> <li>Ensuring zoning reflects an appropriate balance between housing mix and housing need</li> <li>Zoning of land to ensure adequate supply and development capacity to meet projected housing needs.</li> </ul>

## 2.2.2 Non-Statutory Planning Tools

To address affordable housing needs effectively, statutory tools should form part of a wider suite of non-statutory tools. These can include:

### ***Housing stock and land monitoring***

Residential land capacity studies (as required for infrastructure planning), and monitoring of dwelling approvals and housing stock provide important data for monitoring housing diversity (including affordability) to support forward planning.

Monitoring of housing needs will also provide the information necessary to ensure that supply continues to meet demand in terms of housing type and special needs.

### ***Use of Council owned land***

Leasing Council owned land at less than market rates to community housing agencies, to help overcome the high cost of land purchase, for the development of managed affordable housing.

Council owned land can also be used to leverage the inclusion of managed affordable housing if the land is to be sold / leased to the private sector for development.

<sup>3</sup> A small self contained dwelling physically separated from the house.

<sup>4</sup> Co-housing is a form of communal living initiated and managed by residents themselves, with individual dwellings and common spaces, aiming for privacy and community, as an alternative for ordinary people to living in a single dwelling. Co-housing is a well established, though minority form of housing in Europe, typically developed in the suburbs and becoming increasing popular amongst older age groups (especially in Denmark where this housing form first emerged).

### ***Community development***

Support community based housing agencies by participating in planning activities, providing information, offering practical resources (e.g. use of office facilities, photocopying) and community grants to support agency activities. Encourage local community input on local housing issues (e.g. through workshops and public forums).

### ***Partnerships***

Partnerships recognise the diversity of stakeholders and the complexity of addressing affordable and other housing issues, and enable diverse resources to be combined with more powerful effect. Partnerships can occur in housing research and regional strategy development (e.g. participating in community renewal programs or supporting the development of a charitable housing company), or as a joint venture partner in housing provision (e.g. through the provision of land).

### ***Advocacy***

Advocacy about local housing needs to the State and Commonwealth Governments (to increase resources to help address local housing needs); to the private sector (to promote required types of housing); and to the local community (to counter Not-In-My-Back-Yard syndrome barriers to certain housing). Advocacy in partnership with other local and regional stakeholders can be especially powerful.

### ***Financial assistance***

Local Government can provide positive encouragement to affordable housing supply by offering financial incentives to developers through rates and development application fee rebates and reduced infrastructure contributions for managed affordable housing.

Cash grants to assist community housing agencies with the cost of assembling a development proposal could also be a form of financial incentive used to facilitate or encourage affordable housing initiatives.

## ***2.3 The Broader Housing Policy Framework for Moreton Bay Regional Council***

There are a range of urban policy documents that guide how Council exercises its responsibilities in relation to housing. A review of these reveals considerable consistency in the outcomes sought. Key themes are:

- Achieving integrated land use planning where residential areas, employment centres and
- community facility nodes are connected by public transport, pedestrian/cycle and road networks;
- Containing urban development with higher density housing in appropriate locations, primarily around centres;
- Planning socially inclusive communities with access to education, employment, housing mix and affordability, and services and facilities for all;
- Providing appropriate and timely social infrastructure, with walkable neighbourhoods, accessible by public transport, pedestrian and cycle networks, as well as private car;
- Securing accessible, diverse and secure employment; and
- Strengthening cultural and creative industries.

These themes are expanded on in the overview of the policy framework in Table 4 below. The needs analysis will examine specific housing needs in the MBRC LGA, and investigate the scope for Council to respond to these within this policy framework.

Table 4 Broader Housing Policy Framework for Moreton Bay Regional Council

<b>POLICY</b>	<b>SCOPE OF EFFECT</b>
Local Government Act, 2009 and Local Government Finance Standard	Establishes the requirement for Councils to prepare a Community Plan for a planning horizon of at least 10 years, which assesses the local government's goals, strategies and

	<p>policies for implementing the local government's vision for the future of the local government area, during the period covered by the plan. This is to be implemented through a Corporate Plan, as well as other planning mechanisms.</p>
Sustainable Planning Act, 2009 (SPA)	<p>The primary planning legislation in Queensland, it seeks to achieve ecological sustainability, balancing the protection of ecological processes and natural systems, economic development and the wellbeing of people and communities.</p>
Regional Plan – including the Infrastructure Plan and Program	<p>Sets out an overarching vision and desired outcomes for South East Queensland. Of particular relevance to housing are the following Desired Regional Outcomes (DROs):</p> <ul style="list-style-type: none"> <li>• A compact urban structure of well-planned communities, supported by a network of accessible and convenient centres and transit corridors linking residential areas to employment locations establishes the context for achieving a consolidated urban settlement pattern (DRO 8)</li> <li>• Cohesive, inclusive and healthy communities have a strong sense of identity and place, and access to a full range of services and facilities that meet diverse community needs (DRO 6)</li> <li>• provide a variety of housing options to meet diverse community needs, and achieve housing choice and affordability (DRO 8.5)</li> <li>• Plan, coordinate and deliver regional infrastructure and services in a timely manner to support the regional settlement pattern and desired community outcomes (DRO 10, including social infrastructure 10.8)</li> </ul>
SPP on Housing and Residential Development 1/07 (2006)	<p>Require housing and residential components of planning schemes to provide housing options to meet diverse housing needs as identified in a local housing needs assessment.</p>

### 2.3.1 Obligations Under the Regional Plan

The SEQ Regional Plan is a statutory planning instrument under the Sustainable Planning Act (SPA). In addition to having direct effect in its' own right, it has indirect effect through the amendment and alignment of Local Government planning schemes and State plans and policies.



The requirement for an appropriate housing choice and inclusion of affordable housing that meet the needs of the community is clearly addressed by the Regional Plan, and in particular, Desired Regional Outcomes (DRO) 8.5 *Housing Choice and Affordability* which states:

*“Provide a variety of housing options to meet diverse community needs, and achieve housing choice and affordability”.*

Policies included within DRO 8.5 are:

- 8.5.1 Prioritise the short- to medium-term supply of broadhectare land in SEQ.*
- 8.5.2 Provide housing choice through a range and mix of dwelling type, size and location in residential developments.*
- 8.5.3 Support an increased provision of affordable housing through community-based, not-for-profit entities and housing cooperatives.*
- 8.5.4 Encourage all major developments to incorporate affordable housing, including appropriate housing for the entry buyer and low-income housing markets.*
- 8.5.5 Consider affordable housing in decisions on the disposal or redevelopment of government property and surplus land.*

By 2031, the SEQ Regional Plan estimates that more than three quarters of a million new dwellings will be required to accommodate the projected population changes in the region.

The Regional Plan states that continuing to provide a high proportion of these dwellings as low-density detached houses on the urban fringe will not match the changing structure of households or projected needs of the population. It also considers that this would be unsustainable both in terms of land consumption and cost of providing urban services.

To promote a more compact form of development within the identified urban footprint, the Regional Plan does the following:

- Sets targets by local government area for increasing the proportion of new dwellings provided through infill or redevelopment;
- Requires major new residential developments to maximise residential yield, taking account of location, topography and demonstrated community need;
- Requires a range and mix of dwelling types to match the changing needs of the community and changing household size and structure. This particularly applies to greenfield sites which traditionally provide a greater proportion of detached housing. Large greenfield developments will include a range and mix of housing types and density over the whole development site;
- Requires higher density residential development to be focused within and around regional activity centres and public transport nodes and corridors to improve accessibility to existing and planned facilities and services; and
- Constrains the further allocation of lands for rural residential development and promotes more sustainable use of existing lands designated as rural residential.

The Regional Plan prescribes two sets of overall dwelling numbers for each Local Government Area – the anticipated total number of dwellings likely to be required; and of these, a target for the number of new dwellings to be achieved as infill development (i.e. new development that occurs within established urban areas where the site or area is either vacant or has previously been used for another purpose). The latter is considered to be the minimum number of new dwellings to be provided by infill, however, Local Governments are encouraged to exceed these minimum numbers.

The dwelling targets developed in this Housing Needs Assessment must match or exceed these overall Regional Plan minimum targets.

## **2.4 Council's Current Role in Housing**

Moreton Bay Regional Council currently influences residential development outcomes to varying degrees through a number of different policies / regulatory documents and strategic

activities. Each of these activities has either direct or indirect impacts on housing outcomes in the region. The Housing Needs Assessment will help identify how these affect overall outcomes, and any related issues that may need to be addressed through a future Strategic Plan 2031.

As part of the Australian Government Housing Affordability Fund (HAF) initiative, the Council of Mayors (SEQ) secured \$1.1 Million from the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) for the Housing Affordability Fund – Next Generation Housing Project (HAF – NGP). An assessment was done on MBRC planning schemes to explore how current planning systems can better contribute to housing affordability outcomes and reveal common regulatory barriers that impact of housing affordability. Table 5 sets out the findings of the Research and Analysis phase of this project.

**Table 5 Summary of Moreton Bay Regional Council Planning Schemes**

SECTION	ANALYSIS
Lot Dimension	<ul style="list-style-type: none"> <li>• Small lots: <ul style="list-style-type: none"> <li>○ The smallest lot size allowable under the three planning schemes ranges from 320sqm to 400sqm, with Pine Rivers having the smallest allowable lot size of 320 sqm.</li> <li>○ Under the Caboolture scheme, the smallest lot size permitted under the Table 7.21 (Reconfiguring a Lot Code) is 600sqm, however, the code also contains specific provisions for small lots (i.e. 400-599sqm). In accordance with the acceptable solutions in the code, small lots are allowable in the Residential Emerging Area only and can only comprise up to 20% of all allotments.</li> </ul> </li> <li>• The use of hatchet / rear lots is generally limited to specific zones, for example, under the Caboolture planning scheme, rear lots are only permitted in rural, centre or industrial zones (RoL Code – S8.1)</li> <li>• Generally the planning scheme provisions contain a high degree of regulation in relation to lot size and dimension. For example, the Caboolture RoL Code (Table 7.21) regulates minimum area, maximum area, minimum average width and road frontage, minimum depth, minimum depth to width ratio etc. Similarly, the Pine Rivers RoL code also provides significant detail and includes lot design standards calculated based on slope of the land, type of road (corner, <i>cul de sac</i> etc.), intended use and lot type (e.g. rear lot).</li> </ul>
Car Parking	<ul style="list-style-type: none"> <li>• Car parking rates and the method of calculation of parking spaces for residential uses varies across the three planning schemes. Parking rates for multiple unit dwellings, for example, are based on number of dwellings or number of bedrooms and the rate varies from 1 to 1.75 spaces/unit plus visitor parking.</li> <li>• A reduced car parking rate is provided under the Caboolture and Pine Rivers planning schemes near public transport nodes. The following note is included in the Caboolture scheme to explain the purpose of the reduced parking rate in these areas –  Note on car parking rate for certain commercial uses in Precinct 1 of the Metropolitan Centre Zone. Due to the proximity of Precinct 1 of the Metropolitan Centre Zone to a major public transport node in the form of the Caboolture Bus-Rail Interchange, the car parking rate specified for Medical Centre, Office, Restaurant and Shop uses in this Precinct is less than that specified for these uses in other Centres.  Through reducing the amount of car parking required this approach aims to encourage both a higher density of development in the Precinct and a greater use of public transport to access the Centre.</li> <li>• Shared parking is generally encouraged through explanatory notes (as is the case with the Caboolture and Redcliffe schemes), however, shared parking is not incorporated into the code provisions or quantified in the parking rate tables.</li> </ul>

Density	<ul style="list-style-type: none"> <li>• Density is regulated based on a variety of measures including site cover, building height and setbacks (Caboolture); GFA, setbacks and building height (Pine Rivers); and building height and dwellings/sqm (Redcliffe). In each of the schemes, density provisions are located within the zone and use codes.</li> <li>• Higher densities are generally encouraged around transport nodes and public open space through higher order outcome statements such as the following Overall Outcome of the Residential B Zone (Caboolture scheme):</li> <li>• A diverse range of medium to high densities and residential types are consolidated at locations that can sustain increased residential densities, having regard to the proximity of higher order commercial and community facilities, areas of useable public open space and public transport nodes</li> <li>• An alternative approach to encouraging density around transport and open space nodes is found in the probable solutions of the Redcliffe RoL Code: Reconfiguring a Lot Code SO19 There is adequate provision of parkland. PS 19.1 A minimum of 10% of land is provided for park purposes; and PS 19.2 Local parkland is located within 500m walking distance to 90% of all dwellings; And PS 19.3 Parkland with an area of 3ha or more is located within 2km of all dwellings.</li> </ul>
Incentives for Affordable Housing Development	<ul style="list-style-type: none"> <li>• The Caboolture scheme is the only scheme in the Council area that includes incentive provisions specific to affordable housing.</li> <li>• Under the Caboolture scheme, affordable housing is encouraged through the higher order outcomes of the scheme across a number of residential zones. In addition, the zone code includes site cover bonuses and reduced car parking rates, where compliance is achieved in other areas.</li> <li>• Affordable and other forms of housing for people with special needs are identified in the Pine Rivers scheme (refer locality code) to encourage the development of this form of housing in the Urban Locality.</li> </ul>
Mixed Use Development	<ul style="list-style-type: none"> <li>• A mix of uses is encouraged within the relevant centre zones under each of the planning schemes through overall outcome statements and categories for levels of assessment.</li> <li>• Residential uses are permitted within centre zones where part of a mixed use development, such as shop-top residential development (NB: these provisions tend to be included within zone codes).</li> <li>• Sites for TOD are identified in the overall outcomes of the Caboolture scheme for areas such as the Caboolture - Morayfield Principal Activity Centre. The consolidation of higher density residential development around transport nodes is also supported in the provisions of the RoL Code.</li> <li>• In Pine Rivers, areas designated as Major Employment Centres Locality and Urban Locality are located along the existing and future rail corridor (refer strategic framework map 1.A).</li> <li>• The Redcliffe scheme supports higher density residential development along transport nodes through higher order statements (i.e. the city wide code) and zone code provisions (such as the future public transport node for Rothwell).</li> </ul>

Source: SEQ Council of Mayors 2010

**Table 6 Strategic Planning and Other Activities**

ACTIVITY	NATURE OF INFLUENCE
<b>STRATEGIC PLANNING</b>	
Moreton Bay Regional Council Corporate Plan	The Corporate Plan commits Council to a policy framework centred on key economic, environmental, social and governance outcomes. With the vision for a region of opportunity where sustainable communities enjoy work, recreation and lifestyle, the Corporate Plan identifies 4 themes consistent with the Quadruple Bottom Line (QBL) framework under which there are 12 service-delivery outcomes. Sustainability and Growth Management are key priorities that integrated in all service delivery outcomes and decision-making processes.
<b>OTHER ACTIVITIES</b>	
Community Grants Program	Providing an annual Community Grants program in support of not for profit organisations in the region (e.g. volunteer services).
Community development	Work within the Moreton Bay region Housing and Homelessness Network
Development Rebate scheme	Rebates of 100% of \$150,000.00 in development contributions are available to not for profit organisations in the region.

## 2.5 Key Findings

The review of the policy environment within which Council exercises its responsibilities reveals the following important implications:

- While not a housing provider, Moreton Bay Regional Council shares a responsibility along with other levels of Government, and the private and community sectors, for housing outcomes within the region. It exercises these responsibilities primarily through building and planning regulation (under the Sustainable Planning Act); and by facilitating services to support housing.
- There is a clear policy direction expressed within State and regional planning documents with which Council must comply. The SEQ Regional Plan and the State Planning Policy for Housing and Residential Development require Council to ensure that its activities in relation to housing promote housing diversity, mix and affordability, and ensure housing is well located in relation to services and facilities, employment and transport.
- Council is already active in influencing housing outcomes through its Planning Scheme and Corporate Plan. However, in the absence of a purposeful policy direction for housing, many of the housing outcomes it does achieve are more likely to be ad hoc than intended.
- Current preparations for the Strategic Plan 2031 and for consolidation of existing planning schemes into one provides the opportunity for Council to develop such a purposeful policy for housing and residential development. Council must decide how far it wants to go in responding to the regional agenda for housing. For example, will housing mix simply be encouraged through more flexible planning provisions, or will the production of affordable housing units be pro-actively stimulated through planning incentives? The scope of influence of statutory tools, while important, is limited. Council may also choose to adopt complementary (non-statutory) tools such as market leadership to influence a shift in the development and real estate industries to help promote a greater diversity of housing in the region; or assistance to the community housing sector to develop its capacity to respond to growing demand for affordable housing.

### 3. Population Growth and Change

#### 3.1 Existing Population Size and Distribution

In 2009, MBRC LGA was estimated to have a resident population of 371,162, making it the third most populous LGA in Australia, behind Brisbane and the Gold Coast.

The population of the region is dispersed unevenly across its SLAs, with particularly small proportions in Bribie Island, Lawnton, Petrie, Clontarf and the Caboolture Hinterland. More populous SLAs are Burpengary-Narangba, Deception Bay, Morayfield, Dakabin-Kallangur-Murrumba Downs, The Hills District and Redcliffe-Scarborough.

**Table 7 Population by SLA, MBRC LGA 2009**

SLA	NUMBER	PERCENTAGE
Albany Creek	16,999	4.6%
Bray Park	9,798	2.6%
Bribie Island	17,283	4.7%
Burpengary-Narangba	26,876	7.2%
Caboolture Central	21,626	5.8%
Caboolture East	17,992	4.8%
Caboolture Hinterland	6,648	1.8%
Caboolture Midwest	15,740	4.2%
Central Pine West	22,366	6.0%
Clontarf	8,191	2.2%
Dakabin-Kallangur-M. Downs	28,521	7.7%
Deception Bay	22,044	5.9%
Griffin-Mango Hill	16,269	4.4%
Hills District	21,681	5.8%
Lawnton	5,920	1.6%
Margate-Woody Point	11,078	3.0%
Morayfield	23,084	6.2%
Petrie	9,068	2.4%
Redcliffe-Scarborough	20,499	5.5%
Rothwell-Kippa-Ring	16,588	4.5%
Strathpine-Brendale	12,019	3.2%
Pine Rivers Hinterland	20,872	5.6%
MBRC LGA Total	371,162	100%

Source: OESR Population Growth Highlights and Trends, Queensland: Appendix A: ERP reformed.

**Table 8 Average Annual Rate of Population Growth, MBRC LGA 1981 to 2009**

Year	ERP 2006	Average Annual Population change Preceding 5 year period
1981	139,520	
1986	171,308	4.2%
1991	209,806	4.1%
1996	256,645	4.1%
2001	286,532	2.2%
2006	332,862	3.0%
		<b>Preceding 25 year period</b>
		3.5%
		<b>Preceding year</b>
2007	344,878	3.6%
2008	356,709	3.4%
2009	371,162	4.1%

Source: OESR Population Growth Highlights and Trends, Queensland: Appendix A: ERP reformed.

### 3.2 Growth Trends

The Estimated Resident Population of the MBRC LGA was 371,162 on 30 June 2009 (PIFU). MBRC LGA has experienced average annual growth over the twenty-five year period to 2006 of 3.5%. Despite official population forecasts that suggested declining rates of growth, this has failed to occur. MBR LGA has grown 3.6%, 3.4% and 4.1% in the previous year to respectively 2007, 2008 and 2009.

Griffin-Mango Hill SLA grew faster in the five year period to 2006 than all other SLAs, both in percentage terms and in terms of absolute numbers (424.3% and 13,166 people). Other SLAs that have contributed to the region's growth in absolute terms were Burpengary-Narangba (8,981) and Central Pine West (10,214). There has been minimal population growth in Margate-Woody Point (539), Strathpine-Brendale (559) and Bray Park (212), while Clontarf rose by only 37 people over the period.

**Table 9 Population change 2001 – 2009 by SLA, MBRC LGA**

	2001	2009	CHANGE IN NUMBERS	% CHANGE
Albany Creek	15,329	16,999	1,670	10.9%
Bray Park	8,865	9,798	933	10.5%
Bribie Island	14,788	17,283	2,495	16.9%
Burpengary-Narangba	17,895	26,876	8,981	50.2%
Caboolture Central	16,615	21,626	5,011	30.2%
Caboolture East	13,045	17,992	4,947	37.9%
Caboolture Hinterland	5,658	6,648	990	17.5%
Caboolture Midwest	12,057	15,740	3,683	30.5%
Central Pine West	12,152	22,366	10,214	84.1%
Clontarf	8,154	8,191	37	0.5%
Dakabin-Kallangur-M. Downs	21,417	28,521	7,104	33.2%
Deception Bay	17,044	22,044	5,000	29.3%
Griffin-Mango Hill	3,103	16,269	13,166	424.3%
Hills District	20,619	21,681	1,062	5.2%
Lawnton	5,432	5,920	488	9.0%
Margate-Woody Point	10,539	11,078	539	5.1%
Morayfield	17,236	23,084	5,848	33.9%
Petrie	7,985	9,068	1,083	13.6%
Redcliffe-Scarborough	18,141	20,499	2,358	13.0%
Rothwell-Kippa-Ring	13,057	16,588	3,531	27.0%
Strathpine-Brendale	11,460	12,019	559	4.9%
Pine Rivers Hinterland	15,941	20,872	4,931	30.9%
MBRC LGA Total	286,532	371,162	84,630	29.5%

Source: OESR Population Growth Highlights and Trends, Queensland: Appendix A: ERP reformed LGAs and SLAs, 2001-2008 [accessed online] 21 May 2010

### 3.3 Projected Population Growth

Two sets of population projections are applicable to MBRC LGA – those provided in the Regional Plan which reflect aspirations for the distribution of population growth in the SEQ region; and those generated by the Office of Economic and Statistical Research based on current population trends. The latter (i.e. OESR 2008 Edition Medium Series population projections (preliminary) are shown in Tables 10 and 11.

Table 10 shows that by the end of the projection period in 2031, Moreton Bay region is projected to have a total of about 516,000 people.

Table 11 shows that there will be some shift in the high growth areas within the LGA, and some significant new concentrations of population.

**Table 10 Projected Population Growth 2001-2031 by SLA, MBRC LGA**

	2006 ERP	2011	2016	2021	2026	2031
Bribie Island	16,250	17,151	18,250	19,476	20,273	20,856
Burpengary- Narangba	23,133	26,544	29,547	30,967	31,909	32,443
Caboolture Central	18705	24935	31774	33877	35544	36697
Caboolture East	15,872	18,264	20,563	21,470	22,105	22,919
Caboolture Hinterland	6,192	6,644	6,873	7,002	7,042	7,065
Caboolture Midwest	14,270	17,101	19,430	33,638	45,268	53,120
Deception Bay	20,789	21,568	22,459	22,846	22,854	22,847
Morayfield	20,243	24,558	29,801	31,129	32,420	33,330
Albany Creek	16420	16764	16871	16932	16994	17211
Bray Park	9,077	10,063	10,567	10,770	10,784	10,913
Central Pine West	18,235	22,282	25,984	27,861	28,820	29,635
Dakabin- Kallangur- Murrumba Downs	24651	29322	34385	37928	40683	42426
Griffin-Mango Hill	10,396	15,740	22,822	31,120	39,401	45,673
The Hills District	21,158	21,692	22,402	23,512	24,425	24,968
Lawnton	5,774	6,117	7,195	8,726	9,431	9,793
Petrie	8,826	9,677	10,336	10,487	10,609	10,828
Strathpine- Brendale	11,577	12,905	14,074	14,768	15,501	15,885
Pine Rivers Hinterland	18,819	20,409	20,942	21,227	21,376	21,614
Clontarf	7,917	8,023	8,136	8,346	8,552	8,640
Margate – Woody Point	10589	10913	11280	11818	12353	12670
Redcliffe – Scarborough	19,372	19,608	19,893	20,449	20,995	21,323
Rothwell - Kippa Ring	14,597	16,669	18,562	19,806	20,854	22,181
MBRC LGA Total	332,862	376,949	422,146	464,155	498,194	523,037

Source: Planning Information and Forecasting Unit (PIFU), Department of Infrastructure and Planning 2008 edition. Estimated resident population (ERP) and projected resident population (medium series) for pre-formed and reformed Local Government Areas (based on 2006 ASGC).

**Table 11 Projected Change in Population by SLA, MBRC LGA**

SLA	CHANGE 2006 – 2011		CHANGE 2011 - 2021		CHANGE 2021 - 2031	
	Number	% of growth	Number	% of growth	Number	% of growth
Bribie Island	901	5.5%	2,325	13.6%	1380	7.1%
Burpengary-Narangba	3,411	14.7%	4423	16.7%	1476	4.8%
Caboolture Central	6,230	33.3%	8942	35.9%	2,820	8.3%
Caboolture East	2392	15.1%	3206	17.6%	1449	6.7%
Caboolture Hinterland	452	7.3%	358	5.4%	63	0.9%
Caboolture Midwest	2831	19.8%	16537	96.7%	19482	57.9%
Deception Bay	779	3.7%	1278	5.9%	1	0.0%
Morayfield	4315	21.3%	6571	26.8%	2201	7.1%
Albany Creek	344	2.1%	168	1.0%	279	1.6%
Bray Park	986	10.9%	707	7.0%	143	1.3%
Central Pine West	4047	22.2%	5579	25.0%	1774	6.4%
Dakabin-Kallangur-Murrumba Downs	4671	18.9%	8606	29.3%	4498	11.9%
Griffin-Mango Hill	5344	51.4%	15380	97.7%	14553	46.8%
The Hills District	534	2.5%	1820	8.4%	1456	6.2%
Lawnton	343	5.9%	2609	42.7%	1067	12.2%
Petrie	851	9.6%	810	8.4%	341	3.3%
Strathpine-Brendale	1328	11.5%	1863	14.4%	1117	7.6%
Pine Rivers Hinterland	1590	8.4%	818	4.0%	387	1.8%
Clontarf	106	1.3%	323	4.0%	294	3.5%
Margate – Woody Point	324	3.1%	905	8.3%	852	7.2%
Redcliffe – Scarborough	236	1.2%	841	4.3%	874	4.3%
Rothwell - Kippa Ring	2072	14.2%	3137	18.8%	2375	12.0%
MBRC LGA Total	44087	13.2%	87206	23.1%	58882	12.7%

Source: Planning Information and Forecasting Unit (PIFU), Department of Infrastructure and Planning 2008 edition. Estimated resident population (ERP) and projected resident population (medium series) for pre-formed and reformed Local Government Areas (based on 2006 ASGC).

PIFU projections are compared with Regional Plan projections for dwellings in Table 12. While based on earlier data, the latter are still relevant as they form the basis of distributing Regional Plan targets for the number of new dwellings to be provided by infill and redevelopment in the Local Government Area. The data shows that the PIFU projections are higher than the Regional Plan projections, with there being just short of 10,000 more dwellings required in the region than was anticipated by the Regional Plan.

**Table 12 OESR and SEQ Regional Plan Population Projections, MBRC LGA**

Source	2006	2006-2031		
		Total new dwellings	Infill dwellings	
			Number	%
<b>Regional Plan</b>	123,900	84,000	35,000	41.7%
<b>PIFU Population Projections</b>	125,191	93,766	39069	

Source: OESR 2008 edition Queensland Government Medium Series population projections – single year of projection June 2006 and Regional Plan population projections 2009.



### **3.4 Key Findings**

The following key findings emerge from the above review of population growth and change:

- The MBRC LGA lies within the key Northern Growth Corridor of the SEQ region. In 2009, it had an estimated residential population of just over 370,000. By 2031 it is expected to be home to over half a million people (PIFU 2008).
- The region's population, and projected growth are unequally distributed across its SLAs.
- The region has experienced an average annual growth rate of 3.5% over the 25 years to 2006. This rate of growth exceeds that for Brisbane LGA and the SEQ region. Despite official projections that this rate of growth will slow, a subsequent change in the growth trend is not yet evident.
- The highest growth areas of the region are in close proximity to the Bruce Highway and Caboolture rail line.
- The implications for Council are a continuation of rapid growth in the region, but in a different manner and in some different areas. Given the few remaining Greenfield sites in the region, there will be a focus on consolidation of growth through redevelopment and infill, as well as infill in surrounding rural residential and hinterland areas. This will present some challenges to Council in terms of ensuring housing is well located in relation to services and facilities, employment and transport. However it will also provide opportunities in terms of housing diversity, affordability and meeting special needs.

## 4. Population Characteristics

### 4.1 Existing Characteristics

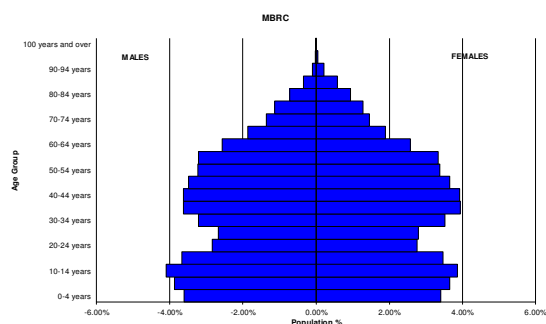
The nature of the population of the MBRC LGA can be identified through a snapshot of demographic characteristics derived from the 2006 Census. Data has been compared with SEQ region and Queensland where relevant. Key demographic characteristics are as follows:

#### Age structure

- In 2006, 7.1% of the Moreton Bay Regional Council area's population was aged less than four years old compared to 6.1% in Queensland.
- 20.2% of the region's population was aged between 5 and 17 years in 2006, compared to 18.1% in Queensland.
- In the MBRC LGA in 2006, residents aged 18-35 years made up 20.4% of the population, compared to 22.7% in Queensland.
- Residents in the 25-59 age group made up 35.2% of all Moreton Bay region residents, compared with 34.7% in Queensland.
- In the Moreton Bay Regional Council area in 2006, 17.2% of the region's residents were over the age of 60, compared to the Queensland average of 18%.

There are considerable variations within the region on the dimension of age structure. These are illustrated in the population pyramids below and grouped by their profile. (N.b graph constructed using percentage rather than population count to facilitate comparison). Figure 2 shows the MBRC LGA age structure, with a distinctive 'bite' out of each side, which represents the net reduction of people in their late teens, as they migrate away for career, cultural and education opportunities. The proportion of those in their mid 30s increases as those seeking affordable housing for the 'family formation' life stage migrate into the region.

**Figure 2 Population Pyramid for MBRC LGA, 2006**

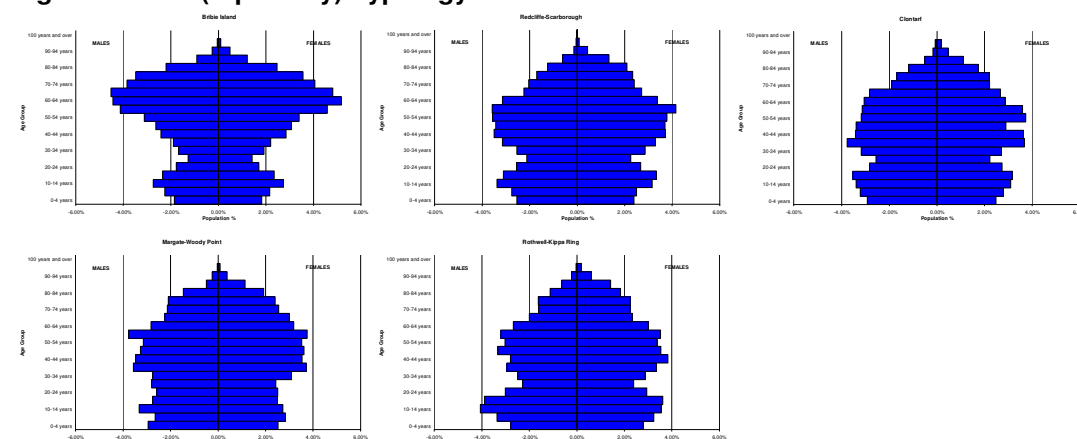


Source: based on data in OESR Population Growth Highlights and Trends, Queensland: Appendix A: ERP reformed LGAs and SLAs, 2001-2008 [accessed online] 21 May 2010

#### Older (top heavy)

Bribie Island SLA is clearly the most 'top heavy' of all SLAs. Each of the Redcliffe District SLAs are also among the oldest; Redcliffe-Scarborough, Clontarf, Margate-Woody Point and Rothwell-Kippa-Ring.

