



# Bega Valley Housing Portrait

## 2006

This Housing Portrait uses data from the 2006 Census to examine the characteristics of housing in Bega Valley, looking at how these differs from NSW, and how they have changed since 2001.

### Contents

<b>Housing stock</b>	<b>The nature of dwellings</b>	<b>2</b>
	<b>Types of dwelling</b>	<b>3</b>
	<b>Changes in dwelling numbers</b>	<b>4</b>
	<b>Resident-occupied dwellings</b>	<b>5</b>
<b>People and occupancy</b>	<b>Sizes of households</b>	<b>6</b>
	<b>Measuring the population</b>	<b>7</b>
	<b>Occupancy and dwelling usage</b>	<b>8</b>
	<b>Sizes of dwellings</b>	<b>9</b>
	<b>Bedroom occupancy rates</b>	<b>10</b>
<b>Dwelling Tenure</b>	<b>Dwelling tenures</b>	<b>11</b>
	<b>Mortgage payments</b>	<b>12</b>
	<b>Weekly rents</b>	<b>14</b>
	<b>Rental stress</b>	<b>15</b>
<b>Other Features</b>	<b>Non-private dwellings</b>	<b>16</b>
	<b>Vehicles</b>	<b>17</b>

The copyright in all Census data is held by the Australian Bureau of Statistics (ABS) for the Commonwealth of Australia. The copyright in the design, text and software code used in this Housing Portrait is held by The Public Practice Pty Ltd. Reproduction of this report in electronic or physical form requires a license from The Public Practice and the consent of the Australian Bureau of Statistics. While care has been taken to ensure this report accurately transcribes and reports on data loaded from the Australian Bureau of Statistics web site, neither The Public Practice nor the Australian Bureau of Statistics give any guarantee that this report is accurate and correct in every detail. Before making important decisions, check the data and calculations yourself using original data sources.

Prepared by The Public Practice Pty Ltd for Bega Valley Shire Council

# Housing stock

## The nature of dwellings

The five-yearly Census, last held in 2006, gives the most accurate count of the stock of dwellings in most communities. In the Census count, a dwelling is a structure which is intended to have people live in it, and which is habitable on Census night. A Private Dwelling is self-contained, while Non-Private Dwellings (NPDs) provide communal or transitory type of accommodation.

A private dwelling is normally a house or flat, but can also be a caravan, houseboat, tent, rooms above a shop, or even a room. All occupied private dwellings (OPDs) are counted in the Census, including dwellings in caravan/residential parks.

Unoccupied (vacant) private dwellings are structures built specifically for living purposes which are habitable, but unoccupied on Census Night. All unoccupied private dwellings are counted unless in caravan parks, marinas or manufactured home estates. They include vacant houses, holiday homes, huts and cabins (other than seasonal workers' quarters), newly completed dwellings not yet occupied, dwellings which are vacant because they are due for demolition or repair, and dwellings to let.

Non-Private Dwellings (NPDs) are dwellings that provide a communal or transitory type of accommodation. They include hotels, motels, guest houses, prisons, religious and charitable institutions, boarding schools, defence establishments, hospitals and other communal dwellings. People in NPDs are counted on personal Census forms and so information on their family structure is not available.

## Counting Census dwellings

The ABS reports 2006 Census data on dwellings in two main ways - for dwellings occupied on Census night by usual residents (those who had or would live there at least six months that year) and for all dwellings identified by the Census Collectors. The 2001 Census reported only on all dwellings; usual residents were identified but not their dwellings.

The difference between the two counts is those dwellings that were neither occupied by residents nor classified as vacant on Census night. Some held visitor-only households (eg occupied holiday houses), but most are usually 'not classifiable'. Households are not classifiable where the Census Collector could not determine if the household was occupied or if the household did not complete enough of the Census form. Outside winter holiday areas, most would be dwellings usually occupied by permanent residents who were away on Census night.

Two sets of Census data, the Basic Community Profile (BCP) and the Expanded Community Profile (XCP), contain tables reporting on residents and resident-occupied dwellings. They are used to examine the characteristics of residents. Another set, the Place of Enumeration Profile (PEP), reports on the Census night population and the dwellings counted on Census night. Some additional tables are available from the ABS web site. This report draws on all these sources.

The Census counted 15,518 private dwellings in Bega Valley in August 2006, of which 12,628 were occupied on Census night and 2,890 were unoccupied (an apparent vacancy rate of 18.6%). Of the occupied dwellings, 11,953 had at least one usual resident at home; the other 675 (5% of dwellings) were either occupied only by visitors (eg holiday houses) or were not classifiable. There were also 136 non-private dwellings.

Dwellings in Bega Valley	occupied private	unoccupied private	total private dwellings	'vacancy' rate	resident-occupied	visitor & unclass'fd dwellings non-private	total dwellings	visitor & unclass'fd dwellings
Census 2006	12,628	2,890	<b>15,518</b>	18.6%	11,953	675	136	5%
Census 2001	12,193	2,518	<b>14,711</b>	17.1%			0	14,711
Census 1996	10,814	2,421	<b>13,235</b>	18.3%				
change 2001 – 2006	<b>+435</b>	<b>+372</b>	<b>+807</b>	<b>up 1.5%</b>			<b>+136</b>	<b>+943</b>
change 1996 – 2001	+1,379	+97	<b>+1,476</b>	<b>dn 1.2%</b>				

In all tables, negative numbers are in red, and where appropriate, extreme results (highs and lows) are bold. Changes and differences are calculated by subtraction. Very small differences may show as, say up '0.0%' or 'down 0%'; this means they are virtually zero, but slightly positive or negative. Source: Census 2006 Tables B18, P31, C130.

## Types of dwellings

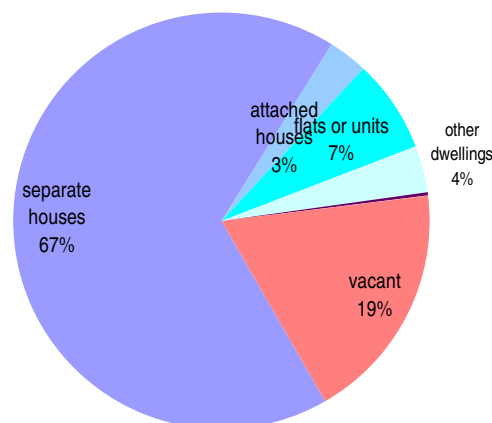
Of the 15,515 private dwellings counted in Bega Valley in the 2006 Census, 12,507 (82%) were separate houses, 677 (4%) were attached houses (eg semis or townhouses), 1,669 (9%) were flats or units, and 630 (4%) were dwellings of another structure.

Some 2,099 of Bega Valley's private dwellings were recorded as vacant in the Census, an apparent vacancy rate of 18.6%. The vacancy rate for separate houses was 16.8%; for attached houses it was 27.5%; for flats it was 27.5%.

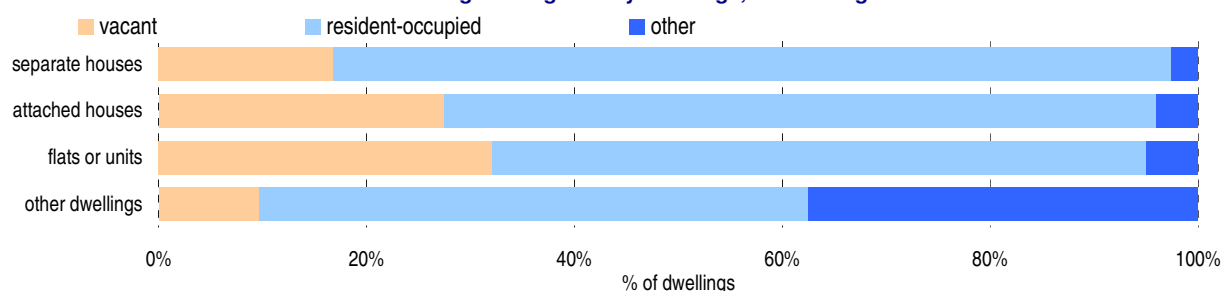
However, not all the 'occupied' dwellings were occupied on Census night. Only 11,953 dwellings were counted as having at least one usual resident; the other 675 dwellings were either visitor-only or unclassifiable, due to inadequate information. These amounted to 4% of all dwellings, above those classified as vacant.

Except in winter holiday areas, most of these not-vacant dwellings without usual residents were probably dwellings whose usual residents either were away Census night or failed to complete a Census form. The proportion tends to be higher in more transient accommodation. About 3% of apparently-occupied detached houses had no usual residents on Census night, compared with 4% of attached houses, 5% of flats / units, and 37% of other types of dwellings.

