

Dwellings



LIVE-PLAY-WORK-INVEST

Dwellings

Observations

The Capricorn Coast and Rockhampton Region includes the Rockhampton Regional Council and Livingstone Shire Council areas.

The Capricorn Coast and Rockhampton Region has a range of housing options including modern apartments, units and houses as well as traditional 'Queenslander' houses. Most occupied dwellings were separate houses (87.3%) or flats, units or townhouses (10.7%).

In 2016, 30.4 per cent of homes were owned outright, 34.4 per cent were purchased with a mortgage and 31.3 per cent of homes were rented.

The median monthly mortgage repayment in the Capricorn Coast and Rockhampton Region in 2016 was \$1625, lower than \$1690 in 2011. In both Central Queensland and Queensland the median monthly mortgage repayment was \$1733 in 2016.

Homes in the Capricorn Coast and Rockhampton Region are more affordable than other regions, with median prices for houses, units/townhouses and land frequently being less than Gladstone, Central Highlands, Mackay, Townsville and Brisbane.

In 2016, almost three in five (57.1%) renters in the Capricorn Coast and Rockhampton Region rented from a real estate agent. Almost one-quarter (24.3%) rented from someone not in the same household. One in 10 renters (9.9%) rented from a state housing authority and 2.8 per cent from a housing cooperative, community or church group. Other landlord types, including employers, had higher proportions of renters in Central Queensland than in the Capricorn Coast and Rockhampton Region.

Affordable homes

- Capricorn Coast and Rockhampton Region median prices (year to end of June 2020)
 - Median house price in Livingstone (S) - \$409,000
 - Median house price in Rockhampton (R) - \$265,000
 - Median unit/townhouse price in Livingstone (S) - \$240,000
 - Median unit/townhouse price in Rockhampton (R) – \$245,000
 - Median land price in Livingstone (S) - \$169,000
 - Median land price in Rockhampton (R) - \$163,500
- Capricorn Coast and Rockhampton Region median weekly rental price (September quarter 2020)
 - Two-bedroom flats/units - \$250 for the region, \$230 per week in Rockhampton (R) and \$300 per week in Livingstone (S)
 - Three-bedroom houses - \$310 for the region, \$300 per week in Rockhampton (R) and \$350 per week in Livingstone (S)
 - Lower than Cairns, Townsville and Brisbane (Rental Tenancies Authority).

The 2016 Census data were released in July and October 2017. This report has been updated to reflect the release of Census data where it is available.

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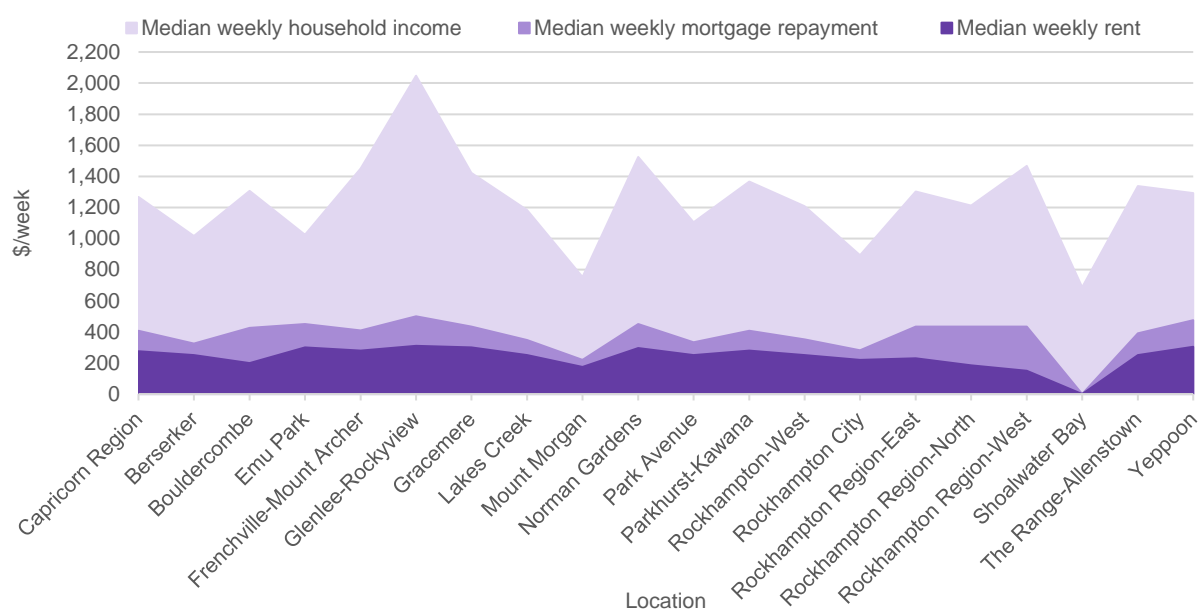
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Housing update

Information about dwellings assists with planning, transportation and the location of services. An area with higher density housing, for example, tends to attract young adults while separate dwellings tend to be sought by families. The Capricorn Coast and Rockhampton Region has a range of housing options including modern apartments, units and houses as well as traditional 'Queenslander' houses.

The 2016 Census provided a 'snapshot' of the Capricorn Coast and Rockhampton Region's residents, dwellings and incomes. Mortgage repayments varied across the Capricorn Coast and Rockhampton Region, from a low median of \$220 per week in Mount Morgan Statistical Area Level 2 (SA2) to a high of \$500 per week in Glenlee-Rockyview SA2. Similarly, rents ranged from a low of \$150 per week in Rockhampton Region – West SA2 to a high of \$310 per week in Glenlee-Rockyview SA2. Household incomes also ranged from a low of \$687 per week in Shoalwater Bay SA2 to a high of \$2,048 per week in Glenlee – Rockyview SA2.

Figure 1 Medians (weekly) - household income, mortgage repayment (a) and rental payments, Statistical Area Level 2s (b), 2016



(a) Median weekly mortgage repayment calculated by dividing median monthly repayment by four.

(b) Shoalwater Bay SA2 has very low population counts.

