

Brisbane North Housing Solutions

Housing Affordability in Brisbane's Northern Suburbs – August 2007



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Acknowledgements

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1. Introduction

Lack of access to appropriate and affordable housing has become a national problem. National Shelter reports Australia-wide 1.2 Million households are in housing stress and 100,000 people are homeless on any one night¹. The situation in Brisbane is no different with 40% of low-income households experiencing housing stress in 2005².

Housing is a complex issue. A lot of different factors lead to rises and falls in housing affordability, and it's not always easy to work out exactly what's going on, or what to do about it. The following diagram shows some of the factors that affect housing affordability.

Figure 1: Factors influencing housing affordability



This report provides an overview of trends in housing affordability in Brisbane's Northern Suburbs. For the purpose of this study the Brisbane North area is defined as shown in the map on the report cover – an area bounded by Enoggera and Bardon in the West, the boundary of Brisbane City in the north, the ocean in the east, and the river and the suburbs of Windsor, Wilston and Newmarket in the south. It looks at the changes taking place in population, housing costs, household formation, and the planning and economic development environment. Using this data, it attempts to

¹ National Shelter 2007, Australian Housing – A Fair Share? National Shelter Policy Platform 2007

² Queensland Government (Environmental Protection Agency) 2006, State of Environment Online SEQ SC04 Housing Affordability Indicator

assess the trend in supply of affordable housing in North Brisbane, and the impact this is having on low income households.

The authors have relied on mix of publicly available data as well as working data supplied by government and community agencies. Some of the analysis has been constrained by the limitations of the first release of the 2006 Census of Population and Housing data and mapping products.

Housing affordability is a complex issue and much of the data relating to it is open to interpretation. We have attempted to present the best view we can of what is going on, but we don't claim to be 100% accurate and will be happy to hear any criticism of this report.

2. Population

Population change

In 2006, the resident population of Brisbane North was 243746 people, or just over 25% of the City of Brisbane's total population.

Between 2001 and 2006 Brisbane North grew by 5890 people. As expected suburbs with 'new estates' experienced the greatest growth. However, several more established suburbs including Sandgate and Bardon also experienced significant growth.

The Top 10 fastest growing suburbs are listed below in Table 1.

Table 1: Fastest growing suburbs 2001-2006

Suburbs	2001	2006	Change 2001-2006
Taigum-Fitzgibbon	6593	7650	1057
Bald Hills	6083	7078	995
Bridgeman Downs	6128	6885	757
Hendra	3579	4115	536
Sandgate	6122	6504	382
Kedron	11397	11727	330
Bracken Ridge	14299	14620	321
Carseldine	6373	6673	300
Hamilton	4088	4366	278
Bardon	8860	9110	250

Source: ABS Census of Population and Housing 2006 (first release data July 2007)

Stafford Heights (-376), Zillmere (-281), Brighton (-232), Chermside West (-190), Aspley (-187), Deagon (-128), and Stafford (-105) all experienced significant population declines.

Age profile

The City of Brisbane continues to follow the nation-wide trend and has an ageing population profile. In 2006 the median age of people in the city was 35 years compared to 33 years in 2001³.

FAST FACTS

In August 2006 the population of the Brisbane North was 243,746 people.

Over the last five years the population of the Brisbane North has grown by almost 6000 people.

The largest suburbs on the Brisbane North include:

- Bracken Ridge
- Ashgrove
- Aspley
- Kedron

Suburbs that grew in population included:

- Taigum-Fitzgibbon
- Bald Hills
- Bridgeman Downs
- Hendra
- Sandgate

Suburbs that declined in population included:

- Stafford Heights
- Zillmere
- Brighton
- Chermside West
- Aspley
- Deagon
- Stafford
- Geebung

³ Median age for Brisbane Statistical Division from the ABS Brisbane Social Atlas 2001 and Census of Population and Housing 2006

FAST FACTS

Whilst there is the expected ageing of the population, across a number of suburbs the number of children aged 0-14 years has increased.

The suburbs with the largest numbers of children (0-14 years) include:

- Bracken Ridge
- Ashgrove
- Kedron
- Aspley
- Bardon
- Wavell Heights
- Boondall
- Brighton
- Bridgeman Downs
- Bald Hills

Young people (15-24 years) are found in largest numbers in:

- Bracken Ridge
- Ashgrove
- Clayfield
- Kedron
- Aspley
- Boondall
- Bardon
- Nundah
- Enoggera
- Bald Hills
- Zillmere
- Taigum-Fitzgibbon

The suburbs with the largest numbers of people over 65 years include:

- Newmarket
- Aspley
- Brighton
- Chermside
- Carseldine
- Kedron

Table 2: Age profile 2006, Brisbane and Brisbane North

Age groups	Brisbane North	Brisbane
0-14 years	44489 (18.0%)	172984 (18.1%)
15-24 years	33347 (13.5%)	150863 (15.8%)
25-54 years	107309 (43.5%)	424392 (44.4%)
55-64 years	24641 (10.0%)	95363 (10.0%)
65+ years	37517 (15.2%)	112528(11.8%)

Source: ABS Census of Population and Housing 2006

Between 2001-2006, the population of Brisbane North increased across all age groups with the exception of 15-24 years age group which declined slightly.

The outer suburbs of Chermside, Carseldine, Sandgate and Deagon had significant populations of older people in 2006. Whilst children (0-14 years) were found in higher proportions in the inner established suburbs (ie. Grange, Wilston, Bardon and Ashgrove) and in the outer suburbs (ie. Bracken Ridge, Bridgeman Downs, Bald Hills). Tables 3 and 4 show suburbs with high proportions of older and younger populations in 2001 and 2006.

Table 3: Top 10 suburbs with older people (65+ years)

2001	% of total population	2006	% of total population
Chermside	25.9%	Chermside	23.1%
Geebung	20.3%	Carseldine	21.8%
Deagon	19.7%	Sandgate	21.1%
Stafford	19.3%	Deagon	20.3%
Sandgate	18.8%	Geebung	19.5%
Brighton	18.3%	Aspley	19.4%
Carseldine	18.1%	Chermside West	18.3%
Wavell Heights	17.9%	Taigum-Fitzgibbon	17.8%
Aspley	17.3%	Brighton	17.7%
Virginia	16.4%	Stafford	16.6%
Brisbane	12.2%	Brisbane	11.8%

Source: ABS Census of Population and Housing 2001, 2006

Table 4: Top 10 suburbs with children (0-14 years)

2001	% of total population	2006	% of total population
Bridgeman Downs	25.1%	Grange	23.5%
Bracken Ridge	22.9%	Bridgeman Downs	22.9%
Bald Hills	21.6%	Wilston	22.1%
Ashgrove	20.9%	Bracken Ridge	21.6%
Grange	20.6%	Ashgrove	21.6%
Boondall	20.5%	Bardon	21.3%
Stafford Heights	20.1%	Bald Hills	20.7%
Brighton	19.5%	Chermside West	19.7%

2001	% of total population	2006	% of total population
Chermside West	19.4%	Stafford Heights	19.5%
Wilston	19.2%	Wavell Heights	19.4%
Brisbane	18.1%	Brisbane	18.1%

Source: ABS Census of Population and Housing 2001, 2006

Brisbane City Council's draft Local Growth Management Strategy describes Brisbane as having "a relatively young population", with 58% of residents aged under 39 years in 2006. By 2026, Council projects that only 47% of the population will be under 39 years, with only 15% of the population being 14 years or younger. The median age of the city's residents will change from 35 to 36 years between 2001 and 2026.⁴

Future population

Over the next decade, the residential population of Brisbane North is projected to increase by 15,700 people with the bulk of the population growth occurring in the suburbs of Taigum-Fitzgibbon (+4848 people), Pinkenba-Eagle Farm (+2296 people), Bracken Ridge (+1646 people) and Carseldine (+1223). These suburbs still have relatively large areas of vacant and underutilised land suitable for residential development.

Other parts of the Brisbane North are projected to increase in residential population are shown in Table 5 below.

Table 5: Top 10 Suburbs Projected Residential Population Growth 2006-2016

Suburb	2006	2016	Change between 2006-2016
Taigum-Fitzgibbon	7650	12498	4848
Pinkenba-Eagle Farm	345	2641	2296
Bracken Ridge	14620	16266	1646
Carseldine	6673	7896	1223
Chermside	6348	7328	980
Bridgeman Downs	6885	7743	858
Banyo	4867	5691	824
Nundah	8285	8905	620
Nudgee	2465	3075	610
Aspley	11839	12432	593

Source: ABS Census of Population and Housing 2006, Queensland Government DLGPSR Population Projections June 2005

The residential population of Pinkenba-Eagle Farm will experience the most dramatic change, growing from a current population of 345 people to 2641 people by 2016 (663.3% increase). Taigum-Fitzgibbon (50.7%) and Nudgee (39.8%) will also experience substantial increases in their residential populations

In other parts of Brisbane North, residential populations are expected to continue to decline. Suburbs such as Ashgrove, Bardon, Brighton, Wavell Heights, Sandgate and Grange will all decline between 1.4-2.6% over the next decade.

⁴ Queensland Government DLGPSR Population Information and Forecasting Unit cited in Brisbane City Council draft Local Growth Management Strategy May 2007, p.8

It is difficult to project population trends beyond 2016 without considering the economic, social and environmental factors which influence both city-wide and local development trends.

Working population

Development in and around the major activity centres (ie. Chermside commercial centre, hospital, university campus) and industrial areas on the Brisbane North will also influence the demand for housing and local services.

Challenges

- **Providing appropriate and affordable housing for increased population across the Brisbane North**
- **Understanding the profile of the population, including life stage and age profile, and their current and future distribution across Brisbane North**
- **Anticipating and responding to the diversity of housing needs of the different local populations**

3. Urban development

Changes to housing stock

Under Council's City Plan, there has been significant development activity over the last five years across the city. The City Plan has encouraged redevelopment and in-fill development within defined residential precincts (ie. generally in inner-city suburbs, on obsolete industrial sites, under-utilised government land) as well as structure-planned communities on larger urban land parcels in the outer suburbs.