Private dwellings in Bega Valley



Usage of Bega Valley dwellings, Census night 2006



Number and usage of dwellings	Private dwellings in Bega Valley					Occupied dwellings in Bega Valley			
	number occupied	vacant	total dwellings	% of dwellings	vacancy rate	resident occupied	visitor & unclass'fd dwellings	% dwgs without residents	% dwgs with residents
<b>separate houses</b>	<b>10,408</b>	<b>2,099</b>	<b>12,507</b>	<b>82.4%</b>	<b>16.8%</b>	<b>10,087</b>	<b>321</b>	<b>3%</b>	<b>81%</b>
<b>attached houses</b>	<b>491</b>	<b>186</b>	<b>677</b>	<b>3.9%</b>	<b>27.5%</b>	<b>464</b>	<b>27</b>	<b>4%</b>	<b>69%</b>
• 1 storey	357	102	459	2.8%	22.2%	342	15	3%	75%
• 2+ storeys	134	84	218	1.0%	38.5%	122	12	6%	56%
<b>flats or units</b>	<b>1,134</b>	<b>535</b>	<b>1,669</b>	<b>9.0%</b>	<b>32.1%</b>	<b>1,051</b>	<b>83</b>	<b>5%</b>	<b>63%</b>
• in a 1-2 storey block	1,105	515	1,620	8.7%	31.8%	1,014	91	6%	63%
• in a 3 storey block	3	8	11	0.1%	72.7%	8	-5	-45%	73%
• in a 4+ storey block	0	3	3	0.0%	100.0%	0	0	0%	0%
• attached to a house	26	9	35	0.2%	25.7%	29	-3	-9%	83%
<b>other dwellings</b>	<b>569</b>	<b>61</b>	<b>630</b>	<b>4.5%</b>	<b>9.7%</b>	<b>333</b>	<b>236</b>	<b>37%</b>	<b>53%</b>
• caravan, cabin, houseboat	455	37	492	3.6%	7.5%	234	221	45%	48%
• improvised home or tent	61	14	75	0.5%	18.7%	49	12	16%	65%
• flat attached to a shop	53	10	63	0.4%	15.9%	50	3	5%	79%
<b>not stated</b>	<b>26</b>	<b>6</b>	<b>32</b>	<b>0.2%</b>	<b>18.8%</b>	<b>18</b>	<b>8</b>	<b>25%</b>	<b>56%</b>
<b>Total</b>	<b>12,628</b>	<b>2,887</b>	<b>15,515</b>	<b>100%</b>	<b>18.6%</b>	<b>11,953</b>	<b>675</b>	<b>4%</b>	<b>77%</b>

The column headed 'non-resident dwellings' is the difference between occupied and resident-occupied dwellings. Source: Census 2006 Tables B18, C130

## Changes in dwelling numbers

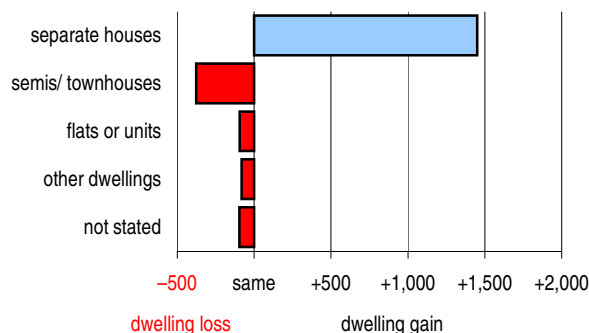
From 2001 to 2006, there was an increase of 804 (5%) in the total number of dwellings in Bega Valley.

Of the various types of dwellings, the number of separate houses increased by 1,451 (13%); the number of attached houses (eg semis and townhouses) decreased by 377 (36%); the number of flats and units decreased by 94 (5%).

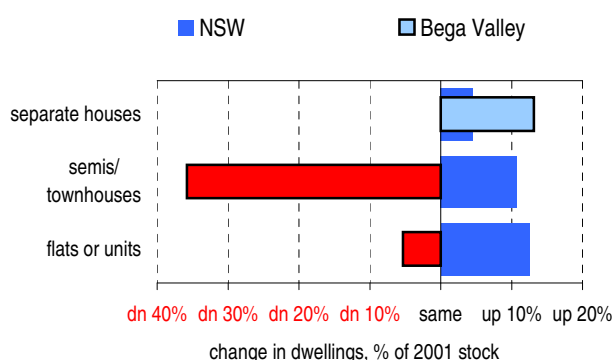
The 5% increase in Bega Valley's dwelling stock was similar to NSW's increase of 5% over the five years.

Bega Valley's 13% increase in its stock of separate houses was 9% higher than the increase in the number of occupied houses in NSW. With attached houses, Bega Valley's 36% decrease was 47% lower than NSW's increase. For flats and units, Bega Valley had a decrease of 5%, which was 18% lower than NSW's increase.

Dwelling changes, 2001–2006



Dwelling change 2001–2006, %



All occupied private dwellings	dwellings in Bega V, 2006	Bega V 2001 est'd			change 2001–2006		compared with NSW		
		occupied	vacant	total	number	percent	% occ'd dwellings	change 2001–2006	Bega V's growth diff.
<b>separate houses</b>	<b>12,507</b>	<b>9,353</b>	<b>1,703</b>	<b>11,056</b>	<b>+ 1,451</b>	<b>up 13%</b>	<b>69.7%</b>	<b>up 4%</b>	<b>9% higher</b>
<b>semis/ townhouses</b>	<b>677</b>	<b>791</b>	<b>263</b>	<b>1,054</b>	<b>-377</b>	<b>dn 36%</b>	<b>9.8%</b>	<b>up 11%</b>	<b>47% lower</b>
• 1 storey	459	380	92	472	-13	dn 3%	4.9%	up 9%	12% lower
• 2+ storeys	218	411	172	583	-365	dn 63%	4.8%	up 13%	75% lower
<b>flats or units</b>	<b>1,669</b>	<b>1,299</b>	<b>464</b>	<b>1,763</b>	<b>-94</b>	<b>dn 5%</b>	<b>19.0%</b>	<b>up 12%</b>	<b>18% lower</b>
• in a 1–2 storey block	1,620	1,201	414	1,615	5	up 0%	6.6%	up 10%	10% lower
• in a 3 storey block	11	20	16	36	-25	dn 69%	6.0%	up 8%	78% lower
• in a 4+ storey block	3	15	16	31	-28	dn 90%	6.3%	up 24%	114% lower
• attached to a house	35	63	18	81	-46	dn 57%	0.2%	dn 47%	10% lower
<b>other dwellings</b>	<b>630</b>	<b>644</b>	<b>67</b>	<b>711</b>	<b>-81</b>	<b>dn 11%</b>	<b>1.4%</b>	<b>dn 12%</b>	<b>0% higher</b>
• caravan, cabin, houseboat	492	498	41	539	-47	dn 9%	1.0%	dn 10%	1% higher
• improvised home or tent	75	32	6	38	37	up 95%	0.1%	up 51%	44% higher
• flat attached to a shop	63	114	20	134	-71	dn 53%	0.3%	dn 27%	26% lower
not stated	32	106	22	128	-96	dn 75%	0.1%	dn 90%	15% higher
<b>Total</b>	<b>15,515</b>	<b>12,193</b>	<b>2,518</b>	<b>14,711</b>	<b>804</b>	<b>up 5%</b>	<b>100%</b>	<b>up 5%</b>	<b>0% more</b>

Estimated vacancy in 2001 calculated by apportioning the total vacant dwellings among dwelling types in same ratios as in 2006. Data includes dwellings occupied by visitors and non-classifiable households. Note that small changes in the number of dwellings between the 2001 and 2006 Censuses can be caused by dwellings being classified differently (attached houses and flats can switch). Source: Census 2006 Table B31; 2001 Table B181.

# People and occupancy

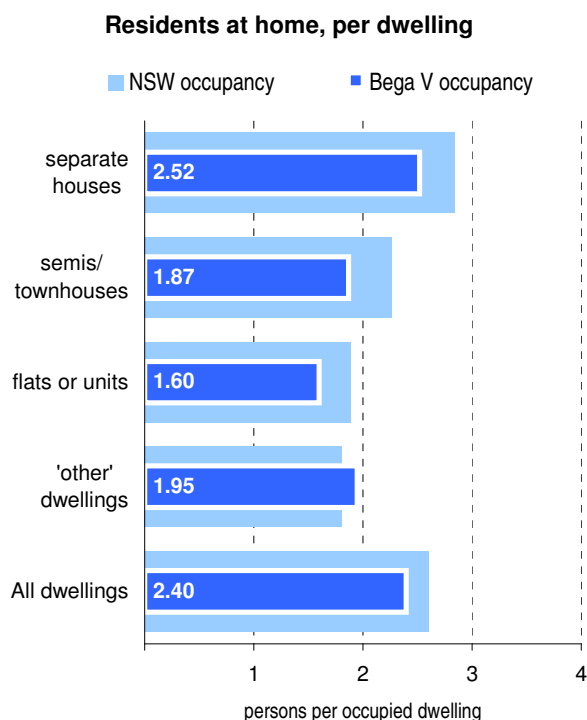
## Resident-occupied dwellings

On Census night in 2006, 11,953 dwellings were found to be occupied by 28,647 usual residents of Bega Valley, an average of 2.40 persons per dwellings.

This 'occupancy rate' does not include residents away on Census night or dwellings that had no residents on Census night, but nonetheless allows comparisons between types of dwellings and different areas.

The graph (right) illustrates the occupancies of different types of dwellings for Bega Valley (the darker bars), compared with NSW (the lighter background bars). The highest occupancy for Bega Valley (the longest bar), was 2.52 persons per dwelling, for separate houses. The lowest was 1.60 for flats or units.

On average, Bega Valley's occupancy was 0.20 persons per dwelling lower than NSW. The occupancy per house was 0.32 lower; that of attached houses was 0.39 lower; that of flats / units was 0.28 lower.



