

THE

AFFORDABLE

HOUSING

INCOME GAP

*A new way to measure
housing affordability*

2018 REPORT

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Greg Budworth

Group Managing Director, Compass Housing Services
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Australia's housing affordability crisis has become impossible to ignore. Australian real estate is among the most expensive in the world. Home ownership levels among young people have collapsed. Around 35% of Australian renters are in housing stress and, perhaps worst of all, over the next decade the country will face a shortfall of half a million social and affordable dwellings.

To date, the majority of the debate about housing affordability has focused on the plight of two groups: aspiring first home buyers who have been priced out of capital city markets, and, low income households unable to find appropriate and affordable rentals in the private rental market. This second group represents the bulk of Compass' clients.

Amidst the noise about the challenges facing first home buyers and low income households, what is often missed is the way in which rental stress has crept its way up the socioeconomic ladder. Today, even average income earners can struggle to find affordable rental properties.

This Affordable Housing Income Gap Report adopts an innovative new method for measuring housing stress by establishing the gap between the incomes of private renters, and the incomes required to pay median rents without exceeding the accepted affordability threshold. The findings raise serious questions about the long-term sustainability of our housing system.

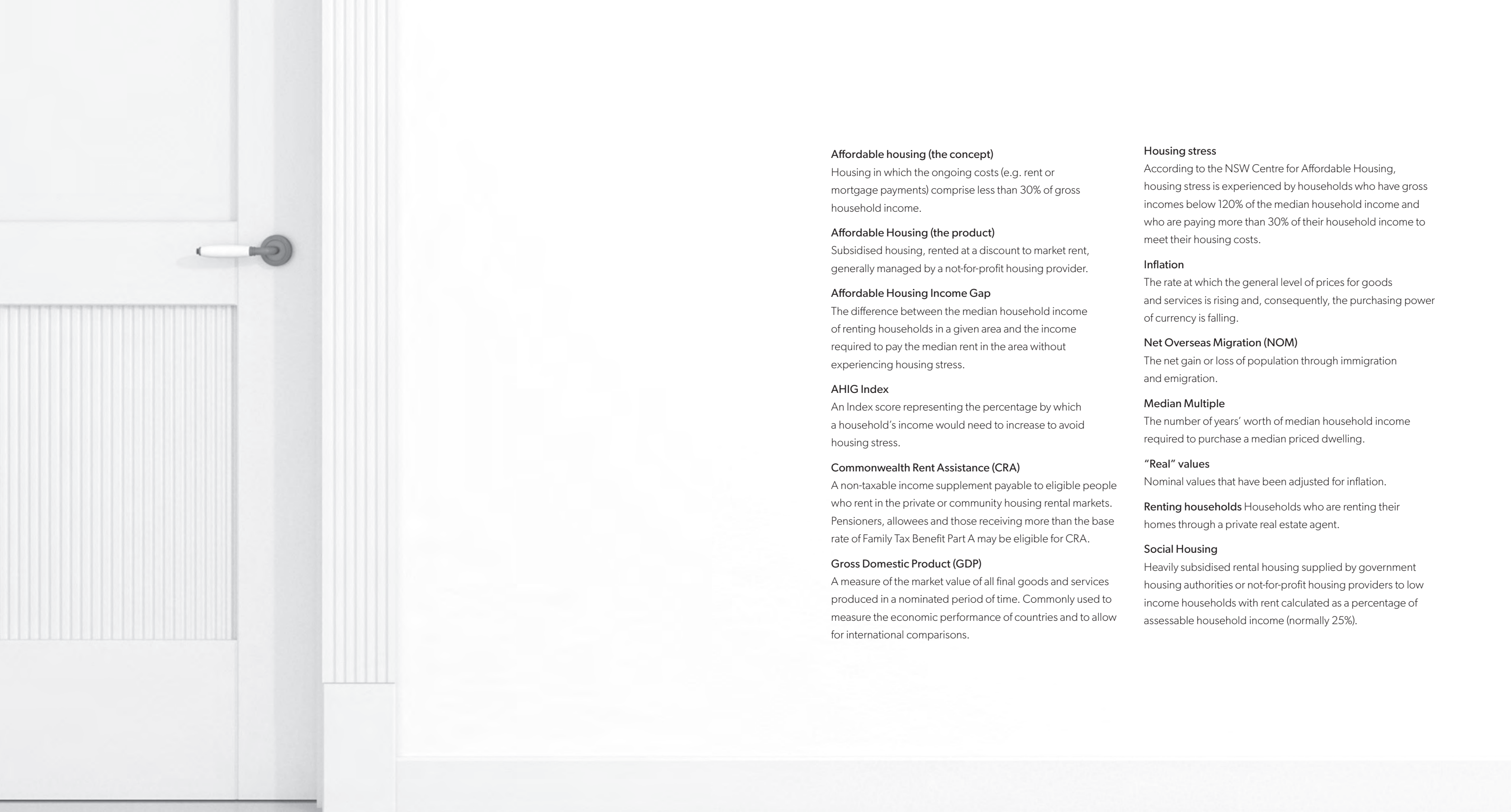
In addition to measuring the extent of rental stress across our major population centres, the report sets out the root causes of the current crisis and lays out a path to reform. Both chapters are instructive for anyone with an interest in understanding how we came to be where we are, how we might extricate ourselves from the current crisis, and how we might work towards a more just, and more sustainable, housing future.

Professor David Adamson OBE

Knowledge Manager, Compass Housing Services
& Emeritus Professor, University of South Wales.

The geography of housing unaffordability in Australia is well known and previous analyses have added weight to the growing realisation of a housing crisis. This is especially true in the private rental sector where accelerating property prices have had a major inflationary effect on rental values. This report delves deeper than usual into the impact of that market on households. The identification of a Housing Affordability Gap quantifies how the lack of affordable rental properties is impacting low, and increasingly middle-income families. Identifying the extent of housing stress that families face adds to our picture of the way the broken housing system is experienced directly by individuals and families. Rather than simply another statistic, this approach identifies the extent of the chasm experienced by many between their income and their access to affordable housing. The analysis also tells us that this isn't simply an experience of the few but that occupations often seen as middle-class and well paid are increasingly experiencing housing stress in order to live close to their place of work. Understanding the extent of the Housing Affordability Gap illustrates the experience of household stress. In each of these localities we can identify parents who worry constantly about debt and eviction. We see the degradation of family life, diet, health and wellbeing. We can see the children who are not able to fully engage with school and the range of opportunities for enrichment it provides. All these can result from housing stress where disproportionate levels of income are expended on maintaining a roof over the heads of the family. Resolving the housing crisis can benefit all of Australia and provide a more equal and fair society. A National Housing Strategy that delivers investment in more social and affordable homes for rent is an essential element in addressing the Housing Affordability Gap identified in this report

FOREWORD

**Affordable housing (the concept)**

Housing in which the ongoing costs (e.g. rent or mortgage payments) comprise less than 30% of gross household income.

Affordable Housing (the product)

Subsidised housing, rented at a discount to market rent, generally managed by a not-for-profit housing provider.

Affordable Housing Income Gap

The difference between the median household income of renting households in a given area and the income required to pay the median rent in the area without experiencing housing stress.

AHIG Index

An Index score representing the percentage by which a household's income would need to increase to avoid housing stress.

Commonwealth Rent Assistance (CRA)

A non-taxable income supplement payable to eligible people who rent in the private or community housing rental markets. Pensioners, allowees and those receiving more than the base rate of Family Tax Benefit Part A may be eligible for CRA.

Gross Domestic Product (GDP)

A measure of the market value of all final goods and services produced in a nominated period of time. Commonly used to measure the economic performance of countries and to allow for international comparisons.

Housing stress

According to the NSW Centre for Affordable Housing, housing stress is experienced by households who have gross incomes below 120% of the median household income and who are paying more than 30% of their household income to meet their housing costs.

Inflation

The rate at which the general level of prices for goods and services is rising and, consequently, the purchasing power of currency is falling.

Net Overseas Migration (NOM)

The net gain or loss of population through immigration and emigration.

Median Multiple

The number of years' worth of median household income required to purchase a median priced dwelling.

"Real" values

Nominal values that have been adjusted for inflation.

Renting households Households who are renting their homes through a private real estate agent.

Social Housing

Heavily subsidised rental housing supplied by government housing authorities or not-for-profit housing providers to low income households with rent calculated as a percentage of assessable household income (normally 25%).

GLOSSARY

SECTION 1

INTRODUCTION

Between 2006 and 2016
property prices across Australia's
capital cities increased by
approximately **82%**

**median
rents**
increased by **76%**

household incomes
increased by just **40%**

and
wages
by just **39%**

1.1 How much money do you need to avoid housing stress in Australia?

Over the past two decades, housing affordability in Australia has deteriorated at an extraordinary rate. One of the simplest ways to understand the deterioration in affordability is through a measurement called the Median Multiple. This is calculated by dividing the median house price for a particular area by the median gross household income for the same area. The resulting figure represents the number of years' worth of income required to purchase a home. For most of the 20th century Australia's median multiple was between three and four. That means the average Australian house could be purchased for approximately three to four times the average household income. Australia's median multiple has now blown out to more than eight. In Sydney it is more than 12. From this point, returning to the long term average would involve median prices falling by more than 60%, or median incomes rising by more than 200%.

Over the past decade alone, property prices across Australia's capital cities have increased by approximately 82%. Over the same period household incomes have increased by just 40% and wages by just 39%. In Sydney and Melbourne, the discrepancy between house price inflation and wages growth is even more extreme with house prices increasing by 76.2% and 72.9% respectively over the decade.

Recent research by the Everybody's Home campaign shows it is now generally accepted as fait accompli that home ownership is beyond the reach of average income earners and a significant proportion of the population has all but given up on the "Australian Dream". Rapidly inflating house prices have driven an increase in the proportion of Australian households renting their homes — up from 27% in 2006 to 31% in 2016. Of particular concern is the proportion of those households who find themselves in housing stress. The purpose of the Affordable Housing Income Gap report is to examine the extent to which the private rental market has become unaffordable, not just for low-income households, but for median income earners as well.

Historically, rents have been more closely pegged to incomes than property prices but this link appears to be growing weaker, and rental housing's function as a more affordable form of tenure for people on lower incomes is now under serious

threat. According to the Australian Bureau of Statistics, median rents across the country have increased by 76% over the last 10 years.

A closer analysis of median rents and the median incomes of renting households across Australia's three largest housing markets over the past decade suggests the household budgets of middle Australia are being stretched to the limit.

Between 2006 and 2016

- » In Sydney median rents have increased by 76% while incomes have increased by just 51%.
- » In Melbourne median rents are up 75% while incomes are up by just 43%.
- » In Brisbane median rents are up by 61% while incomes have increased by 40.5%.

More concerning than mere percentages however, are the actual dollar amounts by which renting households would need to increase their income in order to avoid housing stress. Those figures, hereafter described as the Affordable Housing Income Gap (AHIG), are the subject of this report.

**...the private rental market
has become unaffordable,
not just for low-income households,
but for median income earners as well.**



1.2 The Affordable Housing Income Gap

The Affordable Housing Income Gap is a measure of housing affordability for households renting in the private rental market across Australia’s three most populous states. 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.

It is important to understand that 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.

Expressing the AHIG as a function of the median weekly income produces an index figure that 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.

AHIG Index = (AHIG/median household income) x 100

It works like this.

A city in which the AHIG represents the equivalent of 20% of the median income would have an Index score of 20. 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 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 some cases...the amount of additional income required to avoid housing stress is greater than the household’s entire current weekly income.”

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.

1.2.1 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. For example, the overall median rent in Sydney is currently \$530 per week which would be enough to secure a three-bedroom house in Blacktown, but not enough to secure a two-bedroom unit in Burwood.

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.

For the Greater Sydney, Melbourne and Brisbane metropolitan areas, the Affordable Housing Income Gap Report, provides data for three-bedroom detached houses, two bedroom apartments/units, single bedroom apartments, as well as an

overall median. For regional centres in New South Wales, Victoria and Queensland, the report provides data for three-bedroom detached houses, two bedroom apartments/units and an overall median.

1.2.2 Data sources

The AHIG Report measures the housing affordability situation for renting households across Australia’s three most populous states. 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 Wage Price Index. 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 – December 2017 quarter
»	the Victorian Department of Human Services’ Rental Report – December 2017 quarter
»	the Queensland Residential Tenancies Authority’s Quarterly Rent Data – December 2017 quarter.

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.

SECTION 2

THE FINDINGS

The AHIG Report reveals the significant gap that exists between the incomes of renting households, and the incomes required to avoid housing stress.

In many cases the median incomes of renting households are tens of thousands of dollars below what would be necessary to secure even a basic two-bedroom apartment without experiencing housing stress. The situation for renters seeking detached housing is even more extreme with median incomes falling up to \$100,000 short of what would be required to avoid housing stress in certain areas.

In 2018, a typical renting household seeking to avoid housing stress in Sydney, Melbourne or Brisbane must choose between living a considerable distance from the city, or living in a one-bedroom apartment. If neither option is practical, households are effectively forced to accept living in housing stress.

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Even in the regions, where prices are nominally cheaper, the comparatively lower incomes mean median income renting households in many areas face significant affordability income gaps. The impact is particularly severe in “commuter belt” cities close to the capitals. These findings are consistent with long term median rent data showing that, since the year 2000 it has been the nominally more affordable outer suburbs and satellite cities surrounding Sydney and Melbourne that have experienced the largest rental increases¹.

N.B. Comprehensive localised AHIG data tables are contained in Appendix A.

¹Since June 2000, LGAs in Sydney’s west such as Blacktown and Fairfield have experienced overall rent increases of 125% and 145% respectively, compared to 87% in Mosman, and 94% in Woollahra. The effect is even more pronounced in satellite cities on the outskirts of Greater Sydney such as Newcastle, where rents are up 150%, and Wollongong, where rents have increased by 168%. The story is almost the same in Victoria where rents in the Mornington Peninsula region and Geelong for example, have increased by 145% and 151% respectively, compared to just 97% in Melbourne’s inner suburbs. The presence of this trend could not be determined in Queensland due to the absence of long-term trend rental bond data.

2.1 New South Wales

Sydney has some of the most expensive housing anywhere in the world. High purchase prices have produced sharp rent increases. The situation is particularly bad in the inner and middle ring suburbs where the majority of jobs are located.



KEY FINDINGS

To avoid housing stress on a three-bedroom house in Sydney’s inner-ring, the typical renting household would require an additional

\$1503 PER WEEK
(**\$78,139 p.a.**)

To avoid housing stress on a two-bedroom unit in Sydney’s inner ring, the typical renting household would require an additional

\$519 PER WEEK
(**\$27,005 p.a.**)

The only dwelling type in Sydney’s inner-ring that is affordable for a typical renting household is a **one-bedroom unit.**

To avoid housing stress on a three-bedroom house in Sydney’s middle ring, a typical renting household would require an additional

\$186 PER WEEK
(**\$9,672 p.a.**)

Two-bedroom units in Sydney’s middle ring are generally affordable, however significant affordability income gaps exist in the Canada Bay, Hunters Hill, Ku-ring-gai and Willoughby LGAs.

Sydney’s outer ring is generally affordable for renting households, although significant affordability income gaps exist for renters of detached dwellings in Hornsby, Northern Beaches, Sutherland, and The Hills Shire.

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.

Despite rents in regional NSW being substantially lower than Sydney, detached housing throughout much of regional NSW remains unaffordable for typical renting households due to their relatively lower incomes.

Affordable Housing
Income Gap
Households need to
increase their income
by this amount to avoid
housing stress.

LEAST AFFORDABLE LGAS – GREATER SYDNEY METROPOLITAN AREA

LGA	Median Rent (All Dwellings)	Income required to avoid housing stress	Median household income ²	% of income required to pay median rent	AHIG	AHIG INDEX
Woollahra	\$800	\$2,667	\$1,814	44%	853	47
Waverley	750	2,500	1,814	41%	686	38
Northern Beaches (Manly, Pittwater, Warringah)	675	2,250	1,814	37%	436	24
Hunters Hill	660	2,200	1,814	36%	386	21
Ku-ring-gai	660	2,200	1,814	36%	386	21
Kiama	500	1,667	1,387	36%	280	20
North Sydney	650	2,167	1,814	36%	353	19
Randwick	650	2,167	1,814	36%	353	19
Canada Bay	640	2,133	1,814	35%	319	18
Willoughby	640	2,133	1,814	35%	319	18

MOST AFFORDABLE LGAS – GREATER SYDNEY METROPOLITAN AREA

LGA	Median Rent (All Dwellings)	Income required to avoid housing stress	Median household income ³	% of income required to pay median rent	AHIG	AHIG INDEX
Campbelltown	410	1,367	1,814	23%	-447	-25
Blue Mountains	420	1,400	1,814	23%	-414	-23
Penrith	420	1,400	1,814	23%	-414	-23
Fairfield	430	1,433	1,814	24%	-381	-21
Hawkesbury	430	1,433	1,814	24%	-381	-21
Wollondilly	430	1,433	1,814	24%	-381	-21
Blacktown	450	1,500	1,814	25%	-314	-17
Liverpool	450	1,500	1,814	25%	-314	-17
Cumberland (Auburn, Holroyd)	470	1,567	1,814	26%	-247	-14
Canterbury Bankstown	480	1,600	1,814	26%	-214	-12

LEAST AFFORDABLE LGAS – REGIONAL NSW

LGA	Median Rent (All Dwellings)	Income required to avoid housing stress	Median household income	% of income required to pay median rent	AHIG	AHIG INDEX
Byron	590	1,967	1,218	48%	749	61
Ballina	450	1,500	1,022	44%	478	47
Clarence Valley (Grafton)	350	1,167	907	39%	260	29
Tweed Shire	430	1,433	1182	36%	251	21
Shoalhaven	370	1,233	1048	35%	185	18
Coffs Harbour	395	1,317	1125	35%	192	17
Port Macquarie	390	1,300	1148	34%	152	13

MOST AFFORDABLE LGAS – REGIONAL NSW

LGA	Median Rent (All Dwellings)	Income required to avoid housing stress	Median household income	% of income required to pay median rent	AHIG	AHIG INDEX
Upper Hunter	250	833	1223	20%	-390	-32
Queanbeyan	350	1,167	1454	24%	-287	-20
Broken Hill	248	825	1,027	24%	-202	-20
Orange	320	1,067	1233	26%	-166	-13
Wagga Wagga	310	1,033	1172	26%	-139	-12
Bathurst	310	1,033	1,164	27%	-131	-11
Tamworth	315	1,050	1163	27%	-113	-10
Western Plains (Dubbo)	320	1,067	1117	29%	-50	-5
Goulburn	330	1,100	1150	29%	-50	-4
Albury	280	933	972	29%	-39	-4

^{2,3} For LGAs within the metropolitan Sydney area, the median income for the Greater Sydney Capital City Statistical Area has been used.

2.2 Victoria

The situation in Victoria broadly mirrors that in New South Wales with house prices increasing rapidly over the past decade, dragging rents upwards in the process. However, the overall situation for renters in Melbourne is arguably worse than for renters in Sydney due to slower income growth over the period. Whereas in Sydney the 76% increase in rents has been partially offset by a 51% increase in household incomes, Melbourne renters have seen an equivalent increase in rents (75%) but a smaller increase in incomes (43%).

While median rents for three-bedroom detached houses are unaffordable across much of the city, median rents on two-bedroom apartments are generally more affordable than equivalent properties in Sydney, with unaffordable dwellings concentrated almost exclusively in the inner city. Across most of the remainder of the Greater Melbourne area the median household income for renting households is sufficient to allow households to pay the median rent on a two-bedroom unit without experiencing housing stress.



KEY FINDINGS

To avoid housing stress on a three-bedroom house in Melbourne’s inner suburbs the typical renting household would require an additional

\$968
PER WEEK
(\$50,336 p.a.)

To avoid housing stress on a two-bedroom unit in Melbourne’s inner suburbs, the typical renting household would require an additional

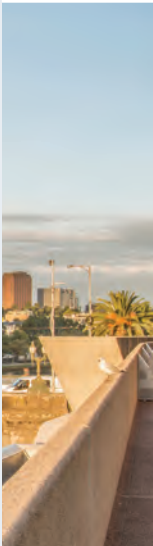
\$268
PER WEEK
(\$13,936 p.a.)

Just three suburbs in inner Melbourne are affordable for a typical renting household seeking any dwelling other than a **one-bedroom unit.**

One-bedroom and two-bedroom units are generally affordable for typical renting households with the exception of the inner suburbs

Renters of detached houses in commuter suburbs in the Mornington Peninsula region to Melbourne’s south, particularly those in Mount Eliza experience moderate to severe housing stress.

The majority of regional Victoria is affordable for typical renting households however parts of Geelong are moderately unaffordable.



LEAST AFFORDABLE SUBURBS – GREATER MELBOURNE METROPOLITAN AREA

Suburb/Town	Median Rent (All Dwellings)	Weekly income required to rent affordably ⁴	Median household income (private renters)	Percentage of weekly income required to pay median rent	AHIG	AHIG INDEX
Brighton	650	2,167	1,532	42%	635	41
Brighton East	650	2,167	1,532	42%	635	41
Port Melbourne	585	1,950	1,532	38%	418	27
Mt Eliza-Mornington-Mt Martha	450	1,500	1,216	37%	284	23
Carlton North	560	1,867	1,532	37%	335	20
Hampton-Beaumaris	550	1,833	1,532	36%	301	20
Docklands	540	1,800	1,532	35%	268	17
Southbank	540	1,800	1,532	35%	268	17
Albert Park-Middle Park-West St Kilda	530	1,767	1,532	35%	235	15
Fitzroy	530	1,767	1,532	35%	235	15
Fitzroy North-Clifton Hill	530	1,767	1,532	35%	235	15

MOST AFFORDABLE SUBURBS – GREATER MELBOURNE METROPOLITAN AREA

Suburb/Town	Median Rent (All Dwellings)	Weekly income required to rent affordably	Median household income (private renters)	Percentage of weekly income required to pay median rent	AHIG	AHIG INDEX
Melton	320	1,067	1,532	21%	-465	-30
Dandenong	335	1,117	1,532	22%	-415	-27
St Albans-Deer Park	340	1,133	1,532	22%	-399	-26
Sunshine	340	1,133	1,532	22%	-399	-26
Noble Park	340	1,133	1,532	22%	-399	-26
Werribee-Hoppers Crossing	350	1,167	1,532	23%	-365	-24
Broadmeadows-Roxburgh Park	350	1,167	1,532	23%	-365	-24
Sunbury	350	1,167	1,532	23%	-365	-24
Thomastown-Lalor	350	1,167	1,532	23%	-365	-24
Dandenong North-Endeavour Hills	350	1,167	1,532	23%	-365	-24

⁴ For suburbs within the metropolitan Melbourne area, the median income for the Greater Melbourne Capital City Statistical Area has been used.

10 MOST AFFORDABLE LGAS – REGIONAL VICTORIA

Town	Median Rent (All Dwellings)	Weekly income required to rent affordably	Median household income (private renters)	Percentage of weekly income required to pay median rent	AHIG	AHIG INDEX
Ballarat	280	933	1,176	24%	-243	-21
Bendigo	280	933	1,176	24%	-243	-21
Shepparton	270	900	1,120	24%	-220	-20
Swan Hill	245	817	958	26%	-141	-15
Wodonga	300	1,000	1,155	26%	-155	-13
Benalla	250	833	931	27%	-98	-10
Warrnambool	295	983	1,086	27%	-103	-9
Geelong	325	1,083	1,176	28%	-93	-8
Wangaratta	270	900	931	29%	-31	-3
Castlemaine	320	1,067	1,098	29%	-31	-3
Mildura	280	933	943	30%	-10	-1

N.B. No table of least affordable LGAs has been prepared for regional Victoria as all LGAs have AHIG Index scores of 0 or below.