Between 2001 and 2006 there was significant change in the number and mix of housing types in the Brisbane North area, which was supported by the City Plan.

The newly developing estates in Taigum-Fitzgibbon, Bald Hills, Bracken Ridge, Carseldine and Bridgeman Downs experienced growth in detached housing.

In Chermside and Nundah there was a decline in the number of detached houses, at the same time as the number of townhouses, flats and units increased. Enoggera and Carseldine also reported increases in medium density housing.

Table 6: Top 10 Suburbs change in housing stock 2001-2006

Suburb	Detached house	Semi-detached	Flat / Unit	Total dwellings
Taigum-Fitzgibbon	422	190	135	620
Bald Hills	442	5	-5	484
Bracken Ridge	471	-59	10	436
Carseldine	162	26	115	344
Bridgeman Downs	404	-59	-19	323
Chermside	-135	160	200	273
Nundah	-129	46	261	229
Boondall	215	-37	36	201
Enoggera	27	-21	161	198

Source: ABS Census of Population and Housing 2001-2006

Note: Table 6 does not include 'other dwelling' types

Several suburbs reported an overall decline in the number of dwellings. These suburbs included: Deagon (-38), Northgate (-14), and Wavell Heights (-14) dwellings.

Impact of New Council Planning Strategy

Brisbane City Council has just released its draft Brisbane Cityshape Implementation Strategy for public comment. The draft strategy outlines the preferred pattern of

FAST FACTS

The rate of residential development over the last five years was greatest in:

- Taigum-Fitzgibbon
- Bald Hills
- Bridgeman Downs
- Carseldine
- Nudgee combined
- Hendra

In these communities residential development was over four times the Brisbane average.

Highest growth suburbs

Detached houses

- Bracken Ridge (471)
- Bald Hills (442)
- Taigum-Fitzgibbon (422)
- Bridgeman Downs (404)
- Bardon (223)
- Boondall (215)
- Aspley (169)
- Carseldine (162)
- Hendra (126)

Townhouses

- Clayfield (226)
- Wilston (195)
- Taigum-Fitzgibbon (190)
- Chermside (160)
- Alderley (118)
- Kedron (115)

Units/flats

- Nundah (261)
- Chermside (200)
- Enoggera (161)
- Albion (155)
- Taigum-Fitzgibbon (135)
- Ascot (133)
- Carseldine (115)

development for Brisbane until 2026 (with an initial focus on activities until 2016). This strategy was developed in response to the State Government's South East Queensland Regional Plan 2006.

The strategy identifies the following priorities relevant to Brisbane North:

- Need to accommodate an additional 300,000 people and 145,000 dwellings in Brisbane over the next 20 years (including development of new housing opportunities outside that envisaged under Council's current plans, and as shown in Table 7 below)
- Need to meet the needs of an ageing population profile and shifts in household structure (i.e. more single person households, two person households)
- Development of activity centres at Chermside and Toombul (large centres with a mix commercial, retail, community, entertainment and housing areas near public transport)
- Identification of growth corridors along the route of the proposed Northern Busway and Toombul railway line
- Albion and Hamilton (Northshore) as part of a major renewal New Living Precinct – priorities for the next five years
- Continued residential development in the localities of Carseldine, Bridgeman Downs and Taigum-Fitzgibbon
- The development of key economic zones including Brisbane Airport Precinct (included within the Australia Trade Coast), northside industrial area (ie. Northgate, Banyo, Virginia and Geebung), university campuses, major hospitals and key under-developed sites (e.g. RNA Showgrounds at Bowen Hills) – as major employment and export hubs.

Table 7: Estimated additional residential population and dwelling targets 2026

Cityshape precincts	Additional Dwellings	Additional Population
Principal Activity Centre		
Chermside	3900	5300
Major Activity Centre		
Toombul	1000	1100
Major Renewal Areas		
Albion	1400	2100
Northshore (Hamilton)	4900	10800
Growth Corridors		
Proposed Northern Busway	2200	3100
Toombul railway line	1000	1100
Brisbane North Total	14400	23500

Source: Brisbane City Council (2007), draft Brisbane Cityshape Implementation Strategy: Local Growth Management Strategy for Brisbane, May 2007, p.14-17

Note: The additional population in the infill areas may be less than additional dwellings because of the decreasing number of people per household. It is assumed that, over the next 20 years, even if multiple dwellings replace older dwellings that once held large families, the replacement rate will not reach that of the preexisting population. This applies in the infill areas only (see BCC 2007 – p.14)

Development constraints and opportunities

The fragmented ownership and lack of large parcels of land available for development will be a key influence on the future development of Brisbane North. Future development will focus upon the development of key sites (as shown in Table 7), redevelopment of obsolete industrial sites (brownfield sites) and underdeveloped precincts, and infill development within existing neighbourhoods.

Limitations of planning and development

Queensland's planning system currently provides little/no support to require developments to either retain existing affordable housing stock and/or include new affordable housing. Recently both the Premier Peter Beattie and Lord Mayor Campbell Newman have expressed concern about the lack of affordable housing in Brisbane, and its potential to constrain the city's economic development. Lack of appropriate housing for 'key workers' is already being identified as a concern in a number of urban centres and cities across Australia.

Impacts of economic development

Employment in Brisbane is projected to increase from 585,000 jobs in 2004 to 850,000 jobs in 2026⁵. The impact of this employment growth will be two-fold. It will create an additional demand for housing and community services in close proximity to work places. Land and buildings suitable for new or intensified economic activity will also be in demand, and could result in loss of current affordable housing stock.

Council's draft Local Growth Management Strategy identifies an additional 4900 jobs at Chermside (51% increase) by 2026 and an additional 1200 jobs at Toombul (ie. Nundah) – a 30% increase by 2026.

Challenges

- **How to build in opportunities for affordable housing and NOT accelerate loss, particularly in precincts identified for accelerated development**
- **How to ensure growth in local employment is matched by affordable housing for 'key workers'**
- **How to ensure a diversity of housing stock remains throughout the Brisbane North suburbs**
- **Providing opportunities for affordable housing within well-serviced communities, and providing/introducing services to neighbourhoods which currently provide housing to households on low incomes**

⁵ National Institute of Economic and Industry Research (NIEIR) 2005 as cited in draft Brisbane Local Growth Management Strategy.

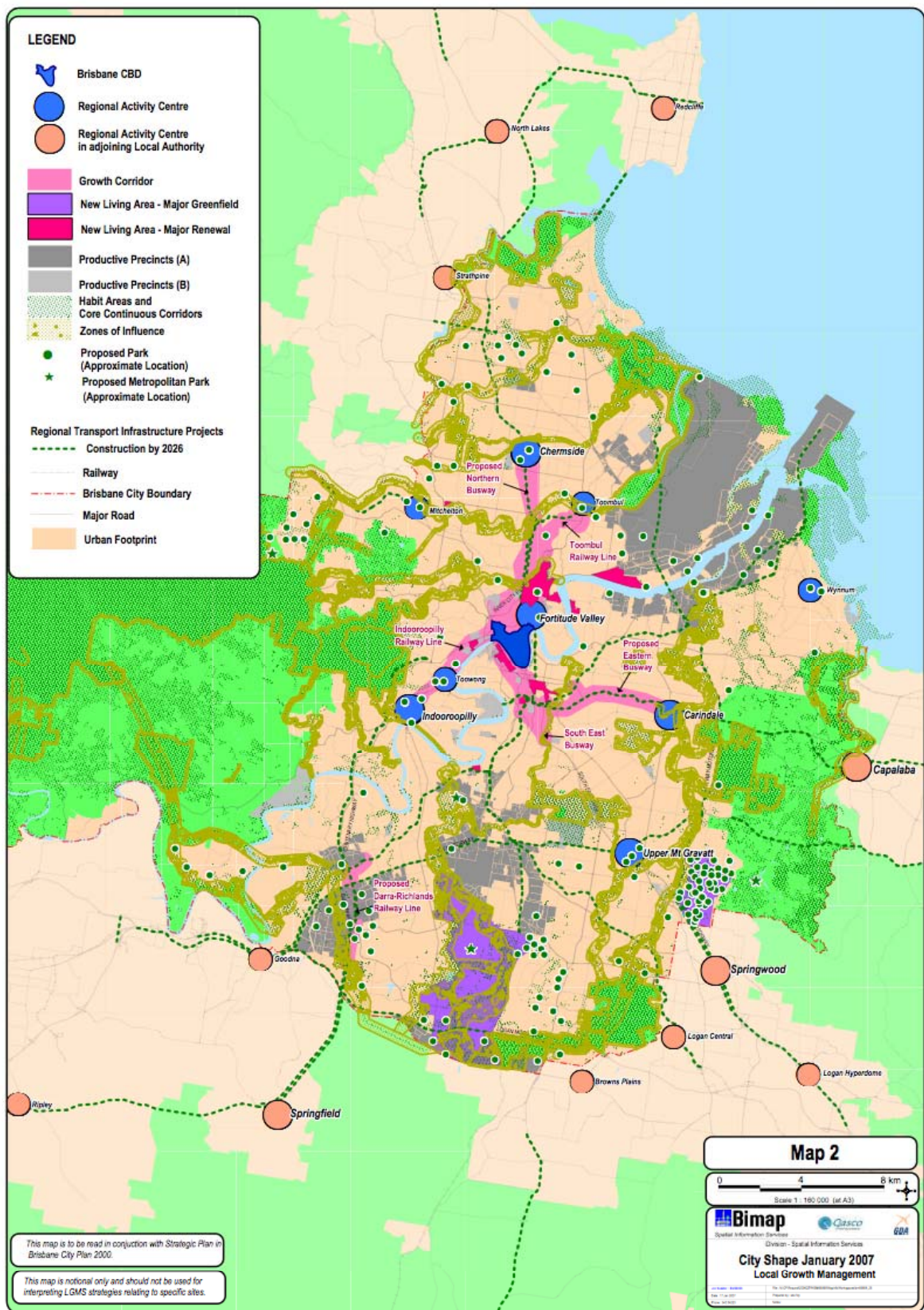


Figure 2 – Brisbane City Council draft City Shape, July 2007

4. Housing costs

Household Incomes

It has been widely reported that housing costs have increased dramatically across Australia's cities and regional centres over the last 5-10 years. In recent times housing costs in Brisbane, in terms of home purchase and private rental accommodation, have begun to rival that of Sydney – Australia's most expensive city.

