

Housing Needs Assessment

Attachment 2 to the Issues and Opportunities Paper

To inform the Housing and Neighbourhood Character Strategy for Castlemaine, Campbells Creek and Chewton

July 2022



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Executive Summary

This Housing Needs Assessment provides an overview of the population, household and housing trends within Castlemaine, Campbells Creek and Chewton. This helps to paint a picture of the type of housing that the changing population will need over time, and to understand whether these needs are being met. The Assessment will play an important role in informing the Housing and Neighbourhood Character Strategy.

Castlemaine, Campbells Creek and Chewton's population is growing, and is also ageing over time. Overall, over 50% of the area's population is over 50 years of age. However, each township tells a different, unique story: while Castlemaine has the highest proportion of residents over 60 years of age in comparison to Campbells Creek and Chewton, Chewton has a higher proportion of people between the ages of 20 and 59.

It is important to understand the make-up of households in order to understand the type of housing that is needed. Lone person households are continuing to increase, while the average household size (number of people living in a dwelling) is expected to decrease. The average household size (for the Castlemaine, Campbells Creek and Chewton area) is 2.1 (ABS 2021). Lone person households make up 36.2% of all occupied dwellings in Castlemaine, Campbells Creek and Chewton.

There are a total of 4,737 occupied dwellings in Castlemaine, Campbells Creek and Chewton, and 478 unoccupied dwellings (based on the SA2 area, ABS 2021). In terms of housing type, the majority of houses in the area are 'separate houses' (94.4%).

This paper also considers housing affordability and housing stress. It is important to note the difference between housing affordability and affordable housing: the term 'housing affordability' refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes, while 'affordable housing' refers to low income or social housing that includes a spectrum of housing delivery models which focus on providing housing at financially sustainable costs to tenants or purchasers. The data used in this report only looks at

housing affordability.

Housing stress is an issue in Castlemaine, Campbells Creek and Chewton, with the main source of housing stress being rental stress. There are a large portion of very low income households experiencing rental stress, including 70.6% of low income households in Castlemaine, 86.6% in Campbells Creek, and 100% in Chewton.

The combined population, household and housing type information helps to identify the key housing issues and needs within Castlemaine, Campbells Creek and Chewton, to help us in planning to address and respond to these through the planning system. The key issues identified include:

- There is a mismatch in housing stock and household make-up, specifically between household size and dwelling size;
- There is a lack of housing diversity and choice; and
- Housing affordability and housing stress remain to be key challenges.

1. Introduction and context

1.1 Purpose

The purpose of this paper is to investigate population and housing trends in Castlemaine, Campbells Creek and Chewton in order to understand future housing needs to inform the preparation of a Housing and Neighbourhood Character Strategy. The data included within this assessment has been collated to understand current and future housing trends to ensure alignment of the strategy with State Planning Guidance as set out within Planning Practice Notes 90 'Planning for Housing' and 91 ('Using the Residential Zones').

It is not just about understanding how much housing is required into the future, but also about understanding what type of housing is needed to support the current and future community. Refer to the Issues and Opportunities Paper for the Housing and Neighbourhood Character Strategy for more information about the project including the strategic and policy context.

Information outlining data sources, definitions of key terminology and identification of the study area is available at the end of this report, in Appendix A.

1.2 Council's role in housing

Council's role in housing is to facilitate the orderly provision of housing, through mechanisms within the Mount Alexander Planning Scheme, such as policy, zoning and overlays. Specifically, this includes encouraging housing supply and diversity and guiding new development into sustainable and appropriate locations with access to services, transport and facilities. Further, Council has the ability to influence the design and siting of new housing for its residents through design guidelines, which helps to provide the community with certainty about where housing

change will occur, and more specifically the level of change.

While the local governments (and state) are mainly responsible for the policy levers impacting on housing supply, beyond this the Commonwealth Government has responsibility for the policy levers impacting on housing demand (for example through tax or migration policy). The Commonwealth Government is also responsible for social housing investment, welfare and commonwealth assistance, and major infrastructure funding. At the state level, the government is responsible for public and community housing, major infrastructure funding, land release, rules on zoning (such as inclusionary zoning), and stamp duty and land tax (AHURI Understanding the housing policy levers of Commonwealth, state and territory, and local government: An overview of demand and supply side policy levers, 2018).

In terms of affordable housing and Council's role, there is limited opportunity for local governments to facilitate inclusionary zoning for the provision of affordable housing. Without state legislation that mandates inclusionary zoning, it can only be achieved through voluntary negotiation with developers (as identified within the *Planning and Environment Act 1987*).

2. Population and age demographics

2.1 Population

As of the 2021 Census the population of Mount Alexander Shire was 20,253 (ABS 2021). Between 2006 and 2021, the annual population growth of the Shire was 1.24%.

The Castlemaine, Campbells Creek and Chewton region (that make up the Castlemaine SA2 area) accommodates over half of the Shire's population. The distribution of this population is provided by 2020 Estimated Resident Population (ERP) figures, with Castlemaine as the most populated with 7,343 residents, followed by Campbells Creek (1,691) and Chewton (470).

TABLE 1 POPULATION CHANGE IN CENSUS YEARS 2006 - 2021

Year	2006	2011	2016	2021
Mount Alexander Shire	17,068	17,592	18,762	20,253
Castlemaine (SA2)	n/a	9,733	10,583	11,352

Source: REMPLAN Community 2022 and ABS 2021

TABLE 2 POPULATION CHANGE: CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON

Township/area	Population*	Population**
Castlemaine (includes SSC Castlemaine and McKenzie Hill)	7,252	7,343
Campbells Creek	1,780	1,691
Chewton	1,313	470

* based on SSC areas

** based on forecast areas

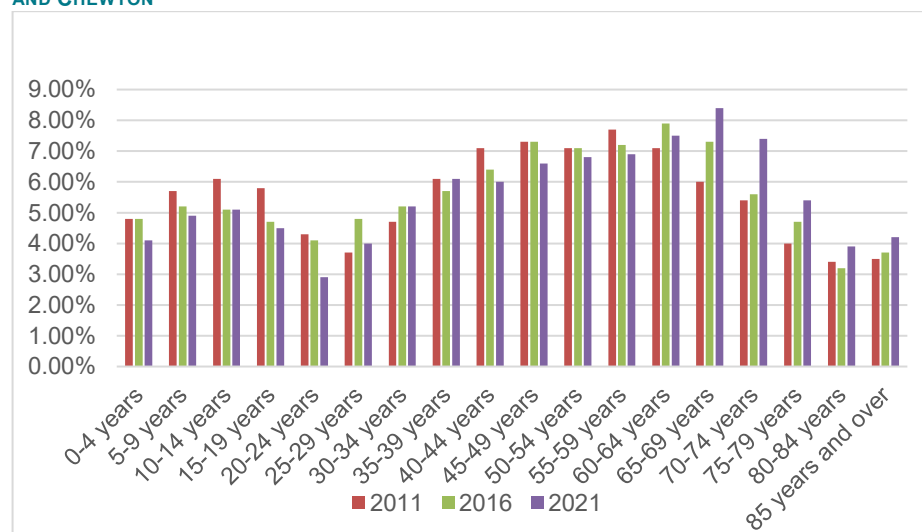
Source: REMPLAN Community 2022

2.2 Age demographics

Over 50 per cent of the Castlemaine, Campbells Creek and Chewton region's population is over 50 years of age, with the highest proportion of people between 65 and 69 years of age (8.4%) (ABS 2021). This is an older population when compared with the whole of Victoria, where only 34.6% of the population is over 50 years of age (ABS 2021).

The graph below shows an increase in people over the age of 60 during the period 2011 – 2021. It also shows a reduction in people aged between 0 and 24 between this same period. The ageing population is also evident in the increasing median age, which was 46 in 2011, 47 in 2016, and 50 in 2021.

FIGURE 1 POPULATION BY AGE COHORT 2011, 2016 & 2021 – CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*



*based on SA2 area
Source: ABS 2021, 2016, 2011

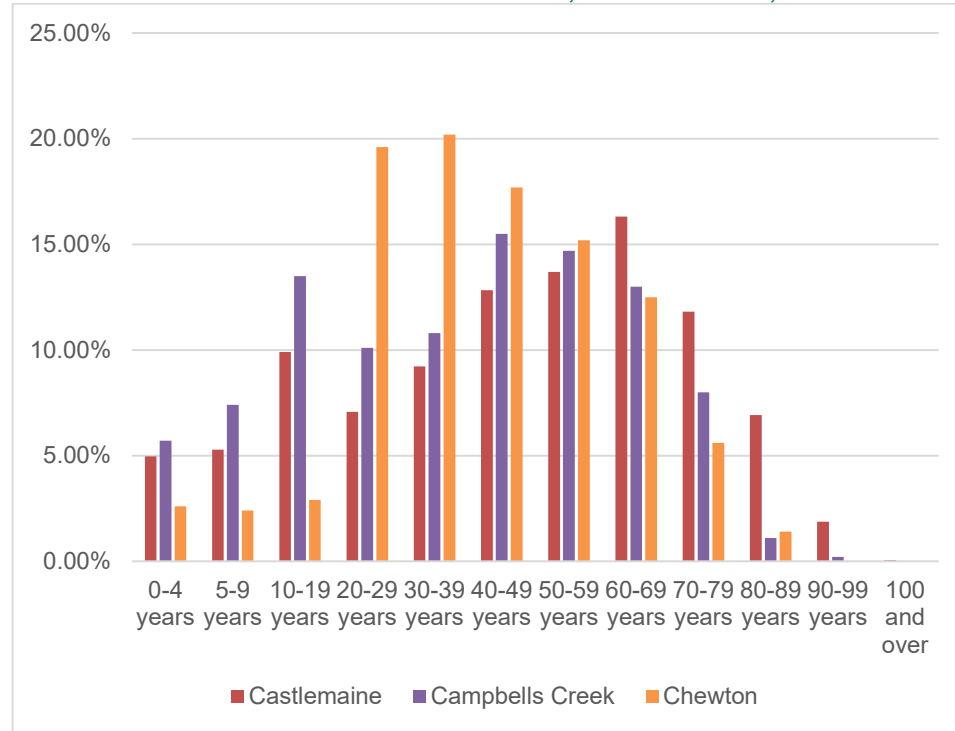
TABLE 3 AGE DISTRIBUTION OF POPULATION 2011, 2016 & 2021 (CASTLEMAINE, CAMPBELLS CREEK & CHEWTON*)

Age	2011		2016		2021	
	#	%	#	%	#	%
0-4 years	467	4.8	505	4.8	469	4.1
5-9 years	558	5.7	548	5.2	560	4.9
10-14 years	591	6.1	543	5.1	582	5.1
15-19 years	564	5.8	501	4.7	510	4.5
20-24 years	422	4.3	436	4.1	334	2.9
25-29 years	362	3.7	505	4.8	460	4
30-34 years	457	4.7	546	5.2	595	5.2
35-39 years	592	6.1	604	5.7	690	6.1
40-44 years	690	7.1	681	6.4	679	6
45-49 years	713	7.3	771	7.3	755	6.6
50-54 years	694	7.1	754	7.1	778	6.8
55-59 years	754	7.7	761	7.2	781	6.9
60-64 years	694	7.1	836	7.9	847	7.5
65-69 years	588	6	773	7.3	951	8.4
70-74 years	522	5.4	598	5.6	836	7.4
75-79 years	390	4	498	4.7	618	5.4
80-84 years	334	3.4	337	3.2	448	3.9
85 years and over	342	3.5	388	3.7	472	4.2

*SA2 area
Source: ABS 2021, 2016, 2011

Castlemaine has the highest proportion of residents over 60 years of age in comparison to Campbells Creek and Chewton, while Chewton has a higher proportion of people between the ages of 20 and 59.

FIGURE 2 POPULATION BY AGE COHORT OF CASTLEMAINE, CAMPBELLS CREEK, AND CHEWTON



*based on SSC areas

Source: REMPLAN Community 2022

TABLE 4 AGE DISTRIBUTION OF POPULATION OF CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

	Castlemaine (including McKenzie Hill)		Campbells Creek		Chewton	
	#	%	#	%	#	%
0-4 years	360	4.96%	102	5.70%	34	2.60%
5-9 years	384	5.29%	131	7.40%	31	2.40%
10-19 years	719	9.91%	240	13.50%	38	2.90%
20-29 years	513	7.07%	179	10.10%	257	19.60%
30-39 years	669	9.22%	192	10.80%	265	20.20%
40-49 years	931	12.83%	276	15.50%	232	17.70%
50-59 years	993	13.69%	262	14.70%	+	15.20%
60-69 years	1183	16.31%	232	13.00%	164	12.50%
70-79 years	857	11.81%	143	8.00%	73	5.60%
80-89 years	502	6.92%	20	1.10%	19	1.40%
90-99 years	136	1.87%	3	0.20%	0	0%
100 and over	5	0.06%	0	0%	0	0%
Total	7,252	100%	1,780	100%	1,313	100%

*based on SSC areas

Source: REMPLAN Community 2022

2.3 Summary of population and demographics data

Key population and age demographic data

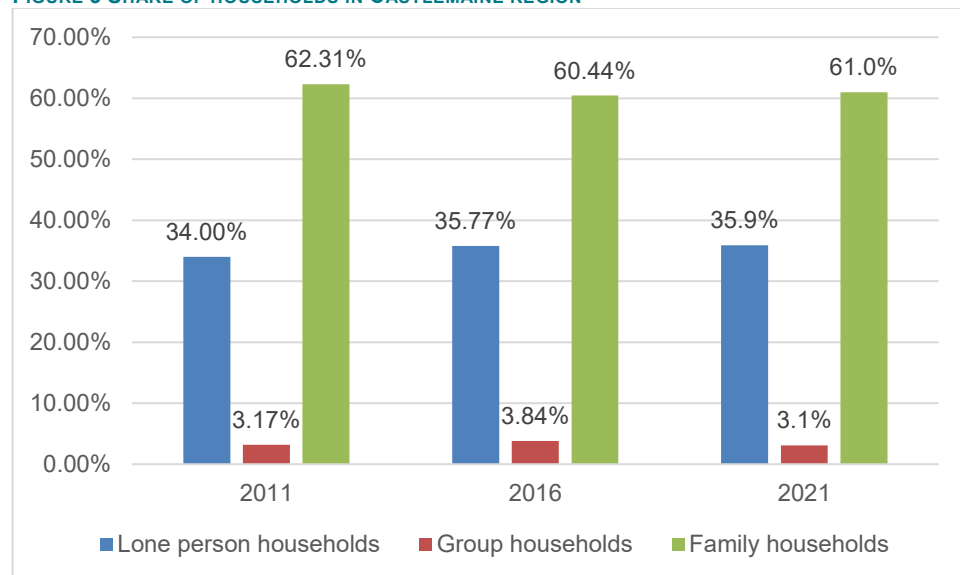
- The population of Castlemaine, Campbells Creek and Chewton is growing, and had an annual growth rate between 2016 and 2021 of 1.24%.
- Castlemaine, Campbells Creek and Chewton's population is ageing.
- Over 50 per cent of the Castlemaine, Campbells Creek and Chewton region's population is over 50 years of age.
- Castlemaine has the highest proportion of residents over 60 years of age in comparison to Campbells Creek and Chewton, while Chewton has a higher proportion of people between the ages of 20 and 59.

