

THE AFFORDABLE HOUSING INCOME GAP

2020 REPORT



COMPASS HOUSING SERVICES



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COVID-19 UPDATE

The bulk of this report was prepared between September of 2019 and January 2020. Since that time the spread of the COVID-19 coronavirus has changed the economic outlook dramatically.

While the ratios may have changed, the analysis of the underlying relationship between incomes and housing costs, and of the various factors contributing to the prevailing precariousness of typical renting households are perhaps even more valid now than they were previously.

Part of this report is devoted to an assessment of the relative fragility of both individual household budgets and the Australian economy more generally arising from the various distortions within the housing system. For several years we have written of the systemic risk caused by overly indebted households and their extreme vulnerability to changes in their financial circumstances or increases in the cost of living. Even after the lockdowns are lifted, the lingering effects of COVID-19 on unemployment and global supply chains are likely to bring both of these vulnerabilities into sharp relief.

If there is a silver lining it is that crises have a unique ability to focus the mind, and by striking at the ability of middle Australia to keep the roof over its head, COVID-19 may be the thing that convinces policymakers that seeing to the housing security of their citizens is of paramount importance.

Hopefully the current period of reflection being forced upon us by COVID-19 will result in a renewed commitment to a robust housing safety net, a reassessment of the way our housing market works, and perhaps even more importantly, a renewed appreciation of what housing is actually for.

EXECUTIVE SUMMARY

The Affordable Housing Income Gap is a measure of housing affordability for households renting in the private rental market.

It is calculated by subtracting the median weekly household income of renting households in a particular area, from the weekly household income required to pay the median rent in that area without exceeding the 30% affordability threshold.

The result is the amount of extra income a typical renting household would need to avoid housing stress.

Using this approach, we find that a substantial share of the private rental market in New South Wales, Victoria, Queensland, South Australia and Tasmania is severely unaffordable for median income households. In some areas, typical renting households are tens of thousands of dollars per year short of the income required to avoid housing stress.

Although affordability gaps are most prevalent in the inner suburbs of capital cities, the problem is not confined to metropolitan markets. Despite the nominally lower rents, renters in many regional towns and cities still face substantial affordability gaps, particularly for detached housing, due to having lower median incomes.



INTRODUCTION

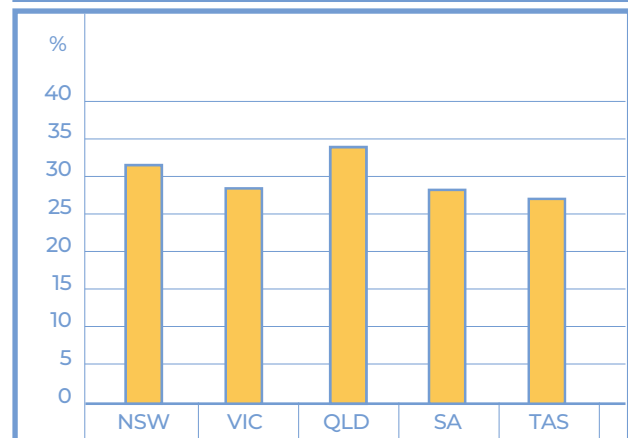
One of the enduring problems of housing policy in Australia is that it misses the middle. Most government interventions focus either on subsidising first home buyers or providing crisis accommodation to people in severe need. The challenges faced by the roughly 30% of Australian households who rent their homes are largely ignored. Historically, policy makers have tended to view renting as a transitional point on the typical household's path towards home ownership. That characterisation no longer holds true. The rapid appreciation in housing costs over the past 30 years has locked many households out of the property market altogether.

Because most Australians have been living in a steadily inflating house-price bubble for decades, it is easy to forget how unusual the current house-price-to-income ratios are by historical standards. For most of the last century, the median priced dwelling could be purchased for roughly three to four times the median household income. This "median multiple" began to depart from this long-term trend following the deregulation of the financial system in the 1980s and then decoupled completely following the introduction of the capital gains tax discount in 1999 which, combined with the pre-existing negative gearing arrangements, made residential real estate extremely attractive to investors due to "the asymmetry between the tax treatment of gains and losses (which) makes debt financing of investment more attractive." (Daley and Wood, 2016)¹.

Over the ensuing two decades, this heightened demand from investors, along with generous lending practices from the private banking sector, contributed to a bidding war on residential property which drove median multiples in many Australian cities to amongst the highest in the world. Unsurprisingly, this inflation in prices caused home ownership rates among younger Australians to fall dramatically, concentrating property ownership in the hands of older Australians and leading to the emergence of what is now colloquially known as "Generation Rent".

FIGURE 1

RENTERS AS % OF ALL HOUSEHOLDS



Source: ABS

¹ As noted by The Grattan Institute although the bias towards higher leverage technically applies to all investments, in practice it favours property investment because banks will generally allow greater leverage for property than for other types of assets.

This process has occurred with remarkably little opposition from those on the losing end of the deal. Despite us having reached the point where the only way many people will ever acquire property is by inheriting it, there continues to be little objection from those being disenfranchised. Instead of rocking the boat, many younger Australians appear to have resigned themselves to spending the first few decades of their adult lives submitting to the various indignities of the Australian rental market in the hope of inheriting an extremely valuable asset in middle age. The obvious problem with this approach is that it is less a genuine plan than a bad case of Stockholm Syndrome.

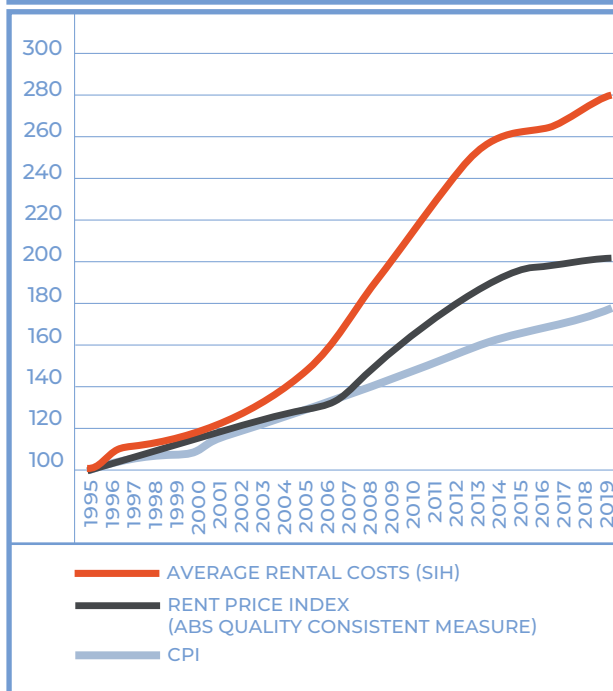
As well as passing largely unremarked by its victims, this systematic impoverishment of the nation's youth, and the implications of that process for the broader economy, has received very little attention from the mainstream media. If the price of groceries or petrol had increased at anything like the same rate as the price of housing, the media would, quite rightly, be demanding answers. Yet with a few notable exceptions, many of the media outlets that will happily devote acres of coverage to other increases in the cost of living, are unable to recognise booming house prices as anything other than a good news story.

Despite the RBA's attempts to keep mortgage repayments manageable by slashing the cash rate, the inevitable growth in the gap between rents and mortgage payments has created the conditions for rents to increase above inflation and wages with the result being that approximately 40% of private renters now experience housing stress ².

² Productivity Commission Report on Government Services 2018p

FIGURE 2

AUSTRALIAN RENTS VS CPI 1995-2019

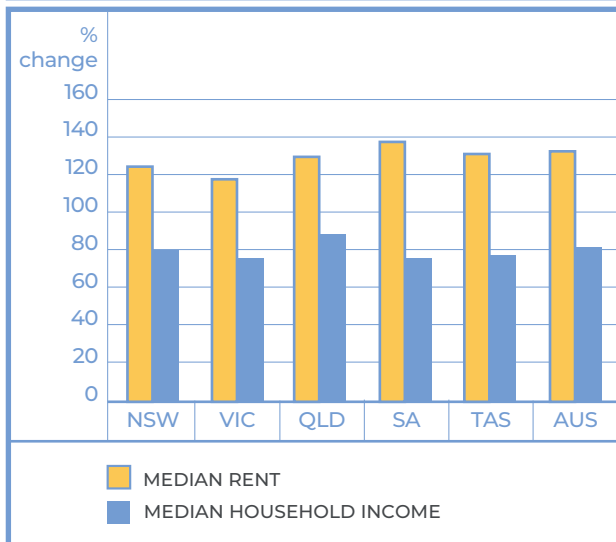


Source: Productivity Commission

That rents have increased faster than CPI and wages may come as a surprise to those who believe that rents are intrinsically linked to incomes. But in an environment of freely available credit, and in which the per capita supply of social housing is declining, there is no reason this should necessarily be the case and indeed it is not borne out by the data. According to the ABS, between 2001 and 2016, median rents in Australia grew by 131%, while median household incomes grew by just 82%. This disparity is replicated across each of the states considered in this report.

FIGURE 3

CHANGE IN MEDIAN RENT VS CHANGE IN MEDIAN HOUSEHOLD INCOME 2001 – 2016



Source: ABS Census

The idea that rents must be linked to incomes is based on the notion that, unlike buying a property, you can't pay your rent with borrowed money. Yet while it is true that you can't get a loan from the bank to pay your rent, you can devote a larger share of your real income to paying the rent and use credit to cover other expenses. The proliferation of "Buy Now, Pay Later" services such as Afterpay and Zip are the most obvious example of this phenomenon. A recent study found more than a third of Australia's 2.2 million Afterpay users had used the service to purchase necessary household items, and almost 10% had used it to buy food³.

And while movements in rents have tracked movements in median incomes in more recent times, it is important to recognise that overall median incomes are not necessarily an accurate reflection of the incomes of private renters due to the way in which the composition of the private rental market has changed over time. As reported by the Productivity Commission in 2019, the combination of soaring house prices and stagnating social housing supply has resulted in more low and middle income households shifting into the private rental market. Consequently, private renters are more likely to have low or middle incomes than in years gone by.⁴ This understanding is at the heart of the model underpinning the Affordable Housing Income Gap Report, more on which is set out in the following section of this report.

The incentives facing policymakers in Australia make any meaningful attempt to recalibrate policy settings with a view to increasing private market affordability highly unlikely. On the contrary, given a substantial proportion of Australian households have almost their entire net worth tied up in the housing market, it seems more likely that governments, the central bank, and some regulators, will continue to support asset prices at the expense of affordability.

Over the past year we have seen several examples of these incentives at work including the Australian Prudential Regulation Authority (APRA) relaxing its serviceability requirements and allowing banks to set their own buffers, (increasing borrowing capacity by as much as 14% according to UBS), and the Reserve Bank halving the cash rate from 1.5% to 0.75%. The Australian Government meanwhile, having confirmed prior to the 2019 election that it did not wish to see house prices decline, has launched a new scheme to help first home buyers enter the market under the stewardship of the recently created National Housing Finance and Investment Corporation (NHFIC).

³ <https://mozo.com.au/credit-cards/guides/australia-s-afterpay-obsession-a-report-into-the-features-buying-habits-and-traps-of-the-modern-day-layby>

⁴ See *Vulnerable private renters: evidence and options*, Productivity Commission, 2019

In Australia's most expensive markets, prices would need to fall by **more than 40%** to become affordable

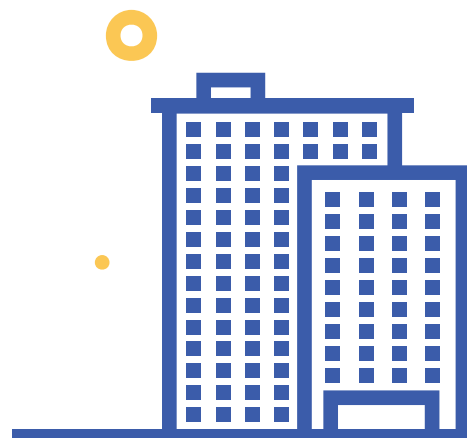
Time will tell how effective these strategies will be at supporting asset prices, but even if they prove ineffective, the reality is that dwelling prices in Australia's most expensive markets would need to fall by more than 40% to reach any commonly accepted definition of affordability. As such, Australian housing is likely to remain firmly in the unaffordable category for the foreseeable future. This isn't simply bad news for aspiring first home buyers. Although the members of Generation Rent are the most visible casualties, there are second and even third order effects which bear consideration. For instance, those who do manage to enter the housing market, often do so by taking on levels of debt that compromise their standard of living and leave them highly exposed in the event of a change in financial circumstances or an increase in the cost of living. Even for those who have built up some equity the picture is less rosy than it may first appear. It is easy to forget that the rapid appreciation in the value of one's principal place of residence is largely irrelevant until the time comes to sell it, and even then, unless the plan is to downsize or relocate to a more affordable housing market, the benefits are questionable because the same price inflation that delivered your windfall has more than likely boosted the asking price of your next home. The bad news for renters is that as long as mortgage repayments remain substantially higher than rents, and as long as population growth remains strong, there is still scope for rents to increase faster than incomes, thereby contributing to even larger affordability gaps than those recorded in this report.

**Between 2001 and 2016
median rents in Australia
grew by**

131%

**while median
household incomes
grew by just**

82%



METHODOLOGY



The Affordable Housing Income Gap

The *Affordable Housing Income Gap* is a measure of housing affordability for households renting in the private rental market. It is calculated by subtracting the median weekly household income of renting households in a particular area, from the weekly household income required to pay the median rent in that area without exceeding the 30% affordability threshold. The result is the amount of extra income a typical renting household would need to avoid housing stress.

For instance, consider an area in which the median household income for renting households is \$1000 per week, and the median rent is \$450 per week. In order to pay \$450 per week in rent without exceeding the 30% affordability threshold, a household would need a weekly income of \$1500. The AHIG for the area therefore, is \$500 – the difference between the \$1500 income required to avoid housing stress, and the \$1000 median income for the area.

The AHIG is not a simple measurement of the most expensive rental markets in nominal terms. It is a measurement of the most expensive markets relative to the household income of renters in that area.

AHIG Index

Expressing the AHIG as a proportion of the median weekly income allows meaningful comparisons across jurisdictions in which both median rents and median incomes naturally fluctuate. The AHIG Index represents the percentage increase in household income required to avoid housing stress and is calculated in the following way.

$$\text{AHIG Index} = \frac{\text{AHIG}}{\text{median household income}} \times 100$$

For example, a city in which the AHIG represents the equivalent of 20% of the median income would have an Index score of 20. That is, a median income household in that city would require a 20% increase in income in order to pay median rent without experiencing housing stress. A city in which the median rent comprises exactly 30% of the median income would have an AHIG index of zero. A city in which the median rent represents less than 30% of median household income would have an AHIG Index score of less than zero.

The following AHIG Index bands have been identified as a reasonable measure of the relative degrees of housing stress.

< 0 = AFFORDABLE

1 – 15 = MODERATE HOUSING STRESS

16 – 35 = SEVERE HOUSING STRESS

> 35 = EXTREME HOUSING STRESS

In many parts of Australia's major population centres, the AHIG Index for renting households is above 35 denoting extreme housing stress. In some cases, the AHIG Index is above 100, meaning the amount of *additional* income required to avoid housing stress, is greater than the household's entire current weekly income.

Dwelling types

Many analyses of housing affordability restrict themselves to an overall median rent figure for an entire location. While overall medians are useful for measuring broader trends, (and have been used in this report to measure the most and least affordable locations), focusing solely on an overall median is problematic at a household level in that it does not provide a clear picture of what type of dwelling is represented by that median rent and therefore doesn't provide a true picture of what renting households are getting for their money.

The *Affordable Housing Income Gap Report*, solves this challenge by contrasting median incomes of renting households against median rents for a variety of dwelling types, as well as an overall median. In this way, it provides a clear picture of the way in which the degree of housing stress faced by a median income renting household is influenced by the type of dwelling they require.

Data sources

Median incomes have been derived from a custom report provided by the Australian Bureau of Statistics based on information collected in the 2016 Census and have been indexed by the Consumer Price Index⁵. A single median income has been applied within each of the capital city statistical areas.

Median rents were collected from:

- » Housing NSW's Rent and Sales reports – June 2019
- » Victorian Department of Human Services' Rental Report – June 2019
- » Queensland Residential Tenancies Authority's Quarterly Rent Data – June 2019.
- » South Australian Housing Authority Private Rental Report – June 2019
- » Tasmania Department of Justice Rental Bond and Rental Data – July 2018 to June 2019

When interpreting the results of the AHIG Report, readers should be cautious when making interstate comparisons due to subtle differences in the way each jurisdiction reports median rents. For example, the NSW Government reports median rent data for the Greater Sydney region by local government area (LGA), whereas the Victorian Government's Melbourne data is listed by suburb and Queensland's Residential Tenancies Authority reports data for the Greater Brisbane area by postcode.

Changes from the last AHIG report

This year's report includes data from South Australia and Tasmania as well as New South Wales, Victoria and Queensland. The Northern Territory, ACT and Western Australia have been omitted as their respective governments do not publish comparable rental bond data.

This year's report also includes four-bedroom dwellings in the list of dwelling types for which affordability is measured.

⁵ Index Number for Sept 2016 - 124.4. Index Number for June 2019 - 132.0. Formula: $(132.0 - 124.4) / 124.4 * 100 = 6.10\%$



THE FINDINGS



New South Wales

Since the 2018 AHIG Report, renting has become marginally cheaper across the bulk of the Greater Sydney area but significantly more expensive in certain regional areas. 80% of the LGAs in the Greater Sydney area experienced modest declines in rents over the period, although there were some that bucked the trend posting strong gains which outpaced inflation over the same period. Nonetheless, despite the moderation in most areas, median rents remain at levels that are substantially above the amount a typical renting households can afford to pay without experiencing housing stress. In regional NSW, the overwhelming majority of LGAs saw rents increase with several increasing significantly faster than CPI.

- » To avoid housing stress on a median priced 4 bedroom home in Sydney's inner ring, a typical renting household requires an additional \$2,456 per week (\$127,729 p.a.)
- » To avoid housing stress on a median priced 2 bedroom unit in Sydney's inner ring, a typical renting household would require an additional \$456 per week (\$23,729 p.a.)
- » There is nowhere in Sydney's inner or middle rings where the median rent of a 4 bedroom home is affordable for a typical renting household.
- » In Sydney's middle ring, there are just three LGAs where median rents for a 3 bedroom home are affordable.
- » Non metro LGAs in NSW have greater affordability issues than other states.

Of the 10 least affordable LGAs in NSW, four are outside the Sydney metropolitan area.

- » Byron retains its title as the least affordable LGA in NSW.
- » Due to relatively lower incomes, typical renters of detached dwellings in the Greater Sydney area's outlying LGAs like Newcastle, Wollongong and Shellharbour face moderate to severe housing stress.



New South Wales

SYDNEY – MOST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Campbelltown	395	1,317	1,877	21%	-560	-30
Penrith	400	1,333	1,877	21%	-544	-29
Fairfield	410	1,367	1,877	22%	-510	-27
Blacktown	420	1,400	1,877	22%	-477	-25
Blue Mountains	420	1,400	1,877	22%	-477	-25
Hawkesbury	420	1,400	1,877	22%	-477	-25
Liverpool	430	1,433	1,877	23%	-444	-24
Wollondilly	430	1,433	1,877	23%	-444	-24
Cumberland (Auburn, Holroyd)	460	1,533	1,877	25%	-344	-18
Canterbury Bankstown	465	1,550	1,877	25%	-327	-17

SYDNEY – LEAST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Woollahra	750	2,500	1,877	40%	623	33
Waverley	720	2,400	1,877	38%	523	28
Northern Beaches (Manly, Pittwater, Warringah)	660	2,200	1,877	35%	323	17
Kiama	500	1,667	1,435	35%	232	16
Mosman	650	2,167	1,877	35%	290	15
Sydney	650	2,167	1,877	35%	290	15
Ku-ring-gai	650	2,167	1,877	35%	290	15
Port Stephens	400	1,333	1,180	34%	153	13
North Sydney	633	2,110	1,877	34%	233	12
Willoughby	625	2,083	1,877	33%	206	11

New South Wales

REGIONAL NSW – MOST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Upper Hunter	280	933	1265	22%	-332	-26
Broken Hill	240	800	1,063	23%	-263	-25
Wagga Wagga	310	1,033	1212	26%	-179	-15
Tamworth	320	1,067	1204	27%	-137	-11
Western Plains (Dubbo)	310	1,033	1156	27%	-123	-11
Queanbeyan	410	1,367	1506	27%	-139	-9
Albury	275	917	1,006	27%	-89	-9
Bathurst	330	1,100	1,205	27%	-105	-9
Orange	350	1,167	1276	27%	-109	-9
Armidale	300	1,000	1,057	28%	-57	-5

REGIONAL NSW – LEAST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Byron	620	2,067	1260	49%	807	64
Tweed Shire	480	1,600	1223	39%	377	31
Clarence Valley (Grafton)	365	1,217	939	39%	278	30
Ballina	478	1,593	1260	38%	333	26
Coffs Harbour	400	1,333	1165	34%	168	14
Shoalhaven	370	1,233	1084	34%	149	14
Port Macquarie	380	1,267	1188	32%	79	7
Goulburn	360	1,200	1190	30%	10	1

Victoria

Unlike Sydney, Metropolitan Melbourne has seen strong rental increases since the 2018 AHIG report. 85% of suburbs in the Greater Melbourne area saw rents increase faster than inflation. This noteworthy as it means rents were rising even as purchase prices were falling. In Victoria's major regional centres, rental increases were also substantially higher than inflation.

- » Detached housing is unaffordable for typical renting households in all inner suburbs of Melbourne.
- » To avoid housing stress on a median priced four-bedroom home in Melbourne's inner suburbs a typical renting household would require an additional \$1,748 per week *(\$90,906 p.a.)
- » To avoid housing stress on a median priced two-bedroom unit in Melbourne's inner suburbs a typical renting household would require an additional \$248 per week (\$12,906 p.a.)
- » 85% of suburbs in the Greater Melbourne area saw rents increase faster than inflation.
- » With the exception of four-bedroom dwellings, housing in regional Victoria is generally affordable for typical renting households.



Victoria

MELBOURNE – MOST AFFORDABLE

SUBURB/TOWN	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Melton	340	1,133	1,585	21%	-452	-28
St Albans-Deer Park	350	1,167	1,585	22%	-418	-26
Sunshine	350	1,167	1,585	22%	-418	-26
Dandenong	350	1,167	1,585	22%	-418	-26
Noble Park	350	1,167	1,585	22%	-418	-26
Pakenham	350	1,167	1,585	22%	-418	-26
Dandenong North-Endeavour Hills	357	1,190	1,585	23%	-395	-25
Thomastown-Lalor	360	1,200	1,585	23%	-385	-24
Werribee-Hoppers Crossing	370	1,233	1,585	23%	-352	-22
Broadmeadows-Roxburgh Park	370	1,233	1,585	23%	-352	-22

MELBOURNE – LEAST AFFORDABLE

SUBURB/TOWN	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Brighton East	700	2,333	1,585	44%	748	47
Brighton	640	2,133	1,585	40%	548	35
Mt Eliza-Mornington-Mt Martha	480	1,600	1,258	38%	342	27
Port Melbourne	601	2,003	1,585	38%	418	26
Fitzroy	583	1,943	1,585	37%	358	23
Carlton North	580	1,933	1,585	37%	348	22
Hampton-Beaumaris	580	1,933	1,585	37%	348	22
Docklands	570	1,900	1,585	36%	315	20
Fitzroy North-Clifton Hill	560	1,867	1,585	35%	282	18
Albert Park-Middle Park-West St Kilda	551	1,837	1,585	35%	252	16

Victoria

REGIONAL VICTORIA – MOST AFFORDABLE

SUBURB-TOWN	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Shepparton	280	933	1,159	24%	-225	-19
Wodonga	310	1,033	1,196	26%	-162	-14
Swan Hill	260	867	991	26%	-124	-13
Bendigo	300	1,000	1,092	27%	-92	-8
Warrnambool	310	1,033	1,124	28%	-90	-8
Benalla	270	900	963	28%	-63	-7
Ballarat	300	1,000	1,065	28%	-65	-6
Geelong	350	1,167	1,217	29%	-50	-4
Castlemaine	330	1,100	1,136	29%	-36	-3
Wangaratta	280	933	963	29%	-30	-3



Queensland

The rental market in the Greater Brisbane area has seen mixed results since the 2018 AHIG report. Median rents in some areas fell sharply, including in normally desirable inner suburbs like St Lucia, Highgate Hill and Yeronga. Rents rose strongly in a number of other areas and approximately a third of postcodes saw rental increases above inflation.

Brisbane's overall results are likely to have been impacted by a recomposition of the housing stock in the inner suburbs due to the completion of a significant number of new apartments. For detached houses, the number of postcodes that experienced rental declines drops from 32% to 11% and the proportion that saw rents increase above inflation rises from 33% to 40%.

- » Detached four-bedroom homes are unaffordable for typical renting households in 85% of postcodes in the Brisbane City Council area.
- » To avoid housing stress on a median priced three-bedroom home in Brisbane's inner suburbs, a typical renting household would require an additional \$304 per week (\$15,814 p.a.)
- » To avoid housing stress on a median priced two-bedroom unit in Brisbane's inner suburbs, a typical renting household would require an additional \$87 per week, (\$4,548 p.a.)
- » Unlike Sydney and Melbourne, detached housing in the "commuter belt" LGAs on the periphery of the Brisbane metropolitan area is affordable for typical renting households.
- » With the exception of the Gold Coast, Sunshine Coast and Fraser Coast areas, regional Queensland remains comfortably affordable for typical renting households across most dwelling types despite rents in most locations increasing above inflation over the past year.



Queensland

BRISBANE – MOST AFFORDABLE

Postcode	Localities	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peel Is/ Russell Is	250	833	1,546	16%	-713	-46
4106	Brisbane Market/Rocklea	283	942	1,546	18%	-604	-39
4111	Griffith Uni/Nathan	300	1,000	1,546	19%	-546	-35
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	290	967	1,374	21%	-407	-30
4102	Buranda/Dutton Park/Woolloongabba	329	1,097	1,546	21%	-449	-29
4303	Dinmore/ Riverview	300	1,000	1,374	22%	-374	-27
4305	Ipswich/ Brassall/ Bremer/ Churchill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	300	1,000	1,374	22%	-374	-27
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	295	983	1,338	22%	-355	-27
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	310	1,033	1,374	23%	-341	-25
4108	Archerfield/Coopers Plains	350	1,167	1,546	23%	-379	-25

BRISBANE – LEAST AFFORDABLE

Postcode	Localities	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
4516	Elimbah	575	1,917	1,358	42%	559	41
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	550	1,833	1,358	40%	475	35
4069	Brookfield/Chapel Hill/Kenmore	575	1,917	1,546	37%	371	24
4037	Eatons Hill	495	1,650	1,358	36%	292	21
4035	Albany Ck/ Bridgeman Downs/ Cash's Crossing	490	1,633	1,358	36%	275	20
4055	Bunya/ Ferny Grove/ Ferny Hills/ Kedron Upper	480	1,600	1,358	35%	242	18
4154	Gumdale/Ransome/Wakerley	540	1,800	1,546	35%	254	16
4512	Wamuran	458	1,525	1,358	34%	167	12
4061	The Gap	505	1,683	1,546	33%	137	9
4123	Priests Gully/ Rochedale	435	1,450	1,338	33%	112	8

Queensland

REGIONAL QLD – MOST AFFORDABLE

Locality	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Gladstone	240	800	1,566	15%	-766	-49
Emerald	298	993	1,845	16%	-852	-46
Roma	250	833	1,411	18%	-578	-41
Rockhampton	260	867	1,274	20%	-408	-32
Townsville	320	1,067	1,345	24%	-279	-21
Ipswich	330	1,100	1,374	24%	-274	-20
Cairns	350	1,167	1,443	24%	-276	-19
Toowoomba	300	1,000	1,236	24%	-236	-19
Mackay	350	1,167	1,424	25%	-257	-18
Charters Towers	250	833	971	26%	-137	-14

REGIONAL QLD – LEAST AFFORDABLE

Locality	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Noosa	490	1,633	1,386	35%	248	18
Hervey Bay	340	1,133	1,037	33%	97	9
Gympie	298	993	919	32%	75	8
Sunshine Coast	440	1,467	1,398	31%	68	5
Gold Coast	450	1,500	1,469	31%	31	2
Maryborough	270	900	889	30%	11	1

South Australia

South Australia's rental market provides a useful example of why overall medians are misleading and highlights the benefits of the AHIG approach. The overall median rent across the LGAs that comprise the Adelaide metropolitan area is affordable for typical renting households in approximately 85% of cases. The median rent for detached three-bedroom homes however, is unaffordable in 70% of cases.

- » Just 30% of LGAs in the Adelaide Metropolitan area are affordable for a typical renting household seeking detached housing.
- » Unlike the eastern states, all LGAs in the Greater Adelaide area are affordable for typical renting households seeking a two bedroom unit.
- » Regional South Australia is generally affordable across most dwelling types, however substantial affordability gaps of up to \$387 per week exist for households seeking detached four-bedroom dwellings.





South Australia

ADELAIDE – MOST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Playford	274	913	1255	22%	-342	-27
Gawler	295	983	1255	24%	-272	-22
Salisbury	320	1,067	1255	25%	-188	-15
Onkaparinga	330	1,100	1255	26%	-155	-12
West Torrens	330	1,100	1255	26%	-155	-12
Port Adelaide Enfield	345	1,150	1255	27%	-105	-8
Norwood Payneham St Peters	350	1,167	1255	28%	-88	-7
Prospect	350	1,167	1255	28%	-88	-7
Adelaide	355	1,183	1255	28%	-72	-6
Campbelltown	355	1,183	1255	28%	-72	-6

ADELAIDE – LEAST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Walkerville	430	1,433	1255	34%	178	14
Adelaide Hills	405	1,350	1255	32%	95	8
Burnside	385	1,283	1255	31%	28	2

South Australia

REGIONAL SOUTH AUSTRALIA – MOST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Whyalla (C)	200	667	1,042	19%	-375	-36
Port Augusta (C)	230	767	1,108	21%	-341	-31
Ceduna (DC)	280	933	1,343	21%	-410	-31
Port Lincoln (C)	260	867	1,124	23%	-257	-23
Barossa	300	1,000	1,230	24%	-230	-19
Murray Bridge (RC)	248	827	1,006	25%	-179	-18
Port Pirie City and Dists (M)	213	710	846	25%	-136	-16
Mount Gambier (C)	248	827	949	26%	-122	-13

REGIONAL SOUTH AUSTRALIA – LEAST AFFORDABLE

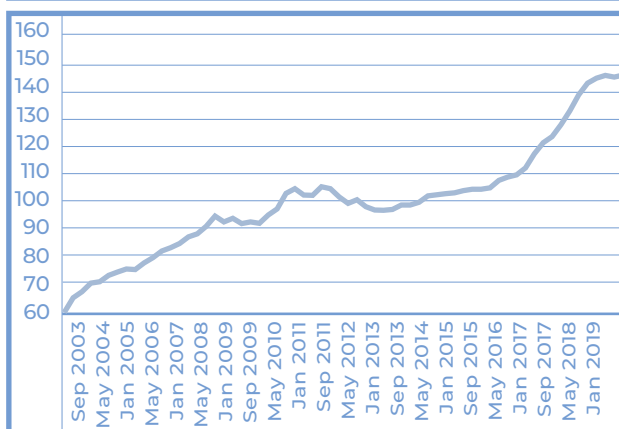
LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Victor Harbor (C)	310	1,033	839	37%	194	23
Alexandrina (DC)	310	1,033	907	34%	126	14

Tasmania

Tasmania’s housing market has attracted plenty of attention in recent years for bucking the national trend and posting strong price growth while other capital cities struggled.