Resident occupied private dwellings	number & proportion of dwellings				residents in dwellings			
	Bega V 2006	% Bega V dwgs.	% NSW dwgs.	Bega V's difference	Bega V 2006	Bega V occupancy	NSW occupancy	Bega V's difference
<b>separate houses</b>	<b>10,087</b>	<b>84.4%</b>	<b>71.4%</b>	<b>13% more</b>	<b>25,422</b>	<b>2.52</b>	<b>2.84</b>	<b>0.32 less</b>
<b>semis/ townhouses</b>	<b>464</b>	<b>3.9%</b>	<b>9.7%</b>	<b>6% less</b>	<b>867</b>	<b>1.87</b>	<b>2.26</b>	<b>0.39 less</b>
• 1 storey	342	2.9%	5.0%	2.1% less	615	1.80	2.09	0.29 less
• 2+ storeys	122	1.0%	4.7%	3.7% less	252	2.07	2.44	0.38 less
<b>flats or units</b>	<b>1,051</b>	<b>8.8%</b>	<b>17.7%</b>	<b>9% less</b>	<b>1,681</b>	<b>1.60</b>	<b>1.88</b>	<b>0.28 less</b>
• in a 1–2 storey block	1,014	8.5%	6.4%	2.1% more	1,618	1.60	1.78	0.19 less
• in a 3 storey block	8	0.1%	5.6%	5.5% less	4	-	1.96	-
• in a 4+ storey block	0	0.0%	5.5%	5.5% less	0	-	1.92	-
• attached to a house	29	0.2%	0.2%	0.1% more	59	2.03	1.90	0.14 more
<b>'other' dwellings</b>	<b>333</b>	<b>2.8%</b>	<b>1.1%</b>	<b>2% more</b>	<b>648</b>	<b>1.95</b>	<b>1.80</b>	<b>0.14 more</b>
• caravan, cabin, houseboat	234	2.0%	0.7%	1.3% more	420	1.79	1.62	0.17 more
• improvised home or tent	49	0.4%	0.1%	0.3% more	126	2.57	1.65	0.92 more
• flat attached to a shop	50	0.4%	0.3%	0.1% more	102	2.04	2.26	0.22 less
not stated	18	0.2%	0.1%	0.1% more	29	1.61	2.43	0.82 less
<b>All dwellings</b>	<b>11,953</b>		<b>5%</b>		<b>28,647</b>	<b>2.40</b>	<b>2.60</b>	<b>0.20 less</b>

Data excludes dwellings which were unoccupied or occupied only by visitors or were non-classifiable, and residents absent on Census night. Source: Census 2006 Table B31.

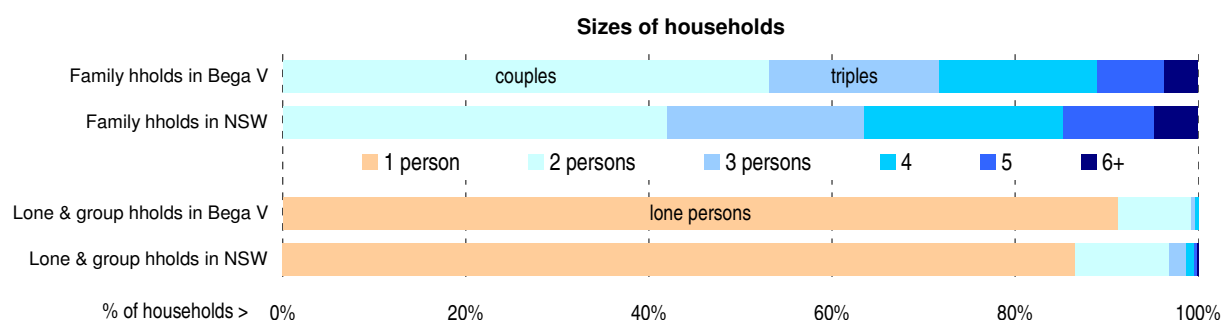
## Sizes of households

On the household Census form, people are asked how many residents usually live in their dwellings. Their responses can be used to calculate the average size of households, which is the average occupancy of dwellings. This method of determining occupancy rates should be quite accurate, as the households responding to this question occupied 77% of all Bega Valley dwellings.

In Bega Valley, 11,958 resident-occupied households gave their usual number of residents. Of these, 3,058 were lone-person households; 4,845 were two-person households; 1,613 were three-person; up to 318 households with 6 or more usual residents. Assuming these largest households averaged 8.0 persons, this implies a population of 29,261 usual residents in these dwellings, at an average occupancy of 2.45 residents per dwelling.

Of these households, 8,607 were family households with an average usual size of 2.97 persons. This was 0.26 persons per dwelling smaller than the average for NSW, largely because 11% more Bega Valley family households had 2 persons but 5% fewer had 4 persons.

Of the other 3,351 Bega Valley households, 3,058 were single-person households (91% of them); the remaining were group or shared households usually having 2 persons (8%) in residence. The average size of all non-family households was just 1.10 due to the number with only one member. The average size of group households was 2.97, which was 0.27 smaller than in NSW.



Sizes of resident households 2006	No. households (occupied dwellings) of each size						total hholds	total residents	av. hhold size
	1 person	2 persons	3 persons	4 persons	5 persons	6+ persons			
family households		4,578	1,599	1,478	634	318	8,607	25,579	2.97
lone-person / group households	3,058	267	14	12	0	0	3,351	3,682	1.10
<b>All households</b>	<b>3,058</b>	<b>4,845</b>	<b>1,613</b>	<b>1,490</b>	<b>634</b>	<b>318</b>	<b>11,958</b>	<b>29,261</b>	<b>2.45</b>
<b>% of households of each size</b>							av. in 6+ pers dwgs: 8.0 pers		
Family hholds in Bega V		53%	19%	17%	7%	4%	100%		2.97
Family hholds in NSW		42%	21%	22%	10%	5%	100%		3.24
<b>Bega V difference</b>		11% more	3% less	5% less	3% less	1% less			0.26 less
Lone & group hholds in Bega V	91%	8%	0%	0%	0%	0%	100%	group >	2.13
Lone & group hholds in NSW	87%	10%	2%	1%	0%	0%	100%	only >	2.40
<b>Bega V difference</b>	5% more	2% less	1% less	1% less	0% less	0% less			0.27 less

Resident households were dwellings occupied by usual residents on Census night, excluding visitor-only and non-classifiable dwellings. The total number of residents is calculated by multiplying the number of households by their sizes, assuming 8 persons per household for those recorded as '6 or more'. Source: Census 2006 Table B30; Census 2001 Table B30.

Change in household sizes 2001–2006	No. occupied dwellings and persons present Census night						total dwellings	total persons	persons per hhold
	1 person	2 persons	3 persons	4 persons	5 persons	6+ persons			
family households, 2006	278	4,324	1,625	1,384	658	339	8,608	25,339	2.94
other households, 2006	3,122	713	100	53	23	10	4,021	5,255	1.31
<b>all households, 2006</b>	<b>3,400</b>	<b>5,037</b>	<b>1,725</b>	<b>1,437</b>	<b>681</b>	<b>349</b>	<b>12,629</b>	<b>30,594</b>	<b>2.42</b>
family households, 2001		4,075	1,500	1,418	729	303	8,025	24,391	3.04
other households, 2001	2,785	265	18	3	0	0	3,071	3,381	1.10
<b>all households, 2001</b>	<b>2,785</b>	<b>4,340</b>	<b>1,518</b>	<b>1,421</b>	<b>729</b>	<b>303</b>	<b>11,096</b>	<b>27,772</b>	<b>2.50</b>
Change in family households	+278	+249	+125	-34	-71	+36	+583	+948	-0.10
Change in other households	+337	+448	+82	+50	+23	+10	+950	+1,874	+0.21
<b>Change in all households</b>	<b>+615</b>	<b>+697</b>	<b>+207</b>	<b>+16</b>	<b>-48</b>	<b>+46</b>	<b>+1,533</b>	<b>+2,822</b>	<b>-0.08</b>

This table shows dwellings which were occupied on Census night, including visitor-only and non-classifiable dwellings, and the number of persons present on Census night. Source: Census 2006 Table P30; Census 2001 Table B30.

## Measuring the population

The Estimated Resident Population (ERP) is the official measure of the Australian population, and is based on the concept of usual residence. It refers to all people, regardless of nationality or citizenship, who usually live in Australia. The ERP includes usual residents who are overseas for less than 12 months and excludes overseas visitors who are in Australia for less than 12 months.

To estimate the ERP at 30 June in a Census year, three important adjustments are made to the Census count (based on place of usual residence). The first is an adjustment for Census underenumeration. The second is the inclusion of Australian residents who were temporarily overseas on Census night. The third adjustment occurs because the Census is not conducted on 30 June, but on 8 August.

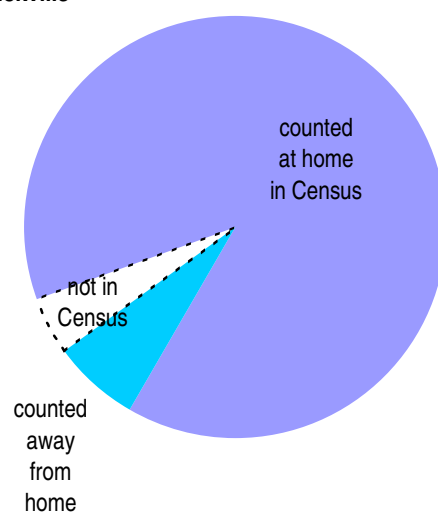
After making such adjustments, the ABS estimates that the resident population of Bega Valley at 30 June 2006 (the ERP) was 32,477. Of these, 31,060 (95.6%) completed the Census. The ERP on Census night, 39 days later, would have been around 32,667, extrapolating the 2001–2006 trend .

Bega Valley's estimated resident population increased by 1,774 (5.8%) from 2001 to 2006, while the resident population counted in the Census increased by 1,467 (5.0%) over these five years.