3. Households

3.1 Household composition: Historic change

Between 2011 and 2021, lone person households in the Castlemaine, Campbells Creek and Chewton region increased from 34% of all households to 35.9%, while the number of family households decreased from 62.3% of all households, to 61%.

FIGURE 3 SHARE OF HOUSEHOLDS IN CASTLEMAINE REGION*



*based on SA2 area
Source: ABS 2011, 2016, 2021

TABLE 5 HOUSEHOLD COMPOSITION FOR CASTLEMAINE REGION* 2011-2021

Household type	2011		2016		2021	
	#	%	#	%	#	%
Lone person households	1367	34%	1472	35.8%	1701	35.9%
Group households	125	3.2%	158	3.8%	147	3.1%
Family households	2454	62.3%	2487	60.4%	2892	61%
Total households	3,938		4,115		4,740	

*based on SA2 area
Source: ABS 2011, 2016, 2021

3.2 Household composition (by dwelling type)

Within each town, the most common household type in Castlemaine and Chewton is 'lone persons', comprising 38.3% and 42.1% of occupied dwellings respectively. The most common household type in Campbells Creek is 'couple family with children', comprising 32.1% of occupied dwellings. Out of all occupied dwellings (3,547) in Castlemaine, Campbells Creek and Chewton, 36.2% (1,284) of these are lone person households.

TABLE 6 HOUSEHOLD COMPOSITION BY DWELLING TYPE – CASTLEMAINE*

	Separate House	Medium density	Other	Total
Couple Family with no children	684	16	10	710
Couple Family with children	539	8	0	547
One Parent Family	294	12	0	306
Other Family	12	0	0	12
Lone persons	892	154	10	1056
Groups	93	4	0	97
Visitors only household	24	0	5	29
TOTAL	2538	194	25	2757

*based on forecast area

Source: REMPLAN Housing 2022

TABLE 7 HOUSEHOLD COMPOSITION BY DWELLING TYPE – CAMPBELLS CREEK*

	Separate House	Medium density	Total
Couple Family with no children	154	0	154
Couple Family with children	191	0	191
One Parent Family	83	0	83
Other Family	0	0	0
Lone persons	136	10	146
Groups	18	0	18
Visitors only household	3	0	3
TOTAL	585	10	595

*based on forecast area

Source: REMPLAN Housing 2022

TABLE 8 HOUSEHOLD COMPOSITION BY DWELLING TYPE – CHEWTON*

	Separate House	Medium density	Total
Couple Family with no children	44	0	44
Couple Family with children	36	0	36
One Parent Family	25	0	25
Other Family	0	0	0
Lone persons	82	0	82
Groups	8	0	8
Visitors only household	0	0	0
TOTAL	195	0	195

*based on forecast area

Source: REMPLAN Housing 2022

3.3 Household size (people per dwelling): Historic change

The average household size for the Castlemaine, Campbells Creek and Chewton region is 2.1 as at the 2021 Census. This is slightly less than the whole Shire figure of 2.2. Higher values indicate larger households, such as families. Lower values indicate smaller households, such as couples and lone persons.

TABLE 9 AVERAGE HOUSEHOLD SIZE IN CASTLEMAINE REGION*

	2011	2016	2021
Average household size	2.2	2.2	2.1

*based on SA2 area

Source: ABS 2011, 2016, 2021

Chewton has one of the lowest household size within the Shire, with an average household size of 1.63 people per household.

TABLE 10 AVERAGE HOUSEHOLD SIZE IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Township	2016
Castlemaine	2.04
Campbells Creek	2.22
Chewton	1.63

*based on forecast areas

Source: REMPLAN Housing 2022

3.4 Summary of household data

Key household data

- Chewton has one of the lowest household size within the Shire, with an average household size of 1.63 people per household.
- The average household size for the Castlemaine, Campbells Creek and Chewton area is 2.1 as of the 2021 Census.
- The most common household type in Castlemaine and Chewton is 'lone persons', comprising 38.3% and 42.1% of occupied dwellings respectively.
- The most common household type in Campbells Creek is 'couple family with children', comprising 32.1% of occupied dwellings.
- Lone person households make up 36.2% of all occupied dwellings in Castlemaine, Campbells Creek and Chewton.
- Between 2011 and 2021, lone person households in the Castlemaine, Campbells Creek and Chewton region increased from 34% of all households to 35.9%, while the number of family households decreased from 62.3% of all households, to 61%.

4. Housing

4.1 Occupancy

The number of occupied dwellings in the Castlemaine, Campbells Creek and Chewton region (Castlemaine SA2 area) on Census night 2021 was 4,737, with 478 dwellings unoccupied. This excludes visitor only and other non-classifiable households.

TABLE 11 DWELLING COUNT OF PRIVATE DWELLINGS IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON REGION* 2021

Dwelling count	Number of dwellings	% of dwellings
Occupied private dwellings	4,737	90.8
Unoccupied private dwellings	478	9.2
Total dwellings	5,215	100%

*based on SA2 area
Source: ABS 2021

4.2 Type/structure

Dwellings in the Castlemaine, Campbells Creek and Chewton region (Castlemaine SA2 area) mainly consists of separate houses (94.4%) with other dwelling structures (including medium density types like semi-detached houses, townhouses and flats) make up the remaining 5.5%.

2016 Census data illustrates that almost three quarters of medium density housing located in the Castlemaine, Campbells Creek and Chewton region is located in Castlemaine (307 out of 416 dwellings).

TABLE 12 DWELLING STRUCTURE OF PRIVATE DWELLINGS IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON REGION* 2021 (EXCLUDING VISITOR ONLY AND OTHER NON-CLASSIFIABLE HOUSEHOLDS)

Dwelling structure	Number of dwellings	% of dwellings
Separate house	4,471	94.4
Semi-detached, row or terrace house, townhouse etc	234	4.9
Flat or apartment	11	0.2
Other dwelling	21	0.4
Total	4,737	99.9

*based on SA2 area
Source: ABS 2021

In 2011, separate houses made up 90.72% of all occupied private dwellings in Castlemaine and has increased to 94.4% in 2021. The proportion of people residing in medium density dwellings has therefore reduced.

TABLE 13 DWELLING STRUCTURE OF OCCUPIED PRIVATE DWELLINGS 2011 - 2021 CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON REGION*

Dwelling structure	2011	2016	2021**
Separate house	3,579	3,788	4,471
Semi-detached, row or terrace house, townhouse etc.	102	246	234
Flat or apartment	231	30	11
Other / not stated	33	43	21
Total occupied private dwellings	3945	4107	4,737

*based on SA2 area

Source: ABS 2011, 2016 and 2021

4.3 Number of bedrooms

As of the 2021 census, the average number of bedrooms per dwelling in Castlemaine, Campbells Creek and Chewton region (known as the Castlemaine SA2 area) was 2.9. Dwellings with 3 or more bedrooms made up 69.2% of all dwellings, with 1 and 2 bedroom dwellings only making up 29% (excluding studio apartments/no bedrooms) (ABS 2021). This demonstrates the lack in the diversity of housing, particularly when considering the prevalent household types in the region.

TABLE 14 NUMBER OF BEDROOMS IN DWELLINGS IN CASTLEMAINE* IN 2021 (EXCLUDING VISITOR ONLY AND OTHER NON-CLASSIFIABLE HOUSEHOLDS)

Number of bedrooms	Number of dwellings	% of dwellings
None (includes studio apartments or bedsitters)	15	0.3
1 bedroom	213	4.5
2 bedrooms	1,161	24.5
3 bedrooms	2,186	46.2
4 or more bedrooms	1,089	23
Number of bedrooms not stated	66	1.4
Total	4730	99.9%

* based on SA2 area

Source: ABS 2021

2016 Census data and the REMPLAN Housing profile provides information for each town about the household types living in a dwelling with 4 or more bedrooms, 3 bedrooms, 2 bedrooms or 1 bedroom. In Castlemaine, the majority of dwellings have 3 bedrooms, with lone person households predominantly reside in 2 bedroom dwellings (44.6% of lone person households), closely followed by 3 bedrooms (39.5%).

TABLE 15 HOUSEHOLD TYPES BY NUMBER OF BEDROOM DWELLINGS – CASTLEMAINE*

Household type	Number of bedrooms				
	4+	3	2	1	Total
Couple Family with no children	133	393	172	12	710
Couple Family with children	182	282	83	0	547
One Parent Family	47	184	75	0	306
Other Family	0	8	4	0	12
Lone persons	59	417	471	109	1,056
Groups	8	57	32	0	97
Visitors only household	8	8	8	5	29
Other non-classifiable household	0	0	0	0	0
Total	437	1,349	845	126	2,757

* based on forecast area

Source: REMPLAN Housing 2022

In Campbells Creek, the majority of houses are 3 bedroom houses (47.05%), followed by 4+ bedroom houses, then 2 bedroom, and only 11 1 bedroom houses. These 1 bedroom houses are all taken up by lone households.

TABLE 16 HOUSEHOLD TYPES BY NUMBER OF BEDROOMS - CAMPBELLS CREEK*

Household type	Number of bedrooms				
	4+	3	2	1	Total
Couple Family with no children	53	71	30	0	154
Couple Family with children	90	83	18	0	191
One Parent Family	30	37	16	0	83
Other Family	0	0	0	0	0
Lone persons	15	77	43	11	146
Groups	6	9	3	0	18
Visitors only household	0	3	0	0	3
Other non-classifiable household	0	0	0	0	0
Total	194	280	110	11	595

* based on forecast area

Source: REMPLAN Housing 2022

In Chewton, the majority of houses in Chewton are 3 bedroom houses (47.18%), followed by 2 bedroom. The majority of lone person households in Chewton live in 2 or 3 bedroom homes. All 13 1 bedroom houses in Chewton are occupied by a lone person household.

TABLE 17 HOUSEHOLD TYPES BY NUMBER OF BEDROOMS – CHEWTON*

Household type	Number of bedrooms				
	4+	3	2	1	Total
Couple Family with no children	7	25	12	0	44
Couple Family with children	8	20	8	0	36
One Parent Family	7	15	3	0	25
Other Family	0	0	0	0	0
Lone persons	7	29	33	13	82
Groups	0	3	5	0	8
Visitors only household	0	0	0	0	0
Other non-classifiable household	0	0	0	0	0
Total	29	92	61	13	195

* based on forecast area
Source: REMPLAN Housing 2022

4.4 Housing suitability (spare bedrooms)

As of the 2016 Census:

- 1,030 occupied dwellings in Castlemaine had one bedroom spare (35.7% of occupied dwellings). A further 32.2% had two bedrooms spare, and 17.2% had no bedrooms needed or spare.
- 199 occupied dwellings in Campbells Creek had one bedroom spare (32.9% of occupied dwellings). A further 34.1% had two bedrooms spare, and 13.6% had no bedrooms needed or spare.
- 71 occupied dwellings in Chewton had one bedroom spare (32.6% of private dwellings). A further 29.8% had two bedrooms spare, and 17% had no bedrooms needed or spare.

In Castlemaine, Campbells Creek and Chewton, only 15.22% (522) of all 'separate house' occupied dwellings were considered to have a sufficient number of bedrooms. Within the medium density type, there was 35% considered to have a suitable number of bedrooms. While it is common to have spare bedroom/s in houses (for guests or moving through life stages), there are still a large portion of houses that have 2 or more spare bedrooms:

- In medium density dwellings: 51.98%
- In separate house dwelling types: 42.82%.