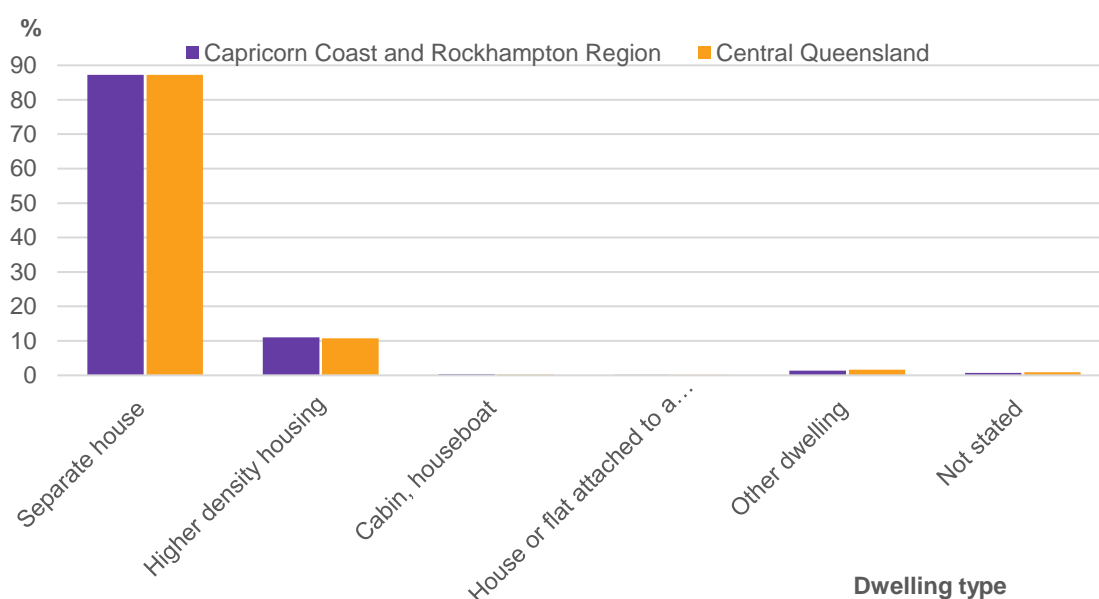
Source: ABS Census of Population and Housing, 2016, *Basic Community Profile – GO2*

Dwelling type

The Census considers whether dwellings are occupied or unoccupied and private or non-private. An occupied private dwelling is normally a house or flat with one or more people in it, but it can also include caravans, tents or rooms above a shop.

In 2016, separate houses (87.3%) were the largest proportion of occupied dwelling types in the Capricorn Coast and Rockhampton Region. A further 11.0 per cent of dwellings were higher density, including townhouses or flats or apartments. Other dwelling types including caravans, cabins or houseboats and flats attached to shops or offices were a small proportion of dwellings (1.4%). Proportions were similar in Central Queensland, although there was a slightly higher proportion of caravans, cabins or houseboats (1.6%).

Figure 2 Dwelling type, Capricorn Coast and Rockhampton Region and Central Queensland, 2016



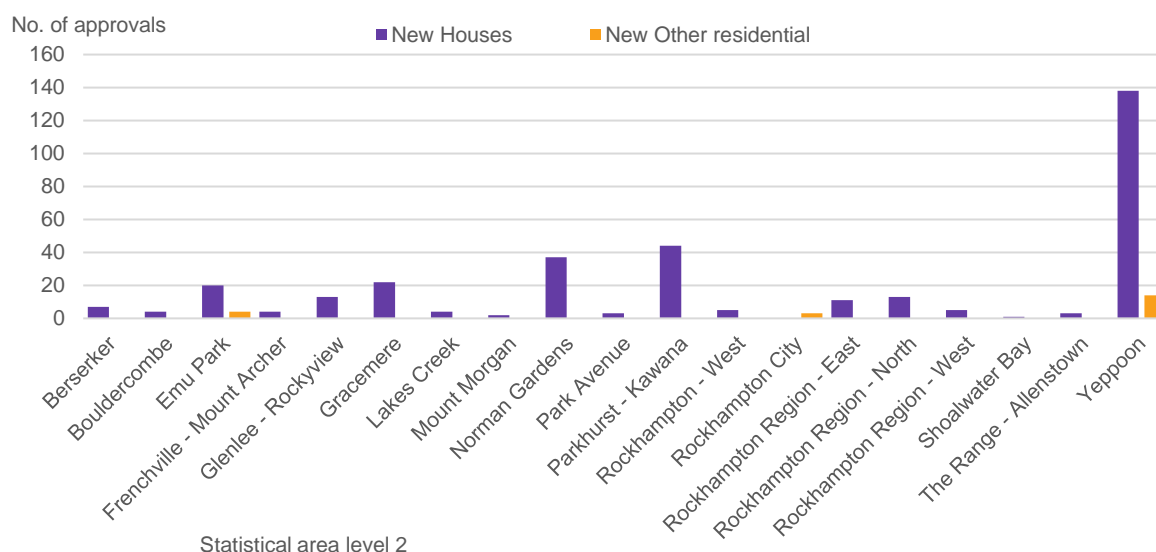
Source: ABS Census of Population and Housing, 2016

Building approvals

In the year to 30 June 2020, the Capricorn Coast and Rockhampton Region had 332 approvals for new houses and 18 for other new residential dwellings. The value of new houses approved for the area was \$106.5 million and \$5.3 million for other residential dwellings. Total residential building value for the Capricorn Coast and Rockhampton Region was \$153.4 million and \$95.5 for non-residential building value.

Over two-fifths (42.6%) of new building approvals were for Yeppoon SA2 (152 approvals), followed by 44 new building approvals being for Parkhurst - Kawana SA2 (12.3%). A further 10.4% of building approvals (37 approvals) were in Norman Gardens SA2.

Figure 3 Dwelling approvals, Capricorn Coast and Rockhampton Region SA2, year to 30 June 2020