Affordability of housing is intrinsically linked to household incomes i.e. the household's capacity to pay for housing. In 2001, median household income in Brisbane was \$870⁶, by 2006 this had increased to \$1157 (24.8% increase). In 2006, the Brisbane North suburb of Bridgeman Downs reported the highest household income, due perhaps to the high proportion of people of working age (ie. double-income families).

Twelve suburbs in the Brisbane North reported median household incomes below the Queensland average of \$1033 per week. Average households in Zillmere and Chermside earn less than 70% of the Brisbane average.

Table 8: Suburbs with highest and lowest household incomes 2006

Suburb (Top 11)	Median household income (\$/week)	Suburb (Bottom 10)	Median household income (\$/week)
Bridgeman Downs	1818	Enoggera	1023
Bardon	1671	Taigum-Fitzgibbon	1018
Wilston	1565	Sandgate	958
Grange	1523	Brighton	957
Ashgrove	1445	Stafford	954
Hamilton	1416	Nundah	930
Hendra	1377	Pinkenba-Eagle Farm	910
Ascot	1303	Deagon	837
Alderley	1226	Zillmere	794
Bracken Ridge	1211	Chermside	778
Woolloowin	1193		
Brisbane	1157	Queensland	1033

Source: ABS Census of Population and Housing 2006 - Quickstats

House purchase

House prices in Brisbane are increasing. Between March 2006 and March 2007 median house prices for the Brisbane local government area increased by 6.8% from \$390,000 to \$396,375. Median house prices in March 2007 within the Brisbane North ranged from \$275,000 in Bald Hills to \$1,255,000 in Hamilton.

During 2006-2007, house prices in over half of the suburbs in the Brisbane North increased at a rate above the Brisbane average of 6.8%. As shown in Table 9 the biggest increases were seen in the established inner and middle ring

⁶ Statistical Portrait Brisbane Regions at www.brisbane.qld.gov.au

suburbs. However, property prices also increased by nearly twice the city average in Taigum-Fitzgibbon – a relatively new residential area.

Table 9: Top 10 Brisbane North Suburbs, Largest Annual Change in House Prices March 2006-2007

Suburb	Median House Price – March Qtr 2007 (\$)	Median House Price for 12 months to March 2007 (\$)	Annual change March 2006-March 2007 (%)	Five year change (%)
Hendra	575000	580000	24.7	90.2
Newmarket	550500	505000	20.2	93.9
Grange	515000	513750	18.6	92.4
Wooloowin	555000	527500	18.5	91.8
Wilston	na	580000	17.2	79.3
Geebung	330000	330000	15	114.3
Windsor	510000	470000	14.6	74.1
Banyo	325000	320000	13.9	120.7
Ashgrove	552500	520000	13.4	85.7
Taigum-Fitzgibbon	na	360638	12.7	113.1

Source: Queensland Newspapers 2007, What your house is worth? The Courier Mail, June 2, 2007, p.62-3 (original data provided by Real Estate Institute of Queensland)

During the same period, the suburb of Nudgee experienced a small decline in house prices (-1.7%), while in Deagon, Sandgate and Clayfield prices remained mostly static.

Between March 2002 and March 2007 house prices in Brisbane increased by an average 90.2%. This massive increase applied equally to Brisbane North's more and less affluent suburbs. Many suburbs experiencing the greatest increases would normally be described as 'less affluent' or battler suburbs. As shown in Table 10 below, suburbs of Brighton, Zillmere and Banyo experienced house prices increases in excess of 120%.

Table10: Brisbane North Suburbs experiencing significant house price increases 2002-2007

Suburb	Median House Price – March Qtr 2007 (\$)	Median House Price – 12 months to March 2001 (\$)	Five year change to March 2007 (%)
Hamilton	1255000	415000	137.3
Brighton	315000	135000	128.9
Zillmere	293000	126000	126.2
Banyo	325000	145000	120.7
Chermside	345000	160000	118.8
Bald Hills	275000	130000	114.6
Geebung	330000	154000	114.3
Northgate	367500	170000	113.3
Taigum-Fitzgibbon	na	169250	113.1
Chermside West	383500	170000	108.2
Virginia	311250	160000	106.3
Aspley	378000	181000	104.4
Deagon	310000	136000	102.2

Source: Queensland Newspapers 2007, What your house is worth? The Courier Mail, June 2, 2007, p.62-3 (original data provided by Real Estate Institute of Queensland)

Those suburbs whose house prices increased at a rate lower than the Brisbane average included a number of established, more affluent areas as well as the outer northern suburbs of Sandgate, Boondall, Nudgee and Wavell Heights where the growth in house prices remained below the Brisbane average.

Private Rental Accommodation

Between March 2005 and March 2007, median weekly rents across all types and size of dwellings in Brisbane increased by an average of between 14.3-17.8% (see Table 11). Median rents for a 4 bedroom house in Ascot and Hamilton were the only suburbs to report a decrease (-8.2% during this period).

Median rents for Flats/units (for 1, 2 and 3 bedrooms) were generally lower for Brisbane North in March 2007 when compared to Brisbane. However, rents for houses (for 2, 3 and 4 bedrooms) were higher than the Brisbane average across a number of inner and outer western suburbs.

Table 11: Changes in Median Weekly Rents 2005-2007, Brisbane

Dwelling Types	Median Rent March 2005	Median Rent March 2006	Median Rent March 2007	% change 2005 to 2007
Flat/Unit				
1 Bedroom	185	185	220	15.9
2 Bedroom	240	260	292	17.8
3 Bedroom	290	305	350	17.1
House				
2 Bedroom	240	250	280	14.3
3 Bedroom	260	280	310	16.1
4 Bedroom	310	340	370	16.2

Source: RTA March 2007 data

There are significant variations in rent levels between individual suburbs and regions⁷ in Brisbane North. These variations indicate that tenants in certain suburbs have experienced significant financial pressure due to dramatic increase in weekly rents over the last 2 years. Table 12 below highlights a selection of the most dramatic changes between March 2005-2007.

⁷ Refers to RTA regions as defined in RTA median rents and rental bond data at www.rta.qld.gov.au.

Table 12: Changes in costs of private rental housing, Brisbane North 2005-2007

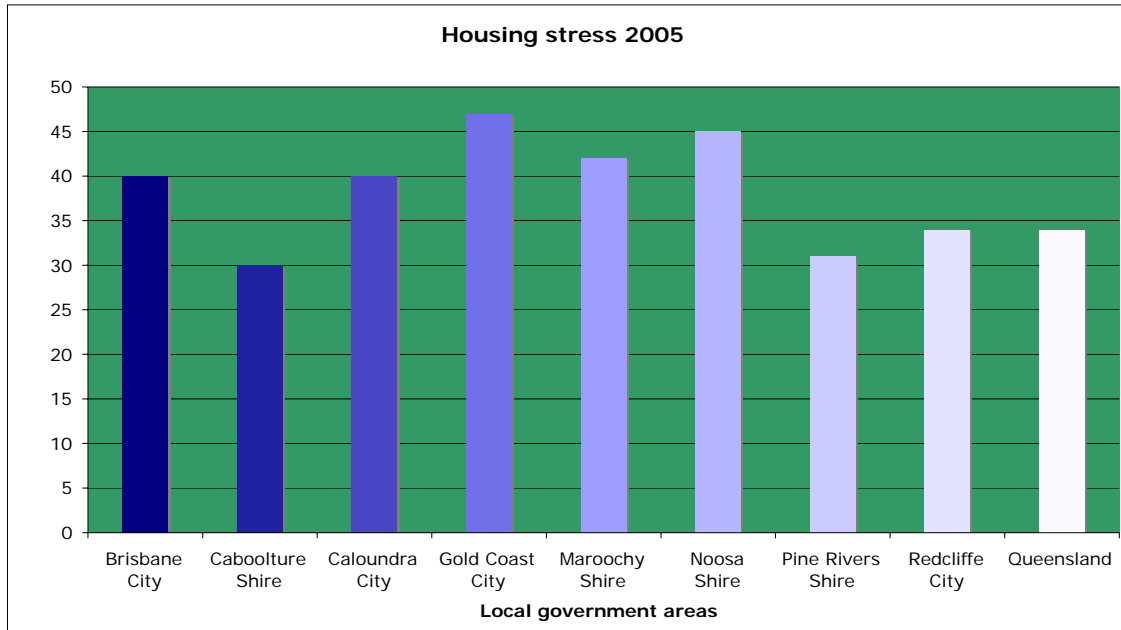
Dwelling Types	Highest rent 2007 (\$/week)	Change in rent 2005-2007 (\$/week)	% change in rent 2005-2007
Flat/Unit			
1 Bedroom	Taigum/Fitzgibbon (\$250) Ascot/Hamilton (\$220)	Bracken Ridge/ Brighton/ Deagon/Sandgate (+\$75)	Bracken Ridge/ Brighton/ Deagon/Sandgate (+36.6%)
2 Bedroom	Albion (\$300) Ashgrove (\$295)	Ashgrove (+\$80) Albion (+\$65)	Ashgrove (+27.1%) Kedron (+22%) Nundah/Toombul/Wavell Heights (+21.6%) Albion (21.7%)
3 Bedroom	Ascot/Hamilton (\$360) Chermside (\$355) Alderley/Enogerra/Gaytho rne/ Grange/ Newmarket/Wilston(\$350)	Chermside (+\$100) Alderley/Enogerra/Gaytho rne/ Grange/ Newmarket/Wilston (+\$85)	Chermside (+28.2%) Alderley/Enogerra/Gaytho rne/ Grange/ Newmarket/Wilston (+24.3%) Ashgrove (+20%) Bracken Ridge/ Brighton/ Deagon/Sandgate (+20%)
House			
2 Bedroom	Ashgrove (\$310) Bardon (\$300)	Kedron (+\$50) Alderley/Enogerra/Gaytho rne/ Grange/ Newmarket/Wilston(+50) Aspley/Boondal/Geebung /Zillmere (+\$50) Ashgrove (+\$50) Bardon (+\$50) Banyo/Nudgee/Virginia (+\$50)	Aspley/Boondal/Geebung/Z illmere (19.2%) Banyo/Nudgee/Virginia (18.5%) Kedron (+17.5%)
3 Bedroom	Ascot/Hamilton (\$380) Albion (\$360) Clayfield/Hendra (\$350) Lutwyche/Windsor/Woolo owin (\$350) Ashgrove (\$350) Bardon (\$350)	Albion (+\$85) Ashgrove (+\$70) Taigum/Fitzgibbon (+\$60)	Albion (+23.6%) Taigum/Fitzgibbon (+20%) Ashgrove (+20%)
4 Bedroom	Ascot/Hamilton (\$550) Clayfield/Hendra (\$550) Bardon (\$450) Ashgrove (\$440) Alderley/Enogerra/Gaytho rne/ Grange/ Newmarket/Wilston (\$430)	Clayfield/Hendra (+\$150) Kedron (+\$120) Alderley/Enogerra/Gaytho rne/ Grange/ Newmarket/Wilston (+\$100) Bardon (+\$90)	Kedron (+30.8%) Clayfield/Hendra (+27.3%) Nundah/Toombul/Wavell Heights (+23.3%) Alderley/Enogerra/Gaytho rne/ Grange/ Newmarket/Wilston (+23.3%)