2.3 Queensland

Despite being Australia's third most populous state, Queensland has been spared the breakneck price increases witnessed in New South Wales and Victoria. Purchase prices have increased steadily, but at a more modest pace than in the southern states. Likewise, rents have grown more slowly in Brisbane than in Sydney or Melbourne, up just 61% over the decade compared to 76% in Sydney and 75% in Melbourne. That relative advantage is offset to some extent by slower income growth of 40.5% over the decade compared to 51% in Sydney and 43% in Melbourne.

Housing is relatively more affordable for typical renting households in Brisbane, with the bulk of unaffordable rentals concentrated in inner city hot spots such as New Farm, St Lucia and Paddington, affluent inner northern suburbs such as Bardon and Clayfield, and gentrified riverside suburbs such as Hawthorn, Bulimba, and Balmoral. The data suggests overall rental affordability is more of a problem in the surrounding LGAs like Moreton Bay, and Logan due to the relatively lower incomes of residents in those areas. This effect is particularly pronounced in semi-rural "lifestyle" suburbs like Samford, Bunya and Carbrook.

Brisbane's apartment market, like Melbourne's is significantly more affordable than Sydney's with only the inner city receiving AHIG index scores in the unaffordable range.

KEY FINDINGS

Detached housing is **unaffordable** for typical renting households in all but one postcode in Brisbane's inner and inner north regions.

Just **two** postcodes in inner Brisbane are affordable for a typical renting household seeking a two-bedroom unit.

Unlike Sydney and Melbourne, **detached housing** in outlying "commuter belt" LGAs like such as Ipswich, Redlands and Redcliffe is generally affordable for typical renting households, however, pockets of moderate to severe housing stress exist in Logan and Moreton Bay.

Housing in Queensland's regional centres is generally affordable for median income households apart from in the tourist hot spots of the Gold Coast, Sunshine Coast and Hervey Bay. Significantly **below average median incomes** in Gympie and Maryborough mean renting households in those areas face moderate housing stress despite relatively low median rents.



LEAST AFFORDABLE POSTCODES – GREATER BRISBANE METROPOLITAN AREA

Postcode	Localities	Median rent (All dwellings)	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG	AHIG INDEX
4037	Eatons Hill	510	1,700	1,312	39%	388	30
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	500	1,667	1,312	38%	355	27
4035	Albany Ck/ Bridgeman Downs/ Cashs Crossing	460	1,533	1,312	35%	221	17
4055	Bunya/ Ferny Grove/ Ferny Hills/ Kedron Upper	460	1,533	1,312	35%	221	17
4069	Brookfield/Chapel Hill/Kenmore	520	1,733	1,494	35%	239	16
4130	Carbrook/ Cornubia	450	1,500	1,293	35%	207	16
4156	Burbank/Mackenzie	505	1,683	1,494	34%	189	13
4171	Balmoral/Bulimba/Hawthorne	500	1,667	1,494	33%	173	12
4521	Dayboro/ Mt Mee/ Mt Pleasant/ Ocean View/ Rush Ck	500	1,667	1,494	33%	173	12
4154	Gumdale/Ransome/Wakerley	497.5	1,658	1,494	33%	164	11

MOST AFFORDABLE POSTCODES – GREATER BRISBANE METROPOLITAN AREA

Postcode	Localities	Median rent (All dwellings)	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG	AHIG INDEX
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peel Is/ Russell Is	250	833	1,494	17%	-661	-44
4183	Amity Pt/ Dunwich/ Pt Lookout	265	883	1,494	18%	-611	-41
4111	Griffith Uni/Nathan	270	900	1,494	18%	-594	-40
4346	Marburg	325	1,083	1,494	22%	-411	-27
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	295	983	1,328	22%	-345	-26
4303	Dinmore/ Riverview	300	1,000	1,328	23%	-328	-25
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	300	1,000	1,328	23%	-328	-25
4305	Ipswich/ Brassall/ Bremer/ Churchill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	300	1,000	1,328	23%	-328	-25
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	300	1,000	1,293	23%	-293	-23
4077	Doolandella/Durack/Inala/Richlands	350	1,167	1,494	23%	-327	-22

LEAST AFFORDABLE LGAS – REGIONAL QUEENSLAND

Locality	Median rent (All dwellings)	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG	AHIG INDEX
Noosa	457.5	1,525	1,339	34%	186	14
Gympie	285	950	888	32%	62	7
Hervey Bay	320	1,067	1,002	32%	65	6
Sunshine Coast	430	1,433	1,351	32%	82	6
Gold Coast	440	1,467	1,420	31%	47	3

MOST AFFORDABLE LGAS – REGIONAL QUEENSLAND

Locality	Median rent (All dwellings)	Weekly income required to rent affordably	Median weekly household income for households renting privately	Percentage of weekly income required to pay median rent	AHIG	AHIG INDEX
Gladstone	200	667	1,513	13%	-846	-56
Emerald	250	833	1,783	14%	-950	-53
Roma	220	733	1,364	16%	-631	-46
Rockhampton	250	833	1,231	20%	-398	-32
Mackay	300	1,000	1,376	22%	-376	-27
Cairns	340	1,133	1,494	23%	-361	-24
Townsville	295	983	1,300	23%	-317	-24
Charters Towers	230	767	938	25%	-171	-18
Ipswich	335	1,117	1,328	25%	-211	-16
Toowoomba	300	1,000	1,194	25%	-194	-16

^{1,2} For LGAs within the metropolitan Sydney area, the median income for the Greater Sydney Capital City Statistical Area has been used.

SECTION 3

WHO CAN AFFORD TO LIVE WHERE?

Employment opportunities in Australia tend to be heavily concentrated in inner city areas. Capital cities account for more than two thirds of all jobs and approximately 80 per cent of all jobs growth (Productivity Commission 2017). The sharp increase in inner city rents over the past decade has created a situation in which even workers with relatively well-paid jobs can struggle to find affordable housing within a reasonable distance of their place of employment. The situation is particularly serious for single income households. For example, the median rent for a two-bedroom apartment in one of Sydney’s inner ring LGAs is \$700 per week. Avoiding housing stress on that dwelling would require an income of at least \$2,333 per week, (\$121,333 p.a.) which is not only significantly more than the median household income of renting households, but significantly more than the average salary paid to people with relatively well-paid occupations.

AHIG ON A TWO-BEDROOM APARTMENT IN INNER SYDNEY (BY OCCUPATION)

Occupation	Average annual earnings*	AHIG (Annual)
Civil engineering professionals	110,819.80	10,513.20
Solicitors	102,432.20	18,900.80
Police	99,812.44	21,520.56
Fire and emergency workers	88,525.32	32,807.68
Psychologists	88,045.36	33,287.64
Secondary school teachers	82,720.04	38,612.96
Journalists and other writers	77,987.00	43,346.00
Accountants	77,318.80	44,014.20

The situation is only marginally better in Melbourne where, anyone wishing to rent a two-bedroom home in an inner suburb without experiencing housing stress would require a weekly income of \$1,800 (\$93,600 p.a).

AHIG ON A TWO-BEDROOM APARTMENT IN INNER MELBOURNE (BY OCCUPATION)

Occupation	Average annual earnings*	AHIG (Annual)
Electricians	85,970.04	7,629.96
Human resource professionals	84,401.72	9,198.28
Medical imaging professionals	83,328.96	10,271.04
High school teachers	82,720.04	10,879.96
Accountants	77,318.80	16,281.20
Registered nurses	74,532.12	19,067.88
Primary school teachers	70,575.44	23,024.56
Social workers	69,384.12	24,215.88

Avoiding housing stress on a basic two-bedroom unit in inner Brisbane would require an income of \$1600 per week (\$83,200 p.a.) making it much more affordable than Sydney and Melbourne, but still a challenge for a single income household, even those with relatively well paid jobs.

AHIG ON A TWO-BEDROOM APARTMENT IN INNER BRISBANE (BY OCCUPATION)

Occupation	Average annual earnings*	AHIG (Annual)
Secondary school teachers	82,720.04	479.96
Journalists	77,987.00	5,213.00
Accountants	77,318.80	5,881.20
Veterinarians	75,610.08	7,589.92
ICT support technicians	72,715.24	10,484.76
Primary school teachers	70,575.44	12,624.56
Graphic and web designers	67,012.40	16,187.60
Social workers	69,384.12	24,215.88



*Earnings data is derived from the ABS May 2016 Survey of Employee Earnings and Hours, indexed by the Wage Price Index.

SECTION 4

WHY IT MATTERS

4.1 The need to take a wider view

Declining housing affordability is having a corrosive effect on living standards across our major population centres. This has serious implications not just for the individual households in question, but for society as a whole. Left unchecked, out of control housing costs represent an existential threat to the social contract.

The housing system is a continuum, not a series of atomised components operating in isolation. Too often the public debate about housing affordability focuses almost entirely on the plight of aspiring first home buyers and ignores the impact high house prices have on those in other parts of the housing market. For example, as housing affordability worsens, prospective first home buyers remain in the rental market for longer. This in turn places extra pressure on lower income households, or “traditional renters”, who increasingly find themselves in competition with people who in previous generations would have been home owners. Those on the lowest incomes meanwhile are forced to turn to the already swamped social housing system for support, or in extreme cases, placed at risk of homelessness.

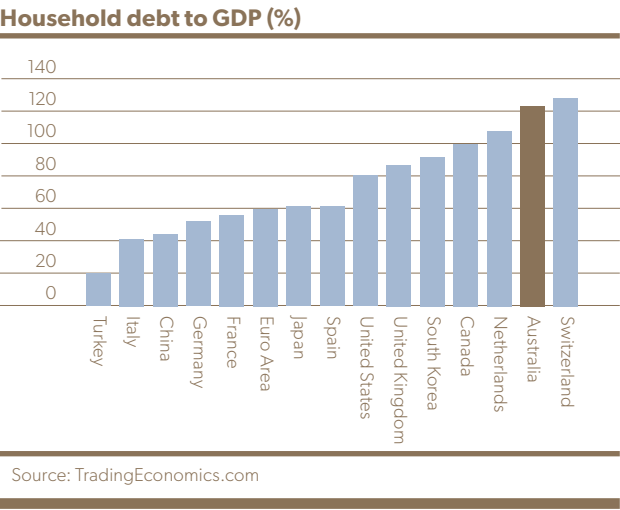
High housing costs also contribute to a range of other non-housing related social and economic risks, some of which are set out below.

4.2 Policy implications

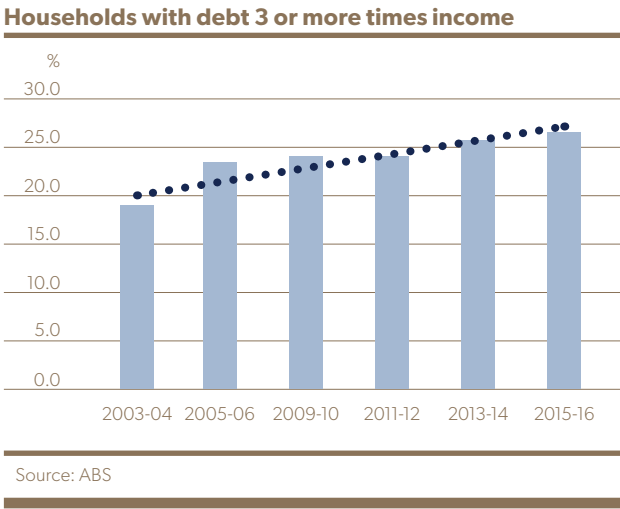
At its most basic level, housing stress manifests itself in terms of opportunity cost. People experiencing housing stress are less able to cover other essential expenses like food, utilities, healthcare, childcare, or paying off debt. However, a lack of affordable housing and the attendant spread of housing stress has other, less obvious effects.

4.2.1 Increased household indebtedness

With a household debt-to-GDP ratio of 123%, Australian households are now the second most heavily indebted in the world.



Perhaps more worrying is that more than a quarter of Australian households have debt of more than three times their annual income, and more than half of all outstanding debt in Australia is held by households with debts more than 4.5 times income (Digital Finance Analytics, 2017). Households with that degree of leverage are exceptionally vulnerable to even modest increases in interest rates or other cost of living pressures.



The majority of Australia’s household debt consists of residential mortgages which some would argue makes it lower risk as it is secured against a substantial asset. It is worth noting however that Australia’s mortgage market is highly unusual by international standards in that more than 40% of all mortgages are “interest only” (Kent, 2018). This raises uncomfortable questions about those households’ solvency in the event of a market downturn. Australia’s historic dwelling prices and preference for investing in real estate

over more liquid types of assets means the only “wealth” most households have is tied up in housing equity. Any significant downturn in the housing market could therefore place such households in a precarious financial position. This risk is compounded for households who have financed their property investments by borrowing against an unrealised capital gain in another property, often the family home.

4.2.2 More pressure on government social housing programs

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. Across New South Wales, Victoria and Queensland there are approximately 110,000 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 last significant federal investment in social housing was in 2008 as part of the Nation Building Stimulus program conceived as a way of stimulating economic activity during the Global Financial Crisis (GFC). Since that time, the Commonwealth has once again largely delegated responsibility for the provision of housing to the states.

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 rate significantly beyond that at which state governments are providing additional social housing.

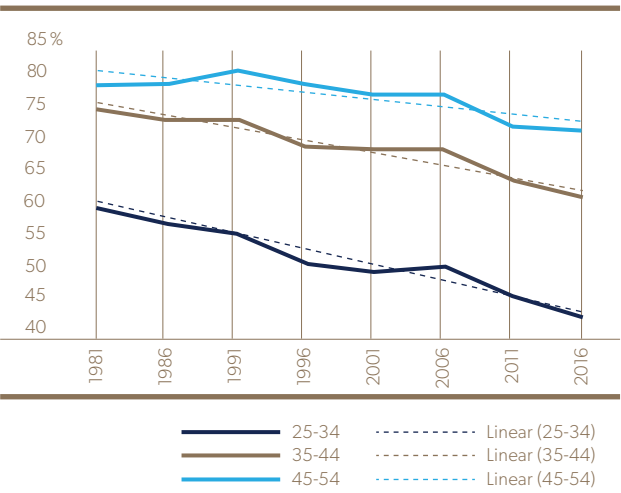
4.2.3 Undermining the nation’s retirement savings system

The future viability of both Australia’s superannuation system and its age pension system are founded on the increasingly outdated assumption that by the time a person reaches retirement age, they will have very few housing costs. The ongoing decline in housing affordability will have two obvious consequences, both of which severely undermine that premise. The first consequence of unaffordable house prices is that more people will become lifelong renters and continue to have significant housing costs in their old age. The second consequence is that more home owners 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).

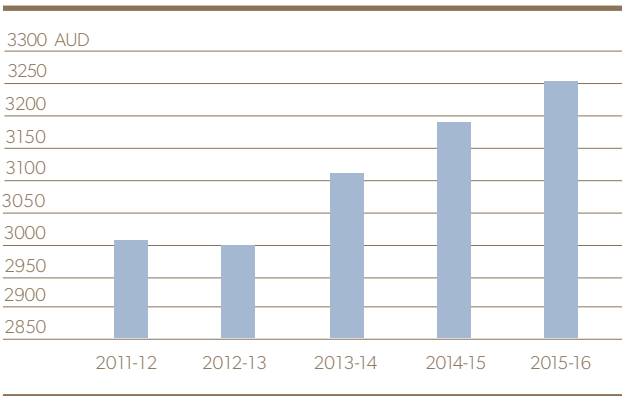
The Commonwealth currently provides CRA to around 1.3 million households at a cost of approximately \$4.4 billion per annum. Data produced by the Productivity Commission indicates that, despite the steady increases in the real value of the subsidy paid to each household, more than 40% of those that receive CRA, still experience housing stress.

Home ownership rate of persons aged 25-54



Source: Yates (2015), ABS, Grattan Institute

Real CRA expenditure per household



Source: Productivity Commission

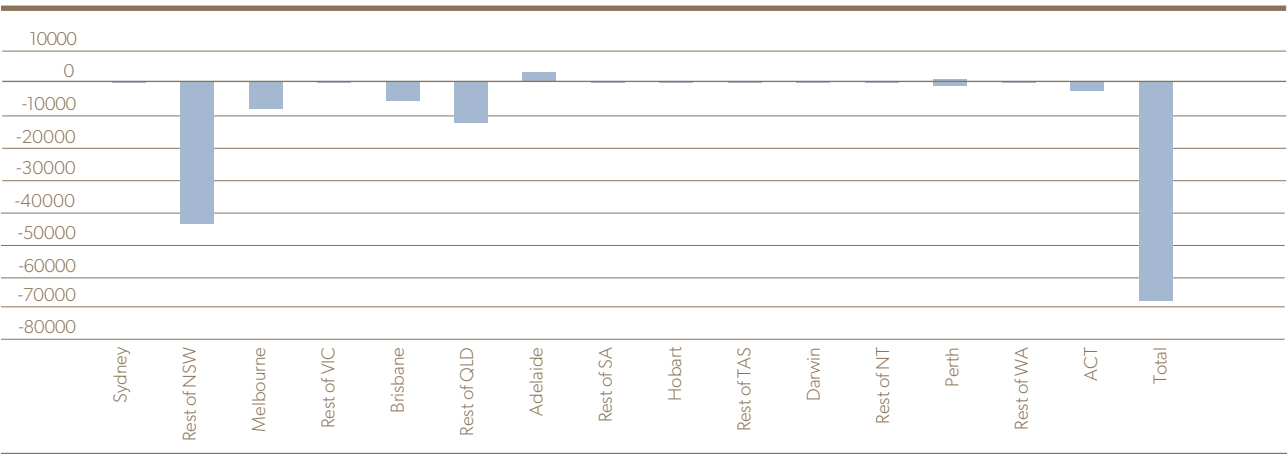
4.2.4 Economic and social segregation

The reason cities create value is because they facilitate economic opportunity thanks to the relative proximity of the factors of production and associated reduction in the costs of transaction. The lack of affordable housing however, is quickly creating a kind of social and economic segregation that risks undermining our cities’ reason for existence.

With an increased proportion of residents in housing stress, workers are forced to seek more affordable housing further away from inner city employment hubs or relocate altogether. The decision to do so represents a complete rejection of the entire rationale for a city.

This phenomenon is most visible in Sydney, which in the five years from 2011 to 2016, has experienced a net loss of 77,616 people to other parts of the country. Despite it being the largest economic centre in the country, Australians are more likely to move away from Sydney, than they are to move to it. This trend is less pronounced in both Melbourne and Brisbane, partially due to the influx of former Sydneysiders in both cities. Almost half of Melbourne’s net internal migration over the period in question consisted of people relocating from Sydney.

Sydney net internal migration 2011-2016



Source: ABS

SECTION 5

CONTRIBUTING FACTORS

There are a number of contributors to the steady decline of housing affordability and the emergence of the Affordable Housing Income Gap. The below list is by no means exhaustive, but does highlight the complexity of the problem, the need for a cooperative national approach and the implementation of complementary policies across all levels of government.

5.1 Monetary policy:

Australia's target cash rate, set by the Reserve Bank of Australia (RBA), is currently at the lowest level since targets first began to be published in 1990. The rates set by the RBA strongly influence the rates offered by Australian banks to consumers. According to indicative lending data released by the RBA, variable mortgage interest rates are currently at their lowest point since April 1965.

The purpose of low interest rates is ostensibly to encourage economic activity. 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.

When house prices levelled off and economic activity threatened to stall during the GFC, the RBA slashed interest rates from 7.25% to 3%, before gradually raising them back to 4.75% over a period of 18 months. There is nothing particularly unusual in this progression although it is worth noting from the time the RBA started cutting in August of 2008 until rates stabilised again in November 2010, dwelling prices in Australia's capital cities increased by 14% – a remarkable achievement during the worst economic downturn in almost a century.

When house prices started to look shaky again in 2011, the RBA embarked on another round of cuts. Since November of that year, the RBA has cut rates on 12 occasions, bringing the official cash rate down to 1.5% – just half of the so-called “emergency” levels witnessed during the depths of the GFC. Since that time, according to the ABS Residential Property Price Index, capital city dwelling prices nationwide have increased by 47%.

Prolonged low interest prolonged low interest rates, and the widespread use of interest-only mortgages, have enabled borrowers to take on significantly more debt than might otherwise have been the case. This process has been exacerbated by what appears to have been a less than prudent approach to lending standards within the banking sector (APRA 2018).

The ready supply of cheap credit, combined with Australians' cultural preference for property over other asset classes, and the fear of missing out, has induced people to pay staggering sums for real estate, apparently without stopping to question why an average dwelling in suburban Sydney, for example, should be worth substantially more than an equivalent property almost anywhere else in the developed world.

5.2 Tax policies that incentivise speculative investment in housing

Australia's tax code currently contains provisions that increase investor demand for residential property.

Australia is currently one of only three countries in the world that allows operating losses from an investment property to be offset against income unrelated to the investment. The ability to offset losses in this way enables investors to pay higher prices for properties by partially absorbing the carrying costs that would otherwise make the investment unviable. To investors in most parts of the world, the idea of deliberately purchasing a loss-making property as an “investment” would seem incongruous. To Australian property investors however, it makes perfect sense because, with house prices having experienced almost uninterrupted growth for more than 30 years, they are confident the eventual capital gain will comfortably exceed the accumulated losses.

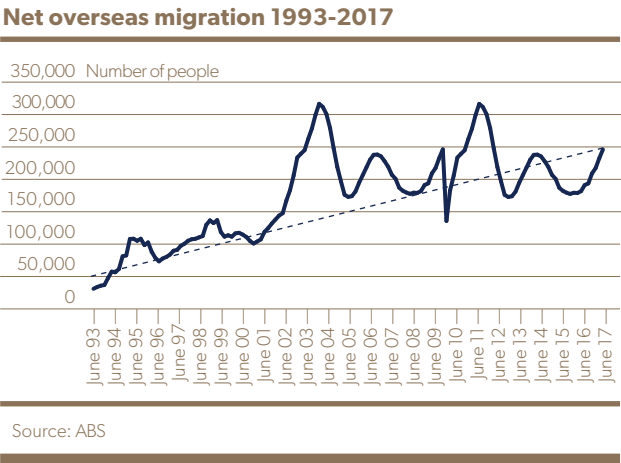
In addition to the ability to offset operating losses against taxable income unrelated to the investment, Australian property investors are also the beneficiaries of a generous tax break when they decide to sell. Investors in residential property are entitled to reduce their declarable capital gain by 50%, provided the property has been owned for more than 12 months.

Combined, with easy access to cheap credit, the current tax arrangements have made residential property an extremely attractive investment. They have also caused investors to prioritise investments that produce capital gains over those that produce an income stream. The Henry Tax Review of 2010 suggested this bias could be overcome by aligning the tax applicable to rental income with the tax applicable to capital gains, thereby reducing the incentive to pursue the latter over the former, (Henry et al, 2010).

Unfortunately, the merits or otherwise of the tax treatment of property investments, are too often debated with reference to the household incomes of those claiming the various deductions. To view the issue in this way is to miss the broader point. The primary consideration in relation to both negative gearing and the CGT discount should not be the socioeconomic status of those who benefit, but whether the policies have an inflationary impact on dwelling prices and, if so, whether, as a society, we believe that is an acceptable price to pay for reducing the tax burden of investors.