FIGURE 4

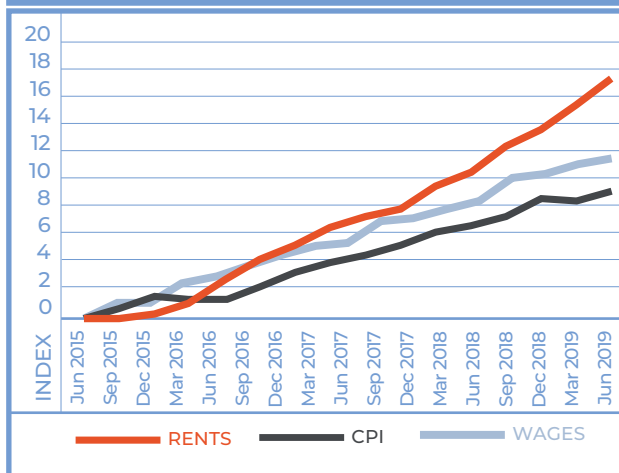
HOBART RESIDENTIAL PROPERTY PRICE INDEX



Source: ABS

FIGURE 5

HOBART RENTS VS CPI VS WAGES 2015-2019



Source: ABS

This rapid growth was unusual in that it took place in the absence of any discernible economic boom. Employment growth in

Tasmania over the period in question was almost wholly driven by the public sector, while the number of people in full time employment actually declined. This has led many observers to conclude the spike in purchase prices was driven largely by interstate investors.

As noted elsewhere in this report, rapid growth in dwelling prices increases the gap between rents and mortgage payments which, in a tight rental market, creates the conditions for rents to increase ahead of wages and inflation. Hobart’s rental market was no different.

Unsurprisingly, Tasmania, and specifically Hobart, now has some of the least affordable rental housing in the country.

- » There are no LGAs in the Great Hobart area that are affordable for typical renting households seeking detached housing.
- » The Municipality of Kingborough and the District of Clarence are the only places in the Hobart area that are affordable to typical renting households seeking anything other than a one-bedroom unit.
- » To avoid housing stress on a median priced three bedroom house in Hobart, a typical renting household would require an additional \$252 per week (\$13,104 p.a.)
- » Median priced three and four bedroom houses in the regional centres of Launceston, Burnie and Devonport are unaffordable for typical renting households with rents consuming 32-44% of household income.

Tasmania

HOBART – LEAST AFFORDABLE

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
City of Glenorchy	375	1,250	954	39%	296	31
Municipality of Sorell	363	1,210	1,011	36%	199	20
Municipality of Brighton	330	1,100	936	35%	164	18
City of Clarence	400	1,333	1,214	33%	120	10
City of Hobart	430	1,433	1,312	33%	121	9
Municipality of Kingborough	420	1,400	1,386	30%	14	1

REGIONAL TASMANIA – ALL DWELLING TYPES

LGA	Median Rent*	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG INDEX
Launceston	300	1,000	962	31%	38	4
Burnie	250	833	815	31%	18	2
Devonport	270	900	908	30%	-8	-1





CONTRIBUTING FACTORS

It may seem counterintuitive in a report focused on the experience of private renters, but the existence of the affordable housing income gap, is, in large part, a product of high purchase prices and inadequate social housing. The housing system is a continuum. What happens in one part of the market can have far reaching implications.

The combination of soaring home prices and stalling social housing supply has stretched the gap between the affordability of renting and buying in two ways.

First, despite the efforts of the RBA to keep mortgage repayments manageable by progressively cutting the target cash rate, rapid price inflation ensured mortgage repayments remained substantially higher than rents in most markets. This is relevant because mortgage payments inevitably act as a natural ceiling on rents due to the fact that few people will continue to rent if it is cheaper to buy.

As things stand, Sydney's median rent of \$520 per week looks remarkably affordable when compared with the costs of paying a mortgage on a median priced dwelling. According to the ABS, the median price of established dwellings sold in the June 2019 quarter was \$875,000. Assuming a 20% deposit, a 25-year loan term, and an interest rate of 4%, the initial mortgage payments would be \$3705 per month, or roughly \$854 per week, 64% higher than the median rent. It is instructive to consider how the situation might differ had Sydney's dwelling prices remained at their long-term average of four times household income. Under those circumstances, a median priced dwelling would cost approximately \$364,000. Maintaining the assumptions listed above, the mortgage payments would be \$1547 per month, or \$357 per week. It is difficult to imagine a scenario in which the median rent could conceivably reach \$520 per week under such conditions.

The second way in which rapidly increasing prices shift the balance between renting and purchasing relates to the creation of the well documented "deposit gap." Simply put, rapid price inflation has meant even relatively affluent potential buyers who could comfortably make the mortgage payments have struggled to accumulate the necessary deposit to get the loan in the first place. The desire of many parents to help their adult children overcome this hurdle has resulted in the emergence of "The Bank of Mum and Dad" as the fifth largest mortgage lender in the country.⁷

The expansion in the gap between the affordability of renting versus buying has helped create the conditions for rents to increase faster than incomes and headline inflation. Meanwhile, the safety valve represented by social housing has remained firmly closed as governments across the country persisted with a needs-based allocation model which has undermined revenues, increased maintenance costs, and ensured community hostility to new developments.

This combination of dwelling price inflation, and residualisation of the social housing sector represent a perfect storm for low to moderate income renting households. The remainder of this section will explore some of the contributing factors in more detail.

⁷ <https://mozo.com.au/home-loans/articles/bank-of-mum-and-dad-the-fifth-biggest-home-loan-lender-report-2-17>

Regulatory environment

INTEREST RATES

In the 2018 AHIG Report we noted the relationship between the RBA's target cash rate and the mortgage rates offered to consumers. At the time, we observed that variable mortgage interest rates were at their lowest level since April 1965. Since then, the RBA has cut rates on three more occasions, bringing the official cash rate to 0.75%. The Governor of the Reserve Bank has indicated rates could be cut to 0.25% in the first half of 2020. The purpose of low interest rates is ostensibly to encourage economic activity and boost inflation to within the target band of 2-3%. What is particularly interesting about Australia's monetary policy since the GFC however, is the way in which low rates appear to have been used to support house prices.

According to Abelson (2018), falling interest rates have been responsible for at least 40% of the increase in real house prices between 2001 and 2017.⁸ The tendency of falling interest rates to amplify the normal supply and demand effects produced by changes in population, household income, investor activity, and housing supply can also explain the majority of the discrepancy between the relative increases in rents and house prices.

The most recent round of rate cuts has succeeded in revitalising the ailing property markets in Sydney and Melbourne, both of which are once again rising sharply, albeit on low volumes. Curiously however, the lowest rates on record have done little to boost the broader economy with inflation still stubbornly below 2%, suggesting that although rate cuts do encourage people to buy houses in Sydney and Melbourne, they don't cause people to buy much else.

⁸ See House Prices, Rents, Home Ownership and Affordability: The Facts and a Mainstream Economics Explanation 2018

FIGURE 6

GRAPH OF THE CASH RATE



Source: RBA

It is also worth noting the deleterious effect low rates have on savers and households on fixed incomes. In order to make the world a better place for people who want to spend money they don't have, policymakers have effectively denied millions of others the ability to make even modest returns on money they do have.

More than a third of all borrowers are likely to have lied on their mortgage applications

LENDING STANDARDS

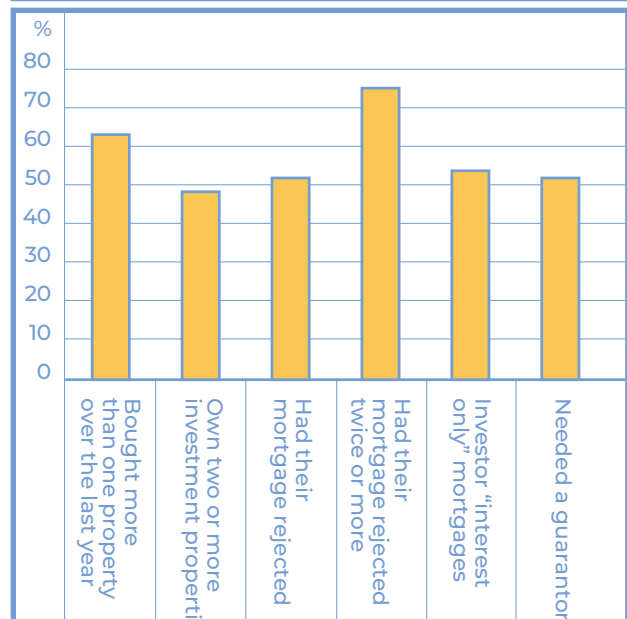
The ability of low rates to amplify many of the other price pressures covered in this section, is further exacerbated by the propensity of some lenders to underestimate the expenses of certain applicants, thereby enabling them to bid up prices on properties they can't really afford.

Among the alarming revelations to come out of the recent Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry was the widespread use of the Household Expenditure Measure (HEM) in place of a comprehensive assessment of loan applicants' real expenses. The HEM was developed by the Melbourne Institute of Applied Economics as a tool to estimate the median level of spending on absolute basics and a 25th percentile spend on discretionary basics; in other words, an extremely modest level of household spending. The Royal Commission's interim report notes that "three out of four households spend more on things like alcohol and tobacco, adult clothing and childcare than the HEM includes in its result. And, HEM takes no account of spending on 'non-basics'." Despite this, the Commission found banks had been assuming borrowers' expenses were equal to the HEM in as many as 75% of cases.

The failure of banks to properly investigate applicants' expenses is particularly concerning in light of research from investment bank UBS which found that more than a third of all borrowers are likely to have lied on their mortgage applications. The levels of dishonesty were even higher amongst certain cohorts, including those who owned multiple investment properties or had previously had applications rejected.

FIGURE 7

SHARE OF BORROWERS WHOSE MORTGAGE APPLICATION WAS FACTUALLY INACCURATE



Source: RBA

Despite huge question marks hanging over the suitability of a substantial share of Australian mortgage lending, the regulator charged with enforcing prudential standards in the banking industry appears remarkably sanguine. In addition to easing serviceability requirements in July 2019, APRA recently announced its intention to spend less time monitoring lending standards in 2020, with the focus shifting to what it rather ambiguously describes as "end to end risk management".

Australia's tax system sends a clear message that the surest path to prosperity is not to start a business, or to apply yourself more diligently to your job, but to borrow as much money as possible and use it to buy property.

TAXES⁹

Australia is currently one of only three countries to allow operating losses from an investment to be offset against taxable income unrelated to the investment. This ability, known as “negative gearing”, coupled with a generous 50% discount on the tax payable on any capital gain incentivises the pursuit of capital over income streams and has caused investors to overwhelmingly prefer property over other more liquid financial assets, despite the relatively higher transaction and carrying costs.

It is worth noting that capital gains in the property market are largely a product of an expansion in the overall supply of credit and have little to do with any increase in the intrinsic value of the assets themselves. It is not immediately obvious why windfalls generated by nothing more than an increase in the availability of credit should be taxed at a lower rate than income earned by the sweat of one's brow, but that is nonetheless the current arrangement.

The effects of negative gearing and the capital gains tax discount are amplified by Australia's highly progressive income tax system. More than 50% of all income tax is paid by the top 10% of income earners, (or, more accurately, by that subset of the top 10% who aren't quite rich enough for it to be worth their while hiring creative accountants to hide their money.) There is nothing inherently wrong with this arrangement apart from the fact that it makes it almost impossible to become wealthy by working. But if you can't *earn* your way to the good life through hard work, the only realistic alternative for anyone looking to set themselves up for the future is to go out and speculate on the price of assets. Whether intentional or not, Australia's tax system sends a clear message that the surest path prosperity

is not to start a business, or to apply yourself more diligently to your job, but to borrow as much money as possible and use it to buy property.

At a state level, housing affordability is impacted by government dependence on stamp duties, which increase the up-front costs of home ownership. By inflating the upfront costs, stamp duty can also result in buyers having to take out a larger mortgage, resulting in higher repayments and, potentially, the need to purchase lenders' mortgage insurance. Additionally, because they are effectively a tax on transacting, stamp duties can discourage people from relocating or downsizing, even if it would otherwise be in their interest to do so.

Various state governments have acknowledged that stamp duty is a serious impediment to affordability by providing exemptions or concessions to first home buyers. Unfortunately, the evidence suggests that while such policies tend to increase first-home-buyer activity in the market, they do not improve affordability, and frequently have the opposite effect as the value of the stamp duty concession or exemption, is rapidly built into vendors' asking prices.

Stamp duties have the additional drawback of being highly volatile, owing to their reliance on both prices and volumes. A contraction of one or both of these things can produce a sharp fall in government revenue and dramatically shift the overall budget position. For example, a 22% decline in in property transfers in NSW in the year to September 2019 contributed to a \$1.59 billion hit to the state budget. (Van Onselen, 2019).

According to the Housing Industry Association, stamp duty revenues made up more than 20% of all tax revenue raised in New South Wales, Victoria, Queensland and Tasmania.

⁹ See Information Paper APRA's Supervision Priorities, January 2020

Supply constraints

One feature shared by the majority of unaffordable housing markets, is the use of urban containment policies or urban growth boundaries (UGB). Normally invoked in the name of preventing “urban sprawl”, UGBs have the effect of hyperinflating the value of land within them. As noted by the RBA, “land supply constraints in the eastern cities have led to significant land price inflation... most notably in Sydney.” (RBA, 2017)

Opponents of urban sprawl often claim the pernicious effect of UGBs on affordability can be offset by increased density, however there is little evidence of this occurring in practice. On the contrary, in most major cities, increasing density has coincided with deteriorating affordability. In fact, when combined with an increasing population, and freely available credit, UGBs are a recipe for housing that is both smaller, and more expensive. Rapidly growing the population while insisting that all development must occur within tightly controlled boundaries cannot help but produce smaller average dwelling sizes as more people are forced to share the same urban footprint. The land price inflation arising from the existence of the UGB meanwhile, guarantees that reductions in dwelling size do not translate to a commensurate reduction in dwelling price. The result is dwellings that are much smaller but only slightly cheaper i.e. more expensive on a cost per square metre basis. Advocates of increased density also frequently fail to address the impact of this process on congestion, the negative effects of which on both economic growth and human wellbeing are well documented.¹⁰

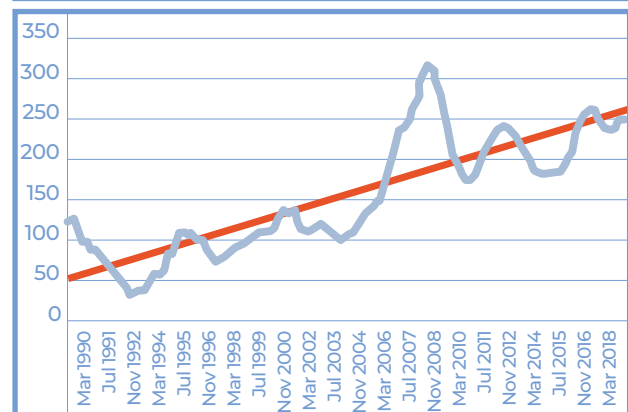
Over the past 10 years, apartment construction has comprised an increasing share of residential building approvals in Australia. Analysis from the RBA suggests this increase is not being driven by the changing preferences of owner-occupiers but by demand from investors and foreign buyers. By contrast, the majority of new detached dwelling purchases are undertaken by domestic owner occupiers, (RBA, 2017). The preferences of owner occupiers ensure ongoing demand for detached dwellings in our capital cities. Due to UGBs however, the supply of land suitable for the development of detached housing is increasingly limited, thereby contributing to higher prices.

Population growth

Over the past decade Australia’s population growth rate has averaged 1.62% per year; roughly 2.5 times the OECD average. Approximately two thirds of this population growth comes from immigration. More than three quarters of migrants settle in either Sydney or Melbourne, with most of the rest heading to South East Queensland. These settlement patterns have substantially increased demand for housing in these markets, as well as placed enormous pressure on public transport and other infrastructure.

FIGURE 8

NET OVERSEAS MIGRATION 1991–2019



Source: ABS

¹⁰ E.g. Sweet, 2013.

The full impact of rapid population growth on the rental sector has been attenuated to some degree in recent years due to the completion of large numbers of new dwellings. But with the value of loans to investors plummeting over the past year amid concerns about construction quality arising from several high-profile evacuations, there is reason to suspect subsequent waves of migration may not be matched by a corresponding wave of investor driven apartment construction. If this scenario were to eventuate, we would expect vacancy rates to fall sharply with predictable consequences for rents.

account for 19 per cent of all cleaners and laundry workers and 18 per cent of hospitality workers. A labour supply shock of this magnitude cannot help but reduce workers' bargaining power and hold down incomes in the affected industries thereby hampering the ability of workers to absorb any increases in housing costs.

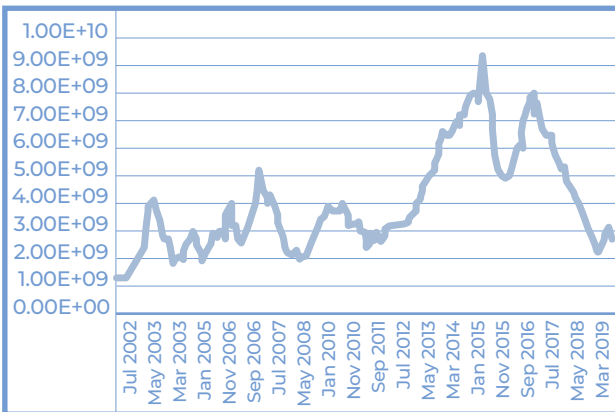
Failure to invest in social housing

The Commonwealth has traditionally delegated responsibility for the provision of social housing to the states and territories. However, changes to the allocation model from turn-based to needs-based, have produced a huge shift in the demographic and income profiles of social housing tenants. This shift has impacted the ability of states and territories to make their social housing systems financially sustainable. With social housing now almost exclusively reserved for people deemed to be in highest need – who also tend to be those with the lowest incomes – state and territory housing authorities often struggle to collect enough rent to cover ongoing maintenance, let alone provide new dwellings.

The financial pressures experienced by state and territory housing authorities have resulted in decades of underinvestment in new supply. Presently there are approximately 145,000 households on social housing waiting lists across the country compared to a total of 434,766 social housing dwellings. Without the contribution of the not-for-profit community housing sector, the total number of social housing dwellings in Australia would have declined over the past five years as state housing authorities progressively sold down their portfolios to cover maintenance costs.

FIGURE 10

LENDING TO HOUSEHOLDS FOR INVESTMENT DWELLINGS

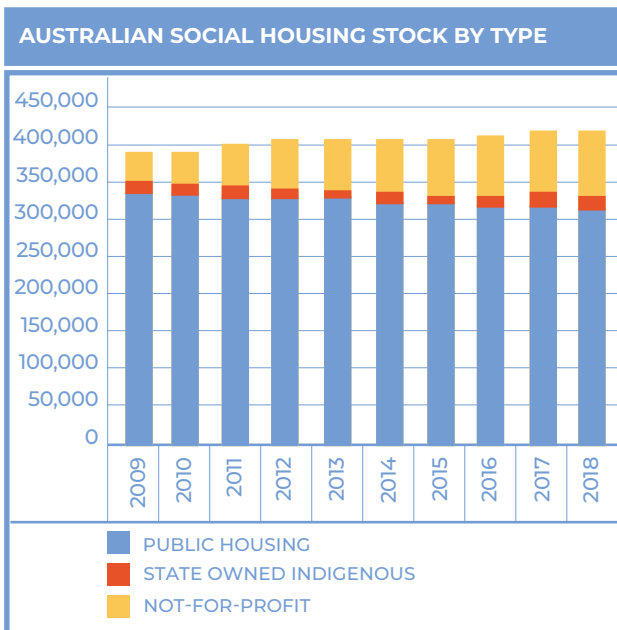


Source: ABS

Rapid population growth also impacts housing affordability by placing downward pressure on incomes through increased competition in the labour market. The pay floor for skilled migrants is just \$53,900 per year – almost \$30,000 below the average weekly full-time earnings of Australian workers. According to the Department of Home Affairs, there are currently around 2.3 million temporary visa holders in Australia, approximately 634,000 of whom are on student visas. Although various interest groups continue to insist the migration system is a recruitment exercise designed to fill a remarkably persistent “skills shortage”, this narrative is not borne out by the data. According to the Australian Population Research Institute, temporary visa holders, including New Zealanders, tend to be concentrated in industries which use low-skill workers.¹¹ For example, temporary visa holders

¹¹ See Birrell, 2019

FIGURE 11



Source: Productivity Commission

Merely accommodating those households already on the waiting list would involve a 33% increase in supply, (or turning over 33% of existing tenancies). It is worth recognising the households on the waiting list have met the same eligibility criteria as those already housed yet are being denied access to the same level of support. Social housing is the only form of government benefit to which access is rationed in this way.

This shortfall is only part of the picture. Earlier this year Compass released a discussion paper titled *Estimating Current and Future Demand for Housing Assistance* which revealed the level of demand for social housing as reflected in official waiting lists substantially underestimates the true level of need. Measuring household circumstances as recorded in the 2016 census against the social housing eligibility criteria of Australia’s state housing authorities revealed that if every household meeting the current eligibility requirements in their state or territory decided to apply, waiting lists across the country could increase by more than 300%.

Conditions in the private rental market

One of the key reasons home ownership remains the overwhelming tenure of choice in Australia is because renting can be such a dispiriting experience. Compared to their counterparts in many parts of Europe, Australian renters have little security and few rights. Rental properties are also generally maintained to a lower standard and are less likely to be insulated or air conditioned.

If this weren’t the case, the decision facing potential homebuyers may be very different. Rent money may be dead money, but, then again, so are interest payments. And property owners are subject to a raft of additional expenses that renters are not such as stamp duty, council rates, maintenance costs, and water connection charges. It seems reasonable to conclude that if it wasn’t for the multitude of demeaning restrictions faced by renters, (not to mention the possibility of being sent packing for no reason with only three months’ notice), the incentive to become a homeowner may be significantly weaker than it is today.

In Germany for instance, rental tenancies last for an average of 10-12 years¹², and property prices in most markets have been relatively stable. Although it is difficult to know which way the causal relationship runs – i.e. do stable prices cause landlords to treat their tenants better in order to keep them, or do better protections for renters stabilise prices by reducing the incentive to buy – there seems little doubt that pursuing both objectives would improve outcomes and affordability across the board.

¹² The Australian average is 4.4 years with only 4% of renters having rented the same property for 10 years.

WHY IT MATTERS



Increased household debt and broader economic stagnation

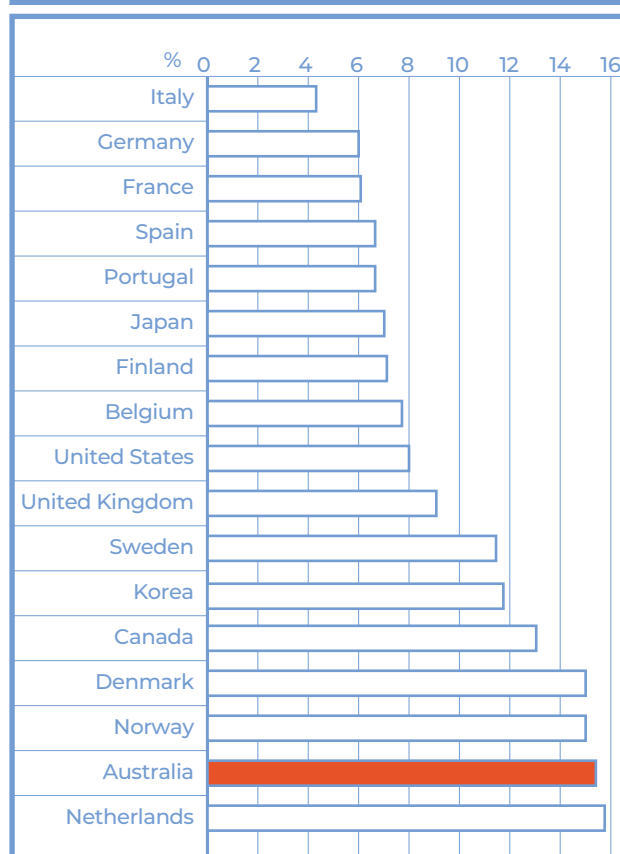
While the Australian economy has experienced 28 years of consecutive growth, in recent years this growth has been sustained by policies that have distorted the economy in ways that have marginalised many households. In the decade following the GFC, Australia's economic growth has been fuelled not by increasing productivity, but by less inclusive and less sustainable drivers like rising household debt and rapid population growth.

The spike in household debt is perhaps the most problematic as it has gone hand in hand with the rapid inflation in dwelling prices that has pushed home ownership beyond the reach of many households, elevated price-to-rent ratios, and created the conditions for rents to grow faster than incomes. And while population growth inevitably boosts consumption in the aggregate, it does little if anything to increase GDP per capita, but significantly increases competition for both housing and jobs as well as placing additional pressure on public infrastructure.

Our national obsession with property investment meanwhile, has caused a tremendous misallocation of capital into the housing market and produced an enormous opportunity cost in terms of both investment and consumption as we failed to invest in more productive parts of the economy and a significant amount of household income is now devoted to servicing mortgage debt instead of being spent on consumption.

FIGURE 12

HOUSEHOLD DEBT SERVICE RATIO



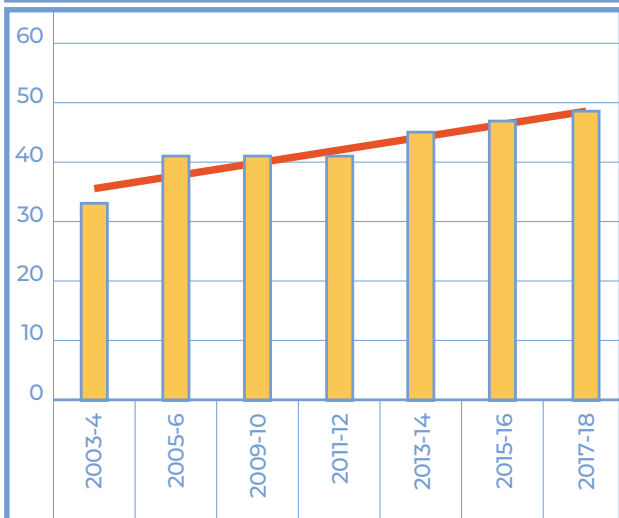
Source: Bank of International Settlements

With a household debt-to-income ratio of 190%, Australian households are among the most heavily indebted in the world. Australia's household debt to GDP ratio of 120% is the second highest in the world behind Switzerland (where official interest rates are negative and mortgage interest rates are below 1%).

Unsurprisingly, the proportion of Australian homeowners with a mortgage whose debts are equal to three or more times their entire annual income has continued to trend higher.

FIGURE 13

MORTGAGORS WITH DEBTS 3 OR MORE TIMES INCOME



Source: ABS

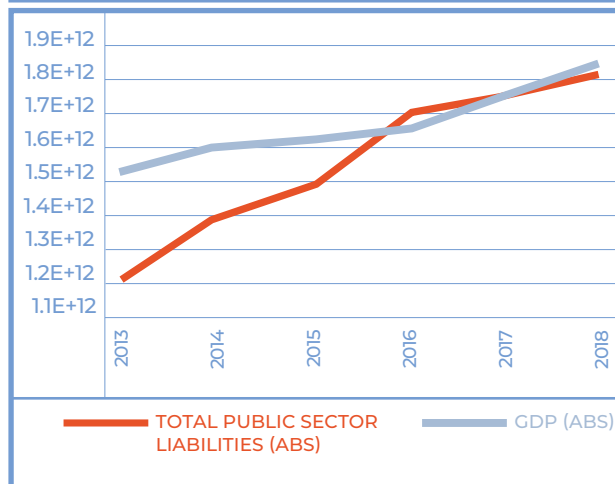
Throughout this period of debt accumulation, policymakers were at pains to reassure the public that the deterioration in household balance sheets was nothing to worry about because most of the debt was secured against very valuable property assets. This argument conveniently ignores the fact that the “value” of said assets is nothing more than a function of other peoples’ access to credit.

Heavily indebted households are inherently vulnerable to increases in interest rates or other cost of living pressures which is perhaps why, in late 2017, with households approaching their debt capacity, house prices in the hottest markets began to fall. It is worth noting that at this time interest rates were already at 1.5%, exactly half of the so-called “emergency” levels seen during the GFC. In June 2019, with price falls showing no sign of stopping, the RBA responded by cutting official interest rates to 1.25%, then to 1.0% the following month. Three months later in October 2019, rates were cut again to 0.75%, and there is widespread expectation of at least one more cut in the first half of 2020.

This latest effort to boost the flow of credit appears to have had the desired effect on the Sydney and Melbourne property markets with prices once again trending sharply higher albeit on low volumes. The effect on the rest of the economy, however, has been negligible. In many respects the economy is now subsisting on little more than government spending and population growth. GDP is moving in lockstep with public sector debt and, since 2013, the growth in the dollar value of headline GDP has been a fraction of the total increase in the dollar value of gross government, household and corporate debt. This makes it debatable as to whether there is any actual growth at all because we are collectively going into debt faster than we are growing our economy.

FIGURE 14

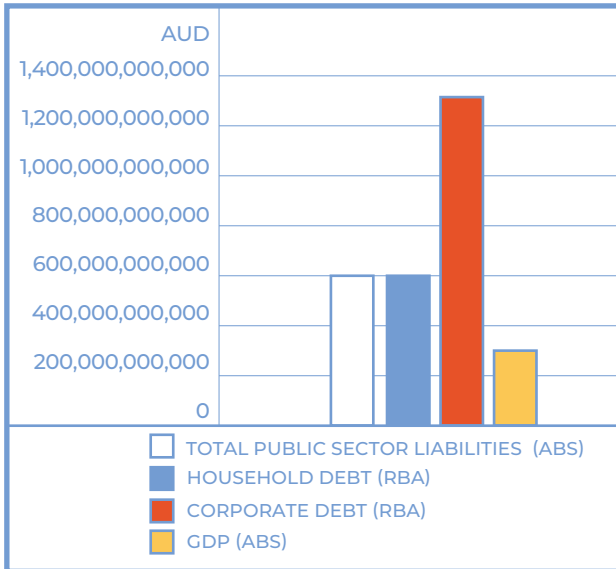
TOTAL PUBLIC SECTOR LIABILITIES VS GDP 2013-2018



Source: RBA and ABS

FIGURE 15

GROWTH IN PUBLIC AND PRIVATE SECTOR DEBTS VS GROWTH IN GDP 2013-2018



Source: RBA, ABS

Considering the massive growth of household and corporate debt that has taken place during a period of low wage growth and weak consumer spending, it is difficult to escape the feeling that trillions of dollars have been lent to people who have no intention of paying it back, and are simply betting on perpetually rising asset prices to enable them to clear their debts and pocket the difference at a time of their choosing.

Increased wealth inequality

Although income inequality in Australia is low compared to many other western countries, the same cannot be said of wealth inequality which has continued to grow, driven primarily by house prices.

Last year the Grattan Institute found that increasing property values have contributed to the wealth of high-income households increasing five times faster than the wealth of low income households over the past 15 years, with the biggest winners being older Australians who acquired their homes before the boom¹³.

While soaring property prices have enriched older and wealthier households, the effect on younger and lower income households has been the opposite with mega mortgages and sky-high deposits causing home ownership rates to collapse. This is hardly surprising when one considers that it would take an average income earner almost 20 years to save an amount equivalent to the tax-free capital gain the owner of a median priced Melbourne dwelling has enjoyed in just 10 years¹⁴.

As well as being profoundly unmeritocratic, any economic model in which wealth is largely determined by when and where you bought your house as opposed to any value you generate through hard work or talent, runs the risk of changing the political landscape in ways property owners are not necessarily going to like.

¹³ See Daley and Chivers 2019.

¹⁴ Based on gross income of 85k, after tax income of 66k, a saving rate of 20% and compounding interest of 2%. Capital gain calculated from median price data contained in ABS 6416.

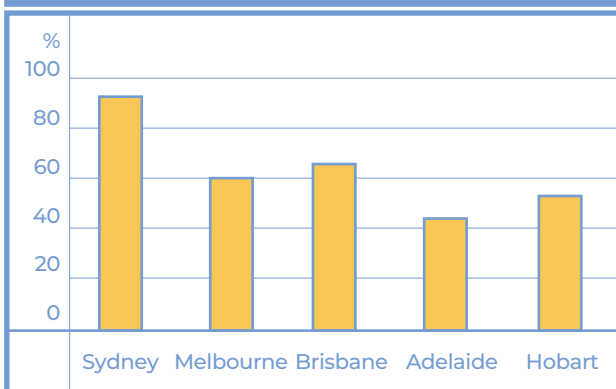
The median rent for a one-bedroom unit in each of the capital cities considered in this report would consume between 45% and 91% of the maximum rate of the Age Pension plus the maximum amount of Commonwealth Rent Assistance.