Of the residents counted in 2006, some 1,611 were staying in non-private dwellings, and about 387 of these seemed to be permanent residents (see Non-Private Dwellings topic). Since 96% of Bega Valley residents appeared to complete the Census, this suggests about 407 permanent residents lived in non-private dwellings, and so 32,260 lived in private dwellings.

At an average occupancy of 2.45 residents per dwelling, as revealed from the Census question on usual household size, these 32,260 residents would occupy 13,184 private dwellings.

The population of Marrickville



The population of Bega Valley	2006		2001		change 2001–2006		People in dwellings, 8 Aug 2006		
	people	% of ERP	2001	% of ERP	number	% of 2001	private	non-private	total
counted at home in Census	28,862	88.9%	27,508	89.6%	up 1,354	up 5%			
counted away from home	2,197	6.8%	2,085	6.8%	up 112	up 5%			
<b>counted residents</b>	<b>31,060</b>	<b>95.6%</b>	<b>29,593</b>	<b>96.4%</b>	<b>up 1,467</b>	<b>up 5%</b>	<b>30,673</b>	<b>387</b>	<b>31,060</b>
visitors on Census night	2,791	8.6%	3,016	9.8%	dn 225	dn 7%			
present on Census night	31,658	97.5%	30,524	99.4%	up 1,134	up 4%	30,047	1,611	31,658
<b>estimated resident pop'n</b>	<b>32,477</b>		<b>30,703</b>		<b>up 1,774</b>	<b>up 6%</b>	<b>32,260</b>	<b>407</b>	<b>32,667</b>

The ERP of 8 August 2006 (32,667) is calculated by adjusting the 30 June 2006 ERP (32,477) by 39 days change, at the average linear rate over 2001 to 2006.

## Occupancy and dwelling usage

One of the key issues in planning is estimating the future housing needs of a changing population. Making such projections involves not just projecting the population or dwelling stock, but also projecting the occupancy rate. Occupancy rates are generally trending downwards as households get smaller, due to the twin effects of fewer children in families and more single-person households. This trend means that a constant number of dwellings will house fewer people over time; an increase in dwellings will be needed even if the population stays constant.

In making projections, the 2006 Census provides the baseline, as it is the most recent accurate count of people and dwellings. However, the population counted must be increased to the ERP, the population used for planning, and the usage of dwellings must be determined. The vacancy rate measured at the Census is not an accurate count of true vacancies. The table below shows a method for reconciling Census data and the ERP and calculating a consistent vacancy rate.

The first three columns of the table calculate the number of permanent residents living in dwellings which were resident-occupied on Census night. There were 11,953 of these. For each type of dwelling, the number is multiplied by the usual number of residents, as revealed by another Census question, which averaged 2.46 residents per dwelling. This shows how many residents usually lived in these dwellings on Census night, 29,327 in all. This leaves 2,933 usual residents unaccounted for. They must live in the remaining dwellings – those not occupied by residents on Census night.

The next four columns show how the other 3,562 dwellings without residents on Census night might have been used. If all were occupied at the average rates for each type of dwelling, they could hold 8,249 possible residents. But they hold only 2,933, as some dwellings really were empty. The number of residents in each type of dwelling is estimated by allocating the actual residents proportionate to the possible residents. The number of dwellings these residents probably occupy is then calculated by dividing their number by the usual occupancy, showing that 1,267 'implied' dwellings were needed to house them.

With 13,220 dwellings occupied by the permanent residents, of 15,515 dwellings counted in the Census, that leaves 2,295 vacant dwellings, a vacancy rate of 14.8% of the dwelling stock. Vacancy rates ranged from 12.5% of separate houses to 30.4% of 'other' dwellings.

Calculating dwelling usage	resident-occupied dwellings			other dwellings				actual vacancies	
	dwellings	usual occupancy	usual residents	non-resident dwellings	possible residents	actual residents	implied dwellings	adjusted vacant	adjusted vacancy rate
separate houses	10,087	2.59	26,110	2,420	6,264	2,227	860	1,560	12.5%
semis/ townhouses	464	1.90	881	213	404	144	76	137	20.3%
flats or units	1,051	1.56	1,637	618	963	342	220	398	23.9%
'other' dwellings	333	1.97	655	297	584	208	106	191	30.4%
unstated dwelling types	18	2.46	44	14	34	12	5	9	28.2%
<b>Total dwellings</b>	<b>11,953</b>	<b>2.46</b>	<b>29,327</b>	<b>3,562</b>	<b>8,249</b>	<b>2,933</b>	<b>1,267</b>	<b>2,295</b>	<b>14.8%</b>

## Sizes of dwellings

The tables below show the number of bedrooms in dwellings of each size, and the number of usual residents (the occupancy rate) for different types of dwellings. Overall, 11,651 family, group and lone-person households in Bega Valley are included. Their dwellings had a total of 39,127 bedrooms (assuming 4½ bedrooms average for dwellings with 4 or more bedrooms), at an average of 3.4 bedrooms per dwelling.

The usual resident population of these dwellings can be calculated from Census responses, and this is shown in the second table. Altogether, these dwellings held a population of 28,622 at an average occupancy of 2.46 persons per dwelling, or 0.73 residents per bedroom.

The third table shows the average occupancy (residents per dwelling) for dwellings of different types and sizes. Occupancy of 1-bedroom dwellings averaged 1.5 residents; 2-bedroom dwellings had 1.8 residents; 3-bedroom dwellings had 2.4 residents; and larger dwellings averaged 3.3 residents.

Among different types of dwellings with the same number of bedrooms, occupancy rates varied slightly. With 2-bedroom dwellings, there were 1.9 persons per house; 1.6 per semi- or townhouse; and 1.5 per flat or unit. Similarly with 3-bedroom dwellings, there were 2.4 persons per house; 2.3 per semi- or townhouse; and 2.1 per flat / unit.

The fourth table shows the average bedroom occupancy in Bega Valley. The overall average was 0.73 residents per bedroom (0.75 for houses; 0.65 for semis; and 0.55 for units). The cells shaded green in the table have bedroom occupancies close to average. One-bedroom dwellings have higher occupancies, since there must be at least one person per bedroom in an occupied dwelling. Among 2–4 bedroom dwellings, bedroom occupancy rates ranged from 1.09 in 4+ BRs flats or units and 0.96 in 2-BRs separate houses, to 0.69 persons per bedroom in 3-BRs flats or units.

Bedrooms per dwelling	number of dwellings of each type & size						bedrooms per dwelling		
	no BRs (bedsits)	1-bedroom	2- bedrooms	3- bedrooms	4+ bedrooms	not stated	total dwellings	total bedrooms / bedrooms	total bedrooms / dwelling
	separate houses	49	245	1,520	5,027	3,021	222	9,881	34,250
semis or townhouses	5	52	184	163	44	19	460	1,347	2.93
flats or units	10	136	576	235	19	53	988	2,805	2.84
other dwellings	39	86	112	57	22	15	322	726	2.25
<b>Total</b>	<b>103</b>	<b>519</b>	<b>2,392</b>	<b>5,482</b>	<b>3,106</b>	<b>309</b>	<b>11,651</b>	<b>39,127</b>	<b>3.36</b>

Average bedrooms per dwelling assumed 4.5 BRs in dwellings with 4+ BRs. Source: Census 2006 Tables X29, X30, X31

Bedroom occupancy	number of residents in each type & size dwelling						occupancy rates		
	no BRs (bedsits)	1-bedroom	2- bedrooms	3- bedrooms	4+ bedrooms	not stated	total residents / residents	residents / dwelling	residents / bedroom
	separate houses	80	433	2,930	12,283	9,820	471	25,577	2.59
semis or townhouses	5	58	292	368	139	31	873	1.90	0.65
flats or units	10	156	841	487	93	58	1,539	1.56	0.55
other dwellings	65	133	200	177	61	15	633	1.97	0.87
<b>Total</b>	<b>160</b>	<b>780</b>	<b>4,263</b>	<b>13,315</b>	<b>10,113</b>	<b>575</b>	<b>28,622</b>	<b>2.46</b>	<b>0.73</b>

Source: Census 2006 Tables X29, X30, X31

Occupancy rates, by dwelling size & type	residents per dwelling, for each type & size of dwelling						proportion of dwellings		
	no BRs	1-BR	2-BRs	3-BRs	4+ BRs	not stated	0-2 BRs	3 BRs	4+BRs
	separate houses		1.8	1.9	2.4	3.3	2.1	18%	51%
semis or townhouses	1.0	1.1	1.6	2.3	3.2	1.6	52%	35%	10%
flats or units	1.0	1.1	1.5	2.1	4.9	1.1	73%	24%	2%
other dwellings	1.7	1.5	1.8	3.1	2.8	1.0	74%	18%	7%
<b>Total</b>	<b>1.6</b>	<b>1.5</b>	<b>1.8</b>	<b>2.4</b>	<b>3.3</b>	<b>1.9</b>	<b>26%</b>	<b>47%</b>	<b>27%</b>

Cells shaded green are within one standard deviation (1.0) of average. Source: Census 2006 Tables X29, X30, X31.