5.3 High population growth creating increased demand for housing

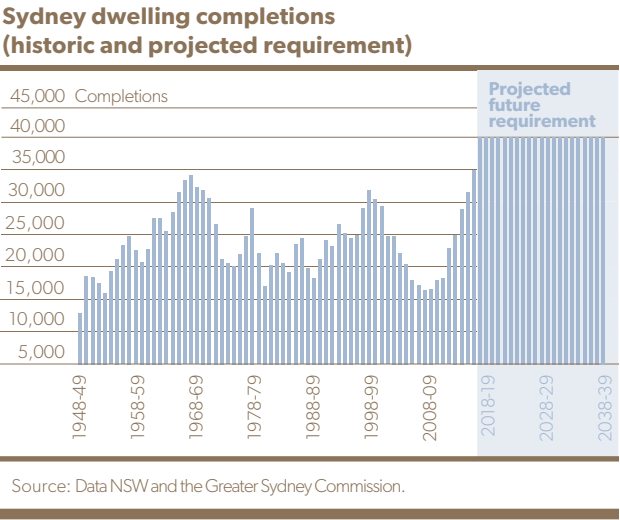
According to the ABS, Australia’s population is currently growing at approximately 1.6% per annum – roughly twice the OECD average. In the year to June 2017, Australia added 388,100 people. Almost two thirds of this increase (245,000) came from net overseas migration (NOM). Over the past decade NOM has averaged approximately 1% of the population per year – significantly above the long-term average of 0.6% per year. In 2017, the difference between NOM of 1% and 0.6% would have equated to approximately 100,000 people.



If NOM is maintained at 1% of population annually, Australia’s population will reach 50 million by 2060 – roughly double its current size. (Productivity Commission, 2016)

An increase in the population necessarily raises the demand for housing. A 2016 report by the Productivity Commission found high rates of immigration put upward pressure on land and housing prices, particularly in Australia’s largest cities. The Commission said the impact of immigration on house prices was exacerbated by the persistent failure of successive state, territory and local governments to implement sound urban planning and zoning policies. Indeed, one of the most curious aspects of the current level of immigration is the way in which it appears to have been set with little or no consideration given to the ability of the states and territories to provide the housing and infrastructure necessary to accommodate the increased population.

A 2017 report from the Greater Sydney Commission predicts Australia’s most populous city will need to build almost 40,000 dwellings per year for the next 20 years to accommodate expected population growth, (Greater Sydney Commission, 2017). It is worth pointing out that Sydney has not managed to deliver 40,000 dwellings in any of the previous 68 years. It seems optimistic to believe it will now manage to accomplish this feat every year for the next 20 years.



Sydney’s future housing requirements are an illuminating example of the inherent flaw in purely supply based solutions. Increased supply has no meaningful impact on affordability unless it increases significantly more than demand. This outcome is difficult to realise in Australia for a number of reasons, not least financiers’ insistence on pre-sales which means new supply is largely a function of existing demand. This situation is exacerbated however by population growth which almost guarantees that the supply of people in need of housing will continue to grow faster than the supply of housing itself. This outcome does nothing to improve affordability. On the contrary, it merely increases the number of people experiencing the same problem.

5.4 Urban growth boundaries

One feature shared by the majority of unaffordable housing markets is the use of urban containment policies or urban growth boundaries (UGBs). 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)

UGBs are given effect through zoning permissions, with governments setting limits on what can be built and where and were conceived as a remedy for the “spatial expansion of urban areas” (Demographia, 2018). Yet advocates of UGBs are seldom required to explain why such urban expansion is inherently undesirable, what the benefits of urban containment are perceived to be, and why those benefits outweigh the negative impact on housing affordability. It has been argued

that the impact of urban containment policies on affordability has been exaggerated and can be offset through higher density living. These claims are difficult to reconcile with the available data. Although apartments are, on average 30% cheaper than detached housing, in the Australian context they remain beyond the reach of median income renting households – a situation only marginally improved by the recent increase in supply. This outcome is mirrored in other jurisdictions including London and Vancouver where significant increases in population density have coincided with worsening housing affordability, (Demographia, 2018).

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. The coincident decline in average block sizes required to fit more people into the same urban footprint also means buyers are paying more but getting less.

In this context there is reason to question if UGBs are a solution in search of a problem. The ills they are supposed to prevent are poorly defined and there are also legitimate questions to be asked about intergenerational equity. “Urban sprawl” is, after all, simply a pejorative term for the same process that provided previous generations with access to affordable housing on the urban fringe.

5.5 Stamp duty

Stamp duties on residential property increase the up-front costs of home ownership, and can discourage people from relocating or downsizing, even if it would otherwise be in their interest to do so. 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.

Moreover, because stamp duty brackets are seldom adjusted, increases in dwelling prices produce a disproportionate increase in the amount of tax payable. For example, on a dwelling that increased in price from \$660,000 to \$880,000 (a difference of 33%) the amount of stamp duty payable would have increased from \$25,190 to \$35,090 (a difference of 40%).

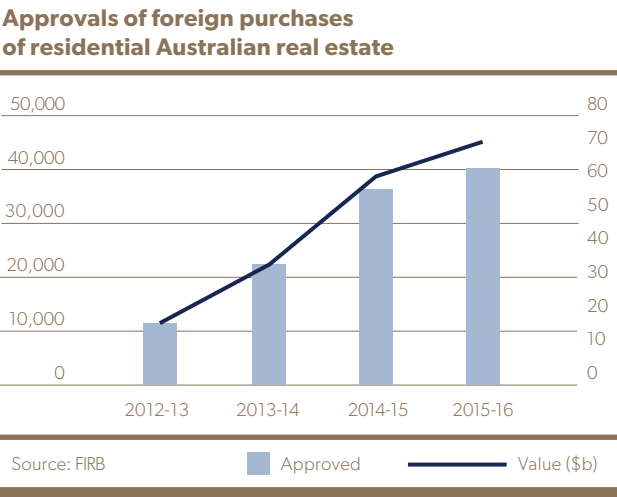
According to the HIA, the typical stamp duty bill in 1982 was approximately \$1050 which amounted to 1.6% of the median dwelling price. If stamp duty bills had increased in line with inflation, the typical bill in 2017 would have been approximately \$3900 (HIA, 2018). Instead, the stamp duty payable on a median priced dwelling in NSW in 2017 was more than \$25,000 - an increase of more than 2200% over the past 35 years. This extraordinary level of inflation means stamp duties in NSW hold the dubious distinction of being one of the few things that have increased in price more rapidly than property.

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 available 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.

5.6 Foreign investment and money laundering

Australia has a remarkably liberal approach to the purchase of residential real estate by foreign citizens, resulting in a substantial number of sales each year. In 2015-16 the Foreign Investment Review Board (FIRB) granted 40,755 approvals for investment in real estate in Australia. Of these, 40,141 (98.4%) were for residential real estate (FIRB 2016). Roughly three quarters of these approvals were for purchases in New South Wales and Victoria. The number of foreign purchases of Australian real estate has jumped sharply in recent years, roughly quadrupling in the four years to 2015-16.



The sheer volume of approvals granted suggests it is unlikely that applications are “reviewed” by the FIRB in anything other than the most perfunctory fashion. The relatively minor fees payable by foreign investors seeking to purchase Australian property are also unlikely to act as a deterrent. For example, the current application fee of \$5000 represents approximately 0.5% of the price of a median priced Sydney apartment.

While it is reasonably easy to see the benefits of foreign investment in productive assets that create employment, it is much harder to see the net benefit of driving up the demand for Australian property by allowing almost unrestricted access to foreign investors.

The ease with which foreign buyers are able to access the Australian property market also raises concerns about the potential for money laundering. Despite repeated warnings from international agencies, including the OECD and the Financial Action Taskforce, Australia continues to have no effective mechanism in place to prevent money laundering through residential real estate. As well as supporting criminal activities, this can lead to inflation of property prices, as criminals may be willing to pay above market value to secure a safe and legitimate investment (PricewaterhouseCoopers, 2017).

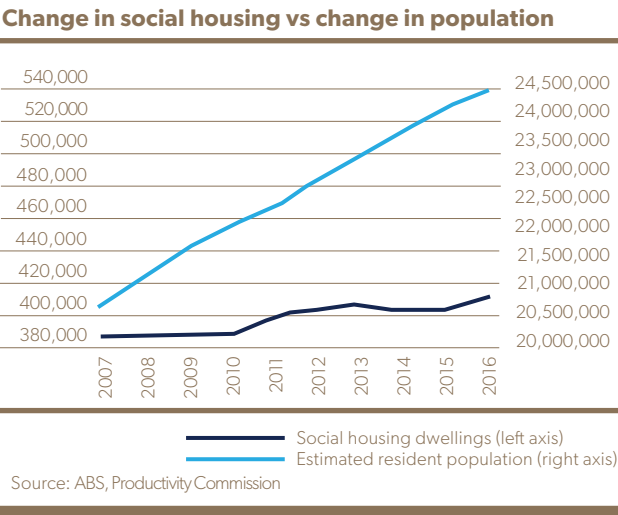
Under Australian law, real estate agents, accountants, auditors and members of the legal profession, are exempt from the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 which requires regulated entities to collect information to establish a customer’s identity, monitor transactional activity, and report to AUSTRAC transactions or activity that is suspicious or involves large amounts of cash over \$10,000. This means the entire real estate sector is effectively out of the line of sight of regulators like AUSTRAC. This is despite

frequent reports of suspicious transactions. A 2017 report from Transparency International for example, found 70% of Chinese buyers of Australian property pay in cash (Martini, 2017).

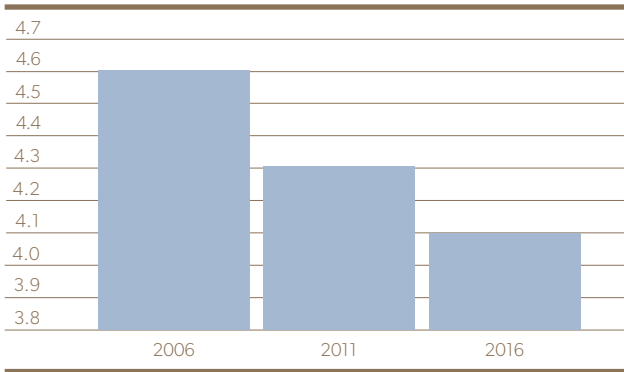
Proposed amendments to AML legislation that would bring the real estate industry within AUSTRAC’s remit has been stalled for a number of years. The most recent review was completed in January 2017 with no further information about possible implementation yet made public.

5.7 Failure to invest in social and affordable housing

During the past decade, the population of Australia swelled by around 4 million people. In the same period the supply of social housing dwellings increased by just 22,600. This has resulted in a gradual decline in the overall proportion of Australian households living in public housing from 4.6% in 2006 to 4.1% in 2016.



Social housing as a proportion of all dwellings



Source: ABS, Productivity Commission

Research conducted by Judith Yates from the University of Sydney as part of the Everybody’s Home campaign reveals that, as of 2016, Australia required approximately 130,000 additional social housing dwellings to achieve the 6% share of all occupied dwellings required to meet established levels of need (Yates 2018). Maintaining a 6% share over the next ten years would require just over 100,000 dwellings, or 10,000 per year. Achieving and maintaining a 6% share over the next 10 years therefore would require a net addition of 23,000

social housing dwellings per year. These numbers do not take account of the fact that many existing social housing dwellings are near the end of their useful life and will need to be either replaced or substantially upgraded over the period in question to remain habitable.

As noted above, the Australian Government 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 profile 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 very lowest incomes), state and territory housing authorities struggle to collect sufficient rent to cover ongoing maintenance, let alone provide new dwellings. The gradual exclusion of low income working households from social housing has also resulted in more such households experiencing housing stress in the private rental market.

To meet current and future demand for social housing, Australia requires a net addition of 230,000 social housing dwellings over 10 years.



SECTION 6

POLICY PROPOSALS

The Affordable Housing Income Gap is a symptom of a housing system that has ceased to fulfil its primary function. Over the past three decades, too many Australians have fallen into the habit of viewing housing primarily in terms of its market price, instead of in terms of its utility as a place to live.

It is undoubtedly true that the 30-year boom in house prices has made a lot of people extremely wealthy, at least on paper, which is perhaps why so many have been willing to turn a blind eye to the economic and social fallout for so long. Policy makers have aided this wilful blindness by using cheap credit and immigration to create the illusion of an economy firing on all cylinders with the coincident decline in housing affordability chalked up as an unfortunate by-product. With housing stress now threatening the living standards of median income earners however, there is much broader recognition of the need for substantial reform.

There are a multitude of factors contributing to Australia's lack of affordable housing, some of which, like accommodative monetary policy, are largely beyond the remit of government. However, federal and state governments do have within their grasp, multiple levers capable of improving affordability and reducing the Affordable Housing Income Gap.

Although the AHIG Report focuses primarily on the experience of renting households, it is important to recognise the interconnectedness of the various components of the

housing market. Addressing the Affordable Housing Income Gap will require a comprehensive suite of reforms that cross jurisdictional boundaries.

It should be noted that the possibility exists for market forces to precipitate a decrease in dwelling prices and/or rents independent of any of the recommendations set out below. Indeed, dwelling prices in some markets have experienced modest declines over the year to June 2018, with Sydney leading the way, down 4.5%. It would be a mistake however for policy makers to take this as a sign that no action is required. While it is true that prices have softened, it is important to retain a sense of perspective. As noted in the introduction to this report, for Australian housing to meet any accepted definition of affordability, prices would have to fall by at least 60% from their 2017 peak.

Due to the amount of debt in the economy secured against housing, there is reason to believe any major fall in house prices could spark a deep and painful recession. Such an event should likewise not be taken as a sign reform is unnecessary. On the contrary, a recession sparked by a housing bust should be viewed as an opportunity to address the systemic problems that enabled the emergence of the crisis in the first place. Doing nothing, or worse, attempting to resuscitate the flawed model with jolts of cheap credit, taxpayer funded purchase incentives, and unsustainable levels of immigration, would be to set the country up for a repeat performance and further erode the social contract.

Recommendation 1

Adopt a National Housing Strategy

The Commonwealth Government should adopt a National Housing Strategy, overseen by a dedicated Minister for Housing, to provide a framework within which the following activities can be prioritised, and against which progress can be measured.

Recommendation 2

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

- Deliver 300,000 new social housing dwellings over the next 10 years to return social housing’s share of housing stock to 6%.
- Deliver 200,000 new affordable housing dwellings over the next 10 years to help housing stress for low to moderate income working households.

Recommendation 3

Reform the tax and transfer system to strike an equitable balance between the level of support provided to property investors, first home buyers and renters.

Reform should consider:

- Reducing the Capital Gains Tax discount applicable to investments in residential property while leaving the current 50% discount place for investments in below-market affordable housing products managed by a community housing provider.
- Aligning the tax treatment of rental income with the tax treatment of capital gains to reduce investor bias in favour of capital gains.
- Restricting the ability of property investors to offset operating losses against income unrelated to the investment e.g. wages or salaries.

Recommendation 4

Tighten restrictions on foreign investment in residential property and bring the real estate sector within the remit of anti-money laundering authorities.

- Prohibit the purchase of existing residential dwellings by non-citizens and strengthen associated penalties.
- Introduce heavy fines and professional registration penalties for real estate agents found to have facilitated the sale of an existing dwelling to a non-citizen.
- Extend anti-money laundering legislation to cover the real estate sector as recommended by the Financial Action Taskforce.

Recommendation 5

Adopt a sustainable population policy to reduce pressure on housing and other infrastructure

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.

Recommendation 6

Incentivise complementary state policies through the 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 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.
- Reform state tenancy laws to provide increased security of tenure, thereby creating greater stability in the private rental market and potentially decreasing demand for social housing.
- Scrap counter-productive measures like first home buyer grants or stamp duty exemptions which inflate demand at existing prices.



SECTION 7

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Appendix A

DATA TABLES



Affordable Housing
Income Gap
Households need to
increase their income
by this amount to avoid
housing stress.



Greater Sydney

3

SYDNEY – GREATER METROPOLITAN REGION				THREE BEDROOM HOUSES					
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									
Inner Ring	995	3,317	172,467	1,814	94,328	55%	1,503	78,139	83
Inner West (Ashfield, Leichhardt, Marrickville)	890	2,967	154,267	1,814	94,328	49%	1,153	59,939	64
Lane Cove	900	3,000	156,000	1,814	94,328	50%	1,186	61,672	65
Mosman	1450	4,833	251,333	1,814	94,328	80%	3,019	157,005	166
North Sydney	1100	3,667	190,667	1,814	94,328	61%	1,853	96,339	102
Randwick	1050	3,500	182,000	1,814	94,328	58%	1,686	87,672	93
Sydney	1050	3,500	182,000	1,814	94,328	58%	1,686	87,672	93
Waverley	1100	3,667	190,667	1,814	94,328	61%	1,853	96,339	102
Woollahra	1350	4,500	234,000	1,814	94,328	74%	2,686	139,672	148
Middle Ring	600	2,000	104,000	1,814	94,328	33%	186	9,672	10
Bayside (Botany Bay, Rockdale)	675	2,250	117,000	1,814	94,328	37%	436	22,672	24
Burwood	697.5	2,325	120,900	1,814	94,328	38%	511	26,572	28
Canada Bay	785	2,617	136,067	1,814	94,328	43%	803	41,739	44
Canterbury Bankstown	560	1,867	97,067	1,814	94,328	31%	53	2,739	3
Cumberland (Auburn, Holroyd)	500	1,667	86,667	1,814	94,328	28%	-147	-7,661	-8
George's River (Hurstville, Kogarah)	630	2,100	109,200	1,814	94,328	35%	286	14,872	16
Hunters Hill	910	3,033	157,733	1,814	94,328	50%	1,219	63,405	67
Kuring-gai	850	2,833	147,333	1,814	94,328	47%	1,019	53,005	56
Parramatta	550	1,833	95,333	1,814	94,328	30%	19	1,005	1
Ryde	655	2,183	113,533	1,814	94,328	36%	369	19,205	20
Strathfield	635	2,117	110,067	1,814	94,328	35%	303	15,739	17
Willoughby	1000	3,333	173,333	1,814	94,328	55%	1,519	79,005	84
Outer Ring	450	1,500	78,000	1,814	94,328	25%	-314	-16,328	-17
Blacktown	450	1,500	78,000	1,814	94,328	25%	-314	-16,328	-17
Blue Mountains	440	1,467	76,267	1,814	94,328	24%	-347	-18,061	-19
Camden	460	1,533	79,733	1,814	94,328	25%	-281	-14,595	-15
Campbelltown	420	1,400	72,800	1,814	94,328	23%	-414	-21,528	-23
Central Coast (Gosford, Wyong)	430	1,433	74,533	1,283	66,716	34%	150	7,817	12
Fairfield	460	1,533	79,733	1,814	94,328	25%	-281	-14,595	-15
Hawkesbury	440	1,467	76,267	1,814	94,328	24%	-347	-18,061	-19
Hornsby	640	2,133	110,933	1,814	94,328	35%	319	16,605	18
Liverpool	480	1,600	83,200	1,814	94,328	26%	-214	-11,128	-12
Northern Beaches (Manly, Pittwater, Warringah)	900	3,000	156,000	1,814	94,328	50%	1,186	61,672	65

SYDNEY – GREATER METROPOLITAN REGION					THREE BEDROOM HOUSES				
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
Penrith	430	1,433	74,533	1,814	94,328	24%	-381	-19,795	-21
Sutherland	650	2,167	112,667	1,814	94,328	36%	353	18,339	19
The Hills Shire	600	2,000	104,000	1,814	94,328	33%	186	9,672	10
Wollondilly	420	1,400	72,800	1,814	94,328	23%	-414	-21,528	-23
Rest of GMR									
Cessnock**	340	1,133	58,933	1,164	60,528	29%	-31	-1,595	-3
Kiama	500	1,667	86,667	1,387	72,124	36%	280	14,543	20
Lake Macquarie	400	1,333	69,333	1,293	66,716	31%	50	2,617	4
Maitland	360	1,200	62,400	1,332	69,264	27%	-132	-6,864	-10
Newcastle	440	1,467	76,267	1,392	72,384	32%	75	3,883	5
Port Stephens	380	1,267	65,867	1,140	59,280	33%	127	6,587	11
Shellharbour	465	1,550	80,600	1,387	72,124	34%	163	8,476	12
Wollongong	490	1,633	84,933	1,349	70,148	36%	284	14,785	21



SYDNEY – GREATER METROPOLITAN REGION					TWO BEDROOM UNITS				
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									
Inner Ring	700	2,333	121,333	1,814	94,328	39%	519	27,005	29
Inner West (Ashfield, Leichhardt, Marrickville)	550	1,833	95,333	1,814	94,328	30%	19	1,005	1
Lane Cove	570	1,900	98,800	1,814	94,328	31%	86	4,472	5
Mosman	650	2,167	112,667	1,814	94,328	36%	353	18,339	19
North Sydney	690	2,300	119,600	1,814	94,328	38%	486	25,272	27
Randwick	660	2,200	114,400	1,814	94,328	36%	386	20,072	21
Sydney	780	2,600	135,200	1,814	94,328	43%	786	40,872	43
Waverley	760	2,533	131,733	1,814	94,328	42%	719	37,405	40
Woollahra	747.5	2,492	129,567	1,814	94,328	41%	678	35,239	37
Middle Ring	520	1,733	90,133	1,814	94,328	29%	-81	-4,195	-4
Bayside (Botany Bay, Rockdale)	572.5	1,908	99,233	1,814	94,328	32%	94	4,905	5
Burwood	565	1,883	97,933	1,814	94,328	31%	69	3,605	4
Canada Bay	630	2,100	109,200	1,814	94,328	35%	286	14,872	16
Canterbury Bankstown	420	1,400	72,800	1,814	94,328	23%	-414	-21,528	-23



SYDNEY – GREATER METROPOLITAN REGION					TWO BEDROOM UNITS				
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
Cumberland (Auburn, Holroyd)	430	1,433	74,533	1,814	94,328	24%	-381	-19,795	-21
George’s River (Hurstville, Kogarah)	490	1,633	84,933	1,814	94,328	27%	-181	-9,395	-10
Hunters Hill	580	1,933	100,533	1,814	94,328	32%	119	6,205	7
Kuring-gai	627.5	2,092	108,767	1,814	94,328	35%	278	14,439	15
Parramatta	520	1,733	90,133	1,814	94,328	29%	-81	-4,195	-4
Ryde	490	1,633	84,933	1,814	94,328	27%	-181	-9,395	-10
Strathfield	540	1,800	93,600	1,814	94,328	30%	-14	-728	-1
Willoughby	650	2,167	112,667	1,814	94,328	36%	353	18,339	19
Outer Ring	450	1,500	78,000	1,814	94,328	25%	-314	-16,328	-17
Blacktown	380	1,267	65,867	1,814	94,328	21%	-547	-28,461	-30
Blue Mountains	340	1,133	58,933	1,814	94,328	19%	-681	-35,395	-38
Camden	390	1,300	67,600	1,814	94,328	21%	-514	-26,728	-28
Campbelltown	350	1,167	60,667	1,814	94,328	19%	-647	-33,661	-36
Central Coast (Gosford, Wyong)	350	1,167	60,667	1,283	66,716	27%	-116	-6,049	-9
Fairfield	352.5	1,175	61,100	1,814	94,328	19%	-639	-33,228	-35
Hawkesbury	340	1,133	58,933	1,814	94,328	19%	-681	-35,395	-38
Hornsby	510	1,700	88,400	1,814	94,328	28%	-114	-5,928	-6
Liverpool	380	1,267	65,867	1,814	94,328	21%	-547	-28,461	-30
Northern Beaches (Manly, Pittwater, Warringah)	650	2,167	112,667	1,814	94,328	36%	353	18,339	19
Penrith	350	1,167	60,667	1,814	94,328	19%	-647	-33,661	-36
Sutherland	495	1,650	85,800	1,814	94,328	27%	-164	-8,528	-9
The Hills Shire	540	1,800	93,600	1,814	94,328	30%	-14	-728	-1
Wollondilly	-	-	-	-	-	-	-	-	-