TABLE 18 HOUSING SUITABILITY: NUMBER OF BEDROOMS SPARE BY DWELLING TYPE – CASTLEMAINE*

No. of bedrooms spare	Medium Density	Separate house	Caravan, cabin, houseboat	Other	Total
Two bedrooms spare	18	903	0	9	930
One bedroom spare	131	893	0	6	1,030
No bedrooms needed or spare	79	413	4	0	496
Three bedrooms spare	0	179	0	4	183
Unable to determine	0	86	0	0	86
Not stated	14	85	0	0	99
One extra bedroom needed	0	42	0	0	42
Four or more bedrooms spare	0	18	0	0	18
Four or more extra bedrooms needed	0	0	0	0	0
Three extra bedrooms needed	0	0	0	0	0
Two extra bedrooms needed	0	0	0	0	0
Total	242	2,619	4	19	2,884

* based on forecast area
Source: REMPLAN Housing 2022

TABLE 19 HOUSING SUITABILITY: NUMBER OF BEDROOMS SPARE BY DWELLING TYPE - CAMPBELLS CREEK*

No. of bedrooms spare	Medium Density	Separate house	Other	Total
Two bedrooms spare	0	206	0	206
One bedroom spare	0	196	3	199
No bedrooms needed or spare	10	72	0	82
Three bedrooms spare	0	55	0	55
Unable to determine	0	21	0	21
Not stated	0	19	0	19
One extra bedroom needed	0	16	0	16
Four or more bedrooms spare	0	6	0	6
Four or more extra bedrooms needed	0	0	0	0
Three extra bedrooms needed	0	0	0	0
Two extra bedrooms needed	0	0	0	0
Total	10	591	3	604

* based on forecast area
Source: REMPLAN Housing 2022

TABLE 20 HOUSING SUITABILITY: NUMBER OF BEDROOMS SPARE BY DWELLING TYPE – CHEWTON*

No. of bedrooms spare	Medium Density	Separate house	Total
One bedroom spare	0	71	71
Two bedrooms spare	0	65	65
No bedrooms needed or spare	0	37	37
Three bedrooms spare	0	17	17
Unable to determine	0	11	11
Not stated	0	10	10
Four or more bedrooms spare	0	5	5
One extra bedroom needed	0	2	2
Four or more extra bedrooms needed	0	0	0
Three extra bedrooms needed	0	0	0
Two extra bedrooms needed	0	0	0
Total	0	218	218

* based on forecast area

Source: REMPLAN Housing 2022

4.5 Tenure type

As of the 2021 Census, almost half of all occupied private dwellings in the Castlemaine, Campbells Creek and Chewton region are owned outright, with 30.2% owned with a mortgage and a further 20% rented.

TABLE 21 TENURE TYPES OF CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON REGION'S* OCCUPIED PRIVATE DWELLINGS 2021 (EXCLUDING VISITOR ONLY AND OTHER NON-CLASSIFIABLE HOUSEHOLDS):

Tenure type	Number of dwellings	% of dwellings
Owned outright	2,223	46.9
Owned with a mortgage (a)	1,431	30.2
Rented (b)	947	20
Other/not stated:	133	2.8
Total	4,734	99.9

* based on SA2 area

Source: ABS 2021

As of the 2016 Census:

- Of the 3,094 dwellings in Castlemaine, 1,275 (41.2%) are owned outright, and 798 (25.8%) are owned with a mortgage, while 23.1% are rented (715).
- In Campbells Creek, 41.3% of the 653 dwellings are 'owned with a mortgage', followed by 32% owned outright, and 17.2% rented.
- Of the 220 dwellings in Chewton, 88 (40%) are owned outright, 77 (35%) are owned with a mortgage, and 14.1% are rented.

TABLE 22 DWELLING OWNERSHIP IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

	Owned outright	Owned with a mortgage	rented	Other/not stated	
Castlemaine	1,275 41.2%	798 25.8%	715 23.1%	306	3094
Campbells Creek	209 32.0%	270 41.3%	112 17.2%	62	653
Chewton	88 40.0%	77 35.0%	31 14.1%	24	220
Total	1572	1145	858	392	3967

*based on forecast areas

Source: REMplan Housing 2022

Over the period 2011 to 2021, the number of occupied private dwellings in Castlemaine, Campbells Creek and Chewton that are owned has increased:

- 43.7% were owned outright in 2011, increasing to 46.9% in 2021
- 29.8% were owned with a mortgage in 2011, increasing to 30.2% in 2021.

The number of occupied private dwellings that were rented has decreased over the 2011 – 2021 period:

- 22.2% of occupied dwellings were rented in 2011, which has reduced to 20% by 2021.

TABLE 23 TENURE TYPE OF OCCUPIED PRIVATE DWELLINGS IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON REGION* FROM 2011 - 2021

	2011	2016	2021
Owned outright	43.7%	42.7%	46.9%
Owned with a mortgage	29.8%	31.2%	30.2%
Rented	22.2%	22.1%	20%
Other/not stated	4.3%	4.1%	2.8%

*based on SA2 area

Source: ABS 2011, 2016 and 2021

4.6 New dwelling approvals

Dwelling building approvals peaked in the area in 2019 with 157 approvals.

FIGURE 4 DWELLING BUILDING APPROVALS FOR CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON 2012 - 2021

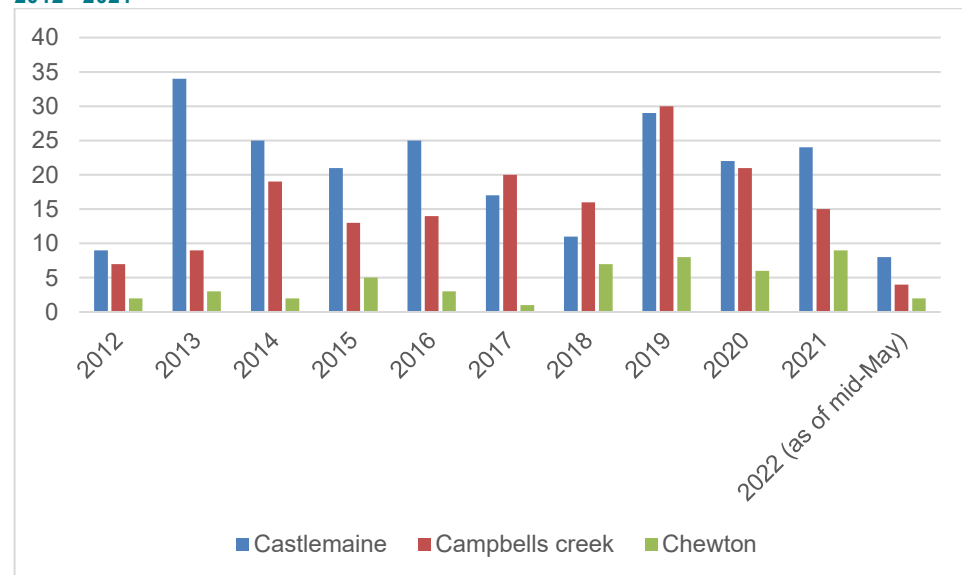


TABLE 24 NEW DWELLING APPROVALS IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON* 2012-2022

Town	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022**
Castlemaine	9	34	25	21	25	17	11	29	22	24	8
Campbells Creek	7	9	19	13	14	20	16	30	21	15	4
Chewton	2	3	2	5	3	1	7	8	6	9	2
Total	18	46	46	39	42	38	34	67	49	48	14
Shire-wide	30	76	83	99	70	91	115	157	125	130	38

*areas based on addresses in these areas, and may include some dwelling approvals in rural areas outside the township boundary.

**as of mid-May

Source: Council's building permit data May 2022

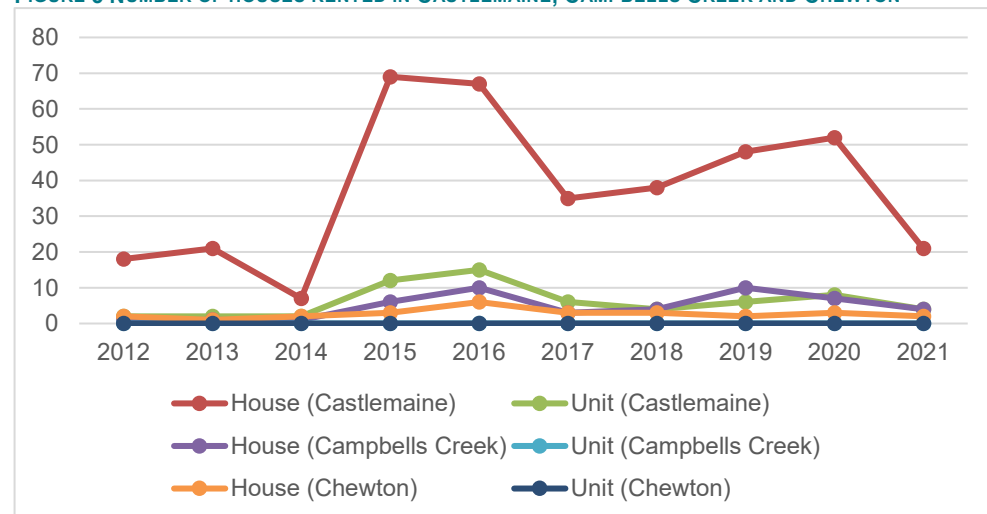
4.7 Number and prices of rents and sales

Number of houses rented and rental prices:

In Castlemaine, a total of 21 houses and 4 units were rented in 2021. This was a decrease of 59.6% for houses and a decrease of 50% for units compared with 2020.

In Campbells Creek, a total of 4 houses were rented in 2021. This decreased from 7 houses in 202 and 10 houses in 2019. From 2012 to 2021 the median rental price in Campbells Creek increased from \$245 in 2012 to \$430 in 2021. In Chewton, a total of 2 houses were rented in 2021. This decreased from 6 in 2016. From 2012 to 2021 the general trend for house rental prices has been positive with the median rent for houses in 2021 being \$430 per week.

FIGURE 5 NUMBER OF HOUSES RENTED IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON



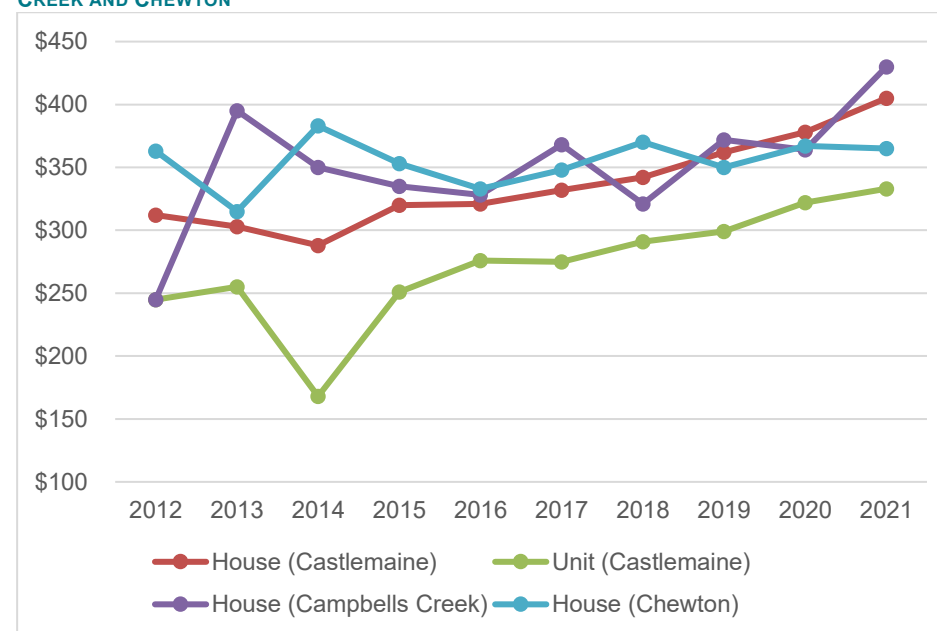
Source: REMplan Housing 2022

The average monthly household rental payment for Castlemaine (based on SA2 area for Castlemaine) (Source: ABS 2016)) increased between

2011 and 2016 from \$881 to \$1108. In Castlemaine, a total of 21 houses and 4 units were rented in 2021. This was a decrease of 59.6% for houses and a decrease of 50% for units compared with 2020.

From 2012 to 2021 the general trend for house and unit rental prices has been positive with a median rent for houses in 2021 being \$400 per week and for units and apartments \$340 per week.

FIGURE 6 AVERAGE MONTHLY HOUSEHOLD RENTAL PAYMENT FOR CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON



Source: REMplan Housing 2022

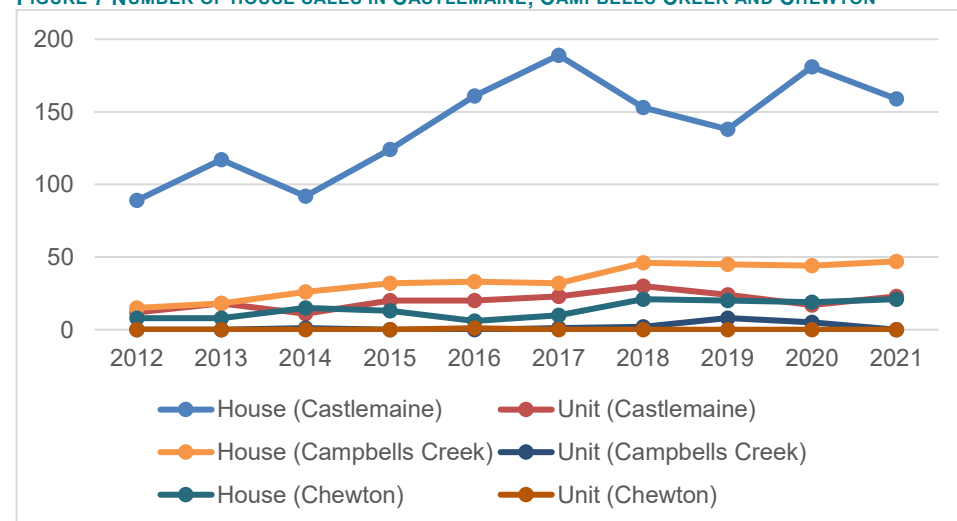
Property sales and sales prices:

In Castlemaine, a total of 159 houses and 23 units were sold in 2021. This was a decrease of 12.2% for houses and an increase of 35.3% for units compared with 2020. The majority of the sales in 2021 were detached houses (87.4%). Residential sales within the reporting period peaked in 2017 with 212 sales.

In Campbells Creek, a total of 47 houses and 0 units were sold in 2021. This was an increase of 6.8% for houses and a decrease of 100% for units compared with 2020.

In Chewton, a total of 21 houses and 0 units were sold in 2021. This was an increase of 10.5% for houses and a decrease of 0% for units compared with 2020.