**Figure 3 Older (top heavy) Typology**

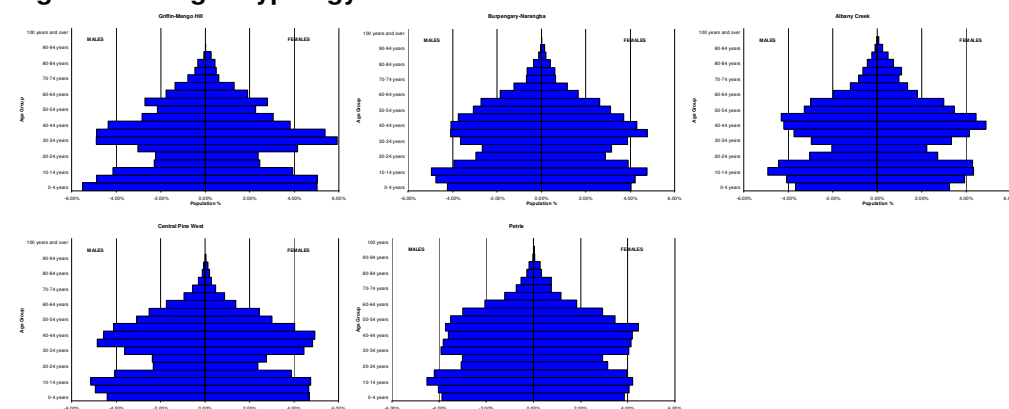


Source: based on data in OESR Population Growth Highlights and Trends, Queensland: Appendix A: ERP reformed LGAs and SLAs, 2001-2008 [accessed online] 21 May 2010

## Younger

The SLA with the youngest age structure is Griffin-Mango Hill. Burpengary-Narangba, Albany Creek, Central Pine West and Petrie also have young age structures. The profile illustrated in figure 4 shows a large number of adults in their 30s and 40s, along with a large number of infants and young people.

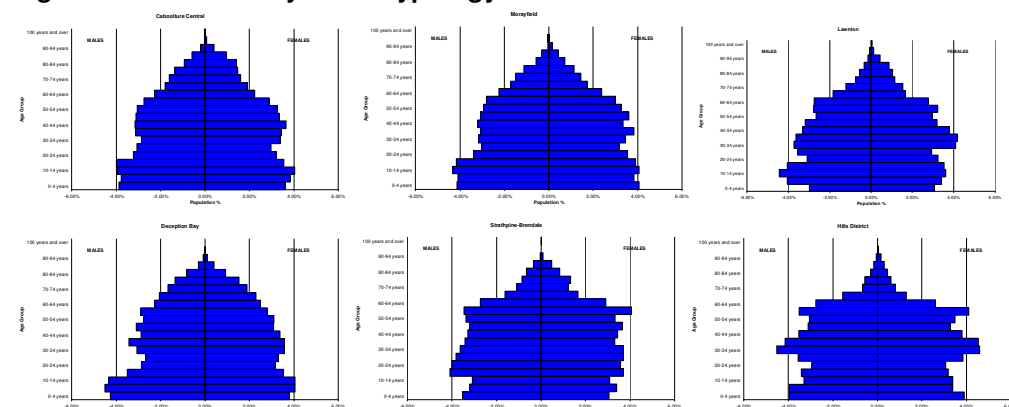
**Figure 4 Younger Typology**



Source: based on data in OESR Population Growth Highlights and Trends, Queensland: Appendix A: ERP reformed LGAs and SLAs, 2001-2008 [accessed online] 21 May 2010

A shape closer to the more traditional pyramid appears in Caboolture Central, Morayfield, Deception Bay, Lawnton, Strathpine-Brendale and the Hills District.

**Figure 5 Traditional Pyramid Typology**

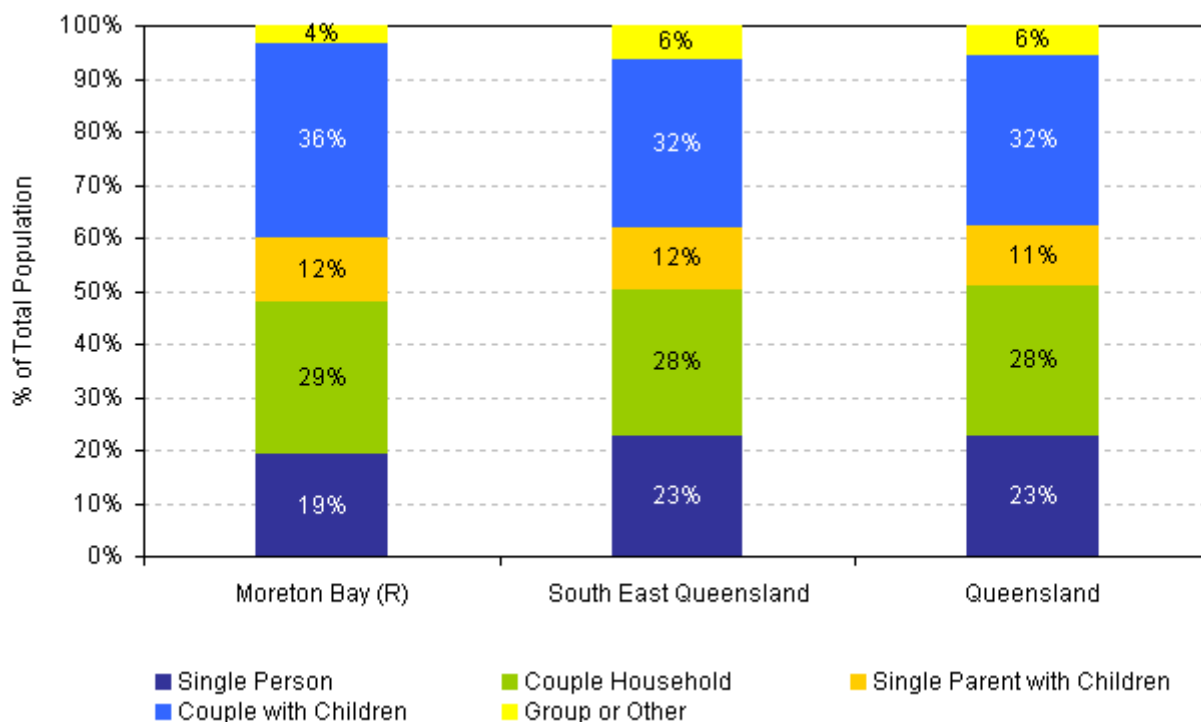


Source: based on data in OESR Population Growth Highlights and Trends, Queensland: Appendix A: ERP reformed LGAs and SLAs, 2001-2008 [accessed online] 21 May 2010

### Family type

- Couple families are the most prominent of the family types listed by the ABS, comprising 46.1% of all family types. This is slightly higher than the Queensland rate of 43.4%. Single parent families make up 15.8% of all families, which is comparable to Queensland at 15.9%.

**Figure 6 Household Type 2006**



Source: ABS Census 2006 customer request in DOC, 2006: Table 1 Graph

- There have been considerable changes in family type over the 15 years to 2006. The proportion of couples with children has been steadily declining (56.6% in 1991 to 46.1% in 2006), while the proportion of single parent families has been rising (11.4% in 1991 to 15.8% in 2006). There has also been a notable increase in couples with children (30.8% in 2001 to 37% in 2006).
- In 2006, family households made up 75.9% of all households. This is higher than the proportion of the State at 69.4%. Moreton Bay Regional Council area has a slightly lower proportion of lone person households (18.8% compared to 21.7%).

### Household type

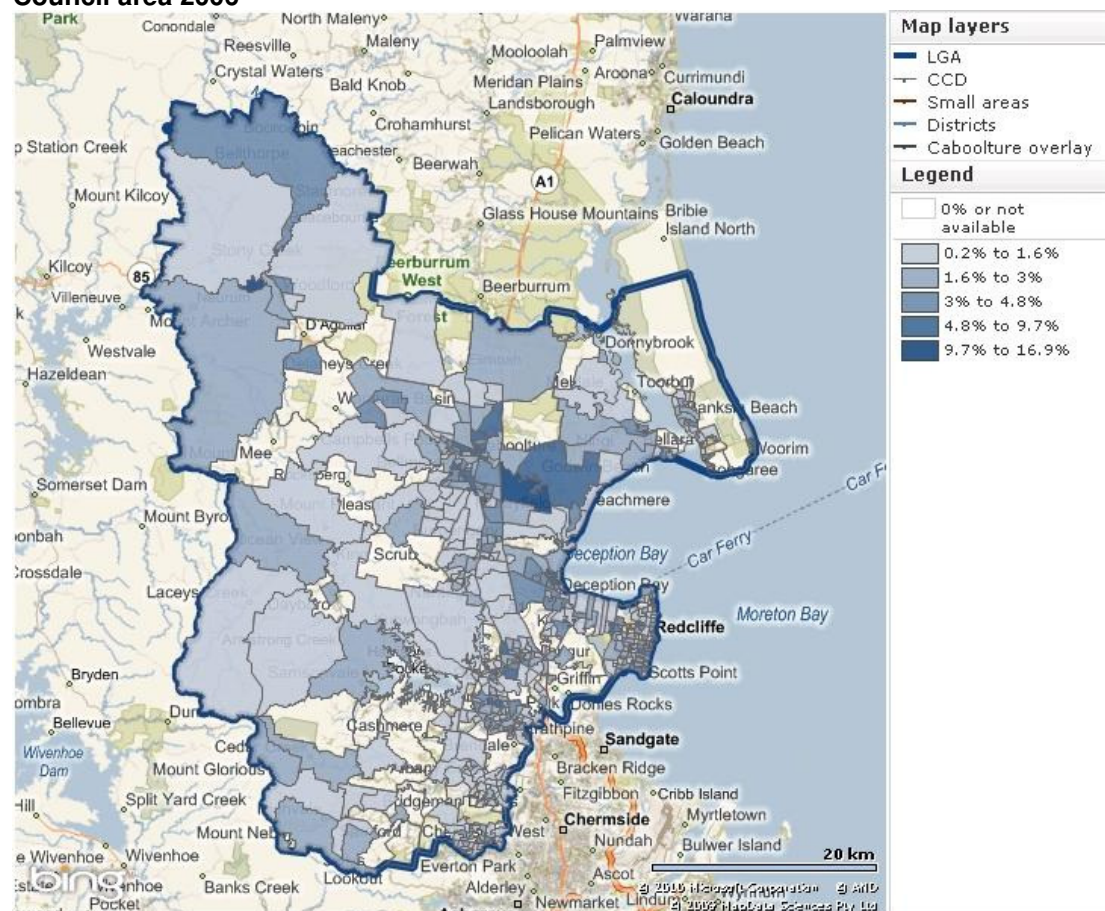
- Total family households are decreasing (79.9% in 1991 to 75.9% in 2006).
- There has been a small, but significant increase in the proportion of households with two or more families (0.6% in 1991 to 1.6% in 2006).

### Indigenous population

- The proportion of the population identifying as an Aboriginal and/or Torres Strait Islander person in the MBRC LGA is comparable with the proportion in the SEQ region (1.8% and 1.7% respectively). Indigenous Queenslanders (3.3%) constitute almost twice as large a proportion of the population.
- The following SLAs have higher proportions of Indigenous persons residing in their area than experienced in the MBRC LGA.
  - Bray Park (2.3%)
  - Caboolture Central (3.2%)
  - Caboolture Hinterland (4.1%)
  - Deception Bay (3.1%)

- Morayfield (2.8%)
- Clontarf (2%)
- Dakabin-Kallangur-Murrumba Downs (1.9%)
- Lawnton (2.7%)
- Margate-Woody Point (2.7%)
- Strathpine-Brendale (1.9%)

**Figure 7 Aboriginal and Torres Strait Islander people, the Moreton Bay Regional Council area 2006**



Source: ABS Census 2006 in Atlas.id. \*As a percentage of total persons excluding overseas visitors.

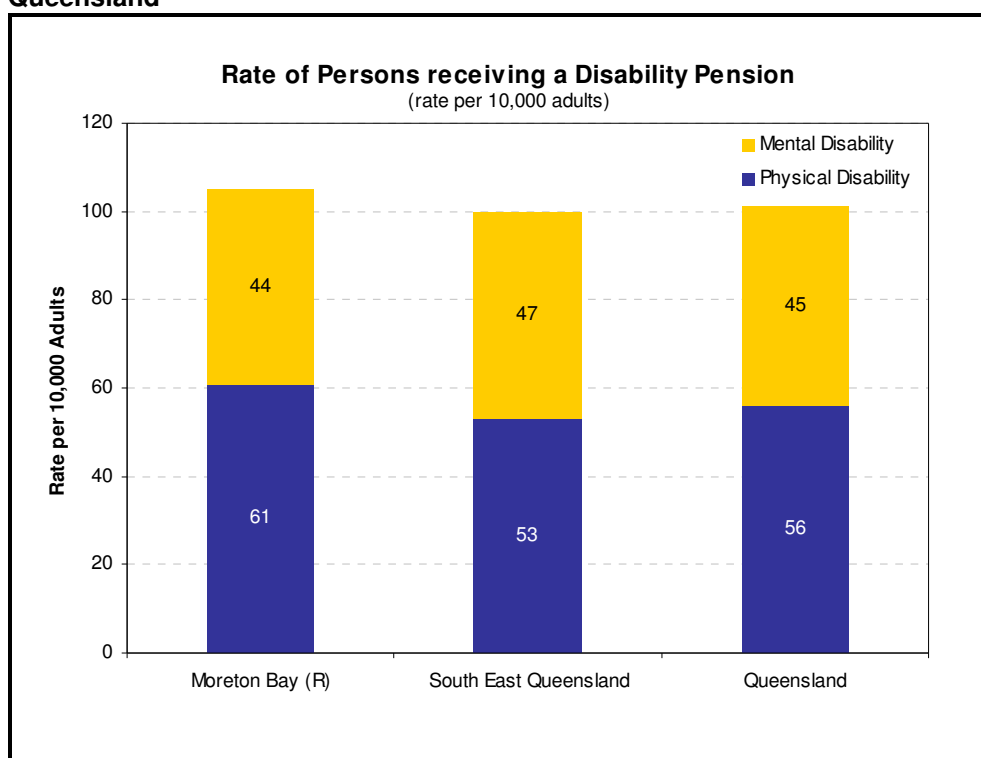
### Cultural and Linguistic Diversity

- 16.7% of residents in the MBRC LGA were born overseas, with 5.3% born in non-English speaking countries, compared to 17.9% and 7% in Queensland.
- The largest foreign born populations in the region are those born in the United Kingdom (6.3%) and New Zealand (4%), which is greater than the proportions in Queensland (5% and 3.7% respectively). The region has slightly higher proportions of those born in the Netherlands, Fiji and Samoa than does Queensland.

### People Living With a Disability

- A greater proportion of people in the MBRC LGA receive a disability pension than the populations of SEQ and Queensland (61 per 10,000 population, vs. 53 and 56 respectively).

**Figure 8 Persons receiving Disability Pension by Type, MBRC LGA, SEQ Region and Queensland**



Source: Department of Family & Community Services, Housing Dataset of Centrelink recipients unit record file at 30 June 2006 in DOC 2006, Table 6 Graph

- The SLAs with higher rates of people receiving a pension for a physical disability, expressed as a number per 10,000 population were:
  - Bribie Island (152)
  - Caboolture Central (109)
  - Caboolture East (102)
  - Deception Bay (90)
  - Morayfield (89)
  - Clontarf (119)
  - Margate-Woody Point (138)
  - Redcliffe-Scarborough (98)
- The SLAs with higher rates of people receiving a pension for a mental disability, expressed as a number per 10,000 population were:
  - Bribie Island (86)
  - Caboolture Central (80)
  - Caboolture East (55)
  - Deception Bay (58)
  - Morayfield (58)
  - Clontarf (106)
  - Lawnton (49)
  - Margate-Woody Point (134)
  - Redcliffe-Scarborough (80)
  - Rothwell-Kippa-Ring (51)

## 4.2 Anticipated Changes

Forecasting the demographic characteristics of future populations is an exercise fraught with risk. All forecasts depend on a range of assumptions about the choices of future individuals and families which may or may not come to pass. This section relies on projections of the Population and Infrastructure Forecasting Unit in Queensland Office of Economic and Statistical Research (OESR), thought to be some of the most credible forecasts available.

### 4.2.1 Age Structure

The age structure of the MBRC LGA has been projected in five yearly intervals to 2031. Key trends include:

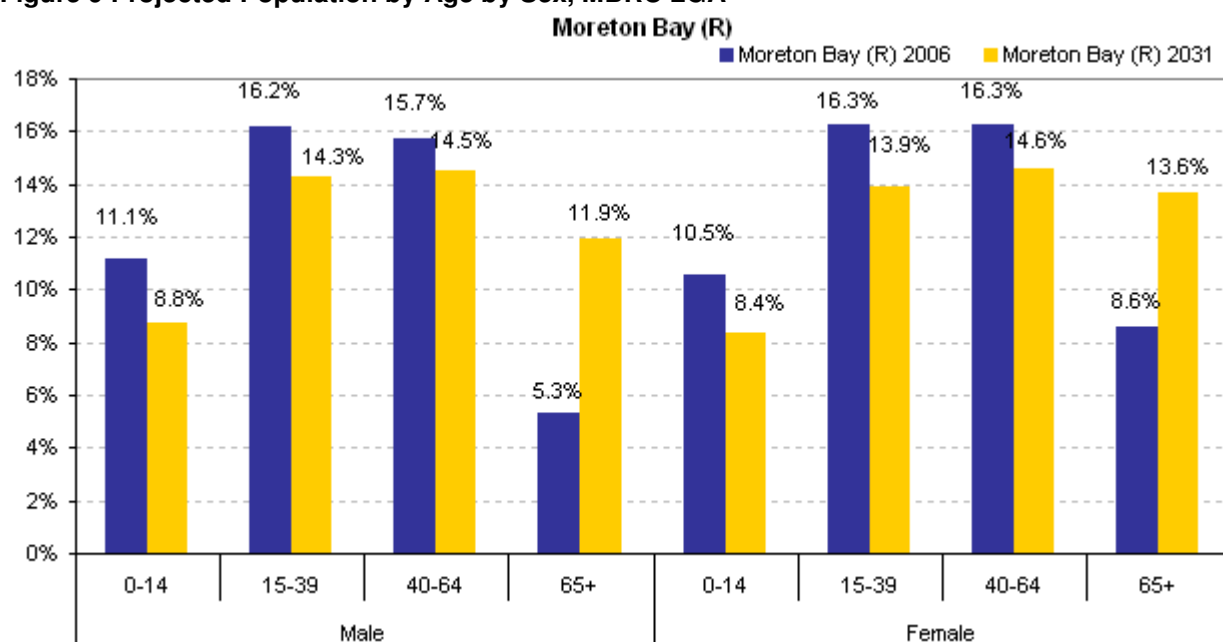
- The number of people over the age of 65 years in the region will grow from 47,447 people in 2006 to 133,767 in 2031. This represents 182% growth during the 25 year period, compared to 53% growth of the population overall.
- This group will grow as a proportion of the region's population from 13.9% to 25.6% over this period.
- Though each of the other age groups analysed here will grow numerically, all will decline as a proportion of the total.

**Table 13 Projected Population by Age by Sex , MBRC LGA to 2031**

	0-14 yrs	15-39 yrs	40-64 yrs	65+ yrs	Total
<b>MBRC</b>					
2006	73,991	110,689	109,222	47,447	341,349
2011	78,996	119,930	124,540	53,486	376,952
2016	82,961	129,609	136,219	73,356	422,145
2021	86,262	139,639	144,599	93,660	464,160
2026	87,710	147,503	148,769	114,209	498,191
2031	89,696	147,270	152,305	133,767	523,038
<b>MBRC (%)</b>					
2006	21.68%	32.43%	32.00%	13.90%	100.00%
2011	20.96%	31.82%	33.04%	14.19%	100.00%
2016	19.65%	30.70%	32.27%	17.38%	100.00%
2021	18.58%	30.08%	31.15%	20.18%	100.00%
2026	17.61%	29.61%	29.86%	22.92%	100.00%
2031	17.15%	28.16%	29.12%	25.58%	100.00%

Source: Based on Planning Information and Forecasting Unit (PIFU), Department of Infrastructure and Planning August 2008 in DOC, 2006 Table 3A

**Figure 9 Projected Population by Age by Sex, MBRC LGA**



Source ABS, Census 2<sup>nd</sup> release 2006 X38C in DOC 2006, Table 3A Graph

### 4.2.2 Household Type (Composition)

The forecast change to the age structure will result in changes to the composition of households. The following trends are evident:

- There has been a significant decline in the proportion of couple families with children in the Moreton Bay region since 2001, and an increase in all other household types.
- Structural ageing of the population, along with delays in family formation and greater prevalence in rates of family breakdown, is expected to result in a higher proportion of lone person and couple only households. One parent and other households is expected to remain relatively constant.

**Table 14 Household Type, change between 2001 and 2006, MBRC LGA**

	Single Person	Couple Household	Single Parent with Children	Couple with Children	Group or Other	Total
2001	19,178	26,578	12,000	37,426	3,349	98,531
%	19.5%	27.0%	12.2%	38.0%	3.4%	
2006	21,963	32,391	13,775	41,308	4,010	113,447
%	19.4%	28.6%	12.1%	36.4%	3.5%	
% change (2001-2006)	14.5%	21.9%	14.8%	10.4%	19.7%	15.1%

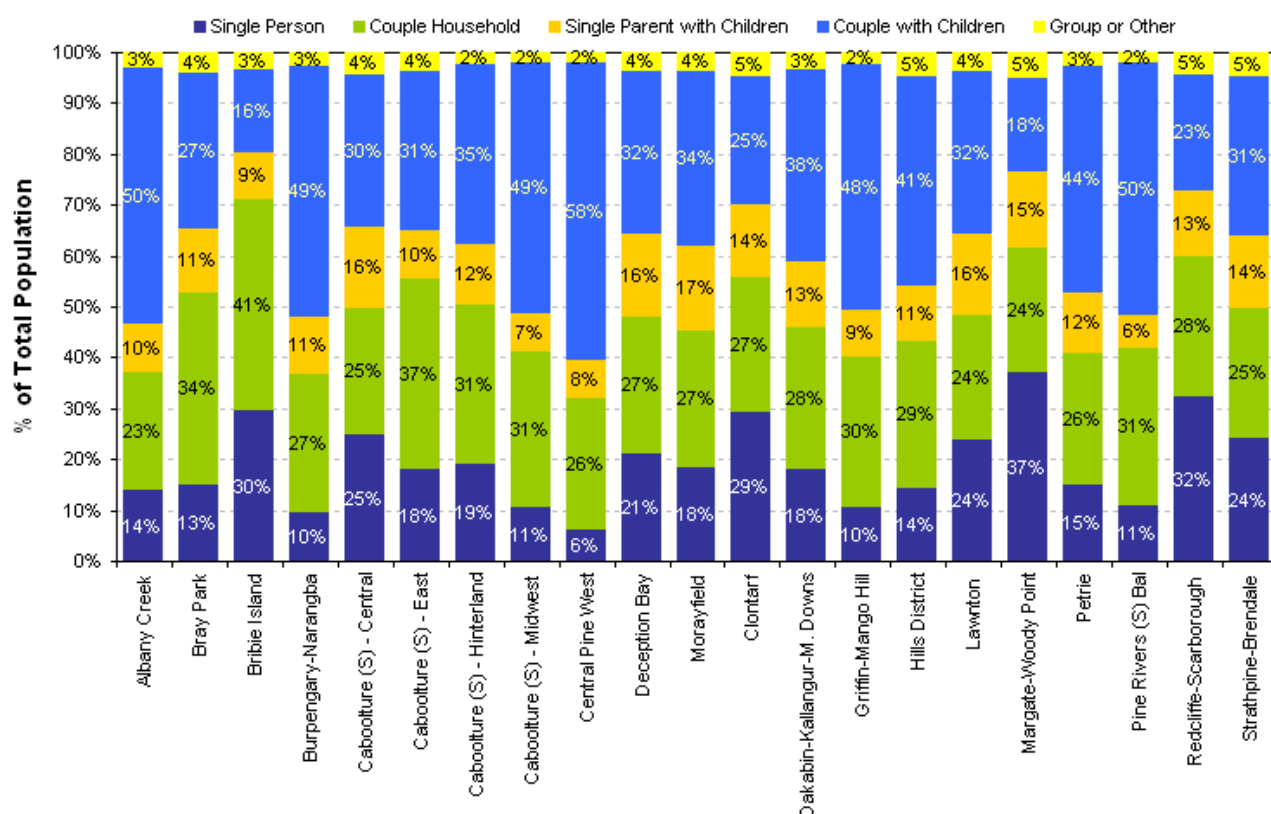
Source: ABS, Census custom request in DOC, 2006 Table 1

**Table 15 Household Projections, MBRC LGA**

	Lone person	Couple only	One parent with children	Couple with children	Other family	Group	Total
<b>MBRC</b>							
2006	23,548	34,178	14,802	42,616	4,672	2,693	122,509
2011	28,664	41,654	17,312	45,200	5,328	2,994	141,152
2016	34,967	50,795	19,379	47,637	6,057	3,486	162,321
2021	41,951	59,392	21,090	50,078	6,700	3,914	183,125
2026	48,575	65,891	22,431	52,347	7,239	4,253	200,736
2031	54,527	70,547	23,584	53,754	7,668	4,520	214,600
<b>MBRC (%)</b>							
2006	19.2%	27.9%	12.1%	34.8%	3.8%	2.2%	100.0%
2011	20.3%	29.5%	12.3%	32.0%	3.8%	2.1%	100.0%
2016	21.5%	31.3%	11.9%	29.3%	3.7%	2.1%	100.0%
2021	22.9%	32.4%	11.5%	27.3%	3.7%	2.1%	100.0%
2026	24.2%	32.8%	11.2%	26.1%	3.6%	2.1%	100.0%
2031	25.4%	32.9%	11.0%	25.0%	3.6%	2.1%	100.0%

Source: Planning Information and Forecasting Unit (PIFU), Department of Infrastructure and Planning, June 2009, in DOC: Table 3C



**Figure 10 MBRC LGA Household Type 2006**

Source: ABS, 2006 Census table T16, in DOC: Table 1 Graph

- The SLAs with the highest proportions of couple with children households are Albany Creek and the Hills District, at the southern boundary of the region; Central Pine West and Caboolture Midwest rural residential areas; Burpengary- Narangba and Griffin-Mango Hill 'nappy valley' areas; and Petrie.
- The SLAs with the greatest number of single person households are Margate- Woody Point, Redcliffe- Scarborough, Bribie Island and Clontarf, all coastal suburbs with older profiles.
- Couple only households are most prevalent in Bribie Island, Caboolture East, Caboolture Hinterland, Caboolture Midwest, Pine Rivers Hinterland and Griffin-Mango Hill. In most of these locations 'empty nesters' are likely to predominate, though the last of these is likely to have higher proportions of couples in 'family formation' stage.
- Single parent families appear in greatest proportions in Caboolture Central, Deception Bay, Morayfield and Lawnton. The reason for this is that these are suburbs with greater housing choice and affordability.

#### 4.2.3 Household Size

Smaller average household sizes will result in the number of households growing at a higher rate than growth in the population over the next couple of decades. Household sizes have been decreasing over a long period of time due to both structural ageing and increasing rates of family breakdown. These trends are expected to continue, driving demand for an increase in dwelling stock. While many continue to exert demand for detached dwellings, this raises questions of appropriateness and affordability, not to mention sustainability into the future.

**Table 16 Projected Occupancy Rates – MBRC LGA 2006-2031**

Average occupancy rate					
2006	2011	2016	2021	2026	2031
2.66	2.61	2.55	2.48	2.43	2.39

Source: PIFU, 2009, in DOC, 2006: Table 29

### **4.3 Key Findings**

The Moreton Bay region is home to diverse communities. Overall it can be concluded that the region is:

- Relatively young, especially in the high growth housing estates, but with significantly older profiles in the coastal settlements of Bribie Island and Redcliffe.
- Strongly oriented toward families with children with a relatively high proportion of single parent households in the north of the region.
- Characterised by lower than regional average levels of higher educational degrees and incomes, and a higher proportion of vocational qualifications.
- A significant proportion of Aboriginal and/or Torres Strait Islander People.
- Heavily dependent on private vehicles for transport.

Future projected population characteristics suggest that:

- An increase in 'empty nesters' or pre-retirement groups aged from 55-64.
- A large increase in the proportion of people aged over 65 year.
- A decrease in the proportion of other age groups, while absolute numbers will still increase.
- A significant decline in the proportion of couple families with children and an increase in all other household types; and
- A continuing decline in household size, particularly in separate houses.

The implications for housing arising from these characteristics include:

- Significant levels of housing stress and declining levels of home ownership. In particular, areas in the north and east of the region have lower socio-economic status, high proportions of people dependent on Centrelink income support, low workforce participation and high transport costs. These people are highly vulnerable to petrol price and mortgage rate shocks. This contrasts to relatively affluent communities in areas of the region, particularly along the border with Brisbane City Council and in Griffin/Mango Hill/ North Lakes.
- The areas in proximity to the Caboolture rail line stations largely serve to deliver workers to Brisbane based employment. The intraregional public transport network is undeveloped. The vast majority of households have at least one car.
- While the present stock of dwellings suits the large proportion of families with children, it is questionable whether this will meet the needs of smaller households.
- Areas with single parent families and high rates of Centrelink recipients will have particular needs for housing choice and affordability.
- The relatively high proportion of Indigenous people will have special housing needs.
- The relatively high proportion of Samoan, will also have special housing needs
- The ageing of the population and lower proportion of young people are expected to result in a significantly higher proportion of lone person households, and also households without children. The housing needs of these groups will be different to families with children, especially requiring smaller, single level dwellings, apartments and smaller lot housing.
- Smaller household size will similarly mean a reduction in the need for large detached three and four bedroom dwellings. Increased public transport accessibility could see a reduction in the need for motor vehicles and two car garages, affecting lot size and housing type. There may however be increased demand for larger attached dwellings or larger apartments.

- The above trends will have implications for the number of dwellings which will need to be provided to house the population. While occupancy is projected to vary significantly between SLAs, in general the data confirms the trend inherent in the Regional Plan projections that assumes that household size will continue to decline over the projection period. This decline will largely occur in the occupancy of separate houses. In some SLAs, occupancy of semi detached dwellings and flats will actually increase. Hence it is likely that an increasing proportion of the population increase will occur in semi detached dwellings.
- The tendency for older people (as couples and lone person households) to retire in coastal areas has implications for the provision of aged care, community transport, leisure and other services.

## 5. Existing Housing Supply

This section investigates the characteristics of housing supply in the LGA (including the types of dwellings, household and tenure patterns, and the impact of land availability and planning regulation on housing supply) and how these might impact on future housing needs.

### 5.1 Characteristics of the Housing Stock

#### 5.1.1 Dwelling Type

- Consistent with SEQ, the housing stock in MBRC is largely comprised of separate (detached) houses. As shown in Table 19, 87.4% of all dwellings in 2006 were detached, a figure that had changed little in the preceding five year period (as shown in Table 19). The proportion of separate houses in MBRC was high by comparison with both SEQ region (77.1%) and Queensland (79.5%), both of which have decreased over the preceding five year period (see Table 19). By comparison, SEQ region, in particular, had a much higher proportion of flats and apartments (12.5% in 2006).
- Semi-detached dwellings made up 5.7% of the housing stock, and flats/apartments a further 5.6%. Other dwellings (such as caravans, cabins and houseboats) comprised 1.1% of the dwelling stock. While semi-detached dwellings have increased across all three areas, the rate of increase in MBRC has been much lower than that of SEQ. Indeed, the proportion of flats/units/apartments stayed almost constant in MBRC, while increasing slightly in SEQ and Queensland.
- The proportion of other dwellings (e.g. caravans, cabins, houseboats) has decreased in each geographic areas in the table, likely reflecting the loss of caravan parks through development in recent years.
- The proportion of detached houses exceeded 90% in Albany Creek, Bray Park, Burpengary-Narangba, Caboolture East, Caboolture Midwest, Central Pine West, Deception Bay, Morayfield, Griffin-Mango Hill, Petrie and Pine Rivers Hinterland.
- The SLAs with the greatest proportion of semi-detached dwellings are Strathpine-Brendale, Caboolture Hinterland, Dakabin-Kallangur and Rothwell-Kippa-Ring.
- Caboolture Central and the coastal SLAs of Bribie Island, Redcliffe-Scarborough, Margate-Woody Point and Clontarf have the largest proportions of flats, units and apartments.
- The largest proportions of other dwellings are located in Bribie Island, Caboolture East and Caboolture Hinterland.