Bedroom occupancy, dwelling size & type	residents per bedroom, for each type & size of dwelling						all sizes
	no BRs	1-BR	2-BRs	3-BRs	4+ BRs		
	separate houses	1.63	1.77	0.96	0.81	0.72	
semis or townhouses	1.00	1.12	0.79	0.75	0.70	<b>0.65</b>	
flats or units	1.00	1.15	0.73	0.69	1.09	<b>0.55</b>	
other dwellings	1.67	1.55	0.89	1.04	0.62	<b>0.87</b>	
<b>Total</b>	<b>1.55</b>	<b>1.50</b>	<b>0.89</b>	<b>0.81</b>	<b>0.72</b>	<b>0.73</b>	

Cells shaded green are within one standard deviation of average. Source: Census 2006 Tables X29, X30, X31

## Bedroom occupancy rates

The table below shows the relationship between the number of dwellings, bedrooms and residents for separate houses occupied by family households. The table is interactive so it can examine the occupancy details of different types of dwellings for either family or group households.

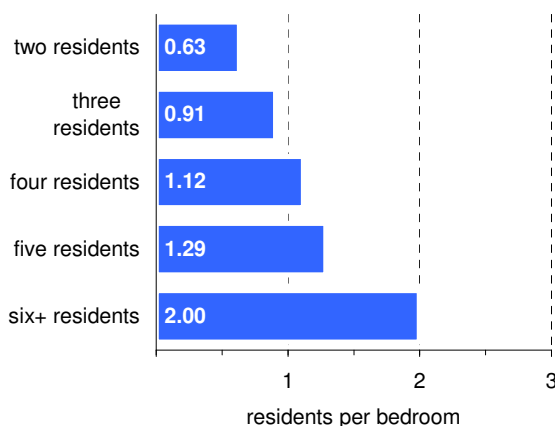
The general trend, regardless of dwelling or household type, is for bedroom occupancy to increase with more residents. Larger households tend to be more crowded. However, while very small dwellings tend to be more crowded (because many are occupied by a couple), bedroom occupancy rates can be fairly stable across dwellings with 2 or more bedrooms.

The upper graph illustrates how bedroom occupancy rates vary with household size. Generally, the fewer the residents, the more space they have – the lower the bedroom occupancy rate. In Bega Valley, bedroom occupancy ranges from 2.00 persons per bedroom in dwellings with six+ residents to 0.63 in dwellings with two residents.

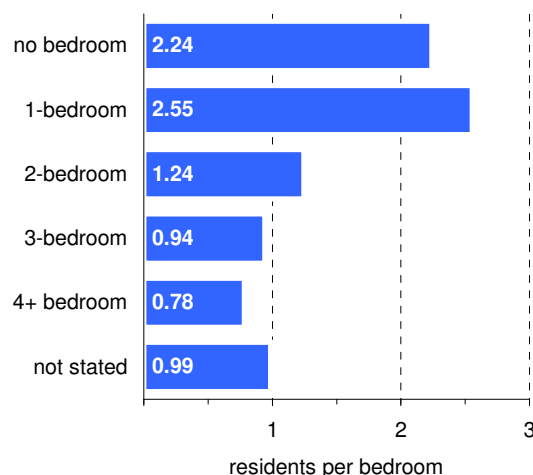
The left columns of the table calculate the average residents per bedroom for dwellings with different numbers of bedrooms, averaging 0.90 for all family households in separate houses. Bedroom occupancy ranges from 2.55 in 1-bedroom dwellings to 0.78 in 4+ bedroom dwellings, illustrated in the lower graph.

The right columns of the table show the number of dwellings with two, three, or more residents (lone-person households are excluded, their occupancy being 1). For each household size, the number of bedrooms is calculated to yield the average size of dwellings (in bedrooms) and the average bedroom occupancy.

**BR occupancy by hhold size, family hholds in separate houses**



**BR occupancy by BR number, family hholds in separate houses**



Bedroom occupancy, family hholds in separate houses	Occupancy details				Number of dwellings with each occupancy				
	separate houses	est'd total bedrooms	est'd total residents	residents /bedroom	two residents	three residents	four residents	five residents	six+ residents
no bedroom	25	25	56	2.24	19	6	0	0	0
1-bedroom	121	121	309	2.55	90	12	11	5	3
2-bedroom	942	1,884	2,343	1.24	653	180	81	17	11
3-bedroom	3,956	11,868	11,154	0.94	2,168	822	691	204	71
4+ bedroom	2,641	11,885	9,304	0.78	1,004	450	610	370	207
not stated	90	302	298	0.99	51	11	10	7	11
<b>Total</b>	<b>7,775</b>	<b>26,084</b>	<b>23,464</b>	<b>0.90</b>	<b>3,985</b>	<b>1,481</b>	<b>1,403</b>	<b>603</b>	<b>303</b>
est'd total bedrooms	26,084				12,598	4,905	5,027	2,343	1,214
av bedrooms per dwelling	3.35				3.16	3.31	3.58	3.89	4.01
total residents	23,464				7,970	4,443	5,612	3,015	2,424
av residents per bedroom	0.90				0.63	0.91	1.12	1.29	2.00

Dwelling without bedrooms (eg bedsits) are assumed to have 1 bedroom, and dwellings with bedroom numbers unstated are assumed to have the overall average number of bedrooms, for calculation purposes. Source: Census 2006 Table X29, X31

# Dwelling tenures

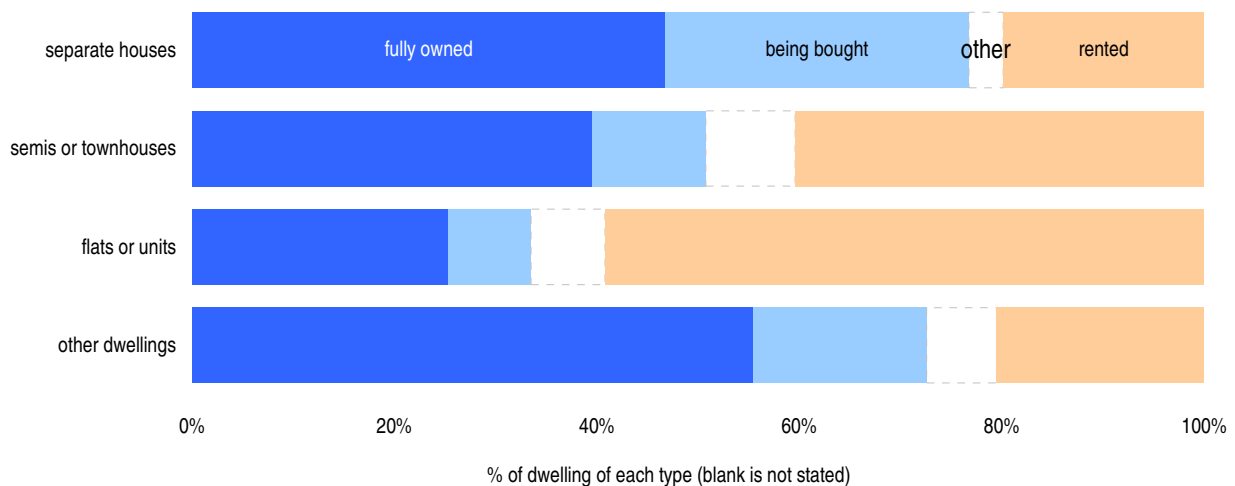
Of 11,953 resident households (occupied dwellings) reporting their tenure in 2006, 35% were fully-owned and 32% were being purchased, with 30% being rented and 4% in other or unstated tenures.

Overall home-ownership rates were much higher than NSW, with 10% more full owners but 5% fewer buyers. Conversely, there were 5% fewer renters.

Generally, flats and 'other dwellings' (such as caravans and shacks) are more likely to be rented than other types of dwellings, while houses are most often owner-occupied. In Bega Valley, 59% of flats and 20% of other dwellings were rented, but 20% of houses were rented (40% of attached houses). Meanwhile, 52% of houses were owner-occupied, compared with 67% of attached houses and 38% of flats.

Of the 2,895 rented dwellings, 46% were managed by estate agents; 28% by owners; 12% by public housing; and 12% by housing co-ops. Compared with NSW, 10% more were managed by owners and 11% fewer by estate agents.

## Tenure of dwellings, by type



Tenures of occupied dwellings, by type	number of dwellings in each tenure					landlords of rental dwellings			
	fully owned	being bought	rented	other tenure	total dwellings	estate agents	owners	public housing	housing co ops
houses	4,719	3,024	2,001	343	10,087	868	623	252	47
semis or townhouses	183	52	187	41	463	93	42	14	24
flats or units	266	86	622	77	1,051	367	131	61	27
other dwellings	184	57	68	23	332	5	27	0	0
not stated	3	0	17	0	20	0	0	9	8
<b>occupied dwgs in Bega V</b>	<b>5,355</b>	<b>3,219</b>	<b>2,895</b>	<b>484</b>	<b>11,953</b>	<b>1,333</b>	<b>823</b>	<b>336</b>	<b>106</b>
	% of each dwelling type in each tenure					% rental under different landlords			
separate houses	47%	30%	20%	3%	100%	43%	31%	13%	2%
semis or townhouses	40%	11%	40%	9%	100%	50%	22%	7%	13%
flats or units	25%	8%	59%	7%	100%	59%	21%	10%	4%
other dwellings	55%	17%	20%	7%	100%	7%	40%	0%	0%
<b>occupied dwgs in Bega V</b>	<b>45%</b>	<b>27%</b>	<b>24%</b>	<b>4%</b>	<b>100%</b>	<b>46%</b>	<b>28%</b>	<b>12%</b>	<b>12%</b>
occupied dwgs in NSW	35%	32%	30%	4%	100%	57%	19%	16%	16%
<b>Bega V diff. from NSW</b>	<b>10% more</b>	<b>5% less</b>	<b>5% less</b>	<b>0% more</b>		<b>11% less</b>	<b>10% more</b>	<b>4% less</b>	<b>4% less</b>

Other tenure included unstated. Source: Census 2006 Table B32.