Source: RTA Rental Bond data, March 2005 – March 2007

Housing Stress

A significant proportion of Brisbane residents experience housing stress ie. their housing costs exceed 30% of the household income. In 2005, 40% of Brisbane households on low incomes were identified as being in housing stress (see Figure 3 below). Noosa Shire, Maroochy Shire and Gold Coast City all reported comparatively higher levels of higher stress due to the structure of their local economies ie. tourism and service industry based.

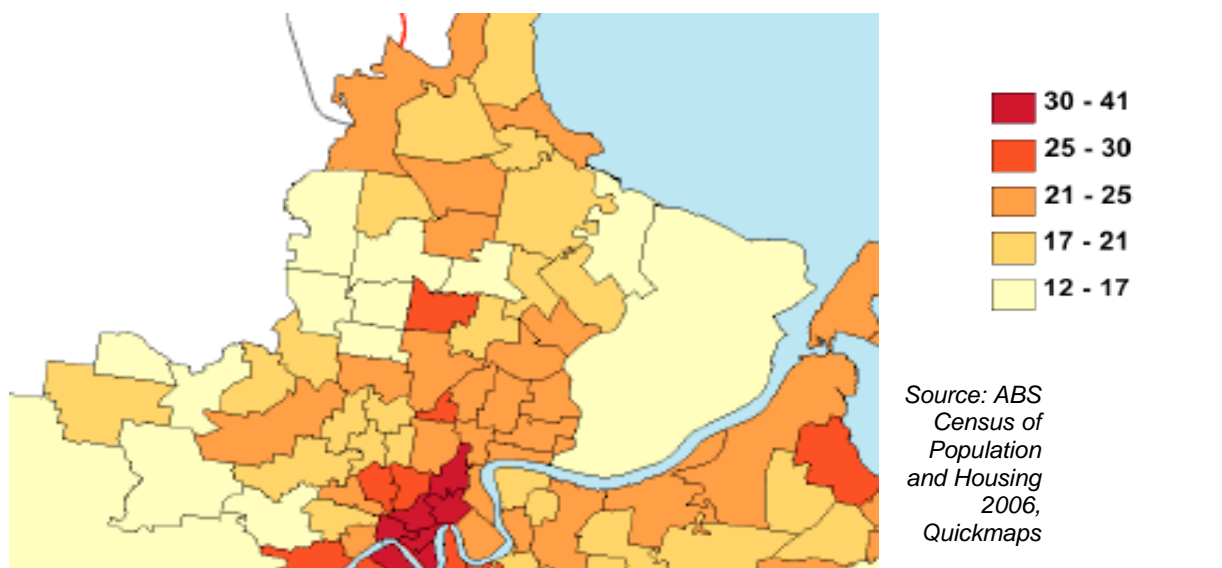
Figure 3:- Level of housing stress by local government area, South East Queensland 2005



Source: State of environment online, Queensland Environmental Protection Agency 2007

A clear pattern of housing affordability and housing costs in Brisbane North emerged in 2006, and can be seen in Figure 4 below. Between 25-30 percent of households in the suburbs of Chermside and Lutwyche were experiencing housing stress in 2006.

Figure 4: Percentage of households in housing stress, 2006

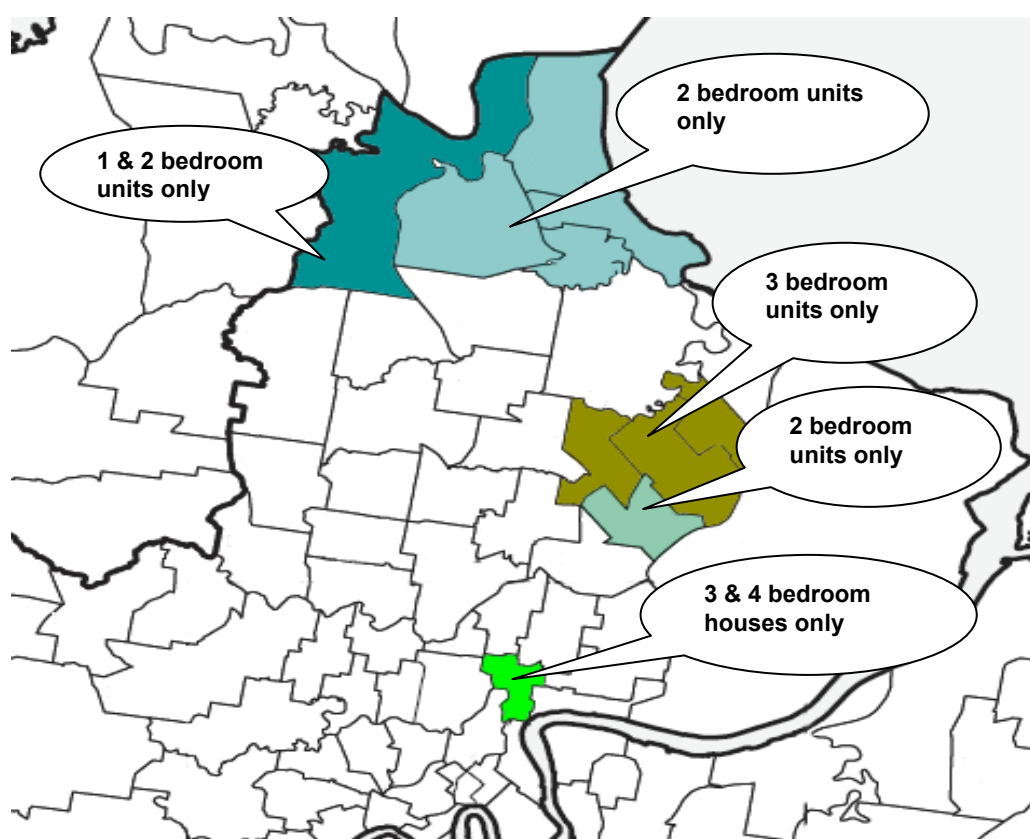


Housing options for people on very-low incomes

Currently, there are very limited housing options available for people on very-low incomes⁸ seeking accommodation through the private market in Brisbane North - both in terms of location and type of housing.

As shown in Figure 5, the supply of rental housing affordable to people on very-low incomes is limited to 2-3 bedroom units in outer northern suburbs (Bald Hills, Bracken Ridge, Deagon, Brighton and Sandgate) and north-eastern suburbs (Northgate, Virginia, Nudgee, Banyo), with 3-4 bedroom houses still available in Albion. All other types of private rental accommodation would be unaffordable for people on very-low incomes⁹.

Figure 5: Suburbs with private rental housing for people on very-low incomes, March 2007



Source: Calculated using Residential Tenancies Authority Median Rental data March 2007, and Queensland Department of Housing Benchmark Affordable Rents Guidelines, January 2007

For people on low-incomes¹⁰ seeking unit accommodation, there appear to be more options available across Brisbane North - with 1, 2 and 3 bedroom units being available throughout the area.

⁸ Very low-incomes as defined by Queensland Department of Housing Benchmark Affordable Rent Guide, January 2007

⁹ See Appendix x for a full assessment of availability

¹⁰ Low-incomes as defined by Queensland Department of Housing Benchmark Affordable Rent Guide, January 2007

However, the availability of affordable rental houses is poor, and decreases with the size of the dwelling i.e. number of bedrooms. As shown in Table 13, affordable private rental houses for larger families are limited to the suburbs of Albion, Chermshire and Bald Hills.