Retirement system at risk

The future viability of both Australia's superannuation system and its age pension system are founded on the assumption that by the time a person reaches retirement age, they will have very few housing costs. The decline in housing affordability will have two consequences that severely undermine that premise. The first is that more people will become lifelong renters and continue to have significant housing costs in their old age. It is sobering to reflect that the median rent for a one-bedroom unit in each of the capital cities considered in this report would consume between 45% and 91% of the maximum rate of the Age Pension plus the maximum amount of Commonwealth Rent Assistance.¹⁵

FIGURE 16

MEDIAN RENT FOR 1-BEDROOM UNIT AS A % OF AGE PENSION + RENT ASSISTANCE



Source: Commonwealth DHS, Housing NSW, VIC, DHS, RTA, SA Housing Authority, TAS DoJ

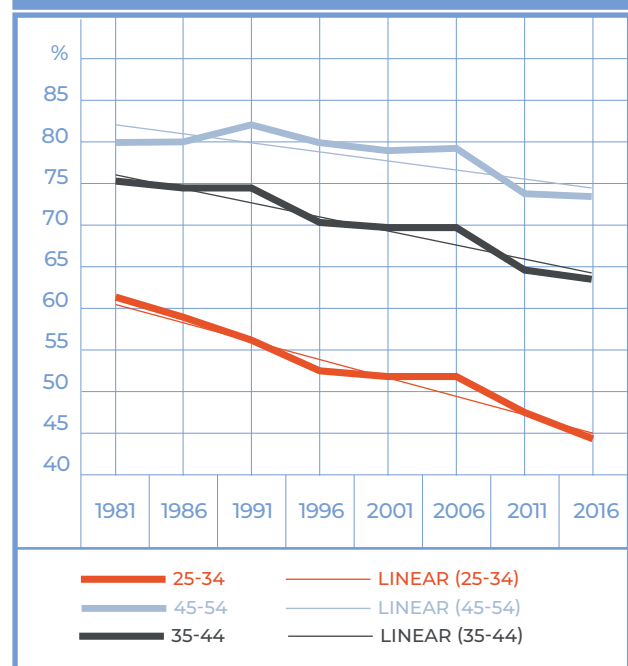
¹⁵ At the time of writing the maximum rate of Age Pension for a single person was \$466.70 per week and the maximum rate of CRA was \$69 per week.

The second consequence is that more homeowners will reach retirement age without having paid off their mortgage and will therefore use up a large portion of their superannuation in doing so, thereby leaving less to cover their ongoing living expenses. The result in both cases will be increased demand for the age pension, and for housing benefits like Commonwealth Rent Assistance (CRA).

Like most benefits, Commonwealth Rent Assistance is indexed to headline, CPI, not to the rent subset within CPI. This distinction however, means that a benefit specifically created to alleviate housing stress for renters, is not increasing at the same rate as rents.

FIGURE 17

HOME OWNERSHIP RATE OF PERSONS AGED 25-54



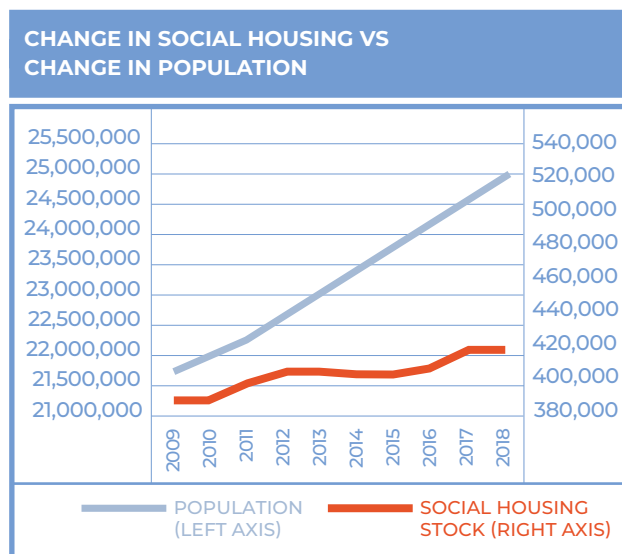
Source: Yates (2015), ABS, Grattan Institute

More pressure on the social housing system

With many aspiring home buyers now priced out of the market, there is increased demand for the limited supply of affordable rental housing. This means an increasing number of low-income earners are left with little choice but to turn to the already oversubscribed social housing system for support.

Social housing is already unique amongst government benefits in that it is the only one to which access is rationed. Current trends suggest that rationing will become even more severe in years to come due to population growth which is occurring at a roughly twice the rate at which state governments are providing additional social housing.

FIGURE 18



Source: ABS and Productivity Commission

FIGURE 19

State/territory	Number of existing dwellings	Current waiting list	Current waiting list as % of existing supply
NSW	154,659	48,612	31%
VIC	80,501	38,185	47%
QLD	71,053	17,238	24%
WA	44,004	14,016	32%
SA	46,431	18,577	40%
ACT	12,076	1,759	15%
TAS	13,283	3,210	24%
NT	12,759	3,203	25%
TOTAL	434,766	144,800	33%

Across the country there are approximately 145,000 households on the waiting list for social housing and there is little indication any jurisdiction is proposing a construction program large enough to cover the shortfall. The following examples highlight the nature of the problem.

- » The NSW Government's Future Directions for Social Housing initiative is the most ambitious of its kind in Australia but it still only proposes to deliver 23,000 dwellings over 10 years – approximately 47% of the number required merely to house those already on the waiting list.
- » The Queensland Government has committed to building 4,522 social housing dwellings over 10 years – enough to house approximately (25%) of the current waiting list.
- » The 2019-20 Victorian State Budget included funding to deliver just 1000 dwellings over the next three years – enough to house approximately 2.6% of the current waiting list.
- » The South Australian Government currently has no targets in place for the construction of social and affordable housing. Over the past decade the total number of social housing dwellings in the state has declined by 3098, or approximately 6%.
- » The 2019-2023 Tasmania Affordable Housing Action Plan proposes to deliver just 607 new social housing dwellings – enough to house approximately 18 percent of the current waiting list.

The sad reality is that very few of those households currently languishing on social housing waiting lists will ever be allocated a property. With even median income households struggling to avoid housing stress, those poor enough to meet the eligibility criteria for social housing but unable to access it will be forced to devote the bulk of their incomes to covering the rent, cutting back elsewhere and/or taking on additional debt to cover day-to-day expenses.

Although social housing is an effective treatment for the symptoms of widespread housing stress, it is not a remedy for the underlying condition. We must recognise that we cannot subsidise our way out of this predicament. As long as private market rents continue to increase faster than incomes, all that will happen is the share of the population in need of subsidies will get larger.

POLICY PROPOSALS



Australia has a proud history of egalitarianism, and, in many respects, it endures to this day. Our tax system is both progressive and fairly redistributive and income inequality remains low by western standards. That legacy is under threat by an economic model which simultaneously places upwards pressure on housing costs and downwards pressure on incomes and which uses credit to disguise the impact this divergence has on living standards. In Australia today, the prospects of achieving financial security are increasingly determined by when and where you bought your house or, in the case of millennials, when and where your parents bought theirs.

Maintaining the standard of living that made Australia the envy of the world requires a housing market that doesn't force average income earners to part with more than a third of their pre-tax salary just to keep the roof over their head. The very idea of an average income earner being unable to afford to rent an average home should strike us as completely absurd, but, as this report has shown, that is the reality across much of Australia. Changing that reality involves changing the way we think about housing. We need to change the narrative so that the accumulation of life altering amounts of debt is no longer seen as a get rich scheme and "savviness" is not measured in

mortgages. The time has come to dispense with the can kicking that has characterised the policy response to date and instead to take a clear eyed view of the corrosive effect this process is having on the rest of the economy, the threat that it poses to our retirement system, the impact it has on wealth inequality and the ramifications of that inequality for social cohesion.

Due to the number of Australian households that have gone all in on property, we must be mindful that sharp changes in the trajectory of the housing market will place many in a difficult position. Clearly this is not a desirable outcome but nor is it an excuse to do nothing. The great challenge for policymakers lies in convincing homeowners that ever-increasing prices are not necessarily in their interests. It's not impossible. As we have shown in this report, the impact of housing unaffordability is not felt solely by renters. Homeowners also have plenty to lose. A broken retirement system and a moribund economy being kept on life support by cratering interest rates and population growth are things that will materially affect the living standards of homeowners and renters alike.

Although this report has sought to highlight the extent to which housing stress in the private rental market is becoming a middle class problem, the causes and the solutions cannot be viewed in isolation from the rest of the housing market. Housing is a continuum and reforms in one area are likely to have wider implications. Addressing the issues that contribute to the Affordable Housing Income Gap, and the housing crisis more broadly, will require wide ranging reforms enacted at multiple levels of government.

Recommendation 1: Catalyse the construction of 500,000 social and affordable housing dwellings over the next 10 years.

Working in partnership with the states and territories through the NHHA process, the federal government should expand the scale of the National Housing Finance and Investment Corporation to help deliver:

- » 300,000 new social housing dwellings over the next 10 years to return social housing's share of housing stock to 6%
- » 200,000 new affordable housing dwellings over the next 10 years to reduce housing stress for low to moderate income working households – potentially through the implementation of a US style low-income-housing tax credit.

Recommendation 2: Empower regulators to impose stricter controls on residential mortgage lending to keep borrowings to realistic multiples of household income.

Adopt macroprudential policies that restrict high loan-to-income ratio borrowing. The current British policy, under which no more than 15% of new mortgage lending can be for properties worth more than 4.5 times the borrower's gross household income, represents a logical starting point.

Recommendation 3: Implement stronger protections for renters in the private market.

- » Use the NHHA process to encourage all states and territories to reform tenancy laws to provide increased security of tenure, thereby creating greater stability in the private rental market and potentially decreasing demand for social housing.
- » Index Commonwealth Rent Assistance to the rent subset within the consumer price index.
- » Adopt a location loading for Commonwealth Rent Assistance payment rates to reflect variations in rental markets.

Recommendation 4: Investigate alternative allocation models for social housing that achieve the following outcomes.

- » Support households experiencing a broader range of vulnerabilities to live with dignity.
- » Establish a greater degree of mutual obligation between tenants and housing providers.
- » Balance the needs of those being supported with the need to maintain public support for the product.

Recommendation 5: **Adopt a sustainable population policy to reduce pressure on housing costs, infrastructure requirements and wage growth.**

- » Undertake a review of Australia's population growth rate to ensure growth reflects the ability of governments to deliver the housing and other infrastructure necessary to maintain current living standards and levels of amenity.
- » Lift the Temporary Skilled Migration Income Threshold to the equivalent of the average weekly earnings for the relevant industry sector as reported by the Australian Bureau of Statistics.

Recommendation 6: **Incentivise complementary state policies through the National Housing and Homelessness Agreement (NHHA) process.**

- » Set binding construction targets for additional social housing aimed at returning social housing to a 6% share of all dwellings over 10 years.
- » Progressively transfer the title and/or management of up to 50% of existing social housing to the community housing sector with transfers contingent on community housing providers (CHPs) committing to an appropriate share of the state-wide construction target.
- » Repeal stamp duty and replace it with a broad-based land tax.
- » Relax urban growth boundaries which artificially ration the supply of land.
- » Scrap counter-productive measures like first home buyer grants or stamp duty exemptions which inflate demand at existing prices.



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APPENDIX A
DATA TABLES





AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

New South Wales

SYDNEY – GREATER METROPOLITAN REGION

FOUR + BEDROOM HOUSE

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
GREATER SYDNEY	620	2,067	107,467	1,877	97,604	33%	190	9,863	10
Inner Ring	1300	4,333	225,333	1,877	97,604	69%	2,456	127,729	131
Inner West (Ashfield, Leichhardt, Marrickville)	1050	3,500	182,000	1,877	97,604	56%	1,623	84,396	86
Lane Cove	1280	4,267	221,867	1,877	97,604	68%	2,390	124,263	127
Mosman	2010	6,700	348,400	1,877	97,604	107%	4,823	250,796	257
North Sydney	1500	5,000	260,000	1,877	97,604	80%	3,123	162,396	166
Randwick	-	-	-	1,877	-	-	-	-	-
Sydney	1200	4,000	208,000	1,877	97,604	64%	2,123	110,396	113
Waverley	1650	5,500	286,000	1,877	97,604	88%	3,623	188,396	193
Woollahra	2175	7,250	377,000	1,877	97,604	116%	5,373	279,396	286
Middle Ring	750	2,500	130,000	1,877	97,604	40%	623	32,396	33
Bayside (Botany Bay, Rockdale)	850	2,833	147,333	1,877	97,604	45%	956	49,729	51
Burwood	820	2,733	142,133	1,877	97,604	44%	856	44,529	46
Canada Bay	850	2,833	147,333	1,877	97,604	45%	956	49,729	51
Canterbury Bankstown	660	2,200	114,400	1,877	97,604	35%	323	16,796	17
Cumberland (Auburn, Holroyd)	630	2,100	109,200	1,877	97,604	34%	223	11,596	12
George's River (Hurstville, Kogarah)	780	2,600	135,200	1,877	97,604	42%	723	37,596	39
Hunters Hill	1475	4,917	255,667	1,877	97,604	79%	3,040	158,063	162
Kuring-gai	1120	3,733	194,133	1,877	97,604	60%	1,856	96,529	99
Parramatta	700	2,333	121,333	1,877	97,604	37%	456	23,729	24
Ryde	820	2,733	142,133	1,877	97,604	44%	856	44,529	46
Strathfield	873	2,910	151,320	1,877	97,604	47%	1,033	53,716	55
Willoughby	1255	4,183	217,533	1,877	97,604	67%	2,306	119,929	123
Outer Ring	580	1,933	100,533	1,877	97,604	31%	56	2,929	3
Blacktown	565	1,883	97,933	1,877	97,604	30%	6	329	0
Blue Mountains	550	1,833	95,333	1,877	97,604	29%	-44	-2,271	-2
Camden	530	1,767	91,867	1,877	97,604	28%	-110	-5,737	-6
Campbelltown	500	1,667	86,667	1,877	97,604	27%	-210	-10,937	-11
Central Coast (Gosford, Wyong)	550	1,833	95,333	1,327	69,004	41%	506	26,329	38
Fairfield	550	1,833	95,333	1,877	97,604	29%	-44	-2,271	-2
Hawkesbury	550	1,833	95,333	1,877	97,604	29%	-44	-2,271	-2
Hornsby	750	2,500	130,000	1,877	97,604	40%	623	32,396	33
Liverpool	585	1,950	101,400	1,877	97,604	31%	73	3,796	4
Northern Beaches (Manly, Pittwater, Warringah)	1183	3,943	205,053	1,877	97,604	63%	2,066	107,449	110
Penrith	525	1,750	91,000	1,877	97,604	28%	-127	-6,604	-7
Sutherland	800	2,667	138,667	1,877	97,604	43%	790	41,063	42
The Hills Shire	670	2,233	116,133	1,877	97,604	36%	356	18,529	19
Wollondilly	520	1,733	90,133	1,877	97,604	28%	-144	-7,471	-8
Rest of GMR									
Cessnock **	430	1,433	74,533	1,204	62,608	36%	229	11,925	19
Kiama	620	2,067	107,467	1,435	74,620	43%	632	32,847	44
Lake Macquarie	520	1,733	90,133	1,327	69,004	39%	406	21,129	31
Maitland	460	1,533	79,733	1,378	71,656	33%	155	8,077	11
Newcastle	550	1,833	95,333	1,441	74,932	38%	392	20,401	27
Port Stephens	500	1,667	86,667	1,180	61,360	42%	487	25,307	41
Shellharbour	560	1,867	97,067	1,435	74,620	39%	432	22,447	30
Wollongong	600	2,000	104,000	1,396	72,592	43%	604	31,408	43



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

New South Wales CONTINUED

SYDNEY – GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
GREATERSYDNEY	480	1,600	83,200	1,877	97,604	26%	-277	-14,404	-15
Inner Ring	950	3,167	164,667	1,877	97,604	51%	1,290	67,063	69
Inner West (Ashfield, Leichhardt, Marrickville)	860	2,867	149,067	1,877	97,604	46%	990	51,463	53
Lane Cove	900	3,000	156,000	1,877	97,604	48%	1,123	58,396	60
Mosman	1,200	4,000	208,000	1,877	97,604	64%	2,123	110,396	113
North Sydney	1,100	3,667	190,667	1,877	97,604	59%	1,790	93,063	95
Randwick	900	3,000	156,000	1,877	97,604	48%	1,123	58,396	53
Sydney	974	3,247	168,827	1,877	97,604	52%	1,370	71,223	73
Waverley	1,250	4,167	216,667	1,877	97,604	67%	2,290	119,063	122
Woolahra	1,250	4,167	216,667	1,877	97,604	67%	2,290	119,063	122
Middle Ring	560	1,867	97,067	1,877	97,604	30%	-10	-537	-1
Bayside (Botany Bay, Rockdale)	650	2,167	112,667	1,877	97,604	35%	290	15,063	15
Burwood	650	2,167	112,667	1,877	97,604	35%	290	15,063	15
Canada Bay	750	2,500	130,000	1,877	97,604	40%	623	32,396	33
Canterbury Bankstown	550	1,833	95,333	1,877	97,604	29%	-44	-2,271	-2
Cumberland (Auburn, Holroyd)	495	1,650	85,800	1,877	97,604	26%	-227	-11,804	-12
George's River (Hurstville, Kogarah)	590	1,967	102,267	1,877	97,604	31%	90	4,663	5
Hunters Hill	950	3,167	164,667	1,877	97,604	51%	1,290	67,063	69
Kur-ring-gai	800	2,667	138,667	1,877	97,604	43%	790	41,063	42
Parramatta	520	1,733	90,133	1,877	97,604	28%	-144	-7,471	-8
Ryde	630	2,100	109,200	1,877	97,604	34%	223	11,596	12
Strathfield	615	2,050	106,600	1,877	97,604	33%	173	8,996	9
Willoughby	863	2,877	149,587	1,877	97,604	46%	1,000	51,983	53
Outer Ring	445	1,483	77,133	1,877	97,604	24%	-394	-20,471	-21
Blacktown	420	1,400	72,800	1,877	97,604	22%	-477	-24,804	-25
Blue Mountains	430	1,433	74,533	1,877	97,604	23%	-444	-23,071	-24
Camden	450	1,500	78,000	1,877	97,604	24%	-377	-19,604	-20
Campbelltown	400	1,333	69,333	1,877	97,604	21%	-544	-28,271	-29
Central Coast (Gosford, Woyong)	430	1,433	74,533	1,327	69,004	32%	106	5,529	8
Fairfield	460	1,533	79,733	1,877	97,604	25%	-344	-17,871	-18
Hawkesbury	425	1,417	73,667	1,877	97,604	23%	-460	-23,937	-25
Hornsby	600	2,000	104,000	1,877	97,604	32%	123	6,396	7
Liverpool	460	1,533	79,733	1,877	97,604	25%	-344	-17,871	-18
Northern Beaches (Manly, Pittwater, Warringah)	890	2,967	154,267	1,877	97,604	47%	1,090	56,663	58
Penrith	415	1,383	71,933	1,877	97,604	22%	-494	-25,671	-26
Sutherland	640	2,133	110,933	1,877	97,604	34%	256	13,329	14
The Hills Shire	570	1,900	98,800	1,877	97,604	30%	23	1,196	1
Wollondilly	430	1,433	74,533	1,877	97,604	23%	-444	-23,071	-24
Rest of GMR									
Cessnock**	350	1,167	60,667	1,204	62,608	29%	-37	-1,941	-3
Kiama	520	1,733	90,133	1,435	74,620	36%	298	15,513	21
Lake Macquarie	420	1,400	72,800	1,327	69,004	32%	73	3,796	6
Maitland	380	1,267	65,867	1,378	71,656	28%	-111	-5,789	-8
Newcastle	450	1,500	78,000	1,441	74,932	31%	59	3,068	4
Port Stephens	400	1,333	69,333	1,180	61,360	34%	153	7,973	13
Shellharbour	470	1,567	81,467	1,435	74,620	33%	132	6,847	9
Wollongong	480	1,600	83,200	1,396	72,592	34%	204	10,608	15



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

New South Wales CONTINUED

SYDNEY – GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
GREATERSYDNEY	535	1,783	92,733	1,877	97,604	29%	-94	-4,871	-5
Inner Ring	700	2,333	121,333	1,877	97,604	37%	456	23,729	24
Inner West (Ashfield, Leichhardt, Marrickville)	545	1,817	94,467	1,877	97,604	29%	-60	-3,137	-3
Lane Cove	585	1,950	101,400	1,877	97,604	31%	73	3,796	4
Mosman	630	2,100	109,200	1,877	97,604	34%	223	11,596	12
North Sydney	680	2,267	117,867	1,877	97,604	36%	390	20,263	21
Randwick	630	2,100	109,200	1,877	97,604	34%	223	11,596	12
Sydney	780	2,600	135,200	1,877	97,604	42%	723	37,596	39
Waverley	750	2,500	130,000	1,877	97,604	40%	623	32,396	33
Woolahra	720	2,400	124,800	1,877	97,604	38%	523	27,196	28
Middle Ring	500	1,667	86,667	1,877	97,604	27%	-210	-10,937	-11
Bayside (Botany Bay, Rockdale)	560	1,867	97,067	1,877	97,604	30%	-10	-537	-1
Burwood	590	1,967	102,267	1,877	97,604	31%	90	4,663	5
Canada Bay	600	2,000	104,000	1,877	97,604	32%	123	6,396	7
Canterbury Bankstown	410	1,367	71,067	1,877	97,604	22%	-510	-26,537	-27
Cumberland (Auburn, Holroyd)	430	1,433	74,533	1,877	97,604	23%	-444	-23,071	-24
George's River (Hurstville, Kogarah)	480	1,600	83,200	1,877	97,604	26%	-277	-14,404	-15
Hunters Hill	535	1,783	92,733	1,877	97,604	29%	-94	-4,871	-5
Kurring-gai	600	2,000	104,000	1,877	97,604	32%	123	6,396	7
Paramatta	485	1,617	84,067	1,877	97,604	26%	-260	-13,537	-14
Ryde	510	1,700	88,400	1,877	97,604	27%	-177	-9,204	-9
Strathfield	510	1,700	88,400	1,877	97,604	27%	-177	-9,204	-9
Willoughby	635	2,117	110,067	1,877	97,604	34%	240	12,463	13
Outer Ring	430	1,433	74,533	1,877	97,604	23%	-444	-23,071	-24
Blacktown	373	1,243	64,653	1,877	97,604	20%	-634	-32,951	-34
Blue Mountains	340	1,133	58,933	1,877	97,604	18%	-744	-38,671	-40
Camden	350	1,167	60,667	1,877	97,604	19%	-710	-36,937	-38
Campbelltown	350	1,167	60,667	1,877	97,604	19%	-710	-36,937	-38
Central Coast (Gosford, Wyong)	360	1,200	62,400	1,327	69,004	27%	-127	-6,604	-10
Fairfield	335	1,117	58,067	1,877	97,604	18%	-760	-39,537	-41
Hawkesbury	340	1,133	58,933	1,877	97,604	18%	-744	-38,671	-40
Hornsby	495	1,650	85,800	1,877	97,604	26%	-227	-11,804	-12
Liverpool	400	1,333	69,333	1,877	97,604	21%	-544	-28,271	-29
Northern Beaches (Manly, Pittwater, Warringah)	630	2,100	109,200	1,877	97,604	34%	223	11,596	12
Penrith	350	1,167	60,667	1,877	97,604	19%	-710	-36,937	-38
Sutherland	475	1,583	82,333	1,877	97,604	25%	-294	-15,271	-16
The Hills Shire	500	1,667	86,667	1,877	97,604	27%	-210	-10,937	-11
Wollondilly	320	1,067	55,467	1,877	97,604	17%	-810	-42,137	-43
Rest of GMR									
Cessnock**	300	1,000	52,000	1,204	62,608	25%	-204	-10,608	-17
Kiama	450	1,500	78,000	1,435	74,620	31%	65	3,380	5
Lake Macquarie	340	1,133	58,933	1,327	69,004	26%	-194	-10,071	-15
Maitland	290	967	50,267	1,378	71,656	21%	-411	-21,389	-30
Newcastle	390	1,300	67,600	1,441	74,932	27%	-141	-7,332	-10
Port Stephens	320	1,067	55,467	1,180	61,360	27%	-113	-5,893	-10
Shellharbour	340	1,133	58,933	1,435	74,620	24%	-302	-15,687	-21
Wollongong	375	1,250	65,000	1,396	72,592	27%	-146	-7,592	-10



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

New South Wales CONTINUED

SYDNEY – GREATER METROPOLITAN REGION

ONE BEDROOM UNIT

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
GREATERSYDNEY	490	1,633	84,933	1,877	97,604	26%	-244	-12,671	-13
Inner Ring	530	1,767	91,867	1,877	97,604	28%	-110	-5,737	-6
Inner West (Ashfield, Leichhardt, Marrickville)	430	1,433	74,533	1,877	97,604	23%	-444	-23,071	-24
Lane Cove	515	1,717	89,267	1,877	97,604	27%	-160	-8,337	-9
Mosman	480	1,600	83,200	1,877	97,604	26%	-277	-14,404	-15
North Sydney	500	1,667	86,667	1,877	97,604	27%	-210	-10,937	-11
Randwick	500	1,667	86,667	1,877	97,604	27%	-210	-10,937	-11
Sydney	569	1,897	98,627	1,877	97,604	30%	20	1,023	-1
Waverley	555	1,850	96,200	1,877	97,604	30%	-27	-1,404	-1
Woolahra	525	1,750	91,000	1,877	97,604	28%	-127	-6,604	-7
Middle Ring	465	1,550	80,600	1,877	97,604	25%	-327	-17,004	-17
Bayside (Botany Bay, Rockdale)	530	1,767	91,867	1,877	97,604	28%	-110	-5,737	-6
Burwood	488	1,627	84,587	1,877	97,604	26%	-250	-13,017	-13
Canada Bay	500	1,667	86,667	1,877	97,604	27%	-210	-10,937	-11
Canterbury Bankstown	400	1,333	69,333	1,877	97,604	21%	-544	-28,271	-29
Cumberland (Auburn, Holroyd)	370	1,233	64,133	1,877	97,604	20%	-644	-33,471	-34
George's River (Hurstville, Kogarah)	420	1,400	72,800	1,877	97,604	22%	-477	-24,804	-25
Hunters Hill	440	1,467	76,267	1,877	97,604	23%	-410	-21,337	-22
Kur-ring-gai	480	1,600	83,200	1,877	97,604	26%	-277	-14,404	-15
Parramatta	450	1,500	78,000	1,877	97,604	24%	-377	-19,604	-20
Ryde	470	1,567	81,467	1,877	97,604	25%	-310	-16,137	-17
Strathfield	450	1,500	78,000	1,877	97,604	24%	-377	-19,604	-20
Willoughby	528	1,760	91,520	1,877	97,604	28%	-117	-6,084	-6
Outer Ring	395	1,317	68,467	1,877	97,604	21%	-560	-29,137	-30
Blacktown	293	977	50,787	1,877	97,604	16%	-900	-46,817	-48
Blue Mountains	290	967	50,267	1,877	97,604	15%	-910	-47,337	-48
Camden	320	1,067	55,467	1,877	97,604	17%	-810	-42,137	-43
Campbelltown	265	883	45,933	1,877	97,604	14%	-994	-51,671	-53
Central Coast (Gosford, Wyong)	280	933	48,533	1,327	69,004	21%	-394	-20,471	-30
Fairfield	270	900	46,800	1,877	97,604	14%	-977	-50,804	-52
Hawkesbury	235	783	40,733	1,877	97,604	13%	-1,094	-56,871	-58
Hornsby	420	1,400	72,800	1,877	97,604	22%	-477	-24,804	-25
Liverpool	330	1,100	57,200	1,877	97,604	18%	-777	-40,404	-41
Northern Beaches (Manly, Pittwater, Warringah)	495	1,650	85,800	1,877	97,604	26%	-227	-11,804	-12
Penrith	360	1,200	62,400	1,877	97,604	19%	-677	-35,204	-36
Sutherland	400	1,333	69,333	1,877	97,604	21%	-544	-28,271	-29
The Hills Shire	413	1,377	71,587	1,877	97,604	22%	-500	-26,017	-27
Wollondilly	-	-	-	-	-	-	-	-	-
Rest of GMR	210	700	36,400	1,204	62,608	17%	-504	-26,208	-42
Cessnock**	-	-	-	-	-	-	-	-	-
Kiama	260	867	45,067	1,327	69,004	20%	-460	-23,937	-35
Lake Macquarie	210	700	36,400	1,378	71,656	15%	-678	-35,256	-49
Maitland	300	1,000	52,000	1,441	74,932	21%	-441	-22,932	-31
Newcastle	240	800	41,600	1,180	61,360	20%	-380	-19,760	-32
Port Stephens	-	-	-	-	-	-	-	-	-
Shellharbour	300	1,000	52,000	1,396	72,592	21%	-396	-20,592	-28
Wollongong	-	-	-	-	-	-	-	-	-

New South Wales CONTINUED

SYDNEY – GREATER METROPOLITAN REGION



ALL DWELLING TYPES

LGA	Median Rent	Weekly income		Annual income required to rent affordably	Median weekly household income for households renting privately		Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
		required to rent affordably	required to rent affordably		household income	household income				
GREATER SYDNEY	520	1,733	1,733	90,133	1,877	97,604	28%	-144	-7,471	-8
Inner Ring	640	2,133	2,133	110,933	1,877	97,604	34%	256	13,329	14
Inner West (Ashfield, Leichhardt, Marrickville)	560	1,867	1,867	97,067	1,877	97,604	30%	-10	-537	-1
Lane Cove	575	1,917	1,917	99,667	1,877	97,604	31%	40	2,063	2
Mosman	650	2,167	2,167	112,667	1,877	97,604	35%	290	15,063	15
North Sydney	633	2,110	2,110	109,720	1,877	97,604	34%	233	12,116	12
Randwick	620	2,067	2,067	107,467	1,877	97,604	33%	190	9,863	15
Sydney	650	2,167	2,167	112,667	1,877	97,604	35%	290	15,063	15
Waverley	720	2,400	2,400	124,800	1,877	97,604	38%	523	27,196	28
Woolahra	750	2,500	2,500	130,000	1,877	97,604	40%	623	32,396	33
Middle Ring	510	1,700	1,700	88,400	1,877	97,604	27%	-177	-9,204	-9
Bayside (Botany Bay, Rockdale)	570	1,900	1,900	98,800	1,877	97,604	30%	23	1,196	1
Burwood	560	1,867	1,867	97,067	1,877	97,604	30%	-10	-537	-1
Canada Bay	600	2,000	2,000	104,000	1,877	97,604	32%	123	6,396	7
Canterbury Bankstown	465	1,550	1,550	80,600	1,877	97,604	25%	-327	-17,004	-17
Cumberland (Auburn, Holroyd)	460	1,533	1,533	79,733	1,877	97,604	25%	-344	-17,871	-18
George's River (Hurstville, Kogarah)	510	1,700	1,700	88,400	1,877	97,604	27%	-177	-9,204	-9
Hunters Hill	620	2,067	2,067	107,467	1,877	97,604	33%	190	9,863	10
Kur-ring-gai	650	2,167	2,167	112,667	1,877	97,604	35%	290	15,063	15
Parramatta	490	1,633	1,633	84,933	1,877	97,604	26%	-244	-12,671	-13
Ryde	510	1,700	1,700	88,400	1,877	97,604	27%	-177	-9,204	-9
Strathfield	510	1,700	1,700	88,400	1,877	97,604	27%	-177	-9,204	-9
Willoughby	625	2,083	2,083	108,333	1,877	97,604	33%	206	10,729	11
Outer Ring	450	1,500	1,500	78,000	1,877	97,604	24%	-377	-19,604	-20
Blacktown	420	1,400	1,400	72,800	1,877	97,604	22%	-477	-24,804	-25
Blue Mountains	420	1,400	1,400	72,800	1,877	97,604	22%	-477	-24,804	-25
Camden	500	1,667	1,667	86,667	1,877	97,604	27%	-210	-10,937	-11
Campbelltown	395	1,317	1,317	68,467	1,877	97,604	21%	-560	-29,137	-30
Central Coast (Gosford, Wyong)	410	1,367	1,367	71,067	1,327	69,004	31%	40	2,063	3
Fairfield	410	1,367	1,367	71,067	1,877	97,604	22%	-510	-26,537	-27
Hawkesbury	420	1,400	1,400	72,800	1,877	97,604	22%	-477	-24,804	-25
Hornsby	520	1,733	1,733	90,133	1,877	97,604	28%	-144	-7,471	-8
Liverpool	430	1,433	1,433	74,533	1,877	97,604	23%	-444	-23,071	-24
Northern Beaches (Manly, Pittwater, Warringah)	660	2,200	2,200	114,400	1,877	97,604	35%	323	16,796	17
Penrith	400	1,333	1,333	69,333	1,877	97,604	21%	-544	-28,271	-29
Sutherland	550	1,833	1,833	95,333	1,877	97,604	29%	-44	-2,271	-2
The Hills Shire	580	1,933	1,933	100,533	1,877	97,604	31%	56	2,929	3
Wollondilly	430	1,433	1,433	74,533	1,877	97,604	23%	-444	-23,071	-24
Rest of GMR										
Cessnock**	360	1,200	1,200	62,400	1,204	62,608	30%	-4	-208	-0
Kiama	500	1,667	1,667	86,667	1,435	74,620	35%	232	12,047	16
Lake Macquarie	410	1,367	1,367	71,067	1,327	69,004	31%	40	2,063	3
Maitland	385	1,283	1,283	66,733	1,378	71,656	28%	-95	-4,923	-7
Newcastle	400	1,333	1,333	69,333	1,441	74,932	28%	-108	-5,599	-7
Port Stephens	400	1,333	1,333	69,333	1,180	61,360	34%	153	7,973	13
Shellharbour	463	1,543	1,543	80,253	1,435	74,620	32%	108	5,633	8
Wollongong	440	1,467	1,467	76,267	1,396	72,592	32%	71	3,675	5