Source: ABS, *Building approvals, Australia*, various editions, cat. no. 8731.0

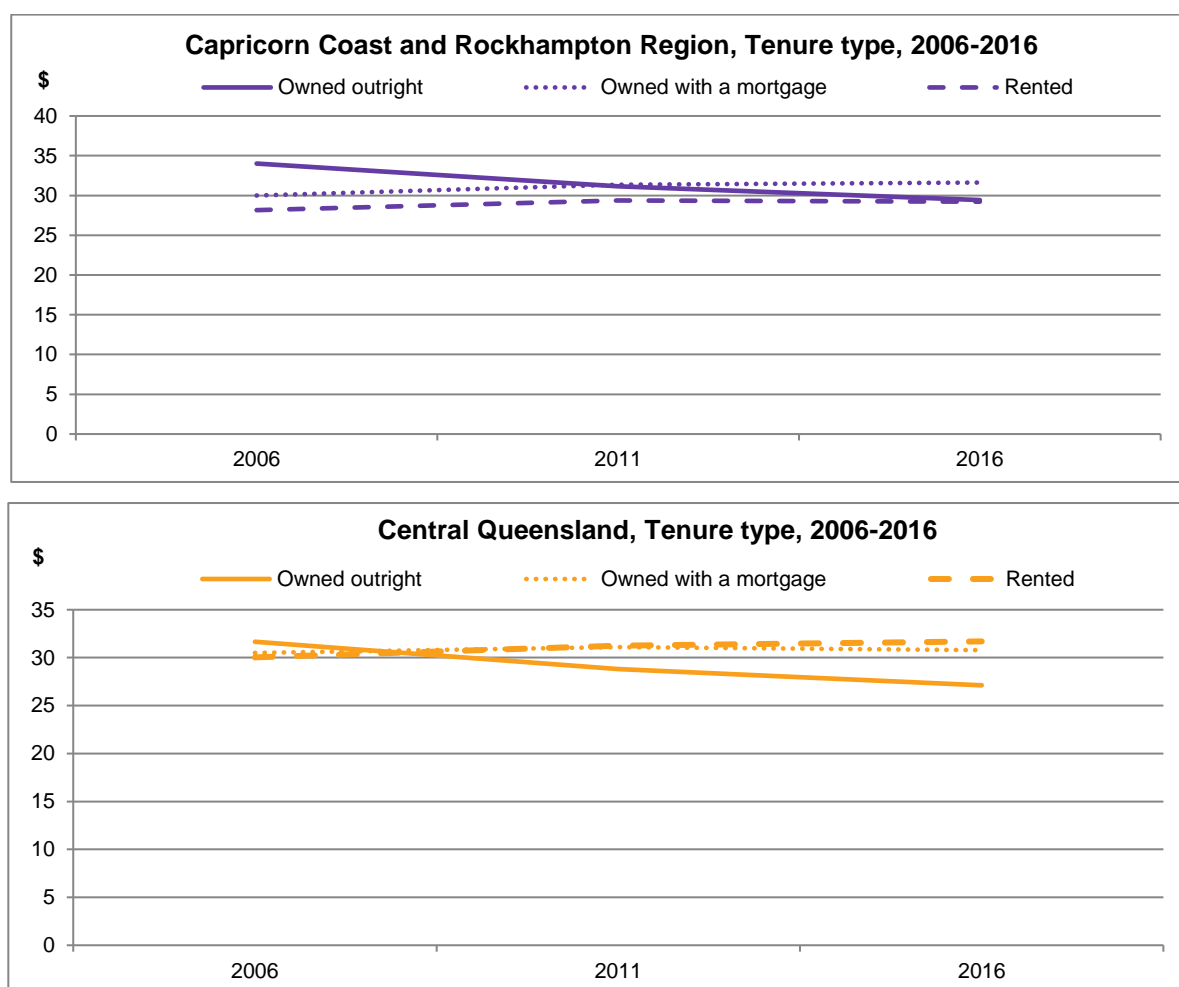
Tenure type

Tenure type describes whether dwellings are owned outright, being purchased or rented. It applies to all private dwellings.

In the Capricorn Coast and Rockhampton Region, at the time of the 2016 Census, 61.1 per cent of dwellings were owned or owned with a mortgage. This was down from 64.4 per cent in 2006. While the proportion of rented dwellings increased from 28.2 per cent in 2006 to 29.2 per cent in 2016, the proportion of home ownership declined from 34.0 per cent to 29.4 per cent. The proportion of dwellings being purchased slightly increased from 31.4 per cent in 2011 to 31.6 per cent in 2016.

Although there were similar proportions of dwellings owned with a mortgage in the Capricorn Coast and Rockhampton Region and Central Queensland, a greater proportion of Capricorn Coast and Rockhampton Region dwellings were owned outright than in Central Queensland. The proportion of renters was higher in Central Queensland. This may be reflective of different demographics, with the Capricorn Coast and Rockhampton Region having more older residents who are more likely to own their home.

Figure 4 Tenure type, 2006-2016

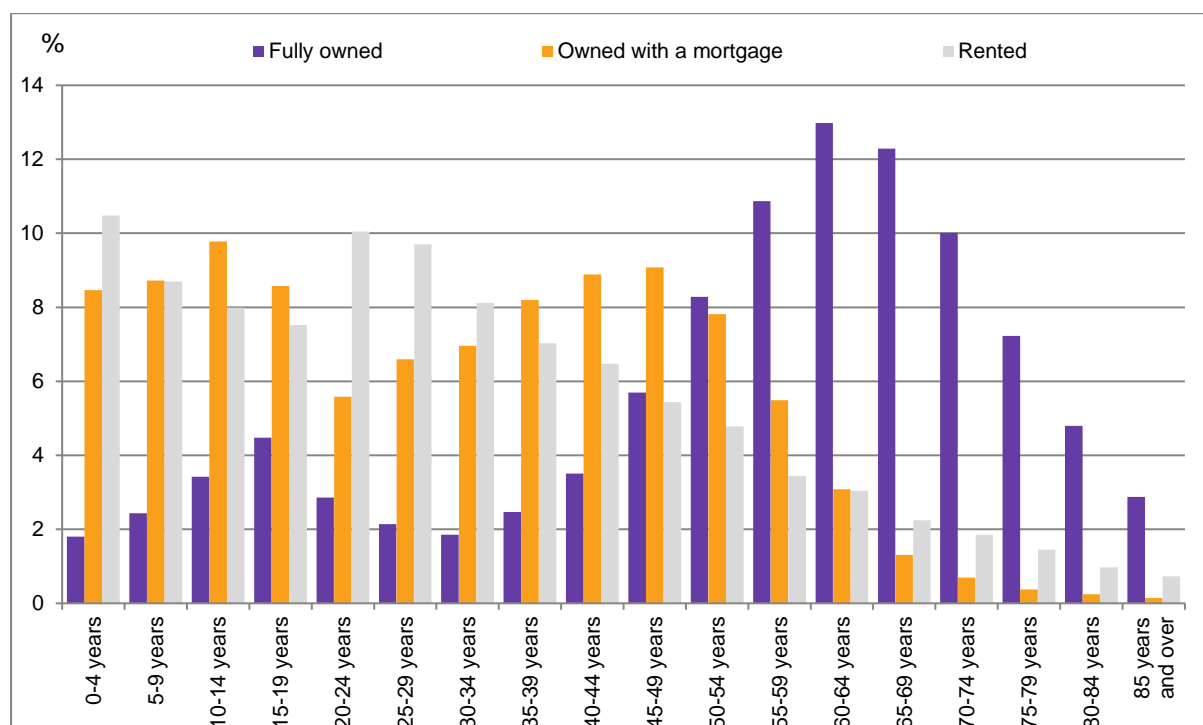


(a) Based on place of enumeration.