Rest of GMR									
Cessnock**	260	867	45,067	1,164	60,528	22%	-297	-15,461	-26
Kiama	420	1,400	72,800	1,387	72,124	30%	13	676	1
Lake Macquarie	330	1,100	57,200	1,283	66,716	26%	-183	-9,516	-14
Maitland	280	933	48,533	1,332	69,264	21%	-399	-20,731	-30
Newcastle	370	1,233	64,133	1,392	72,384	27%	-159	-8,251	-11
Port Stephens	300	1,000	52,000	1,140	59,280	26%	-140	-7,280	-12
Shellharbour	330	1,100	57,200	1,387	72,124	24%	-287	-14,924	-21
Wollongong	380	1,267	65,867	1,349	70,148	28%	-82	-4,281	-6

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SYDNEY – GREATER METROPOLITAN REGION

ONE BEDROOM UNITS

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	500	1,667	86,667	1,814	94,328	28%	-147	-7,661	-8
Inner Ring	543	1,810	94,120	1,814	94,328	30%	-4	-208	-0
Inner West (Ashfield, Leichhardt, Marrickville)	440	1,467	76,267	1,814	94,328	24%	-347	-18,061	-19
Lane Cove	520	1,733	90,133	1,814	94,328	29%	-81	-4,195	-4
Mosman	500	1,667	86,667	1,814	94,328	28%	-147	-7,661	-8
North Sydney	520	1,733	90,133	1,814	94,328	29%	-81	-4,195	-4
Randwick	530	1,767	91,867	1,814	94,328	29%	-47	-2,461	-3
Sydney	562.5	1,875	97,500	1,814	94,328	31%	61	3,172	3
Waverley	600	2,000	104,000	1,814	94,328	33%	186	9,672	10
Woollahra	550	1,833	95,333	1,814	94,328	30%	19	1,005	1
Middle Ring	470	1,567	81,467	1,814	94,328	26%	-247	-12,861	-14
Bayside (Botany Bay, Rockdale)	540	1,800	93,600	1,814	94,328	30%	-14	-728	-1
Burwood	445	1,483	77,133	1,814	94,328	25%	-331	-17,195	-18
Canada Bay	520	1,733	90,133	1,814	94,328	29%	-81	-4,195	-4
Canterbury Bankstown	360	1,200	62,400	1,814	94,328	20%	-614	-31,928	-34
Cumberland (Auburn, Holroyd)	380	1,267	65,867	1,814	94,328	21%	-547	-28,461	-30
George's River (Hurstville, Kogarah)	405	1,350	70,200	1,814	94,328	22%	-464	-24,128	-26
Hunters Hill	-	-	-	1,814	-	-	-	-	-
Ku-ring-gai	490	1,633	84,933	1,814	94,328	27%	-181	-9,395	-10
Parramatta	460	1,533	79,733	1,814	94,328	25%	-281	-14,595	-15
Ryde	470	1,567	81,467	1,814	94,328	26%	-247	-12,861	-14
Strathfield	450	1,500	78,000	1,814	94,328	25%	-314	-16,328	-17
Willoughby	502	1,673	87,013	1,814	94,328	28%	-141	-7,315	-8
Outer Ring	410	1,367	71,067	1,814	94,328	23%	-447	-23,261	-25
Blacktown	310	1,033	53,733	1,814	94,328	17%	-781	-40,595	-43
Blue Mountains	272.5	908	47,233	1,814	94,328	15%	-906	-47,095	-50
Camden	-	-	-	-	-	-	-	-	-
Campbelltown	290	967	50,267	1,814	94,328	16%	-847	-44,061	-47
Central Coast (Gosford, Wyong)	290	967	50,267	1,283	66,716	23%	-316	-16,449	-25
Fairfield	290	967	50,267	1,814	94,328	16%	-847	-44,061	-47
Hawkesbury	252.5	842	43,767	1,814	94,328	14%	-972	-50,561	-54
Hornsby	450	1,500	78,000	1,814	94,328	25%	-314	-16,328	-17
Liverpool	345	1,150	59,800	1,814	94,328	19%	-664	-34,528	-37
Northern Beaches (Manly, Pittwater, Warringah)	500	1,667	86,667	1,814	94,328	28%	-147	-7,661	-8
Penrith	300	1,000	52,000	1,814	94,328	17%	-814	-42,328	-45

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SYDNEY – GREATER METROPOLITAN REGION					ONE BEDROOM UNITS				
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
Sutherland	390	1,300	67,600	1,814	94,328	21%	-514	-26,728	-28
The Hills Shire	455	1,517	78,867	1,814	94,328	25%	-297	-15,461	-16
Wollondilly	-	-	-	-	-	-	-	-	-
Rest of GMR									
Cessnock **	-	-	-	-	-	-	-	-	-
Kiama	-	-	-	-	-	-	-	-	-
Lake Macquarie	232.5	775	40,300	1,283	66,716	18%	-508	-26,416	-40
Maitland	210	700	36,400	1,332	69,264	16%	-632	-32,864	-47
Newcastle	285	950	49,400	1,392	72,384	20%	-442	-22,984	-32
Port Stephens	220	733	38,133	1,140	59,280	19%	-407	-21,147	-36
Shellharbour	270	900	46,800	1,387	72,124	19%	-487	-25,324	-35
Wollongong	280	933	48,533	1,349	70,148	21%	-416	-21,615	-31

SYDNEY – GREATER METROPOLITAN REGION

ALL DWELLING TYPES

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	530	1,767	91,867	1,814	94,328	29%	-47	-2,461	-3
Inner Ring	640	2,133	110,933	1,814	94,328	35%	319	16,605	18
Inner West (Ashfield, Leichhardt, Marrickville)	560	1,867	97,067	1,814	94,328	31%	53	2,739	3
Lane Cove	580	1,933	100,533	1,814	94,328	32%	119	6,205	7
Mosman	607.5	2,025	105,300	1,814	94,328	33%	211	10,972	12
North Sydney	650	2,167	112,667	1,814	94,328	36%	353	18,339	19
Randwick	650	2,167	112,667	1,814	94,328	36%	353	18,339	19
Sydney	620	2,067	107,467	1,814	94,328	34%	253	13,139	14
Waverley	750	2,500	130,000	1,814	94,328	41%	686	35,672	38
Woollahra	800	2,667	138,667	1,814	94,328	44%	853	44,339	47
Middle Ring	530	1,767	91,867	1,814	94,328	29%	-47	-2,461	-3
Bayside (Botany Bay, Rockdale)	580	1,933	100,533	1,814	94,328	32%	119	6,205	7
Burwood	560	1,867	97,067	1,814	94,328	31%	53	2,739	3
Canada Bay	640	2,133	110,933	1,814	94,328	35%	319	16,605	18
Canterbury Bankstown	480	1,600	83,200	1,814	94,328	26%	-214	-11,128	-12
Cumberland (Auburn, Holroyd)	470	1,567	81,467	1,814	94,328	26%	-247	-12,861	-14
George's River (Hurstville, Kogarah)	530	1,767	91,867	1,814	94,328	29%	-47	-2,461	-3
Hunters Hill	660	2,200	114,400	1,814	94,328	36%	386	20,072	21
Kuring-gai	660	2,200	114,400	1,814	94,328	36%	386	20,072	21
Parramatta	510	1,700	88,400	1,814	94,328	28%	-114	-5,928	-6
Ryde	530	1,767	91,867	1,814	94,328	29%	47	-2,461	-3

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SYDNEY – GREATER METROPOLITAN REGION					ALL DWELLING TYPES				
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
Strathfield	530	1,767	91,867	1,814	94,328	29%	-47	-2,461	-3
Willoughby	640	2,133	110,933	1,814	94,328	35%	319	16,605	18
Outer Ring	470	1,567	81,467	1,814	94,328	26%	-247	-12,861	-14
Blacktown	450	1,500	78,000	1,814	94,328	25%	-314	-16,328	-17
Blue Mountains	420	1,400	72,800	1,814	94,328	23%	-414	-21,528	-23
Camden	510	1,700	88,400	1,814	94,328	28%	-114	-5,928	-6
Campbelltown	410	1,367	71,067	1,814	94,328	23%	-447	-23,261	-25
Central Coast (Gosford, Wyong)	400	1,333	69,333	1,283	66,716	31%	50	2,617	4
Fairfield	430	1,433	74,533	1,814	94,328	24%	-381	-19,795	-21
Hawkesbury	430	1,433	74,533	1,814	94,328	24%	-381	-19,795	-21
Hornsby	545	1,817	94,467	1,814	94,328	30%	3	139	0
Liverpool	450	1,500	78,000	1,814	94,328	25%	-314	-16,328	-17
Northern Beaches (Manly, Pittwater, Warringah)	675	2,250	117,000	1,814	94,328	37%	436	22,672	24
Penrith	420	1,400	72,800	1,814	94,328	23%	-414	-21,528	-23
Sutherland	540	1,800	93,600	1,814	94,328	30%	-14	-728	-1
The Hills Shire	620	2,067	107,467	1,814	94,328	34%	253	13,139	14
Wollondilly	430	1,433	74,533	1,814	94,328	24%	-381	-19,795	-21
Rest of GMR									
Cessnock**	330	1,100	57,200	1,164	60,528	28%	-64	-3,328	-5
Kiama	500	1,667	86,667	1,387	72,124	36%	280	14,543	20
Lake Macquarie	400	1,333	69,333	1,283	66,716	31%	50	2,617	4
Maitland	370	1,233	64,133	1,332	69,264	28%	-99	-5,131	-7
Newcastle	400	1,333	69,333	1,392	72,384	29%	-59	-3,051	-4
Port Stephens	395	1,317	68,467	1,140	59,280	35%	177	9,187	15
Shellharbour	460	1,533	79,733	1,387	72,124	33%	146	7,609	11
Wollongong	450	1,500	78,000	1,349	70,148	33%	151	7,852	11

THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

Regional New South Wales

Regional NSW		THREE BEDROOM HOUSES						
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)
Albury	300	1,000	52,000	972	50,544	31%	28	1,456
Armidale	335	1,117	58,067	1,021	53,092	33%	96	4,975
Ballina	485	1,617	84,067	1218	63,336	40%	399	20,731
Bathurst	340	1,133	58,933	1,164	60,528	29%	-31	-1,595
Broken Hill	260	867	45,067	1,027	53,404	25%	-160	-8,337
Byron	610	2,033	105,733	1218	63,336	50%	815	42,397
Clarence Valley (Grafton)	350	1,167	60,667	907	47,164	39%	260	13,503
Coffs Harbour	413	1,375	71,500	1125	58,500	37%	250	13,000
Goulburn	340	1,133	58,933	1150	59,800	30%	-17	-867
Orange	330	1,100	57,200	1233	64,116	27%	-133	-6,916
Port Macquarie	420	1,400	72,800	1148	59,696	37%	252	13,104
Queanbeyan	460	1,533	79,733	1454	75,608	32%	79	4,125
Shoalhaven	370	1,233	64,133	1048	54,496	35%	185	9,637
Tamworth	320	1,067	55,467	1163	60,476	28%	-96	-5,009
Tweed Shire	420	1,400	72,800	1182	61,464	36%	218	11,336
Upper Hunter	280	933	48,533	1223	63,596	23%	-290	-15,063
Wagga Wagga	320	1,067	55,467	1172	60,944	27%	-105	-5,477
Western Plains (Dubbo)	320	1,067	55,467	1117	58,084	29%	-50	-2,617

THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

Regional NSW		TWO BEDROOM UNITS							
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	972	50,544	23%	-239	-12,411	-25
Armidale	238	792	41,167	1,021	53,092	23%	-229	-11,925	-22
Ballina	350	1,167	60,667	1218	63,336	29%	-51	-2,669	-4
Bathurst	260	867	45,067	1,164	60,528	22%	-297	-15,461	-26
Broken Hill	-	-	-	-	-	-	-	-	-
Byron	450	1,500	78,000	1218	63,336	37%	282	14,664	23
Clarence Valley (Grafton)	275	917	47,667	907	47,164	30%	10	503	1
Coffs Harbour	310	1,033	53,733	1125	58,500	28%	-92	-4,767	-8
Goulburn	240	800	41,600	1150	59,800	21%	-350	-18,200	-30
Orange	260	867	45,067	1233	64,116	21%	-366	-19,049	-30
Port Macquarie	310	1,033	53,733	1148	59,696	27%	-115	-5,963	-10
Queanbeyan	288	958	49,833	1454	75,608	20%	-496	-25,775	-34
Shoalhaven	300	1,000	52,000	1048	54,496	29%	-48	-2,496	-5
Tamworth	260	867	45,067	1163	60,476	22%	-296	-15,409	-25
Tweed Shire	350	1,167	60,667	1182	61,464	30%	-15	-797	-1
Upper Hunter	-	-	-	-	-	-	-	-	-
Wagga Wagga	240	800	41,600	1172	60,944	20%	-372	-19,344	-32
Western Plains (Dubbo)	240	800	41,600	1117	58,084	21%	-317	-16,484	-28

Regional NSW		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
Albury	280	933	48,533	972	50,544	29%	-39	-2,011	-4
Armidale	295	983	51,133	1,021	53,092	29%	-38	-1,959	-4
Ballina	450	1,500	78,000	1,022	53,144	44%	478	24,856	47
Bathurst	310	1,033	53,733	1,164	60,528	27%	-131	-6,795	-11
Broken Hill	248	825	42,900	1,027	53,404	24%	-202	-10,504	-20
Byron	590	1,967	102,267	1,218	63,336	48%	749	38,931	61
Clarence Valley (Grafton)	350	1,167	60,667	907	47,164	39%	260	13,503	29
Coffs Harbour	395	1,317	68,467	1125	58,500	35%	192	9,967	17
Goulburn	330	1,100	57,200	1150	59,800	29%	-50	-2,600	-4
Orange	320	1,067	55,467	1233	64,116	26%	-166	-8,649	-13
Port Macquarie	390	1,300	67,600	1148	59,696	34%	152	7,904	13
Queanbeyan	350	1,167	60,667	1454	75,608	24%	-287	-14,941	-20
Shoalhaven	370	1,233	64,133	1048	54,496	35%	185	9,637	18
Tamworth	315	1,050	54,600	1163	60,476	27%	-113	-5,876	-10
Tweed Shire	430	1,433	74,533	1182	61,464	36%	251	13,069	21
Upper Hunter	250	833	43,333	1223	63,596	20%	-390	-20,263	-32
Wagga Wagga	310	1,033	53,733	1172	60,944	26%	-139	-7,211	-12
Western Plains (Dubbo)	320	1,067	55,467	1117	58,084	29%	-50	-2,617	-5

Greater Melbourne

Melbourne – Greater Metropolitan Region

THREE BEDROOM HOUSES

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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	750	2,500	130,000	1,532	79,664	49%	968	50,336	63
Albert Park-Middle Park-West St Kilda	920	3,067	159,467	1,532	79,664	60%	1,535	79,803	100
Armadale	850	2,833	147,333	1,532	79,664	55%	1,301	67,669	85
Carlton North	728	2,427	126,187	1,532	79,664	48%	895	46,523	58
Carlton-Parkville	745	2,483	129,133	1,532	79,664	49%	951	49,469	62
CBD-St Kilda Rd	-	-	-	-	-	-	-	-	-
Collingwood-Abbotsford	748	2,493	129,653	1,532	79,664	49%	961	49,989	63
Docklands	-	-	-	-	-	-	-	-	-
East Melbourne	900	3,000	156,000	1,532	79,664	59%	1,468	76,336	96
East St Kilda	725	2,417	125,667	1,532	79,664	47%	885	46,003	58
Elwood	860	2,867	149,067	1,532	79,664	56%	1,335	69,403	87
Fitzroy	790	2,633	136,933	1,532	79,664	52%	1,101	57,269	72
Fitzroy North-Clifton Hill	725	2,417	125,667	1,532	79,664	47%	885	46,003	58
Flemington-Kensington	595	1,983	103,133	1,532	79,664	39%	451	23,469	29
North Melbourne-West Melbourne	700	2,333	121,333	1,532	79,664	46%	801	41,669	52
Port Melbourne	793	2,643	137,453	1,532	79,664	52%	1,111	57,789	73
Prahran-Windsor	778	2,593	134,853	1,532	79,664	51%	1,061	55,189	69
Richmond-Burnley	750	2,500	130,000	1,532	79,664	49%	968	50,336	63
South Melbourne	850	2,833	147,333	1,532	79,664	55%	1,301	67,669	85
South Yarra	900	3,000	156,000	1,532	79,664	59%	1,468	76,336	96
Southbank	-	-	-	-	-	-	-	-	-
St Kilda	750	2,500	130,000	1,532	79,664	49%	968	50,336	63
Toorak	1025	3,417	177,667	1,532	79,664	67%	1,885	98,003	123
Inner Eastern Melbourne	460	1,533	79,733	1,532	79,664	30%	1	69	0
Balwyn	550	1,833	95,333	1,532	79,664	36%	301	15,669	20
Blackburn	435	1,450	75,400	1,532	79,664	28%	-82	-4,264	-5
Box Hill	460	1,533	79,733	1,532	79,664	30%	1	69	0
Bulleen-Templestowe-Doncaster	460	1,533	79,733	1,532	79,664	30%	1	69	0
Burwood-Ashburton	478	1,593	82,853	1,532	79,664	31%	61	3,189	4
Camberwell-Glen Iris	650	2,167	112,667	1,532	79,664	42%	635	33,003	41
Canterbury-Surrey Hills-Mont Albert	630	2,100	109,200	1,532	79,664	41%	568	29,536	37
Chadstone-Oakleigh	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Clayton	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Doncaster East-Donvale	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
East Hawthorn	725	2,417	125,667	1,532	79,664	47%	885	46,003	58

Melbourne – Greater Metropolitan Region

THREE BEDROOM HOUSES

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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
Glen Waverley-Mulgrave	445	1,483	77,133	1,532	79,664	29%	-49	-2,531	-3
Hawthorn	703	2,343	121,853	1,532	79,664	46%	811	42,189	53
Kew	650	2,167	112,667	1,532	79,664	42%	635	33,003	41
Mount Waverley	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Nunawading-Mitcham	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Vermont-Forest Hill-Burwood East	435	1,450	75,400	1,532	79,664	28%	-82	-4,264	-5
Southern Melbourne	550	1,833	95,333	1,532	79,716	36%	300	15,617	20
Aspendale-Chelsea-Carrum	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Bentleigh	538	1,793	93,253	1,532	79,664	35%	261	13,589	17
Brighton	888	2,960	153,920	1,532	79,664	58%	1,428	74,256	93
Brighton East	675	2,250	117,000	1,532	79,664	44%	718	37,336	47
Carnegie	550	1,833	95,333	1,532	79,664	36%	301	15,669	20
Caulfield	650	2,167	112,667	1,532	79,664	42%	635	33,003	41
Cheltenham	520	1,733	90,133	1,532	79,664	34%	201	10,469	13
Elsternwick	703	2,343	121,853	1,532	79,664	46%	811	42,189	53
Hampton-Beaumaris	695	2,317	120,467	1,532	79,664	45%	785	40,803	51
Malvern	750	2,500	130,000	1,532	79,664	49%	968	50,336	63
Malvern East	595	1,983	103,133	1,532	79,664	39%	451	23,469	29
Mentone-Parkdale-Mordialloc	525	1,750	91,000	1,532	79,664	34%	218	11,336	14
Murrumbeena-Hughesdale	498	1,660	86,320	1,532	79,664	33%	128	6,656	8
Outer Western Melbourne	355	1,183	61,533	1,532	79,664	23%	-349	-18,131	-23
Altona	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Footscray	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
Keilor East-Avondale Heights	415	1,383	71,933	1,532	79,664	27%	-149	-7,731	-10
Melton	310	1,033	53,733	1,532	79,664	20%	-499	-25,931	-33
Newport-Spotswood	520	1,733	90,133	1,532	79,664	34%	201	10,469	13
St Albans-Deer Park	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Sunshine	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Sydenham	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Werribee-Hoppers Crossing	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
West Footscray	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Williamstown	610	2,033	105,733	1,532	79,664	40%	501	26,069	33
Yarraville-Seddon	530	1,767	91,867	1,532	79,664	35%	235	12,203	15
North Western Melbourne	390	1,300	67,600	1,533	79,716	25%	-233	-12,116	-15
Broadmeadows-Roxburgh Park	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Brunswick	650	2,167	112,667	1,532	79,664	42%	635	33,003	41
Coburg-Pascoe Vale South	500	1,667	86,667	1,532	79,664	33%	135	7,003	9
Craigieburn	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22

Melbourne – Greater Metropolitan Region

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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
East Brunswick	670	2,233	116,133	1,532	79,664	44%	701	36,469	46
Essendon	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Gladstone Park-Tullamarine	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Keilor	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Moonee Ponds-Ascot Vale	550	1,833	95,333	1,532	79,664	36%	301	15,669	20
Oak Park-Glenroy-Fawkner	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Pascoe Vale-Coburg North	445	1,483	77,133	1,532	79,664	29%	-49	-2,531	-3
Sunbury	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
West Brunswick	560	1,867	97,067	1,532	79,664	37%	335	17,403	22
North Eastern Melbourne	385	1,283	66,733	1,532	79,664	25%	-249	-12,931	-16
Bundoora-Greensborough-Hurstbridge	395	1,317	68,467	1,532	79,664	26%	-215	-11,197	-14
Eltham-Research-Montmorency	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Fairfield-Alphington	620	2,067	107,467	1,532	79,664	40%	535	27,803	35
Heidelberg-Heidelberg West	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Ivanhoe-Ivanhoe East	555	1,850	96,200	1,532	79,664	36%	318	16,536	21
Mill Park-Epping	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Northcote	650	2,167	112,667	1,532	79,664	42%	635	33,003	41
Preston	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
Reservoir	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Thomastown-Lalor	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Thornbury	575	1,917	99,667	1,532	79,664	38%	385	20,003	25
Whittlesea	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Outer Eastern Melbourne	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Bayswater	385	1,283	66,733	1,532	79,664	25%	-249	-12,931	-16
Boronia	385	1,283	66,733	1,532	79,664	25%	-249	-12,931	-16
Croydon-Lilydale	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Ferntree Gully	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Ringwood	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Rowville	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Wantirna-Scoresby	405	1,350	70,200	1,532	79,664	26%	-182	-9,464	-12
Yarra Ranges	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
South Eastern Melbourne	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Berwick	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Cranbourne	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Dandenong	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17

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Melbourne – Greater Metropolitan Region					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
Dandenong North-Endeavour Hills	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Narre Warren-Hampton Park	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Noble Park	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Pakenham	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Springvale	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Mornington Peninsula	375	1,250	65,000	1,216	63,232	31%	34	1,768	3
Dromana-Portsea	365	1,217	63,267	1,216	63,232	30%	1	35	0
Frankston	380	1,267	65,867	1,216	63,232	31%	51	2,635	4
Hastings-Flinders	370	1,233	64,133	1,216	63,232	30%	17	901	1
Mt Eliza-Mornington-Mt Martha	450	1,500	78,000	1,216	63,232	37%	284	14,768	23
Seaford-Carrum Downs	360	1,200	62,400	1,216	63,232	30%	-16	-832	-1

