



THE HOUSING CRUNCH

Vol 2 No 2 September 2003

This is the third issue of *The Housing Crunch*, a bulletin of Loddon Mallee Region housing and homelessness statistics. It is produced twice a year by the Loddon Mallee Accommodation Network.

The purpose of this bulletin is to keep workers and people interested in housing and related areas up to date with information relevant to homelessness and housing in Loddon Mallee. We welcome suggestions from readers about topics we can include in future issues.

The first section of this issue presents a profile of homeless people drawn from the Loddon Mallee Client Referral System (LOMA CRS). The following four sections focus on National Data Collection Agency (NDCA) agency and client data, unemployment, public housing and housing prices.

Private rental information is not included in this issue due to the absence of Office of Housing (OoH) Rental Reports after June 2002. The delay is due to the OoH being unable to obtain data from the Residential Tenancy Bond Authority until an amendment allowing its release is passed in State Parliament.

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KEY FINDINGS

Transitional Housing

1. *Almost half (49%) of people requiring transitional housing had children.*
2. *15-24 yrs was the most common age-group requiring transitional housing.*
3. *The most common target group for people requiring transitional housing was 'domestic violence', followed by 'youth', 'young preg/parenting' & 'Indigenous'.*
4. *The number of people requiring housing was 7 times greater than the supply.*

NDCA

5. *Thirty per cent of Loddon Mallee SAAP clients were 'female with children'.*

Unemployment

6. *Central Goldfields had the Region's highest unemployment rate at 9.0%.*

Public Housing

7. *Just under 4% of all housing in the Region is public housing.*

Cost of housing

8. *Median housing prices continued to rise dramatically over much of the Region.*

INSIDE

Section one Loddon Mallee Client Referral System	2	Section four Public Housing	14
Section two NDCA	8	Section five Housing Prices	15
Section three Unemployment	9		

Section one

LODDON MALLEE CLIENT REFERRAL SYSTEM DATA

The Loddon Mallee Client Referral System (LOMA CRS) is used by housing and support agencies in Loddon Mallee as a mechanism for locating transitional housing vacancies, making on-line applications for those vacancies, and registering a detailed demand for transitional housing even when there is no vacancy.

The referral system complements the Loddon Mallee Accommodation Network website where transitional housing vacancies are advertised for all regional providers to see (www.loma.net.au).

Information from LOMA CRS can be used to build a profile of people in housing crisis in the Region. It contains a range of indicators, such as the client's preferred housing size and location, that is not available in other data sets such as the National Data Collection Agency (NDCA).

Totals in the following tables do not completely reflect the number of people actually needing transitional housing. Workers do not always make on-line registrations of demand, as they are aware that there is no transitional housing vacant in their areas. Local Government Areas (LGAs) that are particularly under represented in terms of registrations in this issue are Central Goldfields, Gannawarra and Swan Hill. There are also few registrations from Loddon and Buloke as there are no SAAP services in these areas.

The data in this issue is drawn from a redesigned client referral system. New items such as 'transitional housing supplied' and 'client outcomes' were included in the redesign. Until workers are familiar with the new system there will be some errors in data input. Because of this, totals are not identical in all tables in this issue. Client outcomes will be included in the next issue.

The information on pages 3 to 7 is drawn from LOMA CRS and covers the period January to June 2003.

CURRENT TOWN BY PROPOSED TOWN

The following table compares the town in which the client is currently living with the town to which the client would like to go to.

Table 1 Current town by proposed town, January – June 2003

Current town	Proposed town															
	Bendigo	Castlemaine	Cohuna	Echuca	Gisborne	Kerang	Kyabram	Kyneton	Maryborough	Merbein	Mildura	Red Cliffs	Rochester	Romsey	Swan Hill	Woodend
Campaspe																
Echuca				37		1										1
Kyabram	1						3									
Lockington	1			3												
Rochester		1											4			
Total LGA	2	1	0	40	0	1	3	0	0	0	0	0	4	0	1	0
Central Goldfields																
Carisbrook	2															
Maryborough	1	1				1			1						1	
Total LGA	3	1	0	0	0	1	0	0	1	0	0	0	0	0	1	0
Gannawarra																
Kerang			2	2		4										1
Leitchville									1							
Total LGA	0	0	2	2	0	4	0	0	1	0	0	0	0	0	1	0
Greater Bendigo																
Bendigo	189			2												1
Balance of Bendigo	1					2										
Total LGA	190	0	0	2	0	2	0	0	0	0	0	0	0	0	1	0
Loddon																
Boort	1															
Bridgewater	1															
Pyramid Hill	1															
Total LGA	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Macedon Ranges																
Gisborne					2										2	
Kyneton	1	3			1			36								
Lancefield	2														2	
Mt Macedon																7
Romsey														4		
Sunbury					1											1
Total LGA	3	3	0	0	4	0	0	36	0	0	0	0	0	8	0	8
Mount Alexander																
Castlemaine	6	25			2	1					1				1	
Total LGA	6	25			2	1					1				1	
Mildura																
Irymple												3				
Merbein										1	3					
Mildura											58					
Red Cliffs											4	4				
Robinvale											1					
Total LGA	0	0	0	0	0	0	0	0	0	1	69	4	0	0	0	0
Swan Hill																
Lake Boga															2	
Swan Hill						1					3				15	
Total LGA	0	0	0	0	0	1	0	0	0	0	3	0	0	0	17	0