Source: ABS Census of Population and Housing, 2016, Time Series Profile – T18

In general, rates of home ownership increase with age and household composition, for example, in 2011, in the Capricorn Coast and Rockhampton Region, the proportion of persons renting peaked between 20 and 29 years, while just 10.3 per cent of renters were aged over 60 years. Conversely, 50.2 per cent of home owners were aged 60 years and over. Note: 2016 home ownership by age of households is not yet available.

Figure 5 Tenure type by 5 year age groups, Capricorn Coast and Rockhampton Region, 2011



Source: ABS, Census of Population and Housing, 2011. Figure constructed with data from TableBuilder.

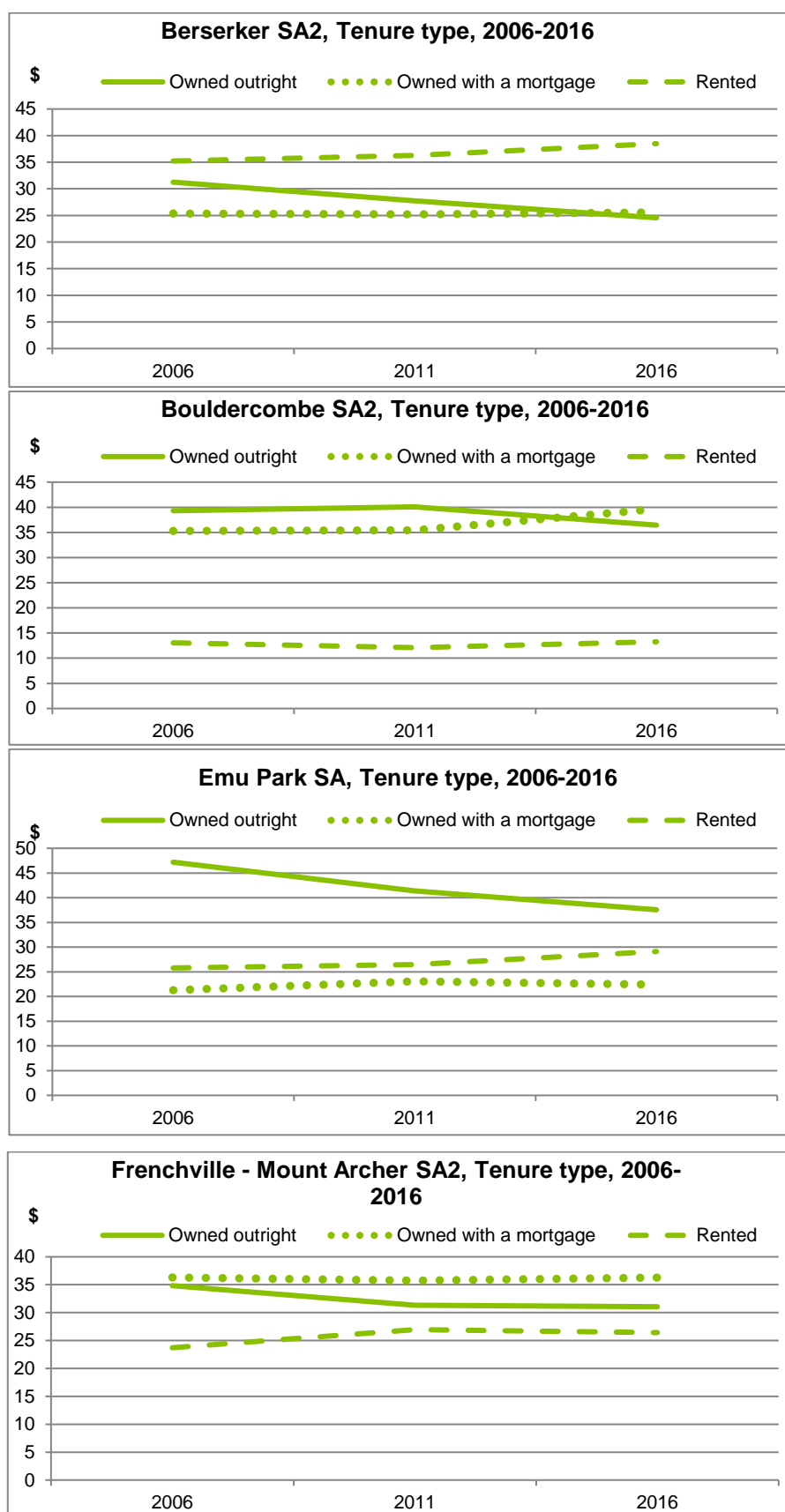
Other factors may also contribute to lower rates of home ownership including housing affordability, the number of income earners in a household, opportunities in the early 2000s to access easy finance and upgrade, higher debt levels generally and lower rates of inheritance due to the increased lifespan of parents.