Table 13: Affordable rental accommodation for people on low incomes (detached house), March 2007

Affordable private rental – 2 bedroom house	Affordable private rental – 3 bedroom house	Affordable private rental – 4 bedroom house
Kedron Northgate Banyo, Nudgee, Virginia Bracken Ridge, Brighton Deagon, Sandgate Taigum-Fitzgibbon Chermshire Aspley, Boondall, Geebung, Zillmere Bald Hills Stafford	Albion Chermshire Bald Hills	Albion Chermshire Bald Hills

Source: RTA March 2007 and Queensland Department of Housing, Benchmark Affordable Rents, January 2007

This lack of affordable rental accommodation for larger households has impacted upon the ability of low-income families to live in Brisbane North, and could lead to the continued loss of low-income families within Brisbane North.

Retaining a supply of affordable rental stock can be very difficult in communities with rising property prices and/or where the local area has been designated as the focus for future redevelopment/development.

Chermshire and Albion are most vulnerable to development pressures as outlined in Brisbane City Council's Local Growth Management Strategy.

Ongoing loss of affordable housing

Loss of affordable housing has been an issue of concern in Brisbane since the 1980's when the impact of redevelopment and change in the inner suburbs of the city became first apparent. Since then numerous studies and anecdotal reports from advocacy groups have continued to report on a decline in affordable housing stock across the city.

Challenges

- How can low and moderate-income households continue to afford housing in the Brisbane North?
- What will the lack of availability of affordable rental dwellings for families mean for local community life?
- What will the continued polarisation of house purchase prices and private rental mean for Brisbane's social and economic well-being?

5. Disadvantage in Brisbane North

Disadvantaged communities

In 2006 there were still significant concentrations of low-income households in Brisbane North. In Deagon, Zillmere, Banyo and Brighton, **low-income family households** comprised between 23.4 and 27.3% of households (above both the Brisbane and Queensland average), or 2,315 households.

By comparison, over half of Brisbane North suburbs have significant proportions of **low-income non-family households** – at rates over both the Brisbane and Queensland average. Significant numbers of low-income non-family households can be found in Kedron, Nundah, Aspley, Chermside, Clayfield, Zillmere, Sandgate, Enoggera, Taigum-Fitzgibbon (see Table 14, and Figures 6 and 7).

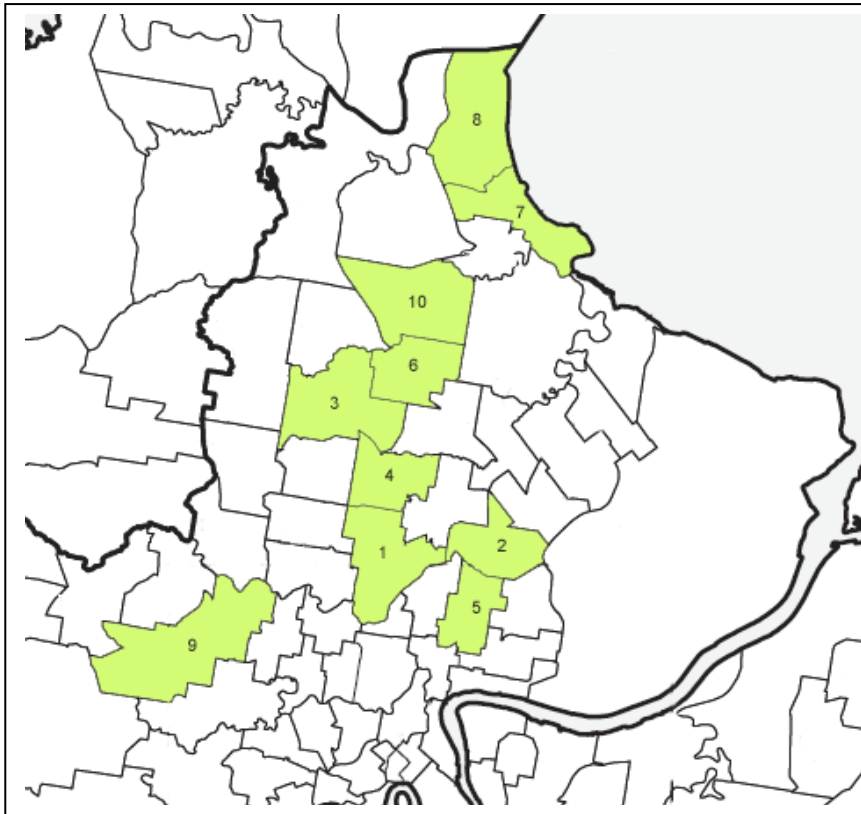
Table 14: Top 10 suburbs with low-income households 2006

	Suburb	Number of non-family households		Suburb	Number of family households
1	Kedron	658	1	Bracken Ridge	1066
2	Nundah	620	2	Aspley	808
3	Aspley	557	3	Zillmere	788
4	Chermside	555	4	Brighton	772
5	Clayfield	450	5	Kedron	705
6	Zillmere	443	6	Boondall	642
7	Sandgate	440	7	Taigum-Fitzgibbon	632
8	Brighton	423	8	Wavell Heights	629
9	Enoggera	410	9	Stafford Heights	567
10	Taigum-Fitzgibbon	403	10	Chermside	561

Source: ABS Census of Population and Housing 2006 and 2001

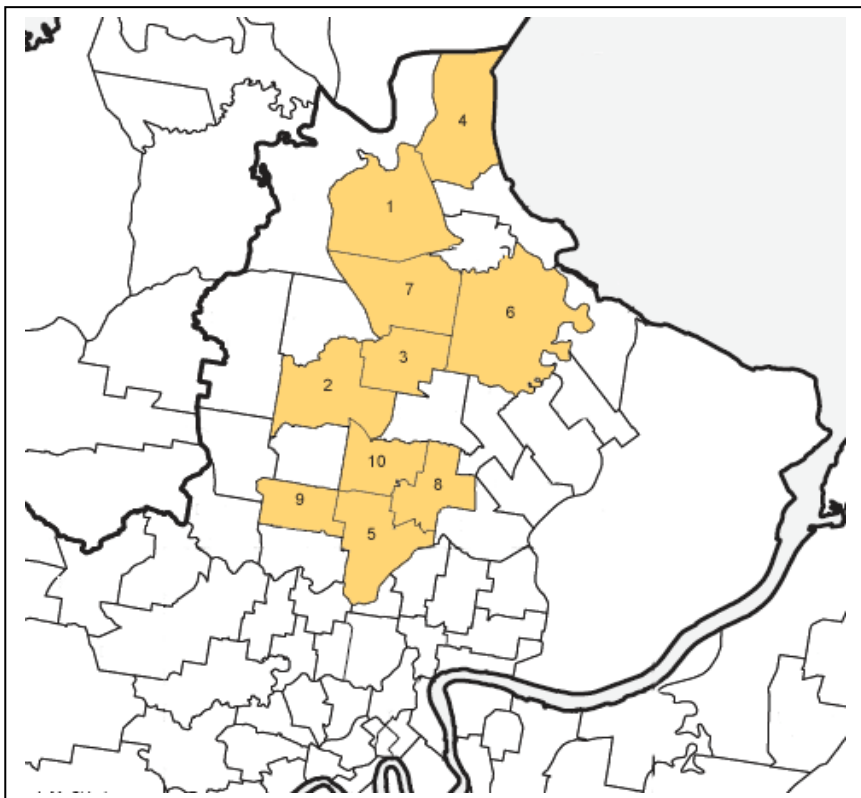
Note: refer Figure 6 and 7 for more detail

Figure 6– Top 10 suburbs with low-income non-family households 2006



Source: ABS Census of Population and Housing 2006 and 2001

Figure 7 - Top 10 suburbs with low-income family households 2006



Source: ABS Census of Population and Housing 2006 and 2001

Loss of income households

Despite its growing population, between 2001 and 2006 the City of Brisbane experienced a loss in the number of low-income households residing within its communities (15,700 households). This trend was also seen in the suburbs of Brisbane North.

With both home ownership and private rental increasingly hard to access for low income households, many are forced to move out of the area, seeking cheaper housing further from the city. This is borne out in the latest census data, with the number of households on low incomes¹¹ (below \$400 per week in 2001, below \$500 per week in 2006) decreasing by 6,000, or almost 20% in that period.

The pattern of loss and gain varied across different suburbs, and between non-family (households without children) and family (households with children) households. As shown in Table 15 and Figure 8, the distribution of low-income households varied across Brisbane North.