For most clients, their proposed town was the same as their current town:

Mildura	100%
Echuca	95%
Bendigo	98%
Echuca	95%
Kyneton	88%
Castlemaine	69%
Swan Hill	79%

Exceptions to this pattern were Maryborough where only one person out of the five listed wanted to stay in Maryborough and Kerang where half of the 8 people listed wanted to move either Cohuna or Echuca.

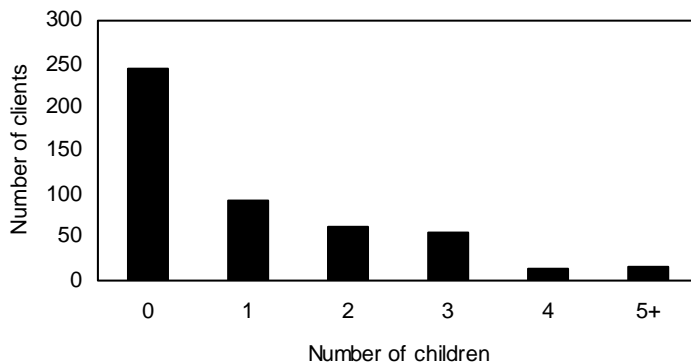
ACCOMPANYING CHILDREN

Table 2 and figure 1 show the number of clients with accompanying children. Fifty-one per cent of clients were recorded as having no accompanying children although some would have children, but not in their care. Of those who had accompanying children, 19% had one child, 13% had two, 12% had three, 3% had four, and 3% had 5 or more children. A total of 240 clients (49%) had 518 accompanying children.

Table 2 Number of children accompanying clients, January – June 2003

Number of accompanying children	0	1	2	3	4	5+
Number of clients	245	92	63	56	13	16
Percent of clients	51	19	13	12	3	3

Figure 1 Number of children accompanying clients, January – June 2003



GENDER

In almost all LGAs, more women required transitional housing than men (table 3). The proportion for the whole Region was 64 per cent. Of the LGAs with significant numbers of registrations, Mount Alexander had the closest to equal gender balance (51%). These proportions do not accurately reflect the gender balance of people wanting to access transitional housing. It is known that many of these women would have male partners who were also in housing difficulty but that within couples women are more likely to make contact with housing services. As well, more men are single and services are less likely to prioritise them for a transitional housing application or to present a demand.

Table 3 Gender, January – June 2003

Current Town	Women	Men	Total	Percent female
Buloke	2	1	3	67
Campaspe	35	17	52	67
Central Goldfields	5	2	7	71
Gannawarra	7	5	12	58
Greater Bendigo	124	71	195	64
Loddon	1	2	3	33
Macedon Ranges	53	24	77	69
Mount Alexander	20	19	39	51
Mildura	48	25	73	66
Swan Hill	19	6	25	76
Total	312	171	485	64

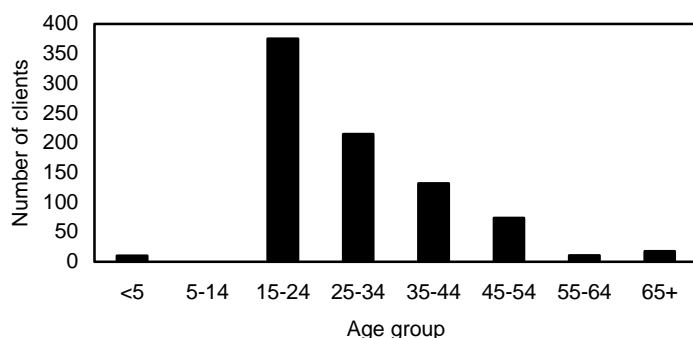
AGE

Table 4 and figure 2 divide clients into age groups. The most common age group for people requiring transitional housing was 15-24 years (44%) followed by 25-34 years (26%) and 35-44 years (16%). The exception to this pattern was Mildura where the most common age group was 25-34 years. This comparatively older age client profile in Mildura was evident in the last 2 analyses of CRS data. Only 12% of clients throughout the Region were 45 years or over.