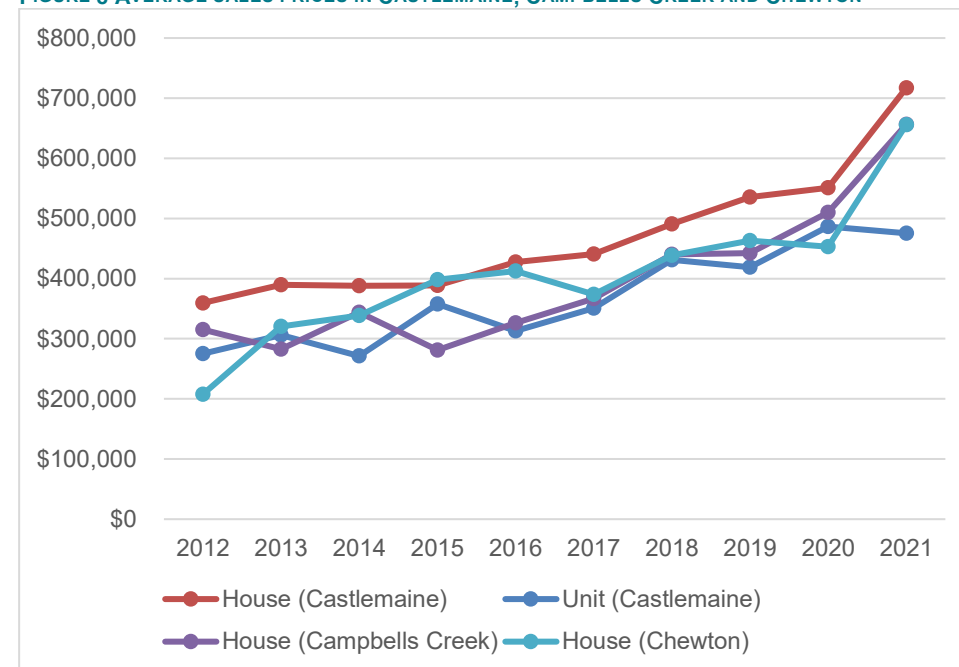
FIGURE 7 NUMBER OF HOUSE SALES IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON



Source: REMPLAN Housing 2022

From 2012 to 2021 the average sales prices for dwellings in Castlemaine, Campbells Creek and Chewton have increased. For Castlemaine, this has increased from \$359,541 in 2012 to \$717,168 in 2021.

FIGURE 8 AVERAGE SALES PRICES IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON



Source: REMPLAN Housing 2022

4.8 Summary of housing data

Key housing data

- On 2021 census night there were 4,737 occupied dwellings in the Castlemaine, Campbells Creek and Chewton region (Castlemaine SA2 area), with 478 dwellings unoccupied.
- House types in Castlemaine, Campbells Creek and Chewton (Castlemaine SA2 area) mainly consists of separate houses (94.4% of all dwellings)
- As of the 2021 census, the average number of bedrooms per dwelling in Castlemaine, Campbells Creek and Chewton region (Castlemaine SA2 area) was 2.9.

5. Household income, housing stress and housing affordability

It is important to note that 'affordable housing' and 'housing affordability' are different. 'Housing affordability' refers to the relationship between expenditure on housing and household incomes, while 'affordable housing' refers to a spectrum of housing delivery models which focus on providing housing at financially sustainable costs to tenants or purchasers.

Housing stress relates to households renting or paying a mortgage and their ability to meet their housing costs. A household is experiencing housing stress when the cost of housing (either as rent or mortgage repayments) is high relative to household income.

Refer Appendix A of this report for definitions for key terminology.

5.1 Household income

Household income helps to set the scene for housing affordability and housing stress.

The median weekly income for the Castlemaine, Campbells Creek and Chewton region (SA2 area) in 2021 was \$1,200 for households, \$1,676 for families and \$683 for personal income (ABS 2021). Over a quarter of households have a weekly income of less than \$650, and over 12% have more a weekly income of more than \$3,000.

TABLE 25 WEEKLY HOUSEHOLD INCOME OF PRIVATE DWELLINGS IN CASTLEMAINE* IN 2021 (EXCLUDING VISITOR ONLY AND OTHER NON-CLASSIFIABLE HOUSEHOLDS)

Household income	%
Less than \$650 total household weekly income	25.7
More than \$3,000 total household weekly income	12.5

* based on SA2 area

Source: ABS 2021

Approximately 30.8% of Castlemaine households, 24.6% of McKenzie Hill households, 22.6% of Campbells Creek households, and 27.4% of Chewton households earn less than \$1,000 each week. At the other end of the income range, 15% of Castlemaine households, 24.5% of McKenzie Hill households, 22.2% of Campbells Creek households, and 17.1% of Chewton households are earning more than \$2,000 each week.

TABLE 26 HOUSEHOLD INCOME*

Income ranges (weekly)	Castlemaine	McKenzie Hill	Campbell s Creek	Chewton
300-\$399	2.50%	1.90%	1.90%	2.10%
\$400-\$499	7.00%	3.30%	4.40%	5.90%
\$500-\$649	5.50%	1.90%	4.10%	4.50%
\$650-\$799	8.40%	11.10%	5.90%	7.80%
\$800-\$999	7.40%	6.40%	6.30%	7.10%
\$1,000-\$1,249	8.00%	9.30%	8.30%	8.90%
\$1,250-\$1,499	8.10%	10.50%	7.20%	8.10%
\$1,500-\$1,749	6.60%	8.00%	7.90%	6.10%
\$1,750-\$1,999	5.20%	8.90%	7.10%	5.60%
\$2,000-\$2,499	8.20%	10.70%	11.40%	9.00%
\$2,500-\$2,999	4.40%	9.90%	6.90%	5.10%
\$3,000-\$3,499	2.40%	3.90%	5.70%	3.00%
Partial income stated	6.30%	4.90%	10.00%	6.90%
All incomes not stated	2.60%	1.40%	1.70%	2.00%
Not applicable	9.00%	2.70%	5.80%	10.80%
Other	8.30%	5.20%	5.40%	7.20%
Total	100%	100%	100%	100%

*based on SSC areas

Source: REMPLAN Community 2022

Very low, low and moderate income households

The income levels detailed below are based on the 2016 ABS census. They have been gathered from the REMplan Housing Profile, and are defined as follows:

- Very low income households as earning less than 50% of the Rest of Victoria GCCSA median household income
- Low income households as those who earn more than 50% but less than 80% of the Rest of Victoria GCCSA median household income
- Moderate income households earn between 80% and 120% of the Rest of Victoria GCCSA median household income

The above definitions help to provide a locally specific perspective on income levels.

In Castlemaine in 2016, there were:

- 1,315 (51.5%) very low income households out of all households
- 566 (22.2%) low income households out of all households
- 422 (16.5%) moderate income households out of all households

In Campbells Creek in 2016, there were:

- 231 (43.5%) very low income households out of all households
- 148 (27.9%) low income households out of all households
- 89 (16.8%) moderate income households out of all households

In Chewton in 2016, there were:

- 99 (50.3%) very low income households out of all households
- 36 (18.3%) low income households out of all households
- 37 (18.8%) moderate income households out of all households

Across all three townships, approximately half of all households were low income households (REMplan Housing 2022).

5.2 Housing stress

Housing stress relates to households renting or paying a mortgage and their ability to meet their housing costs; it includes both mortgage and rental stress. A household is experiencing housing stress when the cost of housing (either as rent or mortgage repayments) is high relative to household income.

There are two models of measuring housing stress.

One model is the 30/40 housing stress rule. This model only considers those households that are in the lower 40% of income earners. If these income earners are spending more than 30% of their income on housing (rent or mortgage), they are considered to be experiencing financial housing stress.

The second model calculates housing stress in relation to each individual household's classification as either very low, low or moderate income earners. When any household (mortgagee or renter) in any of these income ranges is spending more than 30% of household income on housing, they are classified in this model as being under housing stress.

See Appendix A for further detail on key terminology definitions.

The data below (table 27) uses the first model of measuring housing stress, focusing on the lower 40% of income earners. Housing stress is calculated across all dwellings, regardless of tenure. Mortgage stress is calculated as a proportion of households in dwellings paying a mortgage. Rental stress is calculated as a proportion of households in dwellings paying rent.

In Castlemaine, there were 597 dwellings in housing stress (16.8% out of all dwellings) in 2016. This consists of 182 in mortgage stress (23% of all mortgaged dwellings), and 415 in rental stress (58.4% of rented dwellings).

In Campbells Creek, there were 148 dwellings in housing stress (20% out of all dwellings). This consists of 51 in mortgage stress (18.8% of all mortgaged dwellings), and 97 in rental stress (86.6% of all rented dwellings).

In Chewton, there were 50 dwellings in housing stress (17.8% of all dwellings). This consists of 19 in mortgage stress (24.4% of all mortgaged dwellings), and 31 in rental stress (100% of all rented dwellings).

TABLE 27 HOUSING STRESS BREAKDOWN (%) - CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Township	Type of stress	Stressed (%)	Not stressed (%)
Castlemaine	Housing stress	16.8%	83.2%
	Mortgage stress	23%	77%
	Rental stress	58.4%	41.6%
Campbells Creek	Housing stress	20%	80%
	Mortgage stress	18.8%	81.2%
	Rental stress	86.6%	13.4%
Chewton	Housing stress	17.8%	82.2%
	Mortgage stress	24.4%	75.6%
	Rental stress	100%	0%

*based on forecast areas
Source: REMPLAN Housing 2022

Housing stress by income range

The data below (in tables 28-31) uses the second model for measuring housing stress, where it is based on individual household income ranges.

There are a large portion of very low income households across the study area experiencing both rental and mortgage stress:

- In Castlemaine, 70.6% of very low income households are experiencing rental stress, and 57.5% experiencing mortgage stress.
- In Campbells Creek, 86.6% of very low income households are experiencing rental stress, and 52.2% experiencing mortgage stress.
- In Chewton, 100% of very low income households are experiencing rental stress, and 37.3% experiencing mortgage stress.

There is also a significant amount of low income earners in Castlemaine experiencing both rental (74.8%) and mortgage (53.0%) stress. In Campbells Creek, 58.3% of low income households are experiencing mortgage stress.

TABLE 28 HOUSEHOLDS IN DWELLINGS EXPERIENCING RENTAL AND MORTGAGE STRESS BY INCOME BREAKDOWN - CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Townships:	Rental Stress by income range			Mortgage Stress by income range		
	Very low	Low	Moderate	Very low	Low	Moderate
Castlemaine	70.6%	74.8%	0%	57.5%	53.0%	11.7%
Campbells Creek	86.6%	0%	0%	52.2%	58.3%	7.8%
Chewton	100%	0%	0%	37.3%	0%	0%

* based on forecast areas
(REMPLAN Housing 2022)

Rental stress

Rental stress is calculated as a proportion of households in dwellings paying rent. The data below does not apply the '30/40' housing stress rule, rather it provides more detailed data specific to income levels.

The most common income category experiencing rental stress in Castlemaine, Campbells Creek and Chewton is very low income. In Castlemaine, 70.6% of very low income households are in dwellings experiencing rental stress, which compares with 86.6% in Campbells Creek and 100% in Chewton.

In Chewton, there are a total of 31 dwellings with households in dwelling experiencing rental stress. In Castlemaine, there are 474, and in Campbells Creek 97.

TABLE 29 RENTAL STRESS BY INCOME RANGES - CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Township	Income ranges	Number of households experiencing rental stress	Number of rented dwellings	% of rented dwellings experiencing rental stress, across all income ranges
Castlemaine	Very low income	379 (70.6%)	715	66.3%
	Low income	95 (74.8%)		
	Moderate income	0 (0%)		
	Total	474		
Campbells Creek	Very low income	97 (86.6%)	112	86.6%
	Low income	0 (0%)		
	Moderate income	0 (0%)		
	Total	97		
Chewton	Very low income	31 (100%)	31	100%
	Low income	0 (0%)		
	Moderate income	0 (0%)		
	Total	31		
Total:		602	858	

*based on forecast areas,
Source: REMPLAN Housing 2022

Mortgage stress

Mortgage stress is calculated as a proportion of households in dwellings paying a mortgage. The data below does not apply the '30/40' housing stress rule, rather it provides more detailed data specific to income levels.

A total of 287 households in dwellings in Castlemaine are experiencing mortgage stress, with the most common income category experiencing mortgage stress being very low income households (being 57.5% of all very low income households). In Campbells Creek there are 101 households in dwellings experiencing mortgage stress, with the most common income category experiencing mortgage stress being low income households (58.3% of low income households). In Chewton, there were a total of 19 households experiencing mortgage stress, with the most common income category experiencing mortgage stress being very low income households (37.2% of all very low income households).

TABLE 30 MORTGAGE STRESS BY INCOME RANGES - CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Township	Income ranges	Number of households experiencing mortgage stress	Number of mortgaged dwellings	% of mortgaged dwellings experiencing mortgage stress
Castlemaine	Very low income	168 (57.5%)	798	35.9%
	Low income	88 (53.0%)		
	Moderate income	31 (11.7%)		
	Total	287		
Campbells Creek	Very low income	35 (52.2%)	270	37.4%
	Low income	60 (58.3%)		
	Moderate income	6 (7.8%)		
	Total	101		
Chewton	Very low income	19 (37.3%)	77	24.7%
	Low income	0		
	Moderate income	0		
	Total	19		
Total:		407	1145	

*based on forecast areas

Source: REMPLAN Housing 2022

5.3 Rental and mortgage repayments

Weekly rental repayments:

Weekly rental information has been sourced from the ABS; it includes the weekly rent paid for an occupied private dwelling and includes dwellings being occupied rent-free.

Rental payments that were greater than 30% of household income made up 39.2% of renter households in the Castlemaine SA2 area in 2021. This is a significant increase since 2016 (where it was 9.7%) and 2011 before that (where it was 8.3% of households).

The median weekly rental payment as recorded within the 2021 census was \$310 (ABS 2021). This is an increase since 2016 (\$265) and 2011 (\$200).

TABLE 31 WEEKLY RENTAL PAYMENTS IN CASTLEMAINE* IN 2011, 2016 AND 2021 (EXCLUDING VISITOR ONLY AND OTHER NON-CLASSIFIABLE HOUSEHOLDS):

Rent weekly payments	2011	2016	2021	
			Number	%
Renter households where rent payments are less than or equal to 30% of household income	91.7%	90.3%	491	51.8
Renter households with rent payments greater than 30% of household income	8.3%	9.7%	371	39.2
Unable to determine	N/A	N/A	87	9.2

* based on SA2 area
Source: ABS 2021, 2016, 2011

Monthly mortgage repayments:

Monthly mortgage repayments measures the monthly amount spent on mortgage repayments for occupied private dwellings being purchased, including dwellings being purchased under a rent/buy scheme.