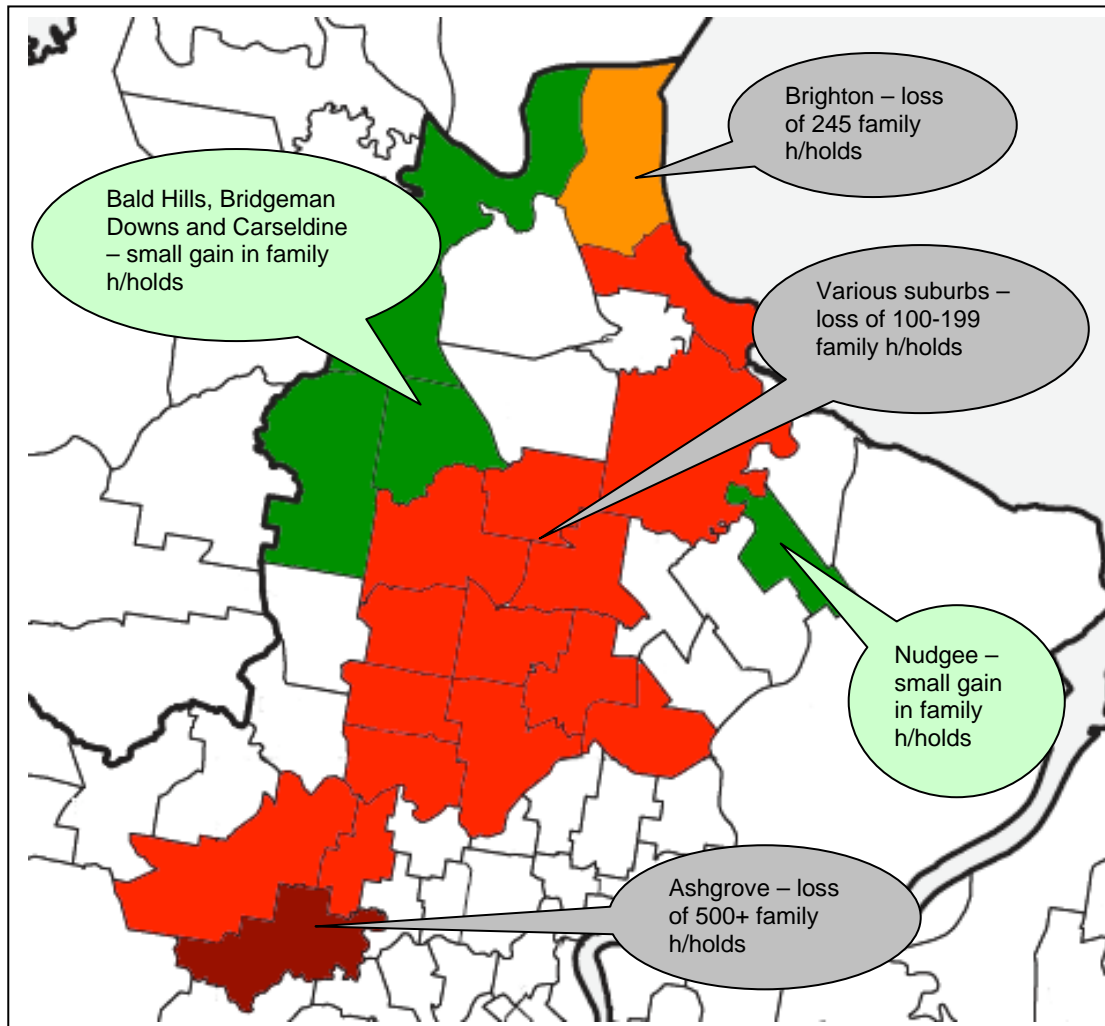
Table 15: Change in low-income households, 2001-2006

Brisbane North	2001 (<\$400 pw)	2006 (<\$500 pw)	Change between 2001-2006
Low income non-family households	12,877 (12.5%)	10,486 (11.1%)	-2,391
Low-income family households	18,966 (20.1%)	15,270 (16.2%)	-3,696
Total - low-income households	31,843	25,756	-6087

Source: ABS Census of Population and Housing 2001 and 2006

¹¹ Low income households for this discussion include non-family households earning below \$400 per week in 2001, below \$500 per week in 2006, and family households earning below \$800 per week in 2001, below \$1000 in 2006.

Figure 8: Change in Low-income family households, 2001-2006



Suburbs that experienced the greatest loss of low-income households (both non-family and family households) included: Ashgrove (nearly 700 households), Kedron (400 households) Brighton and Nundah (320 households).

Only seven north side suburbs experienced any gain in the number of low-income households. The most significant gains being:

- Non-family households - Taigum-Fitzgibbon (+114), Carseldine (+27), Stafford Heights (+22)
- Family households – Bridgeman Downs (+23)

The significant trend to emerge has been the loss of low-income family households across Brisbane North. This shift in distribution correlates with increased housing costs and the increasing concentration of high-income households in the inner and middle ring northern suburbs.

The small gains in family households in the outer northern suburbs does not replace the overall loss of households.

The following case studies highlight this significant trend across an inner, middle and outer suburb in Brisbane North.

Case study 1: Ashgrove

Figure 9: Low income households (earning less than \$500/week) 2001

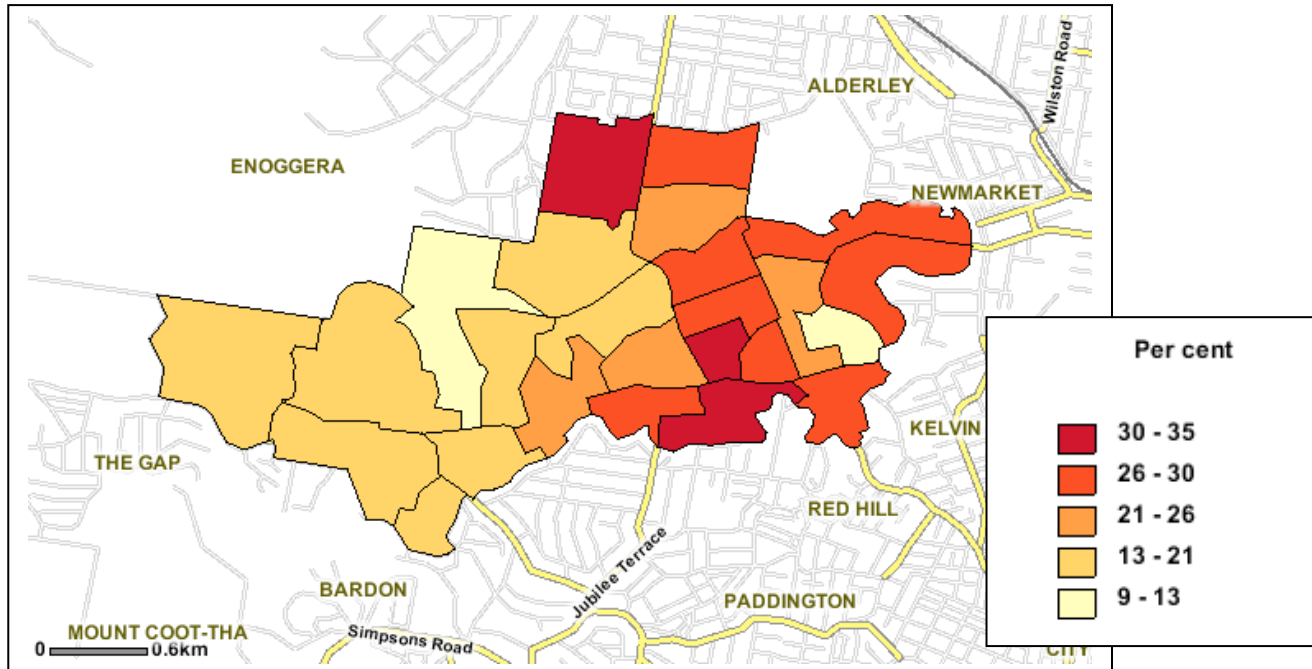
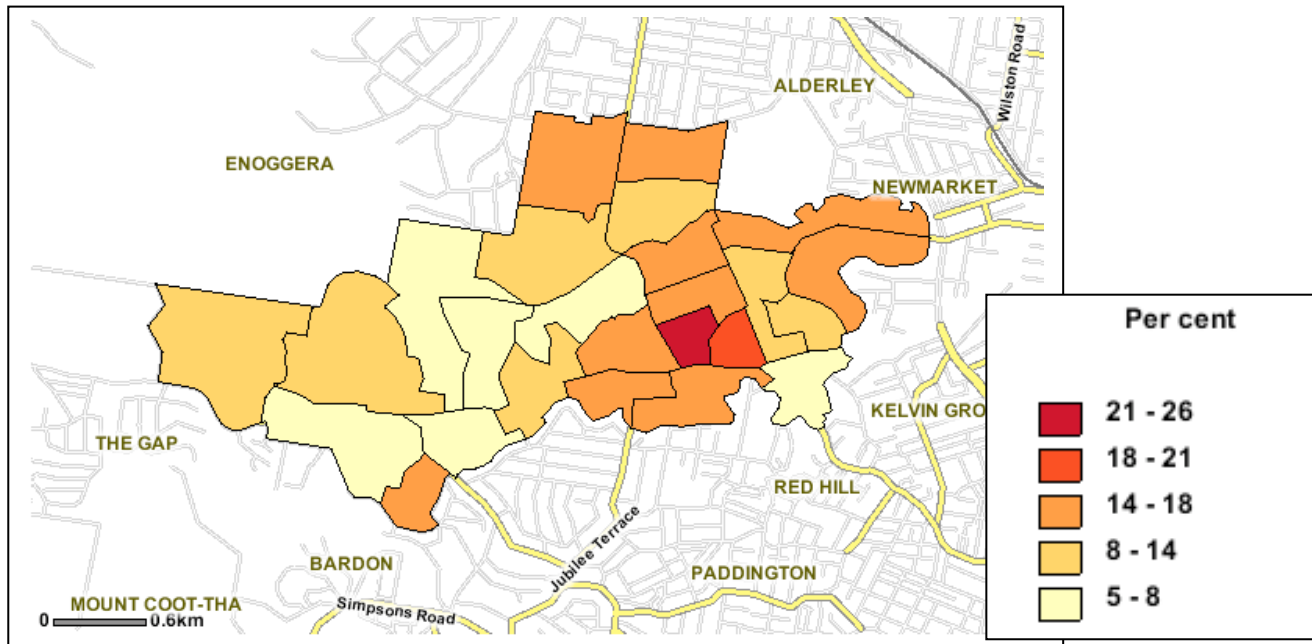


Figure 10: Low income households (earning less than \$500/week) 2006



Source: ABS Census of Population and Housing 2001 and 2006, MapStats

Between 2001-2006, the distribution and concentration of low-income households in Ashgrove changed significantly. In 2001 almost half of the census collection districts in Ashgrove reported more than 26% low-income households. By 2006, low-income households had constricted geographically and only one census collection district reported low-income households between 21-26%. A review of census data reveals an increase in the proportion and distribution of high-income households over the same period.