Table 4 Clients by age group, January – June 2003

	<5	5-14	15-24	25-34	35-44	45-54	55-64	65+
Campaspe	1	0	18	18	8	3	1	
Central Goldfields	1	0	1	1	4			
Gannawarra	0	0	4	4	2	1	2	
Greater Bendigo	2	0	115	30	13	13	1	1
Loddon	0	0	1	1	0	0	0	1
Macedon Ranges	1	0	28	17	15	8	1	5
Mount Alexander	1	0	6	11	15	2	1	1
Mildura	0	0	19	26	15	11		
Swan Hill	0	0	7	11	1	1	1	1
Total	6	0	199	119	73	39	7	9

Figure 2 Clients by age group, January – June 2003



TARGET GROUP

Table 5 lists the target group of people requiring transitional housing. Many people fall into two or more target groups and a large number of clients either did not fall into any of the designated target groups (97) or their target group was not stated.

The most common target group listed was ‘Domestic Violence’ (118). However when ‘Youth’ (111) and ‘Young Pregnant/parenting’ (100) are combined, this becomes the largest group at 211. The next most common group was ‘Indigenous’ (70), followed by ‘Psychiatric Illness’ (42) and ‘Culturally and Linguistically Diverse’ (8).

Table 5 Target group, January – June 2003

CALD*	6
CALD, Psychiatric Illness	2
Domestic Violence	101
Domestic Violence, Young Pregnant/parenting	10
Domestic Violence, Indigenous	7
Psychiatric Illness	36
Indigenous	51
Indigenous, Youth	3
Indigenous, Young Pregnant/parenting	5
Indigenous, Psychiatric Illness	4
Young pregnant/parenting	85
Youth	108
None of the Above	97

*Culturally and Linguistically Diverse

Table 6 Total number of clients in each target group January – June 2003

Domestic Violence	118
Youth	111
Young Pregnant/parenting	100
Indigenous	70
Psychiatric Illness	42
CALD	8

HOUSING SIZE

The housing size requested by people requiring transitional housing is listed in table 7. The size most often requested was 2 bedrooms (44%). Twenty-eight percent of people requested one bedroom properties and 23% requested 3 bedroom properties. The proportion of people requiring 4 and 5 bedroom properties was considerably lower.

Table 7 Size of housing required, January – June 2003

	1 bed	2 bed	3 bed	4 bed	5+	Total
Buloke		1	1			2
Campaspe	16	18	11	2		47
Central Goldfields	3	3		1	1	8
Gannawarra	5	4	4			13
Greater Bendigo	29	114	41	5	1	190
Loddon	1	1			1	3
Macedon Ranges	37	17	15	2		71
Mount Alexander	18	13	3	2		36
Mildura	18	20	29	2	1	70
Swan Hill	1	14	3	3		21
Total	128	205	107	17	4	461

TRANSITIONAL HOUSING SUPPLIED

Table 8 Size of housing supplied, January – June 2003

	Bendigo	Carisbrook	Castlemaine	Echuca	Gisborne	Kerang	Kyabram	Kyneton	Mildura	Romsey	Swan Hill	Total
1 bed	0							1	5			6
2 bed	4	2	1	1		4			11		5	29
3 bed	4					2	1	1	6	1	6	21
4 bed	3				1						5	9
5 bed									1			1
Total	11	2	1	1	1	6	1	2	23	1	16	66

The difference between the demand for transitional housing and its supply was marked. Between January and June 2003, there were 461 people needing this type of housing (table 7) and only 66 properties supplied (table 8). The figure of 461 would be a substantial underestimate of the true figure so the shortage of transitional housing would be greater than this data suggests. There were particularly strong imbalances in supply and demand in Mount Alexander (36 demands and 1 house supplied) and Campaspe (47 demands and 2 houses supplied).

The proportion of clients requiring 2 bedroom properties was the same as the proportion of transitional housing of this size being supplied (44%). A greater proportion of 3 bedroom houses was supplied than was requested (32% compared to 23%). The difference between the proportion of supply and demand was particularly striking in the one bedroom category: only 9% of transitional housing supplied was one bedroom properties while 28% of clients requested this size housing.

Section two

NATIONAL DATA COLLECTION AGENCY (NDCA)

NDCA is then national agency which collects and publishes data from all SAAP agencies. The Australian Institute of Health and Welfare manages the data set.

RECURRENT ALLOCATION AND SUPPORT PERIODS

Between 1999/00 and 2001/02, there was a 34% increase in Recurrent Allocation for Loddon Mallee SAAP agencies (Table 11). During the same period the number of support periods that Loddon Mallee SAAP agencies provided increased by 12% (table 12 and figure 4). In the 3 previous years the number of support periods had increased by a similar proportion (13%). Most of the increase in recurrent allocation was due to growth money, staffing and other costs associated with the 13 new crisis houses allocated to the Region.