As of the 2021 census, the percentage of households with mortgage repayments greater than 30% of household income was 12.6%. This number is a significant increase from the previous 2016 and 2011 censuses, where the percentage was 6% and 7.5% respectively.

The median (monthly) mortgage repayment recorded in the 2021 census was \$1,408, which is an increase from 2016 (\$1300) and 2011 (\$1277).

TABLE 32 MONTHLY MORTGAGE REPAYMENTS IN CASTLEMAINE* IN 2021 (EXCLUDING VISITOR ONLY AND OTHER NON-CLASSIFIABLE HOUSEHOLDS):

Mortgage monthly repayments	2011	2016	2021	
			Number	%
Owner with mortgage households where mortgage repayments are less than or equal to 30% of household income	92.5%	94%	1,085	75.8
Owner with mortgage households with mortgage repayments greater than 30% of household income	7.5%	6%	181	12.6
Unable to determine	N/A	N/A	162	11.3

* based on SA2 area
Source: ABS 2021, 2016, 2011

5.4 Housing and rental stock and affordability

Housing affordability refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes. The following data regarding affordable rental and housing stock is based on the definition of housing affordability as identified within Appendix A of this paper. The data has been sourced from REMplan Housing (2022).

The number of affordable houses and rentals which would have been considered to be affordable for different household types based on income ranges (see definitions at Appendix A for the Government gazette income ranges for very low, low and moderate income households) has been summarised for Castlemaine, Campbells Creek and Chewton below.

Castlemaine:

Very low income households:

- 77 affordable houses, and 28 affordable rentals available for lone person households
- 160 affordable houses and 103 affordable rentals available to couple households
- 247 affordable houses and 208 affordable rentals available to family households.

Low income households:

- 160 affordable houses, and 141 affordable rentals available for lone person households
- 341 affordable houses and 277 affordable rentals available to couple households
- 497 affordable houses and 584 affordable rentals available to family households.

Moderate income households:

- 341 affordable houses, and 277 affordable rentals available for lone person households
- 497 affordable houses and 617 affordable rentals available to couple households
- 669 affordable houses and 638 affordable rentals available to family households.

Campbells Creek:

Very low income households:

- 31 affordable houses, and 3 affordable rentals available for lone person households
- 52 affordable houses and 8 affordable rentals available to couple households
- 73 affordable houses and 37 affordable rentals available to family households.

Low income households:

- 52 affordable houses, and 15 affordable rentals available for lone person households
- 97 affordable houses and 37 affordable rentals available to couple households
- 161 affordable houses and 78 affordable rentals available to family households.

Moderate income households:

- 97 affordable houses, and 37 affordable rentals available for lone person households

- 161 affordable houses and 88 affordable rentals available to couple households
- 238 affordable houses and 97 affordable rentals available to family households.

Chewton:

Very low income households:

- 8 affordable houses, and 0 affordable rentals available for lone person households
- 20 affordable houses and 0 affordable rentals available to couple households
- 32 affordable houses and 10 affordable rentals available to family households.

Low income households:

- 20 affordable houses, and 3 affordable rentals available for lone person households
- 40 affordable houses and 10 affordable rentals available to couple households
- 53 affordable houses and 31 affordable rentals available to family households.

Moderate income households:

- 40 affordable houses, and 10 affordable rentals available for lone person households
- 53 affordable houses and 31 affordable rentals available to couple households
- 66 affordable houses and 31 affordable rentals available to family households.

5.5 Summary of household income, housing stress, and housing affordability

Key household income, housing stress, and housing affordability data

- The median household weekly income for the Castlemaine, Campbells Creek and Chewton region (SA2 area) in 2021 was \$1,200 for (ABS 2021). Over a quarter of households have a weekly income of less than \$650, and over 12% have a weekly income of more than \$3,000.
- 51.5% of all Castlemaine households are very low Income households, and 22.2% are low Income households. This compares with 43.5% very low income households in Campbells Creek and 27.9% low income households. In Chewton, 50.3% of all households are very low income households, and 18.3% are low income households.
- The main source of housing stress is rental stress.
- Rental payments were greater than 30% of household income for 39.2% of households in the Castlemaine SA2 area in 2021.
- As of the 2021 census, the percentage of households with mortgage repayments greater than 30% of household income was 12.6%.

6. Forecasts

REMPPLAN Forecast includes projections for areas from 2016 to 2041 for, as well as projections for household types and sizes; and dwellings. REMPLAN's projections take into consideration trends for births, deaths and migration. Forecasts are conditioned against factors such as planning strategies, economic influences (major employment node in the future), development applications (high density seniors living or masterplanned community), and supply constraints. This means the REMPLAN Forecasts can be impacted due by factors such as migration levels targeting specific demographics, new technology and different living arrangements. (REMplan Forecast 2022).

6.1 Population Forecasts

The population of Castlemaine, Campbells Creek and Chewton is projected to increase to 12,363 by 2041.

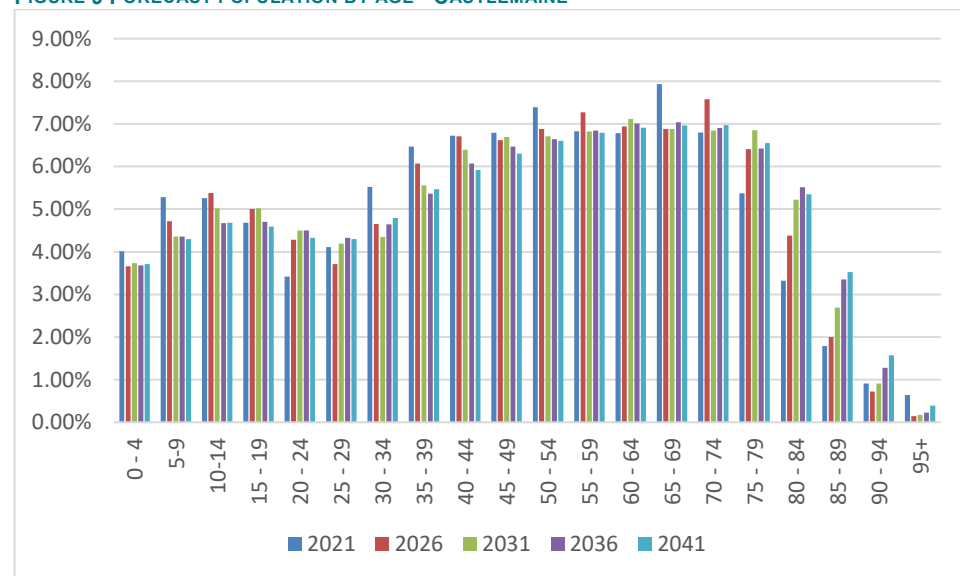
Population change is a result of three main factors, including number of births, number of deaths, and migration, which plays the most important role for the vast majority of locations across Australia (REMplan Land Supply and Demand 2022).

Forecast of population by age

The population projections for Castlemaine, Campbells Creek and Chewton each tell a different.

In Castlemaine, the population aged between 0 and 19 and 30 and 55 is projected to decline up to 2041, while the proportion of people aged between 20 and 29, and over 60 is anticipated to increase over time. This distribution may be evident of parents with older children remaining in town while their children are at the age of finishing high school and moving out of home. However it also shows a proportion of younger adults (aged 20-29) moving to the area.

FIGURE 9 FORECAST POPULATION BY AGE - CASTLEMAINE*



*based on forecast area
Source: REMPLAN Forecast 2022

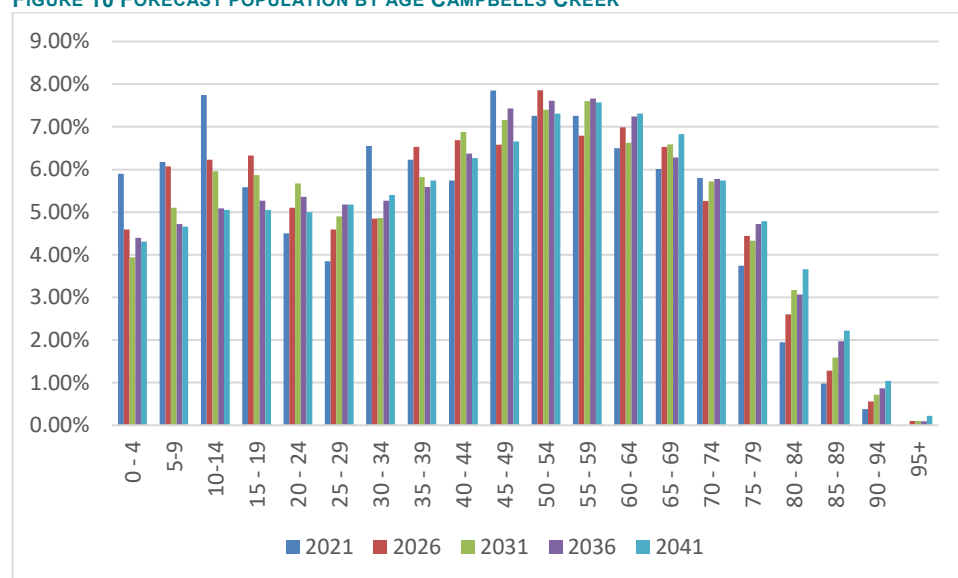
TABLE 33 AGE OF POPULATION (PROJECTIONS) FOR CASTLEMAINE*

Age	2021	2026	2031	2036	2041
0 - 4	4.01%	3.66%	3.73%	3.68%	3.71%
5-9	5.28%	4.72%	4.36%	4.36%	4.30%
10-14	5.26%	5.38%	5.02%	4.67%	4.68%
15 - 19	4.68%	5.00%	5.02%	4.70%	4.59%
20 - 24	3.42%	4.28%	4.50%	4.50%	4.33%
25 - 29	4.11%	3.71%	4.19%	4.33%	4.30%
30 - 34	5.52%	4.65%	4.35%	4.64%	4.79%
35 - 39	6.47%	6.07%	5.56%	5.36%	5.47%
40 - 44	6.72%	6.71%	6.39%	6.07%	5.92%
45 - 49	6.79%	6.62%	6.69%	6.47%	6.30%
50 - 54	7.39%	6.88%	6.71%	6.64%	6.60%
55 - 59	6.83%	7.27%	6.82%	6.84%	6.79%
60 - 64	6.78%	6.94%	7.11%	7.01%	6.91%
65 - 69	7.93%	6.88%	6.88%	7.04%	6.96%
70 - 74	6.80%	7.58%	6.84%	6.90%	6.97%
75 - 79	5.37%	6.41%	6.85%	6.42%	6.55%
80 - 84	3.32%	4.38%	5.22%	5.51%	5.35%
85 - 89	1.79%	2.00%	2.69%	3.35%	3.52%
90 - 94	0.91%	0.72%	0.91%	1.28%	1.57%
95+	0.64%	0.14%	0.17%	0.23%	0.39%

*based on forecast area
Source: REMPLAN Forecast 2022

Over the period up until 2041, the population of Campbells Creek will see experience an increase in people aged between 20 and 29 and over 50, and a decline in the proportion of people aged between 0 and 19, and 30 and 49. This is relatively similar to the projected distribution for Castlemaine, where the projected distribution may be evident of parents with older children remaining in town while their children are at the age of finishing high school and moving out of home. Like Castlemaine, it also shows a proportion of younger adults (aged 20-29) moving to the area.

FIGURE 10 FORECAST POPULATION BY AGE CAMPBELLS CREEK*



*based on forecast area
Source: REMPLAN Forecast 2022

TABLE 34 AGE OF POPULATION (PROJECTIONS) FOR CAMPBELLS CREEK*

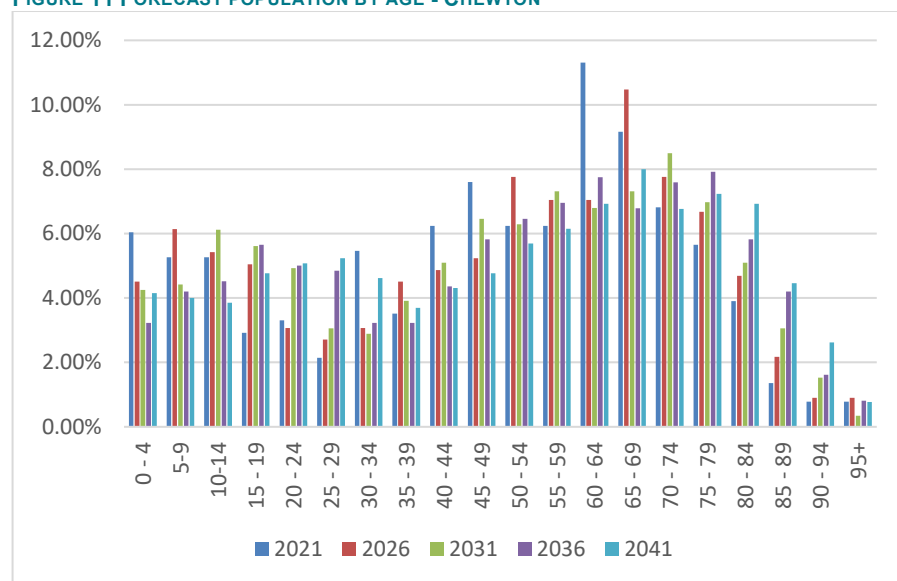
Age	2021	2026	2031	2036	2041
0 - 4	5.90%	4.59%	3.94%	4.40%	4.31%
5 - 9	6.18%	6.07%	5.10%	4.72%	4.66%
10 - 14	7.75%	6.23%	5.96%	5.09%	5.05%
15 - 19	5.58%	6.33%	5.87%	5.27%	5.05%
20 - 24	4.50%	5.10%	5.67%	5.36%	5.00%
25 - 29	3.85%	4.59%	4.90%	5.18%	5.18%
30 - 34	6.55%	4.85%	4.86%	5.27%	5.40%
35 - 39	6.23%	6.53%	5.82%	5.59%	5.74%
40 - 44	5.74%	6.69%	6.88%	6.37%	6.27%
45 - 49	7.85%	6.58%	7.16%	7.43%	6.66%
50 - 54	7.26%	7.86%	7.40%	7.61%	7.31%
55 - 59	7.26%	6.79%	7.60%	7.66%	7.57%
60 - 64	6.50%	6.99%	6.63%	7.24%	7.31%
65 - 69	6.01%	6.53%	6.59%	6.28%	6.83%
70 - 74	5.80%	5.26%	5.72%	5.78%	5.74%
75 - 79	3.74%	4.44%	4.33%	4.72%	4.79%
80 - 84	1.95%	2.60%	3.17%	3.07%	3.66%
85 - 89	0.98%	1.28%	1.59%	1.97%	2.22%
90 - 94	0.38%	0.56%	0.72%	0.87%	1.04%
95+	0.00%	0.10%	0.10%	0.09%	0.22%

*based on forecast area
Source: REMPLAN Forecast 2022

In Chewton, the projected population distribution is different to that projected in both Castlemaine and Campbells Creek. The population aged 0 to 14 is projected to decline, while the population aged between 10 and 29 and 35 and 39 is anticipated to increase over time. The projections show an expected decrease in people aged between 30 and 34, and 40 and 74, but an increase in those aged over 75 over time.