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥36

New South Wales CONTINUED

REGIONAL NSW

FOUR+ BEDROOM HOUSE

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Albury	400	1,333	69,333	1,006	52,312	40%	327	17,021	33
Armidale	420	1,400	72,800	1,057	54,964	40%	343	17,836	32
Ballina*	625	2,083	108,333	1,260	65,520	50%	823	42,813	65
Bathurst	420	1,400	72,800	1,205	62,660	35%	195	10,140	16
Broken Hill	320	1,067	55,467	1,063	55,276	30%	4	191	0
Byron*	850	2,833	147,333	1,260	65,520	67%	1,573	81,813	125
Clarence Valley (Grafton)	460	1,533	79,733	939	48,828	49%	594	30,905	63
Coffs Harbour	500	1,667	86,667	1,165	60,580	43%	502	26,087	43
Goulburn	440	1,467	76,267	1,190	61,880	37%	277	14,387	23
Orange	430	1,433	74,533	1,276	66,352	34%	157	8,181	12
Port Macquarie	520	1,733	90,133	1,188	61,776	44%	545	28,357	46
Queanbeyan	665	2,217	115,267	1,506	78,312	44%	711	36,955	47
Shoalhaven	470	1,567	81,467	1,084	56,368	43%	483	25,099	45
Tamworth	395	1,317	68,467	1,204	62,608	33%	113	5,859	9
Tweed Shire	603	2,010	104,520	1,223	63,596	49%	787	40,924	64
Upper Hunter	380	1,267	65,867	1,265	65,780	30%	2	87	0
Wagga Wagga	423	1,410	73,320	1,212	63,024	35%	198	10,296	16
Western Plains (Dubbo)	400	1,333	69,333	1,156	60,112	35%	177	9,221	15

REGIONAL NSW

THREE BEDROOM HOUSE

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Albury	313	1,043	54,253	1,006	52,312	31%	37	1,941	4
Armidale	350	1,167	60,667	1,057	54,964	33%	110	5,703	10
Ballina*	520	1,733	90,133	1,260	65,520	41%	473	24,613	38
Bathurst	340	1,133	58,933	1,205	62,660	28%	-72	-3,727	-6
Broken Hill	250	833	43,333	1,063	55,276	24%	-230	-11,943	-22
Byron*	650	2,167	112,667	1,260	65,520	52%	907	47,147	72
Clarence Valley (Grafton)	370	1,233	64,133	939	48,828	39%	294	15,305	31
Coffs Harbour	420	1,400	72,800	1,165	60,580	36%	235	12,220	20
Goulburn	360	1,200	62,400	1,190	61,880	30%	10	520	1
Orange	360	1,200	62,400	1,276	66,352	28%	-76	-3,952	-6
Port Macquarie	420	1,400	72,800	1,188	61,776	35%	212	11,024	18
Queanbeyan	500	1,667	86,667	1,506	78,312	33%	161	8,355	11
Shoalhaven	380	1,267	65,867	1,084	56,368	35%	183	9,499	17
Tamworth	330	1,100	57,200	1,204	62,608	27%	-104	-5,408	-9
Tweed Shire	500	1,667	86,667	1,223	63,596	41%	444	23,071	36
Upper Hunter	280	933	48,533	1,265	65,780	22%	-332	-17,247	-26
Wagga Wagga	330	1,100	57,200	1,212	63,024	27%	-112	-5,824	-9
Western Plains (Dubbo)	330	1,100	57,200	1,156	60,112	29%	-56	-2,912	-5



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

New South Wales CONTINUED

REGIONAL NSW

TWO BEDROOM UNIT

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Albury	220	733	38,133	1,006	52,312	22%	-273	-14,179	-27
Armidale	250	833	43,333	1,057	54,964	24%	-224	-11,631	-21
Ballina	360	1,200	62,400	1,260	65,520	29%	-60	-3,120	-5
Bathurst	270	900	46,800	1,205	62,660	22%	-305	-15,860	-25
Broken Hill	-	-	-	-	-	-	-	-	-
Byron	500	1,667	86,667	1,260	65,520	40%	407	21,147	32
Clarence Valley (Grafton)	290	967	50,267	939	48,828	31%	28	1,439	3
Coffs Harbour	330	1,100	57,200	1,165	60,580	28%	-65	-3,380	-6
Goulburn	258	860	44,720	1,190	61,880	22%	-330	-17,160	-28
Orange	270	900	46,800	1,276	66,352	21%	-376	-19,552	-29
Port Macquarie	320	1,067	55,467	1,188	61,776	27%	-121	-6,309	-10
Queanbeyan	320	1,067	55,467	1,506	78,312	21%	-439	-22,845	-29
Shoalhaven	300	1,000	52,000	1,084	56,368	28%	-84	-4,368	-8
Tamworth	260	867	45,067	1,204	62,608	22%	-337	-17,541	-28
Tweed Shire	400	1,333	69,333	1,223	63,596	33%	110	5,737	9
Upper Hunter	225	750	39,000	1,265	65,780	18%	-515	-26,780	-41
Wagga Wagga	230	767	39,867	1,212	63,024	19%	-445	-23,157	-37
Western Plains (Dubbo)	250	833	43,333	1,156	60,112	22%	-323	-16,779	-28



ALL DWELLING TYPES

REGIONAL NSW

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Albury	275	917	47,667	1,006	52,312	27%	-89	-4,645	-9
Armidale	300	1,000	52,000	1,057	54,964	28%	-57	-2,964	-5
Ballina	478	1,593	82,853	1,260	65,520	38%	333	17,333	26
Bathurst	330	1,100	57,200	1,205	62,660	27%	-105	-5,460	-9
Broken Hill	240	800	41,600	1,063	55,276	23%	-263	-13,676	-25
Byron	620	2,067	107,467	1,260	65,520	49%	807	41,947	64
Clarence Valley (Grafton)	365	1,217	63,267	939	48,828	39%	278	14,439	30
Coffs Harbour	400	1,333	69,333	1,165	60,580	34%	168	8,753	14
Goulburn	360	1,200	62,400	1,190	61,880	30%	10	520	1
Orange	350	1,167	60,667	1,276	66,352	27%	-109	-5,685	-9
Port Macquarie	380	1,267	65,867	1,188	61,776	32%	79	4,091	7
Queanbeyan	410	1,367	71,067	1,506	78,312	27%	-139	-7,245	-9
Shoalhaven	370	1,233	64,133	1,084	56,368	34%	149	7,765	14
Tamworth	320	1,067	55,467	1,204	62,608	27%	-137	-7,141	-11
Tweed Shire	480	1,600	83,200	1,223	63,596	39%	377	19,604	31
Upper Hunter	280	933	48,533	1,265	65,780	22%	-332	-17,247	-26
Wagga Wagga	310	1,033	53,733	1,212	63,024	26%	-179	-9,291	-15
Western Plains (Dubbo)	310	1,033	53,733	1,156	60,112	27%	-123	-6,379	-11



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

MELBOURNE – GREATER METROPOLITAN REGION

FOUR + BEDROOM HOUSE

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Inner Melbourne	1,000	3,333	173,333	1,585	82,420	63%	1,748	90,906	110
Albert Park-Middle Park-West St Kilda	1,200	4,000	208,000	1,585	82,420	76%	2,415	125,580	152
Armadale	1,500	5,000	260,000	1,585	82,420	95%	3,415	177,580	215
Carlton North	930	3,100	161,200	1,585	82,420	59%	1,515	78,780	96
Carlton-Parkville	995	3,317	172,467	1,585	82,420	63%	1,732	90,047	109
CBD-St Kilda Rd	-	-	-	-	-	-	-	-	-
Collingwood-Abbotsford	-	-	-	-	-	-	-	-	-
Docklands	-	-	-	-	-	-	-	-	-
East Melbourne	-	-	-	-	-	-	-	-	-
East St Kilda	915	3,050	158,600	1,585	82,420	58%	1,465	76,180	92
Elwood	1,100	3,667	190,667	1,585	82,420	69%	2,082	108,247	131
Fitzroy	1,150	3,833	199,333	1,585	82,420	73%	2,248	116,913	142
Fitzroy North-Clifton Hill	1,000	3,333	173,333	1,585	82,420	63%	1,748	90,913	110
Flemington-Kensington	800	2,667	138,667	1,585	82,420	50%	1,082	56,247	68
North Melbourne-West Melbourne	900	3,000	156,000	1,585	82,420	57%	1,415	73,580	89
Port Melbourne	1,088	3,627	188,587	1,585	82,420	69%	2,042	106,167	129
Prahran-Windsor	1,100	3,667	190,667	1,585	82,420	69%	2,082	108,247	131
Richmond-Burnley	1,000	3,333	173,333	1,585	82,420	63%	1,748	90,913	110
South Melbourne	-	-	-	-	-	-	-	-	-
South Yarra	1,200	4,000	208,000	1,585	82,420	76%	2,415	125,580	152
Southbank	-	-	-	-	-	-	-	-	-
St Kilda	885	2,950	153,400	1,585	82,420	56%	1,365	70,980	86
Toorak	1,298	4,327	224,987	1,585	82,420	82%	2,742	142,567	173
Inner Eastern Melbourne	610	2,033	105,733	1,585	82,420	38%	448	23,313	28
Balwyn	798	2,660	138,320	1,585	82,420	50%	1,075	55,900	68
Blackburn	570	1,900	98,800	1,585	82,420	36%	315	16,380	20
Box Hill	620	2,067	107,467	1,585	82,420	39%	482	25,047	30
Bulleen-Templestowe-Doncaster	600	2,000	104,000	1,585	82,420	38%	415	21,580	26
Burwood-Ashburton	645	2,150	111,800	1,585	82,420	41%	565	29,380	36
Camberwell-Glen Iris	900	3,000	156,000	1,585	82,420	57%	1,415	73,580	89
Canterbury-Surrey Hills-Mont Albert	885	2,950	153,400	1,585	82,420	56%	1,365	70,980	86
Chadstone-Oakleigh	595	1,983	103,133	1,585	82,420	38%	398	20,713	25
Clayton	550	1,833	95,333	1,585	82,420	35%	248	12,913	16
Doncaster East-Donvale	590	1,967	102,267	1,585	82,420	37%	382	19,847	24
East Hawthorn	1,010	3,367	175,067	1,585	82,420	64%	1,782	92,647	112
Glen Waverley-Mulgrave	550	1,833	95,333	1,585	82,420	35%	248	12,913	16
Hawthorn	1,100	3,667	190,667	1,585	82,420	69%	2,082	108,247	131
Kew	950	3,167	164,667	1,585	82,420	60%	1,582	82,247	100
Mount Waverley	600	2,000	104,000	1,585	82,420	38%	415	21,580	26
Nunawading-Mitcham	515	1,717	89,267	1,585	82,420	32%	132	6,847	8
Vermont-Forest Hill-Burwood East	513	1,710	88,920	1,585	82,420	32%	125	6,500	8



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

FOUR + BEDROOM HOUSE

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Southern Melbourne	800	2,667	138,667	1,585	82,420	50%	1,082	56,247	68
Aspendale-Chelsea-Carrum	580	1,933	100,533	1,585	82,420	37%	348	18,113	22
Bentleigh	750	2,500	130,000	1,585	82,420	47%	915	47,580	58
Brighton	1,261	4,203	218,573	1,585	82,420	80%	2,618	136,153	165
Brighton East	1,045	3,483	181,133	1,585	82,420	66%	1,898	98,713	120
Carnegie	785	2,617	136,067	1,585	82,420	50%	1,032	53,647	65
Caulfield	895	2,983	155,133	1,585	82,420	56%	1,398	72,713	88
Cheltenham	680	2,267	117,867	1,585	82,420	43%	682	35,447	43
Elsternwick	1,040	3,467	180,267	1,585	82,420	66%	1,882	97,847	119
Hampton-Beaumaris	960	3,200	166,400	1,585	82,420	61%	1,615	83,980	102
Malvern	1,100	3,667	190,667	1,585	82,420	69%	2,082	108,247	131
Malvern East	850	2,833	147,333	1,585	82,420	54%	1,248	64,913	79
Mentone-Parkdale-Mordialloc	695	2,317	120,467	1,585	82,420	44%	732	38,047	46
Murrumbidgee-Hughesdale	730	2,433	126,533	1,585	82,420	46%	848	44,113	54
Outer Western Melbourne	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Altona	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Footscray	590	1,967	102,267	1,585	82,420	37%	382	19,847	24
Keilor East-Avondale Heights	580	1,933	100,533	1,585	82,420	37%	348	18,113	22
Melton	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Newport-Spotswood	690	2,300	119,600	1,585	82,420	44%	715	37,180	45
St Albans-Deer Park	401	1,337	69,507	1,585	82,420	25%	-248	-12,913	-16
Sunshine	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Sydenham	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Werribee-Hoppers Crossing	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
West Footscray	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Williamstown	820	2,733	142,133	1,585	82,420	52%	1,148	59,713	72
Yarville-Seddon	710	2,367	123,067	1,585	82,420	45%	782	40,647	49
North Western Melbourne	440	1,467	76,267	1,585	82,420	28%	-118	-6,153	-7
Broadmeadows-Roxburgh Park	438	1,460	75,920	1,585	82,420	28%	-125	-6,500	-8
Brunswick	840	2,800	145,600	1,585	82,420	53%	1,215	63,180	77
Coburg-Pascoe Vale South	650	2,167	112,667	1,585	82,420	41%	582	30,247	37
Craigieburn	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
East Brunswick	840	2,800	145,600	1,585	82,420	53%	1,215	63,180	77
Essendon	665	2,217	115,267	1,585	82,420	42%	632	32,847	40
Gladstone Park-Tullamarine	423	1,410	73,320	1,585	82,420	27%	-175	-9,100	-11
Keilor	505	1,683	87,533	1,585	82,420	32%	98	5,113	6
Moonee Ponds-Ascot Vale	750	2,500	130,000	1,585	82,420	47%	915	47,580	58
Oak Park-Glenroy-Fawkner	490	1,633	84,933	1,585	82,420	31%	48	2,513	3
Pascoe Vale-Coburg North	570	1,900	98,800	1,585	82,420	36%	315	16,380	20
Sunbury	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
West Brunswick	735	2,450	127,400	1,585	82,420	46%	865	44,980	55



FOUR + BEDROOM HOUSE



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
North Eastern Melbourne	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Bundoora-Greensborough-Hurstbridge	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Eltham-Research-Montmorency	580	1,933	100,533	1,585	82,420	37%	348	18,113	22
Fairfield-Alphington	840	2,800	145,600	1,585	82,420	53%	1,215	63,180	77
Heidelberg-Heidelberg West	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Ivanhoe-Ivanhoe East	750	2,500	130,000	1,585	82,420	47%	915	47,580	58
Mill Park-Epping	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Northcote	850	2,833	147,333	1,585	82,420	54%	1,248	64,913	79
Preston	600	2,000	104,000	1,585	82,420	38%	415	21,580	26
Reservoir	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Thomastown-Lalor	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Thornbury	750	2,500	130,000	1,585	82,420	47%	915	47,580	58
Whittlesea	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Outer Eastern Melbourne	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Bayswater	450	1,500	78,000	1,585	82,420	28%	85	-4,420	-5
Boronia	470	1,567	81,467	1,585	82,420	30%	-18	-953	-1
Croydon-Lilydale	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Ferntree Gully	470	1,567	81,467	1,585	82,420	30%	-18	-953	-1
Ringwood	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Rowville	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Wantirna-Scoresby	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Yarra Ranges	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
South Eastern Melbourne	415	1,383	71,933	1,585	82,420	26%	-202	-10,487	-13
Berwick	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Cranbourne	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Dandenong	540	1,800	93,600	1,585	82,420	34%	215	11,180	14
Dandenong North-Endeavour Hills	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Narre Warren-Hampton Park	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Noble Park	415	1,383	71,933	1,585	82,420	26%	-202	-10,487	-13
Pakenham	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
Springvale	520	1,733	90,133	1,585	82,420	33%	148	7,713	9
Mornington Peninsula	495	1,650	85,800	1,258	65,416	39%	392	20,384	31
Dromana-Portsea	480	1,600	83,200	1,258	65,416	38%	342	17,784	27
Frankston	465	1,550	80,600	1,258	65,416	37%	292	15,184	23
Hastings-Flinders	500	1,667	86,667	1,258	65,416	40%	409	21,251	32
Mt Eliza-Mornington-Mt Martha	615	2,050	106,600	1,258	65,416	49%	792	41,184	63
Seaforth-Cairrum Downs	460	1,533	79,733	1,258	65,416	37%	275	14,317	22



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Victoria CONTINUED

MELBOURNE – GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Inner Melbourne	795	2,650	137,800	1,585	82,427	50%	1,065	55,373	67
Albert Park-Middle Park-West St Kilda	950	3,167	164,667	1,585	82,420	60%	1,582	82,247	100
Armadale	950	3,167	164,667	1,585	82,420	60%	1,582	82,247	100
Carlton North	800	2,667	138,667	1,585	82,420	50%	1,082	56,247	68
Carlton-Parkville	750	2,500	130,000	1,585	82,420	47%	915	47,580	58
CBD-St Kilda Rd	-	-	-	-	-	-	-	-	-
Collingwood-Abbotsford	750	2,500	130,000	1,585	82,420	47%	915	47,580	58
Docklands	-	-	-	-	-	-	-	-	-
East Melbourne	-	-	-	-	-	-	-	-	-
East St Kilda	750	2,500	130,000	1,585	82,420	47%	915	47,580	58
Elwood	873	2,910	151,320	1,585	82,420	55%	1,325	68,900	84
Fitzroy	863	2,877	149,587	1,585	82,420	54%	1,292	67,167	81
Fitzroy North-Clifton Hill	760	2,533	131,733	1,585	82,420	48%	948	49,313	60
Flemington-Kensington	623	2,077	107,987	1,585	82,420	39%	492	25,567	31
North Melbourne-West Melbourne	723	2,410	125,320	1,585	82,420	46%	825	42,900	52
Port Melbourne	815	2,717	141,267	1,585	82,420	51%	1,132	58,847	71
Prahran-Windsor	850	2,833	147,333	1,585	82,420	54%	1,248	64,913	79
Richmond-Burnley	770	2,567	133,467	1,585	82,420	49%	982	51,047	62
South Melbourne	850	2,833	147,333	1,585	82,420	54%	1,248	64,913	79
South Yarra	870	2,900	150,800	1,585	82,420	55%	1,315	68,380	83
Southbank	-	-	-	-	-	-	-	-	-
St Kilda	723	2,410	125,320	1,585	82,420	46%	825	42,900	52
Toorak	1,100	3,667	190,667	1,585	82,420	69%	2,082	108,247	131
Inner Eastern Melbourne	480	1,600	83,200	1,585	82,420	30%	15	780	1
Balwyn	540	1,800	93,600	1,585	82,420	34%	215	11,180	14
Blackburn	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Box Hill	480	1,600	83,200	1,585	82,420	30%	15	780	1
Bulleen-Templestowe-Doncaster	465	1,550	80,600	1,585	82,420	29%	-35	-1,820	-2
Burwood-Ashburton	490	1,633	84,933	1,585	82,420	31%	48	2,513	3
Camberwell-Glen Iris	650	2,167	112,667	1,585	82,420	41%	582	30,247	37
Canterbury-Surrey Hills-Mont Albert	650	2,167	112,667	1,585	82,420	41%	582	30,247	37
Chadstone-Oakleigh	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Clayton	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Doncaster East-Donvale	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
East Hawthorn	670	2,233	116,133	1,585	82,420	42%	648	33,713	41
Glen Waverley-Mulgrave	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Hawthorn	738	2,460	127,920	1,585	82,420	47%	875	45,500	55
Kew	680	2,267	117,867	1,585	82,420	43%	682	35,447	43
Mount Waverley	480	1,600	83,200	1,585	82,420	30%	15	780	1
Nunawading-Mitcham	440	1,467	76,267	1,585	82,420	28%	-118	-6,153	-7
Vermont-Forest Hill-Burwood East	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably		Annual income required to rent affordably	Median weekly household income for households renting privately		Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
		1,917	99,667		1,585	82,420					
Southern Melbourne	575	1,917	99,667	1,585	82,420	36%	17,247	21			
Aspendale-Chelsea-Carrum	465	1,550	80,600	1,585	82,420	29%	-1,820	-2			
Bentleigh	540	1,800	93,600	1,585	82,420	34%	11,180	14			
Brighton	898	2,993	155,653	1,585	82,420	57%	73,233	89			
Brighton East	685	2,283	118,733	1,585	82,420	43%	36,313	44			
Carnegie	585	1,950	101,400	1,585	82,420	37%	18,980	23			
Caulfield	660	2,200	114,400	1,585	82,420	42%	31,980	39			
Cheltenham	530	1,767	91,867	1,585	82,420	33%	9,447	11			
Elsternwick	748	2,493	129,653	1,585	82,420	47%	47,233	57			
Hampton-Beaumaris	750	2,500	130,000	1,585	82,420	47%	47,580	58			
Malvern	790	2,633	136,933	1,585	82,420	50%	54,513	66			
Malvern East	610	2,033	105,733	1,585	82,420	38%	23,313	28			
Mentone-Parkdale-Mordialloc	563	1,877	97,587	1,585	82,420	36%	15,167	18			
Murrumbidgee-Hughesdale	520	1,733	90,133	1,585	82,420	33%	7,713	9			
Outer Western Melbourne	370	1,233	64,133	1,585	82,420	23%	-18,287	-22			
Altona	390	1,300	67,600	1,585	82,420	25%	-14,820	-18			
Footscray	513	1,710	88,920	1,585	82,420	32%	6,500	8			
Keilor East-Avondale Heights	430	1,433	74,533	1,585	82,420	27%	-7,887	-10			
Melton	325	1,083	56,333	1,585	82,420	21%	-502	-32			
Newport-Spotswood	530	1,767	91,867	1,585	82,420	33%	9,447	11			
St Albans-Deer Park	350	1,167	60,667	1,585	82,420	22%	-418	-26			
Sunshine	360	1,200	62,400	1,585	82,420	23%	-385	-24			
Sydenham	390	1,300	67,600	1,585	82,420	25%	-285	-18			
Werribee-Hoppers Crossing	350	1,167	60,667	1,585	82,420	22%	-418	-26			
West Footscray	440	1,467	76,267	1,585	82,420	28%	-118	-7			
Williamstown	650	2,167	112,667	1,585	82,420	41%	582	37			
Yarville-Seddon	550	1,833	95,333	1,585	82,420	35%	248	16			
North Western Melbourne	400	1,333	69,333	1,585	82,420	25%	-13,087	-16			
Broadmeadows-Roxburgh Park	370	1,233	64,133	1,585	82,420	23%	-18,287	-22			
Brunswick	680	2,267	117,867	1,585	82,420	43%	35,447	43			
Coburg-Pascoe Vale South	543	1,810	94,120	1,585	82,420	34%	225	14			
Craigieburn	380	1,267	65,867	1,585	82,420	24%	-318	-20			
East Brunswick	700	2,333	121,333	1,585	82,420	44%	748	47			
Essendon	480	1,600	83,200	1,585	82,420	30%	15	1			
Gladstone Park-Tullamarine	390	1,300	67,600	1,585	82,420	25%	-285	-18			
Keilor	420	1,400	72,800	1,585	82,420	26%	-185	-12			
Moonee Ponds-Ascot Vale	588	1,960	101,920	1,585	82,420	37%	375	24			
Oak Park-Glenroy-Fawkner	410	1,367	71,067	1,585	82,420	26%	-218	-14			
Pascoe Vale-Coburg North	460	1,533	79,733	1,585	82,420	29%	-52	-3			
Sunbury	360	1,200	62,400	1,585	82,420	23%	-385	-24			
West Brunswick	600	2,000	104,000	1,585	82,420	38%	415	26			



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
North Eastern Melbourne	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Bundoora-Greensborough-Hurstbridge	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Eltham-Research-Monmorency	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Fairfield-Alphington	650	2,167	112,667	1,585	82,420	41%	582	30,247	37
Heidelberg-Heidelberg West	431	1,437	74,707	1,585	82,420	27%	-148	-7,713	-9
Ivanhoe-Ivanhoe East	565	1,883	97,933	1,585	82,420	36%	298	15,513	19
Mill Park-Epping	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Northcote	683	2,277	118,387	1,585	82,420	43%	692	35,967	44
Preston	490	1,633	84,933	1,585	82,420	31%	48	2,513	3
Reservoir	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Thomastown-Lalor	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Thornbury	630	2,100	109,200	1,585	82,420	40%	515	26,780	32
Whittlesea	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Outer Eastern Melbourne	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Bayswater	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Boronia	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Croydon-Lilydale	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Ferntree Gully	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Ringwood	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Rowville	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Wantirna-Scoresby	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Yarra Ranges	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
South Eastern Melbourne	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Berwick	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Cranbourne	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Dandenong	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
Dandenong North-Endeavour Hills	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Narre Warren-Hampton Park	365	1,217	63,267	1,585	82,420	23%	-368	-19,153	-23
Noble Park	375	1,250	65,000	1,585	82,420	24%	-335	-17,420	-21
Pakenham	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Springvale	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Mornington Peninsula	390	1,300	67,600	1,258	65,416	31%	42	2,184	3
Dromana-Portsea	380	1,267	65,867	1,258	65,416	30%	9	451	1
Frankston	390	1,300	67,600	1,258	65,416	31%	42	2,184	3
Hastings-Flinders	390	1,300	67,600	1,258	65,416	31%	42	2,184	3
Mt Eliza-Mornington-Mt Maratha	490	1,633	84,933	1,258	65,416	39%	375	19,517	30
Seaforth-Carrum Downs	375	1,250	65,000	1,258	65,416	30%	-8	-416	-1



TWO BEDROOM UNIT



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Victoria CONTINUED

MELBOURNE – GREATER METROPOLITAN REGION

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Inner Melbourne	550	1,833	95,333	1,585	82,420	35%	248	12,906	16
Albert Park-Middle Park-West St Kilda	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Armadale	490	1,633	84,933	1,585	82,420	31%	48	2,513	3
Carlton North	493	1,643	85,453	1,585	82,420	31%	58	3,033	4
Carlton-Parkville	540	1,800	93,600	1,585	82,420	34%	215	11,180	14
CBD-St Kilda Rd	600	2,000	104,000	1,585	82,420	38%	415	21,580	26
Collingwood-Abbotsford	550	1,833	95,333	1,585	82,420	35%	248	12,913	16
Docklands	640	2,133	110,933	1,585	82,420	40%	548	28,513	35
East Melbourne	580	1,933	100,533	1,585	82,420	37%	348	18,113	22
East St Kilda	440	1,467	76,267	1,585	82,420	28%	-118	-6,153	-7
Elwood	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Fitzroy	600	2,000	104,000	1,585	82,420	38%	415	21,580	26
Fitzroy North-Clifton Hill	505	1,683	87,533	1,585	82,420	32%	98	5,113	6
Flemington-Kensington	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
North Melbourne-West Melbourne	525	1,750	91,000	1,585	82,420	33%	165	8,580	10
Port Melbourne	600	2,000	104,000	1,585	82,420	38%	415	21,580	26
Prahran-Windsor	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Richmond-Burnley	550	1,833	95,333	1,585	82,420	35%	248	12,913	16
South Melbourne	560	1,867	97,067	1,585	82,420	35%	282	14,647	18
South Yarra	560	1,867	97,067	1,585	82,420	35%	282	14,647	18
Southbank	585	1,950	101,400	1,585	82,420	37%	365	18,980	23
St Kilda	495	1,650	85,800	1,585	82,420	31%	65	3,380	4
Toorak	500	1,667	86,667	1,585	82,420	32%	82	4,247	5
Inner Eastern Melbourne	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Balwyn	435	1,450	75,400	1,585	82,420	27%	-135	-7,020	-9
Blackburn	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Box Hill	440	1,467	76,267	1,585	82,420	28%	-118	-6,153	-7
Bulleen-Templestowe-Doncaster	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Burwood-Ashburton	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Camberwell-Glen Iris	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Canterbury-Surrey Hills-Mont Albert	435	1,450	75,400	1,585	82,420	27%	-135	-7,020	-9
Chadstone-Oakleigh	415	1,383	71,933	1,585	82,420	26%	-202	-10,487	-13
Clayton	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
Doncaster East-Donvale	425	1,417	73,667	1,585	82,420	27%	-168	-8,753	-11
East Hawthorn	455	1,517	78,867	1,585	82,420	29%	-68	-3,553	-4
Glen Waverley-Mulgrave	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Hawthorn	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Kew	440	1,467	76,267	1,585	82,420	28%	-118	-6,153	-7
Mount Waverley	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Nunawading-Mitcham	395	1,317	68,467	1,585	82,420	25%	-268	-13,953	-17
Vermont-Forest Hill-Burwood East	385	1,283	66,733	1,585	82,420	24%	-302	-15,687	-19



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Southern Melbourne	445	1,483	77,133	1,585	82,420	28%	-102	-5,287	-6
Aspendale-Chelsea-Carrum	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Bentleigh	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Brighton	550	1,833	95,333	1,585	82,420	35%	248	12,913	16
Brighton East	470	1,567	81,467	1,585	82,420	30%	-18	-953	-1
Carnegie	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
Gaulfield	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Cheltenham	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
Elsternwick	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Hampton-Beaumaris	480	1,600	83,200	1,585	82,420	30%	15	780	1
Malvern	475	1,583	82,333	1,585	82,420	30%	-2	-87	-0
Malvern East	465	1,550	80,600	1,585	82,420	29%	-35	-1,820	-2
Mentone-Parkdale-Mordialloc	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Murrumbeena-Hughesdale	440	1,467	76,267	1,585	82,420	28%	-118	-6,153	-7
Outer Western Melbourne	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Altona	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Footscray	395	1,317	68,467	1,585	82,420	25%	-268	-13,953	-17
Keilor East-Avondale Heights	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Melton	275	917	47,667	1,585	82,420	17%	-668	-34,753	-42
Newport-Spotswood	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
St Albans-Deer Park	320	1,067	55,467	1,585	82,420	20%	-518	-26,953	-33
Sunshine	320	1,067	55,467	1,585	82,420	20%	-518	-26,953	-33
Sydenham	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Werribee-Hoppers Crossing	310	1,033	53,733	1,585	82,420	20%	-552	-28,687	-35
West Footscray	365	1,217	63,267	1,585	82,420	23%	-368	-19,153	-23
Williamstown	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Yarville-Seddon	395	1,317	68,467	1,585	82,420	25%	-268	-13,953	-17
North Western Melbourne	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Broadmeadows-Roxburgh Park	348	1,160	60,320	1,585	82,420	22%	-425	-22,100	-27
Brunswick	460	1,533	79,733	1,585	82,420	29%	-52	-2,687	-3
Coburg-Pascoe Vale South	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Craigieburn	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
East Brunswick	490	1,633	84,933	1,585	82,420	31%	48	2,513	3
Essendon	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
Gladstone Park-Tullamarine	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Keilor	-	-	-	-	-	-	-	-	-
Moonee Ponds-Ascot Vale	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-10
Oak Park-Glenroy-Fawkner	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Pascoe Vale-Coburg North	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
Sunbury	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
West Brunswick	395	1,317	68,467	1,585	82,420	25%	-268	-13,953	-17