## Mortgage payments

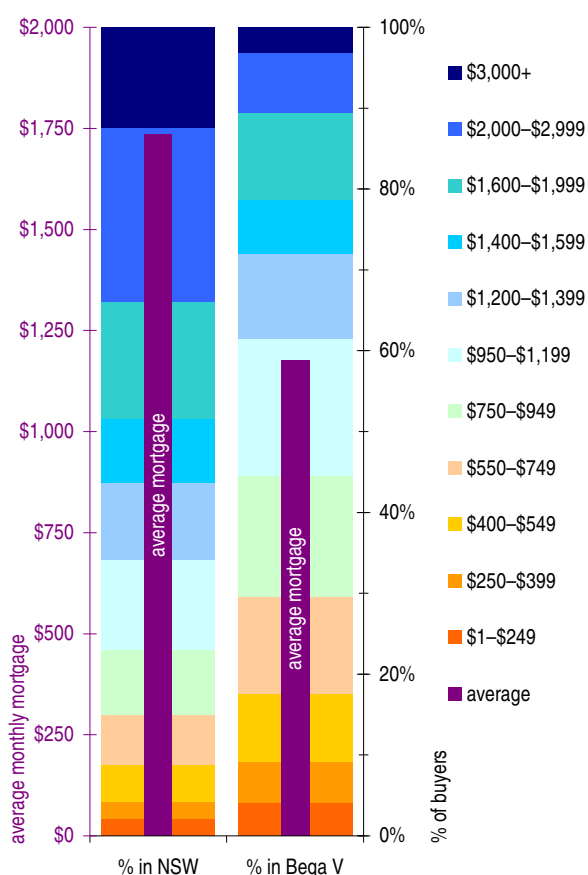
The average mortgage payment by the 3,218 households who were paying off their home in 2006 was about \$1,176 a month, which was 32% lower than NSW. The median mortgage, where half the households paid more and half less, was \$1,010 a month; NSW's median was \$1,517.

The average mortgage generally varies with the type of dwelling, and here ranges from about \$1,230 per month for other dwellings and \$1,182 per month for separate houses down to \$986 per month for flats or units.

Mortgage payments in 2006 can be compared with 2001 by matching the 2001 Census data to the ranges used in 2006, and adjusting the average upwards by the CPI increase of 15%. This gives an average 2001 mortgage of around \$1,000 (in 2006 dollars), suggesting the average mortgage in Bega Valley had increased by 18% over the five years.

Mortgages measured in 2006 can be also adjusted to reflect changes in interest rates from then. At the 2006 Census, the Basic House Interest Rate was 7.25%. With interest rates at 6%, repayments would be about 17% lower. The average monthly mortgage in Bega Valley in June 2009 might be around \$973.

### Monthly mortgage repayment



Monthly mortgage payments, dwellings being purchased	Residents' dwellings being purchased				% of dwelling type in mortgage range				% in Bega V, 2001	
	number in Bega V	% in Bega V	% in NSW	Bega V's difference	separate houses	attached houses	flats or units	other dwellings		
\$1-\$249	122	4%	2%	2.0% more	4%	9%	8%	0%	6%	
\$250-\$399	150	5%	2%	3% more	5%	11%	7%	16%	7%	
\$400-\$549	247	8%	5%	4% more	9%	0%	6%	10%	14%	
\$550-\$749	358	12%	6%	6% more	12%	9%	18%	18%	23%	
\$750-\$949	438	15%	8%	7% more	15%	20%	19%	6%	20%	
\$950-\$1,199	502	17%	11%	6% more	17%	13%	14%	20%	15%	
\$1,200-\$1,399	310	10%	10%	1% more	11%	11%	10%	6%	6%	
\$1,400-\$1,599	201	7%	8%	1% less	7%	13%	6%	0%	3%	
\$1,600-\$1,999	314	11%	14%	4% less	11%	9%	4%	8%	3%	
\$2,000-\$2,999	221	7%	22%	14% less	7%	7%	8%	8%	2%	
\$3,000+	93	3%	12%	9% less	3%	0%	0%	10%	2%	
not stated	262	not included in percentages								
<b>Total</b>	<b>3,218</b>	100%	100%		100%	100%	100%	100%	100%	
av. monthly mortgage	\$1,176		\$1,736	32% lower	\$1,182	\$1,068	\$986	\$1,230	\$1,000	
<b>Housing cost factors</b>	CPI Aug 2001	134	CPI Aug 2006	155	Basic interest	August 2006	7.25%	Jun 2009	6.00%	

Source: Census 2006 Table B33, 2001 Table B20.

The table below shows the monthly mortgage payments of family households, giving the number and percentage paying each mortgage level, and comparisons with NSW. The right columns show the distribution of payments, and average monthly mortgage, for couples without children (average \$1,194); couples with children (\$1,266); one-parent families (\$885); and other families (\$2,100). The overall average paid by families, \$1,210, was 33% below NSW's.

Monthly mortgage by family type	families in each mortgage range				% of family types in each mortgage range			
	number	% Bega V families	% NSW families	Bega V's difference	couples, no kids	couples with kids	one parent families	other families
\$1-\$99	17	1%	1%	0.1% more	1%	0%	1%	0%
\$100-\$149	17	1%	0%	0.3% more	1%	1%	0%	0%
\$150-\$249	53	2%	1%	1.0% more	3%	1%	4%	0%
\$250-\$399	125	5%	2%	2.9% more	6%	3%	9%	0%
\$400-\$549	211	8%	4%	<b>3.8% more</b>	<b>10%</b>	6%	<b>15%</b>	<b>0%</b>
\$550-\$649	107	4%	2%	2.0% more	5%	4%	6%	0%
\$650-\$749	182	7%	4%	3.3% more	7%	6%	<b>11%</b>	<b>50%</b>
\$750-\$849	154	6%	3%	2.9% more	6%	6%	8%	0%
\$850-\$949	226	9%	5%	<b>4.0% more</b>	<b>9%</b>	8%	9%	0%
\$950-\$1,049	187	7%	5%	2.6% more	7%	8%	7%	0%
\$1,050-\$1,199	269	<b>10%</b>	6%	<b>4.2% more</b>	<b>9%</b>	<b>11%</b>	<b>10%</b>	<b>0%</b>
\$1,200-\$1,399	283	<b>11%</b>	<b>9%</b>	1.4% more	8%	<b>13%</b>	7%	0%
\$1,400-\$1,599	187	7%	8%	0.7% less	5%	9%	4%	0%
\$1,600-\$1,999	287	<b>11%</b>	<b>14%</b>	3.3% less	<b>12%</b>	<b>12%</b>	5%	0%
\$2,000-\$2,399	144	6%	<b>13%</b>	7.5% less	5%	6%	2%	0%
\$2,400-\$2,999	60	2%	9%	7.0% less	3%	2%	2%	0%
\$3,000-\$3,999	47	2%	8%	6.1% less	3%	2%	0%	<b>50%</b>
\$4,000 or more	39	2%	5%	3.9% less	2%	2%	0%	0%
not all stated	212	not included in percentages						
<b>Total</b>	<b>2,807</b>	100%	100%		100%	100%	100%	100%
<b>average mortgage</b>		<b>\$1,210</b>			<b>\$1,194</b>	<b>\$1,266</b>	<b>\$885</b>	<b>\$2,100</b>
av in NSW			\$1,808		\$1,862	\$2,470	\$1,412	\$1,796
Bega V diff from NSW			33% less		36% less	49% less	37% less	17% more

Larger results are in bold. Source: 2006 Census Table X13

The lower table shows how monthly mortgage payments vary for different types of dwellings, averaging \$1,184 across all dwelling types in this table, but varying from \$1,183 for houses and \$1,443 for attached houses to \$1,058 for flats and units.

Monthly mortgage by dwelling type	dwellings in each mortgage range				range		
	number	% Bega V dwellings	% NSW dwellings	Bega V's difference	house	attached	flat / unit
\$1-\$99	20	1%	1%	0.0% more	1%	6%	0%
\$100-\$149	24	1%	0%	0.5% more	1%	0%	0%
\$150-\$249	75	3%	1%	1.4% more	3%	0%	4%
\$250-\$399	150	5%	2%	2.9% more	5%	6%	8%
\$400-\$549	248	8%	5%	3.9% more	9%	0%	6%
\$550-\$649	138	5%	2%	2.4% more	5%	9%	0%
\$650-\$749	219	7%	4%	3.5% more	7%	0%	14%
\$750-\$849	176	6%	3%	2.8% more	6%	6%	4%
\$850-\$949	258	9%	5%	3.8% more	9%	6%	13%
\$950-\$1,049	213	7%	5%	2.5% more	7%	6%	10%
\$1,050-\$1,199	291	10%	6%	3.5% more	10%	6%	11%
\$1,200-\$1,399	311	11%	10%	0.9% more	11%	15%	10%
\$1,400-\$1,599	202	7%	8%	1.1% less	7%	13%	6%
\$1,600-\$1,999	315	11%	14%	3.7% less	11%	13%	4%
\$2,000-\$2,399	156	5%	13%	7.4% less	5%	0%	6%
\$2,400-\$2,999	64	2%	9%	6.7% less	2%	0%	4%
\$3,000-\$3,999	49	2%	7%	5.7% less	2%	6%	0%
\$4,000 or more	47	2%	5%	3.5% less	1%	6%	0%
not all stated	262	not included in percentages					
<b>Total</b>	<b>3,218</b>	100%	100%	same	100%	100%	100%
<b>average mortgage</b>		<b>\$1,184</b>			\$1,183	\$1,443	\$1,058
av in NSW			<b>\$1,766</b>		\$1,730	\$2,014	\$1,879
Bega V diff from NSW			33% less		32% less	28% less	44% less