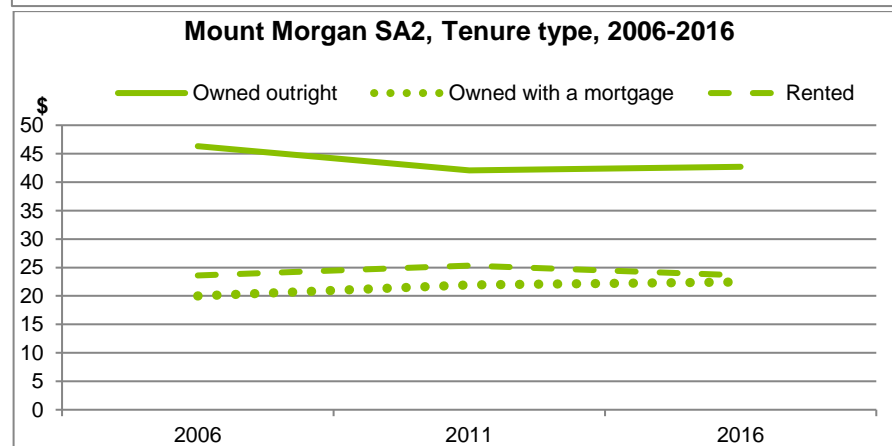
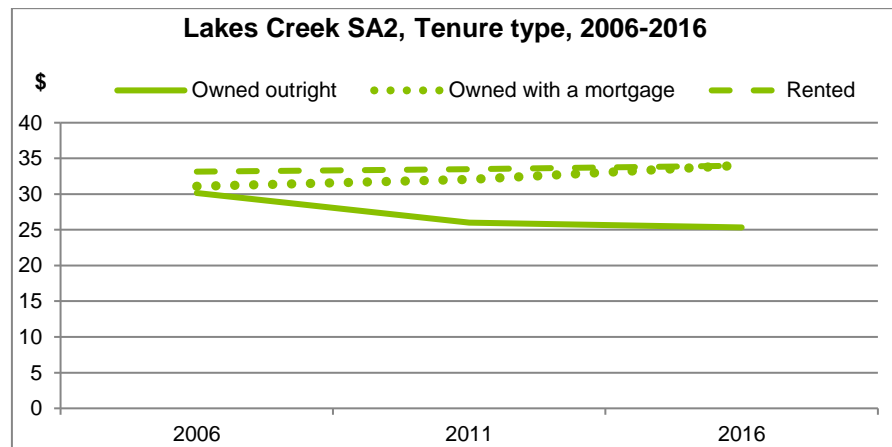
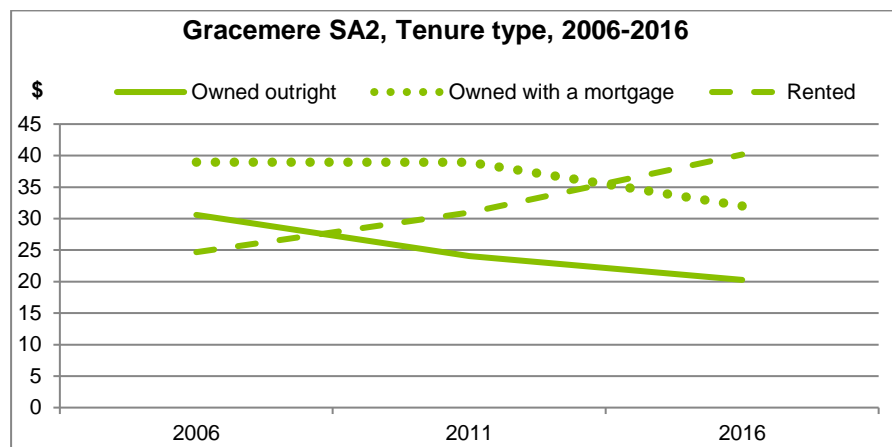
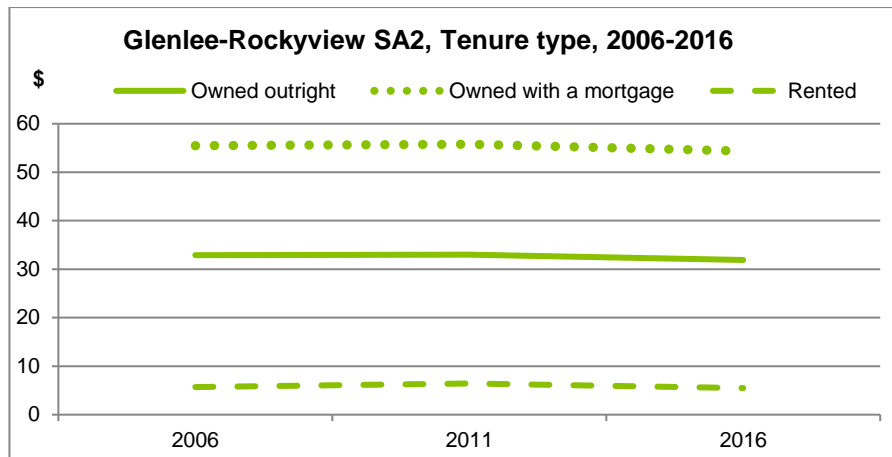
What's happening in your neighbourhood?

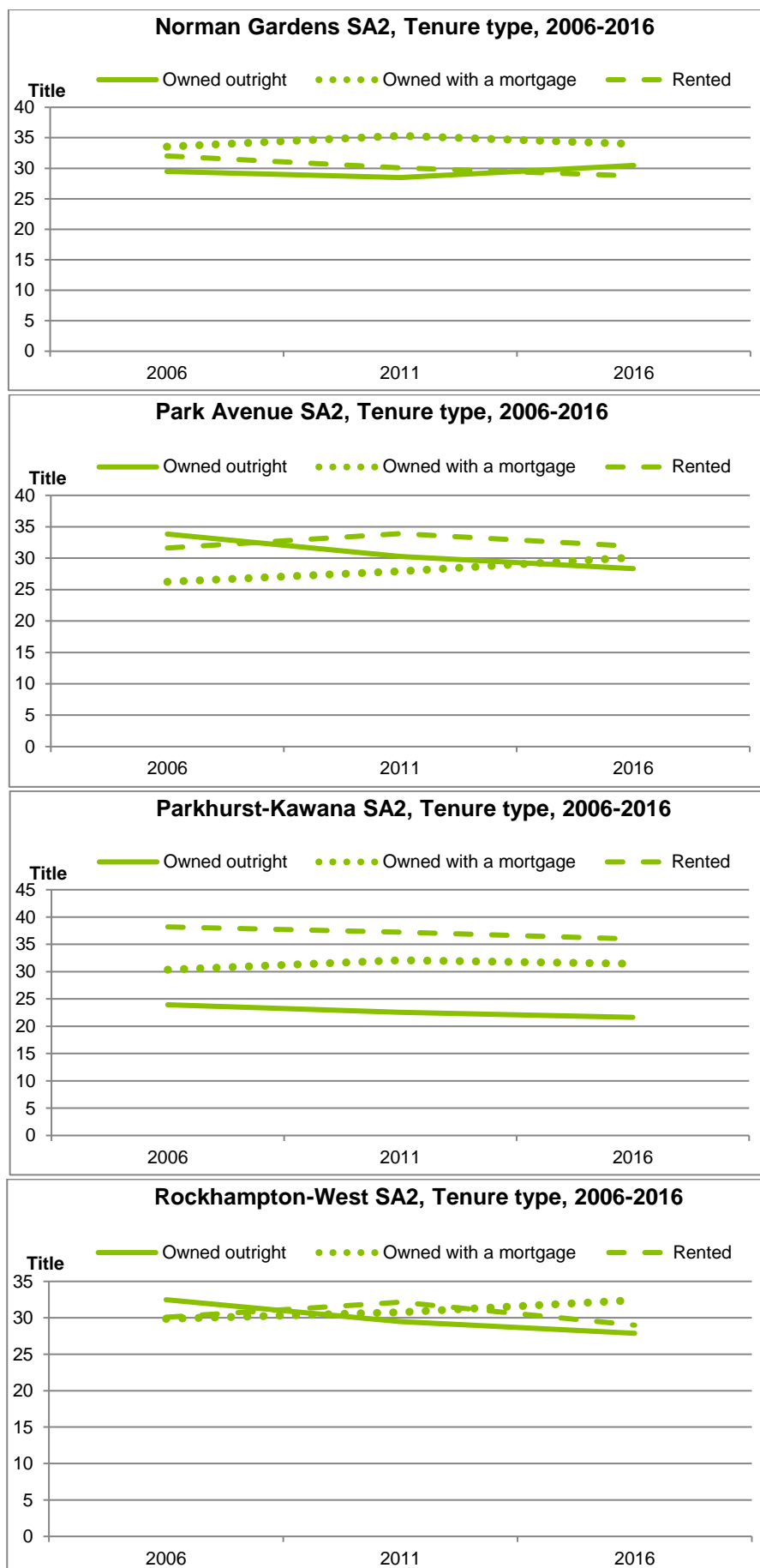
Some areas of the Capricorn Coast and Rockhampton Region had higher proportions of home ownership on Census night in 2016, while others had higher proportions of renters. Most SA2s in the Region had higher rates of home ownership in 2006 and 2011 than in 2016, although Mount Morgan SA2 and Norman Gardens SA2 both experienced slight increases in 2016. Note: Due to low population counts, data is not reported for Shoalwater Bay SA2.