This projected distribution of the population may be exemplary of families with young children moving to the area, and a proportion of the older population ageing in place.

FIGURE 11 FORECAST POPULATION BY AGE - CHEWTON*



*based on forecast area
Source: REMPLAN Forecast 2022

TABLE 35 AGE OF POPULATION (PROJECTIONS) FOR CHEWTON:

Age	2021	2026	2031	2036	2041
0 - 4	6.04%	4.51%	4.25%	3.23%	4.15%
5 - 9	5.26%	6.14%	4.42%	4.20%	4.00%
10 - 14	5.26%	5.42%	6.12%	4.52%	3.85%
15 - 19	2.92%	5.05%	5.61%	5.65%	4.77%
20 - 24	3.31%	3.07%	4.93%	5.01%	5.08%
25 - 29	2.14%	2.71%	3.06%	4.85%	5.23%
30 - 34	5.46%	3.07%	2.89%	3.23%	4.62%
35 - 39	3.51%	4.51%	3.91%	3.23%	3.69%
40 - 44	6.24%	4.87%	5.10%	4.36%	4.31%
45 - 49	7.60%	5.23%	6.46%	5.82%	4.77%
50 - 54	6.24%	7.76%	6.29%	6.46%	5.69%
55 - 59	6.24%	7.04%	7.31%	6.95%	6.15%
60 - 64	11.31%	7.04%	6.80%	7.75%	6.92%
65 - 69	9.16%	10.47%	7.31%	6.79%	8.00%
70 - 74	6.82%	7.76%	8.50%	7.59%	6.77%
75 - 79	5.65%	6.68%	6.97%	7.92%	7.23%
80 - 84	3.90%	4.69%	5.10%	5.82%	6.92%
85 - 89	1.36%	2.17%	3.06%	4.20%	4.46%
90 - 94	0.78%	0.90%	1.53%	1.62%	2.62%
95+	0.78%	0.90%	0.34%	0.81%	0.77%

*based on forecast area
Source: REMPLAN Forecast 2022

Forecasts of population - births and deaths

The natural population change (demonstrated through birth and death numbers) shows a negative number for each year, signifying that the population increase can be attributed to other factors, such as migration.

TABLE 36 BIRTHS AND DEATHS IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Population Change	2021	2026	2031	2036	2041
Births	71	72	76	81	85
Deaths	108	99	103	110	119
Natural Change	-37	-27	-27	-29	-34

*based on forecast areas
Source: REMPLAN Forecast 2022

Forecasts of population - net migration

There was a projected spike in net migration during 2021, showing 179 people migrating to the area. Net migration is shown to be positive over the period up until 2041, with another spoke in 2041, which contributes to the overall increasing population.

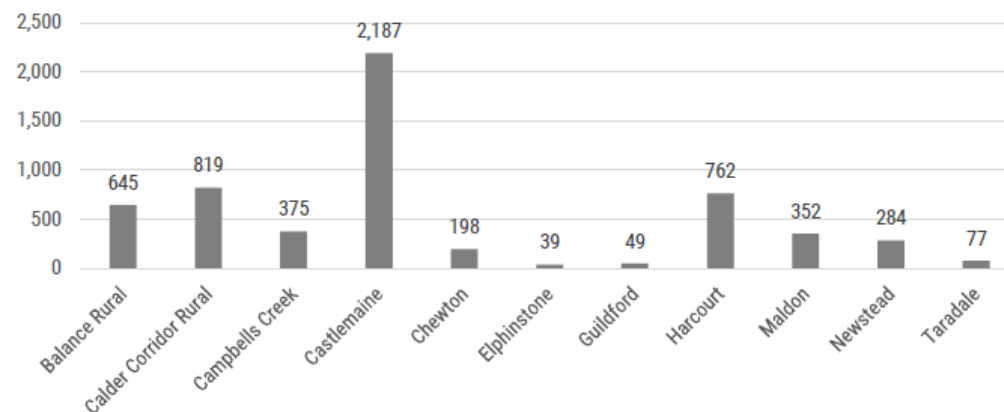
TABLE 37 NET MIGRATION IN CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Population Change	2021	2026	2031	2036	2041
Net Migration	179	120	121	122	135

*based on forecast areas
Source: REMPLAN Forecast 2022

Castlemaine is projected to have the largest proportion of net migration out of all forecast areas, with 2,187 people projected to migrate to the town up until 2041.

FIGURE 12 NET MIGRATION BY FORECAST AREA 2021-2041



Source: REMPLAN Land Supply and Demand 2022

6.2 Household Forecasts

Forecasts of households by type:

Across the three townships, lone person households are projected have the biggest increase out of all household types between 2021 and 2041.

In Castlemaine:

- Lone person households make up an estimated 37.4 % of all households in 2021, and projected to make up 39.5% of all households by 2041

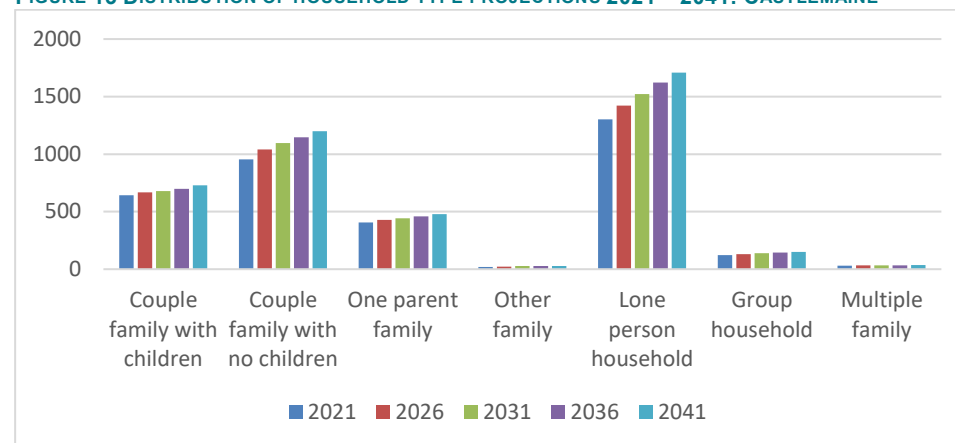
TABLE 38 PROJECTIONS OF HOUSEHOLD TYPES 2021 - 2041 – CASTLEMAINE*

Household Type	2021	2026	2031	2036	2041	Additional households 2021 - 2041	Share of additional households 2021 - 2041
Couple family with children	644	669	680	699	728	84	9.9%
Couple family with no children	954	1,040	1,096	1,147	1,198	244	28.9%
One parent family	407	427	443	459	478	71	8.4%
Other family	20	23	27	28	29	9	1%
Lone person household	1,303	1,422	1,523	1,622	1,707	404	47.9%
Group household	123	131	138	144	150	27	3.2%
Multiple family	31	33	33	34	35	4	0.5%
TOTAL	3482	3745	3940	4133	4325	843	

*based on forecast area

Source: REMPLAN Forecast 2022

FIGURE 13 DISTRIBUTION OF HOUSEHOLD TYPE PROJECTIONS 2021 – 2041: CASTLEMAINE*



*based on forecast area

Source: REMPLAN Forecast 2022

In Campbells Creek:

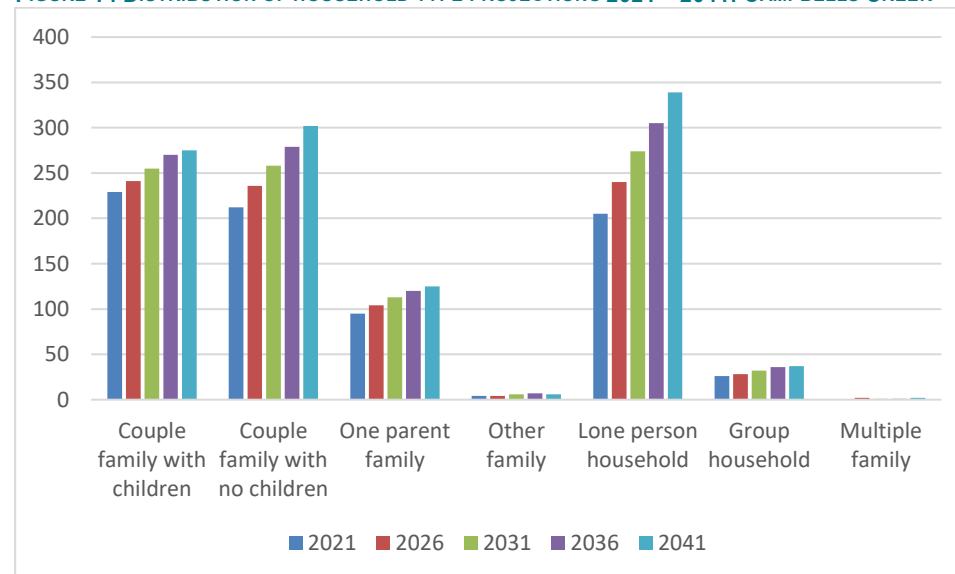
- Lone person households make up an estimated 26.6% of the households in 2021; in 2041, lone person households projected to make up 31.2% of all households.

TABLE 39 PROJECTIONS OF HOUSEHOLD TYPES 2021 - 2041 - CAMPBELLS CREEK*

Household Type	2021	2026	2031	2036	2041	Additional households 2021 - 2041	Share of additional households 2021 - 2041
Couple family with children	229	241	255	270	275	46	13.1%
Couple family with no children	212	236	258	279	302	90	25.7%
One parent family	95	104	113	120	125	30	8.6%
Other family	4	4	6	7	6	2	0.6%
Lone person household	205	240	274	305	339	134	38.3%
Group household	26	28	32	36	37	46	13.1%
Multiple family	0	2	1	1	2	1	0.23
TOTAL	771	855	939	1018	1086	2	0.6%

*based on forecast area
Source: REMPLAN Forecast 2022

FIGURE 14 DISTRIBUTION OF HOUSEHOLD TYPE PROJECTIONS 2021 – 2041: CAMPBELLS CREEK*



*based on forecast area
Source: REMPLAN Forecast 2022

In Chewton:

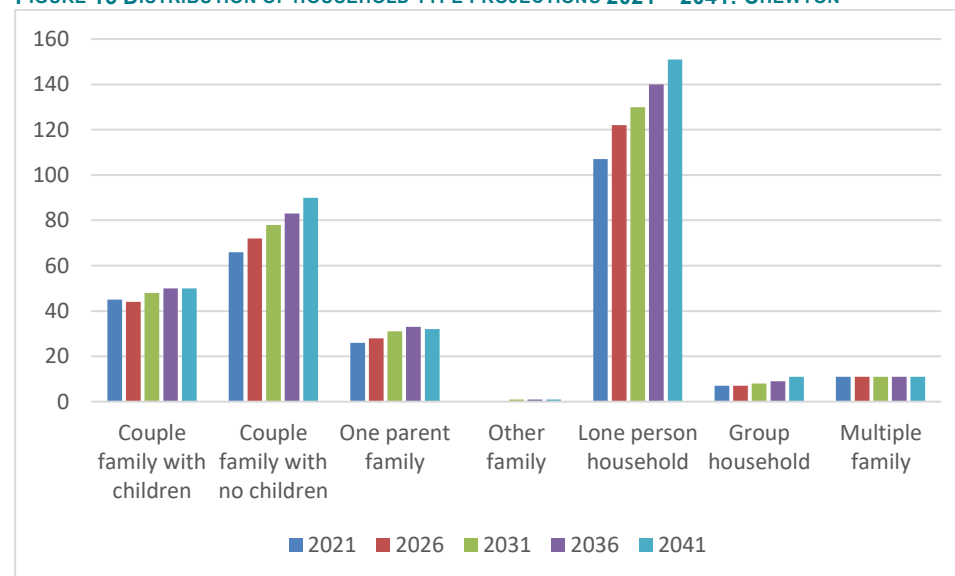
- Lone person households make up an estimated 40.8% of all households in 2021, and projected to make up 43.6%

TABLE 40 PROJECTIONS OF HOUSEHOLD TYPES 2021 - 2041 - CHEWTON*

Household Type	2021	2026	2031	2036	2041	Additional households 2021 - 2041	Share of additional households 2021 - 2041
Couple family with children	45	44	48	50	50	5	5.95%
Couple family with no children	66	72	78	83	90	5	5.95%
One parent family	26	28	31	33	32	6	7.14%
Other family	0	0	1	1	1	1	1.19%
Lone person household	107	122	130	140	151	44	52.38%
Group household	7	7	8	9	11	4	4.76%
Multiple family	11	11	11	11	11	0	0.00%
TOTAL	262	284	307	327	346	84	

*based on forecast area
Source: REMPLAN Forecast 2022

FIGURE 15 DISTRIBUTION OF HOUSEHOLD TYPE PROJECTIONS 2021 – 2041: CHEWTON*



*based on forecast area
Source: REMPLAN Forecast 2022

Forecasts - persons per dwelling:

The average number of persons per dwelling is an important factor in determining demand for dwellings. In a regional area, such as Mount Alexander, dwelling demand translates almost directly into demand for land given the lack of high-density dwelling development (REMplan Land Supply and Demand Assessment Report 2022).