**Table 17 Change in Dwelling Type 2001-2006, MBRC LGA, Brisbane and Queensland**

		<b>Detached</b>	<b>Semi-Detached</b>	<b>Flat, Unit, Apartment</b>	<b>Other Dwelling</b>	<b>Total Dwellings</b>
MBRC	2001	85,615	5,383	5,428	2037	98,463
	2006	99,137	6,502	6,367	1451	113,457
MBRC %	2001	87%	5.5%	5.5%	2.1%	100%
	2006	87.4%	5.7%	5.6%	1.2%	100%
SEQ	2001	682,674	73,883	105,337	16,346	878,240
	2006	745,497	89,138	121,309	10,855	966,799
SEQ %	2001	77.7%	8.4%	12%	1.9%	100%
	2006	77.1%	9.2%	12.5%	1.1%	100%
Queensl and %	2001	80%	6.9%	10.8%	2.4%	100%
	2006	79.5%	7.6%	11.2%	1.6%	100%

Source: ABS, 2006 Census table T15, in DOC: Table 11

**Table 18 Dwelling Structure by SLA, MBRC LGA 2006**

SLA	Detached		Semi-Detached		Flat, Unit, Apartment		Other Dwelling		Total Dwellings
Albany Creek	4,741	92.5	117	2.3	266	5.2	0	0	5,124
Bray Park	2,785	98.2	26	0.9	15	0.5	9	0.3	2,835
Bribie Island	5,050	73.2	793	11.5	806	11.7	254	3.7	6,903
Burpengary-Narangba	6,659	95.3	220	3.1	99	1.4	12	0.2	6,990
Caboolture Central	5,333	81.9	356	5.5	734	11.3	91	1.4	6514
Caboolture East	5,128	92.2	108	1.9	111	2.0	213	3.8	5560
Caboolture Hinterland	1,507	86.0	177	10.1	0	0	68	3.9	1752
Caboolture Midwest	4,155	97.4	80	1.9	15	0.4	14	0.3	4264
Central Pine West	5,123	97.5	128	2.4	0	0	3	0.1	5254
Clontarf	2,570	83.6	67	2.2	347	11.3	90	2.9	3074
Dakabin-Kallangur-M. Downs	7,326	87.5	678	8.1	154	1.8	219	2.6	8,377
Deception Bay	6,499	91.4	378	5.3	129	1.8	105	1.5	7111
Griffin-Mango Hill	3,146	94.5	16	0.5	167	5	0	0	3329
The Hills District	6,778	95.1	319	4.5	19	0.3	13	0.2	7129
Lawnton	1,656	81.1	316	15.5	63	3.1	6	0.3	2041
Margate-Woody Point	3,218	70.1	329	7.2	1,033	22.5	8	0.2	4588
Morayfield	6,130	90.4	448	6.6	19	0.3	181	2.7	6,778
Petrie	2,709	94.7	33	1.2	115	4.0	3	0.1	2860
Pine Rivers Hinterland	5746	98.6	27	0.5	16	0.3	41	0.7	
Redcliffe-Scarborough	5,541	70.6	487	6.2	1,717	21.9	105	1.3	7850
Rothwell-Kippa-Ring	4,190	82.0	520	10.2	382	7.5	16	0.3	5108
Strathpine-Brendale	3,147	75.2	879	21.0	160	3.8	0	0	4186

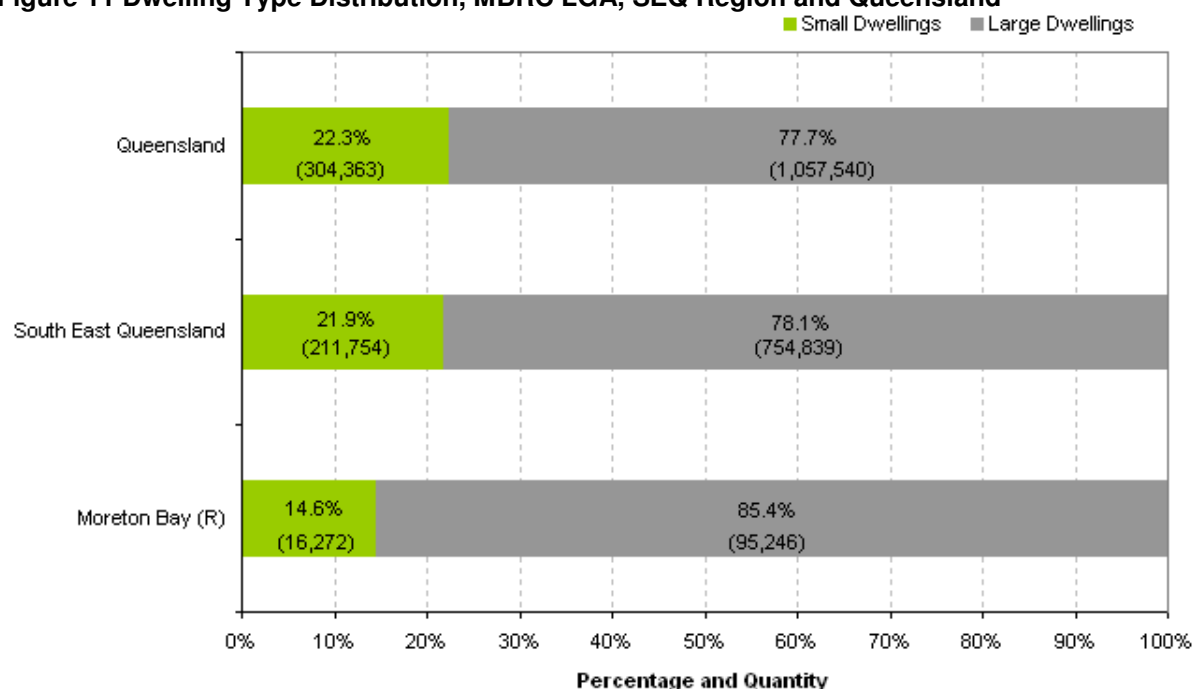
Source: ABS, 2006 Census table T15, in DOC: Table 11

### 5.1.2 Dwelling Size

An analysis of the size of existing dwelling stock data reveals:

- Figure X shows the dominance of large dwellings (three or more bedrooms) in the Moreton Bay region. Comparison with SEQ and Queensland shows that large dwellings are dominant in each of these places too, though not to the same extent. Overwhelmingly, these are separate houses.
- More than three quarters of flats, units and apartments and more than half of semi-detached dwellings are small (with two bedrooms or less).

**Figure 11 Dwelling Type Distribution, MBRC LGA, SEQ Region and Queensland**

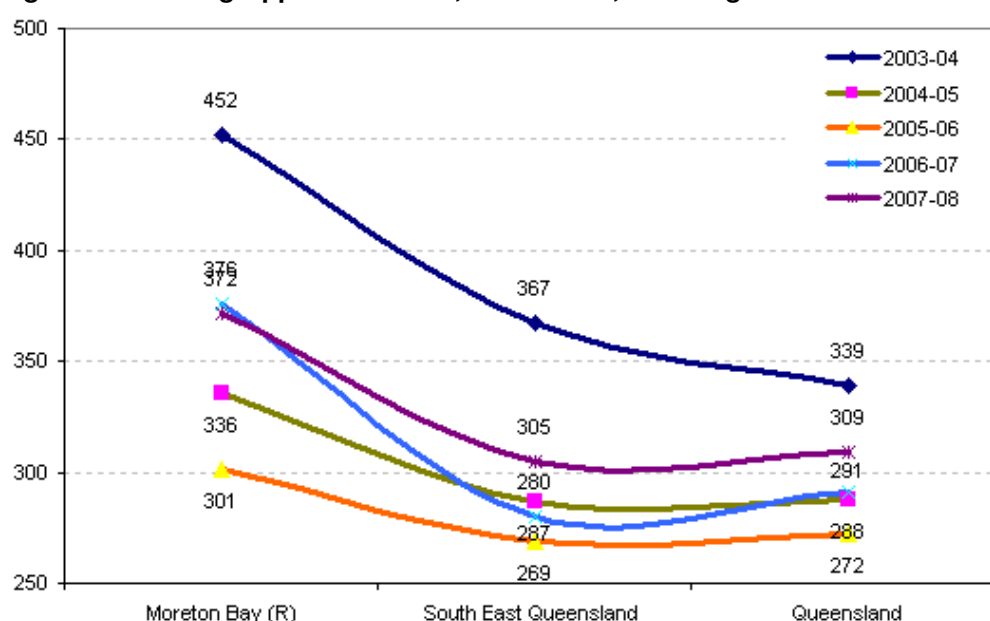


Source: ABS, 2006 Census table T15, in DOC, 2006: Table 11A Graph

### 5.1.3 Dwelling Approvals

Figures 12 and Table 20 show the continued dominance of separate houses amongst new dwellings being approved in the Moreton Bay region, exceeding levels for SEQ region as a whole. That said, since 2003-04 the proportion of separate houses has been steadily decreasing, with an increase in the proportion of approvals for attached dwellings. This is aligning new dwelling approval patterns more closely with those for SEQ. While the overall rate of approvals has declined in MBRC and SEQ by approximately the same extent over the period, MBRC rate of approvals is still greater than for SEQ or Qld.

**Figure 12 Dwelling Approval Trends, MBRC LGA, SEQ Region and Queensland**



Source: Building Approvals: Australian Bureau of Statistics 8731.3 (QRSIS/OESR), in DOC, 2006: Table 20 Graph

**Table 19 Dwelling Approval Trends, MBRC LGA, SEQ Region and Queensland**

	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2003-2008 approvals (% change)
<b>Moreton Bay (R)</b>							
No. Houses Approved	--	4,107	3,924	2,651	2,430	3,515	-14%
No. Other Residential Dwellings Approved	--	539	952	1,079	982	884	64%
Approvals rate	--	445	452	336	301	376	-16%
<b>South East Queensland</b>							
No. Houses Approved	20,839	20,707	16,136	16,058	18,319	19,647	-6%
No. Other Residential Dwellings Approved	12,241	13,219	11,000	9,932	9,325	11,197	-9%
Approvals rate	367	367	287	269	280	305	-17%
<b>Queensland</b>							
No. Houses Approved	27,627	29,780	25,182	25,312	28,723	30,218	1%
No. Other Residential Dwellings Approved	13,744	15,308	14,019	12,610	12,693	14,668	-4%
Approvals rate	319	339	288	272	291	309	-9%

Source: Building Approvals: Australian Bureau of Statistics 8731.3 (QRSIS/OESR), in DOC, 2006: Table 20

### 5.1.4 Housing Tenure

- Housing tenure patterns show significantly higher rates of home purchase in Moreton Bay Region than SEQ and Queensland, reflecting the high proportion of young families establishing home ownership in the area and the high growth profile of the LGA.
- Households rent in Moreton Bay region less commonly than SEQ and Queensland.
- There has been an increase in all forms of housing tenure between 2001 and 2006 in MBRC excluding Fully Owned which has decreased, consistent with patterns in SEQ and Queensland.

**Table 20 MBRC LGA Housing Tenure Profile 2006**

	Fully owned	Being purchased	Other tenure, unstated	Rented real estate agent	Rented other person	Rented state housing	Rented community housing	Rented employer, parks, unstated
<b>MBRC</b>								
2001	35.8%	34.6%	4.3%	11.9%	7.3%	4.1%	0.3%	1.8%
2006	30.1%	38.8%	5.7%	14.1%	6.0%	3.4%	0.4%	1.6%
<b>SEQ</b>								
2001	35.8%	27.4%	5.6%	14.0%	10.8%	3.6%	0.4%	2.5%
2006	29.2%	32.8%	8.0%	16.3%	8.1%	3.1%	0.4%	2.1%
<b>Queensland</b>								
2001	36.6%	25.8%	6.0%	13.0%	10.6%	3.5%	0.7%	3.7%

2006	30.4%	31.4%	8.2%	15.0%	8.0%	3.2%	0.7%	3.2%
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Source: ABS Census 2006, in DOC: Table 10

## 5.2 Housing by Household Characteristics

The distribution of households by dwelling type and tenure provides an indication of the housing choices that are being made relative to the housing that is available. Both are important to understanding likely future housing needs.

### 5.2.1 Dwelling Type by Household Type

The housing patterns of different households is influenced, and possibly constrained by, existing supply, and this is considered in a later section. With this in mind, the main features of the current distribution of household types (shown in Table 22) include:

- Most households were living in a separate house in 2006. However the use of other dwelling types varies considerably between different types of households.
- Whereas 97.4% of couple families with children live in separate houses, only 65.2% of lone persons live in separate houses. Lone persons are the most likely of any household type to live in flats or apartments, with 17.1% in this dwelling type; 11% of lone persons also live in one-storey semi-detached dwellings, and 3.8% in other dwellings.
- One parent families are more likely than couple families with children to live in either one-storey semi-detached dwellings or flats, units or apartments. This is likely to be a reflection of the relative affordability of this smaller dwelling stock.
- Couple families without children are slightly less likely to live in separate houses than families with children, and can live in either one-storey semi-detached dwellings, flats, units or apartments or 'other' dwellings.
- Very small proportions of any household type live in two or more storey semi-detached dwellings, reflecting the limited supply of this type of housing.

**Table 21 Dwelling type by household type 2006, MBRC LGA (Percentages)**

Dwelling Type	Couple Family With Children	Couple Family Without Children	One Parent Family	Other Family	Lone Person	Group
Separate house	97.4%	90.1%	88.2%	86.1%	65.2%	83.0%
Semi-detached, with one storey	1.2%	3.7%	4.2%	4.1%	11.0%	4.5%
Semi-detached, with two or more storeys	0.4%	1.0%	2.4%	2.2%	2.8%	2.8%
Flat, unit, or apartment	0.7%	4.0%	4.6%	6.8%	17.1%	8.6%
Other dwelling	0.2%	1.1%	0.5%	0.8%	3.8%	1.0%

Source: ABS Census 2006, from Tablebuilder

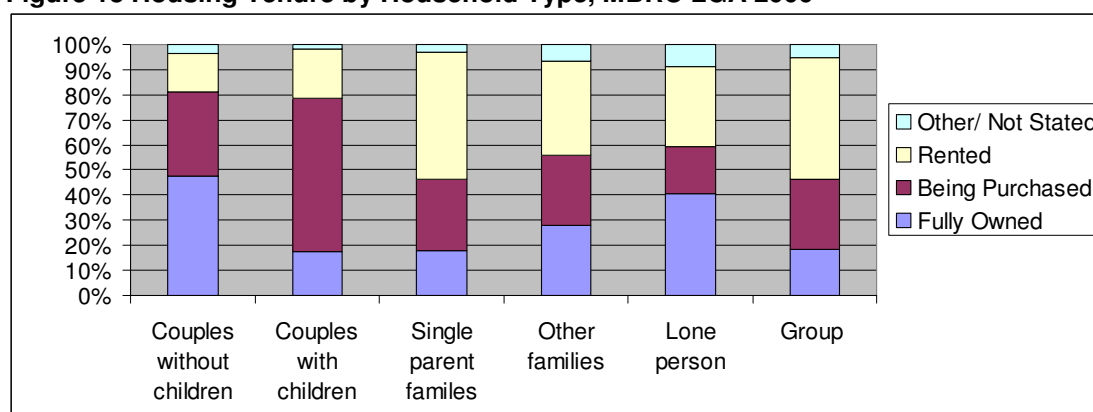


## 5.2.2 Tenure by Household Type

Figure 13 and Table 23 show the type of tenure used by different household types in the Moreton Bay region in 2006. Of particular interest are the significant differences between the likely tenure choices of different types of family households:

- Couple with children households were much more likely to be purchasing their home than any other type of housing tenure. 61.2% of couples with children were purchasing in 2006.
- Couples without children are much more likely to own their own home (47.5%) and less likely to be in private or public rental than other family types. Lone persons are also most likely to own their own home, reflecting the older profile of these two household types.
- Single parent families are most likely to rent (50.7%), trailed closely by Group households (48.4%).

**Figure 13 Housing Tenure by Household Type, MBRC LGA 2006**



Source: ABS Census 2006: Compilation of ABS Expanded Community Profile - Housing Tenure by Family Type (X11a, b and c, X15 and X16) and Housing Tenure by Household Type for Caboolture (S), Pine Rivers (S) and Redcliffe (C).

**Table 22 Household Tenure by Household Type, MBRC LGA 2006**

	Fully Owned	Being Purchased	Rented	Other/ not stated
<b>Couples without children</b>	47.5%	33.7%	15.4%	3.3%
<b>Couples with children</b>	17.5%	61.2%	19.6%	1.6%
<b>Single parent families</b>	17.8%	28.2%	50.7%	3.2%
<b>Other families</b>	28.1%	27.6%	37.9%	6.4%
<b>Lone person</b>	40.6%	18.7%	31.7%	8.9%
<b>Group</b>	18.4%	28.0%	48.4%	5.2%

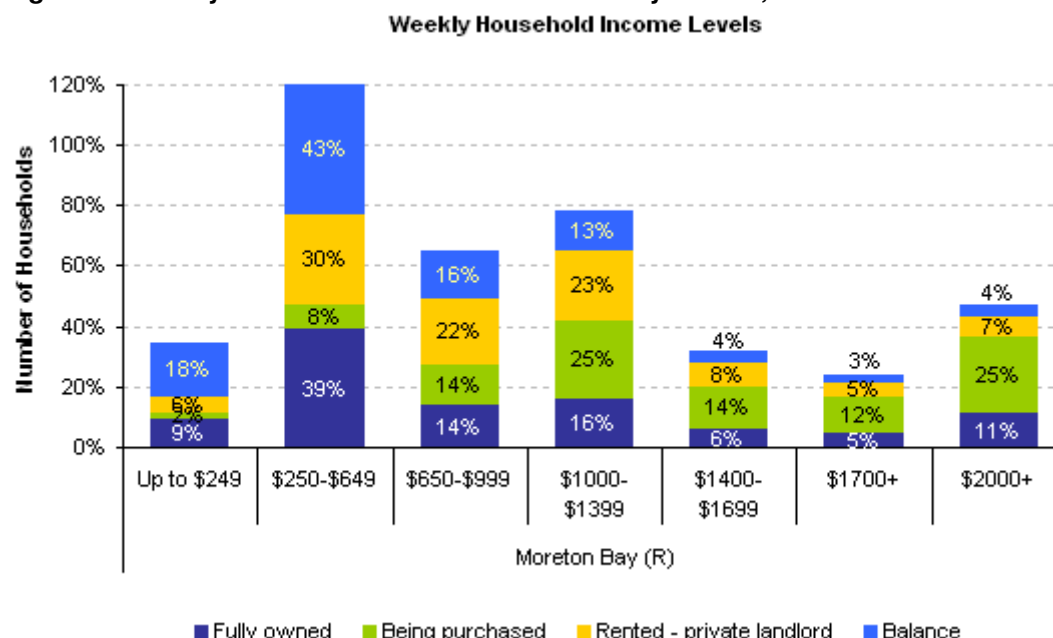
Source: ABS Census 2006: Compilation of ABS Expanded Community Profile - Housing Tenure by Family Type (X11a, b and c, X15 and X16) and Housing Tenure by Household Type for Caboolture (S), Pine Rivers (S) and Redcliffe (C).

## 5.2.3 Tenure by Household Income

Figure 14 investigates the relationship between tenure and median household income, providing some insight into housing choices and circumstances of different households.

- While most households in full home ownership have a lower weekly income, this reflects the high proportion of older households where the home has already been paid off.
- Rental households are predominantly occupied by lower to mid-range income households.
- Homes being purchased are predominantly households with mid to high incomes.

**Figure 14 Weekly Household Income Distribution by Tenure, MBRC LGA 2006**



Source: ABS Census 2006, in DOC: Table 23 Graphs

## 5.3 Development Capacity

### 5.3.1 Major Developments in Progress

Reconfigurations of lot applications in excess of 10, and multi-unit development applications in excess of 10 since July 2009 are produced in table 24 below. While these applications are in varying stages of assessment, they can be taken as an indication of development interest around the region. There has been only one application for a reconfiguration in excess of 300 lots. The largest multi-unit dwelling application was for 164 units. The greatest number of applications are from the Caboolture-Morayfield area, with multi-unit development applications being the majority of these. Other significant areas for development interest are in the Griffin/Mango Hill/ North Lakes, Lawnton/Petrie and Narangba Burpengary areas, with a number of smaller multi-unit development applications in Redcliffe peninsula and Bribie Island. This data suggests that separate housing developments are not as dominant as they were, and that there has been a shift in the market place to more diverse housing.

**Table 23 Applications to reconfigure lots (>10), MBRC LGA, year to June 2010**

Reconfigure lots		Applications for Multi-Unit Dwellings	
347	NARANGBA	164	BRENDALE
183	GRIFFIN	100	KALLANGUR
173	CABOOLTURE	87	BONGAREE
151	DAKABIN	68	GRIFFIN
130	WARNER	67	DECEPTION BAY
120	LAWNTON	64	PETRIE
104	NINGI	59	BELLMERE

85	BANKSIA BEACH	58	LAWNTON
84	BRAY PARK	52	PETRIE
76	GRIFFIN	46	NARANGBA
76	CABOOLTURE	42	CABOOLTURE SOUTH
74	GRIFFIN	39	CABOOLTURE
73	GRIFFIN	38	ALBANY CREEK
71	GRIFFIN	33	ALBANY CREEK
70	CABOOLTURE	31	LAWNTON
66	LAWNTON	28	NARANGBA
60	MORAYFIELD	27	CABOOLTURE
59	GRIFFIN	26	DAKABIN
49	GRIFFIN	25	MORAYFIELD
43	MANGO HILL	24	WARNER
39	GRIFFIN	23	BURPENGARY
38	MORAYFIELD	22	MORAYFIELD
33	MORAYFIELD	21	CABOOLTURE
31	NINGI	21	CABOOLTURE
29	CABOOLTURE	21	CABOOLTURE
29	NORTH LAKES	20	CABOOLTURE
27	BELLMERE	20	MORAYFIELD
22	NARANGBA	19	EATONS HILL
18	CABOOLTURE	19	BURPENGARY
17	DONNYBROOK	18	WOORIM
16	MORAYFIELD	18	BURPENGARY
16	NORTH LAKES	14	KALLANGUR
15	NORTH LAKES	14	SANDSTONE POINT
15	NARANGBA	12	CABOOLTURE
14	CABOOLTURE	12	BONGAREE
14	ROTHWELL	12	BANKSIA BEACH
13	BANKSIA BEACH	12	SCARBOROUGH
13	NORTH LAKES	12	REDCLIFFE
13	NORTH LAKES	12	LAWNTON
13	BEACHMERE	11	REDCLIFFE
12	WOODFORD	10	EVERTON HILLS
12	LAWNTON	10	CABOOLTURE
11	WARNER	10	CABOOLTURE

Source: Development Assessment unpublished data

### 5.3.2 Existing Development Capacity

Existing development capacity can usually be assessed through a review of the Priority Infrastructure Plan (PIP), however The PIP is currently out of date and in three parts, corresponding to the three previous Councils. Essentially though, the rate of population and household growth in the MBRC LGA has exceeded the planning assumptions, which were in turn based on the PIFU medium series projections. While there remains an ample supply of land to 2021, beyond this the situation is more constrained. A lack of future greenfield sites within the urban footprint means that the MBRC area will be more reliant on infill development, including redevelopment of rural residential land at the urban fringe.

### 5.3.3 Future Development Capacity

Development capacity within the Urban Footprint can be significantly increased through a combination of initiatives under the Strategic Plan 2031, including rezoning rural residential land and the creation of major growth areas.

### ***Rural Residential Land***

Significant areas of rural land fall within the urban footprint in Moreton Bay region. There is opportunity for some of these areas to be developed. At typical urban densities, this would considerably increase the land supply for residential development.

### ***Major Growth Areas***

The Northern Growth Corridor, which includes Griffin/ North Lakes/ Mango Hill/ Kallangur and Dakabin contains the majority of Greenfield sites in the region, and are likely to host a large part of the region's growth. Transit Oriented Developments in and around Caboolture, Narangba and along the proposed Moreton Bay Rail Link will also provide opportunity for much of the region's growth requirements.

### ***Caboolture Investigation Area***

A substantial area of land to the west of Caboolture has been identified in the Regional Plan as an area possibly suitable for future development for residential, employment and enterprise purposes, potentially increasing the supply of both jobs and housing. Investigation of this area has been scheduled beyond 2031, though there has been speculation that this may be bought forward to cater for higher growth rates in Moreton Bay region than was originally anticipated by the Regional Plan.

## ***5.4 Planning Scheme Influences on Housing***

The Moreton Bay Region currently has three planning schemes; Caboolture ShirePlan, PineRiversPlan, and the Redcliffe City Planning Scheme 2005, all of which establish a framework for managing development in a way that advances the purpose of IPA by –

- a) Identifying assessable and self assessable development; and
- b) Identifying desired environmental outcomes (DEOs) sought to be achieved in the local government area as the context for assessing development.

The DEOs for each of the three schemes are based on ecological sustainability principles established by the IPA and are the basis for the measures for the planning scheme. Each DEO is sought to be achieved to the extent practicable having regard to each of the other desired environmental outcomes. The current three schemes help define: overall land supply; location and staging of future housing development areas; the mix and density of housing in any one location; the location of specific types of residential development; infrastructure charges; and development and design standards and criteria.

### ***5.4.1 Caboolture ShirePlan 2005***

#### ***Desired Environmental Outcomes***

Key themes in the DEOs relevant to residential development in the Shire are:

- The dominant pattern of new urban and rural residential development is the redevelopment of existing areas and infill development within existing urban boundaries;
- Single, detached dwellings separated by areas of domestic open space continue to comprise the dominant residential form within urban areas;
- Rural residential housing is located on the periphery of the urban area and in some existing circumstances where natural constraints make more intense residential forms undesirable;
- Rural residential development does not extend beyond existing zone boundaries;
- Increased residential densities and mixed use development are established within and in proximity to centres and major public transport nodes;
- The boundary between the outermost edge of urban areas, including urban residential, rural residential, commercial and industrial areas, and adjacent rural and open space areas is clearly defined; and
- Neo-traditional urban land use patterns, including transit oriented development, are established in appropriate locations.

### **Planning Areas**

The Caboolture Shire Plan divides the Caboolture District into three planning areas that cover the entire former shire. Each of these planning areas is further divided into zones which reflect the dominant land use intended within the zone. The overall outcomes for the Planning Areas in relation to residential uses are the following:

- Provide a diverse mix of housing, including an affordable housing component, at appropriate localities throughout the area to serve the needs of different households within the community.
- Are connected via integrated pedestrian and bicycle systems to local community facilities and other transport modes in a convenient, safe and attractive manner.

Each planning area is further divided into localities which describe in more detail the nature of development envisaged at this local level. The Scheme promotes predominantly low density housing, except in activity centres, where higher density housing is provided for near railway and bus stations. Affordable housing is actively encouraged (offering incentives) in a number of key centres and the Residential B zone. Minimum lot size for residential subdivision is consistent with a low density, with minimum lot sizes ranging from 400 – 600m<sup>2</sup> in the Residential A Zone (400 m<sup>2</sup> in emerging areas only) to 1200 m<sup>2</sup> in the Residential B zone.

The intent for individual planning areas and localities is summarised below.

### **Central Planning Area**

The Central Planning Area takes in the main settlements of the Shire: Caboolture, Morayfield, Burpengary, Narangba and Deception Bay. While higher density housing is promoted in and around the main centres and public transport nodes, this Planning Area promotes predominantly low density, low rise detached and dual occupancy housing. There is also a significant supply of land zoned for rural residential and rural use north and west of Caboolture, and east and west of Morayfield and this collectively represents a significant potential land supply. The zoning provisions for each locality are summarised as follows:

- Burpengary Locality: Higher density housing in / near the District Centre on Station Road and the railway station.
- Caboolture Locality: Higher density housing centred on Transit Oriented Development in / near Caboolture-Morayfield Principal Activity Centre. The Planning Scheme has established an interim designation of a CMPAC in Schedule 8 to indicate the likely land area required to accommodate CMPAC into the future. There is current a master planning project being undertaken on the CMPAC.
- Deception Bay Locality: Higher density housing in / near the District Centre, public transport, open space and fore shore areas (where appropriate).
- Morayfield Locality: Higher density housing that enhance Transit Oriented Development, situated in / near Caboolture-Morayfield Principal Activity Centre.
- Narangba Locality: Higher density housing in / near the Narangba Railway Station and the Local Centre on Young Road with limited multiple dwellings, dual occupancies and small lot housing situated in the Narangba emerging area, especially within the 1.0 kilometre radius of the Narangba Railway Station.

### **East Planning Area**

This Planning Area includes the coastal settlements north of the Caboolture River – from Beachmere in the south to Donnybrook in the north – and Bribie Island. It envisages small to medium sized development and predominantly low density housing, with a clearly defined urban boundary to separate coastal, rural production and nature conservation areas.

- Bribie Island Locality: A range of housing density and built form such as detached and multiple housing and resort style accommodation with medium density housing along foreshore areas and in / near the Bellara District Centre, and low density, detached housing on standard lot sizes in other appropriate urban zones. In the District and Local Centres, a mix of residential and commercial uses is encouraged.
- Sandstone Point Locality: Low density housing in the vicinity of Bestmann Road East whilst higher density housing in between Bribie Island Road, Kal-Ma-Kuta Drive and the Pumicestone Passage.
- Donnybrook, Toorbul, Ningi, Beachmere Locality: Small scale, low density residential housing limited to appropriately zoned land with adequate availability of services.

### **Western Planning Area**

The Western Planning area captures the predominantly rural balance of the Shire, including Woodford, D'Aguilar and Wamuran, envisaging mainly traditional housing in small urban areas protected by a clear urban boundary.

- D'Aguilar, Wamuran, Woodford and Elimbah Locality: Low density, detached housing situated on a traditional grid pattern subdivision.

### **Housing Policy Intent for Zones**

A series of 12 zones based on different types of land use (e.g. industry, centres and residential zones) overlay the localities, detailing the type, scale and intensity of development permitted, along with other expectations. An analysis below identifies how the Planning Scheme treats different types of housing across the various districts.

*Higher density residential development (Multiple Dwellings)* - is encouraged primarily in the major centres and train stations, including the Caboolture-Morayfield Principal Activity Centre, Burpengary District Centre, the Deception Bay District Centre, in the vicinity of the Narangba Railway Station and the Bellara District Centre (Bribie Island). Higher density housing is also provided for in foreshore areas in Bribie Island and at Sandstone Point in the vicinity of the marine facility. While actively discouraged in the low density Residential A Zone, the more diverse Residential B Zone seeks a range of medium to high densities.

*Low density residential dwellings (Detached and Dual Occupancy Dwellings)* – are provided for in most centres (excluding specific precincts in the Metropolitan Centre Zone) and in the balance of residential areas outside centre locations.

*Retirement Villages and Special Care Facilities (nursing home and other institutional care accommodation)* – are discouraged in centre locations, directed instead to more suburban and rural residential settings. Retirement Villages are only consistent in the Residential A Zone when in a Residential Emerging Community (i.e. a newly developing area). Special Care Facilities are more restricted than Retirement Villages, being excluded in Residential A Zones, but by contrast are provided for in Rural Residential Zones which have poorer access. Overall, these provisions restrict opportunities for centrally located, higher density aged housing.

*Affordable Housing* – is actively encouraged in the Metropolitan Centre Zone (i.e. Caboolture-Morayfield Principal Activity Centre), District Centre Zone and Residential B Zone, by way of development bonuses where amenity is not compromised.

*Accommodation Buildings (e.g. boarding houses)* – are provided for in the Centres, Residential B, Open Space and Special Use Zones.

*Caravan Parks* – are not widely provided for, and limited to locations within the Residential B, Open Space and Special Use Zones.

*Relocatable Home Parks* – are provided for only in Residential A and B Zones.

*Dependent Person's Accommodation (e.g. secondary dwellings or relative's flats)* – are encouraged in all residential zones, however occupants are required to be in the care of people housed in the primary residence, restricting their use to relatives.