There has been limited variation in the percentage of Victoria's support periods provided by Loddon Mallee SAAP agencies (table 12)

Table 11 Recurrent allocation of Loddon Mallee SAAP services, 1999/00 – 2001/02

	Recurrent Allocation (\$)	Loddon Mallee's recurrent allocation as a percentage of Victorian recurrent allocation
1999/00	2,639,000	5.6%
2000/01	3,036,000	5.7%
2001/02	3,548,000	5.6%

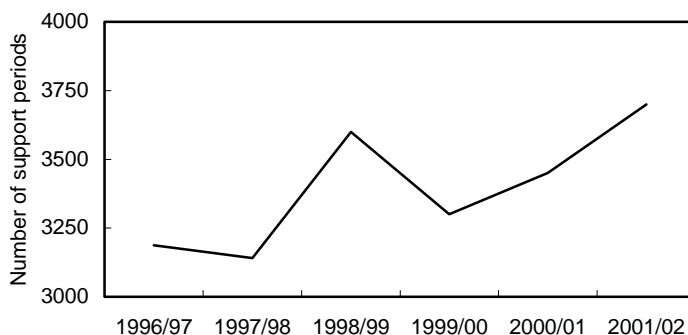
Source: SAAP NDCA Reports

Table 12 Number of support periods provided by SAAP agencies in Loddon Mallee 1996/97 – 2001/02

	Support Periods	Loddon Mallee's support periods as a percentage of total Victorian support periods
1996/97	3187	9.1%
1997/98	3141	7.9%
1998/99	3600	8.4%
1999/00	3300	8.5%
2000/01	3450	8.8%
2001/02	3700	8.9%

Source: SAAP NDCA Reports

Figure 4 Number of support periods provided by SAAP agencies in Loddon Mallee 1996/97 – 2001/02



TARGET GROUPS

There have only been slight changes in the proportions in each target group in Loddon Mallee between 1999/00 and 2001/02 (table 13 and figure 5). In 2001/02 the highest proportion of clients were 'female with children' (30.1%) followed by 'female alone' (28.1%), and 'male alone' (22.8). There were only small proportions in the other categories.

The difference between the proportions in each target group in Loddon Mallee compared to the whole of Victoria in 2001/02 was significant. The category 'male alone' accounted for 22.8% of total clients in the Region compared to 33.1% of the total clients in the whole of Victoria. The other significant difference was in the 'female with children' category: 30.1% in Loddon Mallee compared to 25.8% in the whole of Victoria (table 13 and figure 6).

These variations between Loddon Mallee and Victoria in the proportions in target groups do not accurately reflect differences in the profile of the homeless population but are partly related to differences in the nature of homeless services. For example, the Metropolitan Area has a greater capacity in providing crisis housing for single men, so the percentage in this target group is higher than Loddon Mallee where there are very few crisis housing options for single men.

Table 13 Percentage of SAAP clients in each target group in Loddon Mallee, 1999/00 – 2001/02 and Victoria, 2001 – 2002

	Male alone (%)	Female alone (%)	Couple, no children (%)	Couple with children (%)	Male with children (%)	Female with children (%)	Other (%)	Total (%)
1999/00	21.6	27.8	5.4	7.8	2.2	33.4	1.7	100
2000/01	25.7	25.3	6.5	8.1	2.7	30.5	1.3	100
2001/02	22.8	28.1	7.1	8.1	2.6	30.1	1.3	100
Victoria 2001/02	33.1	27.1	5.3	5.4	1.8	25.8	1.5	100

Source: SAAP NDCA Reports

Figure 5 Percentage of SAAP clients in each target group in Loddon Mallee 1999/00 – 2001/02

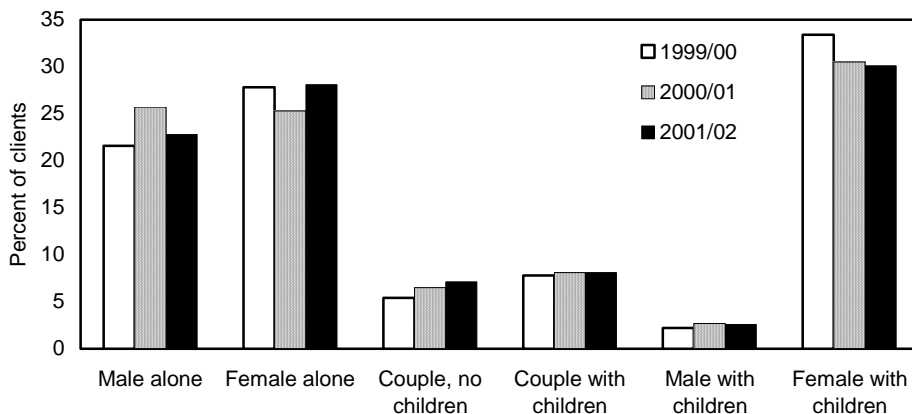


Figure 6 Percentage of support periods in each target group provided by SAAP agencies in Loddon Mallee and Victoria 2001/02



Section three UNEMPLOYMENT

Information on unemployment rates between March 2001 and June 2003 is provided in table 14. This data is important in understanding the housing market as the number of unemployed people in an area affects the demand for low cost housing. The overwhelming majority of people who are homeless or in housing crisis are unemployed or receiving other social security benefits. It needs to be remembered that the actual unemployment rates are likely to be well above these official ones¹.