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
North Eastern Melbourne	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Bundoora-Greensborough-Hurstbridge	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Eltham-Research-Montmorency	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Fairfield-Alphington	438	1,460	75,920	1,585	82,420	28%	-125	-6,500	-8
Heidelberg-Heidelberg West	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Ivanhoe-Ivanhoe East	425	1,417	73,667	1,585	82,420	27%	-168	-8,753	-11
Mill Park-Epping	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Northcote	485	1,617	84,067	1,585	82,420	31%	32	1,647	2
Preston	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Reservoir	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Thomasstown-Lalor	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Thornbury	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Whittlesea	303	1,010	52,520	1,585	82,420	19%	-575	-29,900	-36
Outer Eastern Melbourne	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Bayswater	355	1,183	61,533	1,585	82,420	22%	-402	-20,887	-25
Boronia	365	1,217	63,267	1,585	82,420	23%	-368	-19,153	-23
Croydon-Lilydale	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Ferntree Gully	355	1,183	61,533	1,585	82,420	22%	-402	-20,887	-25
Ringwood	365	1,217	63,267	1,585	82,420	23%	-368	-19,153	-23
Rowville	385	1,283	66,733	1,585	82,420	24%	-302	-15,687	-19
Wantirna-Scoresby	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Yarra Ranges	325	1,083	56,333	1,585	82,420	21%	-502	-26,087	-32
South Eastern Melbourne	320	1,067	55,467	1,585	82,420	20%	-518	-26,953	-33
Berwick	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Cranbourne	310	1,033	53,733	1,585	82,420	20%	-552	-28,687	-35
Dandenong	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Dandenong North-Endeavour Hills	320	1,067	55,467	1,585	82,420	20%	-518	-26,953	-33
Narre Wairren-Hampton Park	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
Noble Park	335	1,117	58,067	1,585	82,420	21%	-468	-24,353	-30
Pakenham	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Springvale	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Mornington Peninsula	330	1,100	57,200	1,258	65,416	26%	-158	-8,216	-13
Dromana-Portsea	330	1,100	57,200	1,258	65,416	26%	-158	-8,216	-13
Frankston	320	1,067	55,467	1,258	65,416	25%	-191	-9,949	-15
Hastings-Flinders	320	1,067	55,467	1,258	65,416	25%	-191	-9,949	-15
Mt Eliza-Mornington-Mt Maratha	375	1,250	65,000	1,258	65,416	30%	-8	-416	-1
Seaford-Carrum Downs	330	1,100	57,200	1,258	65,416	26%	-158	-8,216	-13



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Victoria CONTINUED

MELBOURNE – GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Inner Melbourne	400	1,333	69,333	1,585	82,420	25%	-252	-13,094	-16
Albert Park-Middle Park-West St Kilda	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Armadale	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Carlton North	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Carlton-Parkville	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
CBD-St Kilda Rd	430	1,433	74,533	1,585	82,420	27%	-152	-7,887	-
Collingwood-Abbotsford	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-
Docklands	465	1,550	80,600	1,585	82,420	29%	-35	-1,820	-
East Melbourne	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-
East St Kilda	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
Elwood	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Fitzroy	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
Fitzroy North-Clifton Hill	355	1,183	61,533	1,585	82,420	22%	-402	-20,887	-25
Flemington-Kensington	365	1,217	63,267	1,585	82,420	23%	-368	-19,153	-23
North Melbourne-West Melbourne	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
Port Melbourne	440	1,467	76,267	1,585	82,420	28%	-118	-6,153	-7
Prahran-Windsor	355	1,183	61,533	1,585	82,420	22%	-402	-20,887	-25
Richmond-Burley	410	1,367	71,067	1,585	82,420	26%	-218	-11,353	-14
South Melbourne	420	1,400	72,800	1,585	82,420	26%	-185	-9,620	-12
South Yarra	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Southbank	450	1,500	78,000	1,585	82,420	28%	-85	-4,420	-5
St Kilda	365	1,217	63,267	1,585	82,420	23%	-368	-19,153	-23
Toorak	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Inner Eastern Melbourne	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
Balwyn	390	1,300	67,600	1,585	82,420	25%	-285	-14,820	-18
Blackburn	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Box Hill	283	943	49,053	1,585	82,420	18%	-642	-33,367	-40
Bulleen-Templestowe-Doncaster	375	1,250	65,000	1,585	82,420	24%	-335	-17,420	-21
Burwood-Ashburton	240	800	41,600	1,585	82,420	15%	-785	-40,820	-50
Camberwell-Glen Iris	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Canterbury-Surrey Hills-Mont Albert	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Chadstone-Oakleigh	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Clayton	290	967	50,267	1,585	82,420	18%	-618	-32,153	-39
Doncaster East-Donvale	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
East Hawthorn	375	1,250	65,000	1,585	82,420	24%	-335	-17,420	-21
Glen Waverley-Mulgrave	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Hawthorn	320	1,067	55,467	1,585	82,420	20%	-518	-26,953	-33
Kew	383	1,277	66,387	1,585	82,420	24%	-308	-16,033	-19
Mount Waverley	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Nunawading-Mitcham	333	1,110	57,720	1,585	82,420	21%	-475	-24,700	-30
Vermont-Forest Hill-Burwood East	278	927	48,187	1,585	82,420	18%	-658	-34,233	-42



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Southern Melbourne	320	1,067	55,467	1,585	82,420	20%	-518	-26,953	-33
Aspendale-Chelsea-Carrum	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Bentleigh	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
Brighton	400	1,333	69,333	1,585	82,420	25%	-252	-13,087	-16
Brighton East	-	-	-	-	-	-	-	-	-
Carnegie	310	1,033	53,733	1,585	82,420	20%	-552	-28,687	-35
Caulfield	305	1,017	52,867	1,585	82,420	19%	-568	-29,553	-36
Cheltenham	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Elsternwick	323	1,077	55,987	1,585	82,420	20%	-508	-26,433	-32
Hampton-Beaumaris	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Malvern	370	1,233	64,133	1,585	82,420	23%	-352	-18,287	-22
Malvern East	318	1,060	55,120	1,585	82,420	20%	-525	-27,300	-33
Mentone-Parkdale-Mordialloc	305	1,017	52,867	1,585	82,420	19%	-568	-29,553	-36
Murrumbeena-Hughesdale	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Outer Western Melbourne	280	933	48,533	1,585	82,420	18%	-652	-33,887	-41
Altona	295	983	51,133	1,585	82,420	19%	-602	-31,287	-38
Footscray	270	900	46,800	1,585	82,420	17%	-685	-35,620	-43
Kellor East-Avondale Heights	345	1,150	59,800	1,585	82,420	22%	-435	-22,620	-27
Melton	328	1,093	56,853	1,585	82,420	21%	-492	-25,567	-31
Newport-Spotswood	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
St Albans-Deer Park	250	833	43,333	1,585	82,420	16%	-752	-39,087	-47
Sunshine	245	817	42,467	1,585	82,420	15%	-768	-39,953	-48
Sydenham	-	-	-	-	-	-	-	-	-
Werribee-Hoppers Crossing	290	967	50,267	1,585	82,420	18%	-618	-32,153	-39
West Footscray	270	900	46,800	1,585	82,420	17%	-685	-35,620	-43
Williamstown	335	1,117	58,067	1,585	82,420	21%	-468	-24,353	-30
Yarville-Seddon	305	1,017	52,867	1,585	82,420	19%	-568	-29,553	-36
North Western Melbourne	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Broadmeadows-Roxburgh Park	255	850	44,200	1,585	82,420	16%	-735	-38,220	-46
Brunswick	365	1,217	63,267	1,585	82,420	23%	-368	-19,153	-23
Coburg-Pascoe Vale South	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
Craigieburn	245	817	42,467	1,585	82,420	15%	-768	-39,953	-48
East Brunswick	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Essendon	330	1,100	57,200	1,585	82,420	21%	-485	-25,220	-31
Gladstone Park-Tullamarine	270	900	46,800	1,585	82,420	17%	-685	-35,620	-43
Kellor	-	-	-	-	-	-	-	-	-
Moonee Ponds-Ascot Vale	360	1,200	62,400	1,585	82,420	23%	-385	-20,020	-24
Oak Park-Glenroy-Fawkner	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Pascoe Vale-Coburg North	248	827	42,987	1,585	82,420	16%	-758	-39,433	-48
Sunbury	233	777	40,387	1,585	82,420	15%	-808	-42,033	-51
West Brunswick	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37

Victoria CONTINUED

MELBOURNE - GREATER METROPOLITAN REGION

TWO BEDROOM UNIT



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
North Eastern Melbourne	315	1,050	54,600	1,585	82,420	20%	-535	-27,820	-34
Bundoora-Greensborough-Hurstbridge	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Eltham-Research-Monmorency	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Fairfield-Alphington	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Heidelberg-Heidelberg West	350	1,167	60,667	1,585	82,420	22%	-418	-21,753	-26
Ivanhoe-Ivanhoe East	380	1,267	65,867	1,585	82,420	24%	-318	-16,553	-20
Mill Park-Epping	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Northcote	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Preston	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Reservoir	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Thomastown-Lalor	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Thornbury	300	1,000	52,000	1,585	82,420	19%	-585	-30,420	-37
Whittlesea	265	883	45,933	1,585	82,420	17%	-702	-36,487	-44
Outer Eastern Melbourne	295	983	51,133	1,585	82,420	19%	-602	-31,287	-38
Bayswater	-	-	-	-	-	-	-	-	-
Boronia	286	953	49,573	1,585	82,420	18%	-632	-32,847	-40
Croydon-Lilydale	280	933	48,533	1,585	82,420	18%	-652	-33,887	-41
Ferntree Gully	-	-	-	-	-	-	-	-	-
Ringwood	318	1,060	55,120	1,585	82,420	20%	-525	-27,300	-33
Rowville	-	-	-	-	-	-	-	-	-
Wantirna-Scoresby	340	1,133	58,933	1,585	82,420	21%	-452	-23,487	-28
Yarra Ranges	260	867	45,067	1,585	82,420	16%	-718	-37,353	-45
South Eastern Melbourne	250	833	43,333	1,585	82,420	16%	-752	-39,087	-47
Berwick	-	-	-	-	-	-	-	-	-
Cranbourne	270	900	46,800	1,585	82,420	17%	-685	-35,620	-43
Dandenong	260	867	45,067	1,585	82,420	16%	-718	-37,353	-45
Dandenong North-Endeavour Hills	260	867	45,067	1,585	82,420	16%	-718	-37,353	-45
Narre Warren-Hampton Park	260	867	45,067	1,585	82,420	16%	-718	-37,353	-45
Noble Park	235	783	40,733	1,585	82,420	15%	-802	-41,687	-51
Pakenham	240	800	41,600	1,585	82,420	15%	-785	-40,820	-50
Springvale	270	900	46,800	1,585	82,420	17%	-685	-35,620	-43
Mornington Peninsula	250	833	43,333	1,258	65,416	20%	-425	-22,083	-34
Dromana-Portsea	265	883	45,933	1,258	65,416	21%	-375	-19,483	-30
Frankston	240	800	41,600	1,258	65,416	19%	-458	-23,816	-36
Hastings-Flinders	275	917	47,667	1,258	65,416	22%	-341	-17,749	-27
Mt Eliza-Mornington-Mt Martha	278	927	48,187	1,258	65,416	22%	-331	-17,229	-26
Seaford-Carrum Downs	250	833	43,333	1,258	65,416	20%	-425	-22,083	-34



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Inner Melbourne	490	1,633	84,933	1,585	82,427	31%	48	2506	3
Albert Park-Middle Park-West St Kilda	551	1,837	95,507	1,585	82,420	35%	252	13087	16
Armadale	480	1,600	83,200	1,585	82,420	30%	15	780	1
Carlton North	580	1,933	100,533	1,585	82,420	37%	348	18113	22
Carlton-Parkville	439	1,463	76,093	1,585	82,420	28%	-122	-6327	-8
CBD-St Kilda Rd	500	1,667	86,667	1,585	82,420	32%	82	4247	5
Collingwood-Abbotsford	490	1,633	84,933	1,585	82,420	31%	48	2513	3
Docklands	570	1,900	98,800	1,585	82,420	36%	315	16380	20
East Melbourne	495	1,650	85,800	1,585	82,420	31%	65	3380	4
East St Kilda	420	1,400	72,800	1,585	82,420	26%	-185	-9620	-12
Elwood	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Fitzroy	583	1,943	101,053	1,585	82,420	37%	358	18633	23
Fitzroy North-Clifton Hill	560	1,867	97,067	1,585	82,420	35%	282	14647	18
Flemington-Kensington	430	1,433	74,533	1,585	82,420	27%	-152	-7887	-10
North Melbourne-West Melbourne	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Port Melbourne	601	2,003	104,173	1,585	82,420	38%	418	21753	26
Prahran-Windsor	435	1,450	75,400	1,585	82,420	27%	-135	-7020	-9
Richmond-Burnley	520	1,733	90,133	1,585	82,420	33%	148	7713	9
South Melbourne	530	1,767	91,867	1,585	82,420	33%	182	9447	11
South Yarra	475	1,583	82,333	1,585	82,420	30%	-2	-87	-0
Southbank	550	1,833	95,333	1,585	82,420	35%	248	12913	16
St Kilda	425	1,417	73,667	1,585	82,420	27%	-168	-8753	-11
Toorak	500	1,667	86,667	1,585	82,420	32%	82	4247	5
Inner Eastern Melbourne	460	1,533	79,733	1,585	82,420	29%	-52	-2687	-3
Balwyn	535	1,783	92,733	1,585	82,420	34%	198	10313	13
Blackburn	430	1,433	74,533	1,585	82,420	27%	-152	-7887	-10
Box Hill	440	1,467	76,267	1,585	82,420	28%	-118	-6153	-7
Bulleen-Templestowe-Doncaster	485	1,617	84,067	1,585	82,420	31%	32	1647	2
Burwood-Ashburton	470	1,567	81,467	1,585	82,420	30%	-18	-953	-1
Camberwell-Glen Iris	500	1,667	86,667	1,585	82,420	32%	82	4247	5
Canterbury-Surrey Hills-Mont Albert	500	1,667	86,667	1,585	82,420	32%	82	4247	5
Chadstone-Oakleigh	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Clayton	410	1,367	71,067	1,585	82,420	26%	-218	-11353	-14
Doncaster East-Donvale	490	1,633	84,933	1,585	82,420	31%	48	2513	3
East Hawthorn	445	1,483	77,133	1,585	82,420	28%	-102	-5287	-6
Glen Waverley-Mulgrave	490	1,633	84,933	1,585	82,420	31%	48	2513	3
Hawthorn	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Kew	510	1,700	88,400	1,585	82,420	32%	115	5980	7
Mount Waverley	500	1,667	86,667	1,585	82,420	32%	82	4247	5
Nunawading-Mitcham	430	1,433	74,533	1,585	82,420	27%	-152	-7887	-10
Vermont-Forest Hill-Burwood East	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Southern Melbourne	475	1,583	82,333	1,585	82,420	30%	-2	-87	-0
Aspendale-Chelsea-Carrum	440	1,467	76,267	1,585	82,420	28%	-18	-6153	-7
Bentleigh	500	1,667	86,667	1,585	82,420	32%	82	4247	5
Brighton	640	2,133	110,933	1,585	82,420	40%	548	28513	35
Brighton East	700	2,333	121,333	1,585	82,420	44%	748	38913	47
Carnegie	430	1,433	74,533	1,585	82,420	27%	-152	-7887	-10
Caulfield	470	1,567	81,467	1,585	82,420	30%	-18	-953	-1
Cheltenham	460	1,533	79,733	1,585	82,420	29%	-52	-2687	-3
Elsternwick	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Hampton-Beaumaris	580	1,933	100,533	1,585	82,420	37%	348	18113	22
Malvern	495	1,650	85,800	1,585	82,420	31%	65	3380	4
Malvern East	455	1,517	78,867	1,585	82,420	29%	-68	-3553	-4
Mentone-Parkdale-Mordialloc	420	1,400	72,800	1,585	82,420	26%	-185	-9620	-12
Murrumbeena-Hughesdale	430	1,433	74,533	1,585	82,420	27%	-152	-7887	-10
Outer Western Melbourne	380	1,267	65,867	1,585	82,420	24%	-318	-16553	-20
Altona	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Footscray	380	1,267	65,867	1,585	82,420	24%	-318	-16553	-20
Keilor East-Avondale Heights	420	1,400	72,800	1,585	82,420	26%	-185	-9620	-12
Melton	340	1,133	58,933	1,585	82,420	21%	-452	-23487	-28
Newport-Spotswood	480	1,600	83,200	1,585	82,420	30%	15	780	1
St Albans-Deer Park	350	1,167	60,667	1,585	82,420	22%	-418	-21753	-26
Sunshine	350	1,167	60,667	1,585	82,420	22%	-418	-21753	-26
Sydenham	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Werribee-Hoppers Crossing	370	1,233	64,133	1,585	82,420	23%	-352	-18287	-22
West Footscray	390	1,300	67,600	1,585	82,420	25%	-285	-14820	-18
Williamstown	520	1,733	90,133	1,585	82,420	33%	148	7713	9
Yarraville-Seddon	480	1,600	83,200	1,585	82,420	30%	15	780	1
North Western Melbourne	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Broadmeadows-Roxburgh Park	370	1,233	64,133	1,585	82,420	23%	-352	-18287	-22
Brunswick	468	1,560	81,120	1,585	82,420	30%	-25	-1300	-2
Coburg-Pascoe Vale South	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Craigieburn	380	1,267	65,867	1,585	82,420	24%	-318	-16553	-20
East Brunswick	445	1,483	77,133	1,585	82,420	28%	-102	-5287	-6
Essendon	405	1,350	70,200	1,585	82,420	26%	-235	-12220	-15
Gladstone Park-Tullamarine	380	1,267	65,867	1,585	82,420	24%	-318	-16553	-20
Keilor	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Moonee Ponds-Ascot Vale	440	1,467	76,267	1,585	82,420	28%	-118	-6153	-7
Oak Park-Glenroy-Fawkner	390	1,300	67,600	1,585	82,420	25%	-285	-14820	-18
Pascoe Vale-Coburg North	410	1,367	71,067	1,585	82,420	26%	-218	-11353	-14
Sunbury	370	1,233	64,133	1,585	82,420	23%	-352	-18287	-22
West Brunswick	375	1,250	65,000	1,585	82,420	24%	-335	-17420	-21



SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
North Eastern Melbourne	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Bundoora-Greensborough-Hurstbridge	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Eltham-Research-Montmorency	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Fairfield-Alphington	420	1,400	72,800	1,585	82,420	26%	-185	-9620	-12
Heidelberg-Heidelberg West	420	1,400	72,800	1,585	82,420	26%	-185	-9620	-12
Ivanhoe-Ivanhoe East	460	1,533	79,733	1,585	82,420	29%	-52	-2687	-3
Mill Park-Epping	370	1,233	64,133	1,585	82,420	23%	-352	-18287	-22
Northcote	500	1,667	86,667	1,585	82,420	32%	82	4247	5
Preston	420	1,400	72,800	1,585	82,420	26%	-185	-9620	-12
Reservoir	380	1,267	65,867	1,585	82,420	24%	-318	-16553	-20
Thomastown-Lalor	360	1,200	62,400	1,585	82,420	23%	-385	-20020	-24
Thornbury	410	1,367	71,067	1,585	82,420	26%	-218	-11353	-14
Whittlesea	380	1,267	65,867	1,585	82,420	24%	-318	-16553	-20
Outer Eastern Melbourne	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Bayswater	385	1,283	66,733	1,585	82,420	24%	-302	-15687	-19
Boronia	390	1,300	67,600	1,585	82,420	25%	-285	-14820	-18
Croydon-Lilydale	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Ferntree Gully	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Ringwood	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Rowville	450	1,500	78,000	1,585	82,420	28%	-85	-4420	-5
Wantirna-Scoresby	445	1,483	77,133	1,585	82,420	28%	-102	-5287	-6
Yarra Ranges	390	1,300	67,600	1,585	82,420	25%	-285	-14820	-18
South Eastern Melbourne	375	1,250	65,000	1,585	82,420	24%	-335	-17420	-21
Berwick	400	1,333	69,333	1,585	82,420	25%	-252	-13087	-16
Cranbourne	385	1,283	66,733	1,585	82,420	24%	-302	-15687	-19
Dandenong	350	1,167	60,667	1,585	82,420	22%	-418	-21753	-26
Dandenong North-Endeavour Hills	357	1,190	61,880	1,585	82,420	23%	-395	-20540	-25
Narre Warren-Hampton Park	380	1,267	65,867	1,585	82,420	24%	-318	-16553	-20
Noble Park	350	1,167	60,667	1,585	82,420	22%	-418	-21753	-26
Pakenham	350	1,167	60,667	1,585	82,420	22%	-418	-21753	-26
Springvale	390	1,300	67,600	1,585	82,420	25%	-285	-14820	-18
Mornington Peninsula	380	1,267	65,867	1,258	65,416	30%	9	451	1
Dromana-Portsea	380	1,267	65,867	1,258	65,416	30%	9	451	1
Frankston	360	1,200	62,400	1,258	65,416	29%	-58	-3016	-5
Hastings-Flinders	380	1,267	65,867	1,258	65,416	30%	9	451	1
Mt Eliza-Mornington-Mt Maratha	480	1,600	83,200	1,258	65,416	38%	342	17784	27
Seaford-Cairrum Downs	370	1,233	64,133	1,258	65,416	29%	-25	-1283	-2



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Victoria CONTINUED

REGIONAL VICTORIA

FOUR BEDROOM HOUSES

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Geelong	440	1,467	76,267	1,217	63,282	36%	250	12,984	21
Belmont-Grovedale	440	1,467	76,267	1,217	63,282	36%	250	12,984	21
Corio	365	1,217	63,267	1,217	63,282	30%	-0	-16	-0
Geelong-Newcomb	450	1,500	78,000	1,217	63,282	37%	283	14,718	23
Herne Hill-Geelong West	525	1,750	91,000	1,217	63,282	43%	533	27,718	44
Lara	450	1,500	78,000	1,217	63,282	37%	283	14,718	23
Newtown	530	1,767	91,867	1,217	63,282	44%	550	28,584	45
North Geelong	440	1,467	76,267	1,217	63,282	36%	250	12,984	21
Ballarat	390	1,300	67,600	1,065	55,393	37%	235	12,207	22
Ballarat	370	1,233	64,133	1,065	55,393	35%	168	8,741	16
Mount Clear-Buninyong	400	1,333	69,333	1,065	55,393	38%	268	13,941	25
Sebastopol-Delacombe	378	1,260	65,520	1,065	55,393	35%	195	10,127	18
Wendouree-Alfredton	400	1,333	69,333	1,065	55,393	38%	268	13,941	25
Bendigo	350	1,167	60,667	1,092	56,772	32%	75	3,895	7
Bendigo	380	1,267	65,867	1,092	56,772	35%	175	9,095	16
Flora Hill-Bendigo East	380	1,267	65,867	1,092	56,772	35%	175	9,095	16
Golden Square-Kangaroo Flat	365	1,217	63,267	1,092	56,772	33%	125	6,495	11
North Bendigo	340	1,133	58,933	1,092	56,772	31%	42	2,161	4
Other Regional Centres									
Benalla	350	1,167	60,667	963	50,096	36%	203	10,570	21
Castlemaine	400	1,333	69,333	1,136	59,089	35%	197	10,244	17
Mildura	360	1,200	62,400	976	50,758	37%	224	11,642	23
Shepparton	390	1,300	67,600	1,159	60,248	34%	141	7,352	12
Swan Hill	350	1,167	60,667	991	51,531	35%	176	9,136	18
Wangaratta	370	1,233	64,133	963	50,096	38%	270	14,037	28
Warrambool	420	1,400	72,800	1,124	58,427	37%	276	14,373	25
Wodonga	395	1,317	68,467	1,196	62,179	33%	121	6,288	10



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Victoria CONTINUED

REGIONAL VICTORIA

THREE BEDROOM HOUSES

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Geelong	350	1,167	60,667	1,217	63,282	29%	-50	-2616	-4
Belmont-Grovedale	380	1,267	65,867	1,217	63,282	31%	50	2,584	4
Corio	290	967	50,267	1,217	63,282	24%	-250	-13016	-21
Geelong-Newcomb	350	1,167	60,667	1,217	63,282	29%	-50	-2616	-4
Herne Hill-Geelong West	383	1,277	66,387	1,217	63,282	31%	60	3104	5
Lara	380	1,267	65,867	1,217	63,282	31%	50	2,584	4
Newtown	410	1,367	71,067	1,217	63,282	34%	150	7,784	12
North Geelong	350	1,167	60,667	1,217	63,282	29%	-50	-2616	-4
Ballarat	318	1,060	55,120	1,065	55,393	30%	-5	-273	-0
Ballarat	320	1,067	55,467	1,065	55,393	30%	1	74	0
Mount Clear-Buninyong	330	1,100	57,200	1,065	55,393	31%	35	1807	3
Sebastopol-Delacombe	300	1,000	52,000	1,065	55,393	28%	-65	-3393	-6
Wendouree-Alfredton	320	1,067	55,467	1,065	55,393	30%	1	74	0
Bendigo	310	1,033	53,733	1,092	56,772	28%	-58	-3039	-5
Bendigo	310	1,033	53,733	1,092	56,772	28%	-58	-3039	-5
Flora Hill-Bendigo East	318	1,060	55,120	1,092	56,772	29%	-32	-1652	-3
Golden Square-Kangaroo Flat	300	1,000	52,000	1,092	56,772	27%	-92	-4772	-8
North Bendigo	300	1,000	52,000	1,092	56,772	27%	-92	-4772	-8
Other Regional Centres									
Benalla	300	1,000	52,000	963	50,096	31%	37	1904	4
Castlemaine	350	1,167	60,667	1,136	59,089	31%	30	1577	3
Mildura	320	1,067	55,467	976	50,758	33%	91	4708	9
Shepparton	300	1,000	52,000	1,159	60,248	26%	-159	-8248	-14
Swan Hill	280	933	48,533	991	51,531	28%	-58	-2997	-6
Wangaratta	310	1,033	53,733	963	50,096	32%	70	3637	7
Warrnambool	340	1,133	58,933	1,124	58,427	30%	10	506	1
Wodonga	320	1,067	55,467	1,196	62,179	27%	-129	-6712	-11



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Victoria CONTINUED

REGIONAL VICTORIA

THREE BEDROOM HOUSES

SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Geelong	308	1,027	53,387	1,217	63,282	25%	-190	-9,896	-16
Belmont-Grovedale	315	1,050	54,600	1,217	63,282	26%	-167	-8,682	-14
Corio	275	917	47,667	1,217	63,282	23%	-300	-15,616	-25
Geelong-Newcomb	320	1,067	55,467	1,217	63,282	26%	-150	-7,816	-12
Herne Hill-Geelong West	300	1,000	52,000	1,217	63,282	25%	-217	-11,282	-18
Lara	295	983	51,133	1,217	63,282	24%	-234	-12,149	-19
Newtown	320	1,067	55,467	1,217	63,282	26%	-150	-7,816	-12
North Geelong	300	1,000	52,000	1,217	63,282	25%	-217	-11,282	-18
Ballarat	250	833	43,333	1,065	55,393	23%	-232	-12,059	-22
Ballarat	260	867	45,067	1,065	55,393	24%	-199	-10,326	-19
Mount Clear-Buninyong	240	800	41,600	1,065	55,393	23%	-265	-13,793	-25
Sebastopol-Delacombe	245	817	42,467	1,065	55,393	23%	-249	-12,926	-23
Wendouree-Alfredton	240	800	41,600	1,065	55,393	23%	-265	-13,793	-25
Bendigo	260	867	45,067	1,092	56,772	24%	-225	-11,705	-21
Bendigo	260	867	45,067	1,092	56,772	24%	-225	-11,705	-21
Flora Hill-Bendigo East	250	833	43,333	1,092	56,772	23%	-258	-13,439	-24
Golden Square-Kangaroo Flat	260	867	45,067	1,092	56,772	24%	-225	-11,705	-21
North Bendigo	260	867	45,067	1,092	56,772	24%	-225	-11,705	-21
Other Regional Centres									
Benalla	220	733	38,133	963	50,096	23%	-230	-11,963	-24
Castlemaine	290	967	50,267	1,136	59,089	26%	-170	-8,823	-15
Mildura	220	733	38,133	976	50,758	23%	-243	-12,625	-25
Shepparton	235	783	40,733	1,159	60,248	20%	-375	-19,514	-32
Swan Hill	230	767	39,867	991	51,531	23%	-224	-11,664	-23
Wangaratta	225	750	39,000	963	50,096	23%	-213	-11,096	-22
Warrambool	250	833	43,333	1,124	58,427	22%	-290	-15,094	-26
Wodonga	238	793	41,253	1,196	62,179	20%	-402	-20,926	-34

* Source: <http://www.dhs.vic.gov.au/about-the-department/documents-and-resources/research,-data-and-statistics/current-rental-report>

^ Source: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/6302.0Main+Features!Nov%202016?OpenDocument>



SUBURB/TOWN	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Geelong	350	1,167	60,667	1,217	63,282	29%	-50	-2616	-4
Belmont-Grovedale	375	1,250	65,000	1,217	63,282	31%	33	1718	3
Corio	280	933	48,533	1,217	63,282	23%	-284	-14749	-23
Geelong-Newcomb	340	1,133	58,933	1,217	63,282	28%	-84	-4349	-7
Herne Hill-Geelong West	350	1,167	60,667	1,217	63,282	29%	-50	-2616	-4
Lara	385	1,283	66,733	1,217	63,282	32%	66	3451	5
Newtown	375	1,250	65,000	1,217	63,282	31%	33	1718	3
North Geelong	345	1,150	59,800	1,217	63,282	28%	-67	-3482	-6
Ballarat	300	1,000	52,000	1,065	55,393	28%	-65	-3393	-6
Ballarat	300	1,000	52,000	1,065	55,393	28%	-65	-3393	-6
Mount Clear-Buninyong	330	1,100	57,200	1,065	55,393	31%	35	1807	3
Sebastopol-Delacombe	280	933	48,533	1,065	55,393	26%	-132	-6859	-12
Wendouree-Alfredton	320	1,067	55,467	1,065	55,393	30%	1	74	0
Bendigo	300	1,000	52,000	1,092	56,772	27%	-92	-4772	-8
Bendigo	300	1,000	52,000	1,092	56,772	27%	-92	-4772	-8
Flora Hill-Bendigo East	295	983	51,133	1,092	56,772	27%	-108	-5639	-10
Golden Square-Kangaroo Flat	300	1,000	52,000	1,092	56,772	27%	-92	-4772	-8
North Bendigo	300	1,000	52,000	1,092	56,772	27%	-92	-4772	-8
Other Regional Centres									
Benalla	270	900	46,800	963	50,096	28%	-63	-3296	-7
Castlemaine	330	1,100	57,200	1,136	59,089	29%	-36	-1889	-3
Mildura	295	983	51,133	976	50,758	30%	7	375	1
Shepparton	280	933	48,533	1,159	60,248	24%	-225	-11714	-19
Swan Hill	260	867	45,067	991	51,531	26%	-124	-6464	-13
Wangaratta	280	933	48,533	963	50,096	29%	-30	-1563	-3
Warrambool	310	1,033	53,733	1,124	58,427	28%	-90	-4694	-8
Wodonga	310	1,033	53,733	1,196	62,179	26%	-162	-8446	-14

* Source: <http://www.dhs.vic.gov.au/about-the-department/documents-and-resources/research,-data-and-statistics/current-rental-report>

^ Source: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/6302.0Main+Features1Nov%202016?OpenDocument>



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland

BRISBANE – GREATER METROPOLITAN REGION

FOUR + BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
BRISBANE CITY LGA										
	Bayside	530	1,767	91,867	1,546	80,386	34%	221	11,481	14
	Lindum/Lytton/Wynnum	568	1,892	98,367	1,546	80,386	37%	346	17,981	22
4178	Lindum/Lytton/Wynnum	565	1,883	97,933	1,546	80,386	37%	337	17,548	22
4179	Lota/Marly	580	1,933	100,533	1,546	80,386	38%	387	20,148	25
City Inner										
4000	Brisbane City/Spring Hill	-	-	-	-	-	-	-	-	-
4005	New Farm/Teneriffe	955	3,183	165,533	1,546	80,386	62%	1,637	85,148	-
4006	Bowen Hills/Valley/Herston/Newstead	-	-	-	-	-	-	-	-	-
4064	Milton/Paddington/Rosalie	850	2,833	147,333	1,546	80,386	55%	1,287	66,948	83
4066	Auchenflower/MtCootha/Toowong	660	2,200	114,400	1,546	80,386	43%	654	34,014	42
4067	Ironside/St Lucia	723	2,408	125,233	1,546	80,386	47%	862	44,848	56
4101	Highgate Hill/South Bris/West End	800	2,667	138,667	1,546	80,386	52%	1,121	58,281	73
4102	Buranda/Dutton Park/Woolloongabba	700	2,333	121,333	1,546	80,386	45%	787	40,948	51
4169	East Bris/Kangaroo Point	760	2,533	131,733	1,546	80,386	49%	987	51,348	64
North – Inner										
4007	Ascot/Hamilton	880	2,933	152,533	1,546	80,386	57%	1,387	72,148	90
4010	Albion/Breakfast Creek	-	-	-	-	-	-	-	-	-
4011	Clayfield/Hendra	825	2,750	143,000	1,546	80,386	53%	1,204	62,614	78
4012	Nundah/Toombul/Wavell Heights	580	1,933	100,533	1,546	80,386	38%	387	20,148	25
4030	Lutwyche/Windsor/Woolloowin	688	2,292	119,167	1,546	80,386	44%	746	38,781	48
4031	Gordon Park/Kedron	660	2,200	114,400	1,546	80,386	43%	654	34,014	42
4051	Alderley/Enogerra/Gaythorne/Grange/ Newmarket/Wilston	650	2,167	112,667	1,546	80,386	42%	621	32,281	40
North – Outer										
4013	Northgate	650	2,167	112,667	1,546	80,386	42%	621	32,281	40
4014	Banyo/Nudgee/Virginia	550	1,833	95,333	1,546	80,386	36%	287	14,948	19
4017	Bracken Ridge/Brighton/Deagon/Sandgate	463	1,542	80,167	1,546	80,386	30%	-4	-219	-1
4018	Fitzgibbon/Taigum	460	1,533	79,733	1,546	80,386	30%	-13	-652	-1
4032	Chermside/Craiglea	465	1,550	80,600	1,546	80,386	30%	4	214	0
4034	Aspley/Boonda/Geebung/Zillmere	488	1,625	84,500	1,546	80,386	32%	79	4,114	5
4036	Bald Hills	455	1,517	78,867	1,546	80,386	29%	-29	-1,519	-2
North West – Inner										
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	650	2,167	112,667	1,546	80,386	42%	621	32,281	40
4060	Ashgrove/Dorrington/St Johns Wood	785	2,617	136,067	1,546	80,386	51%	1,071	55,681	69
4065	Bardon/Jubilee/Rainworth	793	2,642	137,367	1,546	80,386	51%	1,096	56,981	71
North West – Outer										
4053	Brookside/Everton Park/McDowall/Stafford	550	1,833	95,333	1,546	80,386	36%	287	14,948	19
4054	Arana Hills/Kepperra	495	1,650	85,800	1,546	80,386	32%	321	16,681	21
4061	The Gap	550	1,833	95,333	1,546	80,386	36%	287	14,948	19

* Source: <https://www.rta.qld.gov.au/Forms-and-publications/Median-rents-quarterly-data/2016-Median-rents-quarterly-data>
 ^ Source: ABS
 All median income data is at SA3 level unless unavailable in which case it is reported at local government level.