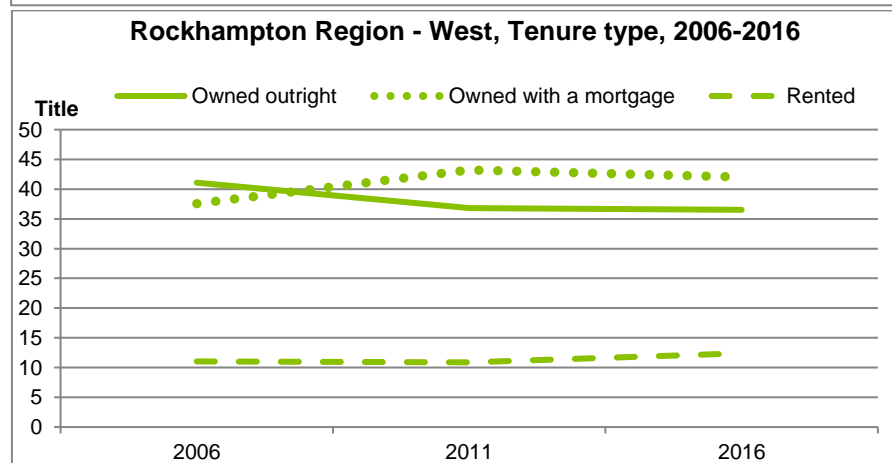
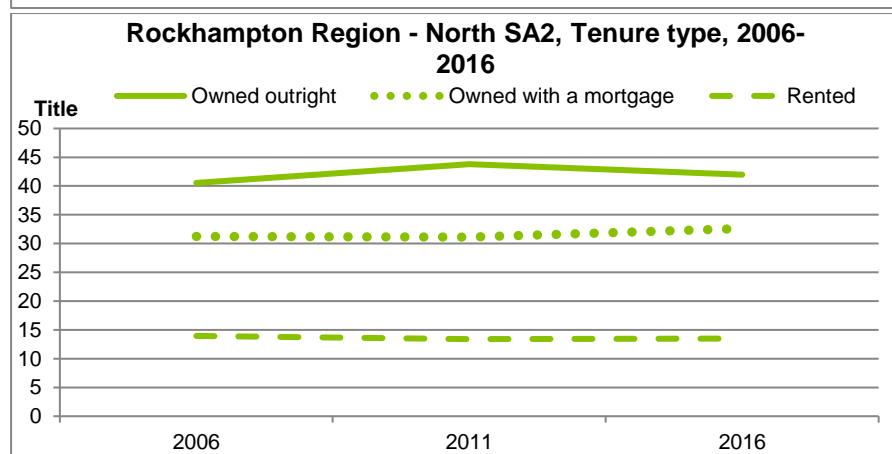
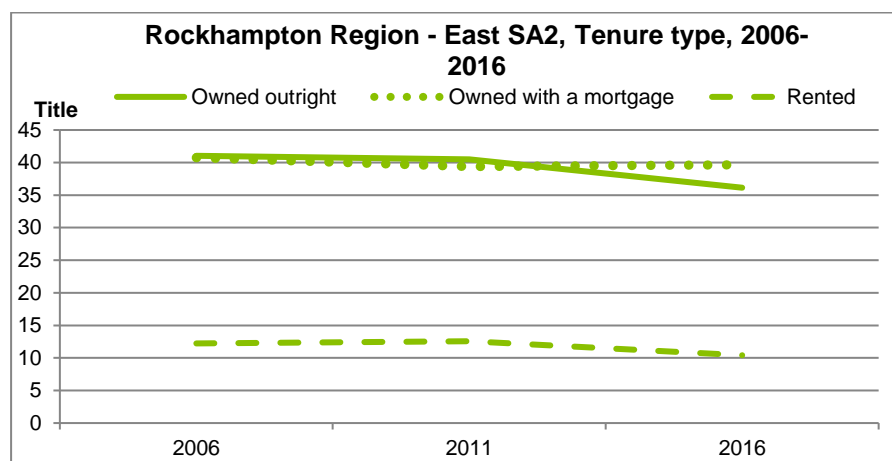
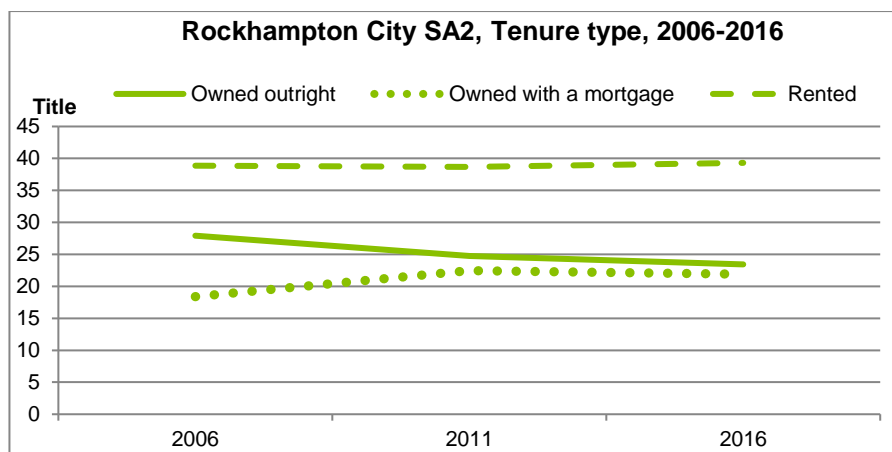
In 2016, Mount Morgan SA2 had the highest proportion of outright home ownership (42.7%) and Parkhurst-Kawana the lowest (21.6%). The SA2 with the highest proportion of owners with a mortgage in 2016 was Glenlee-Rockyview (54.4%) and the lowest was Rockhampton City (21.9%). In 2016, the highest proportion of renters lived in Gracemere SA2 (40.0%) and lowest proportion was in Glenlee-Rockyview SA2 (5.5%).