Table 14 Unemployment rates in Loddon Mallee, March 2001 - June 2003*

	Mar-01	Jun-01	Sep-01	Dec-01	Mar-02	Jun-02	Sep-02	Dec 02	Mar 03	Jun 03
Macedon Ranges	4.2	4.3	4.7	4.8	4.6	4.1	3.6	3.3	2.7	2.5
Buloke	3.5	3.6	3.8	3.7	3.5	3.2	2.7	2.7	2.5	2.6
Gannawarra	3.8	3.9	4.1	4.2	4.0	3.5	3.1	3.0	2.6	2.8
Campaspe	6.6	6.2	5.7	5.0	5.0	4.8	5.0	4.9	4.7	4.1
Swan Hill	5.3	5.4	6.0	6.1	5.8	5.3	4.6	4.5	4.1	4.3
Loddon	6.4	7.7	7.6	7.8	7.4	6.7	5.8	5.5	5.1	5.1
Mildura	7.0	7.5	8.3	8.5	8.3	7.6	6.7	6.7	6.0	6.1
Greater Bendigo	8.7	8.9	9.6	9.5	9.1	8.3	7.7	7.0	6.1	6.0
Mount Alexander	9.8	10.0	10.9	10.9	10.5	9.3	8.0	7.6	6.7	6.7
Central Goldfields	12.4	11.5	12.4	12.4	12.0	11.1	9.8	9.7	8.8	9.0
Country Victoria	7.3	7.0	6.8	6.6	6.4	6.4	6.3	6.2	5.9	5.7
Loddon Mallee Rate	7.0	7.1	7.7	7.6	7.6	6.8	6.1	5.8	5.1	5.1
Victoria	6.0	6.0	6.1	6.3	6.3	6.3	6.1	5.9	5.7	5.7

Source: Adapted from DEWR Small Area Labour Markets – Australia

* LGAs in bold had unemployment rates above the Victorian rate in June 2003.

Unemployment rates continued to fall in Loddon Mallee LGAs until the March 2003 quarter. The overall Loddon Mallee rate fell from 7.6% in December 2001 to 5.1% in March 2003 and the regional rate has been below the Country Victorian and whole of Victoria rate since December 2002.

In the June 2003 quarter, however, only three LGAs saw falling rates: Macedon Ranges (2.7%-2.5%), Campaspe (4.7%-4.1%), Greater Bendigo (6.1%-6.0%). Rates in the remaining seven LGA's either remained the same or rose slightly. The Central Goldfields rate in June 2003 was the highest in the Region at 9.0%.

Figures 7 and 8 show the highest and lowest unemployment rates for LGAs in the Region. The rate for the whole of Victoria is also included. Between March 2001 and June 2003, unemployment rates in Central Goldfields, Mount Alexander, Greater Bendigo and Mildura were above the Victorian rate although the gap has continued to decline. Loddon's rate was higher than the Victorian rate at the beginning of the period but dipped below in the second half of 2002.

LGAs with rates below the Victorian rate during this period were Macedon Ranges, Gannawarra, Swan Hill and Buloke. Campaspe began the period with a rate above the Victorian rate but by September 2002 its rate was below that of Victoria.

¹ See *The Housing Crunch* Vol 1 No1 for a discussion of the accuracy of unemployment rates.

Figure 7 LGAs with the five highest unemployment rates in Loddon Mallee March 2001 - June 2003