The average number of persons per dwelling across Castlemaine, Campbells Creek and Chewton is forecast to decline from 2016 – 2041:

- Campbells Creek 2.47 people per dwelling in 2016, decreasing to 2.12 by 2041
- Castlemaine 2.07 people per dwelling in 2016, projected to decrease to 1.94 by 2041.
- Chewton: 1.93 people per dwelling in 2016, projected to decrease to 1.86 by 2041.

This contraction in household size is the result of the changing structure of the population which is ageing overall.

TABLE 41 PROJECTIONS OF AVERAGE HOUSEHOLD SIZE 2016 - 2041:

Township*	2016	2021	2026	2031	2036	2041
Campbells Creek	2.47	2.39	2.30	2.22	2.15	2.12
Castlemaine	2.07	2.04	2.01	1.98	1.96	1.94
Chewton	1.93	1.94	1.93	1.90	1.88	1.86

*based on forecast areas

Source: REMPLAN Forecast 2022

6.3 Housing forecasts

Forecasts of housing by type:

Across Castlemaine, Campbells Creek and Chewton, unoccupied dwellings made up 11.92% of dwellings in 2016, and this is projected to remain at a similar level of 11.94% by 2041. It is projected by 2041 that there will be 780 unoccupied dwellings in the area, out of the projected 6,532 total dwellings.

TABLE 42 HOUSING PROJECTIONS BY TYPE – CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Dwelling Types		2016	2021	2026	2031	2036	2041
Campbells Creek	Occupied private dwellings	695	773	853	938	1,014	1,084
	Unoccupied private dwellings	80	89	99	109	119	129
	Non-private dwellings	0	0	0	0	0	0
Total Campbells Creek		775	862	952	1,047	1,133	1,213
Castlemaine	Occupied private dwellings	3,216	3,512	3,728	3,923	4,119	4,315
	Unoccupied private dwellings	439	479	508	533	558	583
	Non-private dwellings	3	3	3	3	4	4
Total Castlemaine		3,658	3,994	4,239	4,459	4,681	4,902
Chewton	Occupied private dwellings	246	264	287	309	330	349
	Unoccupied private dwellings	44	48	53	58	63	68
	Non-private dwellings	0	0	0	0	0	0
Total Chewton		290	312	340	367	393	417
Total all three townships		4,723	5,168	5,531	5,873	6,207	6,532

*based on forecast areas

Source: REMPLAN Forecast 2022

Forecasts of housing by structure:

Projections demonstrate that separate houses will still continue to make up the predominant housing structure up to 2041, making up 90.65% of the overall houses in 2016 in Castlemaine, to 91.81% of houses by 2041. In Campbells Creek, separate houses made up 97% of houses, and are projected to make up 96.37% of houses by 2041. In Chewton, separate houses made up 93% of houses, and are projected to make up 94.72% of houses by 2041.

TABLE 43 HOUSING PROJECTIONS BY STRUCTURE – CASTLEMAINE, CAMPBELLS CREEK AND CHEWTON*

Dwelling Structures		2016	2021	2026	2031	2036	2041
Campbells Creek	High density	0	0	0	0	0	0
	Medium density	19	34	42	42	42	42
	Other	4	2	2	2	2	2
	Separate house	752	826	908	1,003	1,089	1,169
	Non-private dwellings	0	0	0	0	0	0
Total for Zone		775	862	952	1,047	1,133	1,213
Castlemaine	High density	0	0	0	0	0	0
	Medium density	319	360	376	376	376	376
	Other	20	21	21	21	21	21
	Separate house	3,316	3,610	3,839	4,059	4,280	4,501
	Non-private dwellings	3	3	3	3	4	4
Total for Zone		3,658	3,994	4,239	4,459	4,681	4,902
Chewton	High density	0	0	0	0	0	0
	Medium density	20	22	22	22	22	22
	Other	0	0	0	0	0	0
	Separate house	270	290	318	345	371	395
	Non-private dwellings	0	0	0	0	0	0
Total for Zone		290	312	340	367	393	417
TOTAL		4,723	5,168	5,531	5,873	6,207	6,532

*based on forecast areas
Source: REMPLAN Forecast 2022

6.4 Summary of forecast data

Key forecast data

- The population of Castlemaine, Campbells Creek and Chewton is projected to increase to 12,363 by 2041.
- Across the three townships, lone person households are projected to increase between 2016 and 2041.
- Projections demonstrate that separate houses will continue to make up the predominant housing structure up to 2041, making up 90.65% of the overall houses in 2016 in Castlemaine, to 91.81% of houses by 2041. In Campbells Creek, separate houses made up 97% of houses, and are projected to make up 96.37% of houses by 2041. In Chewton, separate houses made up 93% of houses, and are projected to make up 94.72% of houses by 2041.
- The proportion of population aged between 20 and 29 and 55 and 94 is projected to increase over the period up until 2041.

7. Residential land supply and demand

A land supply and demand analysis for Mount Alexander Shire Council has been undertaken by REMplan (June 2022), which confirms that the Shire has sufficient residential land to meet the projected population growth over the next 15 years, as required by State Planning Policy.

7.1 Supply assessment

The total supply across the Shire up until 2041 is 4,342 lots and the majority of land supply for residential use is provided within Castlemaine, followed by Campbells Creek (REMplan Land Supply and Demand Assessment Report 2022).

Castlemaine, Campbells Creek and Chewton is estimated to provide 68.7% of the total primary townships' land supply up until 2041. Castlemaine is the single main source of land for residential development in the municipality. Campbells Creek is one of the municipality's other main growth areas (specifically the southern extent), other than Diamond Gully and McKenzie Hill within Castlemaine. For its size, Chewton has a substantial amount of available land.

7.2 Demand analysis

Land demand is a combination of a range of factors, such as the growth or decline in overall population, the structure of the population, and average household size. Population change is the result of three main factors, including number of births, number of deaths and migration). The average number of persons per dwelling is also an important factor in determining demand for dwellings.

The total cumulative land demand across the Shire is expected to result in around 2,750 lots being required by 2041. Annual land demand across the shire is forecast to gradually decrease over time, from 166 lots in 2021 to 117 lots in 2041.

The highest level of demand across the forecast areas is in Castlemaine with a total demand forecast of around 975 lots by 2041. Campbells Creek forecast area is expected to have the third highest level of demand, with 369 lots required by 2041. Chewton has a demand of 109 lots up until 2041, the 8th highest level of demand out of the forecast areas.

7.3 Supply and demand

TABLE 44 TOTAL LAND SUPPLY AND DEMAND (PRIMARY TOWNSHIPS)*

Township:	Total land supply	Share of total	Annual average land demand 2021-2041	Years of supply
Castlemaine	1,150	32.7%	46.4	25
Campbells Creek	860	24.5%	17.6	49
Chewton	405	11.5%	5.2	78
All three townships	2,415	68.7%		

Source: REMplan Land Supply and Demand 2022

*primary townships include: Campbells Creek, Castlemaine, Chewton, Elphinstone, Guildford, Harcourt, Maldon, Newstead and Taradale. The area for these townships is defined by the 'forecast areas', which is based on the urban boundaries for these towns, as identified within the Mount Alexander Planning Scheme.

8. Key housing issues

8.1 Mismatch in housing stock and household make-up, specifically between household size and dwelling size

In Campbells Creek, lone person households make up 24% of the households in 2016, and couple households with no children make up 25.88%, totaling 49.88%. However, 79.66% of dwellings contain 3 or more bedrooms.

In Castlemaine, lone person households make up 36.8% of all households in 2016, and couple households with no children make up 25.75%, totalling 62.55%. However, 64.78% of dwellings contain 3 or more bedrooms.

In Chewton, lone person households to make up 39.4% of all households in 2016, and couple households with no children make up 22.56%, totalling 61.96%. However, 62.05% of dwellings contain 3 or more bedrooms.

Looking to the future, in Campbells Creek, 68.41% of new households between 2016 and 2041 are projected to be lone person households and couple families (no children). However, 96.37% of projected dwelling structures are separate houses, with only 3.46% of housing structures projected to be medium density by 2041.

In Castlemaine, 75.91% of new households between 2016 and 2041 are projected to be lone person households and couple families (no children). However, 91.81% of projected dwelling structures are separate houses, with only 7.67% of housing structures projected to be medium density by 2041.

In Chewton, 85% of new households between 2016 and 2041 are projected to be lone person households and couple families (no children). However, 94.72% of projected dwelling structures are separate houses,

with only 5.27% of housing structures projected to be medium density by 2041.

In 2016, people over 50 make up 43.7% of the population, and by 2041, people over 50 are projected to make up 50.9% of the overall population. This means that the population is ageing, and there needs to be housing to support ageing in place.

An increase in the proportion of lone person households is largely a result of the ageing population, and has implications for land supply, suitability of dwelling stock (including size, location, design, and services), as well as provision of services in given areas (REMPLAN Land Supply and Demand 2022).

8.2 Lack of housing diversity and choice

In Castlemaine, 64.78% of houses in 2016 contained 3 or more bedrooms, with only 35.22% containing 1 or 2 bedrooms. Additionally, 90.33% of house structures in 2016 were separate houses, with only 8.64% being medium density.

In Campbells Creek, 79.66% of dwellings contained 3 or more bedrooms in 2016, with only 20.33% containing 1 or 2 bedrooms. Additionally, 97.42% of house structures in 2016 were separate houses, with only 2.17% being medium density.

In Chewton, 62.05% of dwellings contained 3 or more bedrooms in 2016, with only 12.43% containing 1 or 2 bedrooms. Additionally, 99.25% of house structures in 2016 were separate houses, with only 0.37% being medium density.

Most sales in the Shire were for houses, and there were few units for sale:

- In Castlemaine in 2021, out of the 182 residential properties sold, only 12.63% of these were units. In 2019, unit sales made up 14.81% of the sales.

- In Campbells Creek, there were 0 units sold in 2021, and 47 houses sold. However in 2018 of the 53 residential properties sold, 15.09% were units.
- In Chewton, there is only 1 unit recorded as sold over the period between 2012 and 2021, which was in 2016.

Prices for house, unit and land sales have been on an incline between 2012 and 2021 across all three townships, which may be attributed to the limited availability of diversity in housing.

- Castlemaine:
 - Average sales price for house: an increase in \$357,627 between 2012 (\$359,541) and 2021 (\$717,168), which represents a 99% increase.
 - Unit: increase between 2012 (\$275,063) and 2021 (\$475,652) in \$200,589, representing a 72.92% increase.
 - Land increase in \$151,106 between 2012 (\$164,380) and 2021 (\$315,486), representing a 135.51% increase.
- Campbells Creek:
 - Average sales price for house: a 108% increase in average price from 2012 (\$315,167) to 2021 (\$656,330)
 - Land: only a 2.59% increase between 2012 (\$231,000) and 2021 (\$237,000). Though there was an increase throughout this period, with the average land price at \$351,667 in 2014.
- Chewton:
 - Average sales price for house had a % increase from 2012 (\$207,813) and 2021 (\$656,080), representing a 215.7% increase.
 - Land: a 158.48% increase between 2012 (\$125,500) and 2021 (\$324,400).

Rents available:

- Castlemaine: in 2021, only 16% of residential properties for rent were for units, the remainder being for houses. In 2012,

- In Campbells Creek, between 2012 and 2021, there were 0 units rented, and houses for rent ranged between 1 and 10.
- Between 2012 and 2021 in Chewton there were also 0 units rented, and between 1 and 6 houses rented.

Looking into the future:

- By 2041 in Campbells Creek, 96.37% of houses are forecasted to be separate houses, with only 3.46% of houses structures projected to be medium density.
- In Castlemaine, 91.81% of houses are projected to be separate houses, with only 7.67% forecasted to be medium density houses.
- In Chewton, 94.72% of houses are projected to be separate houses, with only 5.27% forecasted to be medium density.

8.3 Housing affordability and stress

Housing unaffordability and stress are becoming increasingly more apparent.

The proportion of households where mortgage or rental payments are greater than 30% of household income (and therefore housing is considered to be unaffordable) has been increasing over time.

As of the 2021 census, rental payments that are greater than 30% of household income make up 39.2% of renter households in Castlemaine, Campbells Creek and Chewton (SA2 area), which is a significant increase from 9.7% in the 2016 census, and 8.3% as of the 2011 census.

Further, rental payments have been steadily increasing over the past decade. The median weekly rental payment as recorded within the 2021 census was \$310, which is an increase from \$265 in 2016 and \$200 in 2011.

Mortgage payments greater than 30% of household incomes have also been increasing over the past decade. As of the 2021 census, the

percentage of households with mortgage repayments greater than 30% of household income was 12.6%. This number is a significant increase from the previous 2016 and 2011 censuses, where the percentage was 6% and 7.5% respectively.

The median (monthly) mortgage repayment recorded in the 2021 census was \$1,408, an increase from 2016 (\$1300) and 2011 (\$1277).

There are a significant amount of very low income households in Castlemaine, Campbells Creek and Chewton:

- 51.5% of all Castlemaine households are very low income households,
- 43.5% of all Campbells Creek households are very low income households
- 50.3% of all households in Chewton are very low income households

Low income households also make up a substantial amount of all households:

- 22.2% of all households in Castlemaine are low income households
- 27.9% of all households in Campbells Creek are low income households
- 18.3% of all households in Chewton are low income households.