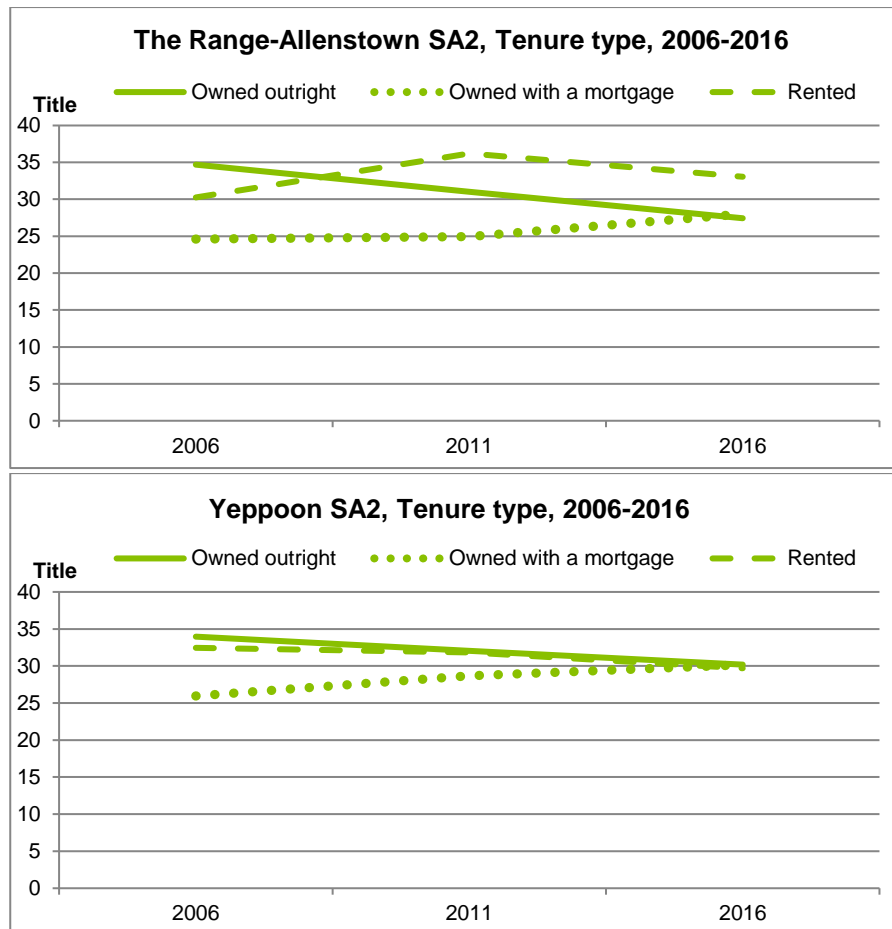
Figure 6 Statistical Area Level 2s, Tenure type, 2006-2016











(a) Based on place of enumeration.

Shoalwater Bay not included due to very low population counts.

Source: ABS Census of Population and Housing, 2016, *Time Series Profile – T18*

Prices – houses, units and land

Variations in house, unit and land prices affect the broader economy; household spending patterns and employment choices are affected. A mining resources boom can result in high rents and undersupply issues in remote or regional areas, while a mining slowdown results in lower rents and increasing availability.

Housing affordability can affect location choices. Higher prices may drive people to location and dwelling type choices that are less suitable for them, for example insufficient bedrooms, far from place of work or requiring repairs.

Median prices are used in reviewing real estate sales because they are not affected by a few unusually high or low prices. Medians are not averages, but rather, the middle price in a series, where half of the values are higher and half are lower.

The median house price in the Rockhampton (R) increased by 5.2% to \$265,000 over the year to 30 June 2020 and increased by 2.7% in Livingstone (S) to \$409,000. There was considerable variation between locations with the highest available median house prices for this period being in Glenlee-Rockyview \$507,000 and Rockhampton Region – North, \$425,000. The lowest available median house prices occurred in Mount Morgan \$100,000.

The median unit price in the Livingstone (S) decreased by 9.4% to \$240,000 over the year to 30 June 2020 and decreased by 12.5% in Rockhampton (R) to \$245,000. Medians were highest in Rockhampton City (\$509,500) and Brisbane but generally lower elsewhere.

Median land sale prices in the Rockhampton (R) decreased by 1.4% to \$163,500 over the year to 30 June 2020 and stayed steady in Livingstone (S) at \$169,000. Median prices were lower than several coastal areas including Gladstone, Mackay, Cairns and Brisbane.