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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	540	1,800	93,600	1,532	79,664	35%	268	13,936	17
Albert Park-Middle Park-West St Kilda	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
Armadale	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
Carlton North	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
Carlton-Parkville	520	1,733	90,133	1,532	79,664	34%	201	10,469	13
CBD-St Kilda Rd	580	1,933	100,533	1,532	79,664	38%	401	20,869	26
Collingwood-Abbotsford	520	1,733	90,133	1,532	79,664	34%	201	10,469	13
Docklands	600	2,000	104,000	1,532	79,664	39%	468	24,336	31
East Melbourne	550	1,833	95,333	1,532	79,664	36%	301	15,669	20
East St Kilda	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Elwood	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Fitzroy	575	1,917	99,667	1,532	79,664	38%	385	20,003	25
Fitzroy North-Clifton Hill	485	1,617	84,067	1,532	79,664	32%	85	4,403	6
Flemington-Kensington	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
North Melbourne-West Melbourne	500	1,667	86,667	1,532	79,664	33%	135	7,003	9
Port Melbourne	585	1,950	101,400	1,532	79,664	38%	418	21,736	27
Prahran-Windsor	500	1,667	86,667	1,532	79,664	33%	135	7,003	9
Richmond-Burnley	545	1,817	94,467	1,532	79,664	36%	285	14,803	19
South Melbourne	550	1,833	95,333	1,532	79,664	36%	301	15,669	20
South Yarra	540	1,800	93,600	1,532	79,664	35%	268	13,936	17
Southbank	570	1,900	98,800	1,532	79,664	37%	368	19,136	24

Melbourne – Greater Metropolitan Region					TWO BEDROOM UNITS				
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
St Kilda	475	1,583	82,333	1,532	79,664	31%	51	2,669	3
Toorak	490	1,633	84,933	1,532	79,664	32%	101	5,269	7
Inner Eastern Melbourne	415	1,383	71,933	1,532	79,664	27%	-149	-7,731	-10
Balwyn	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Blackburn	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Box Hill	410	1,367	71,067	1,532	79,664	27%	-165	-8,597	-11
Bulleen-Templestowe-Doncaster	435	1,450	75,400	1,532	79,664	28%	-82	-4,264	-5
Burwood-Ashburton	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Camberwell-Glen Iris	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Canterbury-Surrey Hills-Mont Albert	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Chadstone-Oakleigh	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Clayton	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Doncaster East-Donvale	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
East Hawthorn	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Glen Waverley-Mulgrave	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Hawthorn	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Kew	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Mount Waverley	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Nunawading-Mitcham	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
Vermont-Forest Hill-Burwood East	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Southern Melbourne	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Aspendale-Chelsea-Carrum	365	1,217	63,267	1,532	79,664	24%	-315	-16,397	-21
Bentleigh	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Brighton	530	1,767	91,867	1,532	79,664	35%	235	12,203	15
Brighton East	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Carnegie	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Caulfield	433	1,443	75,053	1,532	79,664	28%	-89	-4,611	-6
Cheltenham	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Elsternwick	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Hampton-Beamaris	475	1,583	82,333	1,532	79,664	31%	51	2,669	3
Malvern	443	1,477	76,787	1,532	79,664	29%	-55	-2,877	-4
Malvern East	425	1,417	73,667	1,532	79,664	28%	-115	-5,997	-8
Mentone-Parkdale-Mordialloc	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Murrumbeena-Hughesdale	415	1,383	71,933	1,532	79,664	27%	-149	-7,731	-10

Melbourne – Greater Metropolitan Region					TWO BEDROOM UNITS				
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
Outer Western Melbourne	330	1,100	57,200	1,532	79,664	22%	-432	-22,464	-28
Altona	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Footscray	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Keilor East-Avondale Heights	395	1,317	68,467	1,532	79,664	26%	-215	-11,197	-14
Melton	255	850	44,200	1,532	79,664	17%	-682	-35,464	-45
Newport-Spotswood	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
St Albans-Deer Park	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Sunshine	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Sydenham	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Werribee-Hoppers Crossing	295	983	51,133	1,532	79,664	19%	-549	-28,531	-36
West Footscray	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Williamstown	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
Yarraville-Seddon	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
North Western Melbourne	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
Broadmeadows-Roxburgh Park	335	1,117	58,067	1,532	79,664	22%	-415	-21,597	-27
Brunswick	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Coburg-Pascoe Vale South	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Craigieburn	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
East Brunswick	460	1,533	79,733	1,532	79,664	30%	1	69	0
Essendon	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Gladstone Park-Tullamarine	330	1,100	57,200	1,532	79,664	22%	-432	-22,464	-28
Keilor	-	-	-	-	-	-	-	-	-
Moonee Ponds-Ascot Vale	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Oak Park-Glenroy-Fawkner	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Pascoe Vale-Coburg North	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Sunbury	315	1,050	54,600	1,532	79,664	21%	-482	-25,064	-31
West Brunswick	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
North Eastern Melbourne	365	1,217	63,267	1,532	79,664	24%	-315	-16,397	-21
Bundoora-Greensborough-Hurstbridge	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Eltham-Research-Montmorency	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Fairfield-Alphington	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Heidelberg-Heidelberg West	385	1,283	66,733	1,532	79,664	25%	-249	-12,931	-16
Ivanhoe-Ivanhoe East	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Mill Park-Epping	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Northcote	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
Preston	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Reservoir	345	1,150	59,800	1,532	79,664	23%	-382	-19,864	-25
Thomastown-Lalor	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30

Greater Melbourne CONTINUED

Melbourne – Greater Metropolitan Region					TWO BEDROOM UNITS				
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
Thornbury	398	1,327	68,987	1,532	79,664	26%	-205	-10,677	-13
Whittlesea	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Outer Eastern Melbourne	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Bayswater	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Boronia	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Croydon-Lilydale	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Ferntree Gully	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Ringwood	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Rowville	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Wantirna-Scoresby	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
Yarra Ranges	313	1,043	54,253	1,532	79,664	20%	-489	-25,411	-32
South Eastern Melbourne	310	1,033	53,733	1,532	79,664	20%	-499	-25,931	-33
Berwick	325	1,083	56,333	1,532	79,664	21%	-449	-23,331	-29
Cranbourne	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Dandenong	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Dandenong North-Endeavour Hills	318	1,060	55,120	1,532	79,664	21%	-472	-24,544	-31
Narre Warren-Hampton Park	315	1,050	54,600	1,532	79,664	21%	-482	-25,064	-31
Noble Park	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Pakenham	280	933	48,533	1,532	79,664	18%	-599	-31,131	-39
Springvale	345	1,150	59,800	1,532	79,664	23%	-382	-19,864	-25
Mornington Peninsula	310	1,033	53,733	1,216	63,232	25%	-183	-9,499	-15
Dromana-Portsea	315	1,050	54,600	1,216	63,232	26%	-166	-8,632	-14
Frankston	300	1,000	52,000	1,216	63,232	25%	-216	-11,232	-18
Hastings-Flinders	300	1,000	52,000	1,216	63,232	25%	-216	-11,232	-18
Mt Eliza-Mornington-Mt Martha	356	1,187	61,707	1,216	63,232	29%	-29	-1,525	-2
Seaford-Carrum Downs	320	1,067	55,467	1,216	63,232	26%	-149	-7,765	-12

Melbourne – Greater Metropolitan Region					ONE BEDROOM UNITS				
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	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Albert Park-Middle Park-West St Kilda	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Armadale	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Carlton North	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Carlton-Parkville	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
CBD-St Kilda Rd	410	1,367	71,067	1,532	79,664	27%	-165	-8,597	-11
Collingwood-Abbotsford	395	1,317	68,467	1,532	79,664	26%	-215	-11,197	-14
Docklands	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
East Melbourne	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
East St Kilda	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Elwood	330	1,100	57,200	1,532	79,664	22%	-432	-22,464	-28
Fitzroy	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Fitzroy North-Clifton Hill	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Flemington-Kensington	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
North Melbourne-West Melbourne	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
Port Melbourne	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Prahran-Windsor	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Richmond-Burnley	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
South Melbourne	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
South Yarra	385	1,283	66,733	1,532	79,664	25%	-249	-12,931	-16
Southbank	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
St Kilda	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Toorak	335	1,117	58,067	1,532	79,664	22%	-415	-21,597	-27
Inner Eastern Melbourne	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Balwyn	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Blackburn	345	1,150	59,800	1,532	79,664	23%	-382	-19,864	-25
Box Hill	285	950	49,400	1,532	79,664	19%	-582	-30,264	-38
Bulleen-Templestowe-Doncaster	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Burwood-Ashburton	230	767	39,867	1,532	79,664	15%	-765	-39,797	-50
Camberwell-Glen Iris	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Canterbury-Surrey Hills-Mont Albert	368	1,227	63,787	1,532	79,664	24%	-305	-15,877	-20
Chadstone-Oakleigh	355	1,183	61,533	1,532	79,664	23%	-349	-18,131	-23
Clayton	260	867	45,067	1,532	79,664	17%	-665	-34,597	-43
Doncaster East-Donvale	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
East Hawthorn	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Glen Waverley-Mulgrave	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Hawthorn	310	1,033	53,733	1,532	79,664	20%	-499	-25,931	-33
Kew	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19

Melbourne – Greater Metropolitan Region					ONE BEDROOM UNITS				
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Mount Waverley	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Nunawading-Mitcham	325	1,083	56,333	1,532	79,664	21%	-449	-23,331	-29
Vermont-Forest Hill-Burwood East	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Southern Melbourne	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Aspendale-Chelsea-Carrum	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Bentleigh	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Brighton	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Brighton East	-	-	-	-	-	-	-	-	-
Carnegie	295	983	51,133	1,532	79,664	19%	-549	-28,531	-36
Caulfield	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Cheltenham	330	1,100	57,200	1,532	79,664	22%	-432	-22,464	-28
Elsternwick	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Hampton-Beamaris	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Malvern	355	1,183	61,533	1,532	79,664	23%	-349	-18,131	-23
Malvern East	280	933	48,533	1,532	79,664	18%	-599	-31,131	-39
Mentone-Parkdale-Mordialloc	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Murrumbeena-Hughesdale	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Outer Western Melbourne	275	917	47,667	1,532	79,664	18%	-615	-31,997	-40
Altona	270	900	46,800	1,532	79,664	18%	-632	-32,864	-41
Footscray	270	900	46,800	1,532	79,664	18%	-632	-32,864	-41
Keilor East-Avondale Heights	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Melton	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Newport-Spotswood	273	910	47,320	1,532	79,664	18%	-622	-32,344	-41
St Albans-Deer Park	230	767	39,867	1,532	79,664	15%	-765	-39,797	-50
Sunshine	230	767	39,867	1,532	79,664	15%	-765	-39,797	-50
Sydenham	-	-	-	-	-	-	-	-	-
Werribee-Hoppers Crossing	268	893	46,453	1,532	79,664	17%	-639	-33,211	-42
West Footscray	250	833	43,333	1,532	79,664	16%	-699	-36,331	-46
Williamstown	325	1,083	56,333	1,532	79,664	21%	-449	-23,331	-29
Yarraville-Seddon	275	917	47,667	1,532	79,664	18%	-615	-31,997	-40
North Western Melbourne	315	1,050	54,600	1,532	79,664	21%	-482	-25,064	-31
Broadmeadows-Roxburgh Park	250	833	43,333	1,532	79,664	16%	-699	-36,331	-46
Brunswick	330	1,100	57,200	1,532	79,664	22%	-432	-22,464	-28
Coburg-Pascoe Vale South	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Craigieburn	260	867	45,067	1,532	79,664	17%	-665	-34,597	-43

Melbourne – Greater Metropolitan Region					ONE BEDROOM UNITS				
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
East Brunswick	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Essendon	310	1,033	53,733	1,532	79,664	20%	-499	-25,931	-33
Gladstone Park-Tullamarine	238	793	41,253	1,532	79,664	16%	-739	-38,411	-48
Keilor	-	-	-	-	-	-	-	-	-
Moonee Ponds-Ascot Vale	310	1,033	53,733	1,532	79,664	20%	-499	-25,931	-33
Oak Park-Glenroy-Fawkner	260	867	45,067	1,532	79,664	17%	-665	-34,597	-43
Pascoe Vale-Coburg North	210	700	36,400	1,532	79,664	14%	-832	-43,264	-54
Sunbury	230	767	39,867	1,532	79,664	15%	-765	-39,797	-50
West Brunswick	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
North Eastern Melbourne	300	1,000	52,000	1,532	79,664	20%	-532	-27,664	-35
Bundoora-Greensborough-Hurstbridge	280	933	48,533	1,532	79,664	18%	-599	-31,131	-39
Eltham-Research-Montmorency	295	983	51,133	1,532	79,664	19%	-549	-28,531	-36
Fairfield-Alphington	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Heidelberg-Heidelberg West	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Ivanhoe-Ivanhoe East	365	1,217	63,267	1,532	79,664	24%	-315	-16,397	-21
Mill Park-Epping	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Northcote	330	1,100	57,200	1,532	79,664	22%	-432	-22,464	-28
Preston	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Reservoir	293	977	50,787	1,532	79,664	19%	-555	-28,877	-36
Thomastown-Lalor	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Thornbury	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Whittlesea	270	900	46,800	1,532	79,664	18%	-632	-32,864	-41
Outer Eastern Melbourne	270	900	46,800	1,532	79,664	18%	-632	-32,864	-41
Bayswater	208	693	36,053	1,532	79,664	14%	-839	-43,611	-55
Boronia	290	967	50,267	1,532	79,664	19%	-565	-29,397	-37
Croydon-Lilydale	260	867	45,067	1,532	79,664	17%	-665	-34,597	-43
Ferntree Gully	280	933	48,533	1,532	79,664	18%	-599	-31,131	-39
Ringwood	298	993	51,653	1,532	79,664	19%	-539	-28,011	-35
Rowville	-	-	-	-	-	-	-	-	-
Wantrina-Scoresby	330	1,100	57,200	1,532	79,664	22%	-432	-22,464	-28
Yarra Ranges	250	833	43,333	1,532	79,664	16%	-699	-36,331	-46
South Eastern Melbourne	240	800	41,600	1,532	79,664	16%	-732	-38,064	-48
Berwick	-	-	-	-	-	-	-	-	-
Cranbourne	270	900	46,800	1,532	79,664	18%	-632	-32,864	-41
Dandenong	250	833	43,333	1,532	79,664	16%	-699	-36,331	-46
Dandenong North-Endeavour Hills	260	867	45,067	1,532	79,664	17%	-665	-34,597	-43
Narre Warren-Hampton Park	250	833	43,333	1,532	79,664	16%	-699	-36,331	-46
Noble Park	223	743	38,653	1,532	79,664	15%	-789	-41,011	-51

Greater Melbourne CONTINUED

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Melbourne – Greater Metropolitan Region					ONE BEDROOM UNITS				
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
Pakenham	225	750	39,000	1,532	79,664	15%	-782	-40,664	-51
Springvale	254	847	44,027	1,532	79,664	17%	-685	-35,637	-45
Mornington Peninsula	235	783	40,733	1,216	63,232	19%	-433	-22,499	-36
Dromana-Portsea	243	810	42,120	1,216	63,232	20%	-406	-21,112	-33
Frankston	230	767	39,867	1,216	63,232	19%	-449	-23,365	-37
Hastings-Flinders	273	910	47,320	1,216	63,232	22%	-306	-15,912	-25
Mt Eliza-Mornington-Mt Martha	270	900	46,800	1,216	63,232	22%	-316	-16,432	-26
Seaford-Carrum Downs	230	767	39,867	1,216	63,232	19%	-449	-23,365	-37



Melbourne – Greater Metropolitan Region				ALL DWELLINGS			
				Median weekly	Median annual	Percentage of	



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	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
Albert Park-Middle Park-West St Kilda	530	1,767	91,867	1,532	79,664	35%	235	12,203	15
Armadale	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
Carlton North	560	1,867	97,067	1,532	79,664	37%	335	17,403	22
Carlton-Parkville	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
CBD-St Kilda Rd	490	1,633	84,933	1,532	79,664	32%	101	5,269	7
Collingwood-Abbotsford	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
Docklands	540	1,800	93,600	1,532	79,664	35%	268	13,936	17
East Melbourne	500	1,667	86,667	1,532	79,664	33%	135	7,003	9
East St Kilda	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Elwood	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Fitzroy	530	1,767	91,867	1,532	79,664	35%	235	12,203	15
Fitzroy North-Clifton Hill	530	1,767	91,867	1,532	79,664	35%	235	12,203	15
Flemington-Kensington	410	1,367	71,067	1,532	79,664	27%	-165	-8,597	-11
North Melbourne-West Melbourne	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Port Melbourne	585	1,950	101,400	1,532	79,664	38%	418	21,736	27
Prahran-Windsor	425	1,417	73,667	1,532	79,664	28%	-115	-5,997	-8
Richmond-Burnley	515	1,717	89,267	1,532	79,664	34%	185	9,603	12
South Melbourne	520	1,733	90,133	1,532	79,664	34%	201	10,469	13
South Yarra	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Southbank	540	1,800	93,600	1,532	79,664	35%	268	13,936	17

THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

Melbourne – Greater Metropolitan Region				ALL DWELLINGS			
				Median weekly	Median annual	Percentage of	



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
St Kilda	415	1,383	71,933	1,532	79,664	27%	-149	-7,731	-10
Toorak	495	1,650	85,800	1,532	79,664	32%	118	6,136	8
Inner Eastern Melbourne	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Balwyn	495	1,650	85,800	1,532	79,664	32%	118	6,136	8
Blackburn	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Box Hill	410	1,367	71,067	1,532	79,664	27%	-165	-8,597	-11
Bulleen-Templestowe-Doncaster	465	1,550	80,600	1,532	79,664	30%	18	936	1
Burwood-Ashburton	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Camberwell-Glen Iris	473	1,577	81,987	1,532	79,664	31%	45	2,323	3
Canterbury-Surrey Hills-Mont Albert	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
Chadstone-Oakleigh	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Clayton	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Doncaster East-Donvale	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
East Hawthorn	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Glen Waverley-Mulgrave	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
Hawthorn	385	1,283	66,733	1,532	79,664	25%	-249	-12,931	-16
Kew	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
Mount Waverley	475	1,583	82,333	1,532	79,664	31%	51	2,669	3
Nunawading-Mitcham	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Vermont-Forest Hill-Burwood East	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Southern Melbourne	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Aspendale-Chelsea-Carrum	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Bentleigh	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
Brighton	650	2,167	112,667	1,532	79,664	42%	635	33,003	41
Brighton East	650	2,167	112,667	1,532	79,664	42%	635	33,003	41
Carnegie	415	1,383	71,933	1,532	79,664	27%	-149	-7,731	-10
Caulfield	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Cheltenham	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Elsternwick	420	1,400	72,800	1,532	79,664	27%	-132	-6,864	-9
Hampton-Beaumaris	550	1,833	95,333	1,532	79,664	36%	301	15,669	20
Malvern	460	1,533	79,733	1,532	79,664	30%	1	69	0
Malvern East	415	1,383	71,933	1,532	79,664	27%	-149	-7,731	-10
Mentone-Parkdale-Mordialloc	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Murrumbeena-Hughesdale	410	1,367	71,067	1,532	79,664	27%	-165	-8,597	-11

THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

Melbourne – Greater Metropolitan Region							ALL DWELLINGS		
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
Outer Western Melbourne	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Altona	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Footscray	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Keilor East-Avondale Heights	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Melton	320	1,067	55,467	1,532	79,664	21%	-465	-24,197	-30
Newport-Spotswood	470	1,567	81,467	1,532	79,664	31%	35	1,803	2
St Albans-Deer Park	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Sunshine	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Sydenham	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Werribee-Hoppers Crossing	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
West Footscray	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
Williamstown	480	1,600	83,200	1,532	79,664	31%	68	3,536	4
Yarville-Seddon	460	1,533	79,733	1,532	79,664	30%	1	69	0
North Western Melbourne	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Broadmeadows-Roxburgh Park	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Brunswick	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Coburg-Pascoe Vale South	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Craigieburn	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
East Brunswick	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Essendon	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Gladstone Park-Tullamarine	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Keilor	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Moonee Ponds-Ascot Vale	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Oak Park-Glenroy-Fawkner	373	1,243	64,653	1,532	79,664	24%	-289	-15,011	-19
Pascoe Vale-Coburg North	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Sunbury	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
West Brunswick	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
North Eastern Melbourne	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Bundoora-Greensborough-Hurstbridge	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Eltham-Research-Montmorency	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Fairfield-Alphington	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Heidelberg-Heidelberg West	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Ivanhoe-Ivanhoe East	450	1,500	78,000	1,532	79,664	29%	-32	-1,664	-2
Mill Park-Epping	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Northcote	475	1,583	82,333	1,532	79,664	31%	51	2,669	3



Melbourne – Greater Metropolitan Region							ALL DWELLINGS		
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
Preston	400	1,333	69,333	1,532	79,664	26%	-199	-10,331	-13
Reservoir	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Thomastown-Lalor	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Thornbury	398	1,327	68,987	1,532	79,664	26%	-205	-10,677	-13
Whittlesea	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Outer Eastern Melbourne	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Bayswater	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Boronia	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Croydon-Lilydale	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Ferntree Gully	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Ringwood	385	1,283	66,733	1,532	79,664	25%	-249	-12,931	-16
Rowville	440	1,467	76,267	1,532	79,664	29%	-65	-3,397	-4
Wantirna-Scoresby	430	1,433	74,533	1,532	79,664	28%	-99	-5,131	-6
Yarra Ranges	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
South Eastern Melbourne	360	1,200	62,400	1,532	79,664	23%	-332	-17,264	-22
Berwick	390	1,300	67,600	1,532	79,664	25%	-232	-12,064	-15
Cranebourne	380	1,267	65,867	1,532	79,664	25%	-265	-13,797	-17
Dandenong	335	1,117	58,067	1,532	79,664	22%	-415	-21,597	-27
Dandenong North-Endeavour Hills	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Narre Warren-Hampton Park	370	1,233	64,133	1,532	79,664	24%	-299	-15,531	-19
Noble Park	340	1,133	58,933	1,532	79,664	22%	-399	-20,731	-26
Pakenham	350	1,167	60,667	1,532	79,664	23%	-365	-18,997	-24
Springvale	375	1,250	65,000	1,532	79,664	24%	-282	-14,664	-18
Mornington Peninsula	365	1,217	63,267	1,216	63,232	30%	1	35	0
Dromana-Portsea	370	1,233	64,133	1,216	63,232	30%	17	901	1
Frankston	350	1,167	60,667	1,216	63,232	29%	-49	-2,565	-4
Hastings-Flinders	360	1,200	62,400	1,216	63,232	30%	-16	-832	-1
Mt Eliza-Mornington-Mt Martha	450	1,500	78,000	1,216	63,232	37%	284	14,768	23
Seaford-Carrum Downs	360	1,200	62,400	1,216	63,232	30%	-16	-832	-1