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

FOUR + BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
South – Inner		543	1,808	94,033	1,546	80,386	35%	262	13,648	18
4103	Annerley/Fairfield	548	1,825	94,900	1,546	80,386	35%	279	14,514	
4104	Yeronga	-	-	-	-	-	-	-	-	
4105	Clifton Hill/Moorooka/Tennyson	500	1,667	86,667	1,546	80,386	32%	121	6,281	8
4111	Griffith Uni/Nathan	-	-	-	-	-	-	-	-	
4120	Greenlopes/Stones Corner	575	1,917	99,667	1,546	80,386	37%	371	19,281	24
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	588	1,958	101,833	1,546	80,386	38%	412	21,448	27
4122	Mansfield/Mt Gravatt/Wishart	530	1,767	91,867	1,546	80,386	34%	221	11,481	14
South – Outer		470	1,567	81,467	1,546	80,386	30%	21	1,081	1
4106	Brisbane Market/Rocklea	-	-	-	-	-	-	-	-	
4107	Salisbury	550	1,833	95,333	1,546	80,386	36%	287	14,948	19
4108	Archerfield/Coopers Plains	455	1,517	78,867	1,546	80,386	29%	-29	-1,519	-2
4109	Altandi/Macgregor/Robertson/Sunnybank	490	1,633	84,933	1,546	80,386	32%	87	4,548	6
4110	Acacia Ridge/Larapinta/Willawong	460	1,533	79,733	1,546	80,386	30%	-13	-652	-1
4112	Kuraby	510	1,700	88,400	1,546	80,386	33%	154	8,014	10
4113	Eight Miles Plains/Runcom	470	1,567	81,467	1,546	80,386	30%	21	1,081	1
4115	Algester/Parkinson	468	1,558	81,033	1,546	80,386	30%	12	648	1
4116	Calamvale/Drewvale/Stretton	460	1,533	79,733	1,546	80,386	30%	-13	-652	-1
South East – Inner		695	2,317	120,467	1,546	80,386	45%	771	40,081	50
4151	Coorparoo	795	2,650	137,800	1,546	80,386	51%	1,104	57,414	71
4152	Camp Hill/Carina/Carindale	600	2,000	104,000	1,546	80,386	39%	454	23,614	29
4170	Cannon Hill/Morningside/Norman Park	720	2,400	124,800	1,546	80,386	47%	854	44,414	55
4171	Balmoral/Bulimba/Hawthorne	900	3,000	156,000	1,546	80,386	58%	1,454	75,614	94
4172	Murrarie	610	2,033	105,733	1,546	80,386	39%	487	25,348	32
South East – Outer		560	1,867	97,067	1,546	80,386	36%	321	16,681	21
4153	Belmont	-	-	-	-	-	-	-	-	
4154	Gumdale/Ransome/Wakerley	580	1,933	100,533	1,546	80,386	38%	387	20,148	25
4155	Chandler	-	-	-	-	-	-	-	-	
4156	Burbank/Mackenzie	-	-	-	-	-	-	-	-	
4173	Tingalpa	495	1,650	85,800	1,546	80,386	32%	104	5,414	7
4174	Doboy/Hemant	-	-	-	-	-	-	-	-	
South West – Inner		650	2,167	112,667	1,546	80,386	42%	621	32,281	40
4068	Chelmer/Indooroopilly/Taringa	675	2,250	117,000	1,546	80,386	44%	704	36,614	46
4075	Corinda/Graceville/Oxley/Sherwood	555	1,850	96,200	1,546	80,386	36%	304	15,814	20
South West – Outer		450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4069	Brookfield/Chapel Hill/Kenmore	600	2,000	104,000	1,546	80,386	39%	454	23,614	29
4070	Anstead/Bellbowrie/Moggill	450	-	-	1,546	-	-	-	-	
4073	Seventeen Mile Rocks/Sinnamon Park	530	1,767	91,867	1,546	80,386	34%	221	11,481	14
4074	Jindalee/Mt Ommaney/Summer/Westlake	500	1,667	86,667	1,546	80,386	32%	121	6,281	8
4076	Darra/Wacol	375	1,250	65,000	1,546	80,386	24%	-296	-15,386	-19

*Source: <https://www.rta.qld.gov.au/Forms-and-publications/Median-rents-quarterly-data/2016-Median-rents-quarterly-data>
 ^ Source: ABS
 All median income data is at SA3 level unless unavailable in which case it is reported at local government level.



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

FOUR + BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
4077	Doolandella/Durack/Inala/Richlands	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4078	Forest Lake/Carole Park	440	1,467	76,267	1,546	80,386	28%	-79	-4,119	-5
	Moreton Bay LGA	420	1,400	72,800	1,358	70,620	31%	42	2,180	3
	Caboolture Region	395	1,317	68,467	1,358	70,620	29%	-41	-2,153	-3
4504	Narangba	428	1,425	74,100	1,358	70,620	31%	67	3,480	5
4505	Burpengary	410	1,367	71,067	1,358	70,620	30%	9	447	1
4506	Morayfield/Moorina	370	1,233	64,133	1,358	70,620	27%	-125	-6,487	-9
4507	Banksia Beach/Bellara/Bongaree/Bribie Is/Woorim	500	1,667	86,667	1,358	70,620	37%	309	16,047	23
4508	Deception Bay	380	1,267	65,867	1,358	70,620	28%	-91	-4,753	-7
4510	Caboolture/Beachmere/Donnybrook/Balingool/Bellmere/Melredale/Moodlu/Rocksberg/Toorbul	365	1,217	63,267	1,358	70,620	27%	-141	-7,353	-10
4511	Godwin Beach/Ningi/Sandstone Pt/Toorbul Pt	420	1,400	72,800	1,358	70,620	31%	42	2,180	3
4512	Wamuran	-	-	-	-	-	-	-	-	-
4514	Woodford/Bellthorpe/Bracalba/Cedarton/D'Aguilar/Delaney's Ck/Neurum/Stammore/Stoney Ck/Villeneuve	420	1,400	72,800	1,358	70,620	31%	42	2,180	3
4516	Elimbah	575	1,917	99,667	1,358	70,620	42%	559	29,047	41
	Pine Rivers Region	440	1,467	76,267	1,358	70,620	32%	109	5,647	8
4035	Albany Ck/Bridgeman Downs/Cashs Crossing	543	1,808	94,033	1,358	70,620	40%	450	23,413	33
4037	Eatons Hill	530	1,767	91,867	1,358	70,620	39%	409	21,247	30
4055	Bunya/Ferny Grove/Ferny Hills/Kedron Upper	530	1,767	91,867	1,358	70,620	39%	409	21,247	30
4500	Bray Pk/Brendale/Cashmere/Clear Mountain/Joyner/Strathpine/Warner	443	1,475	76,700	1,358	70,620	33%	117	6,080	9
4501	Lawnton	408	1,358	70,633	1,358	70,620	30%	0	13	0
4502	Frenchs Forest/Petrie	460	1,533	79,733	1,358	70,620	34%	175	9,113	13
4503	Dakabin/Dohles Rocks/Griffin/Kallangur/Kurwongbah	420	1,400	72,800	1,358	70,620	31%	42	2,180	3
4509	Mango Hill	445	1,483	77,133	1,358	70,620	33%	125	6,513	9
4520	Camp Mountain/Cedar Ck/Mt Glorious/Mt Nebo/Mt Samson/Samford/Yugar	650	2,167	112,667	1,358	70,620	48%	809	42,047	60
4521	Dayboro/Mt Mee/Mt Pleasant/Ocean View/Rush Ck	518	1,725	89,700	1,358	70,620	38%	367	19,080	27
	Redcliffe Region	480	1,600	83,200	1,358	70,620	35%	242	12,580	18
4019	Clontarf/Humpybong/Margate/Scotts Pt/Woody Pt	490	1,633	84,933	1,358	70,620	36%	275	14,313	20
4020	Redcliffe/Scarborough/Newport Waters/Suttons Bch	500	1,667	86,667	1,358	70,620	37%	309	16,047	23
4021	Kippa-Ring	410	1,367	71,067	1,358	70,620	30%	9	447	1
4022	Rothwell	400	1,333	69,333	1,358	70,620	29%	-25	-1,287	-2
	Logan City Council Area	400	1,333	69,333	1,338	69,572	30%	-5	-239	-0
4205	Bethania	415	1,383	71,933	1,338	69,572	31%	45	2,361	3
4207	Beenleigh/Eagley/Mt Warren Pk	390	1,300	67,600	1,338	69,572	29%	-38	-1,972	-3
4114	Kingston/Logan City/Trinder Pk/Woodridge	380	1,267	65,867	1,338	69,572	28%	-71	-3,705	-5
4117	Berrimba	425	1,417	73,667	1,338	69,572	32%	79	4,095	6

* Source: <https://www.rta.qld.gov.au/Forms-and-publications/Median-rents-quarterly-data/2016-Median-rents-quarterly-data>
 -- Not Available (number of bonds lodged too small (less than 5))
 ^ Source: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/6302.0Main+Features!Nov%202016?OpenDocument>



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

FOUR + BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
4118	Browns Plains/Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	420	1,400	72,800	1,338	69,572	31%	62	3,228	5
4119	Underwood	463	1,542	80,167	1,338	69,572	35%	204	10,595	15
4123	Priests Gully/ Rochedale	563	1,875	97,500	1,338	69,572	42%	537	27,928	40
4124	Boronia Hts/ Greenbank/ New Beith	408	1,358	70,633	1,338	69,572	30%	20	1,061	2
4125	Munruben/ Park Ridge	390	1,300	67,600	1,338	69,572	29%	-38	-1,972	-3
4127	Chatswood Hills/ Daisy Hill/ Preisdale/ Slacks Ck/ Springwood	470	1,567	81,467	1,338	69,572	35%	229	11,895	17
4128	Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	495	1,650	85,800	1,338	69,572	37%	312	16,228	23
4129	Logandale/ Loganholme	420	1,400	72,800	1,338	69,572	31%	62	3,228	5
4130	Carbrook/ Cornubia	520	1,733	90,133	1,338	69,572	39%	395	20,561	30
4131	Loganlea/ Meadowbrook	400	1,333	69,333	1,338	69,572	30%	-5	-239	-0
4132	Crestmead/ Mairdsen	390	1,300	67,600	1,338	69,572	29%	-38	-1,972	-3
4133	Chambers Flat/ Logan Reserve/ Waterford	400	1,333	69,333	1,338	69,572	30%	-5	-239	-0
4280	Jimboomba/ Maclean/ Stockleigh	410	1,367	71,067	1,338	69,572	31%	29	1,495	2
	Ipswich City Council Area	370	1,233	64,133	1,374	71,448	27%	-141	-7,314	-10
4300	Goodna/ Bellbird Pk/ Camira/ Springfield	415	1,383	71,933	1,374	71,448	30%	9	486	1
4301	Redbank/ Redbank Phns/ Collingwood Pk	360	1,200	62,400	1,374	71,448	26%	-174	-9,048	-13
4303	Dinmore/ Riverview	-	-	-	-	-	-	-	-	-
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	350	1,167	60,667	1,374	71,448	25%	-207	-10,781	-15
4305	Ipswich/ Brassall/ Bremer/ Churchhill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	350	1,167	60,667	1,374	71,448	25%	-207	-10,781	-15
4306	Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	385	1,283	66,733	1,374	71,448	28%	-91	-4,714	-7
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	350	1,167	60,667	1,374	71,448	25%	-207	-10,781	-15
4346	Marburg	-	-	-	-	-	-	-	-	-
	Redland City Council Area	495	1,650	85,800	1,546	80,386	32%	104	5,414	7
4157	Capalaba/ Sheldon	490	1,633	84,933	1,546	80,386	32%	87	4,548	6
4158	Thornside	545	1,817	94,467	1,546	80,386	35%	271	14,081	18
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	515	1,717	89,267	1,546	80,386	33%	171	8,881	11
4160	Ormiston/ Wellington Pt/ Erobin	540	1,800	93,600	1,546	80,386	35%	254	13,214	16
4161	Alexandra Hills/ Burwood Hts	465	1,550	80,600	1,546	80,386	30%	4	214	0
4163	Cleveland/ Raby Bay	500	1,667	86,667	1,546	80,386	32%	121	6,281	8
4164	Thornlands/ Pinklands	495	1,650	85,800	1,546	80,386	32%	104	5,414	7
4165	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	480	1,600	83,200	1,546	80,386	31%	54	2,814	4
4183	Amity Pt/ Dunmich/ Pt Lookout	-	-	-	-	-	-	-	-	-
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peells/ Russell Is	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
BRISBANE CITY LGA										
	Bayside	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4178	Lindum/Lytton/Wynnum	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4179	Lota/Marly	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
City Inner										
4000	Brisbane City/Spring Hill	600	2,000	104,000	1,546	80,386	36%	304	15,814	20
4005	New Farm/Teneriffe	625	2,083	108,333	1,546	80,386	39%	454	23,614	29
4006	Bowen Hills/Valley/Herston/Newstead	495	1,650	85,800	1,546	80,386	40%	537	27,948	29
4064	Milton/Paddington/Rosalie	588	1,958	101,833	1,546	80,386	32%	104	5,414	7
4066	Auchenflower/MtCootha/Toowong	550	1,833	95,333	1,546	80,386	38%	412	21,448	27
4067	Ironside/St Lucia	525	1,750	91,000	1,546	80,386	36%	287	14,948	19
4101	Highgate Hill/South Bris/West End	560	1,867	97,067	1,546	80,386	34%	204	10,614	13
4102	Buranda/Dutton Park/Woolloongabba	500	1,667	86,667	1,546	80,386	36%	321	16,681	21
4169	East Bris/Kangaroo Point	533	1,775	92,300	1,546	80,386	32%	121	6,281	8
North - Inner										
4007	Ascot/Hamilton	475	1,583	82,333	1,546	80,386	34%	229	11,914	15
4010	Albion/Breakfast Creek	455	1,517	78,867	1,546	80,386	31%	37	1,948	2
4011	Clayfield/Hendra	520	1,733	90,133	1,546	80,386	36%	321	16,681	21
4012	Nundah/Toombul/Wavell Heights	450	1,500	78,000	1,546	80,386	31%	29	-1,519	-2
4030	Lutwyche/Windsor/Woolloowin	490	1,633	84,933	1,546	80,386	29%	187	9,748	12
4031	Gordon Park/Kedron	488	1,625	84,500	1,546	80,386	32%	87	4,548	6
4051	Alderley/Enogerra/Gaythorne/Grange/ Newmarket/Wilston	460	1,533	79,733	1,546	80,386	30%	-13	-652	-1
North - Outer										
4013	Northgate	390	1,300	67,600	1,546	80,386	26%	-213	-11,052	-14
4014	Banyo/Nudgee/Virginia	425	1,417	73,667	1,546	80,386	25%	-246	-12,786	-16
4017	Bracken Ridge/Brighton/Deagon/Sandgate	420	1,400	72,800	1,546	80,386	27%	-129	-6,719	-8
4018	Fitzgibbon/Taigum	400	1,333	69,333	1,546	80,386	27%	-146	-7,586	-9
4032	Chermside/Craiglea	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4034	Aspley/Boondal/Geebung/Zillmere	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
4036	Bald Hills	388	1,292	67,167	1,546	80,386	25%	-254	-13,219	-16
North West - Inner										
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	575	1,917	99,667	1,546	80,386	36%	329	17,114	21
4060	Ashgrove/Dorrington/St Johns Wood	523	1,742	90,567	1,546	80,386	37%	371	19,281	24
4065	Bardon/Jubilee/Rainworth	590	1,967	102,267	1,546	80,386	34%	196	10,181	13
North West - Outer										
4053	Brookside/Everton Park/McDowall/Stafford	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4054	Arana Hills/Keppera	423	1,408	73,233	1,546	80,386	28%	-79	-4,119	-5
4061	The Gap	465	1,550	80,600	1,546	80,386	27%	-138	-7,152	-9
							30%	4	214	0



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
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Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
	South - Inner	440	1,467	76,267	1,546	80,386	28%	-79	-4,119	
4103	Annerley/Fairfield	480	1,600	83,200	1,546	80,386	31%	54	2,814	4
4104	Yeronga	470	1,567	81,467	1,546	80,386	30%	21	1,081	1
4105	Clifton Hill/Moorooka/Tennyson	440	1,467	76,267	1,546	80,386	28%	-79	-4,119	-5
4111	Griffith Uni/Nathan	-	-	-	-	-	-	-	-	-
4120	Greenslopes/Stones Corner	490	1,633	84,933	1,546	80,386	32%	87	4,548	6
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	440	1,467	76,267	1,546	80,386	28%	-79	-4,119	-5
4122	Mansfield/Mt Gravatt/Wishart	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
	South - Outer	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
4106	Brisbane Market/Rocklea	-	-	-	-	-	-	-	-	-
4107	Salisbury	418	1,392	72,367	1,546	80,386	27%	-154	-8,019	-10
4108	Archerfield/Coopers Plains	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4109	Altandi/Macgregor/Robertson/Sunnybank	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4110	Acacia Ridge/Larapinta/Willawong	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4112	Kuraby	400	-	-	1,546	-	-	-	-	-
4113	Eight Miles Plains/Runcom	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4115	Algester/Parkinson	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
4116	Calamvale/Drewvale/Stretton	425	1,417	73,667	1,546	80,386	27%	-129	-6,719	-8
	South East - Inner	480	1,600	83,200	1,546	80,386	31%	54	2,814	4
4151	Cooraroo	500	1,667	86,667	1,546	80,386	32%	121	6,281	8
4152	Camp Hill/Carina/Carindale	465	1,550	80,600	1,546	80,386	30%	4	214	0
4170	Cannon Hill/Morningside/Norman Park	480	1,600	83,200	1,546	80,386	31%	54	2,814	4
4171	Balmoral/Bulimba/Hawthorne	525	1,750	91,000	1,546	80,386	34%	204	10,614	13
4172	Murrarie	-	-	-	-	-	-	-	-	-
	South East - Outer	440	1,467	76,267	1,546	80,386	28%	-79	-4,119	-5
4153	Belmont	-	-	-	-	-	-	-	-	-
4154	Gumdale/Ransome/Wakerley	-	-	-	-	-	-	-	-	-
4155	Chandler	-	-	-	-	-	-	-	-	-
4156	Burbank/Mackenzie	-	-	-	-	-	-	-	-	-
4173	Tingalpa	455	1,517	78,867	1,546	80,386	29%	-29	-1,519	-2
4174	Doboy/Hemant	410	1,367	71,067	1,546	80,386	27%	-179	-9,319	-12
	South West - Inner	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4068	Chelmer/Indooroopilly/Taringa	480	1,600	83,200	1,546	80,386	31%	54	2,814	4
4075	Corinda/Graceville/Oxley/Sherwood	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
	South West - Outer	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4069	Brookfield/Chapel Hill/Kenmore	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4070	Anstead/Bellbowrie/Moggill	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4073	Seventeen Mile Rocks/Sinnamon Park	445	1,483	77,133	1,546	80,386	29%	-63	-3,252	-4
4074	Jindalee/Mt Ommaney/Summer/Westlake	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4076	Darra/Wacol	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4077	Doolandella/Durack/Inala/Richlands	335	1,117	58,067	1,546	80,386	22%	-429	-22,319	-28
4078	Forest Lake/Carole Park	365	1,217	63,267	1,546	80,386	24%	-329	-17,119	-21



AFFORDABLE AHIG INDEX ≤0
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Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
	Moreton Bay LGA	370	1,233	64,133	1,358	70,620	27%	-125	-6,487	-9
	Caboolture Region	335	1,117	58,067	1,358	70,620	25%	-241	-12,553	-18
4504	Narangba	375	1,250	65,000	1,358	70,620	28%	-108	-5,620	-8
4505	Burpengary	350	1,167	60,667	1,358	70,620	26%	-191	-9,953	-14
4506	Morayfield/ Moorina	320	1,067	55,467	1,358	70,620	24%	-291	-15,153	-21
4507	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	420	1,400	72,800	1,358	70,620	31%	42	2,180	3
4508	Deception Bay	330	1,100	57,200	1,358	70,620	24%	-258	-13,420	-19
4510	Caboolture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlitj/ Rocksberg/ Toorbul	316	1,053	54,734	1,358	70,620	23%	-305	-15,886	-22
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	350	1,167	60,667	1,358	70,620	26%	-191	-9,953	-14
4512	Wamuran	-	-	-	-	-	-	-	-	-
4514	Woodford/ Bellthorpe/ Bracalba/ Cedarpton/ D'Aguilar/ Delaney's Ck/ Neurum/ Stanmore/ Stoney Ck/ Villeneuve	350	1,167	60,667	1,358	70,620	26%	-191	-9,953	-14
4516	Elimbah	-	-	-	-	-	-	-	-	-
	Pine Rivers Region	390	1,300	67,600	1,358	70,620	29%	-58	-3,020	-4
4035	Albany Ck/ Bridgeman Downs/ Cashes Crossing	430	1,433	74,533	1,358	70,620	32%	75	3,913	6
4037	Eatons Hill	415	1,383	71,933	1,358	70,620	31%	25	1,313	2
4055	Bunya/ Ferny Grove/ Ferny Hills/ Kedron Upper	450	1,500	78,000	1,358	70,620	33%	142	7,380	10
4500	Bray Pt/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	385	1,283	66,733	1,358	70,620	28%	-75	-3,887	-6
4501	Lawnton	373	1,242	64,567	1,358	70,620	27%	-116	-6,053	-9
4502	Frenchs Forest/ Petrie	365	1,217	63,267	1,358	70,620	27%	-141	-7,353	-10
4503	Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah	380	1,267	65,867	1,358	70,620	28%	-91	-4,753	-7
4509	Mango Hill	390	1,300	67,600	1,358	70,620	29%	-58	-3,020	-4
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	500	1,667	86,667	1,358	70,620	37%	309	16,047	23
4521	Dayboro/ Mt Mee/ Mt Pleasant/ Ocean View/ Rush Ck	415	1,383	71,933	1,358	70,620	31%	25	1,313	2
	Redcliffe Region	380	1,267	65,867	1,358	70,620	28%	-91	-4,753	-7
4019	Clontarf/ Humptybong/ Margate/ Scotts Pt/ Woody Pt	390	1,300	67,600	1,358	70,620	29%	-58	-3,020	-4
4020	Redcliffe/ Scarborough/ Newport Waters/ Suttons Bch	380	1,267	65,867	1,358	70,620	28%	-91	-4,753	-7
4021	Kippa-Ring	378	1,258	65,433	1,358	70,620	28%	-100	-5,187	-7
4022	Rothwell	360	1,200	62,400	1,358	70,620	27%	-158	-8,220	-12
	Logan City Council Area	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
4205	Bethania	330	1,100	57,200	1,338	69,572	25%	-238	-12,372	-18
4207	Beenleigh/ Eaglyb/ Mt Warren Pk	345	1,150	59,800	1,338	69,572	26%	-188	-9,772	-14
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	310	1,033	53,733	1,338	69,572	23%	-305	-15,839	-23
4117	Berrinba	-	-	-	-	-	-	-	-	-
4118	Browns Plains/ Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	353	1,175	61,100	1,338	69,572	26%	-163	-8,472	-12
4119	Underwood	410	1,367	71,067	1,338	69,572	31%	29	1,495	2



AFFORDABLE AHIG INDEX ≤0
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BRISBANE – GREATER METROPOLITAN REGION

THREE BEDROOM HOUSE

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
4123	Priests Gully/ Rochedale	410	1,367	71,067	1,338	69,572	31%	29	1,495	2
4124	Boronia Hts/ Greenbank/ New Beith	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
4125	Munruben/ Park Ridge	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
4127	Chatswood Hills/ Daisy Hill/ Preisdale/ Slacks Ck/ Springwood	370	1,233	64,133	1,338	69,572	28%	-105	-5,439	-8
4128	Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	400	1,333	69,333	1,338	69,572	30%	-5	-239	-0
4129	Logandale/ Loganholme	390	1,300	67,600	1,338	69,572	29%	-38	-1,972	-3
4130	Carbrook/ Cornubia	400	1,333	69,333	1,338	69,572	30%	-5	-239	-0
4131	Loganlea/ Meadowbrook	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
4132	Crestmead/ Mairdsen	340	1,133	58,933	1,338	69,572	25%	-205	-10,639	-15
4133	Chambers Flat/ Logan Reserve/ Waterford	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
4280	Jimboomba/ Maclean/ Stockleigh	330	1,100	57,200	1,338	69,572	25%	-238	-12,372	-18
	Ipwich City Council Area	315	1,050	54,600	1,374	71,448	23%	-324	-16,848	-24
4300	Goodna/ Bellbird Pk/ Camira/ Springfield	350	1,167	60,667	1,374	71,448	25%	-207	-10,781	-15
4301	Redbank/ Redbank Phs/ Collingwood Pk	320	1,067	55,467	1,374	71,448	23%	-307	-15,981	-22
4303	Dinmore/ Riverview	290	967	50,267	1,374	71,448	21%	-407	-21,181	-30
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	300	1,000	52,000	1,374	71,448	22%	-374	-19,448	-27
4305	Ipwich/ Brassall/ Bremer/ Churchhill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	300	1,000	52,000	1,374	71,448	22%	-374	-19,448	-27
4306	Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	340	1,133	58,933	1,374	71,448	25%	-241	-12,514	-18
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	295	983	51,133	1,374	71,448	21%	-391	-20,314	-28
4346	Marburg	-	-	-	-	-	-	-	-	-
	Redland City Council Area	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4157	Capalaba/ Sheldon	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4158	Thornside	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
4160	Ormiston/ Wellington Pt/ Erobin	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4161	Alexandra Hills/ Burwood Hts	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4163	Cleveland/ Raby Bay	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4164	Thornlands/ Pinklands	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4165	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	410	1,367	71,067	1,546	80,386	27%	-179	-9,319	-12
4183	Amity Pt/ Dunwich/ Pt Lookout	-	-	-	-	-	-	-	-	-
4184	Coochiemudlo Is/ Karragarra Is/ Macleay Is/ Peel Is/ Russell Is	270	900	46,800	1,546	80,386	17%	-646	-33,586	-42



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BRISBANE – GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
	BRISBANE CITY LGA	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
	Bayside	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4178	Lindum/Lytton/Wynnum	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4179	Lota/Marly	358	1,192	61,967	1,546	80,386	23%	-354	-18,419	-23
	City Inner	490	1,633	84,933	1,546	80,386	32%	87	4,548	6
4000	Brisbane City/Spring Hill	545	1,817	94,467	1,546	80,386	35%	271	14,081	18
4005	New Farm/Teneriffe	493	1,642	85,367	1,546	80,386	32%	96	4,981	4
4006	Bowen Hills/Valley/Herston/Newstead	480	1,600	83,200	1,546	80,386	31%	54	2,814	4
4064	Milton/Paddington/Rosalie	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4066	Auchenflower/MtCootha/Toowong	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
4067	Ironside/St Lucia	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
4101	Highgate Hill/South Bris/West End	520	1,733	90,133	1,546	80,386	34%	187	9,748	12
4102	Buranda/Dutton Park/Woolloongabba	480	1,600	83,200	1,546	80,386	31%	54	2,814	4
4169	East Bris/Kangaroo Point	470	1,567	81,467	1,546	80,386	30%	21	1,081	1
	North - Inner	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4007	Ascot/Hamilton	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4010	Albion/Breakfast Creek	453	1,508	78,433	1,546	80,386	29%	-38	-1,952	-2
4011	Clayfield/Hendra	345	1,150	59,800	1,546	80,386	22%	-396	-20,586	-26
4012	Nundah/Toombul/Wavell Heights	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4030	Lutwyche/Windsor/Woolloowin	395	1,317	68,467	1,546	80,386	26%	-229	-11,919	-15
4031	Gordon Park/Kedron	340	1,133	58,933	1,546	80,386	22%	-413	-21,452	-27
4051	Alderley/Enogerra/Gaythorne/Grange/ Newmarket/Wilston	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
	North - Outer	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4013	Northgate	340	1,133	58,933	1,546	80,386	22%	-413	-21,452	-27
4014	Banyo/Nudgee/Virginia	-	-	-	-	-	-	-	-	-
4017	Bracken Ridge/Brighton/Deagon/Sandgate	323	1,077	55,987	1,546	80,386	21%	-469	-24,399	-30
4018	Fitzgibbon/Taigum	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4032	Chermside/Craiglea	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4034	Aspley/Boonda/Geebung/Zillmere	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4036	Bald Hills	n.a.	-	-	1,546	-	-	-	-	-
	North West - Inner	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
4060	Ashgrove/Dorrington/St Johns Wood	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4065	Bardon/Jubilee/Rainworth	440	1,467	76,267	1,546	80,386	28%	-79	-4,119	-5
	North West - Outer	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4053	Brookside/Everton Park/McDowall/Stafford	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4054	Arana Hills/Keppera	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4061	The Gap	-	-	-	-	-	-	-	-	-