There is a significant amount of households experiencing housing stress; the main source of housing stress in Castlemaine, Campbells Creek and Chewton is rental stress.

As of the 2016 census, there were 597 households in dwellings in Castlemaine in housing stress (16.8%), which consists of 23% of mortgaged dwellings (182) experiencing mortgage stress, and 58.4% of rented dwellings (415) experiencing rental stress. In Campbells Creek, there were 148 households in dwellings in housing stress (20%),

including 18.8% of mortgaged dwellings (51) experiencing mortgage stress and 86.6% of rented dwellings (97) experiencing rental stress. In Chewton, there were 50 households in dwellings in housing stress (17.8%), including 24.4% of mortgaged dwellings (19) experiencing mortgage stress, and 100% of rented dwellings (31) experiencing rental stress.

APPENDIX A: Data, definitions and study area

Data sources

TABLE 45 DATA SOURCE INFORMATION

Source:	Description/methodology:	Referred to in report as:
Census 2021	The Census of Population and Housing is Australia's largest statistical collection undertaken by the Australian Bureau of Statistics (ABS).	ABS 2021
Census 2016	The Census of Population and Housing is Australia's largest statistical collection undertaken by the Australian Bureau of Statistics (ABS).	ABS 2016
Estimated Resident Population	The Estimated Resident Population (ERP) is the official measure of Australia's population based on the concept of usual residence. It refers to all people, regardless of nationality or citizenship, who usually live in Australia, with the exception of foreign diplomatic personnel and their families.	ERP and year
REMplan Forecast Profile, accessed June 2022	<p>REMPLAN Forecast includes projections for local government areas and smaller areas/localities from 2016 to 2041 for population, as well as projections for household types and sizes; and dwellings.</p> <p>REMPLAN's projections take into consideration trends for births, deaths and migration. Forecasts are conditioned against factors such as planning strategies, economic influences, development applications and supply constraints. This means the REMPLAN Forecasts can be impacted due to factors such as migration levels targeting specific demographics, new technology and different living arrangements.</p> <p>The Forecast data is underpinned by the Estimated Resident Population data (ABS).</p>	REMplan Forecast 2022
REMplan Housing Profile, accessed June 2022	<p>REMPLAN Housing presents insights into local housing, property trends, and levels of affordability across the local government area and the smaller geographies that comprise the broader region, such as suburbs, catchments or planning areas.</p> <p>REMPLAN Housing presents information such as sales and rental data, dwelling approvals, housing stress and affordability. Information on dwelling characteristics, household demographics, and dwelling forecasts are also provided.</p> <p>REMPLAN Housing insights are derived from a range of sources including, RP Data, various ABS publications, and REMPLAN's own modelling and analysis.</p>	REMplan Housing 2022

REMplan Community Profile, accessed June 2022	<p>REMPPLAN Community provides compelling insights into the demography of regions and builds an understanding of the unique characteristics of the people in a communities.</p> <p>The demographic data in REMPLAN Community is sourced from the Australian Bureau of Statistics (ABS) 1991, 1996, 2001, 2006, 2011 and 2016 Census years.</p> <p>This demographic data also provides one of the key pillars upon which REMPLAN's forecasts of population, households and dwellings to 2041 are generated.</p>	REMplan Community 2022
REMplan Economy Profile, accessed June 2022	<p>REMPPLAN Economy provides compelling insights into the economic structure of regions and the contributions of local industries to employment, output, wages and salaries, regional imports and exports and value-added.</p> <p>Data sources:</p> <ul style="list-style-type: none"> - ABS 2016 Census Place of Work Employment (Scaled) - ABS 2018 / 2019 National Input Output Tables - ABS June 2021 Gross State Product - ABS 2016 Census of Population and Housing - ABS 2020 / 2021 Tourism Satellite Account - TRA 2019 LGA Mount Alexander (S) Local Government Area Tourism Profile 	REMplan Economy 2022
REMplan Land Supply and Demand Assessment Report 2022	<p>REMplan completed a land supply and demand assessment for the Shire in 2022. The assessment establishes a baseline snapshot of residential land supply across the Shire, and provides an analysis of current levels and key drivers of residential land demand across the Shire. Overall, the outcomes and findings will enable analysis of the adequacy of land supply and inform the strategic review and policy development for provision of future housing within the Shire.</p>	REMplan Land Supply and Demand 2022.

Definitions

TABLE 46 KEY TERMINOLOGY DEFINITIONS

Term:	Definition:	Source:
Dwelling approvals	Dwelling approvals relate to new dwellings, and include all new dwellings which have been issued occupancy permits.	This data has been sourced from Council's building team, in May 2022.
Tenure type	<p>Ownership describes whether a dwelling is owned, being purchased or rented. Dwellings occupied under a life tenure scheme can be considered as being owned.</p> <p>This data relates to 'tenure type' and can be used to determine areas that have a high incidence of ownership (generally older residents), areas with a mortgage (working couples / families) or areas with a high proportion of renters (transient employment, young people). This variable is applicable to occupied private dwellings. Ownership corresponds with the ABS Census variable 'TEND Tenure Type'.</p>	REMPAN Housing 2022
Family Household Composition	<p>Definition: Family Household Composition counts the types of families within family households at the dwelling level. A maximum of three families can be coded to a household. Lone person households can contain visitors. Visitor only households can contain overseas visitors.</p> <p>Family Household Composition corresponds with the ABS Census variable 'HCFMD Family Household Composition (Dwelling)'.</p>	REMPAN Housing 2022
Dwelling types by household composition	The 'dwelling types by household composition' classifies the structure of private dwellings. Data on dwelling structure, especially at the small area level, is used to determine urban form and density.	REMPAN Housing 2022
Dwelling type	<p>Dwelling Type classifies dwellings into basic dwelling types. The categories include occupied private dwelling, unoccupied private dwelling, non-private dwellings, migratory, off-shore, and shipping. Dwelling Type corresponds with the ABS Census variable 'DWTD Dwelling Type'.</p> <p>A 'private dwelling' includes residences in caravan/residential parks, camping grounds, marinas, manufactured home estates and retirement villages (self-contained).</p> <p>A 'non-private dwelling' provide a communal or transitory type of accommodation and include hotels, motels, guest houses, prisons, religious and charitable institutions, boarding schools, defence establishments, hospitals and other communal dwellings.</p> <p>Unoccupied dwellings are habitable buildings that for a range of reasons are not being utilised at a given point in time. This includes vacant houses, holiday homes, as well as newly completed but unoccupied dwellings or those due for demolition</p>	<p>REMPAN Housing 2022</p> <p>REMPAN Land Supply and Demand 2022</p>

Dwelling structure	This variable classifies the structure of private dwellings. It corresponds with the ABS Census variable 'STRD Dwelling Structure'.	REMPAN Housing 2022
Number of bedrooms	Number of Bedrooms is a count of the bedrooms in each occupied private dwelling, and it corresponds with the ABS Census variable 'BEDD Number of Bedrooms in Private Dwelling'.	REMPAN Housing 2022
Housing suitability	Housing suitability is a derived variable that considers the relationship between household type and the number of bedrooms. It is a measure of housing utilisation and can be used an indicator of potential overcrowding, and the extent to which the current housing stock is meeting the needs of the resident population. Household Suitability corresponds with the ABS Census variable 'HOSD Housing Suitability'	REMPAN Housing 2022
Household income	Household income is calculated by summing the personal incomes reported by all household members aged 15 years and over. Household Income corresponds with the ABS Census variable 'HIND Household Income (weekly)'.	REMPAN Community 2022
Housing affordability	<p>The term 'housing affordability' refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes.</p> <p>In this report, housing affordability relates to the price of housing relative to standard income ranges as determined by the gazetted Governor in Council Order which specifies affordable housing income ranges as defined under the Planning and Environment Act 1987</p> <p>Therefore, housing affordability in this document reports on whether housing in the region would be affordable for households in the official income ranges and not what actual households are paying.</p> <p>The widely adopted benchmark in determining housing affordability is if expenditure on housing is less than 30% of household income. While the details of what are included in housing expenditure can vary, figures in this report only include rental and mortgage payments and do not include other expenses such as maintenance, rates, or utilities.</p>	REMPAN Housing 2022
Affordable housing	The concept of 'affordable housing' is different to the concept of housing affordability . 'Affordable housing' refers to a spectrum of housing delivery models which focus on providing housing at financially sustainable costs to tenants or purchasers. The most common measure used in affordable housing delivery is that rent or mortgage repayments are less than 30% of household income. There are a range of models for delivering affordable housing that span from government subsidised rental housing through to rent-to-buy and home equity schemes for purchasers.	REMPAN Housing 2022

	<p>The Planning and Environment Act 1987 also defines affordable housing at Section 3AA:</p> <p>1. For the purposes of this Act, affordable housing is housing, including social housing, that is appropriate for the housing needs of any of the following-</p> <p>(a) very low income households; (b) low income households; Moderate income households.</p> <p>2. For the purposes of determining what is appropriate for the housing needs of very low income households, low income households and moderate households, regards must be had to the matters specified by the Minister by notice published in the Government Gazette.</p>	Planning and Environment Act 1987
Housing tenure/ ownership	<p>Ownership describes whether a dwelling is owned, being purchased or rented. Dwellings occupied under a life tenure scheme can be considered as being owned.</p> <p>This data relates to 'tenure type' and can be used to determine areas that have a high incidence of ownership (generally older residents), areas with a mortgage (working couples / families) or areas with a high proportion of renters (transient employment, young people). This variable is applicable to occupied private dwellings. Ownership corresponds with the ABS Census variable 'TEND Tenure Type'.</p>	REMPAN Housing 2022
Housing stress	<p>Housing stress relates to households renting or paying a mortgage and their ability to meet their housing costs. A household is experiencing housing stress when the cost of housing (either as rent or mortgage repayments) is high relative to household income. Housing stress is calculated across all dwellings, regardless of tenure.</p> <p>There are two sources of housing stress:</p> <ul style="list-style-type: none"> - Mortgage stress is calculated as a proportion of households in dwellings paying a mortgage. - Rental stress is calculated as a proportion of households in dwellings paying rent. <p>Unlike housing affordability, which assesses potential affordability issues, housing stress is a measure of actual income and housing payments.</p> <p>There are two models for assessing housing stress.</p> <p>One model calculates it via a whole of population assessment. In this model, households in the lower 40% of income earners that are spending more than 30% of income on housing (rent or mortgage) are considered to be experiencing financial housing stress.</p> <p>The second model calculates housing stress in relation to each individual household. When any household (mortgagee or renter) is spending more than 30% of household income on housing they are classified in this model as being under housing stress.</p>	REMPAN Housing 2022

Study area references

TABLE 47 GEOGRAPHICAL AREAS USED THROUGHOUT HOUSING NEEDS ASSESSMENT

Area/title	Definition of area	Spatial area definition:	Herein referred to as:
Mount Alexander Shire Council		Figure 19, and blue boundary on Figure 25.	The Shire
<p>Forecast areas. Specifically for this project, the relevant forecast areas include:</p> <ul style="list-style-type: none"> - Castlemaine (based on the township/urban boundary as identified within the Castlemaine Framework Plan at Clause 2.04 Strategic Framework Plans) - Campbells Creek (based on the township/urban boundary as identified within the Castlemaine Framework Plan at Clause 2.04 Strategic Framework Plans, however this has been separated out from Castlemaine area) - Chewton (based on the proposed township boundary established within the Chewton Urban Design Framework) 	<p>Forecast areas for the nine major townships within Mount Alexander Shire Council have been established, which align with township/urban boundaries specified in the planning scheme (Clause 2.04). Forecast areas for the townships generally align with land use zones, however there are some discrepancies where small areas of contiguous residentially zoned land sits outside a township's forecast area.</p> <p>Where the REMplan modules use data based on ABS 2016 data, the numbers for forecast areas</p>	Figure 16-18 for forecast areas, and 20 & 21 for township framework/structure plans, and the yellow boundaries on Figure 25.	Forecast areas
Statistical Area Level 2 (SA2) for Castlemaine (which includes Chewton and Campbells Creek)	SA2 areas are medium-sized general purpose areas built up from whole Statistical Areas Level 1. Their purpose is to represent a community that interacts together socially and economically.	Figure 22, and see orange boundary on Figure 25.	SA2
State suburbs (SSC)	<p>SSC is based on the State Suburbs boundaries (they are usually greater than the township urban boundaries). SSC areas are an ABS approximation of localities gazetted by the Geographical Place Name authority in each State and Territory. Gazetted Localities are the officially recognised boundaries of suburbs (in cities and larger towns) and localities (outside cities and larger towns).</p> <p>SSCs for this project used include:</p> <ul style="list-style-type: none"> - Castlemaine - McKenzie Hill (sometime included within the Castlemaine SSC where not separated into own tab) - Campbells Creek - Chewton 	Figure 8 & 9	SSC

Existing Residential Zoned Land

Existing Residential Zoned Land with constraints (vegetation, slope, National Park edge)

Existing and Future Greenfield residential - subject to structure planning and with reference to Urban Forest Interface study

- Development Plan Overlay for Mulkenizes H&C Diamond Gully area
- Development Plan Overlay for Chagrin Road area

Future residential expansion

Public Forest Interface

Private Forest Interface

National & State Parks, Reserves

Urban Boundary

Castlemaine Central Residential Area

Open Space Network based on major creeks

Vegetation on Firehoid Land

Future Activity Centres

HBS Highway Business Sites

Castlemaine Town Entrances

Industrial and Service Business Nodes

Urban/bushfire hazard interface
Derived from Regional Bushfire Assessment, DPCD, 2012

[illegible]

A map of the Castlemaire region. The map shows a network of roads including the M79 (pink), A300 (orange), B180 (orange), and B282 (yellow). The Castlemaire National Heritage Park is highlighted in green. The town of Castlemaire is labeled in the center, with other nearby locations like Walmer Forest Reserve, Muckleford Bush Reserve, Campbells Creek, Fryerstown, Vaughan, and Elphinstown also marked. The map includes a blue outline of the Castlemaire area and a red outline of the M79 corridor.

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