Regional Victoria

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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	340	1,133	58,933	1,176	61,152	29%	-43	-2,219	-4
Belmont-Grovedale	365	1,217	63,267	1,176	61,152	31%	41	2,115	3
Corio	270	900	46,800	1,176	61,152	23%	-276	-14,352	-23
Geelong-Newcomb	330	1,100	57,200	1,176	61,152	28%	-76	-3,952	-6
Herne Hill-Geelong West	360	1,200	62,400	1,176	61,152	31%	24	1,248	2
Lara	360	1,200	62,400	1,176	61,152	31%	24	1,248	2
Newtown	400	1,333	69,333	1,176	61,152	34%	157	8,181	13
North Geelong	330	1,100	57,200	1,176	61,152	28%	-76	-3,952	-6
Ballarat	290	967	50,267	1,029	53,508	28%	-62	-3,241	-6
Ballarat	290	967	50,267	1,029	53,508	28%	-62	-3,241	-6
Mount Clear-Buninyong	310	1,033	53,733	1,029	53,508	30%	4	225	0
Sebastopol-Delacombe	275	917	47,667	1,029	53,508	27%	-112	-5,841	-11
Wendouree-Alfredton	300	1,000	52,000	1,029	53,508	29%	-29	-1,508	-3
Bendigo	295	983	51,133	1,055	54,860	28%	-62	-3,727	-6
Bendigo	298	993	51,653	1,055	54,860	28%	-62	-3,207	-6
Flora Hill-Bendigo East	300	1,000	52,000	1,055	54,860	28%	-55	-2,860	-5
Golden Square-Kangaroo Flat	290	967	50,267	1,055	54,860	27%	-88	-4,593	-8
North Bendigo	285	950	49,400	1,055	54,860	27%	-105	-5,460	-10
Other Regional Centres									
Benalla	270	900	46,800	931	48,412	29%	-31	-1,612	-3
Castlemaine	340	1,133	58,933	1,098	57,096	31%	35	1,837	3
Mildura	300	1,000	52,000	943	49,036	32%	57	2,964	6
Shepparton	290	967	50,267	1,120	58,240	26%	-153	-7,973	-14
Swan Hill	275	917	47,667	958	49,816	29%	-41	-2,149	-4
Wangaratta	285	950	49,400	931	48,412	31%	19	988	2
Warrnambool	320	1,067	55,467	1,086	56,472	29%	-19	-1,005	-2
Wodonga	310	1,033	53,733	1,155	60,060	27%	-122	-6,327	-11



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Regional Victoria		TWO BEDROOM UNITS							
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	290	967	50,267	1,176	61,152	25%	-209	-10,885	-18
Belmont-Grovedale	300	1,000	52,000	1,176	61,152	26%	-176	-9,152	-15
Corio	260	867	45,067	1,176	61,152	22%	-309	-16,085	-26
Geelong-Newcomb	295	983	51,133	1,176	61,152	25%	-193	-10,019	-16
Herne Hill-Geelong West	280	933	48,533	1,176	61,152	24%	-243	-12,619	-21
Lara	290	967	50,267	1,176	61,152	25%	-209	-10,885	-18
Newtown	300	1,000	52,000	1,176	61,152	26%	-176	-9,152	-15
North Geelong	300	1,000	52,000	1,176	61,152	26%	-176	-9,152	-15
Ballarat	240	800	41,600	1,029	53,508	23%	-229	-11,908	-22
Ballarat	250	833	43,333	1,029	53,508	24%	-196	-10,175	-19
Mount Clear-Buninyong	240	800	41,600	1,029	53,508	23%	-229	-11,908	-22
Sebastopol-Delacombe	230	767	39,867	1,029	53,508	22%	-262	-13,641	-25
Wendouree-Alfredton	230	767	39,867	1,029	53,508	22%	-262	-13,641	-25
Bendigo	245	817	42,467	1,055	54,860	23%	-238	-12,393	-23
Bendigo	250	833	43,333	1,055	54,860	24%	-222	-11,527	-21
Flora Hill-Bendigo East	240	800	41,600	1,055	54,860	23%	-255	-13,260	-24
Golden Square-Kangaroo Flat	250	833	43,333	1,055	54,860	24%	-222	-11,527	-21
North Bendigo	245	817	42,467	1,055	54,860	23%	-238	-12,393	-23
Other Regional Centres									
Benalla	200	667	34,667	931	48,412	21%	-264	-13,745	-28
Castlemaine	278	927	48,187	1,098	57,096	25%	-171	-8,909	-16
Mildura	205	683	35,533	943	49,036	22%	-260	-13,503	-28
Shepparton	220	733	38,133	1,120	58,240	20%	-387	-20,107	-35
Swan Hill	225	750	39,000	958	49,816	23%	-208	-10,816	-22
Wangaratta	218	727	37,787	931	48,412	23%	-204	-10,625	-22
Warrnambool	240	800	41,600	1,086	56,472	22%	-286	-14,872	-26
Wodonga	230	767	39,867	1,155	60,060	20%	-388	-20,193	-34



Regional Victoria

Regional Victoria		ALL DWELLINGS						
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	
		325	1,083	56,333	1,176	61,152	28%	-8
Geelong		350	1,167	60,667	1,176	61,152	30%	-1
Belmont-Grovedale		260	867	45,067	1,176	61,152	22%	-26
Corio		320	1,067	55,467	1,176	61,152	27%	-9
Geelong-Newcomb		325	1,083	56,333	1,176	61,152	28%	-8
Herne Hill-Geelong West		360	1,200	62,400	1,176	61,152	31%	2
Lara		350	1,167	60,667	1,176	61,152	30%	-1
Newtown		330	1,100	57,200	1,176	61,152	28%	-6
North Geelong		280	933	48,533	1,029	53,508	27%	-9
Ballarat		280	933	48,533	1,029	53,508	27%	-9
Ballarat		310	1,033	53,733	1,029	53,508	30%	0
Mount Clear-Buninyong		265	883	45,933	1,029	53,508	26%	-14
Sebastopol-Delacombe		295	983	51,133	1,029	53,508	29%	-4
Wendouree-Alfredton		280	933	48,533	1,055	54,860	27%	-12
Bendigo		280	933	48,533	1,055	54,860	27%	-12
Bendigo		285	950	49,400	1,055	54,860	27%	-10
Flora Hill-Bendigo East		285	950	49,400	1,055	54,860	27%	-10
Golden Square-Kangaroo Flat		280	933	48,533	1,055	54,860	27%	-12
North Bendigo								
Other Regional Centres								
Benalla		250	833	43,333	931	48,412	27%	-10
Castlemaine		320	1,067	55,467	1,098	57,096	29%	-3
Mildura		280	933	48,533	943	49,036	30%	-1
Shepparton		270	900	46,800	1,120	58,240	24%	-20
Swan Hill		245	817	42,467	958	49,816	26%	-15
Wangaratta		270	900	46,800	931	48,412	29%	-3
Warrnambool		295	983	51,133	1,086	56,472	27%	-9
Wodonga		300	1,000	52,000	1,155	60,060	26%	-13

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Greater Brisbane

Brisbane – Greater Metropolitan Region

THREE BEDROOM HOUSES

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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	1,494	77,688	28%	-94	-4,888	-6
	Bayside	423	1,410	73,320	1,494	77,688	28%	-84	-4,368	-6
4178	Lindum/Lytton/Wynnum	420	1,400	72,800	1,494	77,688	28%	-94	-4,888	-6
4179	Lota/Manly	425	1,417	73,667	1,494	77,688	28%	-77	-4,021	-5
	City Inner	548	1,827	94,987	1,494	77,688	37%	333	17,299	22
4000	Brisbane City/Spring Hill	520	1,733	90,133	1,494	77,688	35%	239	12,445	16
4005	New Farm/Teneriffe	750	2,500	130,000	1,494	77,688	50%	1,006	52,312	67
4006	Bowen Hills/Valley/Herston/Newstead	515	1,717	89,267	1,494	77,688	34%	223	11,579	15
4064	Milton/Paddington/Rosalie	563	1,877	97,587	1,494	77,688	38%	383	19,899	26
4066	Auchenflower/MtCootha/Toowong	538	1,793	93,253	1,494	77,688	36%	299	15,565	20
4067	Ironside/St Lucia	500	1,667	86,667	1,494	77,688	33%	173	8,979	12
4101	Highgate Hill/South Bris/West End	545	1,817	94,467	1,494	77,688	36%	323	16,779	22
4102	Buranda/Dutton Park/Woolloongabba	475	1,583	82,333	1,494	77,688	32%	89	4,645	6
4169	East Bris/Kangaroo Point	550	1,833	95,333	1,494	77,688	37%	339	17,645	23
	North – Inner	465	1,550	80,600	1,494	77,688	31%	56	2,912	4
4007	Ascot/Hamilton	530	1,767	91,867	1,494	77,688	35%	273	14,179	18
4010	Albion/Breakfast Creek	460	1,533	79,733	1,494	77,688	31%	39	2,045	3
4011	Clayfield/Hendra	495	1,650	85,800	1,494	77,688	33%	156	8,112	10
4012	Nundah/Toombul/Wavell Heights	425	1,417	73,667	1,494	77,688	28%	-77	-4,021	-5
4030	Lutwyche/Windsor/Woolloowin	500	1,667	86,667	1,494	77,688	33%	173	8,979	12
4031	Gordon Park/Kedron	455	1,517	78,867	1,494	77,688	30%	23	1,179	2
	Alderley/Enoggera/Gaythorne/Grange/Newmarket/Wilston	455	1,517	78,867	1,494	77,688	30%	23	1,179	2
	North – Outer	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4013	Northgate	375	1,250	65,000	1,494	77,688	25%	-244	-12,688	-16
4014	Banyo/Nudgee/Virginia	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4017	Bracken Ridge/Brighton/Deagon/Sandgate	413	1,377	71,587	1,494	77,688	28%	-117	-6,101	-8
4018	Fitzgibbon/Taigum	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4032	Chernside/Craigslea	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4034	Aspley/Boondal/Geebung/Zillmere	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4036	Bald Hills	365	1,217	63,267	1,494	77,688	24%	-277	-14,421	-19
	North West – Inner	500	1,667	86,667	1,494	77,688	33%	173	8,979	12
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	530	1,767	91,867	1,494	77,688	35%	273	14,179	18
4060	Ashgrove/Dorrington/St Johns Wood	428	1,427	74,187	1,494	77,688	29%	-67	-3,501	-5
4065	Bardon/Jubilee/Rainworth	558	1,860	96,720	1,494	77,688	37%	366	19,032	24

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Brisbane – Greater Metropolitan Region		THREE BEDROOM HOUSES								
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
North West – Outer		425	1,417	73,667	1,494	77,688	28%	-77	-4,021	-5
4053	Brookside/Everton Park/McDowall/Stafford	420	1,400	72,800	1,494	77,688	28%	-94	-4,888	-6
4054	Arana Hills/Kepperra	420	1,400	72,800	1,494	77,688	28%	-94	-4,888	-6
4061	The Gap	470	1,567	81,467	1,494	77,688	31%	73	3,779	5
South – Inner		430	1,433	74,533	1,494	77,688	29%	-61	-3,155	-4
4103	Annerley/Fairfield	440	1,467	76,267	1,494	77,688	29%	-27	-1,421	-2
4104	Yeronga	405	1,350	70,200	1,494	77,688	27%	-144	-7,488	-10
4105	Clifton Hill/Moorooka/Tennyson	430	1,433	74,533	1,494	77,688	29%	-61	-3,155	-4
4111	Griffith Uni/Nathan	-	-	-	-	-	-	-	-	-
4120	Greenslopes/Stones Corner	495	1,650	85,800	1,494	77,688	33%	156	8,112	10
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	430	1,433	74,533	1,494	77,688	29%	-61	-3,155	-4
4122	Mansfield/Mt Gravatt/Wishart	410	1,367	71,067	1,494	77,688	27%	-127	-6,621	-9
South – Outer		390	1,300	67,600	1,494	77,688	26%	-194	-10,088	-13
4106	Brisbane Market/Rocklea	365	1,217	63,267	1,494	77,688	24%	-277	-14,421	-19
4107	Salisbury	398	1,327	68,987	1,494	77,688	27%	-167	-8,701	-11
4108	Archerfield/Coopers Plains	385	1,283	66,733	1,494	77,688	26%	-211	-10,955	-14
4109	Altandi/Macgregor/Robertson/Sunnybank	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4110	Acacia Ridge/Larapinta/Willawong	350	1,167	60,667	1,494	77,688	23%	-327	-17,021	-22
4112	Kuraby	-	-	-	-	-	-	-	-	-
4113	Eight Miles Plains/Runcorn	390	1,300	67,600	1,494	77,688	26%	-194	-10,088	-13
4115	Algester/Parkinson	390	1,300	67,600	1,494	77,688	26%	-194	-10,088	-13
4116	Calamvale/Drewvale/Stretton	418	1,393	72,453	1,494	77,688	28%	-101	-5,235	-7
South East – Inner		470	1,567	81,467	1,494	77,688	31%	73	3,779	5
4151	Cooparoo	500	1,667	86,667	1,494	77,688	33%	173	8,979	12
4152	Camp Hill/Carina/Carindale	450	1,500	78,000	1,494	77,688	30%	6	312	0
4170	Cannon Hill/Morningside/Norman Park	475	1,583	82,333	1,494	77,688	32%	89	4,645	6
4171	Balmoral/Bulimba/Hawthorne	518	1,727	89,787	1,494	77,688	35%	233	12,099	16
4172	Murarie	430	1,433	74,533	1,494	77,688	29%	-61	-3,155	-4
South East – Outer		420	1,400	72,800	1,494	77,688	28%	-94	-4,888	-6
4153	Belmont	470	1,567	81,467	1,494	77,688	31%	73	3,779	5
4154	Gumdale/Ransome/Wakerley	465	1,550	80,600	1,494	77,688	31%	56	2,912	4
4155	Chandler	-	-	-	-	-	-	-	-	-
4156	Burbank/Mackenzie	-	-	-	-	-	-	-	-	-

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Brisbane – Greater Metropolitan Region

THREE BEDROOM HOUSES

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
4173	Tingalpa	410	1,367	71,067	1,494	77,688	27%	-127	-6,621	-9
4174	Doboy/Hemant	395	1,317	68,467	1,494	77,688	26%	-177	-9,221	-12
South West – Inner		450	1,500	78,000	1,494	77,688	30%	6	312	0
4068	Chelmer/Indooroopilly/Taringa	495	1,650	85,800	1,494	77,688	33%	156	8,112	10
4075	Corinda/Graceville/Oxley/Sherwood	420	1,400	72,800	1,494	77,688	28%	-94	-4,888	-6
South West – Outer		360	1,200	62,400	1,494	77,688	24%	-294	-15,288	-20
4069	Brookfield/Chapel Hill/Kenmore	450	1,500	78,000	1,494	77,688	30%	6	312	0
4070	Anstead/Bellbowrie/Moggill	-	-	-	-	-	-	-	-	-
4073	Seventeen Mile Rocks/Sinnamon Park	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4074	Jindalee/MtOmmaney/Sumner/Westlake	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4076	Darra/Wacol	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4077	Doolandella/Durack/Inala/Richlands	330	1,100	57,200	1,494	77,688	22%	-394	-20,488	-26
4078	Forest Lake/Carole Park	355	1,183	61,533	1,494	77,688	24%	-311	-16,155	-21
Moreton Bay LGA		355	1,183	61,533	1,312	68,224	27%	-129	-6,691	-10
Caboolture Region		325	1,083	56,333	1,312	68,224	25%	-229	-11,891	-17
4504	Narangba	380	1,267	65,867	1,312	68,224	29%	-45	-2,357	-3
4505	Burpengary	345	1,150	59,800	1,312	68,224	26%	-162	-8,424	-12
4506	Morayfield/ Moorina	310	1,033	53,733	1,312	68,224	24%	-279	-14,491	-21
4507	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	400	1,333	69,333	1,312	68,224	30%	21	1,109	2
4508	Deception Bay	325	1,083	56,333	1,312	68,224	25%	-229	-11,891	-17
4510	Caboolture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlu/ Rocksberg/ Toorbul	310	1,033	53,733	1,312	68,224	24%	-279	-14,491	-21
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	365	1,217	63,267	1,312	68,224	28%	-95	-4,957	-7
4512	Wamuran	-	-	-	-	-	-	-	-	-
Woodford/ Bellthorpe/ Bracalba/ Cedarton/ D'Aguilar/ Delaneys Ck/ Neutrum/ Stanmore/ Stoney Ck/ Villeneuve		340	1,133	58,933	1,312	68,224	26%	-179	-9,291	-14
4516	Elimbah	-	-	-	-	-	-	-	-	-
Pine Rivers Region		385	1,283	66,733	1,312	68,224	29%	-29	-1,491	-2
4035	Albany Ck/ Bridgeman Downs/ Cashes Crossing	435	1,450	75,400	1,312	68,224	33%	138	7,176	11
4037	Eatons Hill	425	1,417	73,667	1,312	68,224	32%	105	5,443	8
4055	Bunya/ Ferny Grove/ Ferny Hills/ Kedron Upper	450	1,500	78,000	1,312	68,224	34%	188	9,776	14
4500	Bray Pk/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	385	1,283	66,733	1,312	68,224	29%	-29	-1,491	-2
4501	Lawnton	350	1,167	60,667	1,312	68,224	27%	-145	-7,557	-11
4502	Frenchs Forest/ Petrie	368	1,227	63,787	1,312	68,224	28%	-85	-4,437	-7
Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah		360	1,200	62,400	1,312	68,224	27%	-112	-5,824	-9

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Brisbane – Greater Metropolitan Region

THREE BEDROOM HOUSES

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4509	Mango Hill	390	1,300	67,600	1,312	68,224	30%	-12	-624	-1
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	548	1,827	94,987	1,312	68,224	42%	515	26,763	39
4521	Dayboro/ Mt Mee/ Mt Pleasant/ Ocean View/ Rush Ck	-	-	-	-	-	-	-	-	-
	Redcliffe Region	375	1,250	65,000	1,312	68,224	29%	-62	-3,224	-5
4019	Clontarf/ Humpybong/ Margate/ Scotts Pt/ Woody Pt	380	1,267	65,867	1,312	68,224	29%	-45	-2,357	-3
4020	Redcliffe/ Scarborough/ Newport Waters/ Suttons Bch	380	1,267	65,867	1,312	68,224	29%	-45	-2,357	-3
4021	Kippa-Ring	373	1,243	64,653	1,312	68,224	28%	-69	-3,571	-5
4022	Rothwell	340	1,133	58,933	1,312	68,224	26%	-179	-9,291	-14
	Logan City Council Area	350	1,167	60,667	1,293	67,236	27%	-126	-6,569	-10
4205	Bethania	353	1,177	61,187	1,293	67,236	27%	-116	-6,049	-9
4207	Beenleigh/Eagley/Mt Warren Pk	345	1,150	59,800	1,293	67,236	27%	-143	-7,436	-11
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	310	1,033	53,733	1,293	67,236	24%	-260	-13,503	-20
4117	Berrinba	-	-	-	-	-	-	-	-	-
4118	Browns Plains/Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	350	1,167	60,667	1,293	67,236	27%	-126	-6,569	-10
4119	Underwood	390	1,300	67,600	1,293	67,236	30%	7	364	1
4123	Priests Gully/ Rochedale	400	1,333	69,333	1,293	67,236	31%	40	2,097	3
4124	Boronia Hts/ Greenbank/ New Beith	350	1,167	60,667	1,293	67,236	27%	-126	-6,569	-10
4125	Munruben/ Park Ridge	415	1,383	71,933	1,293	67,236	32%	90	4,697	7
4127	Chatswood Hills/ Daisy Hill/ Preistdale/ Slacks Ck/ Springwood	365	1,217	63,267	1,293	67,236	28%	-76	-3,969	-6
4128	Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	390	1,300	67,600	1,293	67,236	30%	7	364	1
4129	Logandale/ Loganholme	403	1,343	69,853	1,293	67,236	31%	50	2,617	4
4130	Carbrook/ Cornubia	433	1,443	75,053	1,293	67,236	33%	150	7,817	12
4131	Loganlea/ Meadowbrook	350	1,167	60,667	1,293	67,236	27%	-126	-6,569	-10
4132	Crestmead/ Marsden	340	1,133	58,933	1,293	67,236	26%	-160	-8,303	-12
4133	Chambers Flat/ Logan Reserve/ Waterford	360	1,200	62,400	1,293	67,236	28%	-93	-4,836	-7
4280	Jimboomba/ Maclean/ Stockleigh	380	1,267	65,867	1,293	67,236	29%	-26	-1,369	-2
	Ipswich City Council Area	310	1,033	53,733	1,328	69,056	23%	-295	-15,323	-22
4300	Goodna/ Bellbird Pk/ Camira/ Springfield	350	1,167	60,667	1,328	69,056	26%	-161	-8,389	-12
4301	Redbank/ Redbank Plns/ Collingwood Pk	315	1,050	54,600	1,328	69,056	24%	-278	-14,456	-21
4303	Dinmore/ Riverview	280	933	48,533	1,328	69,056	21%	-395	-20,523	-30
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	300	1,000	52,000	1,328	69,056	23%	-328	-17,056	-25

THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

Brisbane – Greater Metropolitan Region

THREE BEDROOM HOUSES

3

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
4305	Ipswich/ Brassall/ Bremer/ Churchill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	300	1,000	52,000	1,328	69,056	23%	-328	-17,056	-25
4306	Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	330	1,100	57,200	1,328	69,056	25%	-228	-11,856	-17
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	298	993	51,653	1,328	69,056	22%	-335	-17,403	-25
4346	Marburg	-	-	-	-	-	-	-	-	-
	Redland City Council Area	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4157	Capalaba/ Sheldon	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4158	Thornside	433	1,443	75,053	1,494	77,688	29%	-51	-2,635	-3
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	410	1,367	71,067	1,494	77,688	27%	-127	-6,621	-9
4160	Ormiston/ Wellington Pt/ Erobiri	403	1,343	69,853	1,494	77,688	27%	-151	-7,835	-10
4161	Alexandra Hills/ Burwood Hts	405	1,350	70,200	1,494	77,688	27%	-144	-7,488	-10
4163	Cleveland/ Raby Bay	398	1,327	68,987	1,494	77,688	27%	-167	-8,701	-11
4164	Thornlands/ Pinklands	415	1,383	71,933	1,494	77,688	28%	-111	-5,755	-7
4165	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	415	1,383	71,933	1,494	77,688	28%	-111	-5,755	-7
4183	Amity Pt/ Dunwich/ Pt Lookout	-	-	-	-	-	-	-	-	-
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peells/ Russell Is	255	850	44,200	1,494	77,688	17%	-644	-33,488	-43

THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

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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										
Bayside										
4178	Lindum/Lytton/Wynnum	388	1,293	67,253	1,494	77,688	26%	-201	-10,435	-13
4179	Lota/Manly	310	1,033	53,733	1,494	77,688	21%	-461	-23,955	-31
City Inner										
4000	Brisbane City/Spring Hill	520	1,733	90,133	1,494	77,688	35%	239	12,445	16
4005	New Farm/Teneriffe	475	1,583	82,333	1,494	77,688	32%	89	4,645	6
4006	Bowen Hills/Valley/Herston/Newstead	470	1,567	81,467	1,494	77,688	31%	73	3,779	5
4064	Milton/Paddington/Rosalie	455	1,517	78,867	1,494	77,688	30%	23	1,179	2
4066	Auchenflower/MtCootha/Toowong	393	1,310	68,120	1,494	77,688	26%	-184	-9,568	-12
4067	Ironside/St Lucia	395	1,317	68,467	1,494	77,688	26%	-177	-9,221	-12
4101	Highgate Hill/South Bris/West End	515	1,717	89,267	1,494	77,688	34%	223	11,579	15
4102	Buranda/Dutton Park/Wooloongabba	450	1,500	78,000	1,494	77,688	30%	6	312	0
4169	East Bris/Kangaroo Point	460	1,533	79,733	1,494	77,688	31%	39	2,045	3
North - Inner										
4007	Ascot/Hamilton	450	1,500	78,000	1,494	77,688	30%	6	312	0
4010	Albion/Breakfast Creek	450	1,500	78,000	1,494	77,688	30%	6	312	0
4011	Clayfield/Hendra	330	1,100	57,200	1,494	77,688	22%	-394	-20,488	-26
4012	Nundah/Toombul/Wavell Heights	370	1,233	64,133	1,494	77,688	25%	-261	-13,555	-17
4030	Lutwyche/Windsor/Wooloowin	385	1,283	66,733	1,494	77,688	26%	-211	-10,955	-14
4031	Gordon Park/Kedron	325	1,083	56,333	1,494	77,688	22%	-411	-21,355	-27
Alderley/Enoggera/Gaythorne/Grange/Newmarket/Wilston										
4051		350	1,167	60,667	1,494	77,688	23%	-327	-17,021	-22
North - Outer										
4013	Northgate	300	1,000	52,000	1,494	77,688	20%	-494	-25,688	-33
4014	Banyo/Nudgee/Virginia	-	-	-	-	-	-	-	-	-
4017	Bracken Ridge/Brighton/Deagon/Sandgate	288	960	49,920	1,494	77,688	19%	-534	-27,768	-36
4018	Fitzgibbon/Taigum	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4032	Chermside/Craigslea	380	1,267	65,867	1,494	77,688	25%	-227	-11,821	-15
4034	Aspley/Boondal/Geebung/Zillmere	333	1,110	57,720	1,494	77,688	22%	-384	-19,968	-26
4036	Bald Hills	-	-	-	-	-	-	-	-	-
North West - Inner										
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4060	Ashgrove/Dorrington/St Johns Wood	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4065	Bardon/Jubilee/Rainworth	470	1,567	81,467	1,494	77,688	31%	73	3,779	5

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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
North West - Outer										
4053	Brookside/Everton Park/McDowall/Stafford	360	1,200	62,400	1,494	77,688	24%	-294	-15,288	-20
4054	Arana Hills/Keppera	360	1,200	62,400	1,494	77,688	24%	-294	-15,288	-20
4061	The Gap	378	1,260	65,520	1,494	77,688	25%	-234	-12,168	-16
South - Inner										
4103	Annerley/Fairfield	353	1,177	61,187	1,494	77,688	24%	-317	-16,501	-21
4104	Yeronga	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4105	Clifton Hill/Moorooka/Tennyson	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4111	Griffith Uni/Nathan	-	-	-	-	-	-	-	-	-
4120	Greenslopes/Stones Corner	363	1,210	62,920	1,494	77,688	24%	-284	-14,768	-19
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4122	Mansfield/Mt Gravatt/Wishart	390	1,300	67,600	1,494	77,688	26%	-194	-10,088	-13
South - Outer										
4106	Brisbane Market/Rocklea	n.a.	-	-	1,494	-	-	-	-	-
4107	Salisbury	313	1,043	54,253	1,494	77,688	21%	-451	-23,435	-30
4108	Archerfield/Coopers Plains	380	1,267	65,867	1,494	77,688	25%	-227	-11,821	-15
4109	Altandi/Macgregor/Robertson/Sunnybank	325	1,083	56,333	1,494	77,688	22%	-411	-21,355	-27
4110	Acacia Ridge/Larapinta/Willawong	-	-	-	-	-	-	-	-	-
4112	Kuraby	-	-	-	-	-	-	-	-	-
4113	Eight Miles Plains/Runcorn	385	1,283	66,733	1,494	77,688	26%	-211	-10,955	-14
4115	Algester/Parkinson	-	-	-	-	-	-	-	-	-
4116	Calamvale/Drewvale/Stretton	-	-	-	-	-	-	-	-	-
South East - Inner										
4151	Coorparoo	380	1,267	65,867	1,494	77,688	25%	-227	-11,821	-15
4152	Camp Hill/Carina/Carindale	350	1,167	60,667	1,494	77,688	23%	-327	-17,021	-22
4170	Cannon Hill/Morningside/Norman Park	375	1,250	65,000	1,494	77,688	25%	-244	-12,688	-16
4171	Balmoral/Bulimba/Hawthorne	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4172	Murarie	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
South East - Outer										
4153	Belmont	300	1,000	52,000	1,494	77,688	20%	-494	-25,688	-33
4154	Gumdale/Ransome/Wakerley	-	-	-	-	-	-	-	-	-
4155	Chandler	-	-	-	-	-	-	-	-	-
4156	Burbank/Mackenzie	-	-	-	-	-	-	-	-	-
4173	Tingalpa	300	1,000	52,000	1,494	77,688	20%	-494	-25,688	-33
4174	Doboy/Hemant	-	-	-	-	-	-	-	-	-
South West - Inner										
4068	Chelmer/Indooroopilly/Taringa	375	1,250	65,000	1,494	77,688	25%	-244	-12,688	-16

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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
4075	Corinda/Graceville/Oxley/Sherwood	383	1,277	66,387	1,494	77,688	26%	-217	-11,301	-15
	South West - Outer	320	1,067	55,467	1,494	77,688	21%	-427	-22,221	-29
4069	Brookfield/Chapel Hill/Kenmore	320	1,067	55,467	1,494	77,688	21%	-427	-22,221	-29
4070	Anstead/Bellbowrie/Moggill	-	-	-	-	-	-	-	-	-
4073	Seventeen Mile Rocks/Sinnamon Park	-	-	-	-	-	-	-	-	-
4074	Jindalee/MtOmmaney/Summer/Westlake	-	-	-	-	-	-	-	-	-
4076	Darra/Wacol	-	-	-	-	-	-	-	-	-
4077	Doolandella/Durack/Inala/Richlands	-	-	-	-	-	-	-	-	-
4078	Forest Lake/Carole Park	-	-	-	-	-	-	-	-	-
	Moreton Bay LGA	290	967	50,267	1,312	68,224	22%	-345	-17,957	-26
	Caboolture Region	275	917	47,667	1,312	68,224	21%	-395	-20,557	-30
4504	Narangba	n.a.	-	-	1,312	-	-	-	-	-
4505	Burpengary	285	950	49,400	1,312	68,224	22%	-362	-18,824	-28
4506	Morayfield/ Moorina	275	917	47,667	1,312	68,224	21%	-395	-20,557	-30
4507	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	280	933	48,533	1,312	68,224	21%	-379	-19,691	-29
4508	Deception Bay	310	1,033	53,733	1,312	68,224	24%	-279	-14,491	-21
4510	Caboolture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlu/ Rocksberg/ Toorbul	273	910	47,320	1,312	68,224	21%	-402	-20,904	-31
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	-	-	-	-	-	-	-	-	-
4512	Wamuran	-	-	-	-	-	-	-	-	-
4514	Woodford/ Bellthorpe/ Bracalba/ Cedarton/ D'Aguilar/ Delaneys Ck/ Neurum/ Stanmore/ Stoney Ck/ Villeneuve	-	-	-	-	-	-	-	-	-
4516	Elimbah	-	-	-	-	-	-	-	-	-
	Pine Rivers Region	300	1,000	52,000	1,312	68,224	23%	-312	-16,224	-24
4035	Albany Ck/ Bridgeman Downs/ Cashes Crossing	-	-	-	-	-	-	-	-	-
4037	Eatons Hill	-	-	-	-	-	-	-	-	-
4055	Bunya/ Ferny Grove/ Ferny Hills/ Kedron Upper	-	-	-	-	-	-	-	-	-
4500	Bray Pk/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	305	1,017	52,867	1,312	68,224	23%	-295	-15,357	-23
4501	Lawnton	285	950	49,400	1,312	68,224	22%	-362	-18,824	-28
4502	Frenchs Forest/ Petrie	300	1,000	52,000	1,312	68,224	23%	-312	-16,224	-24
4503	Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah	280	933	48,533	1,312	68,224	21%	-379	-19,691	-29
4509	Mango Hill	320	1,067	55,467	1,312	68,224	24%	-245	-12,757	-19

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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
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	300	1,000	52,000	1,312	68,224	23%	-312	-16,224	-24
4019		Clontarf/ Humpybong/ Margate/ Scotts Pt/ Woody Pt	290	967	50,267	1,312	68,224	22%	-345	-17,957	-26
4020		Redcliffe/ Scarborough/ Newport Waters/ Suttons Bch	313	1,043	54,253	1,312	68,224	24%	-269	-13,971	-20
4021		Kippa-Ring	285	950	49,400	1,312	68,224	22%	-362	-18,824	-28
4022		Rothwell	-	-	-	-	-	-	-	-	-
		Logan City Council Area	288	960	49,920	1,293	67,236	22%	-333	-17,316	-26
4205		Bethania	298	-	-	1,293	-	-	-	-	-
4207		Beenleigh/Eaglyb/Mt Warren Pk	280	933	48,533	1,293	67,236	22%	-360	-18,703	-28
4114		Kingston/ Logan City/ Trinder Pk/ Woodridge	255	850	44,200	1,293	67,236	20%	-443	-23,036	-34
4117		Berrinba	-	-	-	-	-	-	-	-	-
		Browns Plains/Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	300	1,000	52,000	1,293	67,236	23%	-293	-15,236	-23
4119		Underwood	-	-	-	-	-	-	-	-	-
4123		Priests Gully/ Rochedale	305	1,017	52,867	1,293	67,236	24%	-276	-14,369	-21
4124		Boronia Hts/ Greenbank/ New Beith	-	-	-	-	-	-	-	-	-
4125		Munruben/ Park Ridge	300	1,000	52,000	1,293	67,236	23%	-293	-15,236	-23
		Chatswood Hills/ Daisy Hill/ Preistdale/ Slacks Ck/ Springwood	280	933	48,533	1,293	67,236	22%	-360	-18,703	-28
4128		Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	285	950	49,400	1,293	67,236	22%	-343	-17,836	-27
4129		Logandale/ Loganholme	-	-	-	-	-	-	-	-	-
4130		Carbrook/ Cornubia	-	-	-	-	-	-	-	-	-
4131		Loganlea/ Meadowbrook	285	950	49,400	1,293	67,236	22%	-343	-17,836	-27
4132		Crestmead/ Marsden	300	1,000	52,000	1,293	67,236	23%	-293	-15,236	-23
4133		Chambers Flat/ Logan Reserve/ Waterford	275	917	47,667	1,293	67,236	21%	-376	-19,569	-29
4280		Jimboomba/ Maclean/ Stockleigh	310	1,033	53,733	1,293	67,236	24%	-260	-13,503	-20
		Ipswich City Council Area	260	867	45,067	1,328	69,056	20%	-461	-23,989	-35
4300		Goodna/ Bellbird Pk/ Camira/ Springfield	283	943	49,053	1,328	69,056	21%	-385	-20,003	-29
4301		Redbank/ Redbank Plns/ Collingwood Pk	260	867	45,067	1,328	69,056	20%	-461	-23,989	-35
4303		Dinmore/ Riverview	-	-	-	-	-	-	-	-	-
		Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	265	883	45,933	1,328	69,056	20%	-445	-23,123	-33
4305		Ipswich/ Brassall/ Bremer/ Churchill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	260	867	45,067	1,328	69,056	20%	-461	-23,989	-35
4306		Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	283	943	49,053	1,328	69,056	21%	-385	-20,003	-29

Greater Brisbane 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
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	-	-	-	-	-	-	-	-	-
4346	Marburg	-	-	-	-	-	-	-	-	-
	Redland City Council Area	350	1,167	60,667	1,494	77,688	23%	-327	-17,021	-22
4157	Capalaba/ Sheldon	330	1,100	57,200	1,494	77,688	22%	-394	-20,488	-26
4158	Thornside	-	-	-	-	-	-	-	-	-
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	320	1,067	55,467	1,494	77,688	21%	-427	-22,221	-29
4160	Ormiston/ Wellington Pt/ Erubin	-	-	-	-	-	-	-	-	-
4161	Alexandra Hills/ Burwood Hts	338	1,127	58,587	1,494	77,688	23%	-367	-19,101	-25
4163	Cleveland/ Raby Bay	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11
4164	Thorlands/ Pinklands	-	-	-	-	-	-	-	-	-
4165	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	385	1,283	66,733	1,494	77,688	26%	-211	-10,955	-14
4183	Amity Pt/ Dunwich/ Pt Lookout	-	-	-	-	-	-	-	-	-
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peel Is/ Russell Is	-	-	-	-	-	-	-	-	-

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	350	1,167	60,667	1,494	77,688	23%	-327	-17,021	-22		
	Bayside	285	950	49,400	1,494	77,688	19%	-544	-28,288	-36		
4178	Lindum/Lytton/Wynnum	275	917	47,667	1,494	77,688	18%	-577	-30,021	-39		
4179	Lota/Manly	-	-	-	-	-	-	-	-	-		
	City Inner	370	1,233	64,133	1,494	77,688	25%	-261	-13,555	-17		
4000	Brisbane City/Spring Hill	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11		
4005	New Farm/Teneriffe	360	1,200	62,400	1,494	77,688	24%	-294	-15,288	-20		
4006	Bowen Hills/Valley/Herston/Newstead	365	1,217	63,267	1,494	77,688	24%	-277	-14,421	-19		
4064	Milton/Paddington/Rosalie	380	1,267	65,867	1,494	77,688	25%	-227	-11,821	-15		
4066	Auchenflower/MtCootha/Toowong	338	1,127	58,587	1,494	77,688	23%	-367	-19,101	-25		
4067	Ironside/St Lucia	330	1,100	57,200	1,494	77,688	22%	-394	-20,488	-26		
4101	Highgate Hill/South Bris/West End	395	1,317	68,467	1,494	77,688	26%	-177	-9,221	-12		
4102	Buranda/Dutton Park/Woolloongabba	370	1,233	64,133	1,494	77,688	25%	-261	-13,555	-17		
4169	East Bris/Kangaroo Point	350	1,167	60,667	1,494	77,688	23%	-327	-17,021	-22		
	North - Inner	325	1,083	56,333	1,494	77,688	22%	-411	-21,355	-27		
4007	Ascot/Hamilton	380	1,267	65,867	1,494	77,688	25%	-227	-11,821	-15		
4010	Albion/Breakfast Creek	360	1,200	62,400	1,494	77,688	24%	-294	-15,288	-20		
4011	Clayfield/Hendra	275	917	47,667	1,494	77,688	18%	-577	-30,021	-39		
4012	Nundah/Toombul/Wavell Heights	286	953	49,573	1,494	77,688	19%	-541	-28,115	-36		
4030	Lutwyche/Windsor/Woolloowin	270	900	46,800	1,494	77,688	18%	-594	-30,888	-40		
4031	Gordon Park/Kedron	295	983	51,133	1,494	77,688	20%	-511	-26,555	-34		
	Alderley/Enoggera/Gaythorne/Grange/Newmarket/Wilston	250	833	43,333	1,494	77,688	17%	-661	-34,355	-44		
	North - Outer	264	880	45,760	1,494	77,688	18%	-614	-31,928	-41		
4013	Northgate	268	893	46,453	1,494	77,688	18%	-601	-31,235	-40		
4014	Banyo/Nudgee/Virginia	-	-	-	-	-	-	-	-	-		
4017	Bracken Ridge/Brighton/Deagon/Sandgate	225	750	39,000	1,494	77,688	15%	-744	-38,688	-50		
4018	Fitzgibbon/Taigum	-	-	-	-	-	-	-	-	-		
4032	Chermside/Craigslea	330	1,100	57,200	1,494	77,688	22%	-394	-20,488	-26		
4034	Aspley/Boondal/Geebung/Zillmere	255	850	44,200	1,494	77,688	17%	-644	-33,488	-43		
4036	Bald Hills	-	-	-	-	-	-	-	-	-		
	North West - Inner	313	1,043	54,253	1,494	77,688	21%	-451	54,253	-30		
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24		
4060	Ashgrove/Dorrington/St Johns Wood	225	750	39,000	1,494	77,688	15%	-744	-38,688	-50		
4065	Bardon/Jubilee/Rainworth	260	867	45,067	1,494	77,688	17%	-627	-32,621	-42		
	North West - Outer	275	917	47,667	1,494	77,688	18%	-577	47,667	-39		
4053	Brookside/Everton Park/McDowall/Stafford	274	913	47,493	1,494	77,688	18%	-581	-30,195	-39		

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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
4054	Arana Hills/Kepperra	-	-	-	-	-	-	-	-	-
4061	The Gap	-	-	-	-	-	-	-	-	-
	South - Inner	265	883	45,933	1,494	77,688	18%	-611	45,933	-41
4103	Annerley/Fairfield	265	883	45,933	1,494	77,688	18%	-611	-31,755	-41
4104	Yeronga	278	927	48,187	1,494	77,688	19%	-567	-29,501	-38
4105	Clifton Hill/Moorooka/Tennyson	250	833	43,333	1,494	77,688	17%	-661	-34,355	-44
4111	Griffith Uni/Nathan	-	-	-	-	-	-	-	-	-
4120	Greenslopes/Stones Corner	275	917	47,667	1,494	77,688	18%	-577	-30,021	-39
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	255	850	44,200	1,494	77,688	17%	-644	-33,488	-43
4122	Mansfield/Mt Gravatt/Wishart	248	827	42,987	1,494	77,688	17%	-667	-34,701	-45
	South - Outer	250	833	43,333	1,494	77,688	17%	-661	-34,355	-44
4106	Brisbane Market/Rocklea	-	-	-	-	-	-	-	-	-
4107	Salisbury	180	600	31,200	1,494	77,688	12%	-894	-46,488	-60
4108	Archerfield/Coopers Plains	254	847	44,027	1,494	77,688	17%	-647	-33,661	-43
4109	Altandi/Macgregor/Robertson/Sunnybank	235	783	40,733	1,494	77,688	16%	-711	-36,955	-48
4110	Acacia Ridge/Larapinta/Willawong	-	-	-	-	-	-	-	-	-
4112	Kuraby	-	-	-	-	-	-	-	-	-
4113	Eight Miles Plains/Runcorn	375	1,250	65,000	1,494	77,688	25%	-244	-12,688	-16
4115	Algester/Parkinson	-	-	-	-	-	-	-	-	-
4116	Calamvale/Drewvale/Stretton	-	-	-	-	-	-	-	-	-
	South East - Inner	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4151	Coorparoo	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4152	Camp Hill/Carina/Carindale	308	1,027	53,387	1,494	77,688	21%	-467	-24,301	-31
4170	Cannon Hill/Morningside/Norman Park	340	1,133	58,933	1,494	77,688	23%	-361	-18,755	-24
4171	Balmoral/Bulimba/Hawthorne	325	1,083	56,333	1,494	77,688	22%	-411	-21,355	-27
4172	Murarie	360	-	-	1,494	-	-	-	-	-
	South East - Outer	270	900	46,800	1,494	77,688	18%	-594	-30,888	-40
4153	Belmont	360	1,200	62,400	1,494	77,688	24%	-29.4	-15,288	-20
4154	Gumdale/Ransome/Wakerley	-	-	-	-	-	-	-	-	-
4155	Chandler	-	-	-	-	-	-	-	-	-
4156	Burbank/Mackenzie	-	-	-	-	-	-	-	-	-
4173	Tingalpa	270	900	46,800	1,494	77,688	18%	-594	-30,888	-40
4174	Doboy/Hemant	-	-	-	-	-	-	-	-	-
	South West - Inner	310	1,033	53,733	1,494	77,688	21%	-461	-23,955	-31

1,200 62,400 1,494 77,688 24%-294 -15,288 -20

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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
4068	Chelmer/Indooroopilly/Taringa	320	1,067	55,467	1,494	77,688	21%	-427	-22,221	-29
4075	Corinda/Graceville/Oxley/Sherwood	280	933	48,533	1,494	77,688	19%	-561	-29,155	-38
	South West - Outer	200	667	34,667	1,494	77,688	13%	-827	-43,021	-55
4069	Brookfield/Chapel Hill/Kenmore	-	-	-	-	-	-	-	-	-
4070	Anstead/Bellbowrie/Moggill	-	-	-	-	-	-	-	-	-
4073	Seventeen Mile Rocks/Sinnamon Park	-	-	-	-	-	-	-	-	-
4074	Jindalee/MtOmmaney/Summer/Westlake	-	-	-	-	-	-	-	-	-
4076	Darra/Wacol	-	-	-	-	-	-	-	-	-
4077	Doolandella/Durack/Inala/Richlands	-	-	-	-	-	-	-	-	-
4078	Forest Lake/Carole Park	-	-	-	-	-	-	-	-	-
	Moreton Bay LGA	240	800	41,600	1,312	68,224	18%	-512	-26,624	-39
	Caboolture Region	240	800	41,600	1,312	68,224	18%	-512	-26,624	-39
4504	Narangba	-	-	-	-	-	-	-	-	-
4505	Burpengary	-	-	-	-	-	-	-	-	-
4506	Morayfield/ Moorina	240	800	41,600	1,312	68,224	18%	-512	-26,624	-39
4507	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	240	800	41,600	1,312	68,224	18%	-512	-26,624	-39
4508	Deception Bay	273	910	47,320	1,312	68,224	21%	-402	-20,904	-31
4510	Caboolture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlu/ Rocksberg/ Toorbul	230	767	39,867	1,312	68,224	18%	-545	-28,357	-42
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	-	-	-	-	-	-	-	-	-
4512	Wamuran	-	-	-	-	-	-	-	-	-
	Woodford/ Bellthorpe/ Bracalba/ Cedarton/ D'Aguilar/ Delaneys Ck/ Neurum/ Stanmore/ Stoney Ck/ Villeneuve	-	-	-	-	-	-	-	-	-
4514		-	-	-	-	-	-	-	-	-
4516	Elimbah	-	-	-	-	-	-	-	-	-
	Pine Rivers Region	260	867	45,067	1,312	68,224	20%	-445	-23,157	-34
4035	Albany Ck/ Bridgeman Downs/ Cashes Crossing	-	-	-	-	-	-	-	-	-
4037	Eatons Hill	-	-	-	-	-	-	-	-	-
4055	Bunya/ Ferny Grove/ Ferny Hills/ Kedron Upper	-	-	-	-	-	-	-	-	-
4500	Bray Pk/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	208	693	36,053	1,312	68,224	16%	-619	-32,171	-47
4501	Lawnton	-	-	-	-	-	-	-	-	-
4502	Frenchs Forest/ Petrie	-	-	-	-	-	-	-	-	-
4503	Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah	260	867	45,067	1,312	68,224	20%	-445	-23,157	-34
4509	Mango Hill	300	1,000	52,000	1,312	68,224	23%	-312	-16,224	-24
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	-	-	-	-	-	-	-	-	-

Greater Brisbane CONTINUED

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THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

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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
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	248	827	42,987	1,494	77,688	17%	-667	-34,701	-45
4157	Capalaba/ Sheldon	240	800	41,600	1,494	77,688	16%	-694	-36,088	-46
4158	Thornside	-	-	-	-	-	-	-	-	-
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	-	-	-	-	-	-	-	-	-
4160	Ormiston/ Wellington Pt/ Erubin	-	-	-	-	-	-	-	-	-
4161	Alexandra Hills/ Burwood Hts	260	867	45,067	1,494	77,688	17%	-627	-32,621	-42
4163	Cleveland/ Raby Bay	255	850	44,200	1,494	77,688	17%	-644	-33,488	-43
4164	Thornlands/ Pinklands	-	-	-	-	-	-	-	-	-
	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	-	-	-	-	-	-	-	-	-
4183	Amity Pt/ Dunwich/ Pt Lookout	-	-	-	-	-	-	-	-	-
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peel Is/ Russell Is	-	-	-	-	-	-	-	-	-