Case study 2: Chermside

Figure 11: Low income households (earning less than \$500/week) 2001

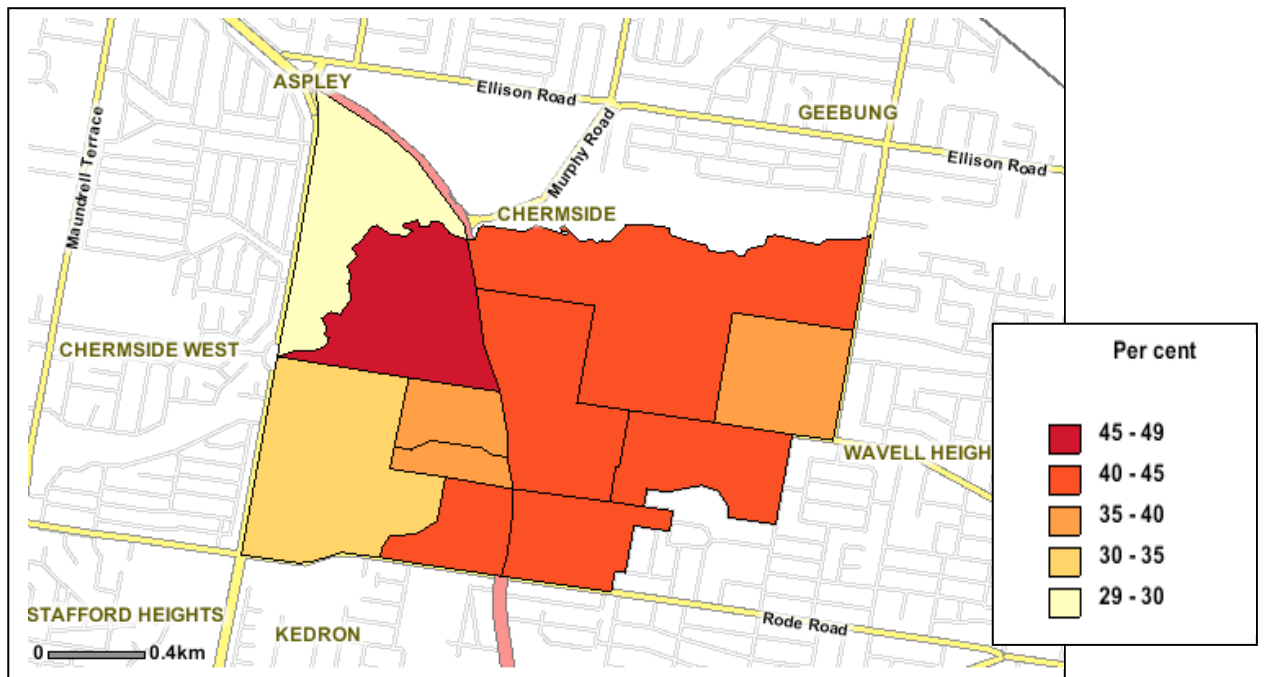
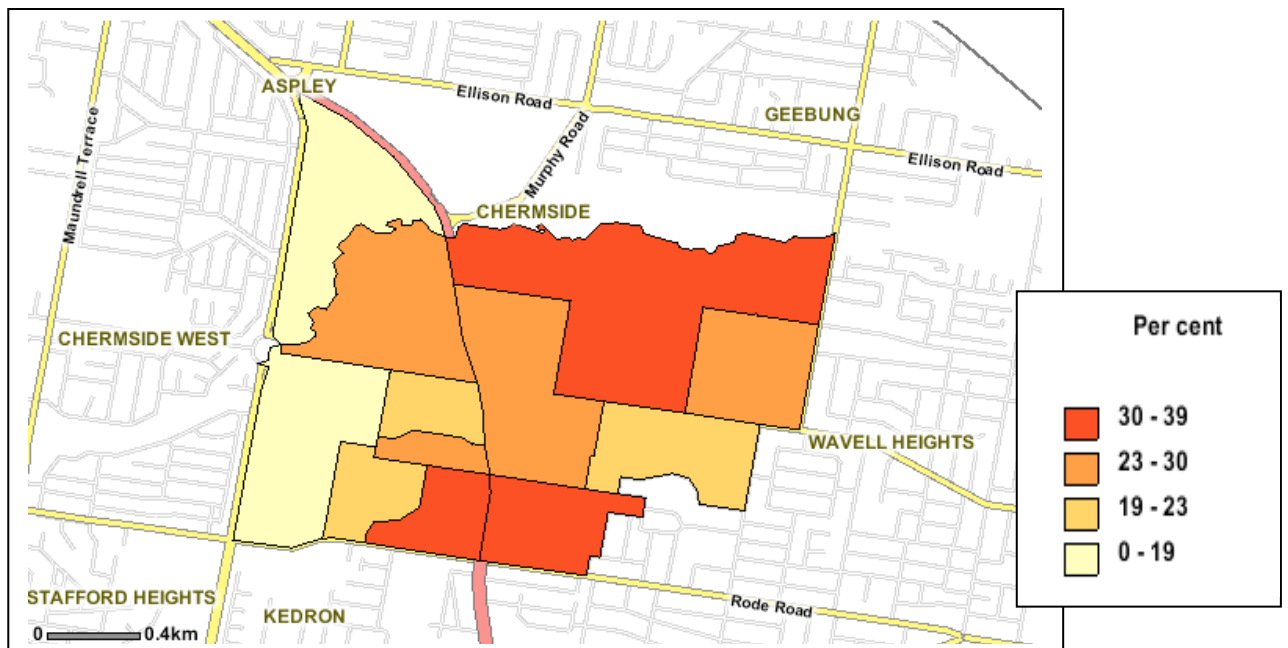


Figure 12: Low-income households (earning less than \$500/week) 2006



Source: ABS Census of Population and Housing 2001 and 2006, MapStats

Between 2001-2006, the distribution and concentration of low-income households in Chermside changed significantly. In 2001 over half of the census collection districts in Chermside reported more than 40% low-income households. By 2006, low-income households had constricted geographically

and only three census collection districts reported low-income households between 30-39%.

Case study 3: Bald Hills

Figure 13: Low income households (earning less than \$500/week) 2001

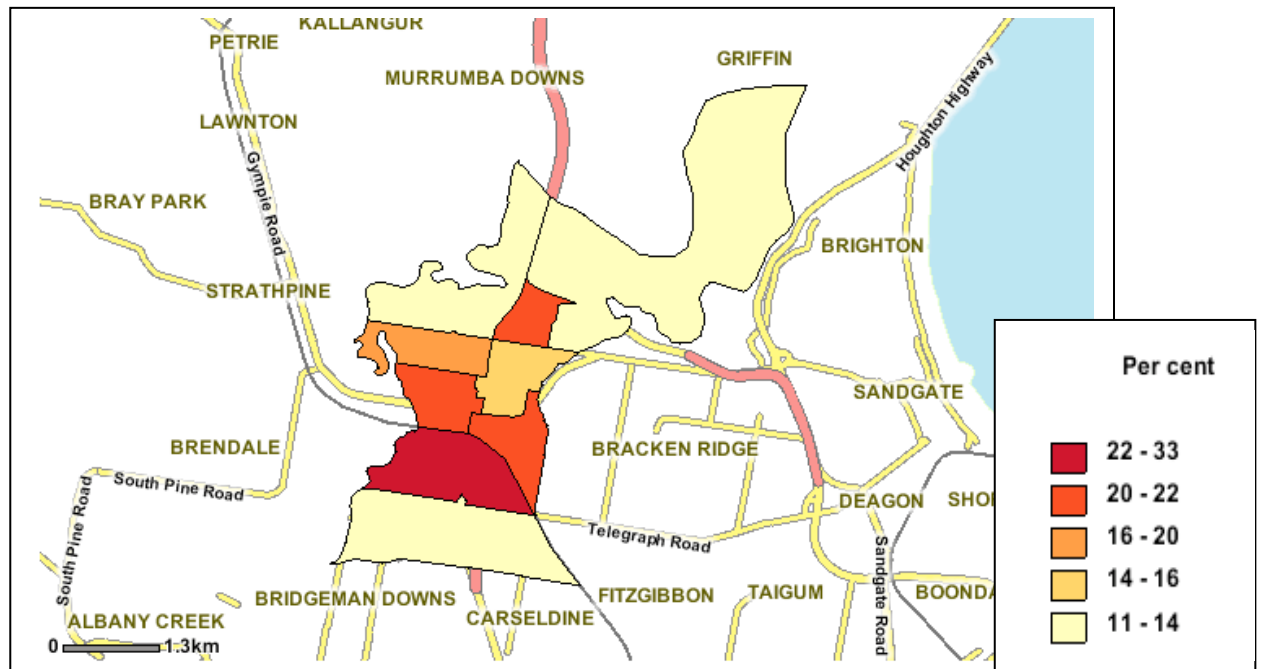
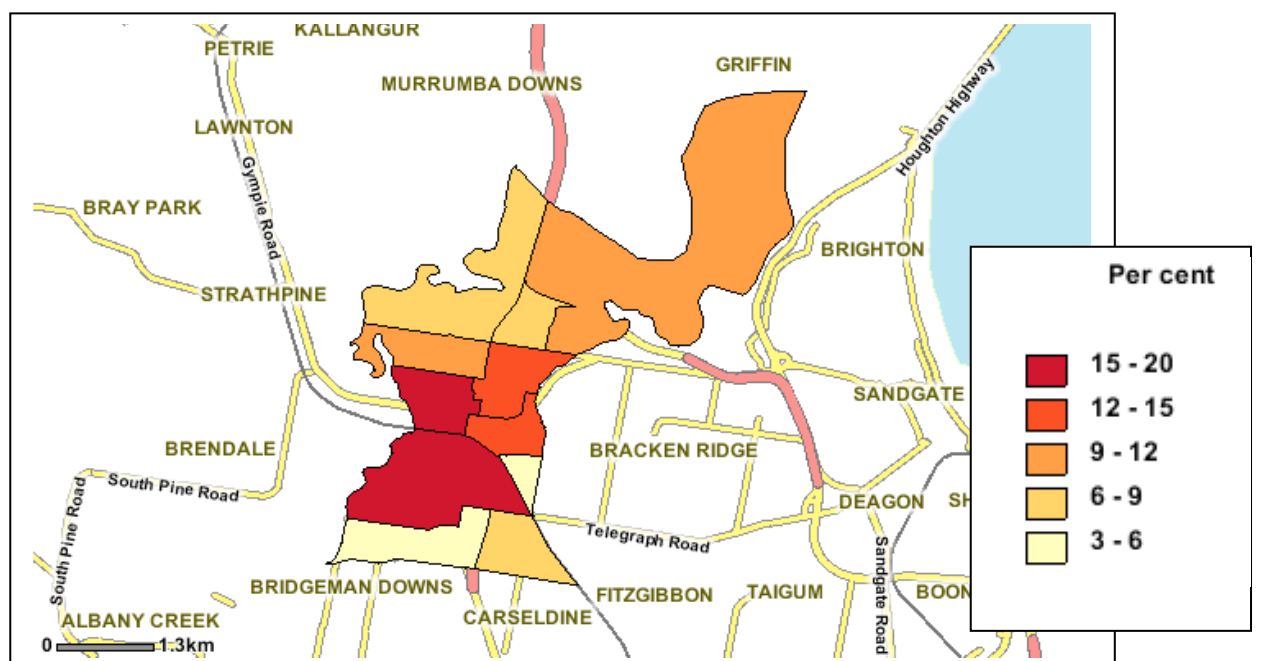