## **5.4.2 PineRiversPlan 2006**

### **Desired Environmental Outcomes**

Key themes in the DEOs relevant to residential development in the Shire are:

- Consolidation and containment of urban development within interconnected areas forming an urban corridor generally along the eastern edge of the Shire, taking in the localities of Urban, Major Employment Centres and North Lakes;
- A network of multi-purpose business industry activity and employment centres (from major employment centres to local business centres);

- A network of multi-purpose activity and employment centres (from major employment centres to local convenience and village centres);
- Housing choices that meet the housing needs of the community and maintain high quality living environments;
- Securing the community's aspiration to maintain a rural, semi-rural and semi-urban lifestyle, while maintaining ecological processes and natural systems;
- Providing for community needs through a range of community facilities to support and stimulate community lifestyle aspirations;
- Providing reliable infrastructure efficiently and effectively;
- Promoting development that supports the public transport system, an efficient transport system, and a safe and convenient pedestrian and cyclist movement; and
- Accessible open space and appropriate standards of amenity.

Particular emphasis is placed on providing a range of housing options to cater to the diverse needs of the former Shire's population. Medium and high density residential development is encouraged around activity and employment centres and railway stations to achieve a high level of accessibility, with more intense forms of residential accommodation (e.g. units, town houses, duplexes and housing specifically for older people adjacent to centres).

The Scheme pursues these outcomes through particular provisions applying to the following geographic areas:

*Localities* - areas with distinctive characteristics (such as the North Lakes Locality). There are 9 localities across the former Shire.;

*Zones* - each locality is further divided into zones which reflect the dominant land use intended within the zone. Development is assessed according to zone intent;

In general terms the zoning provisions apply fairly consistently across the localities, with some minor variations. Further guidance on the application of zoning provisions is provided in the planning scheme by provisions contained within a further two administrative areas: *precincts* and *sub-precincts*.

### ***Housing Policy Intent for Localities***

The following aspirations are intended for each of the localities below (note: localities beyond the urban footprint designated by the Regional Plan have not been included in this assessment):

#### ***Urban Locality***

This locality includes the predominant urban areas, including low and medium density residential development, as well as non-residential uses such as business, industry and community facilities that support the functioning of residential communities. It promotes a diversity of housing options, dwelling types and density, and allotment sizes, including higher densities and mixed uses within and near centres.

#### ***Major Employment Centres Locality***

This locality takes in the major, multipurpose business and employment centres in the Shire, including Strathpine, Brendale and North Lakes. It promotes integration of medium and high density residential development with business uses, where buffered from industrial uses.

#### ***Semi-Urban Locality***

This locality includes the very low density park residential development on large residential lots, and includes a limited range of services and facilities associated with providing services to this locality.

#### ***Village Locality***

This locality refers to the Samford and Dayboro villages which are intended to maintain their village character and lifestyle.

### ***Housing Policy Intent for Zones***

There are 5 specific zones defined for residential purpose in the Pine Rivers Plan, with the following main intents:

*Residential A Zone* – Low density residential uses predominantly in the form of detached dwellings, with minimum lot sizes of 600sqm except in certain circumstances where detached houses are permitted on small residential lots (e.g. 500m<sup>2</sup>). More dense housing is also allowed in Structure Plan areas.

*Residential B Zone* – Low and medium density residential uses predominantly in the form of medium density residential development, with minimum lot sizes of 320sqm for detached dwellings.

*Special Residential Zone* – Low density residential in the form of detached dwellings on large residential lots.

*Park Residential Zone* – Low density residential in the form of detached dwellings on large residential lots (minimum of 6,000 sqm lots)

*Rural Residential Zone* – Low density residential in the form of detached dwellings on large residential lots.

While promoting an overall low density settlement pattern, the analysis of zone intents reveals substantial opportunity for medium density housing in the Village, Urban and Major Employment Centre Localities, and opportunity for high density housing in the Residential B zones for the latter two localities.

Accommodation units (e.g. boarding houses) are encouraged in activity centres in the Urban and Major Employment Centre Localities, and otherwise limited to Residential B zones (subject to development assessment) in the Urban Locality. This may limit opportunities in other locations that might be well situated for this kind of development.

### **5.4.3 Redcliffe City Planning Scheme 2005**

#### ***Desired Environmental Outcomes***

Key themes in the DEOs relevant to residential development in the former LGA are:

- Residential infill development supports use of public transport and is located within urban villages or within walking distance of urban villages.
- A choice of housing types at low, moderate and high densities enable residents from a wide range of economic circumstances and age groups to live in the City.
- The height of buildings and structures is limited to ensure that the range of housing types, facilities, services and community infrastructure reflects community need with medium density housing and community infrastructure located within urban villages where there is maximised transport efficiency, higher order facilities and amenities in the public realm.

The Scheme pursues these outcomes through particular provisions to zones. The planning scheme divides the Redcliffe District into 11 zones which reflect the dominant land use intended within the zone. Development is assessed according to zone intent

#### ***Housing Policy Intent for Zones***

There are 3 specific zones defined for residential purpose in the Pine Rivers Plan, with the following main intents:

*Low Density Residential Zone* – has a character where detached housing and a range of compatible housing forms are predominant (minimum lot sizes of 350sqm).

*Mixed Residential Zone* – contains a diversity of styles and types of dwellings. The Mixed Residential Zone has a character where low rise multiple dwellings and a range of compatible housing forms are predominant (minimum lot sizes of 800sqm).



*Medium Density Residential Zone* – provides high quality residential uses and has a character where medium rise multiple dwellings and accommodation units and a range of compatible housing forms are predominant (minimum lot size 1200sqm).

## 5.5 Trends in Housing Supply

### 5.5.1 Non-Private Accommodation

Non-private accommodation provides a communal or transitory type of accommodation, and includes hotels, motels, guest houses, prisons, religious and charitable institutions, defence establishments, hospitals and nursing homes and retirement villages.

While it is beyond the scope of this report to assess the future need for non-private accommodation, both population growth and ageing will generate additional demand for hospital beds, aged care and nursing homes, and boarding house accommodation to support community needs.

Table 25 shows that the main types of non-private dwellings located in MBRC LGA by proportion of residents are hotels/motels (28.6%), nursing homes (21.8%) and institutions, other not classifiable (29.3%).

**Table 24 Non-private Dwellings and Persons in Non-Private Dwellings, MBRC LGA 2006**

	MBRC				SEQ		QLD	
TYPE OF DWELLING	PERSONS		DWELLINGS		PERSONS	DWELLINGS	PERSONS	DWELLINGS
	No	%	No	%	%	%	%	%
Hotel, motel	1,973	28.6	27	30.7	28.1	33.8	27.7	43.8
Nurses quarters	4	0.1	0	0.0	0.1	0.0	0.1	1.1
Staff quarters	394	5.7	0	0.0	4.8	1.1	11.2	8.0
Boarding house, private hotel	42	0.6	0	0.0	2.8	8.3	3.3	5.1
Boarding school	13	0.2	0	0.0	3.5	1.2	5.0	1.5
Residential college, hall of residence	57	0.8	0	0.0	6.6	2.8	5.9	1.9
Hostel for the disabled	60	0.9	10	11.4	1.9	4.2	1.7	3.1
Nursing home	1,499	21.8	27	30.7	17.3	13.4	13.8	7.2
Accommodation for the retired or aged (cared)	659	9.6	12	13.6	11.5	9.8	9.6	6.3
Hostel for the homeless, night shelter, refuge	3	0.0	0	0.0	0.5	2.4	0.6	2.2
Institutions, others, not classifiable	2,020	29.3	9	10.2	21.5	20.8	19.7	18.4
Not stated	166	2.4	3	3.4	1.3	2.2	1.3	1.5
<b>Total</b>	<b>6,890</b>	<b>100.0</b>	<b>88</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: ABS 2006 Census, in DOC Table 11B

### 5.5.2 Housing for Older People

Housing for older people is generally provided in the following forms:

- Self care – independent living in separate houses or other private dwelling;
- Self care - in retirement villages, often, but not always including supported accommodation; and
- Supported accommodation - in the form of aged care hostels (low care) and nursing homes (high care).

**Table 25 Retirement Villages in MBRC LGA (2006)**

LOCATION	NUMBER
Albany Gardens Nursing Centre	Albany Creek, QLD
P.M. Village	Bald Hills, QLD
Eden on Bribie	Bongaree, QLD
Bribie Island Retirement Village	Bongaree, QLD
Sir Charles Adermann Nursing Home	Bongaree, QLD
Anam Cara	Bray Park, QLD
Eventide Nursing Home Sandgate	Brighton, QLD
Burpengary Gardens	Burpengary, QLD
Regis Canning Lodge	Caboolture, QLD
St. Paul's Lutheran Hostel	Caboolture, QLD
RSL Care Fernhill Retirement Community	Caboolture, QLD
Sunnymeade Nursing Home	Caboolture, QLD
Redcliffe Aged Care Service	Clontarf, QLD
Ozcare Ozanam Villa Clontarf	Clontarf, QLD
Sir James Terrace	Deception Bay, QLD
Eden on the Avenue	Deception Bay, QLD
Bellevue Care Centre	Ferny Hills, QLD
Maranatha Hostel	Kallangur, QLD
Pilgrim Hostel	Kallangur, QLD
Pilgrim Hostel	Kallangur, QLD
Maranatha Hostel	Kallangur, QLD
Peninsula Aged Care Service	Kippa-ring, QLD
Lodges on George	Kippa-ring, QLD
Cooinda House	Kippa-ring, QLD
Pine Woods Nursing Home	Lawnton, QLD
Pine Woods Hostel	Lawnton, QLD
Abbey Gardens	Morayfield, QLD
RSL Care Inverpine	Murrumba Downs, QLD
Arcare Endeavour	North Lakes, QLD
Blue Care Nazarene Residential Aged Care Facility	Rothwell, QLD
Peninsula Palms Retirement Village	Rothwell, QLD
Rothwell Aged Care Service	Rothwell, QLD
Hibernian Nursing Home	Scarborough, QLD
John Zeller Hostel	Scarborough, QLD
Woorim Lodge	Woorim, QLD

Source: MBRC 2010 Unpublished Rates Data

Table 26 identifies supported accommodation for older people registered on the Australian Government Department of Health and Ageing website and includes hostel and nursing home care, and some retirement village care (but does not include an exhaustive list of retirement villages), providing high and low care accommodation. While 2006 Census data does not identify clearly the numbers of such dwellings, the Department of Health and Ageing website indicates that there are 35 premises providing supported accommodation (low and high care) in the region.

### 5.5.3 Tourist Accommodation

Tourism is an under developed industry in MBRC with a limited range of accommodation, particularly at the upper end of the market. There are motels, Bed and Breakfast accommodations and caravan parks in most visitor areas in the region, with Bribie Island, Redcliffe and Woodford being the most established tourist hubs. Anecdotal evidence suggests that there is not enough accommodation at peak times, and too much at off peak; a lack of budget accommodation for fruit pickers and backpackers is also suggested (by Council Tourism Officer Lynn Cooley 2010).

Future directions for tourism are likely to include the strengthening of the day trip and short break visitor market. However, it would appear that tourism is unlikely to generate a significant influence over housing demand or supply.

**Table 26 Tourist Accommodation in MBRC LGA (2010)**

Location	No
Woodford / D'Aguilar / Mt Mee	7
Ocean View	7
Dayboro	4
Mt Glorious / Mt Nebo	4
Samford	4
Kurwongbah	1 + 2 camps
Margate / Clontarf	6 + 2 cvps
Scarborough	7
Redcliffe	7
Caboolture	8 + 1 cvp
Bribie Island	12 + 4 caravan parks
Beachmere	1 + 1 cvp
Toorbul	1 cvp
Donnybrook	1 cvp
Deception Bay	1 + 2 cvps
Kallangur	1

Source: MBRC 2010 Unpublished Rates Data

#### 5.5.4 Caravan and Relocatable Home Park Supply

Caravan and Relocatable Home parks provide a lifestyle and affordability accommodation alternative for both tourists and permanent residents. There are 18 caravan and relocatable home parks in the Moreton Bay Region. (a full list of caravan and relocatable home parks is in Appendix 4. As shown in Table 28, caravans and cabins provided 1,627 dwelling units in 2006. Even though the overall number of these dwellings have risen slightly, the proportion of caravans and cabins has declined in the ten years to 2006, which reflects similar trends across Australia as parks are closed for redevelopment.

**Table 27 Caravans, Cabins and Houseboats in MBRC LGA, Time Series (1996, 2001 and 2006)**

Description	1996	2001	2006
Number of occupied private dwellings given as Caravan, cabin or houseboat	1,513	1,504	1,627
Total number of occupied private dwellings	87,261	100,680	117,589
As % of total Occupied Private Dwellings	1.7%	1.5%	1.4%

Source: ABS Census 2006, Compilation of Time Series Profile T18, from Caboolture (S), Pine Rivers (S) and Redcliffe (C).

A survey carried out in November 2006 for the Caboolture Housing Needs Assessment (in Young et al 2006) identified that caravan parks predominantly cater for long term residents. There was a strong demand for long term caravan park accommodation, with all parks reporting demand that they could not meet; some turning away people on a daily basis.

Anecdotal evidence indicates that this demand persists and is spilling over into an increase of the rough-sleeping population. This demand is also likely to increase as some parks reported potential future increases in their numbers of tourist sites and decreases in permanent and semi-permanent sites. Certain groups of long term accommodation seekers, such as families or unemployed people, may experience greater difficulty than most in obtaining accommodation in parks due to tenancy selection practices.

## 5.6 Key Findings

The key findings and implications emerging from the above review of housing supply are:

- A very high proportion of all dwellings in the region in 2006 were separate houses. Semi-detached dwellings made up 5.7% of the housing stock, and flats/apartments a further 5.6%. Other dwellings (such as caravans, cabins and houseboats) comprised 1.2% of the dwelling stock. While semi-detached dwellings have increased, the rate of increase in the region has been much lower than that of Brisbane. Indeed, the proportion of flats/units/apartments has dropped in Moreton Bay region, while increasing slightly in SEQ region and Queensland. The proportion of other dwellings (e.g. caravans, cabins, houseboats) in Moreton Bay region has decreased at a faster rate than Queensland, nearly halving across the five year period.
- Many of these dwellings are large, with three or more bedroom dwellings comprising 85.4% of all dwelling stock. There is a much smaller supply of smaller dwellings. Larger homes with five or more bedrooms are also in limited supply. Almost half of MBRC's dwellings are three bedroom houses.
- There has been an increase in multiple dwelling approvals, suggesting that the proportion of separate houses being built has been steadily decreasing, with a concurrent increase in the proportion of approvals for other dwellings, aligning approval trends more closely with the SEQ region.
- There is a higher proportion of home purchase (especially by higher income groups) in Moreton Bay region compared with SEQ, while private rental is slightly lower than in SEQ region. Families with children are much more likely to be purchasing their home than living in any other type of housing tenure. Single parent families are much more likely to be privately renting than in any other type of housing tenure, however they are also most likely of any group to be in public rental housing. A high proportion of lone parent families are also in public rental. Social housing stock has decreased as a proportion of all housing from 4.4% in 1996 to 3.8% of stock in 2006.
- Most households were living in a separate house in 2006. However the use of other dwelling types varies considerably between different types of households. Families with children are most likely to live in separate houses (97.4%); lone persons are the most likely of any household type to live in flats or apartments, one-storey semi-detached dwellings, and 'other' dwellings. One parent families are also slightly more likely than couple families with children to live in either one storey semi-detached dwellings or flats, units or apartments. This is likely to be a reflection of the relative affordability of this smaller dwelling stock. Couple families without children are slightly less likely to live in separate houses than families with children, and can live in either one-storey semi-detached dwellings, flats, units or apartments or 'other' dwellings. Very small proportions of any household type live in two or more storey semi-detached dwellings, reflecting the limited supply of this type of housing. Overall, however, relatively small proportions of these groups live in these alternate housing types - the majority of all groups live in separate houses.
- The implications of the review of housing supply are that the current stock is suited well to a community of first and second home owners, largely comprised of families with children. This stock poorly provides for the diverse needs of all types of households at the current time; and will increasingly well suit the projected changing demographic profile with higher proportions of families without children, empty nesters and lone person households. There are some indications that the market is responding to this impending change in circumstances, possibly promoted by the need for affordability (see Section 7), but also driven by the housing lifestyle market.
- An analysis of applications for reconfigurations of lots shows significant development interest in Caboolture/Morayfield, Griffin/Mango Hill/North Lakes, Lawnton/Petrie, and Narangba/Burpengary areas, with a number of smaller multi-unit development applications in Redcliffe peninsula and Bribie Island.
- There is ample land supply of land to 2021, beyond this the situation is more constrained. A lack of future Greenfield sites within the urban footprint means that the MBRC area will be more reliant on infill development, including redevelopment of rural residential land at the urban fringe. and the creation of major growth areas, including transit oriented development along the proposed Moreton Bay Rail Link and around the other major activity centres in the region.
- A significant issue for Council will be to determine how to approach transit oriented development to ensure market appeal to both developers and residents, given that this is a very atypical style of living in the region presently; how to manage the

impacts of the redevelopment of this land on local character and identity in the rural residential settings; and how to ensure the sequence of development leads to efficient and adequate infrastructure to support them.

- The current planning scheme promotes predominantly low density housing except in activity centres, where higher density housing is provided for near railway and bus stations. Affordable housing is encouraged (offering incentives) in a number of key centres and the Residential B zone.
- There appears a gap between the potential for higher density housing under existing planning policy, and the density of housing being developed in the market place, pointing to a reluctance to develop greater dwelling diversity to date. Other complementary strategies to support this planning intent are likely to be required to stimulate delivery of higher density housing in the market. The opportunity in the Planning Scheme for more specialised forms of housing is less well catered to, particularly for secondary dwellings that have the potential to provide affordable rental accommodation other than for dependent relatives; retirement village and nursing home accommodation which are discouraged in more central locations, and in established low density residential areas; and small lot housing (<400m<sup>2</sup>). There is a strong demand for caravan and relocatable home park accommodation on a long term basis which cannot be met by the existing declining level of provision. Relocatable home parks have been developed in response to the growing numbers of older households.

## **6. Trends Influencing Future Housing Demand**

### ***6.1 Trends in Housing Demand***

#### **6.1.1 Wider Market Trends**

A number of trends are evident in the wider housing market, most notably a shift to smaller household sizes (in response to population ageing and changing household structures), sharp increases in residential property prices in Queensland and Australia, and the emergence of the tree- and seachange phenomena as people make lifestyle changes away from larger cities to coastal and rural areas. A further significant trend is the recent urban policy shift towards more consolidated urban development and higher density living, in an effort to contain urban sprawl and achieve greater efficiency in the use of resources, as reflected in the Regional Plan. There has also been greater interest shown by the Federal Government in urban planning, increasing the supply of affordable housing and investing in infrastructure such as Moreton Bay Rail Link.

High population growth in the SEQ region, combined with a continuing trend towards smaller households, particularly one and two person households (reducing from 2.66 people in 2006 to 2.39 by 2031), are expected to generate a strong demand for a diversity of housing. High levels of divorce, the ageing of the population and a trend for young people to defer family formation have contributed to rising numbers of lone person households. Notwithstanding these trends, the dominant form of housing being developed is detached housing. This is particularly true in the Moreton Bay region where the share of detached housing actually increased between 2001 and 2006, counter to the trend in South East Queensland as a whole.

The tree-change and sea-change phenomena have contributed to significant migration of people retiring or nearing retirement, entrepreneurs, and a proportion of workers employed in the “new” information or service industries to coastal regions and attractive rural areas (National Sea Change Task Force Report, 2006:1). 2011 is a significant year, as it the year the first of the baby boomers turn 65 years of age, currently the year of eligibility for the age pension and a traditional age of retirement. The baby boomers are expected to revolutionise retirement as an active period in their lives. While this age group have not been typical of the sea-change population until now, it is possible that they will use the opportunity to exit the full time paid workforce that tethers them to capital city job markets, and their movements could have significant impacts on attractive communities such as Moreton Bay region.

A combination of changed market conditions have led to a sustained decline in affordable housing, with the average house price relative to income having increased substantially in Queensland over previous years. There has also been strong growth in the private rental sector, coinciding with a sharp rise in rental prices. While still in formation stages, developers are increasingly interested in the potential to capture some of the growing market for affordable housing, with innovative products and approaches being developed across Australia. The Inquiry into First Home Ownership in Australia undertaken by the Productivity Commission (2004) concluded that much of the increase in housing prices during the recent boom years can be attributed to ‘market fundamentals’, especially cheaper and more available housing finance and higher incomes. Recent rises in interest rates has led to a slowing of the recent property market boom, and in some markets (e.g. western Sydney), a decline in property values.

A number of recent studies have investigated likely influences on housing affordability. The development industry has claimed that Government charges impact excessively on housing costs (Property Council of Australia 2006). However the Productivity Commission found that taxes (such as the GST and stamp duty), as well as infrastructure charges, have only a minor impact on housing affordability. Delays in achieving development approvals are also identified by the development industry as adding substantially to the cost of housing (Property Council of Australia, 2006). In South East Queensland, developer production in 2006 was 25% less

than the rate of approvals, indicating that adequate land is being made available for housing, and is not driving up market prices here (AEC Group 2006).

The role of public housing in the market place is also changing. Between 1991 and 2001 State and Commonwealth capital funding for public housing had fallen in real terms by 25%, with an increased emphasis on housing low income people in the private rental market using subsidised loans. The Queensland Government's recent One Housing System refocuses the public housing system away from housing low income households, to housing households with multiple dimensions of social disadvantage. Public housing waiting lists are continuing to grow.

### **6.1.2 Generational Trends**

A review of past research on generational cohorts and housing type reveals distinct 'housing careers' in the general population (Beer, et al 2006), with important implications for future housing policy and delivery of housing assistance. Most notably, the delay into home ownership by the younger generation, high divorce rates, complex housing needs of the baby boomer generation and housing needs of people with disabilities, will have important impacts on housing provision. These trends are described in more detail below:

*Older people 65 + years* – (born between 1931 and 1945) are likely to be homeowners and some may have limited income beyond the age pension.

*Baby Boomers 50-64 years* – (born between 1946 and 1960) are likely to have achieved home ownership at a young age, are characterised by high rates of divorce and separation which may see some falling out of homeownership, are likely to be part of the sea change phenomenon, and some may have limited savings for retirement. Household ownership for older populations is generally seen as a form of security.

*X Generation people 34-49 years* – (born between 1961 and 1976) are shaped by economic growth, with rising house prices being the problem for many people in this cohort. They seek housing close to the CBD for employment purposes. Owning a home for most people in this cohort is difficult as they are in direct competition with the baby boomer generation who have had a longer time to accumulate their savings.

*Y Generation 19-33 years* – (born between 1977 and 1991) will be affected by delays in leaving home, assistance provided by their baby boomer parents to help cover their housing costs, frequent returns to their parents' home, changes in household formation (non-familial households) and delayed entry into home ownership. Unlike their Gen X counterparts who have often sacrificed families for careers, this group, most commonly known as Generation Y, have aspirations to marry before they are 30 and to have 1-3 children (Henry 2006).

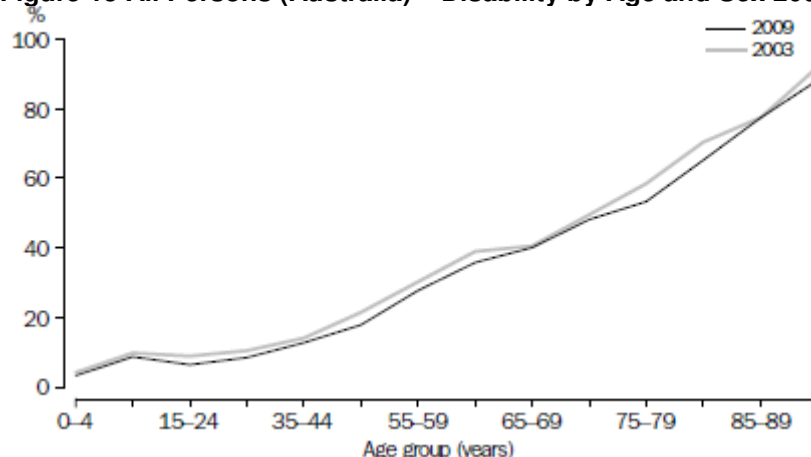
## **6.2 Special Housing Needs**

People with specific housing needs will have a particular influence on housing demand. These include: young people starting their housing careers; older people becoming less mobile and more dependent; Indigenous people and people with disabilities, who face a number of housing challenges; and tourists whose needs differ again. This Section investigates these needs and how they may impact on future housing requirements in the region.

### **6.2.1 People with Disabilities**

Disability affects nearly 1 in 5 people (the Australian Bureau of Statistics Survey of Disability, Ageing and Carers, Australia (2009 Cat.4430.0). Of these people, about 75% have limited ability for self care, mobility or communication (referred to as a 'core activity limitation'). The vast majority of people with a core activity limitation live in private dwellings (93%), with at least 14% of households likely to support a person with a core limitation disability. While disability affects all age groups, it is strongly correlated with age, as shown in Figure 15. Of people aged over 60 years, 51% had a disability (compared with 13.6% of people aged 0-59 years). Rates of severe disability increase significantly after 75 years of age.

**Figure 15 All Persons (Australia) – Disability by Age and Sex 2003 and 2009**



Source: Australian Bureau of Statistics Survey of Disability, Ageing and Carers, Australia (2009 Cat.4430.0)

People living with a disability face two issues in meeting their housing needs:

- They earn less because they are less likely to work or more likely to work part-time, than people without a disability, and are therefore more likely to have affordability issues; and
- A shortage of housing that is suitable for living with their disability (e.g. catering for wheelchair access).

There appears to be a lack of accessible accommodation for people with physical disabilities in the region.

### 6.2.2 Older People

The population in the MBRC LGA is ageing, with older people set to become a dominant housing sector with a range of specific housing needs and preferences. Particular characteristics of this population group are:

- At present, older people tend to reside in the region's coastal areas such as Bribie Island and Redcliffe.
- People older than 65 years represented around 12.1% of the population in 2006, but will more than double to 25.6% of the population in 2031.
- People 75 years or older have a high level of severe disability and need for supported accommodation; and
- Projections indicate that over half 53.4% of people over the age of 65 years by 2031 will be women, suggesting a continuation of current trends of women outliving men. Women are also more likely to be in lone person households.

### Housing Needs and Preferences

While the majority of older Australians live in private dwellings, ageing can generate the need for specific housing forms, including smaller and more accessible dwellings such as retirement villages. The number of people in high and low care residential aged care is likely to increase by 78% by 2025 and to over 200% by 2045 (Productivity Commission 2005:299).

Australian aged care policy is reliant on a high level of home ownership (i.e. encouraging people to age in their own homes supported through the Home and Community Care Program and other outreach services). National research indicates that some 12% of Australians aged over 65 rent in the private or public sectors (AHURI undated), and are considered particularly vulnerable in the housing market because they generally have low



incomes and no other assets, placing at risk not just secure housing, but also access to appropriate levels of aged care services.

Social isolation is also a factor with the high levels of older people living alone, in particular women (at the 2006 Census, 37% of people over 65 years old in Queensland were in one person households). Home maintenance is an issue, with older people living in households most commonly reporting needing assistance with property maintenance and health care because of disability or age. Other common areas of reported need are transport, housework, mobility and self care (ABS 2009).

Gentrification in inner city Brisbane has highlighted issues of affordability and social isolation experienced by older people living in high rise housing, as they struggle to meet corporate body fees, and lack opportunities to meet with neighbours.

Housing trends and preferences for older people are summarised as the following:

- A national survey of older Australians (Olsberg, 2004) found that people were more attached to the location than the family home, with people accepting of change (with the exception of private renters). The main reasons for moving were likely to be problems with maintaining house and garden, divorce, death of a partner, downsizing to a smaller property and change in lifestyle. There has been a clear rejection of extended family living arrangements (Olsberg, 2004), with 'granny flats' unlikely to be a preferred option.
- It also found that 1 in 2 people who moved in the previous 5 years moved to a smaller home.
- Most successful moves among older people were those who moved into retirement villages or to areas where they had friends (indication of communities being established based on shared lifestyle and consumption patterns). There is an emerging group of older people who seek commonality in lifestyle, moving away from traditional family-based neighbourhood community, to 'intentional communities' or friendship enclaves (including, but not limited to retirement villages). The trend for older retirees to move into caravan and relocatable home parks for community lifestyle and affordability (for some it is the only option for home ownership) also reflects this (Young 2002).
- Co-housing for older people is a form of communal living initiated and managed by older people themselves, with individual dwellings and common spaces, aiming for privacy and community, as an alternative for ordinary people to living in a single dwelling or retirement village. Co-housing is a well established, though minority, form of housing in Europe. It is typically developed in the suburbs and becoming increasingly popular amongst older age groups (especially in Denmark where this housing form first emerged). While less well developed in Australia owing to institutional barriers in the form of planning restrictions and bank lending practices, co-housing is an emerging trend that may be likely to gain support amongst ageing households.
- Baby Boomers (those aged 50 to 59 years) are an important group to understand in predicting future housing trends for older people. This group are more likely to 'downshift' in their work rather than retire, have a high degree of mobility with a strong emphasis on outdoor recreation and lifestyle in their 'retirement'. For many, wealth is held in the family home and home downsizing (and other means of 'unlocking' equity held in the family home) will be an important way to generate income. Many will be single women without adequate superannuation. High divorce levels will leave many men and women poorly resourced for retirement, especially with the need for asset splitting. This is likely to manifest in two trends: the need for affordable rental housing, and the need to return to the workforce. Both are likely to emerge as significant issues in a sea-change community with limited rental accommodation and falling housing affordability generally, and limited employment for older people.
- There is little evidence that baby boomers will continue the trend of moving into retirement villages – at least not until other housing options become untenable; some commentators suggest there is a growing demand for more diverse choices. Nonetheless, national household projections indicate that 10 to 14% of people over 75 years will live in non private dwellings.

- People with poor health, frailty and who do not own their own home will experience considerable financial and housing stress as they age, with 1 in 3 Baby Boomers expecting to have to sell or rent the family home to pay for their future needs (Olsberg, 2004).
- Large numbers of older people on low incomes own their own home (Queensland Department of Local Government and Planning 2001).

### **6.2.3 Young People**

Young adults (15-39 years) represented a third of the population (33.3%) in 2006 but are expected to decline in proportion to 28.2% of the population by 2031. However, there will still be a large number of young adults in the region (nearly 150,000).

Most young people live at home with parents. National projections indicated that the number of young adults living with parents is likely to remain the same or increase by 2031 accounting for 38 to 41% of people aged 15-34 years (ABS 2004 Cat.3236.0). Between 15 and 17% of young people are projected to be living as couples without children in 2031, and conversely 13 to 20% living as parents, representing a decline from 2006. This would suggest a continuation of current trends for young people delaying leaving home to establish their own families, postponing marriage and children (Yates et al 1999).

The majority of young people who are living independently are likely to live in shared housing arrangements. For young people living independently, rental housing is the dominant form of tenure. Young people are more likely to rent (47.6% of rented households were between 15 to 35 years) (Queensland Department of Local Government and Planning 2001).

The rates of renting may also be related to home purchase affordability. During the 1980s and 1990s, home ownership rates have declined more sharply in younger age groups. Difficulty in gaining entry to the housing market, decline in the stock of affordable housing, HECS debts, superannuation fund obligations, increase in part time work and poorly paid entry level positions are contributing factors to the delay in entry into home ownership (Productivity Commission 2004; Yates et al 1999).

Young people also face a number of issues in accessing housing (adapted from Department of Housing and Works, 2005):

- Higher unemployment/part-time employment;
- Low incomes and rising housing costs leading to increased affordability issues; and
- Discrimination in the rental housing market.

### **6.2.4 Indigenous People**

While a relatively small proportion of the overall population, the Indigenous population in Moreton Bay region grew significantly in the 10 years to 2006, rising by 28% between 2001 and 2006. High levels of housing need are indicated with 10% of clients presenting to SAAP services in the region identified as Indigenous (Department of Housing 2006b). Community housing and support services in the region indicate that Aboriginal and Torres Strait Islander services experience widespread discrimination when applying for private rental accommodation, are more likely to be evicted through lack of housing support services and early intervention measures.