THE AFFORDABLE HOUSING INCOME GAP INDEX 2018 REPORT

Brisbane – Greater Metropolitan Region										ALL DWELLINGS			
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										-144	-7,488	-10	
Bayside										-127	-6,621	-9	
4178	Lindum/Lytton/Wynnum	410	1,367	71,067	1,494	77,688	27%	27%	-127	-6,621	-9		
4179	Lota/Manly	415	1,383	71,933	1,494	77,688	28%	28%	-111	-5,755	-7		
City Inner										-61	-3,155	-4	
4000	Brisbane City/Spring Hill	470	1,567	81,467	1,494	77,688	31%	31%	73	3,779	5		
4005	New Farm/Teneriffe	450	1,500	78,000	1,494	77,688	30%	30%	6	312	0		
4006	Bowen Hills/Valley/Herston/Newstead	410	1,367	71,067	1,494	77,688	27%	27%	-127	-6,621	-9		
4064	Milton/Paddington/Rosalie	460	1,533	79,733	1,494	77,688	31%	31%	39	2,045	3		
4066	Auchenflower/MtCootha/Toowong	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4067	Ironside/St Lucia	420	1,400	72,800	1,494	77,688	28%	28%	-94	-4,888	-6		
4101	Highgate Hill/South Bris/West End	470	1,567	81,467	1,494	77,688	31%	31%	73	3,779	5		
4102	Buranda/Dutton Park/Woolloongabba	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4169	East Bris/Kangaroo Point	415	1,383	71,933	1,494	77,688	28%	28%	-111	-5,755	-7		
North - Inner										-211	-10,955	-14	
4007	Ascot/Hamilton	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4010	Albion/Breakfast Creek	410	1,367	71,067	1,494	77,688	27%	27%	-127	-6,621	-9		
4011	Clayfield/Hendra	350	1,167	60,667	1,494	77,688	23%	23%	-327	-17,021	-22		
4012	Nundah/Toombul/Wavell Heights	380	1,267	65,867	1,494	77,688	25%	25%	-227	-11,821	-15		
4030	Lutwyche/Windsor/Woolloowin	390	1,300	67,600	1,494	77,688	26%	26%	-194	-10,088	-13		
4031	Gordon Park/Kedron	360	1,200	62,400	1,494	77,688	24%	24%	-294	-15,288	-20		
4051	Alderley/Enoggera/Gaythorne/Grange/Newmarket/Wilston	380	1,267	65,867	1,494	77,688	25%	25%					
North - Outer										-211	-10,955	-14	
4013	Northgate	375	1,250	65,000	1,494	77,688	25%	25%	-244	-12,688	-16		
4014	Banyo/Nudgee/Virginia	450	1,500	78,000	1,494	77,688	30%	30%	6	312	0		
4017	Bracken Ridge/Brighton/Deagon/Sandgate	390	1,300	67,600	1,494	77,688	26%	26%	-194	-10,088	-13		
4018	Fitzgibbon/Taigum	385	1,283	66,733	1,494	77,688	26%	26%	-211	-10,955	-14		
4032	Chernside/Craigslea	380	1,267	65,867	1,494	77,688	25%	25%	-227	-11,821	-15		
4034	Aspley/Boondal/Geebung/Zillmere	385	1,283	66,733	1,494	77,688	26%	26%	-211	-10,955	-14		
4036	Bald Hills	380	1,267	65,867	1,494	77,688	25%	25%	-227	-11,821	-15		
North West - Inner										-94	-4,888	-6	
4059	Ballymore/Ithaca/Kelvin Grove/Red Hill	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4060	Ashgrove/Dorrington/St Johns Wood	437.5	1,458	75,833	1,494	77,688	29%	29%	-36	-1,855	-2		
4065	Bardon/Jubilee/Rainworth	470	1,567	81,467	1,494	77,688	31%	31%	73	3,779	5		

Brisbane – Greater Metropolitan Region										ALL DWELLINGS			
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			
North West - Outer										-94	-4,888	-6	
4053	Brookside/Everton Park/McDowall/Stafford	420	1,400	72,800	1,494	77,688	28%	28%	-94	-4,888	-6		
4054	Arana Hills/Keppera	430	1,433	74,533	1,494	77,688	29%	29%	-61	-3,155	-4		
4061	The Gap	477.5	1,592	82,767	1,494	77,688	32%	32%	98	5,079	7		
South - Inner										-161	-8,355	-11	
4103	Annerley/Fairfield	350	1,167	60,667	1,494	77,688	23%	23%	-327	-17,021	-22		
4104	Yeronga	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4105	Clifton Hill/Moorooka/Tennyson	375	1,250	65,000	1,494	77,688	25%	25%	-244	-12,688	-16		
4111	Griffith Uni/Nathan	270	900	46,800	1,494	77,688	18%	18%	-594	-30,888	-40		
4120	Greenslopes/Stones Corner	390	1,300	67,600	1,494	77,688	26%	26%	-194	-10,088	-13		
4121	Ekibin/Holland Park/Tarragindi/Wellers Hill	420	1,400	72,800	1,494	77,688	28%	28%	-94	-4,888	-6		
4122	Mansfield/Mt Gravatt/Wishart	410	1,367	71,067	1,494	77,688	27%	27%	-127	-6,621	-9		
South - Outer										-161	-8,355	-11	
4106	Brisbane Market/Rocklea	351.25	1,171	60,883	1,494	77,688	24%	24%	-323	-16,805	-22		
4107	Salisbury	392.5	1,308	68,033	1,494	77,688	26%	26%	-186	-9,655	-12		
4108	Archerfield/Coopers Plains	350	1,167	60,667	1,494	77,688	23%	23%	-327	-17,021	-22		
4109	Altandi/Macgregor/Robertson/Sunnybank	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4110	Acacia Ridge/Larapinta/Willawong	370	1,233	64,133	1,494	77,688	25%	25%	-261	-13,555	-17		
4112	Kuraby	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4113	Eight Miles Plains/Runcorn	410	1,367	71,067	1,494	77,688	27%	27%	-127	-6,621	-9		
4115	Algester/Parkinson	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4116	Calamvale/Drewvale/Stretton	410	1,367	71,067	1,494	77,688	27%	27%	-127	-6,621	-9		
South East - Inner										-61	-3,155	-4	
4151	Coorparoo	370	1,233	64,133	1,494	77,688	25%	25%	-261	-13,555	-17		
4152	Camp Hill/Carina/Carindale	450	1,500	78,000	1,494	77,688	30%	30%	6	312	0		
4170	Cannon Hill/Morningside/Norman Park	420	1,400	72,800	1,494	77,688	28%	28%	-94	-4,888	-6		
4171	Balmoral/Bulimba/Hawthorne	500	1,667	86,667	1,494	77,688	33%	33%	173	8,979	12		
4172	Murarie	430	1,433	74,533	1,494	77,688	29%	29%	-61	-3,155	-4		
South East - Outer										-27	-1,421	-2	
4153	Belmont	440	1,467	76,267	1,494	77,688	29%	29%	-27	-1,421	-2		
4154	Gumdale/Ransome/Wakerley	497.5	1,658	86,233	1,494	77,688	33%	33%	164	8,545	11		
4155	Chandler	-	-	-	-	-	-	-	-	-	-		
4156	Burbank/Mackenzie	505	1,683	87,533	1,494	77,688	34%	34%	189	9,845	13		
4173	Tingalpa	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4174	Doboy/Hemant	390	1,300	67,600	1,494	77,688	26%	26%	-194	-10,088	-13		
South West - Inner										-161	-8,355	-11	
4068	Chelmer/Indooroopilly/Taringa	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		
4075	Corinda/Graceville/Oxley/Sherwood	400	1,333	69,333	1,494	77,688	27%	27%	-161	-8,355	-11		

Brisbane – Greater Metropolitan Region										ALL DWELLINGS			
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 West - Outer										-261	-13,555	-17	
4069	Brookfield/Chapel Hill/Kenmore	370	1,233	64,133	1,494	77,688	25%	25%	239	12,445	16		
4070	Anstead/Bellbowrie/Moggill	435	1,450	75,400	1,494	77,688	29%	29%	-44	-2,288	-3		
4073	Seventeen Mile Rocks/Sinnamon Park	490	1,633	84,933	1,494	77,688	33%	33%	139	7,245	9		
4074	Jindalee/MtOmmaney/Summer/Westlake	440	1,467	76,267	1,494	77,688	29%	29%	-27	-1,421	-2		
4076	Darra/Wacol	350	1,167	60,667	1,494	77,688	23%	23%	-327	-17,021	-22		
4077	Doolandella/Durack/Inala/Richlands	350	1,167	60,667	1,494	77,688	23%	23%	-327	-17,021	-22		
4078	Forest Lake/Carole Park	370	1,233	64,133	1,494	77,688	25%	25%	-261	-13,555	-17		
Moreton Bay LGA										-129	-6,691	-10	
Caboolture Region										-195	-10,157	-15	
4504	Narangba	400	1,333	69,333	1,312	68,224	30%	30%	21	1,109	2		
4505	Burpengary	382.5	1,275	66,300	1,312	68,224	29%	29%	-37	-1,924	-3		
4506	Morayfield/Moorina	335	1,117	58,067	1,312	68,224	26%	26%	-195	-10,157	-15		
4507	Banksia Beach/ Bellara/ Bongaree/ Bribie Is/ Woorim	350	1,167	60,667	1,312	68,224	27%	27%	-145	-7,557	-11		
4508	Deception Bay	320	1,067	55,467	1,312	68,224	24%	24%	-245	-12,757	-19		
4510	Caboolture/ Beachmere/ Donnybrook/ Balingool/ Bellmere/ Meledale/ Moodlu/ Rocksberg/ Toorbul	320	1,067	55,467	1,312	68,224	24%	24%	-245	-12,757	-19		
4511	Godwin Beach/ Ningi/ Sandstone Pt/ Toorbul Pt	380	1,267	65,867	1,312	68,224	29%	29%	-45	-2,357	-3		
4512	Wamuran	370	1,233	64,133	1,494	77,688	25%	25%	-261	-13,555	-17		
4514	Woodford/ Bellthorpe/ Bracalba/ Cedarton/ D'Aguilar/ Delaneys Ck/ Neurum/ Stanmore/ Stoney Ck/ Villeneuve	350	1,167	60,667	1,312	68,224	27%	27%	-145	-7,557	-11		
4516	Elimbah	-	-	-	-	-	-	-	-	-	-		
Pine Rivers Region										-29	-1,491	-2	
4035	Albany Ck/ Bridgeman Downs/ Cashes Crossing	460	1,533	79,733	1,312	68,224	35%	35%	221	11,509	17		
4037	Eatons Hill	510	1,700	88,400	1,312	68,224	39%	39%	388	20,176	30		
4055	Bunya/ Ferny Grove/ Ferny Hills/ Kedron Upper	460	1,533	79,733	1,312	68,224	35%	35%	221	11,509	17		
4500	Bray Pk/ Brendale/ Cashmere/ Clear Mountain/ Joyner/ Strathpine/ Warner	385	1,283	66,733	1,312	68,224	29%	29%	-29	-1,491	-2		
4501	Lawnton	347.5	1,158	60,233	1,312	68,224	26%	26%	-154	-7,991	-12		
4502	Frenchs Forest/ Petrie	350	1,167	60,667	1,312	68,224	27%	27%	-145	-7,557	-11		
4503	Dakabin/ Dohles Rocks/ Griffin/ Kallangur/ Kurwongbah	350	1,167	60,667	1,312	68,224	27%	27%	-145	-7,557	-11		
4509	Mango Hill	400	1,333	69,333	1,312	68,224	30%	30%	21	1,109	2		
4520	Camp Mountain/ Cedar Ck/ Mt Glorious/ Mt Nebo/ Mt Samson/ Samford/ Yugar	500	1,667	86,667	1,312	68,224	38%	38%	355	18,443	27		
4521	Dayboro/ MtMee/ MtPleasant/ Ocean View/ Rush Ck	500	1,667	86,667	1,494	77,688	33%	33%	173	8,979	12		

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Redcliffe Region										-112	-5,824	-9	
4019	Clontarf/ Humpybong/ Margate/ Scotts Pt/ Woody Pt	350	1,167	60,667	1,312	68,224	27%	27%	-145	-7,557	-11		
4020	Redcliffe/ Scarborough/ Newport Waters/ Suttons Bch	370	1,233	64,133	1,312	68,224	28%	28%	-79	-4,091	-6		
4021	Kippa-Ring	350	1,167	60,667	1,312	68,224	27%	27%	-145	-7,557	-11		
4022	Rothwell	375	1,250	65,000	1,312	68,224	29%	29%	-62	-3,224	-5		
Logan City Council Area										-126	-6,569	-10	
4205	Bethania	340	1,133	58,933	1,293	67,236	26%	26%	-160	-8,303	-12		
4207	Beenleigh/Eagliby/Mt Warren Pk	350	1,167	60,667	1,293	67,236	27%	27%	-126	-6,569	-10		
4114	Kingston/ Logan City/ Trinder Pk/ Woodridge	300	1,000	52,000	1,293	67,236	23%	23%	-293	-15,236	-23		
4117	Berrinba	420	1,400	72,800	1,494	77,688	28%	28%	-94	-4,888	-6		
4118	Browns Plains/Brownsleigh/ Forestdale/ Heritage Pk/ Hillcrest/ Regents Pk	355	1,183	61,533	1,293	67,236	27%	27%	-110	-5,703	-8		
4119	Underwood	400	1,333	69,333	1,293	67,236	31%	31%	40	2,097	3		
4123	Priests Gully/ Rochedale	410	1,367	71,067	1,293	67,236	32%	32%	74	3,831	6		
4124	Boronia Hts/ Greenbank/ New Beith	360	1,200	62,400	1,293	67,236	28%	28%	-93	-4,836	-7		
4125	Munruben/ Park Ridge	355	1,183	61,533	1,293	67,236	27%	27%	-110	-5,703	-8		
4127	Chatswood Hills/ Daisy Hill/ Preistdale/ Slacks Ck/ Springwood	340	1,133	58,933	1,293	67,236	26%	26%	-160	-8,303	-12		
4128	Kimberley Pk/ Logan Hyperdome/ Shailer Pk/ Tanah Merah	390	1,300	67,600	1,293	67,236	30%	30%	7	364	1		
4129	Logandale/ Loganholme	410	1,367	71,067	1,293	67,236	32%	32%	74	3,831	6		
4130	Carbrook/ Cornubia	450	1,500	78,000	1,293	67,236	35%	35%	207	10,764	16		
4131	Loganlea/ Meadowbrook	342.75	1,143	59,410	1,293	67,236	27%	27%	-151	-7,826	-12		
4132	Crestmead/ Marsden	340	1,133	58,933	1,293	67,236	26%	26%	-160	-8,303	-12		
4133	Chambers Flat/ Logan Reserve/ Waterford	375	1,250	65,000	1,293	67,236	29%	29%	-43	-2,236	-3		
4280	Jimboomba/ Maclean/ Stockleigh	385	1,283	66,733	1,293	67,236	30%	30%	-10	-503	-1		
Ipswich City Council Area										-211	-10,989	-16	
4300	Goodna/ Bellbird Pk/ Camira/ Springfield	380	1,267	65,867	1,328	69,056	29%	29%	-61	-3,189	-5		
4301	Redbank/ Redbank Plns/ Collingwood Pk	340	1,133	58,933	1,328	69,056	26%	26%	-195	-10,123	-15		
4303	Dinmore/ Riverview	300	1,000	52,000	1,328	69,056	23%	23%	-328	-17,056	-25		
4304	Booval/ Blackstone/ Bundamba/ Ebbw Vale/ Silkstone	300	1,000	52,000	1,328	69,056	23%	23%	-328	-17,056	-25		
4305	Ipswich/ Brassall/ Bremer/ Churchill/ Flinders View/ Leichardt/ Raceview/ Tivoli/ Yamanto etc	300	1,000	52,000	1,328	69,056	23%	23%	-328	-17,056	-25		
4306	Amberley/ Fernvale/ Karana Downs/ Mt Crosby/ Peak Crossing/ Swanbank/ Willowbank etc	362.5	1,208	62,833	1,328	69,056	27%	27%	-120	-6,223	-9		
4340	Rosewood/ Ashwell/ Calvert/ Ebenezer/ Grandchester/ Moorang/ Mt Forbes/ Rosevale etc	295	983	51,133	1,328	69,056	22%	22%	-345	-17,923	-26		
4346	Marburg	325	1,083	56,333	1,494	77,688	22%	22%	-411	-21,355	-27		

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	Redland City Council Area	430	1,433	74,533	1,494	77,688	29%	-61	-3,155	-4
4157	Capalaba/ Sheldon	387.5	1,292	67,167	1,494	77,688	26%	-202	-10,521	-14
4158	Thornside	390	1,300	67,600	1,494	77,688	26%	-194	-10,088	-13
4159	Birkdale/ Aquatic Paradise/ Meridian Pt	430	1,433	74,533	1,494	77,688	29%	-61	-3,155	-4
4160	Ormiston/ Wellington Pt/ E robin	460	1,533	79,733	1,494	77,688	31%	39	2,045	3
4161	Alexandra Hills/ Burwood Hts	395	1,317	68,467	1,494	77,688	26%	-177	-9,221	-12
4163	Cleveland/ Raby Bay	420	1,400	72,800	1,494	77,688	28%	-94	-4,888	-6
4164	Thornlands/ Pinklands	470	1,567	81,467	1,494	77,688	31%	73	3,779	5
	Mt Cotton/ Pt Halloran/ Pt Talburpin/ Redland Bay/ Victoria Pt	450	1,500	78,000	1,494	77,688	30%	6	312	0
4183	Amity Pt/ Dunwich/ Pt Lookout	265	883	45,933	1,494	77,688	18%	-611	-31,755	-41
4184	Coochiemudlo Is/ Karragarra Is/ Lamb Is/ Macleay Is/ Peel Is/ Russell Is	250	833	43,333	1,494	77,688	17%	-661	-34,355	-44



Regional Queensland

Regional Queensland		THREE BEDROOM HOUSES								
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	290	967	50,267	992	51,584	29%	-25	-1,317	-3	
Cairns	380	1,267	65,867	1,336	69,472	28%	-69	-3,605	-5	
Charters Towers	240	800	41,600	938	48,776	26%	-138	-7,176	-15	
Emerald	240	800	41,600	1,783	92,716	13%	-983	-51,116	-55	
Gladstone	183	610	31,720	1,513	78,676	12%	-903	-46,956	-60	
Gold Coast	490	1,633	84,933	1,420	73,840	35%	213	11,093	15	
Gympie	280	933	48,533	888	46,176	32%	45	2,357	5	
Hervey Bay	320	1,067	55,467	1,002	52,104	32%	65	3,363	6	
Ipswich	310	1,033	53,733	1,328	69,056	23%	-295	-15,323	-22	
Logan	350	1,167	60,667	1,293	67,236	27%	-126	-6,569	-10	
Mackay	300	1,000	52,000	1,376	71,552	22%	-376	-19,552	-27	
Maryborough	270	900	46,800	859	44,668	31%	41	2,132	5	
Redcliffe	375	1,250	65,000	1,312	68,224	29%	-62	-3,224	-5	
Redland	400	1,333	69,333	1,494	77,688	27%	-161	-8,355	-11	
Rockhampton	270	900	46,800	1,231	64,012	22%	-331	-17,212	-27	
Roma	210	700	36,400	1,364	70,928	15%	-664	-34,528	-49	
Sunshine Coast	450	1,500	78,000	1,351	70,252	33%	149	7,748	11	
Noosa	460	1,533	79,733	1,339	69,628	34%	194	10,105	15	
Toowoomba	305	1,017	52,867	1,194	62,088	26%	-177	-9,221	-15	
Townsville	300	1,000	52,000	1,300	67,600	23%	-300	-15,600	-23	



Regional Queensland

Regional Queensland		TWO BEDROOM UNITS							
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	230	767	39,867	992	51,584	23%	-225	-11,717	-23
Cairns	300	1,000	52,000	1,336	69,472	22%	-336	-17,472	-25
Charters Towers	170	567	29,467	938	48,776	18%	-371	-19,309	-40
Emerald	190	633	32,933	1,783	92,716	11%	-1,150	-59,783	-64
Gladstone	140	467	24,267	1,513	78,676	9%	-1,046	-54,409	-69
Gold Coast	430	1,433	74,533	1,420	73,840	30%	13	693	1
Gympie	223	743	38,653	888	46,176	25%	-145	-7,523	-16
Hervey Bay	270	900	46,800	1,002	52,104	27%	-102	-5,304	-10
Ipswich	260	867	45,067	1,328	69,056	20%	-461	-23,989	-35
Logan	288	960	49,920	1,293	67,236	22%	-333	-17,316	-26
Mackay	220	733	38,133	1,376	71,552	16%	-643	-33,419	-47
Maryborough	200	667	34,667	859	44,668	23%	-192	-10,001	-22
Redcliffe	300	1,000	52,000	1,312	68,224	23%	-312	-16,224	-24
Redland	350	1,167	60,667	1,494	77,688	23%	-327	-17,021	-22
Rockhampton	200	667	34,667	1,231	64,012	16%	-564	-29,345	-46
Roma	150	500	26,000	1,364	70,928	11%	-864	-44,928	-63
Sunshine Coast	355	1,183	61,533	1,351	70,252	26%	-168	-8,719	-12
Noosa	380	1,267	65,867	1,339	69,628	28%	-72	-3,761	-5
Toowoomba	245	817	42,467	1,194	62,088	21%	-377	-19,621	-32
Townsville	240	800	41,600	1,300	67,600	18%	-500	-26,000	-38



Regional Queensland		ALL DWELLINGS							
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Bundaberg	280	933	48,533	992	51,584	28%	-59	-3,051	-6
Cairns	340	1,133	58,933	1,336	69,472	25%	-203	-10,539	-15
Charters Towers	230	767	39,867	938	48,776	25%	-171	-8,909	-18
Emerald	250	833	43,333	1,783	92,716	14%	-950	-49,383	-53
Gladstone	200	667	34,667	1,513	78,676	13%	-846	-44,009	-56
Gold Coast	440	1,467	76,267	1,420	73,840	31%	47	2,427	3
Gympie	285	950	49,400	888	46,176	32%	62	3,224	7
Hervey Bay	320	1,067	55,467	1,002	52,104	32%	65	3,363	6
Ipswich	335	1,117	58,067	1,328	69,056	25%	-211	-10,989	-16
Logan	350	1,167	60,667	1,293	67,236	27%	-126	-6,569	-10
Mackay	300	1,000	52,000	1,376	71,552	22%	-376	-19,552	-27
Maryborough	250	833	43,333	859	44,668	29%	-26	-1,335	-3
Redcliffe	360	1,200	62,400	1,312	68,224	27%	-112	-5,824	-9
Redland	430	1,433	74,533	1,494	77,688	29%	-61	-3,155	-4
Rockhampton	250	833	43,333	1,231	64,012	20%	-398	-20,679	-32
Roma	220	733	38,133	1,364	70,928	16%	-631	-32,795	-46
Sunshine Coast	430	1,433	74,533	1,351	70,252	32%	82	4,281	6
Noosa	457.5	1,525	79,300	1,339	69,628	34%	186	9,672	14
Toowoomba	300	1,000	52,000	1,194	62,088	25%	-194	-10,088	-16
Townsville	295	983	51,133	1,300	67,600	23%	-317	-16,467	-24