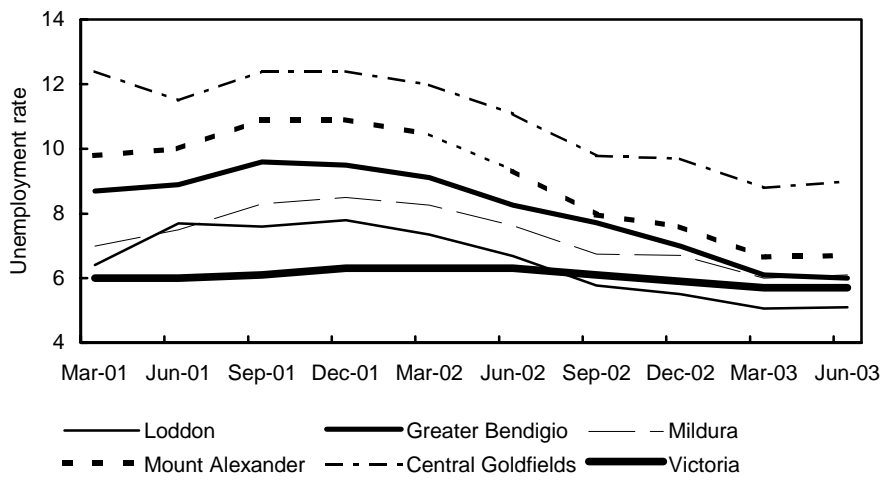
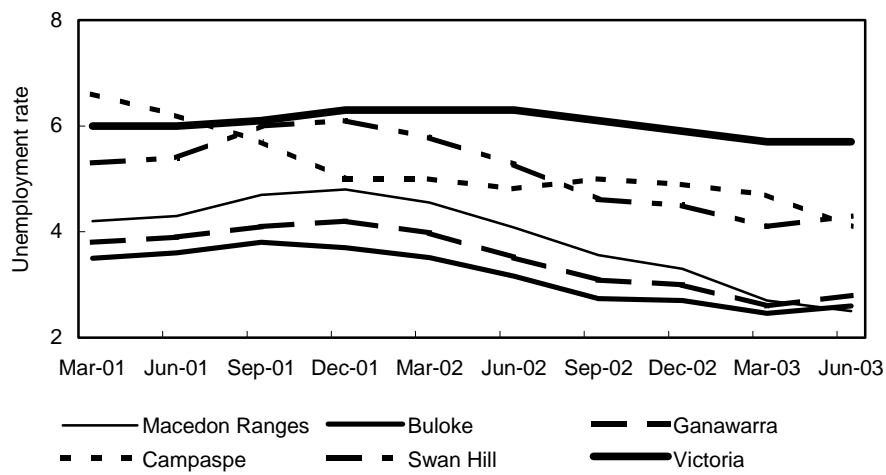


Figure 8 LGAs with the five lowest unemployment rates in Loddon Mallee March 2001 - June 2003



UNEMPLOYMENT IN MACEDON RANGES

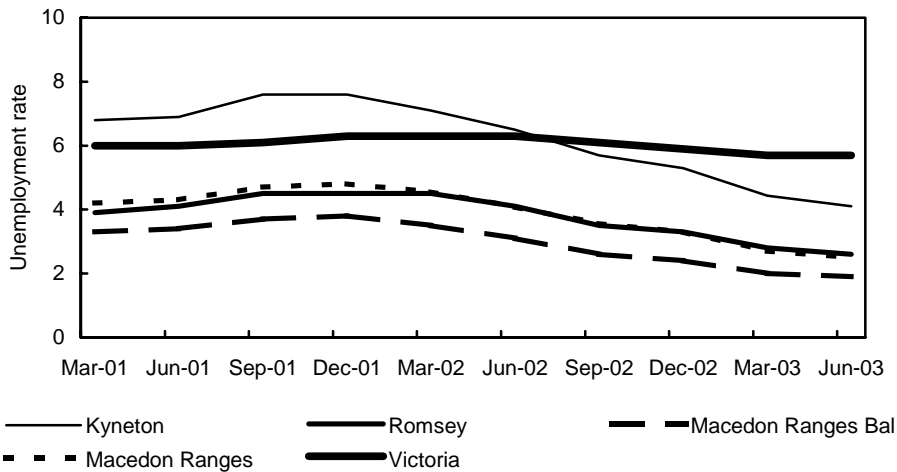
Unemployment rates in Macedon Ranges are consistently at the lower end of the Regional scale and below that of the whole of Victoria. The Shire, however, has towns with different socio-economic profiles. This is evident when the unemployment rate in Kyneton is compared to other towns in the Shire (table 15 and figure 9). In March 2001 the Kyneton unemployment rate was above that of Victoria and the rest of the Shire (6.8% compared to 6.0% for Victoria and 4.2% for Macedon Ranges). Since September 2002, the Kyneton rate has been below that of Victoria but has remained considerably above the whole of the Shire. Romsey's rate has been close to the Shire's rate for the whole of the period.

Table 15 Unemployment rates in Macedon Ranges, March 2001 - June 2003

	Mar-01	Jun-01	Sep-01	Dec-01	Mar-02	Jun-02	Sep-02	Dec-02	Mar-03	Jun-03
Kyneton	6.8	6.9	7.6	7.6	7.1	6.5	5.7	5.3	4.4	4.1
Romsey	3.9	4.1	4.5	4.5	4.5	4.1	3.5	3.3	2.8	2.6
Macedon Ranges Balance	3.3	3.4	3.7	3.8	3.5	3.1	2.6	2.4	2.0	1.9
Macedon Ranges	4.2	4.3	4.7	4.8	4.6	4.1	3.6	3.3	2.7	2.5
Victoria	6.0	6.0	6.1	6.3	6.3	6.3	6.1	5.9	5.7	5.7

Source: Adapted from DEWR Small Area Labour Markets – Australia

Figure 9 Unemployment rates in Macedon Ranges March 2001 - June 2003



Section four PUBLIC HOUSING

PUBLIC HOUSING WAITING LIST

The number of people on the waiting list for public housing is listed by country region in table 16.