The lower incomes and higher rates of unemployment of Indigenous people contribute to low levels of home ownership, overcrowding and homelessness (Queensland Living Housing Trends, 2001). The ABS Australian Housing Survey for Aboriginal and Torres Strait Islanders has identified the following characteristics of Indigenous households:

Indigenous people are more likely to rent than own their own home (58% renting compared to 27% of non-Indigenous persons; and non-indigenous individuals are two times as likely to be home owners);

- 95% of Indigenous lone parent households rent;
- Indigenous individuals tend to spend a higher proportion of their income on housing;

- 13% of Indigenous persons reported needing one or more bedrooms, with overcrowding an issue for 21% of Indigenous households in Queensland (Australian Institute of Health and Welfare 2005); and
- Affordability is an issue for 37% of Indigenous households (Australian Institute of Health and Welfare 2005)
- The rate of homelessness was 3.5 times higher for Indigenous people (18 per 1,000) than the rate for non-Indigenous homelessness (Australian Institute of Health and Welfare 2005).
- Compared to the non-Indigenous population, the Indigenous population has a younger age profile (a median age of 20.5 compared to 36.1 in ABS Australian Social Trends 4102.0, 2005) and has higher fertility and mortality rates. Housing for young Indigenous people is therefore more likely to be an issue than housing for older people (Australian Institute of Health and Welfare, 2005).

These characteristics are also evident in Moreton Bay region, where 2006 Census data shows that Indigenous households:

- Are twice as likely to be renting as non-Indigenous households (55% compared with 25%);
- Own or are purchasing their home at rates that are just over half that for non-Indigenous households (40% compared with 71%);
- Are more likely to be in family households (89% compared with 81%) than lone person households (11% compared with 19%), with the proportion of multi-family households three times that for non-Indigenous households (3% compared with 1%); and
- Tend to be larger than their non-Indigenous counterparts, with the proportion of households with 5 or more people almost double that of non-Indigenous households (24% compared with 13%).

### **6.2.5 Pacific Islander Community**

Although the exact size of the population is difficult to determine from Census data, 2006 figures indicate that 1,158 Moreton Bay residents spoke Samoan at home and that Samoan and Pacific Islander families are relatively concentrated in Caboolture, Deception Bay and Redcliffe areas.

The average household size was 5, which is substantially higher than the average size for all households as reported by PIFU, which range from 1.3 – 3.1. With very few houses with 5 or more bedrooms available, overcrowding is an issue faced by many Pacific Islander families; and these families are more likely to be renting through the Department of Housing than renting privately, with only a small proportion owning or purchasing a home. Given existing waiting lists for public housing, these families are likely to experience difficulties in accessing affordable housing in the region.

### **6.2.6 Tourists**

As indicated in the previous section tourism is only a residual industry in the Moreton Bay industry, with a limited range of accommodation, particularly at the upper end of the market. The majority of this accommodation is in Bribie Island, Redcliffe and Woodford. Reports by Council Tourism Officer in 2010 were that there is not enough accommodation at peak times, and too much at off peak; a lack of budget accommodation for fruit pickers and backpackers is also suggested (by Council Tourism Officer Lynn Cooley 2010). On this basis, tourism is not anticipated to make a significant demand on housing in the region.

## **6.3 Key Findings**

The key findings and implications for future housing provision in Moreton Bay region can be summarised as the following:

- A number of trends are evident in the wider housing market which will influence local demand, most notably a shift to smaller household sizes (in response to population

ageing and changing household structures), sharp increases in residential property prices in Queensland and Australia, and the emergence of the tree- and sea-change phenomena as people make lifestyle changes away from larger cities to coastal and rural areas. A further significant trend is the recent urban policy shift towards more consolidated urban development and higher density living, in an effort to contain urban sprawl and achieve greater efficiency in the use of resources. These trends are likely to generate a strong demand for a diversity of housing.

- A combination of changed market conditions have led to a sustained decline in the affordability of housing. In spite of claims otherwise, the Productivity Commission found that taxes (such as the GST and stamp duty), as well as infrastructure charges, have only a minor impact on housing affordability. Nor is shortage of land supply driving up market prices in SEQ. While still in formation stages, developers are increasingly interested in the potential to capture some of the growing market for affordable housing, with innovative products and approaches being developed across Australia.
- The role of public housing in the market place is also changing, with an increased emphasis on housing low income people in the private rental market using subsidised loans. The Queensland Government's recent One Housing System refocuses the public housing system away from housing low income households, to housing the most socially disadvantaged people, and public housing waiting lists are continuing to grow.
- The delay into home ownership by the younger generation, high divorce rates, complex housing needs of the baby boomer generation and housing needs of people with disabilities, will have important impacts on housing provision.
- Features of the local housing market are:
  - Demand for rental housing appears to be outstripping supply, with the vacancy rate at 2.8% for rental properties in Moreton Bay region;
  - There was unmet need for all types of affordable rental properties that are conveniently located near transport routes, facilities and services, for all age groups;
  - There was some resettlement from coastal locations for better access to services and facilities, and some households moving to Brisbane to be near family and / or work;
  - The housing market in Moreton Bay region is largely comprised of first home buyers, young families, single parent families, investors and retirees, with a high demand for housing in the \$200-250,000 price range;
  - Affordability is a key determinant of the type and location of housing being sought by all age groups;
  - There is a greater willingness to compromise backyards for larger dwellings on smaller lots.
  - There is a limited supply of accommodation for older people who are frail, especially housing that can cater for physical disabilities and a strong preference for low-set detached and semidetached dwellings, and affordable aged care and retirement facilities; and
  - There appears to be a market for secondary dwellings and semi-detached dwellings.
- Current housing preferences for different types of households in the region would appear to include
  - Affordable rental houses or units for young people in close proximity to transport, services and facilities, particularly around the Major Activity Centres;
  - 3 bedroom detached dwellings on 600 sq m lots in greenfield areas for first home buyers;
  - 4 bedroom detached dwellings on 600 sq m lots in greenfield and coastal areas for second home buyers;
  - Affordable 3 bedroom detached dwellings with close proximity to facilities and services for single parent families to rent or purchase usually in older areas;
  - Low-set 3-4 bedroom detached dwellings in coastal areas or luxury retirement resorts for active elderly people; and

- 1 bedroom units in resort style complexes or higher care supported accommodation either in coastal areas or around Caboolture with proximity to facilities and services for frail elderly people.
- Special housing needs identified include:
  - A lack of accessible (and affordable) accommodation for people with physical disabilities (e.g. adaptable low set 2 bedroom dwellings), which will only increase as disability is strongly correlated with age;
  - A shortage of appropriate and well located options (including low set dwellings on small lots, supported accommodation, resort style and new living options) to meet the needs of people older than 65 years who represented 12.1% of the population at the last Census in 2006, but is projected to represent 25.6% of the total population of the Moreton Bay region by 2031;
  - Access to well located affordable housing (including smaller flats and attached dwellings) for young people 15-24 years, especially in the rental market;
  - Appropriate, affordable and secure accommodation for Aboriginal and Torres Strait Islander people, especially flexible larger detached dwellings, located in close proximity to health, schools and other services and facilities, and public transport; and Appropriate, well located and affordable accommodation for South Pacific islander peoples, especially flexible larger detached dwellings.

## 7. Housing Affordability

The affordability of housing is an important component of housing need and is in itself an important contributor to housing diversity. This section analyses the housing affordability in MBRC LGA, investigating affordability in private rental and home purchase housing, as well as social housing (public and community housing).

### 7.1 The Issue of Housing Affordability

Access to affordable housing is a key factor in promoting strong communities, promoting health and wellbeing and avoiding poverty, by maintaining sufficient funds for living costs after housing. Research clearly shows that home ownership is associated with better health and educational attainment (Mullins and Western, 2001), while people in rented accommodation have higher death rates, even after other socio-economic variables are considered (Woodward et al, 1998).

#### *What is Affordable Housing?*

Housing that is appropriate for the needs of low and moderate income households, and priced so that low and moderate income households are able to meet other essential basic living costs<sup>27</sup>

(Adopted by Local Government Planning and Housing Ministers, August 2006)

#### *What is Housing Stress?*

A widely accepted measure of housing related poverty where households in the lowest 40% of income units pay more than 30% on housing costs (taking into account Commonwealth Rent Assistance).

Affordable housing can be used in contrast with a broader concept of housing affordability that is not restricted to the bottom 40% of income by households, but describes instead the matching of means and needs.

In Queensland, approximately 12% of households experience housing stress (Harding et al, 2004). More than half the households in housing stress are working households. The groups least likely to experience housing stress are home owners (as distinct from home purchasers) and public housing tenants.

The lack of affordable housing influences the form of housing tenure that people live in, with more poor households living in private rental than any other form of tenure (Mullins and Western, 2001). Renters face the greatest affordability difficulties with 1 in 5 rental households in housing stress; compared with 1 in 10 home purchasers and 1 in 20 public renters (Harding et al, 2004). In many locations it is difficult to secure rental housing at all (given low vacancy rates). Some 12% of Australians aged over 65 years rent in the private and public sectors, and are particularly vulnerable because they generally have low incomes and no other assets (AHURI, 2003).

There is an extent to which affordability is a generational issue in that it is less likely to affect those who were in a position to purchase a dwelling before the large increases of housing

prices. More recently born generations were not in prime earning years prior to the bulk of this housing property price inflation.

The groups most likely to experience housing stress include:

- Lone parents;
- Families with young children on low incomes;
- Low income single people
- Indigenous people; and
- Households either renting in the private market or buying their first home.

## 7.2 Trends in Affordability

### 7.2.1 Private Rental Housing

The private rental market plays an increasingly important role in housing people on low incomes. This is in part a reflection of public housing policy through the Commonwealth Government's redirection of funding away from public housing to subsidising private rental payments (through the Commonwealth Rent Assistance Scheme). It also reflects a more recent policy shift (2006) in the State Government's One Housing System, redirecting its focus from providing public housing for low income people to providing housing for people with high social needs. The combination of these public policy trends with a sustained period of record property prices has seen growing pressure on the private rental market as the affordability of home ownership has declined. In MBRC LGA, as elsewhere in SEQ, the private rental market is extremely tight, with the following attributes:

- Between 2000/01 – 2008/09 (see Table 35) median rents have nearly doubled for all sizes of house, but for 4 bedroom houses, which have increased by more than 50%. These increases are similar for SEQ and Queensland. The cost of rental housing in MBRC LGA is lower relative to the SEQ region, with median weekly rents \$30-50 lower than those of the SEQ region as a whole.
- Despite similar rates of increase over the period, the cost of rental housing in MBRC LGA remains low relative to the region, with median weekly rents between \$30-50 lower than the region as a whole for 1-3 bedroom dwellings.
- The vacancy rate for all types of dwellings in the MBRC LGA was 2.8% in 2007/08, marginally higher than the rate in QLD at 2.5%.

**Table 28 Median rent levels by bedroom size, MBRC LGA, SEQ Region and Queensland**

Bedrooms	2000/01	2002/03	2004/05	2006/07	2008/09	% change
Moreton Bay (R)						
1	\$100	\$120	\$140	\$160	\$190	90.0%
2	\$130	\$150	\$175	\$210	\$260	100.0%
3	\$160	\$185	\$220	\$255	\$310	93.8%
4	\$195	\$235	\$260	\$310	\$310	59.0%
South East Queensland						
1	\$130	\$150	\$180	\$220	\$250	92.3%
2	\$160	\$185	\$220	\$260	\$320	100.0%
3	\$180	\$210	\$250	\$290	\$350	94.4%
4	\$220	\$260	\$290	\$340	\$390	77.3%
Queensland						
1	\$120	\$140	\$165	\$200	\$240	100.0%
2	\$150	\$170	\$200	\$250	\$295	96.7%
3	\$175	\$200	\$240	\$280	\$335	91.4%
4	\$220	\$250	\$285	\$330	\$380	72.7%

Source: ABS Census 2006, in DOC: Table 12

- Detached houses are by far the most common dwelling type in the Moreton Bay region's private rental market, outstripping the supply of flats rented privately in 2008/09 by nearly four times.
- There has been steady growth in rentals across all housing types between 2001 and 2009, with the largest growth in the number of detached dwellings, reflecting the high profile of low income families in the rental market (see Table 34). The greatest growth has occurred in semi-detached housing which has nearly doubled in number.
- Like SEQ, the increase in weekly rents for 1 bedroom dwellings in Caboolture has been significantly higher than for other dwelling sizes. This may suggest a shortage of smaller rental dwellings, supported by the local market research which indicated a shortage of all forms of rental dwellings.

**Table 29 Number and type of private rental dwellings, MBRC LGA, SEQ Region and Queensland**

Dwelling type	2001	2003	2005	2007	2009	% change
<b>MBRC</b>						
Flat	4,027	4,268	4,805	5,263	5,609	39.3%
Detached house	12,445	13,392	16,144	17,997	20,821	67.3%
Semi-detached	566	598	694	886	1,476	160.8%
<b>MBRC</b>						
Flat	23.6%	23.4%	22.2%	21.8%	20.1%	
Detached house	73.0%	73.3%	74.6%	74.5%	74.6%	
Semi-detached	3.3%	3.3%	3.2%	3.7%	5.3%	
<b>SEQ</b>						
Flat	91,674	94,938	101,204	108,340	112,899	23.2%
Detached house	111,712	115,916	132,467	143,590	159,019	42.3%
Semi-detached	17,139	18,176	20,081	21,483	23,466	36.9%
<b>SEQ</b>						
Flat	41.6%	41.5%	39.9%	39.6%	38.2%	
Detached house	50.7%	50.6%	52.2%	52.5%	53.8%	
Semi-detached	7.8%	7.9%	7.9%	7.9%	7.9%	
<b>QLD</b>						
Flat	121,041	125,879	134,950	144,145	151,309	25.0%
Detached house	158,673	162,425	186,370	204,389	228,066	43.7%
Semi-detached	18,386	19,534	21,418	23,038	25,261	37.4%
<b>QLD</b>						
Flat	40.6%	40.9%	39.4%	38.8%	37.4%	
Detached house	53.2%	52.8%	54.4%	55.0%	56.4%	
Semi-detached	6.2%	6.3%	6.2%	6.2%	6.2%	

Source: Rental Tenancies Authority 2009 Rental Bonds Data, in DOC: Table 13

- Not only are detached houses by far the most common dwelling type in MBRC LGA's private rental market, outstripping the supply of other dwelling types by more than four times, the rate of growth in this dwelling type has exceeded the rate of growth in detached houses elsewhere in the region and the State.
- From a low base, the number of semi-detached dwellings has grown more than 160%, faster than all other dwelling types.



**Table 30 Affordable rental stock by bedroom numbers, MBRC LGA, SEQ Region and Queensland**

	1 bedroom	%	2 bedroom	%	3 bedroom	%	4 bedroom	%
MBRC – Number affordable								
2004	529	78%	2,852	67%	4,678	49%	2,529	55%
2009	477	48%	1,495	31%	1,855	16%	1,181	13%
SEQ – Number affordable								
2004	9,720	46%	25,577	35%	31,388	32%	13,435	38%
2009	7,684	29%	13,953	17%	14,081	12%	7,246	12%
QLD – Percent affordable								
2004		52%		47%		40%		43%
2009		34%		25%		18%		16%

Source: Residential Tenancies Authority 2009 Rental Bonds Data, five-yearly current bonds as at June, in DOC: Table 15

- The proportion of rental housing in MBRC LGA that is affordable<sup>5</sup> has declined for all dwelling sizes between 2004 and 2009. This is consistent with declines in the proportion of affordable rental stock in SEQ and QLD, though MBRC LGA's decline came off a higher base.

**Table 31 Low income households in unaffordable private rental, MBRC LGA, SEQ Region and Queensland**

Very low and low income households paying >30% on housing costs	
number	%
MBRC	
6,629	34.2%
SEQ	
64,140	40.9%
QLD	
83,456	37.8%

Source: Department of Family & Community Services, Housing Dataset of Centrelink recipients unit record file at 30 March 2006, in DOC: Table 14

- The proportion of very low and low income households, among recipients of a form of Centrelink support payment, is slightly lower than that in SEQ region or Queensland.

**Table 32 Rent Range, MBRC LGA, SEQ Region and Queensland**

	Median Rent	10 percentile rent	90 percentile rent	10-90 range
MBRC				
1 bedroom	\$190	\$150	\$255	\$105
2 bedroom	\$260	\$200	\$320	\$120
3 bedroom	\$310	\$255	\$370	\$115
4 bedroom	\$350	\$305	\$450	\$145
SEQ				
1 bedroom	\$250	\$155	\$400	\$245
2 bedroom	\$320	\$224	\$460	\$236
3 bedroom	\$350	\$260	\$460	\$200
4 bedroom	\$390	\$310	\$550	\$240
Queensland				
1 bedroom	\$240	\$140	\$390	\$250
2 bedroom	\$295	\$190	\$440	\$250
3 bedroom	\$335	\$240	\$450	\$210
4 bedroom	\$380	\$295	\$530	\$235

<sup>5</sup> Housing is considered to be affordable when the rent paid by low income households is less than 30% of gross household income after any applicable Commonwealth Rent Assistance is deducted. Mathematically this can be represented as:  $[(\text{Rent} - \text{Rent Assistance}) / \text{Gross Household Income}] * 100 < 30\%$ .

Source: Residential Tenancies Authority Rental Bonds Data, June 2009, in DOC: Table 16

- The spread of rents in a housing market indicates the degree of choice available to different households in that market. As indicated above, Moreton Bay region households have a lesser degree of choice available to them than do SEQ region households or Queensland households.

**Table 33 Private Rental Vacancy Rate, MBRC LGA and Queensland**

	MBRC	Queensland
Vacancy Rate	2.8%	2.5%

Source: Office of Economic and Statistical Research (OESR), private rental vacancy survey 2007-08 in DOC: Table 13A

- MBRC has a marginally higher private rental vacancy rate, though neither leaves much margin for a well-functioning rental market.

## 7.2.2 Home Purchase Housing

Home purchase is by far the most common housing tenure for residents in Moreton Bay region, with the rate of home ownership and purchase being nearly three times that for private rental housing (see Section 5.2.2). With housing prices increasing at a faster rate than household incomes however, home purchase is becoming less affordable. Key features of home purchase affordability in MBRC are:

- Median prices of detached houses and of land sales have increased by 40% between 2003/04 and 2008/09, approximately in line with trends in SEQ. Flats/ units and townhouses have increased by 46% during this period, faster than the 37% increase in SEQ. In contrast, median household incomes rose by 18% over the corresponding period. Unsurprisingly, weekly purchase costs as a proportion of median household income increased.
- Over the 10 year period from 1999/00 to 2008/09, rise in Moreton Bay median property prices significantly outstripped those in SEQ and Queensland, by 195% to 170%.
- During this period, the quantity of sales reduced by 16% of flat/units/apartments, 19% of detached houses and 28% of land sales, less in all cases than the decline in the number of sales in SEQ and Queensland.

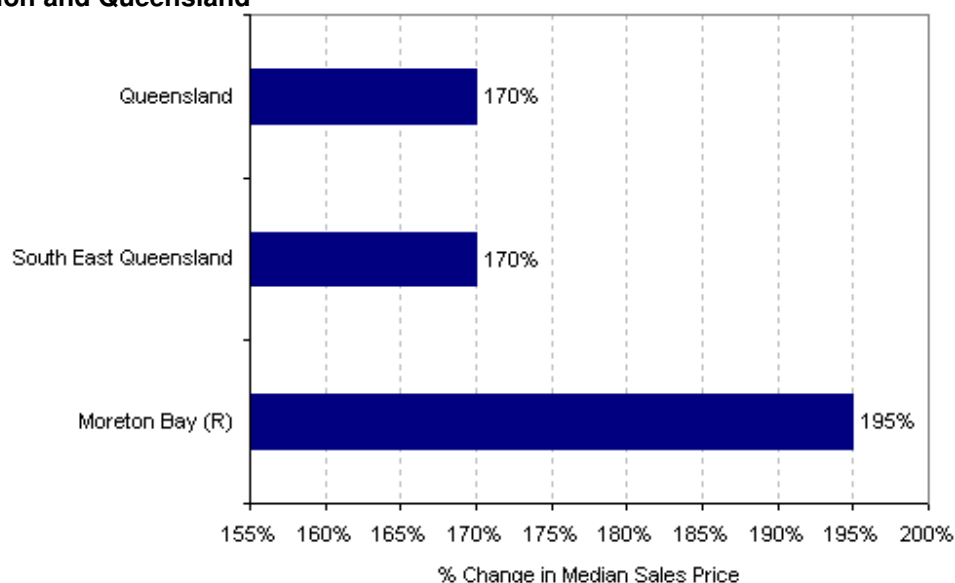
**Table 34 Home purchase price and land price, MBRC LGA, SEQ Region and Queensland**

	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	% change
<b>MBRC - median sale prices</b>							
Flats/units/townhouses	\$207,000	\$235,000	\$250,000	\$260,000	\$295,500	\$302,750	46%
Detached Houses	\$268,000	\$289,000	\$295,000	\$322,000	\$372,000	\$375,000	40%
Land Sales	\$148,995	\$170,000	\$169,000	\$174,000	\$199,000	\$209,000	40%
<b>MBRC - number of sales</b>							
Flats/units/townhouses	1,523	1,156	1,245	1,863	1,798	1,284	-16%
Detached Houses	7,976	6,174	7,290	8,852	7,601	6,477	-19%
Land Sales	3,150	2,088	2,586	3,812	3,088	2,280	-28%
<b>SEQ - median sale prices</b>							
Flats/units/townhouses	\$255,000	\$285,000	\$300,000	\$320,000	\$359,000	\$349,750	37%
Detached Houses	\$305,000	\$327,500	\$340,000	\$370,000	\$429,000	\$419,000	37%
Land Sales	\$150,000	\$177,000	\$183,000	\$185,000	\$205,000	\$218,000	45%
<b>SEQ - number of sales</b>							
Flats/units/townhouses	38,436	28,820	29,496	35,116	31,264	23,014	-40%
Detached Houses	60,615	49,496	53,713	62,639	52,955	45,070	-26%
Land Sales	18,257	12,007	13,655	18,427	15,359	9,130	-50%
<b>Queensland - median sale prices</b>							

Flats/units/townhouses	\$240,000	\$270,000	\$286,000	\$310,000	\$346,000	\$339,950	42%
Detached Houses	\$255,000	\$285,000	\$310,000	\$345,000	\$392,500	\$387,000	52%
Land Sales	\$113,000	\$140,000	\$155,000	\$167,500	\$180,000	\$188,200	67%
<b>Queensland - number of sales</b>							
Flats/units/townhouses	47,058	36,129	36,510	42,530	37,443	27,523	-42%
Detached Houses	92,666	76,303	80,216	90,629	75,675	64,085	-31%
Land Sales	30,988	22,624	23,854	30,361	25,138	14,578	-53%

Source: Queensland Department of Natural Resources, Sales database, in DOC: Table 18

**Figure 16 Median Sales Price Change between 1999/00 and 2008/09, MBRC LGA, SEQ Region and Queensland**



Source: Queensland Department of Natural Resources, Sales database., in DOC: Table 19 Graph

### First Home Purchase Affordability

**Table 35 First Home Purchase Affordability, MBRC LGA, SEQ Region and Queensland**

	40th percentile house price	Weekly purchase cost	Median income (all households)	Median income (renter couples aged 25-40)	Purchase cost as percentage of median income (all households)	Purchase cost as percentage of median income (renter couples aged 25-40)	Affordable purchase price (renter couples aged 25-40)
<b>MBRC</b>							
2001	\$120,000	\$182	\$776	\$1,085	23%	17%	\$182,000
2002	\$134,000	\$199	\$802	\$1,116	25%	18%	\$182,000
2003	\$175,000	\$260	\$829	\$1,148	31%	23%	\$183,000
2004	\$250,000	\$389	\$857	\$1,181	45%	33%	\$191,000
2005	\$270,000	\$429	\$886	\$1,214	48%	35%	\$196,000
2006	\$275,000	\$447	\$916	\$1,249	49%	36%	\$193,000
2007	\$300,000	\$509	\$947	\$1,285	54%	40%	\$195,000
2008	\$350,000	\$667	\$979	\$1,321	68%	50%	\$197,000
2009	\$355,000	\$489	\$1,012	\$1,359	48%	36%	\$273,000
<b>SEQ</b>							
2001	\$144,000	\$219	\$788	\$936	28%	23%	\$204,000
2002	\$165,000	\$245	\$845	\$996	29%	25%	\$205,000
2003	\$205,000	\$305	\$907	\$1,059	34%	29%	\$208,000
2004	\$277,000	\$431	\$973	\$1,126	44%	38%	\$223,000
2005	\$300,000	\$477	\$1,043	\$1,198	46%	40%	\$237,000

2006	\$315,000	\$512	\$1,119	\$1,274	46%	40%	\$230,000
2007	\$340,500	\$578	\$1,200	\$1,355	48%	43%	\$235,000
2008	\$395,000	\$753	\$1,288	\$1,441	58%	52%	\$234,000
2009	\$388,000	\$533	\$1,341	\$1,497	40%	36%	\$333,000
<b>Queensland</b>							
2001	\$131,000	\$199	\$675	\$898	29%	22%	\$197,000
2002	\$147,000	\$218	\$728	\$958	30%	23%	\$201,000
2003	\$172,000	\$256	\$786	\$1,022	33%	25%	\$204,000
2004	\$223,000	\$347	\$848	\$1,090	41%	32%	\$218,000
2005	\$255,000	\$406	\$915	\$1,163	44%	35%	\$227,000
2006	\$280,000	\$455	\$987	\$1,241	46%	37%	\$226,000
2007	\$316,000	\$537	\$1,065	\$1,324	50%	41%	\$231,000
2008	\$361,000	\$688	\$1,149	\$1,412	60%	49%	\$284,000
2009	\$355,000	\$492	\$1,240	\$1,507	40%	33%	\$334,000

Source: ABS 2006 Census, in DOC: Table 17

Data in table 36 above shows that the median income of couple only households between the ages of 25 and 40, considered representative of the average first home purchaser, is not capable of purchasing dwellings in the 40<sup>th</sup> percentile house price. While housing is less expensive in Moreton Bay region than in SEQ region, the gap between this and an affordable entry point to the housing market is greater, based on local household incomes.

### 7.3 Measuring Housing Affordability

To address Council's obligation to consider the need for affordable housing, it is important to be able to estimate the demand for affordable housing in the LGA. While the affordability analysis for Centrelink recipients by the Department of Communities (and reported previously in subsection 7.2.1) provides an important insight to understand changes in and the distribution of housing affordability, it can't be used to indicate overall demand for affordable housing.

There are several ways to attempt to determine current demand for affordable housing by measuring levels of housing stress in the community. There is no agreed, reliable method of calculation. However, all measures developed result in comparable outcomes (i.e. they are all in the same 'ball park'). Commentators (Yates et al, 2006:51) have pointed out that the enormity of the housing problem is such that precise measurement is irrelevant. It is more important that measures are suitable to allow policy responses to be developed, and that they are able to be replicated so that changes in affordability can be monitored (Yates, 2006).

The ratio method is the most commonly used measure for determining the households in unaffordable housing (Gabriel et al 2005). It adopts the measure used to determine housing stress referred to previously (and is referred to as the '30/40 rule of thumb' – that is, the bottom 40 percent of the income distribution - paying more than 30% of income on housing costs). It is acknowledged to be conservative compared to other measures.

#### 7.3.1 Measuring Housing Affordability in Moreton Bay Regional Council

This study replicates the methodology developed by the consultants for the Caboolture and Pine Rivers Housing Needs Assessments in 2007, applying the ratio method to the most currently available Census data (The consultants' detailed explanation of the approach and its limitations in provided in Appendix 2). It should be noted that the methodology adopted is crude, and provides only a broad indication of demand for affordable housing at the LGA level, rather than *actual* demand. An advantage of this method is that it can easily be replicated by Council at each new Census period (avoiding the expense of more sophisticated measures), allowing consistent comparison and monitoring of demand over time. While the limitations are acknowledged, the results compare favourably with similar national indicators.

The Affordable Housing Measure generates a readily available indicator of the total number of

households experiencing housing stress using Census data, and is a useful input to developing targets for affordable housing stock to meet future need. The output is expressed as an estimate of the percentage of households experiencing housing stress in rental housing and home purchase housing, and is stated as a range (based on the use of high, medium and low calculation methods described in Appendix 2).

As indicated in table 37 below, MBRC LGA has levels of housing stress between 12-18.6%.

**Table 36 Households in Housing Stress at 2006 in MBRC LGA (Estimated as % of Total Households)**

LGA	PRIVATE RENTAL HOUSEHOLDS	HOME PURCHASE HOUSEHOLDS	ALL HOUSEHOLDS
Method 1- Mid point income	8.3%	10.2%	
Method 2 – Top of range income	7.5%	4.5%	
Overall			12 - 18. 6%

Derived from ABS Census 2006, accessed with Tablebuilder; Excludes partial income not stated, all income not stated and weekly rent/monthly loan repayment not stated.

## 7.4 Social Housing

### 7.4.1 General

Social housing includes both public housing and community housing (the latter being housing that is usually publicly owned and managed by the community housing sector), and provides a range of housing options for people who are unable to secure appropriate housing in the private housing market. It includes housing provided under the Supported Accommodation Assistance Program (SAAP<sup>6</sup>) such as boarding house and crisis accommodation.

Analysis of the supply of social housing (shown in Table 38) reveals that:

- Social housing stock is concentrated in the Redcliffe SLAs, and Caboolture Central and Morayfield, with about one third and more than 20% of all social housing in the region respectively. Deception Bay, Bribie Island and Lawnton also have concentrations of social housing.
- In contrast to the profile of private dwellings in the region, nearly half of all social housing stock in the region are small dwellings (two bedrooms or less).

**Table 37 Social Housing Dwellings (as at 31st December 2010) & Proportion of Total Private occupied dwellings deemed to be Social Housing by SLA within MBRC**

Statistical Local Area	1 bed	2 bed	3 bed	4+ bed	Total	Social Housing* as % of Total Private occupied dwellings (as at Census 2006)
ALBANY CREEK			12	5	17	0.5%
BRAY PARK	26	19	75	31	151	4.3%
BRIBIE ISLAND	141	58	75	13	287	3.4%
BURPENGARY-NARANGBA	1	24	34	15	74	0.7%
CABOOLTURE (S) – CENTRAL	212	155	282	74	723	9.2%
CABOOLTURE (S) – EAST			32	5	37	0.7%

<sup>6</sup> SAAP is a jointly funded program by the Commonwealth, State and Territory Governments, and is Australia's primary response to homelessness. The aim of the Program is to assist people who are homeless or at risk of becoming homeless to achieve the maximum possible degree of self-reliance and independence by providing transitional supported accommodation (e.g. crisis / short-term, medium to long term accommodation) and a range of related services (e.g. outreach support, information and referral services and day support).

CABOOLTURE (S) – MIDWEST				2	2	0.0%
CENTRAL PINE WEST			20	6	26	0.6%
CLONTARF	103	66	60	8	237	6.3%
DAKABIN-KALLANGUR-M. DOWNS	49	57	229	53	388	4.0%
DECEPTION BAY	41	58	449	66	614	7.8%
GRIFFIN-MANGO HILL				18	18	0.3%
HILLS DISTRICT		6	39	6	51	0.7%
LAWNTON	43	29	157	11	240	10.8%
MARGATE-WOODY POINT	245	154	65	17	481	8.8%
MORAYFIELD	20	60	184	44	308	3.9%
PETRIE	42	26	67	21	156	4.4%
PINE RIVERS (S) BAL REDCLIFFE-				1	1	0.0%
SCARBOROUGH	241	122	146	14	523	5.4%
ROTHWELL-KIPPA-RING	34	90	283	68	475	7.9%
STRATHPINE-BRENDALE	32	21	37	13	103	1.9%
Total	1230	945	2246	491	4912	3.6%

Source: Department of Communities 2010 Custom Data

\*Defined as State or Territory housing authority dwellings as at 2006 Census ABS

### 7.4.2 Public Housing

The Department of Communities (DOC) has a property acquisition program for existing dwellings however when compared to the Capital Works program for 2010/11 this is relatively small. The following table indicates the number of dwellings that are planned by the department during 2010/11 and includes all social housing projects that either have construction commenced or were already under construction but were not completed prior to the start of 2010/11. Dwellings that are planned for construction start during 2011/12 however are not included since these have yet to receive approval from Queensland Treasury. The majority of these dwellings have one or two bedrooms.