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BRISBANE – GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
South - Inner		360	1,200	62,400	1,546	80,386	23%	-346	-17,986	
4103	Annerley/Fairfield	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4104	Yeronga	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4105	Clifton Hill/Moorooka/Tennyson	343	1,142	59,367	1,546	80,386	22%	-404	-21,019	-26
4111	Griffith Uni/Nathan	-	-	-	-	-	-	-	-	-
4120	Greenslopes/Stones Corner	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	358	1,192	61,967	1,546	80,386	23%	-354	-18,419	-23
4122	Mansfield/Mt Gravatt/Wishart	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
South - Outer		350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4106	Brisbane Market/Rocklea	-	-	-	-	-	-	-	-	-
4107	Salisbury	-	-	-	-	-	-	-	-	-
4108	Archerfield/Coopers Plains	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4109	Altandi/Macgregor/Robertson/Sunnybank	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4110	Acacia Ridge/Larapinta/Willawong	320	1,067	55,467	1,546	80,386	21%	-479	-24,919	-31
4112	Kuraby	-	-	-	-	-	-	-	-	-
4113	Eight Miles Plains/Runcorn	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
4115	Algester/Parkinson	293	975	50,700	1,546	80,386	19%	-571	-29,686	-37
4116	Calamvale/Drewvale/Stretton	-	-	-	-	-	-	-	-	-
South East - Inner		390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
4151	Cooraroo	355	1,183	61,533	1,546	80,386	23%	-363	-18,852	-23
4152	Camp Hill/Carina/Carindale	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4170	Cannon Hill/Morningside/Norman Park	410	1,367	71,067	1,546	80,386	27%	-179	-9,319	-12
4171	Balmoral/Bulimba/Hawthorne	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4172	Murrarie	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
South East - Outer		348	1,158	60,233	1,546	80,386	22%	-388	-20,152	-25
4153	Belmont	-	-	-	-	-	-	-	-	-
4154	Gumdale/Ransome/Wakerley	-	-	-	-	-	-	-	-	-
4155	Chandler	-	-	-	-	-	-	-	-	-
4156	Burbank/Mackenzie	-	-	-	-	-	-	-	-	-
4173	Tingalpa	330	1,100	57,200	1,546	80,386	21%	-446	-23,186	-29
4174	Doboy/Hemant	-	-	-	-	-	-	-	-	-
South West - Inner		395	1,317	68,467	1,546	80,386	26%	-229	-11,919	-15
4068	Chelmer/Indooroopilly/Taringa	395	1,317	68,467	1,546	80,386	26%	-229	-11,919	-15
4075	Corinda/Graceville/Oxley/Sherwood	388	1,292	67,167	1,546	80,386	25%	-254	-13,219	-16
South West - Outer		325	1,083	56,333	1,546	80,386	21%	-463	-24,052	-30
4069	Brookfield/Chapel Hill/Kenmore	-	-	-	-	-	-	-	-	-
4070	Anstead/Bellbowrie/Moggill	-	-	-	-	-	-	-	-	-
4073	Seventeen Mile Rocks/Sinnamon Park	-	-	-	-	-	-	-	-	-
4074	Jindalee/Mt Ommaney/Summer/Westlake	-	-	-	-	-	-	-	-	-
4076	Darra/Wacol	-	-	-	-	-	-	-	-	-
4077	Doolandella/Durack/Inala/Richlands	-	-	-	-	-	-	-	-	-
4078	Forest Lake/Carole Park	-	-	-	-	-	-	-	-	-



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BRISBANE – GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

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290	Moreton Bay LGA	290	967	50,267	1,358	70,620	21%	-391	-20,353	-29
285	Caboolture Region	285	950	49,400	1,358	70,620	21%	-408	-21,220	-30
n.a.	Narangba	n.a.	-	-	1,358	-	-	-	-	-
283	Burpengary	283	942	48,967	1,358	70,620	21%	-416	-21,653	-31
280	Morayfield/ Moorina	280	933	48,533	1,358	70,620	21%	-425	-22,087	-31
298	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	298	992	51,567	1,358	70,620	22%	-366	-19,053	-27
320	Deception Bay	320	1,067	55,467	1,358	70,620	24%	-291	-15,153	-21
270	Caboolture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlitj/ Rocksberg/ Toorbul	270	900	46,800	1,358	70,620	20%	-458	-23,820	-34
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	-	-	-	-	-	-	-	-	-
4512	Wamuran	-	-	-	-	-	-	-	-	-
4514	Woodford/ Bellthorpe/ Bracalba/ Cedarpton/ D'Aguiar/ Delaneys Ck/ Neurum/ Stanmore/ Stoney Ck/ Villeneuve	-	-	-	-	-	-	-	-	-
4516	Elimbah	-	-	-	-	-	-	-	-	-
300	Pine Rivers Region	300	1,000	52,000	1,358	70,620	22%	-358	-18,620	-26
4035	Albany Ck/ Bridgeman Downs/ Cashes Crossing	-	-	-	-	-	-	-	-	-
4037	Eatons Hill	-	-	-	-	-	-	-	-	-
4055	Bunya/ Ferry Grove/ Ferry Hills/ Kedron Upper	-	-	-	-	-	-	-	-	-
4500	Bray Pk/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	300	1,000	52,000	1,358	70,620	22%	-358	-18,620	-26
4501	Lawnton	285	950	49,400	1,358	70,620	21%	-408	-21,220	-30
4502	Frenchs Forest/ Petrie	283	942	48,967	1,358	70,620	21%	-416	-21,653	-31
4503	Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah	290	967	50,267	1,358	70,620	21%	-391	-20,353	-29
4509	Mango Hill	335	1,117	58,067	1,358	70,620	25%	-241	-12,553	-18
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	-	-	-	-	-	-	-	-	-
4521	Dayboro/ Mt Mee/ Mt Pleasant/ Ocean View/ Rush Ck	-	-	-	-	-	-	-	-	-
298	Redcliffe Region	298	993	51,653	1,358	70,620	22%	-365	-18,967	-27
4019	Clontarf/ Humpybong/ Margate/ Scotts Pt/ Woody Pt	280	933	48,533	1,358	70,620	21%	-425	-22,087	-31
4020	Redcliffe/ Scarborough/ Newport Waters/ Suttons Bch	310	1,033	53,733	1,358	70,620	23%	-325	-16,887	-24
4021	Kippa-Ring	305	1,017	52,867	1,358	70,620	22%	-341	-17,753	-25
4022	Rothwell	-	-	-	-	-	-	-	-	-
290	Logan City Council Area *	290	967	50,267	1,338	69,572	22%	-371	-19,305	-28
4205	Bethania	-	-	-	-	-	-	-	-	-
4207	Beenleigh/ Eaglyby/ Mt Warren Pk	290	967	50,267	1,338	69,572	22%	-371	-19,305	-28
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	250	833	43,333	1,338	69,572	19%	-505	-26,239	-38
4117	Berrinba	-	-	-	-	-	-	-	-	-
4118	Browns Plains/ Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	305	1,017	52,867	1,338	69,572	23%	-321	-16,705	-24
4119	Underwood	-	-	-	-	-	-	-	-	-



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

TWO BEDROOM UNIT

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
4123	Priests Gully/ Rochedale	-	-	-	-	-	-	-	-	-
4124	Boronia Hts/ Greenbank/ New Beith	-	-	-	-	-	-	-	-	-
4125	Munruben/ Park Ridge	295	983	51,133	1,338	69,572	22%	-355	-18,439	-27
4127	Chatswood Hills/ Daisy Hill/ Preisdale/ Slacks Ck/ Springwood	330	1,100	57,200	1,338	69,572	25%	-238	-12,372	-18
4128	Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	310	1,033	53,733	1,338	69,572	23%	-305	-15,839	-23
4129	Logandale/ Loganholme	-	-	-	-	-	-	-	-	-
4130	Carbrook/ Cornubia	-	-	-	-	-	-	-	-	-
4131	Loganlea/ Meadowbrook	300	1,000	52,000	1,338	69,572	22%	-338	-17,572	-25
4132	Crestmead/ Mairdsen	295	983	51,133	1,338	69,572	22%	-355	-18,439	-27
4133	Chambers Flat/ Logan Reserve/ Waterford	288	958	49,833	1,338	69,572	21%	-380	-19,739	-28
4280	Jimboomba/ Maclean/ Stockleigh	-	-	-	-	-	-	-	-	-
	Ipswich City Council Area	255	850	44,200	1,374	71,448	19%	-524	-27,248	-38
4300	Goodna/ Bellbird Pk/ Camira/ Springfield	257.5	858	44,633	1,374	71,448	19%	-516	-26,814	-38
4301	Redbank/ Redbank Phs/ Collingwood Pk	260	867	45,067	1,374	71,448	19%	-507	-26,381	-37
4303	Dinmore/ Riverview	-	-	-	-	-	-	-	-	-
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	250	833	43,333	1,374	71,448	18%	-541	-28,114	-39
4305	Ipswich/ Brassall/ Bremer/ Churchill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	254.5	848	44,113	1,374	71,448	19%	-526	-27,334	-38
4306	Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	-	-	-	-	-	-	-	-	-
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	-	-	-	-	-	-	-	-	-
4346	Marburg	-	-	-	-	-	-	-	-	-
	Redland City Council Area	365	1,217	63,267	1,546	80,386	24%	-329	-17,119	-21
4157	Capalaba/ Sheldon	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4158	Thornside	-	-	-	-	-	-	-	-	-
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	-	-	-	-	-	-	-	-	-
4160	Ormiston/ Wellington Pt/ Erobin	-	-	-	-	-	-	-	-	-
4161	Alexandra Hills/ Burwood Hts	348	1,158	60,233	1,546	80,386	22%	-388	-20,152	-25
4163	Cleveland/ Raby Bay	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4164	Thornlands/ Pinklands	-	-	-	-	-	-	-	-	-
4165	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4183	Amity Pt/ Dunwich/ Pt Lookout	-	-	-	-	-	-	-	-	-
4184	Coochiemudlo Is/ Karragarra Is/ Macleay Is/ Peels/ Russell Is	-	-	-	-	-	-	-	-	-

* Source: <https://www.rta.qld.gov.au/Forms-and-publications/Median-rents-quarterly-data/2016-Median-rents-quarterly-data>

-- Not Available (number of bonds lodged too small (less than 5))

^ Source: <http://www.abs.gov.au/AUSSTATS/abs@.nsw/lookup/6302.0Main+Features?lnov%202016?OpenDocument>



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

ONE BEDROOM UNIT

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
BRISBANE CITY LGA										
4178	Bayside	300	1,000	60,667	1,546	80,386	23%	-379	-19,719	-25
	Lindum/Lytton/Wynnum	300	1,000	52,000	1,546	80,386	19%	-546	-28,386	-35
4179	Lota/Marly	-	-	-	-	80,386	19%	-546	-28,386	-35
City Inner										
4000	Brisbane City/Spring Hill	379	1,263	65,693	1,546	80,386	25%	-283	-14,692	-18
4005	New Farm/Teneriffe	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4006	Bowen Hills/Valley/Herston/Newstead	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4064	Milton/Paddington/Rosalie	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4066	Auchenflower/MtCootha/Toowong	410	1,367	71,067	1,546	80,386	27%	-179	-9,319	-12
4067	Ironside/StLucia	329	1,097	57,027	1,546	80,386	21%	-449	-23,359	-29
4101	Highgate Hill/South Bris/West End	278	925	48,100	1,546	80,386	18%	-621	-32,286	-40
4102	Buranda/Dutton Park/Woolloongabba	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4169	East Bris/Kangaroo Point	329	1,097	57,027	1,546	80,386	21%	-449	-23,359	-29
4007	Ascot/Hamilton	320	1,067	55,467	1,546	80,386	23%	-379	-19,719	-25
4010	Albion/Breakfast Creek	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
4011	Clayfield/Hendra	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4012	Nundah/Toombul/Wavell Heights	250	833	43,333	1,546	80,386	16%	-713	-37,052	-46
4030	Lutwyche/Windsor/Woolloowin	320	1,067	55,467	1,546	80,386	21%	-479	-24,919	-31
4031	Gordon Park/Kedron	265	883	45,933	1,546	80,386	17%	-663	-34,452	-43
4051	Alderley/Enogerra/Gaythorne/Grange/ Newmarket/Wilston	263	875	45,500	1,546	80,386	17%	-671	-34,886	-43
4013	Northgate	275	917	47,667	1,546	80,386	18%	-629	-32,719	-41
4014	Banyo/Nudgee/Virginia	260	867	45,067	1,546	80,386	17%	-679	-35,319	-44
4017	Bracken Ridge/Brighton/Deagon/Sandgate	245	817	42,467	1,546	80,386	16%	-729	-37,919	-47
4018	Fitzgibbon/Taigum	205	-	-	1,546	-	-	-	-	-
4032	Chermside/Craiglea	233	775	40,300	1,546	80,386	15%	-771	-40,086	-50
4034	Aspley/Boonda/Geebung/Zillmere	290	-	-	1,546	-	-	-	-	-
4036	Bald Hills	275	917	47,667	1,546	80,386	18%	-629	-32,719	-41
4059	North West - Inner	240	800	41,600	1,546	80,386	16%	-746	-38,786	-48
4060	Ballymore/Ithaca/Kelvin Grove/Red Hill	345	1,150	59,800	1,546	80,386	22%	-396	59,800	-26
4065	Ashgrove/Dorrington/St Johns Wood	365	1,217	63,267	1,546	80,386	24%	-329	-17,119	-21
4053	North West - Outer	230	767	39,867	1,546	80,386	15%	-779	-40,519	-50
4054	Bardon/Jubilee/Rainworth	240	800	41,600	1,546	80,386	16%	-746	-38,786	-48
4061	Brookside/Everton Park/McDowall/Stafford	293	975	50,700	1,546	80,386	19%	-571	50,700	-37
4061	Arana Hills/Keppera	293	975	50,700	1,546	80,386	19%	-571	-29,686	-37
4061	The Gap	-	-	-	-	-	-	-	-	-

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION



ONE BEDROOM UNIT

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
	South - Inner	277	924	48,048	1,546		18%	-622	48,048	
4103	Annerley/Fairfield	280	933	48,533	1,546	80,386	18%	-613	-31,852	-40
4104	Yeronga	270	900	46,800	1,546	80,386	17%	-646	-33,586	-42
4105	Clifton Hill/Moorooka/Tennyson	280	933	48,533	1,546	80,386	18%	-613	-31,852	-40
4111	Griffith Uni/Nathan	-	-	-	-	-	-	-	-	-
4120	Greenslopes/Stones Corner	273	908	47,233	1,546	80,386	18%	-638	-33,152	-41
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	275	917	47,667	1,546	80,386	18%	-629	-32,719	-41
4122	Mansfield/Mt Gravatt/Wishart	305	1,017	52,867	1,546	80,386	20%	-529	-27,519	-34
	South - Outer	250	833	43,333	1,546	80,386	16%	-713	-37,052	-46
4106	Brisbane Market/Rocklea	-	-	-	-	-	-	-	-	-
4107	Salisbury	-	-	-	-	-	-	-	-	-
4108	Archerfield/Coopers Plains	250	833	43,333	1,546	80,386	16%	-713	-37,052	-46
4109	Altandi/Macgregor/Robertson/Sunnybank	240	800	41,600	1,546	80,386	16%	-746	-38,786	-48
4110	Acacia Ridge/Larapinta/Willawong	-	-	-	-	-	-	-	-	-
4112	Kuraby	-	-	-	-	-	-	-	-	-
4113	Eight Miles Plains/Runcom	250	833	43,333	1,546	80,386	16%	-713	-37,052	-46
4115	Algester/Parkinson	-	-	-	-	-	-	-	-	-
4116	Calamvale/Drewvale/Stretton	-	-	-	-	-	-	-	-	-
	South East - Inner	315	1,050	54,600	1,546	80,386	20%	-496	54,600	-32
4151	Coorparoo	285	950	49,400	1,546	80,386	18%	-596	-30,986	-39
4152	Camp Hill/Carina/Carindale	280	933	48,533	1,546	80,386	18%	-613	-31,852	-40
4170	Cannon Hill/Morningside/Norman Park	340	1,133	58,933	1,546	80,386	22%	-413	-21,452	-27
4171	Balmoral/Bulimba/Hawthorne	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4172	Murrarie	348	1,158	60,233	1,546	80,386	22%	-388	-20,152	-25
	South East - Outer	-	-	-	-	-	-	-	-	-
4153	Belmont	-	-	-	-	-	-	-	-	-
4154	Gumdale/Ransome/Wakerley	-	-	-	-	-	-	-	-	-
4155	Chandler	-	-	-	-	-	-	-	-	-
4156	Burbank/Mackenzie	-	-	-	-	-	-	-	-	-
4173	Tingalpa	-	-	-	-	-	-	-	-	-
4174	Doboy/Hemant	-	-	-	-	-	-	-	-	-
	South West - Inner	311	1,037	53,907	1,546	80,386	20%	-509	-26,479	-33
4068	Chelmer/Indooroopilly/Taringa	312	1,040	54,080	1,546	80,386	20%	-506	-26,306	-33
4075	Corinda/Graceville/Oxley/Sherwood	220	733	38,133	1,546	80,386	14%	-813	-42,252	-53
	South West - Outer	250	833	43,333	1,546	80,386	16%	-713	-37,052	-46
4069	Brookfield/Chapel Hill/Kenmore	250	833	43,333	1,546	80,386	16%	-713	-37,052	-46
4070	Anstead/Bellbowrie/Moggill	-	-	-	-	-	-	-	-	-
4073	Seventeen Mile Rocks/Simmamoon Park	-	-	-	-	-	-	-	-	-
4074	Jindalee/Mt Ommanney/Summer/Westlake	-	-	-	-	-	-	-	-	-
4076	Darra/Wacol	-	-	-	-	-	-	-	-	-
4077	Doolandella/Durack/Inala/Richlands	269	897	46,627	1,546	80,386	17%	-649	-33,759	-42
4078	Forest Lake/Carole Park	-	-	-	-	-	-	-	-	-

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION



ONE BEDROOM UNIT

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
	Moreton Bay LGA	250	833	43,333	1,358	70,620	18%	-525	-27,287	-39
	Caboolture Region	250	833	43,333	1,358	70,620	18%	-525	-27,287	-39
4504	Narangba	-	-	-	-	-	-	-	-	-
4505	Burpengary	-	-	-	-	-	-	-	-	-
4506	Morayfield/ Moorina	260	867	45,067	1,358	70,620	19%	-491	-25,553	-36
4507	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	230	767	39,867	1,358	70,620	17%	-591	-30,753	-44
4508	Deception Bay	-	-	-	-	-	-	-	-	-
4510	Caboiture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlitj/ Rocksberg/ Toorbul	240	800	41,600	1,358	70,620	18%	-558	-29,020	-41
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	-	-	-	-	-	-	-	-	-
4512	Wamuran	-	-	-	-	-	-	-	-	-
4514	Woodford/ Bellthorpe/ Bracalba/ Cedarpton/ D'Aguiar/ Delaney's Ck/ Neurum/ Stanmore/ Stoney Ck/ Villeneuve	-	-	-	-	-	-	-	-	-
4516	Elimbah	-	-	-	-	-	-	-	-	-
	Pine Rivers Region	250	833	43,333	1,358	70,620	18%	-525	-27,287	-39
4035	Albany Ck/ Bridgeman Downs/ Cashs Crossing	-	-	-	-	-	-	-	-	-
4037	Eatons Hill	-	-	-	-	-	-	-	-	-
4055	Bunya/ Ferry Grove/ Ferry Hills/ Kedron Upper	-	-	-	-	-	-	-	-	-
4500	Bray Pk/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	220	733	38,133	1,358	70,620	16%	-625	-32,487	-46
4501	Lawnton	-	-	-	-	-	-	-	-	-
4502	Frenchs Forest/ Petrie	-	-	-	-	-	-	-	-	-
4503	Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah	270	900	46,800	1,358	70,620	20%	-458	-23,820	-34
4509	Mango Hill	305	1,017	52,867	1,358	70,620	22%	-341	-17,753	-25
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	-	-	-	-	-	-	-	-	-
4521	Dayboro/ Mt Mee/ Mt Pleasant/ Ocean View/ Rush Ck	-	-	-	-	-	-	-	-	-
	Redcliffe Region	230	767	39,867	1,358	70,620	17%	-591	-30,753	-44
4019	Clontarf/ Humpybong/ Margate/ Scotts Pt/ Woody Pt	230	767	39,867	1,358	70,620	17%	-591	-30,753	-44
4020	Redcliffe/ Scarborough/ Newport Waters/ Suttons Bch	225	750	39,000	1,358	70,620	17%	-608	-31,620	-45
4021	Kippa-Ring	-	-	-	-	-	-	-	-	-
4022	Rothwell	-	-	-	-	-	-	-	-	-
	Logan City Council Area *	240	800	41,600	1,338	69,572	18%	-538	-27,972	-40
4205	Bethania	267.5	892	46,367	1,338	69,572	20%	-446	-23,205	-33
4207	Beenleigh/ Eaglyb/ Mt Warren Pk	270	900	46,800	1,338	69,572	20%	-438	-22,772	-33
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	230	767	39,867	1,338	69,572	17%	-571	-29,705	-43
4117	Berrinba	-	-	-	-	-	-	-	-	-
4118	Browns Plains/ Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	-	-	-	-	-	-	-	-	-
4119	Underwood	-	-	-	-	-	-	-	-	-

Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

AFFORDABLE	AHIG INDEX ≤0
MODERATE HOUSING STRESS	AHIG INDEX 1-15
SEVERE HOUSING STRESS	AHIG INDEX 16-35
EXTREME HOUSING STRESS	AHIG INDEX ≥35

ONE BEDROOM UNIT

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
4123	Priests Gully/ Rochedale	-	-	-	-	-	-	-	-	-
4124	Boronia Hts/ Greenbank/ New Beith	-	-	-	-	-	-	-	-	-
4125	Munruben/ Park Ridge	250	833	43,333	1,338	69,572	19%	-505	-26,239	-38
4127	Chatswood Hills/ Daisy Hill/ Preisdale/ Slacks Ck/ Springwood	176	587	30,507	1,338	69,572	13%	-751	-39,065	-56
4128	Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	-	-	-	-	-	-	-	-	-
4129	Logandale/ Loganholme	-	-	-	-	-	-	-	-	-
4130	Carbrook/ Cornubia	-	-	-	-	-	-	-	-	-
4131	Loganlea/ Meadowbrook	252.5	842	43,767	1,338	69,572	19%	-496	-25,805	-37
4132	Crestmead/ Mairdsen	337	1,123	58,413	1,338	69,572	25%	-215	-11,159	-16
4133	Chambers Flat/ Logan Reserve/ Waterford	-	-	-	-	-	-	-	-	-
4280	Jimboomba/ Maclean/ Stockleigh	-	-	-	-	-	-	-	-	-
	Ipswich City Council Area	230	767	39,867	1,374	71,448	17%	-607	-31,581	-44
4300	Goodna/ Bellbird Pk/ Camira/ Springfield	240	800	41,600	1,374	71,448	17%	-574	-29,848	-42
4301	Redbank/ Redbank Phs/ Collingwood Pk	250	833	43,333	1,374	71,448	18%	-541	-28,114	-39
4303	Dinmore/ Riverview	-	-	-	-	-	-	-	-	-
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	230	767	39,867	1,374	71,448	17%	-607	-31,581	-44
4305	Ipswich/ Brassall/ Bremer/ Churchhill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	225	750	39,000	1,374	71,448	16%	-624	-32,448	-45
4306	Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	222.5	742	38,567	1,374	71,448	16%	-632	-32,881	-46
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	-	-	-	-	-	-	-	-	-
4346	Marburg	-	-	-	-	-	-	-	-	-
	Redland City Council Area	220	733	38,133	1,546	80,386	14%	-813	-42,252	-53
4157	Capalaba/ Sheldon	-	-	-	-	-	-	-	-	-
4158	Thornside	-	-	-	-	-	-	-	-	-
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	-	-	-	-	-	-	-	-	-
4160	Ormiston/ Wellington Pt/ Erobin	-	-	-	-	-	-	-	-	-
4161	Alexandra Hills/ Burwood Hts	-	-	-	-	-	-	-	-	-
4163	Cleveland/ Raby Bay	-	-	-	-	-	-	-	-	-
4164	Thornlands/ Pinklands	-	-	-	-	-	-	-	-	-
4165	Mt Cotton/ Pt Halloran/ Pt Talburin/ Redland Bay/ Victoria Pt	201	669	34,806	1,546	80,386	13%	-877	-45,579	-57
4183	Amity Pt/ Dunwich/ Pt Lookout	-	-	-	-	-	-	-	-	-
4184	Coochiemudlo Is/ Karragarra Is/ Macleay Is/ Peels/ Russell Is	-	-	-	-	-	-	-	-	-



AFFORDABLE AHIG INDEX ≤0
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Queensland CONTINUED

BRISBANE – GREATER METROPOLITAN REGION

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
	BRISBANE CITY LGA	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
	Bayside	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4178	Lindum/Lytton/Wynnum	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4179	Lota/Marly	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
	City Inner	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4000	Brisbane City/Spring Hill	403	1,343	69,853	1,546	80,386	26%	-203	-10,532	-13
4005	New Farm/Teneriffe	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-9
4006	Bowen Hills/Valley/Herston/Newstead	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4064	Milton/Paddington/Rosalie	433	1,443	75,053	1,546	80,386	28%	-103	-5,332	-7
4066	Auchenflower/MtCootha/Toowong	384	1,280	66,560	1,546	80,386	25%	-266	-13,826	-17
4067	Ironside/St Lucia	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4101	Highgate Hill/South Bris/West End	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4102	Buranda/Dutton Park/Woolloongabba	329	1,097	57,027	1,546	80,386	21%	-449	-23,359	-29
4169	East Bris/Kangaroo Point	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
	North - Inner	395	1,317	68,467	1,546	80,386	26%	-229	-11,919	-15
4007	Ascot/Hamilton	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4010	Albion/Breakfast Creek	410	1,367	71,067	1,546	80,386	27%	-179	-9,319	-12
4011	Clayfield/Hendra	365	1,217	63,267	1,546	80,386	24%	-329	-17,119	-21
4012	Nundah/Toombul/Wavell Heights	395	1,317	68,467	1,546	80,386	26%	-229	-11,919	-15
4030	Lutwyche/Windsor/Woolloowin	375	1,250	65,000	1,546	80,386	24%	-296	-15,386	-19
4031	Gordon Park/Kedron	375	1,250	65,000	1,546	80,386	24%	-296	-15,386	-19
4051	Alderley/Enogerra/Gaythorne/Grange/ Newmarket/Wilston	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
	North - Outer	385	1,283	66,733	1,546	80,386	25%	-263	-13,652	-17
4013	Northgate	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4014	Banyo/Nudgee/Virginia	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-9
4017	Bracken Ridge/Brighton/Deagon/Sandgate	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4018	Fitzgibbon/Taigum	375	1,250	65,000	1,546	80,386	24%	-296	-15,386	-19
4032	Chermside/Craiglea	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
4034	Aspley/Boondal/Geebung/Zillmere	373	1,242	64,567	1,546	80,386	24%	-304	-15,819	-20
4036	Bald Hills	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
	North West - Inner	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	365	1,217	63,267	1,546	80,386	24%	-329	-17,119	-21
4060	Ashgrove/Dorrington/St Johns Wood	433	1,442	74,967	1,546	80,386	28%	-104	-5,419	-7
4065	Bardon/Jubilee/Rainworth	463	1,542	80,167	1,546	80,386	30%	-4	-219	-0
	North West - Outer	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4053	Brookside/Everton Park/McDowall/Stafford	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4054	Arana Hills/Kepperra	435	1,450	75,400	1,546	80,386	28%	-96	-4,986	-6
4061	The Gap	505	1,683	87,533	1,546	80,386	33%	137	7,148	9



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
390	South - Inner	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	
4103	Annerley/Fairfield	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4104	Yeronga	360	1,200	62,400	1,546	80,386	23%	-346	-17,986	-22
4105	Clifton Hill/Moorooka/Tennyson	378	1,258	65,433	1,546	80,386	24%	-288	-14,952	-19
4111	Griffith Uni/Nathan	300	1,000	52,000	1,546	80,386	19%	-546	-28,386	-35
4120	Greenslopes/Stones Corner	355	1,183	61,533	1,546	80,386	23%	-363	-18,852	-23
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4122	Mansfield/Mt Gravatt/Wishart	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
400	South - Outer	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4106	Brisbane Market/Rocklea	283	942	48,967	1,546	80,386	18%	-604	-31,419	-39
4107	Salisbury	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4108	Archerfield/Coopers Plains	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4109	Altandi/Macgregor/Robertson/Sunnybank	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4110	Acacia Ridge/Larapinta/Willawong	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4112	Kuraby	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4113	Eight Miles Plains/Runcom	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
4115	Algester/Parkinson	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4116	Calamvale/Drewvale/Stretton	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
450	South East - Inner	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4151	Cooraroo	380	1,267	65,867	1,546	80,386	25%	-279	-14,519	-18
4152	Camp Hill/Carina/Carindale	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4170	Cannon Hill/Morningside/Norman Park	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4171	Balmoral/Bulimba/Hawthorne	485	1,617	84,067	1,546	80,386	31%	71	3,681	5
4172	Murrarie	500	1,667	86,667	1,546	80,386	32%	121	6,281	8
453	South East - Outer	453	1,508	78,433	1,546	80,386	29%	-38	-1,952	-2
4153	Belmont	440	1,467	76,267	1,546	80,386	28%	-79	-4,119	-5
4154	Gumdale/Ransome/Wakerley	540	1,800	93,600	1,546	80,386	35%	254	13,214	16
4155	Chandler	-	-	-	-	-	-	-	-	-
4156	Burbank/Mackenzie	455	1,517	78,867	1,546	80,386	29%	-29	-1,519	-2
4173	Tingalpa	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4174	Doboy/Hemant	390	1,300	67,600	1,546	80,386	25%	-246	-12,786	-16
400	South West - Inner	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4068	Chelmer/Indooroopilly/Taringa	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4075	Corinda/Graceville/Oxley/Sherwood	405	1,350	70,200	1,546	80,386	26%	-196	-10,186	-13
385	South West - Outer	385	1,283	66,733	1,546	80,386	25%	-263	-13,652	-17
4069	Brookfield/Chapel Hill/Kenmore	575	1,917	99,667	1,546	80,386	37%	371	19,281	24
4070	Anstead/Bellbowrie/Moggill	445	1,483	77,133	1,546	80,386	29%	-63	-3,252	-4
4073	Seventeen Mile Rocks/Sinnamon Park	460	1,533	79,733	1,546	80,386	30%	-13	-652	-1
4074	Jindalee/Mt Ommaney/Summer/Westlake	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4076	Darra/Wacol	350	1,167	60,667	1,546	80,386	23%	-379	-19,719	-25
4077	Doolandella/Durack/Inala/Richlands	355	1,183	61,533	1,546	80,386	23%	-363	-18,852	-23
4078	Forest Lake/Carole Park	375	1,250	65,000	1,546	80,386	24%	-296	-15,386	-19



POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
	Moreton Bay LGA	360	1,200	62,400	1,358	70,620	27%	-158	-8,220	-12
	Caboolture Region	340	1,133	58,933	1,358	70,620	25%	-225	-11,687	-17
4504	Narangba	410	1,367	71,067	1,358	70,620	30%	9	447	1
4505	Burpengary	350	1,167	60,667	1,358	70,620	26%	-191	-9,953	-14
4506	Morayfield/ Moorina	340	1,133	58,933	1,358	70,620	25%	-225	-11,687	-17
4507	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	365	1,217	63,267	1,358	70,620	27%	-141	-7,353	-10
4508	Deception Bay	330	1,100	57,200	1,358	70,620	24%	-258	-13,420	-19
4510	Caboolture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlitj/ Rocksberg/ Toorbul	320	1,067	55,467	1,358	70,620	24%	-291	-15,153	-21
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	370	1,233	64,133	1,358	70,620	27%	-125	-6,487	-9
4512	Wamuran	458	1,525	79,300	1,358	70,620	34%	167	8,680	12
4514	Woodford/ Bellthorpe/ Bracalba/ Cedarton/ D'Aguilar/ Delaney Ck/ Neurum/ Stanmore/ Stoney Ck/ Villeneuve	365	1,217	63,267	1,358	70,620	27%	-141	-7,353	-10
4516	Elimbah	575	1,917	99,667	1,358	70,620	42%	559	29,047	41
	Pine Rivers Region	385	1,283	66,733	1,358	70,620	28%	-75	-3,887	-6
4035	Albany Ck/ Bridgeman Downs/ Cashes Crossing	490	1,633	84,933	1,358	70,620	36%	275	14,313	20
4037	Eatons Hill	495	1,650	85,800	1,358	70,620	36%	292	15,180	21
4055	Bunya/ Ferry Grove/ Ferry Hills/ Kedron Upper	480	1,600	83,200	1,358	70,620	35%	242	12,580	18
4500	Bray Pk/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	380	1,267	65,867	1,358	70,620	28%	-91	-4,753	-7
4501	Lawnton	350	1,167	60,667	1,358	70,620	26%	-191	-9,953	-14
4502	Frenchs Forest/ Petrie	350	1,167	60,667	1,358	70,620	26%	-191	-9,953	-14
4503	Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah	355	1,183	61,533	1,358	70,620	26%	-175	-9,087	-13
4509	Mango Hill	400	1,333	69,333	1,358	70,620	29%	-25	-1,287	-2
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	550	1,833	95,333	1,358	70,620	40%	475	24,713	35
4521	Dayboro/ Mt Mee/ Mt Pleasant/ Ocean View/ Rush Ck	440	1,467	76,267	1,358	70,620	32%	109	5,647	8
	Redcliffe Region	365	1,217	63,267	1,358	70,620	27%	-141	-7,353	-10
4019	Clontarf/ Humpybong/ Margate/ Scotts Pt/ Woody Pt	343	1,142	59,367	1,358	70,620	25%	-216	-11,253	-16
4020	Redcliffe/ Scarborough/ Newport Waters/ Suttons Bch	390	1,300	67,600	1,358	70,620	29%	-58	-3,020	-4
4021	Kippa-Ring	335	1,117	58,067	1,358	70,620	25%	-241	-12,553	-18
4022	Rothwell	380	1,267	65,867	1,358	70,620	28%	-91	-4,753	-7
	Logan City Council Area *	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
4205	Bethania	330	1,100	57,200	1,338	69,572	25%	-238	-12,372	-18
4207	Beenleigh/Eagly/Mt Warren Pk	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	295	983	51,133	1,338	69,572	22%	-355	-18,439	-27
4117	Berrimba	425	1,417	73,667	1,338	69,572	32%	79	4,095	6
4118	Browns Plains/Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	360	1,200	62,400	1,338	69,572	27%	-138	-7,172	-10
4119	Underwood	405	1,350	70,200	1,338	69,572	30%	12	628	1



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

POSTCODE	LOCALITIES	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
4123	Priests Gully/ Rochedale	435	1,450	75,400	1,338	69,572	33%	112	5,828	8
4124	Boronia Hts/ Greenbank/ New Beith	373	1,242	64,567	1,338	69,572	28%	-96	-5,005	-7
4125	Munruben/ Park Ridge	385	1,283	66,733	1,338	69,572	29%	-55	-2,839	-4
4127	Chatswood Hills/ Daisy Hill/ Preisdale/ Slacks Ck/ Springwood	330	1,100	57,200	1,338	69,572	25%	-238	-12,372	-18
4128	Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	398	1,325	68,900	1,338	69,572	30%	-13	-672	-1
4129	Logandale/ Loganholme	395	1,317	68,467	1,338	69,572	30%	-21	-1,105	-2
4130	Carbrook/ Cornubia	410	1,367	71,067	1,338	69,572	31%	29	1,495	2
4131	Loganlea/ Meadowbrook	330	1,100	57,200	1,338	69,572	25%	-238	-12,372	-18
4132	Crestmead/ Mairdsen	340	1,133	58,933	1,338	69,572	25%	-205	-10,639	-15
4133	Chambers Flat/ Logan Reserve/ Waterford	353	1,175	61,100	1,338	69,572	26%	-163	-8,472	-12
4280	Jimboomba/ Maclean/ Stockleigh	403	1,342	69,767	1,338	69,572	30%	4	195	0
	Ipwich City Council Area	330	1,100	57,200	1,374	71,448	24%	-274	-14,248	-20
4300	Goodna/ Bellbird Pk/ Camira/ Springfield	380	1,267	65,867	1,374	71,448	28%	-107	-5,581	-8
4301	Redbank/ Redbank Phs/ Collingwood Pk	330	1,100	57,200	1,374	71,448	24%	-274	-14,248	-20
4303	Dinmore/ Riverview	300	1,000	52,000	1,374	71,448	22%	-374	-19,448	-27
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	290	967	50,267	1,374	71,448	21%	-407	-21,181	-30
4305	Ipwich/ Brassall/ Bremer/ Churchhill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	300	1,000	52,000	1,374	71,448	22%	-374	-19,448	-27
4306	Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	353	1,175	61,100	1,374	71,448	26%	-199	-10,348	-14
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	310	1,033	53,733	1,374	71,448	23%	-341	-17,714	-25
4346	Marburg	323	1,075	55,900	1,374	71,448	23%	-299	-15,548	-22
	Redland City Council Area	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4157	Capalaba/ Sheldon	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4158	Thornside	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
4160	Ormiston/ Wellington Pk/ Erubin	475	1,583	82,333	1,546	80,386	31%	37	1,948	2
4161	Alexandra Hills/ Burwood Hts	410	1,367	71,067	1,546	80,386	27%	-179	-9,319	-12
4163	Cleveland/ Raby Bay	420	1,400	72,800	1,546	80,386	27%	-146	-7,586	-9
4164	Thornlands/ Pinklands	450	1,500	78,000	1,546	80,386	29%	-46	-2,386	-3
4165	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	460	1,533	79,733	1,546	80,386	30%	-13	-652	-1
4183	Amity Pt/ Durwich/ Pt Lookout	370	1,233	64,133	1,546	80,386	24%	-313	-16,252	-20
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peells/ Russell Is	250	833	43,333	1,546	80,386	16%	-713	-37,052	-46



REGIONAL QUEENSLAND

LOCALITY	MOST AFFORDABLE				
	Median Rent	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG INDEX
Gladstone	240	800	1,566	15%	-766
Emerald	298	993	1,845	16%	-852
Roma	250	833	1,411	18%	-578
Rockhampton	260	867	1,274	20%	-408
Townsville	320	1,067	1,345	24%	-279
Ipswich	330	1,100	1,374	24%	-274
Cairns	350	1,167	1,443	24%	-276
Toowoomba	300	1,000	1,236	24%	-236
Mackay	350	1,167	1,424	25%	-257
Charters Towers	250	833	971	26%	-137

REGIONAL QUEENSLAND

LOCALITY	LEAST AFFORDABLE				
	Median Rent	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG INDEX
Noosa	490	1,633	1,386	35%	248
Hervey Bay	340	1,133	1,037	33%	97
Gympie	298	993	919	32%	75
Sunshine Coast	440	1,467	1,398	31%	68
Gold Coast	450	1,500	1,469	31%	31
Maryborough	270	900	889	30%	11



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland CONTINUED

REGIONAL QUEENSLAND

FOUR + BEDROOM HOUSE

LOCALITY	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Bundaberg	350	1,167	60,667	1,027	53,406	34%	140	7,260	14
Cairns	458	1,527	79,387	1,443	75,034	32%	84	4,353	6
Charters Towers *	345	1,150	59,800	971	50,482	36%	179	9,318	18
Emerald *	380	1,267	65,867	1,845	95,944	21%	-578	-30,077	-31
Gladstone	290	967	50,267	1,566	81,434	19%	-599	-31,167	-38
Gold Coast # **	500	1,667	86,667	1,469	76,413	34%	197	10,253	13
Gympie	360	1,200	62,400	919	47,779	39%	281	14,621	31
Hervey Bay	380	1,267	65,867	1,037	53,903	37%	230	11,964	22
Ipswich	370	1,233	64,133	1,374	71,448	27%	-141	-7,314	-10
Logan	400	1,333	69,333	1,338	69,572	30%	-5	-239	-0
Mackay	410	1,367	71,067	1,424	74,041	29%	-57	-2,974	-4
Maryborough	333	1,110	57,720	889	46,234	37%	221	11,486	25
Redcliffe**	480	1,600	83,200	1,358	70,620	35%	242	12,580	18
Redland	495	1,650	85,800	1,546	80,386	32%	104	5,414	7
Rockhampton	370	1,233	64,133	1,274	66,262	29%	-41	-2,128	-3
Roma *	330	1,100	57,200	1,411	73,379	23%	-311	-16,179	-22
Sunshine Coast ^	540	1,800	93,600	1,398	72,717	39%	402	20,883	29
Noosa+	650	2,167	112,667	1,386	72,055	47%	781	40,612	56
Toowoomba	400	1,333	69,333	1,236	64,275	32%	97	5,058	8
Townsville	415	1,383	71,933	1,345	69,958	31%	38	1,975	3

Roma = Darling Downs West SA3
 Emerald = Central Highlands SA3



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Queensland CONTINUED

REGIONAL QUEENSLAND

THREE BEDROOM HOUSE

LOCALITY	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Bundaberg	300	1,000	52,000	1,027	53,406	29%	-27	-1,406	-3
Cairns	390	1,300	67,600	1,443	75,034	27%	-143	-7,434	-10
Charters Towers *	250	833	43,333	971	50,482	26%	-137	-7,149	-14
Emerald *	295	983	51,133	1,845	95,944	16%	-862	-44,811	-47
Gladstone	223	743	38,653	1,566	81,434	14%	-823	-42,781	-53
Gold Coast # **	495	1,650	85,800	1,469	76,413	34%	181	9,387	12
Gympie	300	1,000	52,000	919	47,779	33%	81	4,221	9
Hervey Bay	330	1,100	57,200	1,037	53,903	32%	63	3,297	6
Ipswich	315	1,050	54,600	1,374	71,448	23%	-324	-16,848	-24
Logan	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
Mackay	350	1,167	60,667	1,424	74,041	25%	-257	-13,374	-18
Maryborough	275	917	47,667	889	46,234	31%	28	1,433	3
Redcliffe**	380	1,267	65,867	1,358	70,620	28%	-91	-4,753	-7
Redland	400	1,333	69,333	1,546	80,386	26%	-213	-11,052	-14
Rockhampton	290	967	50,267	1,274	66,262	23%	-308	-15,995	-24
Roma *	260	867	45,067	1,411	73,379	18%	-544	-28,312	-39
Sunshine Coast ^	460	1,533	79,733	1,398	72,717	33%	135	7,017	10
Noosa+	500	1,667	86,667	1,386	72,055	36%	281	14,612	20
Toowoomba	320	1,067	55,467	1,236	64,275	26%	-169	-8,809	-14
Townsville	340	1,133	58,933	1,345	69,958	25%	-212	-11,025	-16

KEY

AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

Queensland CONTINUED

REGIONAL QUEENSLAND

TWO BEDROOM UNIT

LOCALITY	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Bundaberg	240	800	41,600	1,027	53,406	23%	-227	-11,806	-22
Cairns	310	1,033	53,733	1,443	75,034	21%	-410	-21,301	-28
Charters Towers *	190	633	32,933	971	50,482	20%	-337	-17,549	-35
Emerald *	233	775	40,300	1,845	95,944	13%	-1,070	-55,644	-58
Gladstone	180	600	31,200	1,566	81,434	11%	-966	-50,234	-62
Gold Coast # **	440	1,467	76,267	1,469	76,413	30%	-3	-147	-0
Gympie	250	833	43,333	919	47,779	27%	-85	-4,446	-9
Hervey Bay	278	925	48,100	1,037	53,903	27%	-112	-5,803	-11
Ipswich	255	850	44,200	1,374	71,448	19%	-524	-27,248	-38
Logan	290	967	50,267	1,338	69,572	22%	-371	-19,305	-28
Mackay	260	867	45,067	1,424	74,041	18%	-557	-28,974	-39
Maryborough	200	667	34,667	889	46,234	22%	-222	-11,567	-25
Redcliffe**	298	993	51,653	1,358	70,620	22%	-365	-18,967	-27
Redland	365	1,217	63,267	1,546	80,386	24%	-329	-17,119	-21
Rockhampton	220	733	38,133	1,274	66,262	17%	-541	-28,128	-42
Roma *	163	542	28,167	1,411	73,379	12%	-869	-45,212	-62
Sunshine Coast ^ **	370	1,233	64,133	1,398	72,717	26%	-165	-8,583	-12
Noosa+ **	415	1,383	71,933	1,386	72,055	30%	-2	-121	-0
Toowoomba	250	833	43,333	1,236	64,275	20%	-403	-20,942	-33
Townsville	260	867	45,067	1,345	69,958	19%	-479	-24,891	-36

KEY

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Queensland CONTINUED

REGIONAL QUEENSLAND

ALL DWELLINGS

LOCALITY	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Bundaberg	295	983	51,133	1,027	53,406	29%	-44	-2,273	-4
Cairns	350	1,167	60,667	1,443	75,034	24%	-276	-14,367	-19
Charters Towers *	250	833	43,333	971	50,482	26%	-137	-7,149	-14
Emerald	298	993	51,653	1,845	95,944	16%	-852	-44,291	-46
Gladstone	240	800	41,600	1,566	81,434	15%	-766	-39,834	-49
Gold Coast # **	450	1,500	78,000	1,469	76,413	31%	31	1,587	2
Gympie	298	993	51,653	919	47,779	32%	75	3,874	8
Hervey Bay	340	1,133	58,933	1,037	53,903	33%	97	5,030	9
Ipswich	330	1,100	57,200	1,374	71,448	24%	-274	-14,248	-20
Logan	350	1,167	60,667	1,338	69,572	26%	-171	-8,905	-13
Mackay	350	1,167	60,667	1,424	74,041	25%	-257	-13,374	-18
Maryborough	270	900	46,800	889	46,234	30%	11	566	1
Redcliffe	365	1,217	63,267	1,358	70,620	27%	-141	-7,353	-10
Redland	430	1,433	74,533	1,546	80,386	28%	-113	-5,852	-7
Rockhampton	260	867	45,067	1,274	66,262	20%	-408	-21,195	-32
Roma	250	833	43,333	1,411	73,379	18%	-578	-30,045	-41
Sunshine Coast	440	1,467	76,267	1,398	72,717	31%	68	3,550	5
Noosa+ **	490	1,633	84,933	1,386	72,055	35%	248	12,879	18
Toowoomba	300	1,000	52,000	1,236	64,275	24%	-236	-12,275	-19
Townsville	320	1,067	55,467	1,345	69,958	24%	-279	-14,491	-21



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

South Australia

ADELAIDE – GREATER METROPOLITAN REGION

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Adelaide	650	2,167	112,667	1255	65,260	52%	912	47,407	73
Adelaide Hills	500	1,667	86,667	1255	65,260	40%	412	21,407	33
Burnside	650	2,167	112,667	1255	65,260	52%	912	47,407	73
Campbelltown	488	1,625	84,500	1255	65,260	39%	370	19,240	29
Charles Sturt	470	1,567	81,467	1255	65,260	37%	312	16,207	25
Gawler	370	1,233	64,133	1255	65,260	29%	-22	-1,127	-2
Holdfast Bay	600	2,000	104,000	1255	65,260	48%	745	38,740	59
Marion	450	1,500	78,000	1255	65,260	36%	245	12,740	20
Mitcham	545	1,817	94,467	1255	65,260	43%	562	29,207	45
Mount Barker	420	1,400	72,800	1255	65,260	33%	145	7,540	12
Norwood Payneham St Peters	510	1,700	88,400	1255	65,260	41%	445	23,140	35
Onkaparinga	400	1,333	69,333	1255	65,260	32%	78	4,073	6
Playford	360	1,200	62,400	1255	65,260	29%	-55	-2,860	-4
Port Adelaide Enfield	435	1,450	75,400	1255	65,260	35%	195	10,140	16
Prospect	500	1,667	86,667	1255	65,260	40%	412	21,407	33
Salisbury	393	1,310	68,120	1255	65,260	31%	55	2,860	4
Tea Tree Gully	450	1,500	78,000	1255	65,260	36%	245	12,740	20
Unley	700	2,333	121,333	1255	65,260	56%	1,078	56,073	86
Walkerville	688	2,293	119,253	1255	65,260	55%	1,038	53,993	83
West Torrens	470	1,567	81,467	1255	65,260	37%	312	16,207	25



AFFORDABLE AHIG INDEX ≤0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥35

South Australia CONTINUED

ADELAIDE – GREATER METROPOLITAN REGION

3 BEDROOM HOUSE

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Adelaide	470	1,567	81,467	1255	65,260	37%	312	16,207	25
Adelaide Hills	413	1,377	71,587	1255	65,260	33%	122	6,327	10
Burnside	493	1,643	85,453	1255	65,260	39%	388	20,193	31
Campbelltown	390	1,300	67,600	1255	65,260	31%	45	2,340	4
Charles Sturt	400	1,333	69,333	1255	65,260	32%	78	4,073	6
Gawler	303	1,008	52,433	1255	65,260	24%	-247	-12,827	-20
Holdfast Bay	480	1,600	83,200	1255	65,260	38%	345	17,940	27
Marion	400	1,333	69,333	1255	65,260	32%	78	4,073	6
Mitcham	410	1,367	71,067	1255	65,260	33%	112	5,807	9
Mount Barker	360	1,200	62,400	1255	65,260	29%	-55	-2,860	-4
Norwood Payneham St Peters	450	1,500	78,000	1255	65,260	36%	245	12,740	20
Onkaparinga	335	1,117	58,067	1255	65,260	27%	-138	-7,193	-11
Playford	270	900	46,800	1255	65,260	22%	-355	-18,460	-28
Port Adelaide Enfield	380	1,267	65,867	1255	65,260	30%	12	607	1
Prospect	405	1,350	70,200	1255	65,260	32%	95	4,940	8
Salisbury	325	1,083	56,333	1255	65,260	26%	-172	-8,927	-14
Tea Tree Gully	360	1,200	62,400	1255	65,260	29%	-55	-2,860	-4
Unley	500	1,667	86,667	1255	65,260	40%	412	21,407	33
Walkerville	430	1,433	74,533	1255	65,260	34%	178	9,273	14
West Torrens	413	1,375	71,500	1255	65,260	33%	120	6,240	10

2

2 BEDROOM UNIT



AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

South Australia CONTINUED

ADELAIDE – GREATER METROPOLITAN REGION

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Adelaide	420	1,400	72,800	1255	65,260	33%	145	7,540	12
Adelaide Hills	263	877	45,587	1255	65,260	21%	-378	-19,673	-30
Burnside	325	1,083	56,333	1255	65,260	26%	-172	-8,927	-14
Campbelltown	290	967	50,267	1255	65,260	23%	-288	-14,993	-23
Charles Sturt	315	1,050	54,600	1255	65,260	25%	-205	-10,660	-16
Gawler	255	850	44,200	1255	65,260	20%	-405	-21,060	-32
Holdfast Bay	320	1,067	55,467	1255	65,260	25%	-188	-9,793	-15
Marion	295	983	51,133	1255	65,260	24%	-272	-14,127	-22
Mitcham	295	983	51,133	1255	65,260	24%	-272	-14,127	-22
Mount Barker	283	943	49,053	1255	65,260	23%	-312	-16,207	-25
Norwood Payneham St Peters	313	1,043	54,253	1255	65,260	25%	-212	-11,007	-17
Onkaparinga	275	917	47,667	1255	65,260	22%	-338	-17,593	-27
Playford	210	700	36,400	1255	65,260	17%	-555	-28,860	-44
Port Adelaide Enfield	280	933	48,533	1255	65,260	22%	-322	-16,727	-26
Prospect	310	1,033	53,733	1255	65,260	25%	-222	-11,527	-18
Salisbury	268	893	46,453	1255	65,260	21%	-362	-18,807	-29
Tea Tree Gully	288	960	49,920	1255	65,260	23%	-295	-15,340	-24
Unley	310	1,033	53,733	1255	65,260	25%	-222	-11,527	-18
Walkerville	420	1,400	72,800	1255	65,260	33%	145	7,540	12
West Torrens	280	933	48,533	1255	65,260	22%	-322	-16,727	-26

South Australia CONTINUED

ADELAIDE – GREATER METROPOLITAN REGION

AFFORDABLE	AHIG INDEX ≤0
MODERATE HOUSING STRESS	AHIG INDEX 1-15
SEVERE HOUSING STRESS	AHIG INDEX 16-35
EXTREME HOUSING STRESS	AHIG INDEX ≥35

1 BEDROOM UNIT

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Adelaide	325	1,083	56,333	1255	65,260	26%	-172	-8,927	-14
Adelaide Hills	-	-	-	-	-	-	-	-	-
Burnside	260	867	45,067	1255	65,260	21%	-388	-20,193	-31
Campbelltown	230	767	39,867	1255	65,260	18%	-488	-25,393	-39
Charles Sturt	250	833	43,333	1255	65,260	20%	-422	-21,927	-34
Gawler	-	-	-	-	-	-	-	-	-
Holdfast Bay	260	867	45,067	1255	65,260	21%	-388	-20,193	-31
Marion	155	517	26,867	1255	65,260	12%	-738	-38,393	-59
Mitcham	248	827	42,987	1255	65,260	20%	-428	-22,273	-34
Mount Barker	-	-	-	-	-	-	-	-	-
Norwood Payneham St Peters	240	800	41,600	1255	65,260	19%	-455	-23,660	-36
Onkaparinga	230	767	39,867	1255	65,260	18%	-488	-25,393	-39
Playford	183	610	31,720	1255	65,260	15%	-645	-33,540	-51
Port Adelaide Enfield	235	783	40,733	1255	65,260	19%	-472	-24,527	-38
Prospect	250	833	43,333	1255	65,260	20%	-422	-21,927	-34
Salisbury	200	667	34,667	1255	65,260	16%	-588	-30,593	-47
Tea Tree Gully	117	390	20,280	1255	65,260	9%	-865	-44,980	-69
Unley	260	867	45,067	1255	65,260	21%	-388	-20,193	-31
Walkerville	363	1,210	62,920	1255	65,260	29%	-45	-2,340	-4
West Torrens	233	777	40,387	1255	65,260	19%	-478	-24,873	-38

South Australia CONTINUED

ADELAIDE – GREATER METROPOLITAN REGION

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

KEY

ALL DWELLINGS

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Adelaide	355	1,183	61,533	1255	65,260	28%	-72	-3,727	-6
Adelaide Hills	405	1,350	70,200	1255	65,260	32%	95	4,940	8
Burnside	385	1,283	66,733	1255	65,260	31%	28	1,473	2
Campbelltown	355	1,183	61,533	1255	65,260	28%	-72	-3,727	-6
Charles Sturt	360	1,200	62,400	1255	65,260	29%	-55	-2,860	-4
Gawler	295	983	51,133	1255	65,260	24%	-272	-14,127	-22
Holdfast Bay	360	1,200	62,400	1255	65,260	29%	-55	-2,860	-4
Marion	365	1,217	63,267	1255	65,260	29%	-38	-1,993	-3
Mitcham	370	1,233	64,133	1255	65,260	29%	-22	-1,127	-2
Mount Barker	360	1,200	62,400	1255	65,260	29%	-55	-2,860	-4
Norwood Payneham St Peters	350	1,167	60,667	1255	65,260	28%	-88	-4,593	-7
Onkaparinga	330	1,100	57,200	1255	65,260	26%	-155	-8,060	-12
Playford	274	913	47,493	1255	65,260	22%	-342	-17,767	-27
Port Adelaide Enfield	345	1,150	59,800	1255	65,260	27%	-105	-5,460	-8
Prospect	350	1,167	60,667	1255	65,260	28%	-88	-4,593	-7
Salisbury	320	1,067	55,467	1255	65,260	25%	-188	-9,793	-15
Tea Tree Gully	355	1,183	61,533	1255	65,260	28%	-72	-3,727	-6
Unley	360	1,200	62,400	1255	65,260	29%	-55	-2,860	-4
Walkerville	430	1,433	74,533	1255	65,260	34%	178	9,273	14
West Torrens	330	1,100	57,200	1255	65,260	26%	-155	-8,060	-12

4+

4+ BEDROOM HOUSE

KEY

AFFORDABLE	AHIG INDEX ≤ 0
MODERATE HOUSING STRESS	AHIG INDEX 1-15
SEVERE HOUSING STRESS	AHIG INDEX 16-35
EXTREME HOUSING STRESS	AHIG INDEX ≥ 35

South Australia CONTINUED

REGIONAL SOUTH AUSTRALIA

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Alexandrina (DC)	350	1,167	60,667	907	47,172	39%	260	13,495	29
Barossa	400	1,333	69,333	1,230	63,944	33%	104	5,389	8
Ceduna (DC)	410	1,367	71,067	1,343	69,848	31%	23	1,219	2
Mount Gambier (C)	350	1,167	60,667	949	49,324	37%	218	11,343	23
Murray Bridge (RC)	300	1,000	52,000	1,006	52,303	30%	-6	-303	-1
Port Augusta (C)	285	950	49,400	1,108	57,600	26%	-158	-8,200	-14
Port Lincoln (C)	340	1,133	58,933	1,124	58,427	30%	10	506	1
Port Pirie City and Dists (M)	280	933	48,533	846	43,972	33%	88	4,561	10
Victor Harbor (C)	368	1,227	63,787	839	43,641	44%	387	20,146	46
Whyalla (C)	320	1,067	55,467	1,042	54,179	31%	25	1,288	2

3

3 BEDROOM HOUSE

KEY

AFFORDABLE	AHIG INDEX ≤ 0
MODERATE HOUSING STRESS	AHIG INDEX 1-15
SEVERE HOUSING STRESS	AHIG INDEX 16-35
EXTREME HOUSING STRESS	AHIG INDEX ≥ 35

REGIONAL SOUTH AUSTRALIA

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Alexandrina (DC)	305	1,017	52,867	907	47,172	34%	110	5,695	12
Barossa	310	1,033	53,733	1,230	63,944	25%	-196	-10,211	-16
Ceduna (DC)	280	933	48,533	1,343	69,848	21%	-410	-21,314	-31
Mount Gambier (C)	260	867	45,067	949	49,324	27%	-82	-4,257	-9
Murray Bridge (RC)	250	833	43,333	1,006	52,303	25%	-172	-8,970	-17
Port Augusta (C)	250	833	43,333	1,108	57,600	23%	-274	-14,266	-25
Port Lincoln (C)	275	917	47,667	1,124	58,427	24%	-207	-10,760	-18
Port Pirie City and Dists (M)	220	733	38,133	846	43,972	26%	-112	-5,839	-13
Victor Harbor (C)	315	1,050	54,600	839	43,641	38%	211	10,959	25
Whyalla (C)	190	633	32,933	1,042	54,179	18%	-409	-21,246	-39

KEY

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

South Australia CONTINUED

REGIONAL SOUTH AUSTRALIA

2 BEDROOM UNIT

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Alexandrina (DC)	250	833	43,333	907	47,172	28%	-74	-3,839	-8
Barossa	230	767	39,867	1,230	63,944	19%	-463	-24,078	-38
Ceduna (DC)	200	667	34,667	1,343	69,848	15%	-677	-35,181	-50
Mount Gambier (C)	169	563	29,293	949	49,324	18%	-385	-20,030	-41
Murray Bridge (RC)	203	677	35,187	1,006	52,303	20%	-329	-17,116	-33
Port Augusta (C)	168	560	29,120	1,108	57,600	15%	-548	-28,480	-49
Port Lincoln (C)	225	750	39,000	1,124	58,427	20%	-374	-19,427	-33
Port Pirie City and Dists (M)	135	450	23,400	846	43,972	16%	-396	-20,572	-47
Victor Harbor (C)	245	817	42,467	839	43,641	29%	-23	-1,174	-3
Whyalla (C)	190	633	32,933	1,042	54,179	18%	-409	-21,246	-39

KEY

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

REGIONAL SOUTH AUSTRALIA

1 BEDROOM UNIT

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Alexandrina (DC)	310	1,033	53,733	907	47,172	34%	126	6,561	14
Barossa	300	1,000	52,000	1,230	63,944	24%	-230	-11,944	-19
Ceduna (DC)	280	933	48,533	1,343	69,848	21%	-410	-21,314	-31
Mount Gambier (C)	248	827	42,987	949	49,324	26%	-122	-6,337	-13
Murray Bridge (RC)	248	827	42,987	1,006	52,303	25%	-179	-9,316	-18
Port Augusta (C)	230	767	39,867	1,108	57,600	21%	-341	-17,733	-31
Port Lincoln (C)	260	867	45,067	1,124	58,427	23%	-257	-13,360	-23
Port Pirie City and Dists (M)	213	710	36,920	846	43,972	25%	-136	-7,052	-16
Victor Harbor (C)	310	1,033	53,733	839	43,641	37%	194	10,092	23
Whyalla (C)	200	667	34,667	1,042	54,179	19%	-375	-19,512	-36

4+

KEY

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Tasmania

HOBART – GREATER METROPOLITAN REGION

4+ BEDROOM HOUSE

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Municipality of Brighton	408	1,358	70,633	936	48,662	44%	423	21,972	45
Municipality of Kingborough	590	1,967	102,267	1,386	72,055	43%	581	30,212	42
Municipality of Sorell	460	1,533	79,733	1,011	52,579	45%	522	27,154	52
City of Clarence	528	1,758	91,433	1,214	63,117	43%	545	28,317	45
City of Glenorchy	500	1,667	86,667	954	49,600	52%	713	37,067	75
City of Hobart	640	2,133	110,933	1,312	68,248	49%	821	42,686	63
GREATER HOBART	550	1,833	95,333	1,148	59,696	48%	685	35,637	60

3

KEY

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

HOBART – GREATER METROPOLITAN REGION

3 BEDROOM HOUSE

LGA	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX
Municipality of Brighton	340	1,133	58,933	936	48,662	36%	198	10,272	21
Municipality of Kingborough	490	1,633	84,933	1,386	72,055	35%	248	12,879	18
Municipality of Sorell	380	1,267	65,867	1,011	52,579	38%	256	13,288	25
City of Clarence	410	1,367	71,067	1,214	63,117	34%	153	7,950	13
City of Glenorchy	400	1,333	69,333	954	49,600	42%	379	19,734	40
City of Hobart	510	1,700	88,400	1,312	68,248	39%	388	20,152	30
GREATER HOBART	420	1,400	72,800	1,148	59,696	37%	252	13,104	22

KEY

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

Tasmania CONTINUED

HOBART – GREATER METROPOLITAN REGION

LGA	2 BEDROOM UNIT									
	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX	
Municipality of Brighton	320	1,067	55,467	936	48,662	34%	131	6,805	14	
Municipality of Kingborough	355	1,183	61,533	1,386	72,055	26%	-202	-10,521	-15	
Municipality of Sorell	320	1,067	55,467	1,011	52,579	32%	56	2,888	5	
City of Clarence	360	1,200	62,400	1,214	63,117	30%	-14	-717	-1	
City of Glenorchy	320	1,067	55,467	954	49,600	34%	113	5,867	12	
City of Hobart	400	1,333	69,333	1,312	68,248	30%	21	1,086	2	
GREATER HOBART	350	1,167	60,667	1,148	59,696	30%	19	971	2	

KEY

AFFORDABLE AHIG INDEX ≤ 0
 MODERATE HOUSING STRESS AHIG INDEX 1-15
 SEVERE HOUSING STRESS AHIG INDEX 16-35
 EXTREME HOUSING STRESS AHIG INDEX ≥ 35

HOBART – GREATER METROPOLITAN REGION

LGA	1 BEDROOM UNIT									
	Median Rent	Weekly income required to rent affordably	Annual income required to rent affordably	Median weekly household income for households renting privately	Median annual household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG (weekly)	AHIG (annual)	AHIG INDEX	
Municipality of Brighton	-	-	-	-	-	-	-	-	-	
Municipality of Kingborough	250	833	43,333	1,386	72,055	18%	-552	-28,721	-40	
Municipality of Sorell	-	-	-	-	-	-	-	-	-	
City of Clarence	263	875	45,500	1,214	63,117	22%	-339	-17,617	-28	
City of Glenorchy	255	850	44,200	954	49,600	27%	-104	-5,400	-11	
City of Hobart	320	1,067	55,467	1,312	68,248	24%	-246	-12,781	-19	
GREATER HOBART	285	950	49,400	1,148	59,696	25%	-198	-10,296	-17	