Table 16 Applications on the public housing waiting list in regional Victoria as at June 2003

Region	Office	Wait Turn		Early Housing		Total	
		New	Transfer	New	Transfer	New	Transfer
	Bendigo	830	168	157	77	987	245
	Mildura	518	85	53	5	571	90
	Swan Hill	109	41	27	4	136	45
Loddon Mallee Total		1457	294	237	86	1694	380
Barwon South West		1450	339	225	60	1675	399
Gippsland		895	192	159	34	1054	226
Grampians		686	133	134	27	820	160
Hume		1037	193	228	56	1265	249

Source: Office of Housing

In Loddon Mallee there were 1751 people on the wait turn list (new and transfer) and 323 people on early housing list (new and transfer) in June 2003. This represents an increase of 78 in the wait turn list (new and transfer) and a drop of 24 on the early housing list (new and transfer) between the December 2002 and June 2003. The Bendigo office had the highest number of people (1232) on the total waiting list in Loddon Mallee followed by Mildura (661) and Swan Hill (181).

PUBLIC HOUSING AS A PROPORTION OF TOTAL HOUSING

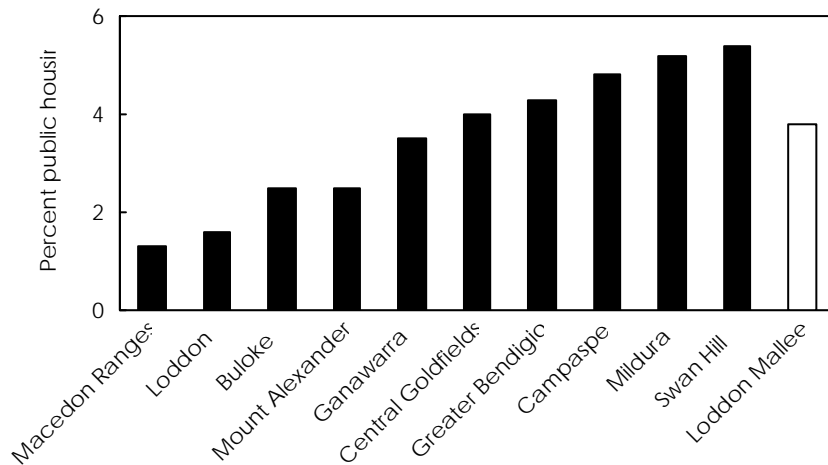
Table 17 and figure 9 shows public housing as a proportion of all housing in Loddon Mallee, country Victoria and the whole of Victoria. The Loddon Mallee public housing proportion is similar to Country Victoria and 0.6% higher than the whole of Victoria. Swan Hill had the highest proportion of public housing (5.4%) followed by Mildura (5.2%), Campaspe (4.8%), Greater Bendigo (4.3%) and Central Goldfields (4.0%). Macedon Ranges and Loddon had extremely low proportions (1.3% and 1.6%) which, in the case of Macedon Ranges, reflects the higher income levels in the Shire.

Table 17 Public housing as a proportion of all housing, 2001

	Percent public housing
Macedon Ranges	1.3%
Loddon	1.6%
Buloke	2.5%
Mount Alexander	2.5%
Ganawarra	3.5%
Central Goldfields	4.0%
Greater Bendigo	4.3%
Campaspe	4.8%
Mildura	5.2%
Swan Hill	5.4%
Loddon Mallee	3.8%
Country Victoria	3.9%
Victoria	3.2%

Source: Adapted from 2001 Census

Figure 9 Public housing as a proportion of all housing, Loddon Mallee



Section five HOUSING PRICES

Table 19 shows median housing prices between 1998, 2000, 2002 and 2003 in selected towns in the Region. Between 1998 and 2002, all listed towns had median price increase with seven of the towns experiencing increases of at least 50% or more. Castlemaine topped the list with an increase of 99% over the period (figure 11). This trend of rising property prices intensified in 2003 with most of the towns experiencing substantial median price increases.