**Table 38 Social Housing Dwellings by SLA within MBRC Planned for commencement or were under construction during 2010/11**

Statistical Local Area	1 bed	2 bed	3 bed	4+ bed	Total
CABOOLTURE (S) – CENTRAL	30	16	6		52
CLONTARF	16				16
DAKABIN-KALLANGUR-M. DOWNS		16			16
MORAYFIELD		16			16
REDCLIFFE-SCARBOROUGH	77	41			118
ROTHWELL-KIPPA-RING			26		26
STRATHPINE-BRENDALE				1	1
Total	123	89	32	1	245

Source: Department of Communities 2010 Custom Data

### 7.4.3 Community Housing

The Moreton Bay Region has a small but active community housing and homelessness sector, which is organised through the Moreton Bay Housing and Homelessness Network that also operates as the local branch of Queensland Shelter, the peak body for community housing in Queensland.

Housing and crisis accommodation providers and related support services are detailed in table 40 below. While recent economic stimulus funding through the Australian Government, has provided an increase in social housing stock, this has been swamped by the rate of increase in housing stress in the region. There is an urgent need for crisis accommodation, but also longer term housing to transition into.

**Table 39 Community Housing and Support Services Active in MBRC LGA**

ORGANISATION	DETAILS OF SERVICE
Moreton Bay Housing and Homelessness Network	A housing response group for the Moreton Bay Region consisting of representatives from government and community organisations. An outcome of Housing Solutions Project.
North Moreton Branch Shelter	Sub-regional branch of Queensland Shelter, the peak body for community housing in Queensland. Provide grants to local network.
BRIC Housing	Designated by the Department of Communities as a growth provider for northern Brisbane, including the Moreton Bay Region. Manages tenancies and housing stock leased from a variety of parties. Manages Ti Tree Housing Service, a culturally appropriate service targeted towards Aboriginal and Torres Strait Islander people.
Moreton Bay Regional Tenants Association Inc.	Is a regional group of the Queensland Public Tenants Association (QPTA). QPTA is a peak body for public housing tenants in Queensland. Public housing tenants and community groups can access opportunities to participate in government policy and decision making processes through the North Moreton Regional Tenants Association.
Northern Suburbs Tenant Advice and Advocacy Service	Managed by the DOC, it provides advice and advocacy service tenants regarding their rights and responsibilities under the Residential Tenancies Act 1994.
Coast to Bay Housing Group	Breakthrough Housing is a branch of the Community Rent Scheme, providing affordable rental housing for individuals and families on the public housing waiting list. (To Operate on the Sunshine Coast as Sunshine Coast Housing Coast and in Moreton Bay as Breakthrough Community Housing Service, from July 1, 2011)
Integrated Family and Youth Service (IFYS)	IFYS provides community accommodation, support and counselling services.
Caboolture Family Haven	Caboolture Family Haven provides supported transitional housing for families in crisis.
Moreton Bay Regional Council	Circumstantial role taking over management of properties from a community housing agency that ceased operations. Manages 12 units for aged persons. Currently in discussion with Community Housing (Department of Housing) regarding the possible transfer or relinquishing of the properties.
Department of Communities Housing and Homelessness Services	Provides direct and indirect housing assistance
Deception Bay Community	Deception Bay Community Youth Programs provides support and assistance to disengaged or at risk young people. Job Placement,

Youth Programs	Employment and Training Program – a federal funded program is aimed at assisting students and young people who are at risk of being homeless. 8 units of housing for at risk young people in Deception Bay.
Shaftesbury Campus	Provides long term housing for the elderly and people with a disability
Pine Rivers Neighbourhood Centre	Pine Rivers Neighbourhood Centre is a not for profit organisation that provides support and information services to individuals and families in Pine Rivers. Funded to provide Homestay Program, which assists individuals and families who are paying rent and need help to maintain their current tenancy. Other services include counselling, family support, legal and financial advice and assistance.
Ozcare	Case manages people who are homeless or at risk. Able to link in and do referrals to other agencies.
Mission Australia	Employment Services.
Chameleon Housing	Overnight/ short term crisis housing for young people who are homeless or at risk of homelessness.
Murriajabree A&TSI Association Inc.	Community Engagement Officer and Aboriginal and Torres Strait Islander Child and Family
Friends of the Street	Provides emergency assistance in the form of food, clothing, some furniture, linen, cooking needs and baby requirements.
CHABSS – Caboolture Household and Budget Support Service	Confidential budget support for individuals or families who are experiencing financial difficulties.
KEIHS – Keys to Early Intervention in Homelessness Service	Information, referral and advocacy. Assessment process occurs to determine if tenancy is sustainable prior to approval for case management support. Minimum 12 week intensive case management support for people residing in Deception Bay and Caboolture/Morayfield.
Spiritus Caboolture Community Care	Delivers community care, helping clients maintain their independence and live a healthier life in their own home. Community Aged care, extended aged care. Also has dementia specific aged care service..

## 7.5 Key Findings

There is a strong pattern in the distribution of socio-economic wellbeing in SEQ, with affluent areas in inner City Brisbane, the Gold and Sunshine Coasts. Less well off households are dispersed to outer metropolitan and rural areas and includes parts of the Moreton Bay region. This distribution largely reflects relative housing affordability.

The loss of relative housing affordability in Moreton Bay region is a recent phenomenon, emerging with the housing boom that commenced in the early 2000s. This was fuelled by strong population growth in SEQ, Federal Housing policy that favoured subsidised rents in the private rental market than investment in public housing, the Government's First Home Buyer Grant Scheme, historically low mortgage interest rates and stock market volatility that encouraged people to look on housing as a relatively safe investment.

The analysis of housing affordability in this section reveals that:

- While housing is less expensive in Moreton Bay region than in SEQ region, the gap between this price and an affordable entry point to the housing market is greater, based on local household incomes. The issue of affordability is increasingly mainstream and impacting on greater proportions of households in the region.



- The trend towards increased levels of housing stress continues, with rental vacancies of less than 3% indicating continued tightness in the market. Rents have approximately doubled on average between 2000/01 and 2008/09.
- Between 12 and 18.6% of all households in Moreton Bay region experience housing stress, and this affects more than a third of all households receiving some form of Centrelink pension, even after adjusting for rent assistance.
- The affordability of home purchase is in significant decline across the region, with dwelling and land prices increasing by 40% or more over the 5 year period to 2008/09.
- Social housing stock is concentrated in the Redcliffe SLAs, and Caboolture Central and Morayfield. Deception Bay, Bribie Island and Lawnton also have concentrations of social housing.
- There is a critical shortage of emergency housing, and homelessness is a rising issue. Caravan and relocatable home parks play an important role in providing affordable housing, but long-term dwellings are being converted for use as short-term tourist accommodation and parks are otherwise coming under development pressure.
- There is a significant demand for larger (5 bedroom) and smaller (senior's) units and a continuing need for Indigenous housing and larger culturally appropriate housing for Pacific Islander families, especially in Caboolture and Deception Bay.

## 8. Locational and Other Considerations

A comprehensive assessment of housing needs should also take into account other considerations such as the location of housing in relation to places of employment, activity centres and social infrastructure; as well as any spatial patterns in the distribution of socio-economic wellbeing. This section provides an overview of such considerations, to help inform the mix and location of housing in the LGA.

### 8.1 Access to Centres and Employment

Accessibility to work is a key factor in determining the location of housing, particularly in the context of rising petrol prices and the impact of non-renewable energy consumption on climate change.

Table 41 shows the proportions of workers who work within the same LGA in which they reside (referred to as Retention Rate). While activity centres and industrial estates are the primary employment nodes in the LGA, the bulk of the workforce travels outside the region to work (primarily to Brisbane LGA), resulting in a much lower retention rate (43.1%) than neighbouring LGAs of Brisbane (81.8%) and the Sunshine Coast (78.8%). This is especially true for the Pine Rivers (27.3%) and Redcliffe (36.9%) districts in the south of the region.

This is one of the LGA's greatest challenges in order to make Moreton Bay a more sustainable community, to increase the self-containment in the region by creating local jobs.

By far the greatest mode share of travel is by private motor vehicle, and that this has only increased its dominance since 2001. Public transport and active travel (walking or cycling) constituted approximately 10% of all travel to work.

**Table 40 Job Retention rates (%) in MBRC, its Districts and surrounding LGAs, 2006**

LGA	RETENTION RATE	Work outside of the LGA	Unknown or not stated
Caboolture	43.7	43.8	12.5
Pine Rivers	27.3	63.7	9
Redcliffe	36.9	52	11
MBRC	43.1	46.3	10.6
SCRC	78.8	9.8	11.4
BCC	81.8	10.5	7.6

Source: ABS 2006 Census in i.d profile JTW data

### 8.2 Social Infrastructure Provision

Social infrastructure is essential for the health, wellbeing and economic prosperity of communities, helping to bring people together, promoting their quality of life, and developing the skills and resilience needed to establish and maintain strong communities. It includes community facilities, services and networks which support individuals, families, groups and communities (e.g. such as education, recreation and sport, community centres and cultural facilities, youth and facilities and services for groups with special needs such young and old people, families, people with a disability and Indigenous and culturally diverse people).

Like much of SEQ, the MBRC has sustained strong growth over the previous decades which has outstripped Local and State Government's investment in social infrastructure; a problem that is compounded by the region's dispersed settlement pattern. This is compounded by a backlog of maintenance issues that shorten the useful life of this existing infrastructure. A Community Facilities Audit and Needs Assessment prepared by Council in 2010 found a significant shortfall in current and projected needs. This highlighted a range of community facility recommendations, particularly concentrated in the Northern Growth Corridor. An analysis of existing social infrastructure shows that facilities are concentrated in proximity to activity centres, with the largest existing and projected deficits corresponding to the fastest growing areas of the region.

**Table 41 Distribution of Social Infrastructure in MBRC LGA SLAs**

SLA	RANGE OF SOCIAL INFRASTRUCTURE
Albany Creek	Child Care, Sports Clubhouses, Scouts & Guides, Library, Primary and High School, Community Centre
Bray Park	Child Care, Sports Clubhouses, Primary and High Schools
Bribie Island	Child Care, Sports Clubhouses, Library, Neighbourhood Centre, Recreation Hall, Community Arts Centre, Youth Centre, Respite Care
Burpengary-Narangba	Child Care, Sports Clubhouses, Primary and High Schools, Libraries, Scouts and Guides, Community Support Centre, Theatre, Community and Cultural Centre, Environmental Education Centre
Caboolture Central	TAFE, Sports Clubhouses, Library, Primary and High Schools, Art Gallery, Showgrounds, Neighbourhood Centre, Memorial Hall, Hospital, Shire Hall, Hospital
Caboolture East	Child Care, Museums, Primary and High School, Sports Clubhouses, Community Centre, Libraries, Community Hall
Caboolture Hinterland	Child Care, Sports Clubhouses, Museums, Community Centres, High School, Aged Care
Caboolture Midwest	Child Care, Sports Clubhouses, Community Centre, Primary and High Schools, Community Centres, Arts & Crafts Association, Library
Central Pine West	Child Care, Sports Clubhouse, Primary and High Schools, Museum, Community Centre, Showground
Clontarf	Child Care, Sports Clubhouses, Community Hall, Scouts & Guides, Primary and High Schools, Christian Outreach Centre
Dakabin-Kallangur-M. Downs	Child Care, Sports Clubhouses, Community Centres, Library, Primary and High Schools, Farmers Hall
Deception Bay	Sports Clubhouses, Library, Primary and High Schools, Community Hall, Craft Club, Neighbourhood Centre, PCYC, Scouts & Guides
Griffin-Mango Hill	Child Care, Sports Clubhouses, Library, Primary and High Schools, Community Centre, Community health precinct
The Hills District	Child Care, Sports Clubhouses, Library, Scouts & Guides, Environmental Centre, Primary and High Schools, PCYC, Community Centre
Lawnton	Child Care, Sports Clubhouses, Scouts & Guides, Neighbourhood Centre, Primary School, Special School, Showground
Margate-Woody Point	Child Care, Sports Clubhouses, Primary School, Special School, QCWA Hall, Memorial Hall
Morayfield	Sports Clubhouses, Primary and High Schools, Community Hall, Scouts
Petrie	Child Care, Sports Clubhouses, Primary and High Schools, School of Arts, Scouts, Meals on Wheels, Respite Care
Redcliffe-Scarborough	Child Care, Sports Clubhouses, Recreation & Memorial Hall, TAFE, Lions Club, Primary and High Schools, Red Cross Centre, Scouts, Woodcraft Centre, Pensioners Hall, Youth Centre, Art Gallery, Library, Cultural Centre, Museum, Neighbourhood Centre, QCWA Hall, Showground, Senior Citizen Centre, Community Centre, Hospital
Rothwell-Kippa-Ring	Child Care, Sports Clubhouses, Primary and High Schools, Hospital, Radio Club, PCYC
Strathpine-Brendale	Sports Clubhouse, Hospital, Theatre, Primary and High Schools, Senior Citizens Club, Community Centres, Art Gallery, Scouts
Pine Rivers Hinterland	Child Care, Sports Clubhouses, Primary School, Art Gallery, Art Studio, Music Hall, Public Hall, Women's Hall, Farmer's Hall

Source: Social Infrastructure mapping collected for the MBRC Community Facility Needs Assessment (2010).

### 8.3 Patterns of Social Advantage / Disadvantage

The Regional Plan adopts a principle of addressing issues of disadvantage in communities (Principle 6.2). Disadvantage in a spatial planning sense can occur in two ways:

- The creation of areas of concentrated disadvantage characterised by low income households, high unemployment/underemployment; and
- Disadvantage that occurs because areas have poor access to employment, education and community services and facilities, including public transport (which has heightened importance in lower income communities where car ownership is generally low).

Each of these aspects is investigated in the forthcoming review of:

- Industry and Occupation;
- Income
- Employment Status;
- Accessibility and Locational Disadvantage; and
- The SEIFA Index of Disadvantage.

#### 8.3.1 Industry and Occupation

The largest industries of employment for Moreton Bay residents were the retail trade, manufacturing, health care and social assistance and construction. While these were the same as the four largest industries of employment for SEQ region as a whole, they employed greater proportions of Moreton Bay workers than their SEQ equivalents,

Moreton Bay residents were less likely to be employed as managers and professional workers and more likely to be employed as technician and trade workers, labourers, machinery operators and drivers and clerical and administrative workers than their SEQ counterparts. Consequently, Moreton Bay households tend to have lower incomes.

#### 8.3.2 Income

The SLAs with the lowest median household income in Bribie Island, followed by Margate-Woody Point and Deception Bay. The SLA with the highest median income was Pine Rivers Hinterland, followed by Central Pine West, Griffin- Mango Hill, Caboolture Midwest and the Hills District. A trend is apparent for higher incomes to be concentrated south and west. It must be noted though that incomes partly reflect structural age, with areas with higher proportions of retired population less likely to be earning, but more likely to own their own home.

**Table 42 Median Income by SLA, MBRC LGA 2006**

SLA	2001	2002	2003	2004	2005	2006	2007	2008	2009
Albany Creek	\$1,204	\$1,257	\$1,312	\$1,369	\$1,429	\$1,492	\$1,557	\$1,626	\$1,697
Bray Park	\$906	\$955	\$1,008	\$1,063	\$1,121	\$1,182	\$1,247	\$1,315	\$1,386
Bribie Island	\$470	\$497	\$525	\$554	\$586	\$619	\$654	\$691	\$730
Burpengary-Narangba	\$930	\$987	\$1,048	\$1,112	\$1,180	\$1,253	\$1,330	\$1,412	\$1,498
Caboolture Central	\$581	\$623	\$668	\$717	\$769	\$825	\$885	\$949	\$1,018
Caboolture East	\$634	\$682	\$733	\$789	\$848	\$912	\$981	\$1,055	\$1,134
Caboolture Hinterland	\$944	\$951	\$957	\$964	\$970	\$977	\$984	\$991	\$997
Caboolture Midwest	\$944	\$1,002	\$1,063	\$1,128	\$1,197	\$1,270	\$1,348	\$1,430	\$1,517

Central Pine West	\$1,295	\$1,354	\$1,416	\$1,481	\$1,548	\$1,619	\$1,693	\$1,770	\$1,851
Clontarf	\$598	\$641	\$687	\$736	\$789	\$846	\$907	\$972	\$1,042
Dakabin-Kallangur-M. Downs	\$839	\$889	\$942	\$999	\$1,059	\$1,122	\$1,189	\$1,260	\$1,336
Deception Bay	\$626	\$662	\$699	\$739	\$781	\$825	\$872	\$921	\$974
Griffin-Mango Hill	\$1,039	\$1,099	\$1,162	\$1,229	\$1,300	\$1,375	\$1,454	\$1,538	\$1,627
The Hills District	\$1,067	\$1,119	\$1,174	\$1,232	\$1,293	\$1,356	\$1,423	\$1,492	\$1,566
Lawnton	\$695	\$746	\$801	\$860	\$924	\$992	\$1,065	\$1,144	\$1,228
Margate-Woody Point	\$495	\$529	\$566	\$605	\$646	\$691	\$739	\$790	\$844
Morayfield	\$689	\$731	\$776	\$823	\$874	\$927	\$984	\$1,044	\$1,108
Petrie	\$925	\$979	\$1,036	\$1,096	\$1,160	\$1,227	\$1,298	\$1,374	\$1,454
Pine Rivers Hinterland	\$1,242	\$1,302	\$1,364	\$1,430	\$1,499	\$1,571	\$1,647	\$1,726	\$1,809
Redcliffe-Scarborough	\$566	\$614	\$665	\$721	\$781	\$847	\$918	\$995	\$1,079
Rothwell-Kippa-Ring	\$667	\$713	\$763	\$816	\$873	\$934	\$999	\$1,069	\$1,143
Strathpine-Brendale	\$789	\$830	\$873	\$919	\$967	\$1,017	\$1,070	\$1,126	\$1,184
MBRC	\$776	\$802	\$829	\$857	\$886	\$916	\$947	\$979	\$1,012

Source: ABS 2006 Census in DOC: Table 17

### 8.3.3 Employment Status

Between 2001 and 2006, reflecting national economic trends and the health of the Brisbane job market, the unemployment rate declined and labour participation rate increased. Unemployment and Centrelink dependency was concentrated in the north.

### 8.3.4 Accessibility and Locational Disadvantage

Locational disadvantage is assessed by investigating access to employment, education and community services and facilities, with an emphasis on access by public transport. Public transport access is of particular importance to those communities with high proportions of those without private vehicle ownership. As indicated in Table 44, Caboolture Central, Clontarf, Margate-Woody Point and Lawnton have relatively high proportion of dwellings with no motor vehicle.

The main transportation routes in the region run north – south and are the passenger rail line from Brisbane to Nambour, and the Bruce Highway.

Public transport infrastructure within the region largely supports commuting to Brisbane to work, and intraregional public transport does exist, but is less well supported, in terms of accessibility, frequency and amenity. The communities most affected are those in the far north east and west, including Bribie Island and Woodford, and households with low motor vehicle ownership.

Planning is currently underway for the Moreton Bay Rail Link, to branch off the Caboolture rail line at Petrie and extend to Kallangur, Murrumba Downs, North Lakes/ Mango Hill, Rothwell and Kippa-Ring. The rail corridor has long been preserved, minimising the need for land acquisition. All three levels of Australian Government have committed funding and construction is due to begin in 2012, to be completed in 2016. This will provide a major opportunity to develop the new rail corridor consistent with Transit Oriented Development (TOD) principles.

**Table 43 Number of motor vehicles per dwelling by SLA (% of dwellings), MBRC LGA**

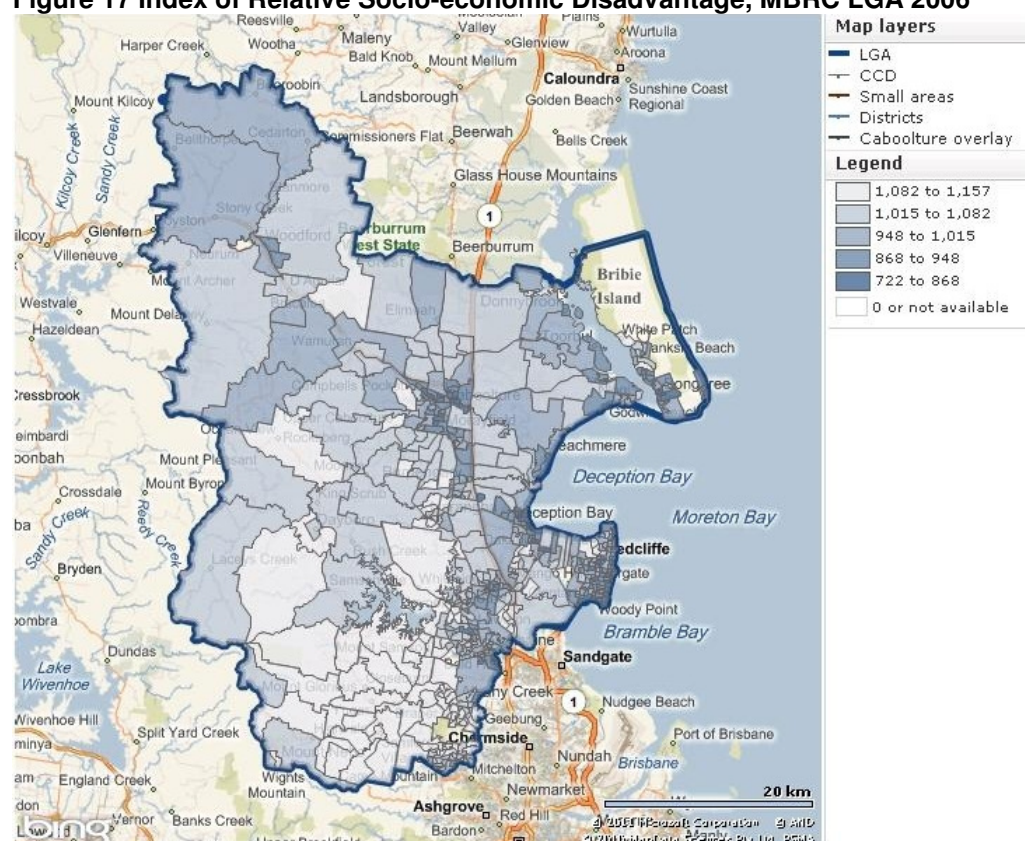
	None	1 motor vehicle	2 motor vehicles	3 motor vehicles	4 or more motor vehicles	Not stated
Bribie Island	8.4%	42.2%	22.4%	4.7%	15.5%	5.1%
Burpengary-Narangba	2.0%	24.6%	43.2%	14.9%	3.7%	4.5%
Caboolture (S) - Central	10.8%	36.2%	27.4%	8.3%	6.0%	7.3%
Caboolture (S) - East	3.1%	30.4%	34.4%	11.0%	9.7%	5.8%
Caboolture (S) - Hinterland	3.1%	26.9%	34.8%	13.7%	4.3%	8.3%
Caboolture (S) - Midwest	1.6%	19.5%	41.4%	17.0%	4.3%	5.2%
Deception Bay	7.0%	38.0%	30.2%	8.7%	4.4%	7.4%
Morayfield	6.5%	35.0%	31.3%	10.4%	5.8%	6.0%
Albany Creek	4.0%	24.1%	43.9%	14.5%	4.2%	3.2%
Bray Park	3.8%	32.3%	37.8%	11.3%	4.1%	6.0%
Central Pine West	0.8%	17.1%	50.8%	16.6%	3.9%	2.9%
Dakabin-Kallangur-M. Downs	4.8%	32.3%	38.4%	10.7%	4.9%	4.5%
Griffin-Mango Hill	1.4%	25.3%	45.9%	9.6%	10.5%	3.5%
Hills District	2.5%	30.1%	43.1%	12.5%	3.8%	3.2%
Lawnton	9.9%	36.0%	28.5%	10.1%	5.9%	5.8%
Petrie	4.6%	29.5%	40.9%	12.4%	3.3%	4.6%
Strathpine-Brendale	7.8%	38.3%	29.0%	9.3%	5.6%	5.5%
Pine Rivers (S) Bal	1.0%	17.5%	45.0%	17.2%	5.6%	3.1%
Clontarf	10.2%	36.7%	28.7%	8.7%	6.6%	5.9%
Margate-Woody Point	14.6%	39.7%	22.8%	5.7%	8.9%	6.3%
Redcliffe-Scarborough	11.4%	36.8%	25.1%	7.4%	9.8%	6.6%
Rothwell-Kippa-Ring	8.5%	35.6%	31.1%	10.2%	5.9%	4.8%
MBRC	6.0%	31.6%	34.8%	10.8%	6.5%	5.2%

Source: ABS 2006 Census, collected through Tablebuilder

### 8.3.5 SEIFA Index of Disadvantage

The SEIFA Index of Disadvantage prepared by the ABS ranks small area data to reflect social and economic conditions. Low index values represent areas of disadvantage and high values represent areas of advantage; Figure 17 indicates concentrated disadvantage in the settlements of Caboolture Central, Bribie Island, Redcliffe and Deception Bay.

**Figure 17 Index of Relative Socio-economic Disadvantage, MBRC LGA 2006**



Source: ABS SEIFA dataset, derived from 2006 Census, in Atlas i.d

## 8.4 Key Findings

Key findings emerging from a review of locational and other factors relating to housing include:

- While activity centres and industrial estates are the primary employment nodes in the region, less than half of Caboolture's workers (43.1%) are employed within the LGA, with most commuting to Brisbane to work. 60-70% of travel to work is exclusively by private motor vehicle, with around 10% of trips by public transport or active modes of travel. This has strong implications for accessibility to public transport and disposable income available for housing and other costs of living. Council is proactively investigating ways to increase the net jobs balance.
- Like much of SEQ, the MBRC has sustained strong growth over the previous decades which has outstripped Local and State Government's investment in social infrastructure; a problem that is compounded by the region's dispersed settlement pattern. This is compounded by a backlog of maintenance issues that shorten the useful life of this existing infrastructure. This highlighted a range of community facility deficits, particularly corresponding to the fastest growing areas of the region.
- The largest industries of employment for Moreton Bay residents were the Retail Trade, Manufacturing, Health Care and Social Assistance and Construction. Moreton Bay residents were less likely to be employed as managers and professional workers and more likely to be employed as technician and trade workers, labourers, machinery operators and drivers and clerical and administrative workers than their SEQ counterparts. Consequently, Moreton Bay households tend to have lower incomes.
- A trend is apparent for higher incomes to be concentrated south and west, partly reflecting structural age, with areas with higher proportions of retired population less likely to be earning, but more likely to own their own home.

- Between 2001 and 2006, reflecting national economic trends and the health of the Brisbane job market, the unemployment rate declined and labour participation rate increased. Unemployment and Centrelink dependency was concentrated in the north.
- The main transportation routes in the region run north – south and are the passenger rail line from Brisbane to Nambour, and the Bruce Highway. Public transport infrastructure within the region largely supports commuting to Brisbane to work, and intraregional public transport does exist, but is less well supported, in terms of accessibility, frequency and amenity. The communities most affected are those in the far north east and west, including Bribie Island and Woodford, and households with low motor vehicle ownership.
- Planning is currently underway for the Moreton Bay Rail Link, to branch off the Caboolture rail line at Petrie and extend to Kallangur, Murrumba Downs, North Lakes/ Mango Hill, Rothwell and Kippa-Ring. The rail corridor has long been preserved, minimising the need for land acquisition. All three levels of Australian Government have committed funding and construction is due to begin in 2012, with construction to be completed in 2016. This will provide a major opportunity to develop the new rail corridor consistent with Transit Oriented Development (TOD) principles.
- The SEIFA Index of Disadvantage indicates concentrated disadvantage in the settlements of Caboolture Central, Bribie Island, Redcliffe and Deception Bay.



## 9. Future Housing Requirements

The preceding analysis has indicated some mismatch between housing needs and current housing supply. Without intervention, this mismatch is likely to increase as demographics change and other factors impinge on the housing market, especially in relation to decreasing affordability. This section of the report draws on this analysis to develop dwelling targets for a diversity of dwelling types to meet local housing needs.

### 9.1 Approach

Housing targets have been developed for the following:

- Dwelling diversity (i.e. the mix of separate houses, semi-detached houses, units and other housing); and
- Special Needs Housing meaning: affordable housing, adaptable housing and housing for older people.

Some direction is also provided on other requirements for dwellings, in particular: dwelling form and size; dwelling tenure; and lot size.

The quantitative targets developed in this Section will help to inform decisions about the diversity of housing needed to support expected population growth in MBRC LGA, and their locations. This includes the mix and type of housing that is required by the future projected community (i.e. whether it is a separate detached dwelling, or attached/semidetached dwelling, either one storey or two storey, multi-unit flat/apartment, or other forms of housing). This in turn will affect the need for land supply, as different housing forms have different land requirements.

The targets developed will also inform decisions about affordable housing, and the need to develop new solutions and promote existing opportunities to ensure housing is and remains affordable in the region. Targets established will provide a guide to the level of affordable housing needed to meet current and future housing requirements of low income groups; provide a basis for advocacy to other levels of Government; and allow ongoing monitoring of success in meeting the need for affordable housing in the LGA.

Targets have also been established to meet the increasing need for supported accommodation for older persons in MBRC LGA, and the broader need for adaptable housing within the general housing stock to meet the needs of older people and people with disabilities in the community. Some consideration is also given to the need to promote particular types of tenure, especially rental properties, in the LGA, and the suitability of different housing forms and lot sizes.

The targets established by this assessment should be taken as indicative. Ongoing monitoring will be required to reconfirm housing needs and targets as the community grows and changes, and as developers respond to emerging needs.

### 9.2 Regional Plan Requirements for Dwelling Targets

The Regional Plan prescribes two sets of overall dwelling numbers for each Local Government Area – the anticipated total number of dwellings likely to be required; and of these, a target for the number of new dwellings to be achieved as infill development (i.e. new development that occurs within established urban areas where the site or area is either vacant or has previously been used for another purpose - in MBRC LGA, infill development also includes redevelopment of rural residential land to urban densities). The latter is considered to be the minimum number of new dwellings to be provided by infill and redevelopment in the region in keeping with the Plan's overall intent for more efficient use of land. Local Government is encouraged to exceed these minimum numbers where this is

achievable. The targets developed in this study for dwelling diversity and affordability need to sit within these overall Regional Plan minimum numbers and targets.

The Regional Plan dwelling numbers and targets for MBRC are shown in Table 45. The table shows a minimum number of 84,000 dwellings should be achieved by 2031, 35,000 of which should be infill dwellings.

**Table 44 Comparison of SEQ Regional Plan Dwelling Targets and PIFU Dwelling Projections, 2009-2031, MBRC LGA**

Source	2006	2006-2021		2006-2031	
	Existing Dwellings	Total new dwellings	Infill dwellings	Total new dwellings	Infill dwellings
<b>Regional Plan</b>	123,900			84,000	35,000
<b>PIFU Population Projections</b>	125,191	40,560	16,900	93,766	39,069

Source: Regional Plan dwelling targets 2009; and PIFU 2009 Medium Series Dwelling Projections 2006-2031, in DOC: Table 29

As discussed in Section 3.3 (and shown in Table 10) PIFU's medium series dwelling projections are accepted as the most current and likely forecast for dwelling growth in the Moreton Bay region over the period to 2031. This projects a need for almost 14,000 more dwellings than was anticipated by the Regional Plan between 2006-2031 in MBRC LGA.

Applying the same proportional distribution of infill to greenfields dwellings as the Regional Plan, under the PIFU projections a possible further 4,069 infill dwellings may need to be provided, as per Table 45. While not a requirement to redistribute the additional dwellings as infill development, such an approach would contribute to the intent of the Regional Plan of achieving better urban consolidation. Consideration of the diversity targets developed below will assist Council in determining the desirable form of this additional housing (i.e. as infill or greenfield, medium or low density housing).

ERP figures for growth over the three years to 2009 indicate that the slowing of growth anticipated by these PIFU forecasts has not yet occurred. Given this trend, the Regional Plan figures are considered too implausibly low to direct planning effort to. Low, medium and high scenario targets for diversity, affordability and adaptability have been prepared for PIFU projections only, though a risk has been identified that growth will outstrip these projections. This suggests at the need to monitor housing supply in relation to need and to ensure land shortages do not occur or that infrastructure investments have to be brought forward, both of which have the potential to drive house prices higher.