Figure 14: Low income households (earning less than \$500/week) 2006



Source: ABS Census of Population and Housing 2001 and 2006, MapStats

Between 2001-2006, the distribution and concentration of low-income households in Bald Hills changed significantly. In 2001, low-income households comprised between 11-33% of total households. By 2006, low-income households made-up between 3-20% of households. The greatest change has

been in the outlining residential areas, whereas the proportion of low-income households in the Bald Hills township appears to have remained relatively static.

People with a disability

Ensuring access to appropriate and affordable housing for people with a disability and their carers is an important factor in developing socially inclusive communities. Often these households have increased medical and other personal costs, as well as reduced capacity to participate in the paid workforce. This limits their ability to manage any additional financial burdens such as increased housing costs. Table 16 below highlights those Brisbane North communities with significant communities with people with a disability.

Table 16: Brisbane North Communities with significant populations of people with a disability 2006

Children with a disability (0-14 years)	Older people with a disability (75+ years)	Total population – people with a disability
Bracken Ridge	Brighton	Brighton
Brighton	Taigum-Fitzgibbon	Taigum-Fitzgibbon
Ashgrove	Carseldine	Aspley
Zillmere	Aspley	Chermside
Wavell Heights	Chermside	Bracken Ridge
Taigum-Fitzgibbon	Kedron	Kedron
Kedron	Nundah	Carseldine
	Wooloowin	Zillmere
	Wavell Heights	Nundah
	Ashgrove	Wooloowin
		Wavell Heights

Source: ABS Census of Population and Housing 2006

Indigenous households

There is a significant Indigenous community in the Brisbane North. However, the rate of home ownership varies significantly between individual suburbs – placing households at risk of homelessness or displacement due to unaffordable increases in private market rents.

In 2006, 38.8% of Indigenous households in Brisbane were in home ownership (either owning or purchasing their homes) compared with 36.3% for Queensland.

Indigenous home ownership rates vary from 7.1% in Chermside, 16.1% in Zillmere, 18.9% in Stafford to 68.2% in Nundah.

Challenges

- **How can diversity be retained and disadvantaged households have a place in local communities?**
- **What will be the impact of the ageing population profile on local disadvantage and local housing issues?**

6. Government policy

Since World War 2 the primary government response to a shortage of affordable housing has been to build and manage public housing. However, over the past 10-15 years funds for public housing have steadily declined while maintenance requirements have increased on older housing. This has meant that in the past few years the amount of public housing in Australia has declined slightly.

We don't have accurate trend figures for the supply of public housing in Brisbane North. However, in 2005 there were 3552 public housing dwellings in the area, a little over 3% of all housing and roughly in line with the Brisbane average. This total includes 1160 3-bedroom houses, 1297 one-bedroom units and 603 2 bedroom units as well as smaller numbers of other housing types. Over half of this housing is concentrated in six suburbs - Zillmere (469 dwellings), Chermside (362), Stafford Heights (311), Stafford (254), Nundah (241) and Enoggera (230).

In the absence of continued funding for public housing, increased attention has focused on other methods of providing affordable housing, including fostering "affordable housing providers" such as the Brisbane Housing Company, and trying to encourage private sector provision through a range of planning and financial incentives. It is fair to say that we are in the early days of these responses and their contribution to the overall scale of the problem so far has been minimal.

Challenges

- **Providing appropriate and affordable housing for increased population across the Brisbane North**
- **Understanding the profile of the population, including life stage and age profile, and their current and future distribution across Brisbane North**

7. Vulnerable Communities

A number of communities in Brisbane North are particularly vulnerable to the changes going on in the housing market. Suburbs are vulnerable where they have substantial populations of low-income households, where property prices and rents are rising, and where there is significant redevelopment on the horizon. On this basis, the following suburbs are vulnerable to a greater or lesser extent.

	Median household income below Queensland average	House prices increasing above Brisbane average	Private rental increasing above Brisbane average	Focus of Council planning activity	Low level of Indigenous home ownership 2006	Significant population of people with a disability	Low income family households	Low-income non-family households	Current supply of affordable rental houses	Current supply of affordable rental for very low-income	Households paying above 30% in housing costs
Kedron		√	√			√	√	√			
Nundah	√	√	√	√		√		√			
Aspley		√	√				√	√			
Chermside	√	√	√	√	√	√	√	√	√		√
Zillmere	√	√	√		√	√	√	√			
Sandgate	√		√					√		√	
Brighton	√	√	√			√	√	√		√	
Taigum-Fitzgibbon	√	√	√			√	√	√			
Boondall			√		√		√				
Banyo	√	√	√		√					√	
Stafford Heights					√		√				
Stafford	√	√			√						
Northgate	√			√						√	
Enoggera	√	√									
Deagon	√	√	√							√	
Pinkenba-Eagle Farm	√			√							
Bracken Ridge		√	√	√		√	√			√	
Wavell Heights			√				√				
Bald Hills		√		√					√	√	
Virginia		√	√							√	
Lutwyche				√							√

8. Conclusion

The affordability of housing in Brisbane North is declining. This appears to be forcing more low income households to the periphery of the city, where they have poorer access to employment and services. Other low income households are suffering from stress as a result of paying more than they can afford in housing costs.

A shortage of affordable housing isn't good for anyone. It's not good for low income households who face increased stress and financial problems as a result. It's not good for employers who increasingly struggle to find staff or whose staff are under stress and less able to perform at work. And because of this it's not good for the economy as a whole.

Challenges

- **What broader social and environmental changes will impact on housing choices over the next 10-20 years?**
- **Understanding the profile of the population, including life stage and age profile, and their current and future distribution across Brisbane North**

Some definitions

Brisbane North

List of suburbs included in this analysis – Albion, Alderley, Ascot, Ashgrove, Aspley, Bald Hills, Banyo, Bardon, Boondall, Bracken Ridge, Bridgeman Downs, Brighton, Carseldine, Chermside, Chermside West, Clayfield, Deagon, Enoggera, Geebung, Grange, Hamilton, Hendra, Kedron, Lutwyche, Newmarket, Northgate, Nudgee (including Nudgee Beach), Nundah, Pinkenba-Eagle Farm, Sandgate, Stafford, Stafford Heights, Taigum-Fitzgibbon, Virginia, Wavell Heights, Wilston, Windsor, Woolloowin, Zillmere

Housing stress

Households on very low and low-incomes who are paying 30% and over in housing costs as defined as being in 'housing stress'. Households who are paying 50% and over in housing costs are defined as being in 'extreme housing stress'.

Very low-income and low-income households

These households are defined according to the Queensland Department of Housing Benchmark Affordable Housing Rent Guide (January 2007).

Very low income benchmarks

The very low-income benchmarks are derived from the income levels of persons or households receiving the basic income support payment (New Start plus Family Tax Benefit where applicable (without any additional income. The very low-income category provides a better understanding of the range of households likely to be facing affordability problems.

Low-income benchmarks

The low-income benchmarks are based on aged pension payments (plus Family Tax Benefit where applicable) plus the maximum amount of additional income that a person or households may earn without losing any entitlement.

Dwelling size	Very low-income		Low-income	
	Gross household income range (\$/week)	Benchmark Affordable Rent Range (\$/week)	Gross household income range (\$/week)	Benchmark Affordable Rent Range (\$/week)
1 bedroom	210.45-379.80	115 - 163	320.05 - 541.07	148 - 211
2 bedroom	298.07-520.64	150 - 217	402.77 - 707.14	181 - 273
3 bedroom	368.49-591.06	171 - 246	485.49 - 789.86	206 - 305
4 bedroom	509.33-661.48	221 - 267	650.93 - 872.58	264 - 330

Queensland Department of Housing, January 2007

Change in distribution of low-income households 2001-2006

Figures 9 – 14 indicate the change in distribution and concentration of low income households across three Brisbane North suburbs. This analysis was

undertaken using the Australian Bureau of Statistics' 2006 Census of Population and Housing Mapstats product which utilises a set income range for low income households of less than \$500/week (ie. it does not differentiate according to family and non-family households). These case studies are for illustrative purposes only.

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