Table 19 Median housing prices in Loddon Mallee, 1998 2000, 2002 and 2003 (prelim)

	1998	2000	2002	2003*	Percentage increase 1998-2002
Gisborne	146000	179000	233750	255000	60%
Echuca	125000	135000	175000	185000	40%
Castlemaine	80000	92000	159250	187250	99%
Mildura	100000	120000	155750	174000	56%
Kyneton	93000	99500	150750	180000	62%
Bendigo	88250	97500	150000	165000	70%
Swan Hill	88250	109000	135000	139250	53%
Kyabram	97000	105000	128000	135000	32%
Robinvale	84000	76750	98000	160000	16%
Maryborough	56750	66500	85375	119000	50%
Kerang	69000	75000	75000	85000	9%
Country Victoria	91000	105000	144000	155000	58%

*Statistics for 2003 are based on a small number of sales and are preliminary only.

Source: Department of Natural Resources and Environment (2003) A Guide to property values.

Figure 10 Median house prices in Loddon Mallee, 1998, 2000 and 2002

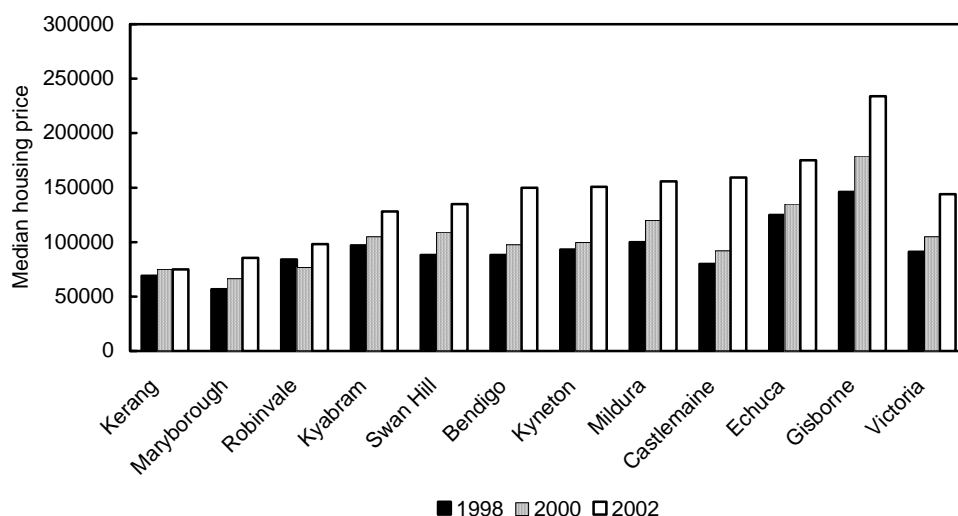
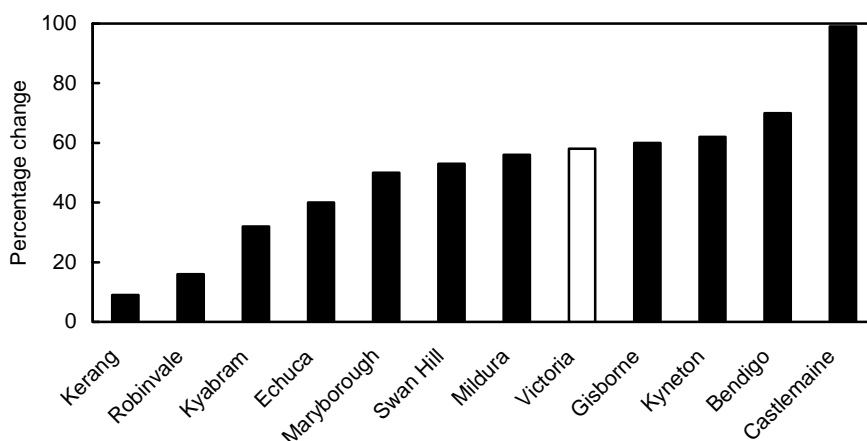


Figure 11 Percentage change in median prices, 1998-2002, Loddon Mallee



MONTHLY HOUSING LOAN REPAYMENTS

Although median housing prices have increased substantially in Loddon Mallee in recent years, median monthly housing loan repayments are generally still below those of the whole of Victoria (table 17). Buloke, Central Goldfields, Gannawarra and Loddon had median loan repayments of between \$400 and \$599 while Campaspe, Greater Bendigo, Mildura and Swan Hill had repayments of between \$600 and \$799. Macedon Ranges was the only Shire where the median loan repayments were at a similar level to the whole of Victoria. It is likely that loan repayments would have increased significantly since the Census, particularly in Mount Alexander and Bendigo.

Table 17 Median monthly housing loan repayments, 2001 Census

	Median loan repayments		Median loan repayments
Buloke	400-599	Greater Bendigo	600-799
Central Goldfields	400-599	Mount Alexander	600-799
Gannawarra	400-599	Mildura	600-799
Loddon	400-599	Swan Hill	600-799
Campaspe	600-799	Macedon Ranges	800-999
		Victoria	800-899