### **9.3 Methodology for Determining Dwelling Targets**

The methodology for formulating targets for dwelling diversity, affordability and adaptability was developed by the consultants for the 2007 Housing Need Assessments conducted for Caboolture and Pine Rivers and is described below. While a range of factors influence dwelling mix, primary amongst these are the size of the population to be housed, and the nature of household formation patterns (e.g. single person households, couple only households). Other factors include population age, income, housing preferences and market trends. Five year projection intervals were used (i.e. 2016, 2021, 2026 and 2031), starting at 2011.

#### **Step 1 - Base Data**

Population Projections – PIFU Medium Series Population and Dwelling Projections were used as the basis for projections in this scenario (Table 53).

## **Step 2 - Applying Household Type Projections**

Household type projections for Moreton Bay region were prepared by PIFU for each projection year. Household type projections were then applied to dwelling figures, according to dwelling preferences by household types, as indicated in the 2006 Census.

Caravans, cabins and houseboats and 'other' dwellings were kept constant from the 2006 Census on, recognising there are few opportunities to grow these dwelling types in the region.

## **Step 3 - Applying Dwelling Preference Assumptions**

A series of assumptions were made about changing housing preferences for each projection year to 2031, commencing from 2011, based on a number of factors, including household age and size, local market trends and a review of housing literature. The assumptions developed are reported in Appendix 3.

Steps 1 to 3 were used to develop targets for general dwelling diversity and are reported in Section 9.4 below.

## **Step 4 – Applying Special Housing Needs**

Additional targets for affordable housing (private market and social housing), adaptable housing and older persons' housing were overlaid on the general housing projections, to provide a more fine grained understanding of likely housing needs.

Step 4 analysis and findings are reported in Sections 9.5 below.

## **Step 5 – Other Requirements for Dwellings**

Additional information on housing form, size, tenure and lot size was also provided to further inform policy and housing strategies which might be adopted.

The analysis and findings in this step are reported in Section 9.6 below.

## **9.4 Targets for Dwelling Diversity**

The following process was undertaken to determine the appropriate dwelling diversity for MBRC LGA to 2031.

### **9.4.1 Base Data (Step 1)**

The base data refers to the preliminary population and dwellings data used as the foundation for developing dwelling diversity projections. The data used is described below.

The base data used for developing dwelling diversity projections is summarised in Table 46.

**Table 45 Population and Dwelling Data for Dwelling Projections**

DATA TYPE	2006	2011	2016	2021	2026	2031
Projected Population	332,862	376,949	422,146	464,155	498,194	523,037
Number of Dwellings	125,191	144,183	165,751	186,937	204,855	218,957
Average Occupancy Rate	2.66	2.61	2.55	2.48	2.43	2.39

Source DOC Table 3 and Table 29

### 9.4.2 Applying household type projections

Projections for household type in MBRC LGA from 2006 to 2031 and reported in Table 16 (Section 4.2.2), were developed by PIFU, taking into account population projections, ageing and migration patterns expected in Moreton Bay region. The household categories used were:

- Couple family with children households
- Couple without children households
- Single parent family households
- Group households and other family households (combined)
- Lone person households

Assuming that each household represents one dwelling, Census data recording the proportional distribution of household type by dwelling has been taken to indicate the likely dwelling choices for households. The distribution of household types by dwelling types in PIFU projections for 2006 (2008 medium series) was applied to household projections for 2006. Beyond this period, a set of assumptions about changes in housing preferences was used to modify the distribution of household and dwelling choices for subsequent years (refer Step 3).

### 9.4.3 Applying dwelling preference assumptions

A number of factors were drawn on to develop the set of assumptions used to modify housing choices by households beyond 2011, including:

- The age distribution of different types of households (Table 47 below)
- Population and housing trends generally (as discussed in Section 3)
- Trends in age structure, household type and household size (discussed in Section 4.2)
- Wider market trends and generational trends in housing preferences (summarised in Section 6.1.1 and 6.1.2)
- Local market preferences and trends (as in Section 6.1.3) and
- Housing preferences and special housing needs (reported in Section 6.2).

The culmination of these findings is reflected in Appendix 3, which sets out the assumptions applied to household dwelling preferences beyond 2011.

Critically, assumptions were applied for the low level scenario that correspond to the minimum requirement of the Regional Plan for infill. It is assumed that most infill will be in a medium to high density form, though an allowance of 10,000 separate dwellings might be developed as infill in previously rural residential lands at residential densities.

**Table 46 Household Type by Age of Reference Person, MBRC LGA 2006**

AGE	25-34		35-44		45-54		55-64		65-74		75+	
Couple family with children	872	2%	16,085	39%	23,053	56%	926	2%	372	1%	872	2%
Couple family without children	1,452	4%	4,862	15%	15,860	49%	6,416	20%	3,801	12%	1,452	4%
Lone parent	792	6%	4,783	35%	6,884	50%	552	4%	764	6%	792	6%
Group or other household member	810	20%	1,164	29%	1,405	35%	374	9%	257	6%	810	20%
Lone person	630	3%	3,096	14%	9,187	42%	3,907	18%	5,143	23%	630	3%

Source: ABS 2006 Census in DOC: Table 1A

#### **9.4.4 Results for Dwelling Targets**

The results of the dwelling targets for diversity, affordability, adaptability and older person's housing under each scenario are presented in Tables 48, 49 and 50 below. The tables provide a range of low and high targets for dwelling diversity. The lower end of the range reflects a projection of what demand is likely to be without intervention (i.e. simply based on household structure, and trends in housing preferences). The upper end of the range reflects a level of intervention in the market which attempts to influence consumer demand for certain types of housing (e.g. it will attempt to curtail the continuing trend toward separate detached housing of groups which could appropriately be in another housing form). This requires some community acceptance of change, the ensured provision of alternative suitable housing types, and the operation of the price mechanism. These are expressed as targets towards which Council should aim. Council will need to consider the degree to which it wishes to influence the housing market to achieve a more compact urban form.

The detailed breakdown of dwelling needs under the higher PIFU Projections scenario are shown in the following tables.

**Table 47 Medium Series Population Projection Dwelling Targets Scenario (Low)**

<b>Resident Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>2026</b>	<b>2031</b>
<b>1. Overall Population</b>						
Projected Population (1)	332,862	376,949	422,146	464,155	498,194	523,037
Population aged 70+ years	26,547	35,228	48,677	66,843	84,335	101,454
Projected Occupied Dwellings (2)	122,509	141,152	162,321	183,125	200,736	214,600
Projected Dwellings incl. Unoccupied Dwellings	125,191	144,183	165,751	186,937	204,855	218,957
Occupancy Rate (3)	2.66	2.61	2.55	2.48	2.43	2.39
<b>2. New Dwellings - Totals Reported by Projection Period</b>						
Medium - High Density (inc semi-detached)	-	4037	4831	5443	5216	4891
%		21.7%	22.9%	26.1%	29.6%	35.3%
Low density (separate house)	-	14606	16257	15442	12395	8973
%		78.3%	77.1%	73.9%	70.4%	64.7%
Vacant Dwellings	-	335	335	335	335	335
Replacement of Dwellings	-	584	584	584	584	584
Underlying Demand	-	19561	22006	21803	18529	14782
<b>3. Projected Total Dwellings (Existing and New) - Cumulative Totals Reported</b>						
Separate House	106,844	121,451	137,708	153,150	165,545	174,518
Caravan, cabin, houseboat	1,399	1,399	1,399	1,399	1,399	1,399
Other Dwelling	174	174	174	174	174	174
Total Low Density	108,418	123,024	139,281	154,723	167,118	176,091
Semi-detached house	7,109	9,410	12,123	15,273	18,307	21,198
Unit/ Flat	6,983	8,718	10,837	13,129	15,311	17,311
Total Medium - High Density	14,092	18,128	22,959	28,402	33,618	38,509
Total Dwellings (4)	122,509	141,152	162,240	183,125	200,736	214,600
<b>4. Other Special Needs Housing (New Dwellings Only) - Totals Reported by Projection Period</b>						
<b>4A. Affordable Housing</b>						
Social Housing	-	671	759	752	634	499
Private Market Housing	-	2,228	2,520	2,496	2,105	1,657
Total Dwellings (5)	-	2,899	3,279	3,248	2,739	2,156
<b>4B. Low and High Care Accommodation for Older People - Places</b>						
Community Aged Care Packages	664	881	1,217	1,671	2,108	2,536
Low Care Places	1,168	1,550	2,142	2,941	3,711	4,464
High Care Places	1,168	1,550	2,142	2,941	3,711	4,464
<b>4C. Adaptable Housing</b>						
Total Dwellings (6)	-	1,956	2,201	2,180	1,853	1,478

**Table 48 Medium Series Population Projection Dwelling Targets Scenario (Medium)**

<b>Resident Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>2026</b>	<b>2031</b>
<b>1. Overall Population</b>						
Projected Population (1)	332,862	376,949	422,146	464,155	498,194	523,037
Population aged 70+ years	26,547	35,228	48,677	66,843	84,335	101,454
Projected Occupied Dwellings (2)	122,509	141,152	162,321	183,125	200,736	214,600
Projected Dwellings incl. Unoccupied Dwellings	125,191	144,183	165,751	186,937	204,855	218,957
Occupancy Rate (3)	2.66	2.61	2.55	2.48	2.43	2.39
<b>2. New Dwellings - Totals Reported by Projection Period</b>						
Medium - High Density (inc semi-detached)	-	6018	5723	6886	6712	7346
%		32.3%	27.2%	32.9%	38.1%	53.0%
Low density (separate house)	-	12625	15307	14056	10899	6518
%		67.7%	72.8%	67.1%	61.9%	47.0%
Vacant Dwellings		335	335	335	335	335
Replacement of Dwellings		584	584	584	584	584
Underlying Demand	-	19561	21949	21861	18529	14782
<b>3. Projected Total Dwellings (Existing and New) - Cumulative Totals Reported</b>						
Separate House	106,844	119,469	134,777	148,833	159,732	166,250
Caravan, cabin, houseboat	1,399	1,399	1,399	1,399	1,399	1,399
Other Dwelling	174	174	174	174	174	174
Total Low Density	108,418	121,042	136,350	150,406	161,305	167,823
Semi-detached house	7,109	10,824	14,128	18,301	22,453	27,043
Unit/ Flat	6,983	9,286	11,705	14,419	16,978	19,734
Total Medium - High Density	14,092	20,110	25,833	32,719	39,431	46,777
Total Dwellings (4)	122,509	141,152	162,182	183,125	200,736	214,600
<b>4. Other Special Needs Housing (New Dwellings Only) - Totals Reported by Projection Period</b>						
<b>4A. Affordable Housing</b>						
Social Housing	-	671	757	754	634	499
Private Market Housing	-	2,228	2,513	2,503	2,105	1,657
Total Dwellings (5)	-	2,899	3,270	3,257	2,739	2,156
<b>4B. Low and High Care Accommodation for Older People - Places</b>						
Community Aged Care Packages	664	881	1,217	1,671	2,108	2,536
Low Care Places	1,168	1,550	2,142	2,941	3,711	4,464
High Care Places	1,168	1,550	2,142	2,941	3,711	4,464
<b>4C. Adaptable Housing</b>						
Total Dwellings (6)	-	1,956	2,195	2,186	1,853	1,478

**Table 49 Medium Series Population Projection Dwelling Targets Scenario (High)**

<b>Resident Population</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>	<b>2026</b>	<b>2031</b>
<b>1. Overall Population</b>						
Projected Population (1)	332,862	376,949	422,146	464,155	498,194	523,037
Population aged 70+ years	26,547	35,228	48,677	66,843	84,335	101,454
Projected Occupied Dwellings (2)	122,509	141,152	162,321	183,125	200,736	214,600
Projected Dwellings incl. Unoccupied Dwellings	125,191	144,183	165,751	186,937	204,855	218,957
Occupancy Rate (3)	2.66	2.61	2.55	2.48	2.43	2.39
<b>2. New Dwellings - Totals Reported by Projection Period</b>						
Medium - High Density (inc semi-detached)	-	7999	6154	8234	8186	8454
%		42.9%	29.4%	39.1%	46.5%	61.0%
Low density (separate house)	-	10,644	14,784	12,801	9,425	5,410
%		57.1%	70.6%	60.9%	53.5%	39.0%
Vacant Dwellings		335	335	335	335	335
Replacement of Dwellings		584	584	584	584	584
Underlying Demand	-	19561	21857	21953	18529	14782
<b>3. Projected Total Dwellings (Existing and New) - Cumulative Totals Reported</b>						
Separate House	106844	117488	132272	145073	154497	159907
Caravan, cabin, houseboat	1,399	1,399	1,399	1,399	1,399	1,399
Other Dwelling	174	174	174	174	174	174
Total Low Density	108,418	119,061	133,845	146,646	156,070	161,480
Semi-detached house	7,109	12,237	15,714	20,827	26,033	31,346
Unit/ Flat	6,983	9,854	12,531	15,652	18,632	21,774
Total Medium - High Density	14,092	22,091	28,245	36,479	44,666	53,120
Total Dwellings (4)	122,509	141,152	162,090	183,125	200,736	214,600
<b>4. Other Special Needs Housing (New Dwellings Only) - Totals Reported by Projection Period</b>						
<b>4A. Affordable Housing</b>						
Social Housing	-	671	754	757	634	499
Private Market Housing	-	2,228	2,502	2,514	2,105	1,657
Total Dwellings (5)	-	2,899	3,256	3,271	2,739	2,156
<b>4B. Low and High Care Accommodation for Older People - Places</b>						
Community Aged Care Packages	664	881	1,217	1,671	2,108	2,536
Low Care Places	1,168	1,550	2,142	2,941	3,711	4,464
High Care Places	1,168	1,550	2,142	2,941	3,711	4,464
<b>4C. Adaptable Housing</b>						
Total Dwellings (6)	-	1,956	2,186	2,195	1,853	1,478

### 9.4.5 Findings and Analysis

As discussed above, a range of targets are presented within which Council should determine the degree to which it pursues more consolidated urban form through its planning instruments, taking into account community acceptance of this change.

The PIFU projections (Tables 47, 48 and 49) are those most likely to reflect the growth in dwellings which will occur in MBRC LGA to 2031. On this basis, Council can expect an overall faster increase in dwelling stock than indicated by the Regional Plan, driven by the faster anticipated population growth.



This divergence has implications for the number of dwellings of different types and forms which will be required in MBRC LGA. Under this scenario there will need to be 96,683 dwellings built, or an average of 74 dwellings a week over the 25 year period to 2031.

The low range target indicates that around 75% of these new dwellings will need to be low density (separate houses), and 25% will need to be medium density development (including semi-detached dwellings). Under the high range target, assuming some community acceptance of change, only 66% of new dwellings might be separate dwellings, and the proportion of medium density dwellings increased up to 34%. In the high range scenario, 60% of new dwellings will be separate houses, and the remaining 40% of dwellings will be in a medium to high density form. However these changes will occur gradually over the projection period. The low and high range targets for both scenarios are illustrated in Figures 15 & 16.

**Figure 18 Comparison of low, medium and high density implications for separate houses**

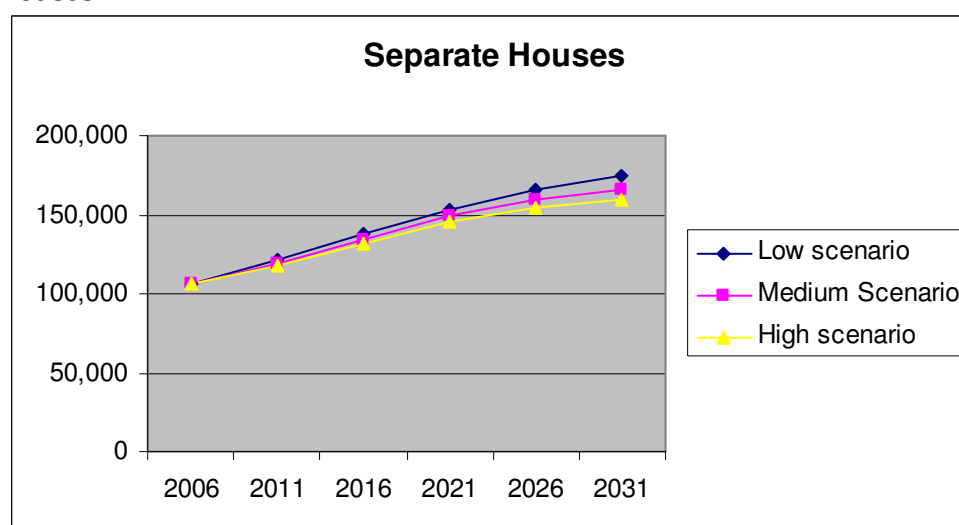


Table 50 summarises the change that these targets will make to the proportion of total dwelling stock (taking into account existing housing) for different housing types. It should be remembered that these proportions contrast with the current pattern of provision (the base case within the model) in which 87.4% of all dwellings in 2006 were separate houses, a figure that had changed little in the preceding decade, and a high proportion by comparison with South East Queensland (approximately 77%). Semi-detached dwellings made up 5.8% of the housing stock, flats/apartments a further 5.7% and other dwellings (such as caravans, cabins and houseboats) comprised just over 1% of the dwelling stock.

By contrast, it is proposed that the proportion of separate houses declines over time from the current 87.4% to either 75% (low range) or 66% (medium range) or 60% (high range) by 2031. This would bring it to approximately the SEQ region and State averages. At the same time, a substantial increase is proposed in semi-detached dwellings, with this form of housing increasing from 5.8% to between 9.9% and 12.6%. Flats, units and apartments are proposed to increase from 5.7% to between 8.1% and 9.2% of the total dwelling stock.

The lower end ranges are considered what is necessary to meet the future needs of the population, reflecting expected trends in dwelling preference. Achievement of the higher range assumes greater change in dwelling type choice preferences in response to leadership by Council. Determination of the acceptable level of change in the community is at Council's discretion.

**Table 50 Proposed Future Dwelling Stock Mix (existing and future dwellings) – PIFU Medium Series Scenario**

	2006	2011		2021		2031	
		Low	High	Low	High	Low	High
Separate houses	87.2%	86.0%	84.6%	83.6%	81.3%	81.3%	77.5%
Semi-detached dwellings	5.8%	6.7%	7.7%	8.3%	10.0%	9.9%	12.6%
Flat, unit, apartment	5.7%	6.2%	6.6%	7.2%	7.9%	8.1%	9.2%
Caravan, cabin, houseboat	1.1%	1.0%	1.0%	0.8%	0.8%	0.7%	0.7%
Other dwelling	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%

In determining the appropriate targets, Council should also have regard to the intentions of the SEQ Regional Plan. The Regional Plan has set targets for infill development for each LGA, as discussed in Desired Regional Outcome 8: Compact Development. It was earlier identified that Council's infill target can be met on the large reserves of Rural Residential land. However the dwelling diversity targets proposed above will also contribute to the goals of the Plan by providing between 38,500 (low range) and 46,800 (medium range) and 53,120 (high range) medium to high density dwelling units between 2006-2031. All scenarios exceed the 'infill target' specified in the Regional Plan of 35,000 dwellings between 2009-2031.

Hence it can be concluded that delivering the housing needs of the community of MBRC LGA by diversifying dwelling type will contribute significantly to the goals of the Regional Plan regardless of whether the low, medium or high scenario target is chosen; the degree of achievement of a consolidated form desired by Council will determine the final targets selected.

## **9.5 Targets for Special Needs Housing**

### **9.5.1 Affordable Housing**

#### ***Developing an Affordability Target***

While achieving targets for affordable housing is difficult under current circumstances, the usefulness of an affordability target is to focus the co-ordinated efforts of agencies actively involved in housing in the region. The target developed in this study acknowledges the role that the private, public sector and community housing sectors play in providing affordable housing. It combines the measure of housing stress (developed in Section 7.3) with the demand for social housing (i.e. public and community housing) to quantify overall demand for affordable housing. Demand for social housing applies current rates of provision of social housing stock as a percentage of all dwelling stock.

The formula for calculating the Affordability Target can be stated as:

Households in housing stress in the private  
housing market (rental and purchase)  
+  
Demand for social housing (public  
and community housing)  
=  
Target for  
affordable housing

The level of housing stress in the MBRC LGA was reported to range between 12 - 18.6% of all households in section 7.3. Table 38 indicates that social housing represents just 3.6% of all occupied private dwellings in the LGA in 2006, a much lower rate than in Queensland.

Applying these figures to the formula for calculating the affordable housing target generates a housing target of 15.6 – 22.2% for the region (see Figure 19).

**Figure 19 Affordable Housing Target Calculation**

Private rental and home purchase	12 – 18.6%
Social housing	3.6%
Affordable housing target	15.6 – 22.2%

### **Result**

This target has been applied to new dwellings under the housing model. Analysis indicates a target of 15,057 affordable dwellings (or 573 dwellings a year) is required to respond to anticipated need for affordable housing. The dwellings should aim to comprise of: 3,315 social housing dwellings and 11,005 dwellings generated through private market housing (e.g. through the use of development incentives and other means). Clearly this magnitude of affordable housing will be difficult to achieve, and requires a multi-faceted approach to increasing levels of provision.

## **9.5.2 Adaptable Housing**

### ***Developing an Adaptability Target***

Both the desire to “age in place” and the increasingly high proportion of people with disabilities in the population (especially as the population ages) have led to the growing need for housing that is adaptable. Section 6.2.1 identified that disability affects 1 in 5 people and of these people, about 75% have limited ability for self care, mobility or communication (referred to as a ‘core activity limitation’). 93% of people with a core activity limitation live in private dwellings, with at least 14% of households likely to support a person with a core limitation disability (op cit).

It was also noted that people living with a disability face two significant issues in meeting their housing needs – affordability, arising from low income; and appropriateness, in terms of housing that is suitable for living with a disability (e.g. catering for wheelchair access). In the first regard, indicatively the region has a higher number (per 10,000) of adults receiving a Centrelink disability support pension paying over 30% of their income on rent compared to the rest of Queensland (June 2006) (Department of Communities 2010). In regard to the appropriateness of housing, there is a lack of accessible accommodation for people with physical disabilities in the region. Additionally, it has been established that there is a limited supply of housing that can cater for physical disabilities among frail older people, and particularly low-set detached and semidetached dwellings, and affordable aged care and retirement facilities.

There is no ready method of determining the number of households at the LGA level containing people with disabilities and therefore quantitatively establishing the need for suitable housing to meet the needs of people with disabilities in the region. The normal method of determining local need is to apply the national average of 14% of households likely to support a person with a core limitation disability (discussed in Section 6.2.1). This would result in a total of 1,956 dwellings required to be accessible in 2011 and 9,668 dwellings by 2031.

People with disabilities in MBRC were noted to face increasing housing challenges. The Queensland Department of Communities has acknowledged recognition generally that the housing market is undersupplied in housing that is accessible to people with disabilities, and is reflected in a commitment (Department of Housing, 2003) to build new accommodation

where possible, in accordance with the principles of adaptable or universal design - i.e. housing that can easily be adapted for people with disabilities (as specified in its Residential Design Manual, 1999). There is however, increasing difficulty for the public and community housing sectors to satisfy or even keep pace with demand. The Department recognises the need for the private housing sector to also contribute to the provision of housing suitable for people with disabilities, although there are no specific requirements of private housing at this stage.

The Department of Local Government, Planning, Sport and Recreation in its publication *Sustainable Housing in Queensland* (2004), raised the issue of the need for dwellings to be sustainable, with social sustainability noted to include the principles of universal housing design. However these have not yet been pursued by the State Government. It has nevertheless been recognised in various State level planning documents that the social dimensions will become increasingly important as the Queensland population ages.

Planning schemes can be proactive in promoting particular types of housing such as adaptable (universally designed) housing. Evidence shows that simple, inexpensive design features incorporated during construction can save the need for expensive renovations as needs change in the future and add little to the upfront development cost – in the order of 2-3% (Hill 1999). Conversely, there is further evidence that the cost of retrospectively adapting a dwelling is up to 20% more than including it in original design (Office of the Public Advocate, 2005). It would consequently seem important that developers are proactively encouraged to design for equitable access. A review of the Building Code of Australia to require the inclusion of adaptable housing has been underway since 1995, but has stalled.

While not currently applied in Queensland, a trend in other States (especially NSW) is for a minimum of 10% of dwellings of various types to be adaptable (as defined by Australian Standard AS 4299-1995), and this has been widely used elsewhere as a standard. Some Councils have requirements ranging from 30 to 50 percent of multi-unit developments depending on the number of stories of the building (over three stories), and 100% in aged persons' housing. A small percentage may also be required in tourist developments.

### ***Result***

A target of 10% of all new dwellings to be adaptable housing is suggested for MBRC in 2011, increasing to 20% by 2031, given the proportion of households known to currently have disabilities requiring adaptability, and the projected increase in aged population. The breakdown of this target between residential flat developments, semi-detached dwellings, secondary dwellings, aged persons' housing and tourist developments requires further determination within the final strategies (Section 10). Although this target is likely to be below actual demands given the ageing of the population, it provides a valid starting point for significantly improving the accessibility of housing stock.

Incentives could be introduced to encourage developers to provide above the minimum standard recommended. While amendments to State legislation may be required to enable Councils to incorporate a requirement for adaptability into their Planning Schemes, the proposed target can be used to guide developer decisions and influence negotiations with developers. The experience of Councils elsewhere has been that adaptable dwellings have found a ready market and indeed have become a selling point of developments where they have been used.

Based on the preceding rationale, the Dwelling Projection Summary Tables 48 to 49 indicate the need for 14,180 new adaptable dwellings for people with disabilities by 2031 (or 567 new dwellings a year).

## **9.5.3 Housing for Older People**

### ***Developing Targets for Housing for Older People***

The housing needs and preferences of older people discussed in Section 6.1 indicate the need for appropriate and affordable forms of supported accommodation for older people,

including independent living units in retirement villages, and accommodation in aged care hostels and nursing homes. While the majority of older people live in private dwellings, and the development of targets for dwelling diversity has taken into account increased needs among this group, increasing numbers of older people will require either low or high care accommodation as the population ages.

Determination of the number of low and high care places likely to be required by the MBRC population can be estimated by applying the current Commonwealth benchmarks of provision, as follows:

- 44 low care (hostel) places per 1,000 people over 70 years of age; and
- 44 high care (nursing home) places per 1,000 people over 70 years of age.
- 25 CACP

### **Result**

Hence the implications for provision of future aged care places (based on PIFU population projections) might be as follows:

**Table 51 Projected Population Over 70 years and Need for Aged Care Places, MBRC LGA, 2011-2031**

	2011	2016	2021	2026	2031
Population over 70 years	35,228	48,677	66,843	84,335	101,454
Estimated Community Care packages	881	1,217	1,671	2,108	2,536
Estimated low care place needs	1,550	2,142	2,941	3,711	4,464
Estimated high care place needs	1,550	2,142	2,941	3,711	4,464

Source: Number of aged persons over 70 from PIFU Nov 2010 Medium Series Age-Sex projections by 5 year intervals 2006 benchmarked on Commonwealth ratio of 113 places per 1000 people over 70 years of age (44 low care places; 44 high care places and 25 CACPs)

It is emphasised that the projections generated by this data are indicative only, with a more accurate assessment of aged housing needs beyond the scope of this project. In allocating aged care places, the Commonwealth supplements the use of benchmarks with other factors including information on perceived demand and service gaps provided by Aged Care Assessment Teams, ethnic communities, Aged Care Queensland, etc; SEIFA indices (areas of lower advantage tend to have higher residential care demand); an examination of Indigenous, ethnic and pensioner statistics; and information for hospitals and Home and Community Care programmes, among other factors.

The indicative data provided does nevertheless indicate the enormous increase in need for aged care places which will occur in the region over the next 20 years. The population of people aged over 70 years in MBRC LGA will almost quadruple over this time from 26,547 people to over 101,454, and a commensurate increase in the total number of aged care packages will be required. Together with the anticipated population growth and ageing in the region it is reasonable to expect the existing shortfall to increase significantly.

## **9.6 Other Dwelling Requirements**

### **9.6.1 Dwelling Form and Size**

An important finding arising from this study has been the projected continuing decrease in household size in MBRC (as in SEQ as a whole). Decreasing household size correlates with the need for smaller dwellings than are currently widely available. The consideration of dwelling diversity needs above has shown the concentration of current housing types among all groups in separate detached housing of a traditional form and size, with the vast majority being separate dwellings with 3-4 bedrooms. This does not always provide the most

appropriate housing form and size, especially for young single people, older people and couples without families.

There are particularly small numbers of 2 or more storey semi-detached dwellings in Moreton Bay region. These can provide larger accommodation for several groups currently in (more expensive) 3-4 bedroom detached dwellings, including single parent families, couples without children and couples with older children. These groups do not necessarily require the large yard of a separate house, and indeed it may be desirable to have a smaller yard to maintain, but may still require up to 3 bedrooms or 2 bedrooms and a study.

More important in terms of form is perhaps the need to provide additional one storey semi-detached dwellings. The increase in the proportion of older single people and couples without children will emphasise the need for one storey, adaptable dwellings again with little maintenance.

In terms of flats/apartments it is clear that opportunity exists for:

- Studio /one bedroom apartments for some single people, especially young renters; and
- Larger apartments, suitable for empty nesters or older couples with children, in convenient and attractive locations, and sometimes as part of a retirement resort complex.

The other requirement which is currently not being met in terms of dwelling form and size is the need for larger dwellings. There are at least two groups in the Moreton Bay community, Aboriginal and Torres Strait Islander groups, and Pacific Islanders, who have an unmet need for large, flexible dwellings, especially in the rental market. This may be a need which can be considered by a community housing organisation.

### **9.6.2 Dwelling Tenure**

The investigation has indicated a clear need for a significant increase in rental accommodation in Moreton Bay region. This should be concentrated in alternative housing forms, especially one and two storey semi-detached dwellings and a variety of alternative small lot housing forms. Groups who have or will have an unmet need for rental accommodation include:

- All lower income groups;
- Indigenous and Pacific Islander groups;
- Young singles and group households;
- Young couples in family formation as housing purchase costs become unattainable;
- Single person households as housing costs become increasingly unaffordable;
- Generation X couple households with families, who will increasingly be in the rental rather than the purchase market;
- Couple only households, especially in older age groups, as incomes decrease and the effects of limited superannuation face the Baby Boomer generation; and
- Lone older persons who will be inadequately resourced for home ownership.

Hence a large number of groups in the housing market will in the future be seeking rental housing who in the past have been expected to buy. The effect of this on the rental market, and particularly on the cost of rental properties will be very significant, unless the supply of rental properties increases to match this demand.

Increased supply will be required across the board in all types of housing; however the greatest demand is expected for semi-detached dwellings and smaller housing of all forms. It will be important that mechanisms are put in place to encourage the development and investment industries to meet this demand to avoid severe effects on affordability among low income households.

### 9.6.3 Lot Size

When the issues were looked at for the Caboolture and Pine Rivers Housing Needs Assessments undertaken in 2007, it was found that there was an enduring desire for 800 square meter blocks. This corresponds with an Australian cultural self-perception. It is not clear however, the extent to which this view might be shaped by availability and a lack of knowledge of other housing choices which might be introduced on smaller lots in the region.

The review of projected household types also suggested increasing representation of groups in the community who no longer require a large lot, and may even prefer a smaller lot. With families *without* children surpassing those *with* children by 2011 as the dominant household type, the quarter acre block will clearly no longer necessarily be required by this time by at least 30% of households. It could also be assumed that most lone person households would not require a lot of this size (approximately a further 25%); and many single parent households (another 14%) may not be able to afford this type of accommodation. A considerable proportion of couple families with children (assume 15% in line with the general affordability ratio (see following section)) may also not be able to afford a separate house on a large lot. Hence for up to 84% of households, an 800 m<sup>2</sup> lot may no longer be the most appropriate option.

## 9.7 Key Findings

Targets were developed for dwelling diversity, affordability, adaptability and housing for older persons. Direction on other requirements for dwellings has also been provided, in particular dwelling form and size, dwelling tenure, and lot size.

### Dwelling Diversity

In relation to dwelling diversity, low and high targets were developed. The lower range is considered what is necessary to meet the future needs of the population, reflecting expected trends in dwelling preference, while the higher range assumes greater change in dwelling preferences in response to planning intervention to achieve a more compact urban form.