Source: 2006 Census Table X24

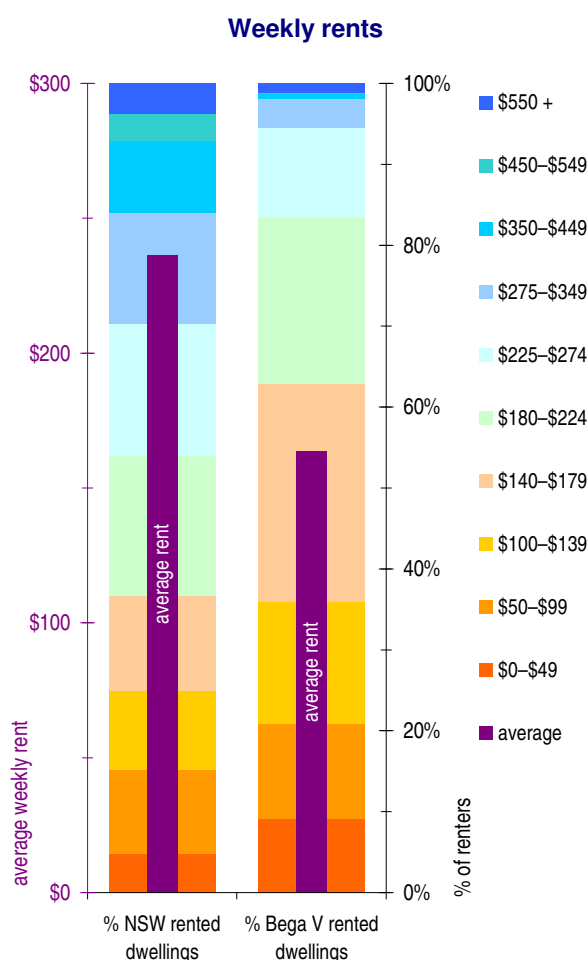
## Weekly rents

The average weekly rent paid by the 2,896 households renting in Bega Valley in 2006 was \$164 a week, which was 31% less than the NSW average. The median rent, where half the households paid more and half less, was \$160 here and \$210 in NSW.

Rents varied according to the landlord, from \$167 week for dwellings managed by real estate agents and \$194 for those run by private landlords, to \$159 for public housing and \$123 for community or charity housing.

The most common rents in 2006 were in the ranges \$140–\$179, \$180–\$224 and \$100–\$139 a week; together these covered 63% of rental households. In NSW, the most common rent range was \$180–\$224. In 2001, the most common rents here were \$100–\$139 and \$140–\$179 a week.

Rents in 2006 can be compared with 2001 by matching the 2001 Census data to the 2006 rent ranges, then turning the resultant average into 2006 dollars by inflating for CPI changes. This gives an average 2001 rent in Bega Valley of \$167, suggesting the average weekly rent changed little in real terms.



Weekly rent payments	occupied dwellings					% dwellings in each rent range, by landlord			
	number	% Bega V rented dwellings	% NSW rented dwellings	Bega V's difference	% Bega V in 2001	real estate agents	private* landlords	public housing	community housing
\$0–\$49	256	9%	5%	5% less	5%	0%	9%	5%	17%
\$50–\$99	329	12%	10%	8% less	19%	2%	9%	48%	53%
\$100–\$139	424	15%	10%	0% more	36%	10%	22%	21%	19%
\$140–\$179	753	27%	12%	22% more	20%	34%	28%	17%	5%
\$180–\$224	576	21%	17%	12% more	10%	30%	18%	7%	3%
\$225–\$274	312	11%	16%	1% more	4%	17%	9%	0%	0%
\$275–\$349	101	4%	14%	8% less	2%	6%	3%	0%	0%
\$350–\$449	15	1%	9%	8% less	1%	1%	1%	0%	0%
\$450–\$549	3	0%	3%	3% less	1%	0%	0%	0%	0%
\$550 +	34	1%	4%	3% less	1%	0%	1%	3%	3%
not stated	93	not included in percentages							
<b>Total</b>	2,896	100%	100%	same	100%	100%	100%	100%	100%
<b>average rent</b>	<b>\$164</b>	<b>\$236</b>	<b>31% lower</b>	<b>\$167</b>	<b>\$194</b>	<b>\$159</b>	<b>\$123</b>	<b>\$103</b>	

The most common rent ranges are have their data in bolded. The average rent is calculated from the number in each rent range multiplied by the mid-point of the range, using \$700 a week for \$550+ range. The rent ranges measured in the 2001 Census were different from the 2001 Census, so the number in each 2006 range (those shown in the table) is calculated by apportioning the 2001 ranges; the average is then increased by the CPI increase over 2001 to 2006, to show equivalent dollars.

## Rental stress

Households paying over 30% of their income in rent are commonly regarded as being in housing stress. This is illustrated in the table below, which shows the rate per 1,000 renting households in each rent–income combination, of the 1,567 family households in Bega Valley who stated their income and rent. For example, the largest group (boxed in the table), with 93 in every 1,000 renting family households, was those who were paying rent of \$100–\$179 while earning \$500–\$649 a week.

In the table, households paying over 30% of income in rent are towards the top right corner, shaded red. This is calculated from the ratio of the mid-points of the income and rent ranges. Altogether, 30% renting family households fell into this 'housing stress' zone.

On the other hand, households for whom rent is less than 20% of income are towards the bottom left corner, shaded green. That made up 48% of renting family households. The remaining 22% of households, in the diagonal, unshaded band, may or may not be in housing stress.

The right-hand column shows the average rents paid by family households of each income level. Higher income households tends to pay more in rent than lower, but this is not a smooth pattern, partly because sample sizes can be small. The average weekly rent was \$174; the highest was \$250 paid by households getting \$3,000 or more a week income; the lowest was \$132 paid by households with incomes in the \$1–\$149 a week range.

The lower two rows of the table show the proportion of family households paying in each of the rent ranges, and their average weekly incomes. Overall, the most common rent ranges were \$100–\$179 a week with 36% of these households, \$180–\$224 with 26%, and \$0–\$99 with 15%.

The average income of all these households was \$911 a week. Higher rents tended to be paid by higher income families, but again the pattern is not smooth. In Bega Valley, the highest average incomes were received by family paying rents of \$350–\$449 (who got \$1,685 a week) and \$275–\$349 (\$1,149); lowest average incomes were received by renters paying \$100–\$179 (\$749) and \$550+ (\$800 a week income).

Note that the data table below is interactive and can show family, group or lone-person households.

Rent by Income, family hholds	Number of family households / 1000 paying each weekly rent								average rent
	\$0–\$99	\$100–\$179	\$180–\$224	\$225–\$274	\$275–\$349	\$350–\$449	\$450–\$549	\$550+	
<b>Weekly household income</b>									
nil / negative income	-	-	-	-	-	-	-	-	-
\$1–\$149	4	-	4	-	-	-	-	-	\$132
\$150–\$249	4	11	6	2	3	-	-	-	\$164
\$250–\$349	24	47	21	7	3	-	-	-	\$144
\$350–\$499	23	45	19	9	3	-	-	-	\$146
\$500–\$649	26	93	58	23	8	2	-	2	\$172
\$650–\$799	12	33	27	13	3	-	-	2	\$181
\$800–\$999	11	37	32	13	4	-	-	-	\$172
\$1,000–\$1,199	19	60	41	29	10	2	-	2	\$185
\$1,200–\$1,399	7	15	17	17	3	-	-	-	\$187
\$1,400–\$1,699	9	11	14	20	6	-	-	-	\$196
\$1,700–\$1,999	8	6	10	4	6	3	-	-	\$201
\$2,000–\$2,499	4	3	8	8	3	-	-	-	\$200
\$2,500–\$2,999	2	2	3	3	3	3	-	-	\$237
\$3,000 or more	-	-	-	3	-	-	-	-	\$250
<b>% hhlds paying each rent</b>	<b>15%</b>	<b>36%</b>	<b>26%</b>	<b>15%</b>	<b>5%</b>	<b>1%</b>	<b>0%</b>	<b>1%</b>	<b>\$174</b>
<b>Average household income</b>	<b>\$809</b>	<b>\$749</b>	<b>\$885</b>	<b>\$1,129</b>	<b>\$1,149</b>	<b>\$1,685</b>	<b>-</b>	<b>\$800</b>	<b>\$911</b>
<b>% hhlds in rent stress</b>	paying over 30% = 30%		paying 20–30% = 22%			paying under 20% = 48%			

Cells representing households paying over 30% of income in rent are shaded pink; those paying under 20% are shaded green (calculated using the ratio of mid-points of each income and rent range). The most common cells are greyed. Tables exclude households which did not state their income and rent. Source ABS Census 2006 Tables X20, X21, X22.