It can be predicted that in the future a substantial increase will need to occur in semi-detached dwellings to between 9.9% and 12.6% of dwellings. Flats, units and apartments are proposed to increase between 8.1% and 9.2% of the total dwelling stock. At the same time, the proportion of separate houses will need to decline to between 81.3% and 77.5% by 2031. The analysis shows that both the low and high range targets are well above the 'infill target' specified in the Regional Plan. Hence the determination of the appropriate level of medium density housing as a proportion of overall dwelling stock will be an issue for Council.

### Affordability

Application of a formula identified a housing affordability target of 12-18.6% of housing stock, which equates to a need for at least 573 dwellings a year between 2006 and 2031, to respond to anticipated need. This will need to be comprised of both social housing dwellings and dwellings generated through private market housing (e.g. through the use of development incentives and other means). This magnitude of need for affordable housing will be difficult to achieve, and requires a multi-faceted approach to increasing levels of provision.

### Adaptability

Disability affects 1 in 5 people and at least 14% of households are likely to support a person with a core limitation disability. Disability also correlates strongly with ageing of the population. Universal or adaptable housing is housing that can easily be adapted for people with disabilities. A target of 10% of all new dwellings to be adaptable housing is suggested for MBRC in 2011, increasing to 20% by 2031, given the proportion of households known to currently have disabilities and the projected ageing of the population.

### Housing for Older People

There will be an enormous increase in need for aged care places in Moreton Bay region over the next 20 years. The population of people aged over 70 years in MBRC will increase over this time from 26,547 people to over 101,000. The need for both low and high care places will

nearly triple between 2006 and 2031, increasing from approximately 1,168 places for both low care (hostel type accommodation) and high care (nursing home accommodation) to 4,464 places; and in community aged care packages from 664 to 2,536 packages.

Options for older people in the private market are also limited. It will be important that Council encourages the development sector to both diversify their housing options for older people and also meet supported accommodation diversity targets; otherwise there will continue to be an unmet need for appropriate housing for the increasing numbers of older people in the Moreton Bay region

### **Housing Form and Size**

The projected continuing decrease in household size in the Moreton Bay region will create a need for a variety of smaller dwellings, particularly in attached and semi-detached form. There will be particular needs for more single storey adaptable dwellings requiring little maintenance, an increase in studio/one bedroom apartments for some single people, especially young renters, and more large apartments, suitable for empty nesters or older couples with children.

### **Dwelling Tenure**

There is a clear need for a significant increase in rental accommodation in the Moreton Bay region. This should be concentrated in alternative housing forms, especially in semi-detached dwellings and a variety of alternative small lot housing forms.

It will be important that mechanisms are put in place to encourage the development and investment industries to meet this demand to avoid severe effects on affordability among low income households.

### **Lot Size**

For a large and increasing number and proportion of households, an 800 m<sup>2</sup> lot may no longer be the most appropriate option. There is likely to be a strong demand for more affordable housing on smaller blocks.



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## Appendix 1 Land Use Planning Measures and Processes Applicable to Queensland

### Introduction

A review of practices in the use of Local Government planning systems in Australia to produce or protect affordable housing with the potential for application to the Queensland context is summarised in the table below. The focus of the review has been on statutory mechanisms applicable within the Queensland planning system<sup>7</sup>, and does not therefore include inclusionary zoning measures<sup>8</sup> (permitted under certain locations under the NSW planning system).

SCOPE & APPROACH	PRACTICING COUNCIL
<b>Protecting Existing Supply</b>	
Protocols for development assessment planners in managing applications for boarding house redevelopment. Restrict conversion of rooming houses (boarding houses) unless some provision for low income housing is retained. A key mechanism is incorporating social impact assessment considerations on effect on diversity and affordability in the locality. (See Gurran 2003:36,46)	City of Port Phillip, Victoria
Planning Scheme (pre IPA) required major tourist developments to conduct impact assessment to determine if there was a need to provide employee accommodation to support the development – intended to minimise impacts of major tourist developments on the supply of local housing, and to ensure secure housing prospective employees.	Johnston Shire Council, Qld
The Aspley District Local Plan establishes a Caravan Park Precinct within which development other than for the purposes of a caravan park is not envisaged and 'generally inappropriate'.	Brisbane City Council, Qld
The Brisbane City Plan establishes a Demolition Control Precinct which requires applications for the demolition of pre-1946 buildings to be assessed against the Demolition Code to protect character housing. This Code contains provisions that prevent the loss of boarding houses.	Brisbane City Council, Qld
<b>Planning Incentives</b>	
<p>The Brisbane City Plan enables development incentives by way of relaxations that can be justified according to the needs of the particular group to be housed (e.g. car parking requirements for pensioner units).</p> <p>The Residential Design – High Density and Low to Medium Density Codes encourage low cost and special needs housing such as boarding house or aged care accommodation by allowing an increase in gross floor area and a reduction in on-site car parking, where it does not compromise the local amenity, is secured for at least 10 years (by way of a covenant on the property title), and is administered by a housing cooperative, government or Council agency, or charitable organisation.</p> <p>The Brisbane City Plan pairs incentives with demolition controls (as cited above) as a basis for protecting existing and producing new affordable housing. [In addition to dwellings generated through planning</p>	Brisbane City Council, Qld

<sup>7</sup> Inclusionary zoning mechanisms which are actively applied under the NSW planning system have not be reported here as they are not permitted under the Queensland planning system.

<sup>8</sup> Inclusionary zoning is a planning tool that requires developers to include a percentage of housing units in new residential development available to low- and moderate-income households. In return, developers receive benefits - in the form of density bonuses, car parking and other relaxations, and/or expedited planning approvals - that reduce construction costs.

incentives, the Brisbane City Council and the State Government have entered a partnership to form a Brisbane Housing Company (a charitable company), with each party contributing funds towards the development of affordable housing.]	
Housing Affordability Targets have been developed (15% of all dwellings) are being integrated into the Adelaide Metropolitan Strategy, South Australia. Housing provided by developers at an affordable price point for entry into home ownership receive a development bonus, with the affordability secured either by being either publicly owned or secured through a land management agreement prior to sale to low income households. Low income purchasers (who don't qualify for bank loans) are supported by State (commercially) provided "Homestart" loans. Loan arrangements cease on sale of home.	Metropolitan Planning Strategy, SA
Trialling incentives for developers including rate holidays, parking relaxations, fast tracking approvals and reduced infrastructure contributions	City of Port Phillip, Victoria
<b>Approval Processes and Financial Assistance</b>	
Council offers Residential Development 'fast tracks' processing of development applications submitted by Dept of Housing or nominated community housing provider on specified sites (DCP Part C: C7.2).  Reduced infrastructure payments for projects contributing to affordable housing.  Deferred application fees for low income earners or identified affordable housing projects.	Byron Shire Council, NSW
Assistance with establishment costs (fees) of affordable housing projects: e.g. engage planning consultants to help prepare and manage applications.  Council draws on proceeds from a \$1.5m housing trust fund established in 1996 following the sale of its electricity utility as part of forced Council amalgamation.  Have achieved 2 developments to date.	Moreland City Council, NSW
<b>Dwelling Diversity</b>	
Promoting 'Shop top' development in planning scheme provisions.	Various
Where a single dwelling is removed, it is required to be replaced with two dwellings.	Metropolitan Planning Strategy, SA
Regulating minimum dwelling densities to be achieved.	Gold Coast City Council, Qld Caloundra City Council, Qld – Local Growth Management Strategy in Greenfield Settings
<b>Removing Barriers</b>	
Accommodation for relatives has been demonstrated as a local need, and the planning scheme amended to include 'relative accommodation' as an as or right use, requiring only building approval. Strata title subdivision of a relative accommodation is prohibited.	Busselton Shire Council, WA
Caloundra City Plan removed barriers to boarding house accommodation in the frame areas of the Caloundra town centre.	Caloundra City Council, Qld
Planning provisions to accommodate intentional communities (e.g.	Byron Shire, NSW

communes and co-housing).	
<b>Impact Mitigation</b>	
<p>Local Environment Plan (S63) requires development assessment to take into account matters relating to low-cost rental accommodation. Matters considered include possible reduction of stock, availability of comparable stock, adverse social and economic impacts; re-housing arrangements for displaced residents; cumulative loss of low cost rental accommodation; and structural soundness of retained dwelling.</p> <p>Applicable to rental dwellings only (within the supporting State legislative framework of SEPP No.10 – Retention of Low-Cost Rental Accommodation. This policy limits the demolition or change of use of boarding house and low cost residential flats. Low rental status is tied to date of buildings that are low-rental at the date of adoption of the Planning Policy).</p>	Marrickville City Council, NSW
<b>Adaptable Housing</b>	
<p>SEPP 65 (Design Quality of Residential Flat Development) requires new developments to optimise provision of housing to suit the social mix and needs in the neighbourhood. LEP (S64) requires inclusion of a minimum of 10% of all dwellings (where involving applications of 10 or more dwellings) to be designed in accordance with Australian Standard AS4299 – Adaptable Housing.</p> <p>Supported by Development Control Plan No.31 that details requirements for: Shared accommodation: specifies the number of universally designed rooms according to floor area and occupancy of total dwelling Requirements for residential flat buildings, including building conversions and shop-top development.</p> <p>Car parking standards are those required by Australian Standard AS2890.1 – Parking Facilities – off street parking</p>	Marrickville City Council, NSW
<p>Prior to the introduction of the Integrated Planning Act in 1997, Redlands Shire Council required a proportion of units to be adaptable (including tourist units). The continuation of these provisions in the draft planning scheme (prepared under the IPA) was rejected by the Department of Local Government and Planning, Sport and Recreation. The provisions proposed: 30% of apartments and multiple dwellings (attached or detached) to be adaptable 100% of aged persons and special needs housing; and 1 dwelling in any tourist accommodation development.</p> <p>The reason given by the Department was that the State considered adaptable housing to be a building matter. The Building Code of Australia 1996 is currently under review (and has been for some time); in the meantime the BCA is silent on the issue of providing adaptable housing.</p>	Redland Shire Council, Qld (past Practice)

## **Appendix 2 Housing Affordability Calculations for MBRC**

### **Purpose of the Affordability Benchmark**

The affordability benchmark provides a crude estimate the proportion of housing stock required to meet the affordability of households to support long range planning. As a crude indicator, households in the private housing market experiencing housing stress are considered to indicate unmet demand for affordable housing (with the balance of affordable housing being met through market provided housing, public housing and community housing). This unmet demand, together with the demand for social housing (i.e. public and community housing) equate to the overall demand for affordable housing.

The affordability benchmark is comprised of:

- Affordable private rental housing;
- Affordable home purchase housing; and
- Social housing (public and community housing)

### **Methodology**

#### **Rationale**

While there is no agreed reliable method of calculating affordability, the ratio method is the most commonly used measure (Gabriel et al (2005). This method attempts to measure the extent to which households are spending an unacceptable large proportion of their income on housing costs (this approach is referred to as the 30/40 rule of thumb as housing stress is attributed to low-income households – i.e. the bottom 40 percent of the income distribution - paying more than 30% of income on housing costs), and is and acknowledged to be conservative compared to other approaches.

Commentators (Yates et al 2006:51) have pointed out that the enormity of the housing problem renders precise measurement irrelevant, and consider that any housing policy that aims to relieve affordability will be targeted to a household with a significant affordability problem.

The requirements for an affordability benchmark include:

- the need for an inexpensive methodology that can be easily replicated at future Census periods (while affordability data as a proportion of all stock is available from NATSEM at the Statistical Local Area level– partially reported in Taylor et al, 2004 - this data relies on expensive modelling to be generated).
- the need to generate a measure of affordability as a proportion of all households (rather than as a proportion of low income households as provided by the Department of Communities)

In the benchmark calculations generated, the ratio method has been crudely adapted using straight forward calculations from the Census 2006. While acknowledged to be crude, the results compare reasonably with national figures, (e.g. 11.3% in Yates 2006). The method also allows easy and consistent comparison between Census periods. The results have greater limitations (and a higher margin of error than more sophisticated methods, however, the method is considered appropriate for the purpose for broad and long range forecasting.

### **Approach**

The calculations were generated using 2006 Census Community Profile data tables obtained using Tablebuilder software for household incomes against household rents and household mortgage repayments respectively. The number of households in the bottom 40% of income earning households paying rent were calculated from the total households paying rent (excluding not stated and partial income stated). The households to be included in the bottom 40% were then identified by counting up through the income ranges starting at Net/Nil Income. Any over-count was deducted proportionately from the last weekly household income range to be included in the bottom 40%. The same was done for households making loan repayments.



After adjusting income figures to monthly income (in order to correspond with monthly loan repayment figures), households paying more than 30% of their income on rent/loan repayments were identified by two methods. One was to compare 30% of the mid point of each weekly and monthly household income range with the mid point of each weekly rent and monthly loan repayment range. The other was to compare 30% of the highest point of each weekly and monthly household income range with the mid point of each weekly rent and monthly loan repayment range.

The number of households paying more than 30% was calculated for households in both rental and home purchase private dwellings. The total number of these households was then calculated as a percentage of total households.

### **Limitations**

The affordability benchmark provides only a broad indication of demand for affordable housing at the LGA level and should not be quoted as actual demand. The findings should be used with caution and are only intended for long range forecasting.

Specific limitations of the methodology include:

- The measure assumes the existence of an adequate supply of affordable housing at 2001.
- It does not attempt to equivalise incomes<sup>9</sup>, and instead assumes that all households have the same living costs. In reality this is not the case. A more sophisticated approach would equivalise incomes to make adjustments to the actual incomes of households in a way that enables analysis of the relative wellbeing of households of different size and composition. For example, it would be expected that a household comprising two people would normally need more income than a lone person household if the two households are to enjoy the same standard of living.
  - It does not take into account the impact of rent assistance on households and may therefore overestimate the numbers of households in housing stress.
  - It does not take into account that some households chose to spend more than 30% of income on loan repayments. It does not take into account other housing costs such as rates, maintenance and externalised costs such as travel to work (where affordable housing is at a distance from work places)

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<sup>9</sup> Equivalence scales have been devised to make adjustments to the actual incomes of households in a way that enables analysis of the relative wellbeing of households of different size and composition. For example, it would be expected that a household comprising two people would normally need more income than a lone person household if the two households are to enjoy the same standard of living.

### Weekly Rent by Weekly Household Equivalised Income

Data Source: 2006 Census of Population and Housing Table generated using ABS TableBuilder

Counting: Dwellings Place of Enumeration MBRC LGA

HIED Household Equivalised Income (gross weekly)		Negative income	Nil income	\$1-\$149	\$150-\$249	\$250-\$399				\$400-\$599	\$600-\$799	\$800-\$999	\$1,000-\$1,299	\$1,300-\$1,599	\$1,600-\$1,999	\$2,000 or more	Partial income stated	All incomes not stated	Total
	30% of maximum weekly	nil	Nil income	45	75	120	% of income group	Number to be deducted	New Number	180	240	300	390	480	600				
Weekly Rent	Midpoint of rent																		
\$0-\$49	\$ 25.00	3	9	28	124	200	2.8%	22	178	122	120	51	37	15	7	5	47	9	977
\$50-\$74	\$ 62.00	3	9	63	687	344	4.9%	37	307	86	25	9	7	0	3	3	29	77	1689
\$75-\$99	\$ 87.00	3	9	61	269	307	4.3%	33	274	103	42	18	7	3	0	3	40	37	1209
\$100-\$119	\$ 110.00	3	5	45	230	446	6.3%	48	398	190	78	25	7	6	5	7	60	51	1604
\$120-\$139	\$ 130.00	3	5	22	222	478	6.8%	52	426	295	117	52	39	11	4	3	79	50	1858
\$140-\$159	\$ 150.00	3	13	48	273	672	9.5%	73	599	397	221	95	65	6	5	0	124	69	2663
\$160-\$179	\$ 170.00	3	8	37	265	770	10.9%	83	687	568	330	146	76	26	12	8	129	66	3214
\$180-\$199	\$ 190.00	5	9	59	286	808	11.4%	87	721	728	455	200	115	27	13	7	194	59	3773
\$200-\$224	\$ 212.00	6	20	77	412	1157	16.4%	125	1032	1155	761	370	226	69	25	9	300	70	5814
\$225-\$249	\$ 237.00	6	7	46	240	692	9.8%	75	617	879	636	306	217	76	16	4	252	57	4126
\$250-\$274	\$ 262.00	9	10	44	197	646	9.1%	70	576	815	661	388	264	98	24	25	311	34	4172
\$275-\$299	\$ 287.00	4	4	19	62	230	3.3%	25	205	401	291	158	164	60	34	13	166	17	1853
\$300-\$349	\$ 325.00	8	3	21	56	200	2.8%	22	178	325	293	203	181	92	45	28	170	17	1842
\$350-\$449	\$ 400.00	0	9	6	15	61	0.9%	7	54	114	118	59	78	36	27	13	86	8	691
\$450-\$549	\$ 425.00	3	0	0	5	7	0.1%	1	6	11	21	16	18	9	4	5	10	6	122
\$550 and over		0	3	12	44	47	0.7%	5	42	30	16	8	17	3	3	4	15	22	271
Not stated		3	18	32	101	161				98	57	27	18	7	4	7	77	142	752
Total		65	141	620	3488	7226				6317	4242	2131	1536	544	231	144	2089	791	29565
Revised Total		62	123	588	3387	7065				6219	4185	2104	1518	537	227	137	2012	649	28813

Number of households in bottom 40% of income earners 10461  
 Households not in housing stress 1996  
 Households in housing stress 8465  
 Total households in MBRC LGA 113446  
 % of households (renting) in housing stress 7.5%

# Moreton Bay Regional Council Housing Needs Assessment 2010

## Monthly Housing Loan Repayment by Weekly Household Equivalised Income

Data Source: 2006 Census of Population and Housing

Table generated using ABS TableBuilder

Counting: Dwellings Place of Enumeration

MBRC LGA

HIED Household Equivalised Income (gross weekly)	Negative income	Nil income	\$1-\$149	\$150- \$249	\$250- \$399	\$400- \$599	\$600- \$799					\$800- \$999	\$1,000- \$1,299	\$1,300- \$1,599	\$1,600- \$1,999	\$2,000 or more	Partial income stated	All income s not stated	Total
midpoint monthly income	nil	nil	646	1079	1729	2596	3462												
30% midpoint	nil	nil	194	324	519	779	1039												
HLRD Housing Loan Repayment (monthly)	Midpoint of monthly repayment							% of income group	No. to be deducted	New number									
\$1-\$99	\$50	3	0	0	23	53	85	39	0.5%	22	17	39	31	23	3	3	35	4	341
\$100-\$149	\$125	0	0	0	8	26	35	32	0.4%	18	14	23	15	9	0	4	11	0	163
\$150-\$249	\$200	0	0	6	45	129	142	123	1.4%	68	55	96	54	21	11	3	50	6	686
\$250-\$399	\$325	3	0	9	57	184	203	202	2.3%	112	90	104	77	22	17	10	104	3	995
\$400-\$549	\$475	4	10	20	114	287	459	406	4.7%	225	181	265	194	86	37	19	194	17	2112
\$550-\$649	\$600	0	3	10	39	155	232	225	2.6%	125	100	138	125	50	17	11	94	7	1106
\$650-\$749	\$700	3	6	15	64	236	431	449	5.2%	249	200	274	210	80	38	22	164	9	2001
\$750-\$849	\$800	0	4	11	46	178	387	414	4.8%	230	184	230	206	87	20	16	150	6	1755
\$850-\$949	\$900	6	9	20	60	238	600	640	7.4%	355	285	380	309	87	43	27	269	26	2714
\$950-\$1,049	\$1,000	0	7	15	49	158	535	548	6.3%	304	244	416	349	157	51	30	233	10	2558
\$1,050-\$1,199	\$1,125	3	4	19	55	278	785	836	9.7%	464	372	541	504	215	58	33	308	27	3666
\$1,200-\$1,399	\$1,300	8	19	27	68	353	1066	1239	14.3%	687	552	950	807	309	136	54	493	17	5546
\$1,400-\$1,599	\$1,500	4	18	23	37	190	752	948	10.9%	526	422	732	768	302	126	56	399	17	4372
\$1,600-\$1,999	\$1,800	11	20	33	48	254	905	1439	16.6%	798	641	1203	1299	589	221	108	576	27	6733
\$2,000-\$2,399	\$2,200	14	14	23	31	111	376	659	7.6%	366	293	644	876	503	205	118	390	15	3979
\$2,400-\$2,999	\$2,700	7	4	14	16	45	154	262	3.0%	145	117	280	421	257	157	87	194	7	1905
\$3,000-\$3,999	\$3,500	0	0	4	10	32	75	125	1.4%	69	56	132	221	147	89	79	130	7	1051
\$4,000 and over		0	3	3	11	24	43	74	0.9%	41	33	79	101	52	49	54	88	3	584
Not stated		7	28	47	118	282	452	538				374	337	138	71	47	480	297	3216
Total		73	149	299	899	3213	7717	9198				6900	6904	3134	1349	781	4362	505	45483
Revised total (less not stated)		66	121	252	781	2931	7265	8660				6526	6567	2996	1278	734	3882	208	42267

Number of households in bottom 40% of income ear 15,271

Households not in housing stress 3712

Households in housing stress 11559

Total households in MBRC LGA 113446

% of households (purchasing) in housing stress 10.2%

### Appendix 3 Housing Career Assumptions

Household Characteristics and Trends	Anticipated Dwelling Preference	Assumption Applied in Projection Model
<b>COUPLE FAMILY WITH CHILDREN</b>		
<p>Majority own/are purchasing their home (80.1%); 19.9% rent.</p> <p>Expect a strong decline in the proportion of this household type from 2006 to 2031 (from 34.8% to 25%). Decline is strongest in the five year period to 2016, with a steady decline thereafter to 2031.</p> <p>Young people delaying leaving home to establish own families so there are likely to be more older people with children at home.</p> <p>Active Seniors (65-74 years) – steady rise in proportion of households, peaking between 2006 and 2031.</p>	<p>3-4 bedroom houses 250 - 600 sqm block.</p> <p>First Home buyers often priced out of market in which they compete with property investors.</p> <p>Older families might influence the type of housing required (e.g. larger houses or secondary dwelling).</p> <p>Generation X (30 - 45 years now) are faced with increasing difficulty in gaining access to home ownership, and are likely to either purchase smaller properties or rent.</p> <p>Rental properties are most likely to be flats and semi-detached townhouse.</p> <p>Older people (in the baby boom cohort) with children at home may have limited income and may prefer smaller houses because of limited income.</p>	<p>Assume continued dominant preference for low density separate house. Increase demand for lower cost, smaller housing, particularly as generation X cuts in.</p> <p>Allow some decreased distribution to separate house to account for increased rental tenure, as follows:</p> <p><b>Low Change Scenario:</b> 2011 - 1% 2016 - 2% 2021 - 3% 2026 - 4% 2031 - 5%</p> <p><b>Medium Change Scenario</b> 2011 - 1.5% 2016 - 2.5% 2021 - 4% 2026 - 5.5% 2031 - 7%</p> <p><b>High Change Scenario</b> 2011 - 2% 2016 - 3% 2021 - 5% 2026 - 7% 2031 - 8.5%</p> <p><b>Redistribution</b> Semi-detached/ townhouse falls from 80% to 70% in equal increments. Flat/ uni/ apartment make up remainder</p>
<b>COUPLE ONLY</b>		
<p>Represented 27.9% of all households in 2006, growing steadily to 32.4% by 2021, maintaining this proportion to 2031. Will be the dominant household type by 2011.</p> <p>Expect an increasing proportion of people older than 65 years in this household type. Balance of this household type most likely dominated by young couples postponing marriage and children.</p> <p>Majority own /are purchasing their home (in 2006: 84.1%; 15.9% rent).</p> <p>Most are in detached houses (90%).</p>	<p>Home ownership levels high.</p> <p>Emerging market for secondary dwellings now, but with uncertain appeal to subsequent generations.</p> <p>General trend of downsizing to smaller dwellings and medium density housing.</p> <p><u>Active seniors:</u> 3-4 bedroom house 250 - 600sqm (low set and some with secondary dwelling) luxury retirement resorts shift to smaller attached dwelling</p> <p><u>Frail seniors:</u> 1 bedroom unit in resort style complex or higher care</p>	<p><u>Seniors Households:</u> Assume a shift to smaller (medium to high density housing) in couple only households older than 65 years.</p> <p>Anticipate less healthy older cohorts after Gen X and high proportions on low income.</p> <p>Significantly higher demand for rental accommodation and supported aged care accommodation.</p> <p>Many in this group are currently in inappropriate housing – movement of this aged group to more appropriate housing will free up housing stock for</p>

<p>Includes following types of families:</p> <p><b>Active seniors (65-74 years):</b> More likely to be home owners.</p> <p><b>Older Seniors (75+ years)</b> More likely to be home owners. Little new demand for home ownership and growing aged accommodation.</p> <p><b>Young Couples in family formation stage (25-39 years)</b> As first home owners or renting given difficulty in gaining access to home purchase.</p>	<p>accommodation.</p> <p>Nursing home or retirement village.</p> <p><u>First home buyers:</u> 3 bedroom house 250 - 600 sqm block</p> <p>Faced with increasing difficulty in gaining access to home ownership, all are likely to either purchase smaller properties or rent .</p>	<p>younger couples.</p> <p>Assume continued dominant preference for separate house for balance of all couple without children households.</p> <p><u>Young Couple Households:</u> Expect delays in family formation for generation X, with earlier family formation expected thereafter (Gen Y).</p> <p>Assume trend towards rental (smaller affordable) accommodation.</p> <p>Based on above scenarios, reduce distribution for all couple without children households as follows: <b>Low Change Scenario:</b> 2011 - 1% 2016 - 2% 2021 - 3% 2026 - 4% 2031 - 5%</p> <p><b>Medium Change Scenario</b> 2011 - 3% 2016 - 4.5% 2021 - 6% 2026 - 8.5% 2031 - 11%</p> <p><b>High Change Scenario</b> 2011 - 5% 2016 - 7% 2021 - 9% 2026 - 13% 2031 - 16%</p> <p><b>Redistribution</b> Semi-detached/ townhouse falls from 70% to 60% in equal increments. Flat/ uni/ apartment make up remainder.</p>
<b>ONE PARENT WITH CHILDREN</b>		
<p>More likely to be renting (52.2%) and in housing stress.</p> <p>Mostly headed by female parent.</p> <p>Some ageing expected in the head of these households, and likely to remain reasonably consistent to 2031.</p>	<p>3 bedroom house. Expected continued low home ownership, and increasing difficulty in gaining access to affordable rental housing. Likely to rent smaller dwellings (&lt;3 bedrooms) or social housing.</p> <p>Rental properties are increasing as a proportion of all dwellings.</p> <p>Anticipate demand for semi-detached housing (which has seen the largest growth in rental housing market).</p>	<p>Apply some decreased distribution to separate house to account for demand for more affordable housing and increased rental tenure. Reduce as follows: <b>Low Change Scenario:</b> 2011 - 1% 2016 - 2% 2021 - 3% 2026 - 4% 2031 - 5%</p> <p><b>Medium Change Scenario</b> 2011 - 3% 2016 - 4.5% 2021 - 6%</p>

		2026 - 8.5% 2031 - 11%  <b>High Change Scenario</b> 2011 - 5% 2016 - 7% 2021 - 9% 2026 - 13% 2031 - 17%  <b>Redistribution</b> Semi-detached/ townhouse falls from 90% to 80% in equal increments. Flat/ uni/ apartment to make up remainder.
<b>LONE PERSON</b>		
<p>Lone persons over 40 years represent 80% of all lone person households and are more likely to be women.</p> <p>44.5% own their own home, 20.8% are purchasing, and 34.7% rent. Young people are more likely to rent.</p> <p>Though majority are in detached houses, of all household types, are more likely to live in semi-detached houses and flats/units/apartments.</p> <p><u>Active seniors (60-74 years)</u>  Many will be single women and possibly renting (inadequately resourced for home ownership due to marriage breakdown and limited superannuation).</p> <p>Can expect a tripling of people over 65 years from 2006 – 2031.</p>	<p><u>Young person:</u>  Affordable rental unit (predominantly).</p> <p>Secondary dwellings possibly suitable for younger people seeking affordable accommodation.</p> <p><u>Active seniors:</u>  2 bedroom house or unit.</p> <p>Retirement village.</p> <p>Caravan parks and manufactured home parks.</p> <p>Secondary dwelling may be suitable choice.</p> <p>Demand for more diverse housing for ageing baby boomers: (e.g. group / communal housing, grouped strata titled housing and purpose built apartment / resort style housing.</p> <p><u>Frail seniors:</u>  1 bedroom unit in complex. Nursing home or retirement village.</p>	<p>Assume a shift to smaller (medium to high density housing) in lone person households 60+ years. Reduce distribution of separate house as follows:</p> <p><b>Low Change Scenario:</b>  2011 - 1%  2016 - 2%  2021 - 3%  2026 - 4%  2031 - 5%</p> <p><b>Medium Change Scenario</b>  2011 - 4%  2016 - 6%  2021 - 8%  2026 - 9%  2031 - 12%</p> <p><b>High Change Scenario</b>  2011 - 7%  2016 - 10%  2021 - 13%  2026 - 15.5%  2031 - 18%</p> <p><b>Redistribution</b>  Semi-detached/ townhouses reduces from 55% to 40% in equal increments  Flat/ uni/ apartment make up remainder</p>
<b>GROUP &amp; OTHER HOUSEHOLDS</b>		
<p>Expected to remain stable as a proportion of the population from 2006 – 2031, at about 4% of all households.</p> <p>More likely to be young people in share houses.  54% of occupants are aged under 40 years old.</p> <p><b>Group Households</b>  A group household consists of two or more unrelated people where all persons are aged 15 years or over.</p>	<p>Groups of young people seeking to rent affordable larger detached houses or units in central locations. High demand evident for attached housing based on distribution in 2006.</p> <p>Likely to increase demand for attached housing.</p> <p>3-4 bedroom house (250 - 600sq m block). 2- 3 bedroom townhouse / unit.</p>	<p><b>Low Change Scenario:</b>  2011 - 1%  2016 - 2%  2021 - 3%  2026 - 4%  2031 - 5%</p> <p><b>Medium Change Scenario</b>  2011 - 3%  2016 - 4.5%  2021 - 6%  2026 - 8%  2031 - 10%</p> <p><b>High Change Scenario</b>  2011 - 5%</p>

<p>More likely to be young people with some potential increase in single older people if seen as an affordable housing option.</p> <p>Includes households with disabilities living independently in the community.</p> <p>More likely to rent (51%). 83% live in separate house, and 7.4% in semi-detached house/ townhouses and 8.6% live in flats.</p> <p><b>Other Family Households:</b> A family of other related individuals residing in the same household (but not parent-child or couple relationship).</p> <p>86.2% live in separate house, and 6.8% in semi-detached house/townhouses and 6.6% live in flats or apartments.</p>		<p>2016 - 7% 2021 - 9% 2026 - 12% 2031 - 15%</p> <p><b>Redistribution</b> Semi-detached/ townhouse falls from 90% to 86% in equal increments. Flat/ uni/ apartments make up remainder.</p>
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#### Appendix 4 Caravan and Relocatable Home Parks in Moreton Bay Region

SLA	CARAVAN PARKS	RESIDENTS (assumed from 2006 Census)
Bribie Island	Bellara Caravan Park	59
	Bongaree Caravan Park	178
	Bribie Island Caravan Park	109
Burpengary-Narangba	Bindawalla Gardens & Kurrajong Sanctuary	
	Burpengary Pine Village Manufactured Home Park	175
	Pacific Palms Home Village	
Caboolture Central	Caboolture Caravan Park	85
Caboolture East	Beachmere Lions Caravan Park	
	Donnybrook Caravan Park	14
	Silver Shores Caravan Park	136
	Toorbul Caravan Park	
Caboolture Hinterland	Woodford Recreational Reserve	37
	Neurum Creek Bush Retreat	
Clontarf	Bramble Bay Caravan Park	
	Bell's Caravan Park	87
Dakabin-Kallangur-M. Downs	Arizona Caravan Park	39
	Pines Cara Park	191
Deception Bay	Endeavour Caravan Park	60
	Four Star Caravan Park	59
Redcliffe-Scarborough	Scarborough Holiday Village	87
<b>SLAs WITH NO CARAVAN PARKS</b>		
Albany Creek Caboolture Midwest Central Pine West Griffin-Mango Hill The Hill District Lawnton Margate-Woody Point Morayfield Petrie Rothwell-Kippa-Ring Strathpine-Brendale Pine Rivers Hinterland		