# Other housing features

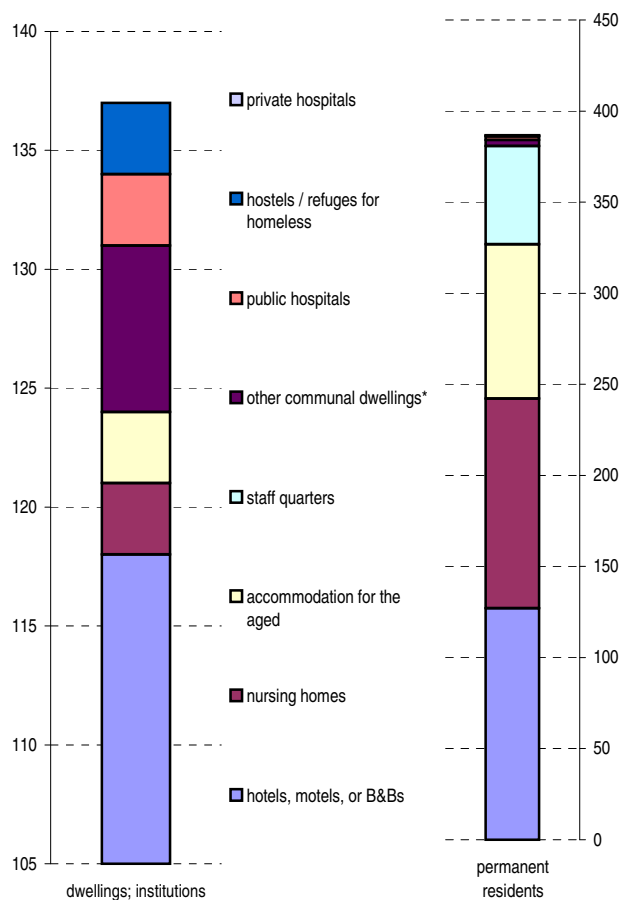
## Non-private dwellings

In 2006, there were 137 non-private dwellings (ie with communal facilities) in Bega Valley, including 118 hotels, motels, or B&Bs, 7 other communal dwellings\* and 3 nursing homes. There were also 3 accommodation for the aged, 3 public hospitals, and 3 hostels / refuges for homeless.

The most common types of non-private dwellings, by population, were hotels, motels, or B&Bs, with 1,270 occupants on Census night; nursing homes, with 128 occupants; and accommodation for the aged, with 94 occupants. As well, there were 60 people staying in staff quarters, 33 in other communal dwellings\*, and 19 in public hospitals.

Nursing homes had the largest average size of the diverse non-private dwellings, averaging 43 occupants, followed by accommodation for the aged which averaged 31 occupants, and hotels, motels, or B&Bs with 11 occupants.

From 2001 to 2006, the overall number of non-private dwellings increased by 80. There were 71 more hotels, motels, or B&Bs and 3 more nursing homes.



Over this period, the number of residents of non-private dwellings increased by 883. There were 854 more in hotels, motels, or B&Bs and 60 more in staff quarters. The number in public hospitals fell by 48 and the number in nurses' quarters fell by 17.

The number of permanent residents of non-private dwellings can be estimated from the overnight population by applying a permanency ratio to each type of non-private dwelling. This is the proportion of Census-night residents who were permanent. The ratio used here ranges from 90% for nursing homes to 5% for boarding schools. Using these permanency ratios yields an estimated permanent population in Bega Valley's non-private dwellings of 387.

Non-private dwellings in Bega Valley	non-private dwellings and occupants in 2006					2001			change in persons 2001-2006
	dwellings; institutions	persons	persons / dwelling	permanency rate	permanent residents	dwellings; institutions	persons	persons / dwelling	
hotels, motels, or B&Bs	118	1,270	11	10%	127	47	416	9	up 854
nursing homes	3	128	43	90%	115	0	109	-	up 19
accommodation for the aged	3	94	31	90%	85	3	92	31	up 2
staff quarters	0	60	-	90%	54	0	0	-	up 60
other communal dwellings*	7	33	5	10%	3	4	19	5	up 14
public hospitals	3	19	6	10%	2	3	67	22	dn 48
hostels / refuges for homeless	3	4	1	10%	0	0	0	-	up 4
private hospitals	0	3	-	10%	0	0	0	-	up 3
unstated types	0	0	-	50%	0	0	0	-	same
<b>total</b>	<b>137</b>	<b>1,611</b>	<b>12</b>	<b>24%</b>	<b>387</b>	<b>57</b>	<b>728</b>	<b>13</b>	<b>up 883</b>

\* 'Other communal dwellings' includes ski lodges and youth/backpacker hostels. Source Census 2006 Table C40, 2001 Censu Table X45

# Vehicles

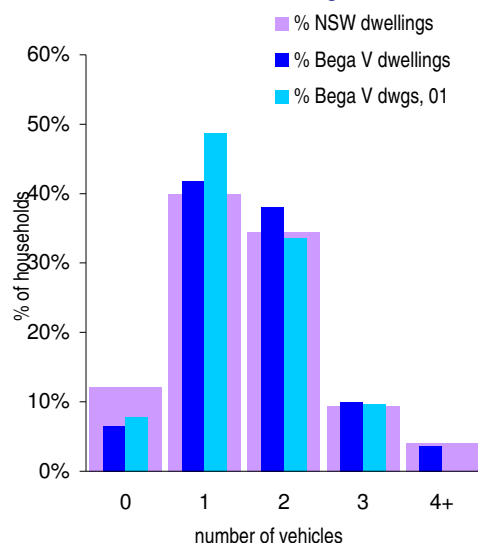
The Census also records the number of registered motor vehicles, which are owned or used by members of a household, and which are garaged or parked near the occupied private dwelling on Census Night. It includes vans and company vehicles kept at home, but excludes motorbikes, scooters and tractors.

In Bega Valley in 2006, 11,955 dwellings reported having some 19,643 vehicles, an average of 1.64 vehicles per occupied dwelling.

Most commonly, households had one vehicle (42%), two vehicles (38%) or three vehicles (10%). Compared with NSW, 4% more households had two vehicles and 2% more had one vehicle but 6% fewer households had no vehicles.

From 2001 to 2006, the average number of vehicles per dwelling increased by 0.11, with 4.4% more households having two vehicles while 7.0% fewer had one vehicle.

Vehicles / dwelling



Vehicles per dwelling	occupied dwellings with each number of vehicles								
	dwellings 2006	% Bega V dwellings	% NSW dwellings	Bega V's difference	% Bega V dwgs, 01	change in % dwgs	change in NSW	growth difference	
no vehicles	749	7%	12%	6% less	8%	dn 1.3%	dn 0.8%	0% lower	
one vehicle	4,785	42%	40%	2% more	49%	dn 7.0%	dn 3.0%	4% lower	
two vehicles	4,363	38%	34%	4% more	34%	up 4.4%	up 1.9%	3% higher	
three vehicles	1,145	10%	9%	1% more	10%	up 0.2%	dn 2.2%	2% higher	
four+ vehicles	419	4%	4%	0% less	n.a.	up 3.7%	up 4.1%	0% lower	
number not stated	494								
<b>Total dwellings</b>	<b>11,955</b>	<b>100%</b>	<b>100%</b>		<b>12,196</b>	<b>2.0% less</b>	<b>0.7% less</b>	<b>1% lower</b>	
est'd total vehicles	19,643				17,249		Av veh u/s	1.64	
<b>average vehicles / dwelling</b>	<b>1.64</b>		<b>1.54</b>	<b>0.10 more</b>	<b>1.53</b>	<b>up 0.11</b>	Av veh 3+	3.4	

The average vehicles per dwelling is calculated assuming 4.5 vehicles average in dwellings with 4+ vehicles in 2006, and 3.5 vehicles average for dwellings with 3+ vehicle in 2001. Source: Census 2006 Table B29

The table below is interactive (in Excel) and can be set to show the vehicles per dwelling for different types of dwellings and households. For example, there were 7,774 family households living in separate houses with an estimated 14,869 vehicles, an average of 1.91 vehicles per household. These households had around 25,561 usual residents, so this equates to 0.58 vehicles per resident. The bottom line of the table shows how the vehicles per resident varies with the size of the households, ranging from 0.86 for separate houses with two residents and 0.67 for those with three residents to 0.29 vehicles per dwelling for separate houses with six+ residents.

Vehicles per separate house	lone persons		family households in separate house, by residents						est'd total vehicles
	dwellings	est'd total vehicles	two residents	three residents	four residents	five residents	six+ residents	all dwellings	
no vehicles	275	0	76	42	23	11	6	158	0
one vehicle	1,403	1,403	1,466	412	261	99	53	2,291	2,291
two vehicles	246	492	1,915	620	750	299	110	3,694	7,388
three+ vehicles	32	109	412	371	343	186	115	1,427	4,854
vehicles not stated	143	235	115	35	28	7	19	204	335
<b>Total dwellings</b>	<b>2,099</b>	<b>2,239</b>	<b>3,984</b>	<b>1,480</b>	<b>1,405</b>	<b>602</b>	<b>303</b>	<b>7,774</b>	<b>14,869</b>
Est'd total vehicles	2,239		6,887	2,972	2,974	1,341	695	14,869	
Av vehicles per dwelling	1.07		1.73	2.01	2.12	2.23	2.30	1.91	
Total residents	2,099		7,968	4,440	5,620	3,010	2,424	25,561	
<b>Av vehicles per resident</b>	<b>1.07</b>		<b>0.86</b>	<b>0.67</b>	<b>0.53</b>	<b>0.45</b>	<b>0.29</b>	<b>0.58</b>	

The average vehicles per dwelling is calculated assuming 3.4 vehicles on average in dwellings with 3+ vehicles, and 1.6 vehicles average for dwellings with unstated vehicle numbers. Source: Census 2006 Table X26, X27, X28