Table 1 Median house prices (a), Median unit/townhouse prices and Median vacant urban land prices (a), selected local government areas, 12 months to 30 June 2020

Area	Median house prices		Median unit/townhouse prices		Median vacant urban land prices	
	12 months to end of Jun 20	Change over 1 year (b)	12 months to end of Jun 20	Change over 1 year (b)	12 months to end of Jun 20	Change over 1 year (b)
	\$	%	\$	%	\$	%
Capricorn Coast and Rockhampton Region	315,000	1.6	242,000	-10.9	165,000	-1.2
Rockhampton (R)	265,000	5.2	245,000	-12.5	163,500	-1.4
<i>Norman Gardens</i>	380,000	-1.3	257,500	-8.0	166,000	0.6
<i>Berserker</i>	200,000	17.1	200,000	14.3	na	na
Livingstone (S)	409,000	2.5	240,000	-9.4	169,000	0.0
<i>Yeppoon</i>	145,000	5.1	280,000	5.7	175,000	1.2
<i>Emu Park</i>	339,000	-0.3	197,000	na	110,000	-19.7
Bundaberg (R)	291,000	2.1	255,000	-1.2	150,000	2.4
Gladstone (R)	300,000	5.3	170,000	6.3	100,000	-28.6
Central Highlands (R)	280,000	21.7	147,500	-19.0	60,000	-14.3
Mackay (R)	370,000	5.7	227,500	-1.9	179,990	2.9
Townsville (C)	330,000	1.5	250,000	3.1	163,000	1.9
Cairns (R)	420,000	1.0	226,000	-1.7	224,000	-2.6
Brisbane	690,500	3.1	450,000	0.4	405,000	-1.0

R = Regional Council C = City S = Shire na. = not available

Source: Department of Natural Resources and Mines, Office of the Valuer-General, Property Sales

Mortgage repayments

Census data assists in the analysis of home ownership, housing needs, housing finance and housing demand. Mortgage repayments vary with the dwelling price at purchase time, length and size of the loan and any equity the home owners may have. Areas with higher proportions of dwellings being purchased are likely to be paying higher proportions of their incomes on repayments in comparison to more established areas. Households that pay more than 30 per cent of their income on mortgage repayments may experience mortgage stress; this is particularly the case for the lowest 40 per cent of incomes.

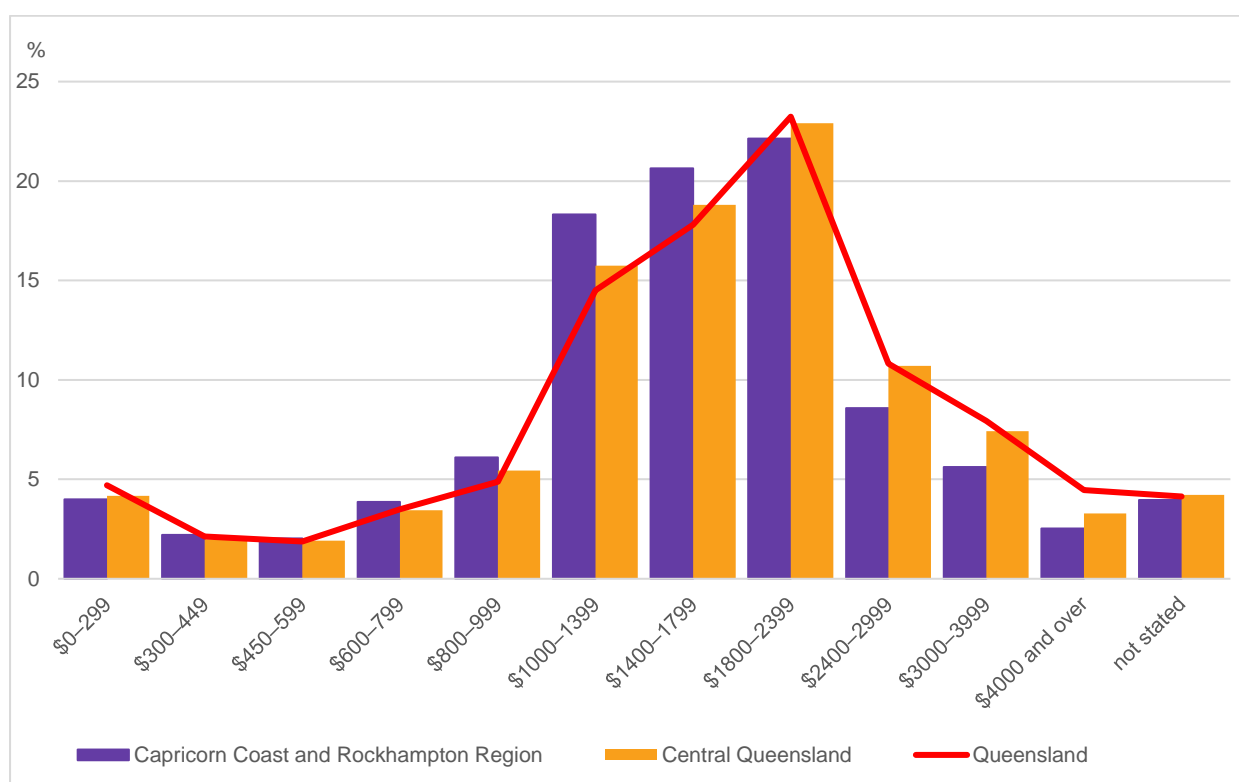
Of households that owned their home with a mortgage, in the Capricorn Coast and Rockhampton Region, the ABS identified 6.0 per cent paid more than 30 per cent of their household income on mortgage payments in 2016 in comparison to 7.2 per cent in 2011. In contrast, 6.4 per cent of Queensland households paid more than 30 per cent of their household income in 2016 compared to 9.7 per cent in 2011.

In the Capricorn Coast and Rockhampton Region in 2016, 31.6 per cent of the occupied private dwellings were owned with a mortgage. The median mortgage repayment for the

Region was \$1,625, with half of the mortgage repayments in the region being more than this and half lower. The median mortgage repayment was higher at \$1,733 in both Queensland and Central Queensland.

In 2016 in the Capricorn Coast and Rockhampton Region, over one-fifth (22.1%) of those who owned a dwelling with a mortgage made repayments between \$1,800 and \$2,399. A further one-fifth (18.2%) had repayments less than \$999. Almost one-tenth (8.1%) of dwellings had mortgage repayments of greater than \$3,000. A higher proportion (57.1%) of the Capricorn Coast and Rockhampton Region residents had mortgage payments less than \$1,799 than in Central Queensland (51.5%). Conversely, a higher proportion (44.3%) of Central Queensland residents than the Capricorn Coast and Rockhampton Region residents (38.9%) had mortgage repayments of \$1,800 or more.

Figure 7 Median monthly mortgage repayments (a)(b), Capricorn Coast and Rockhampton Region, Central Queensland and Queensland, 2016



(a) Based on place of enumeration.

(b) Count of occupied private dwellings being purchased.

Source: ABS Census of Population and Housing, 2016, General Community Profile – B34

What's happening in your neighbourhood?

In 2016, some areas of the Capricorn Coast and Rockhampton Region had higher proportions of households with high mortgage repayments. Higher mortgage repayments are frequently a sign of recent purchase as well as higher purchase prices. Households may also choose, for various reasons, to make higher payments than required.

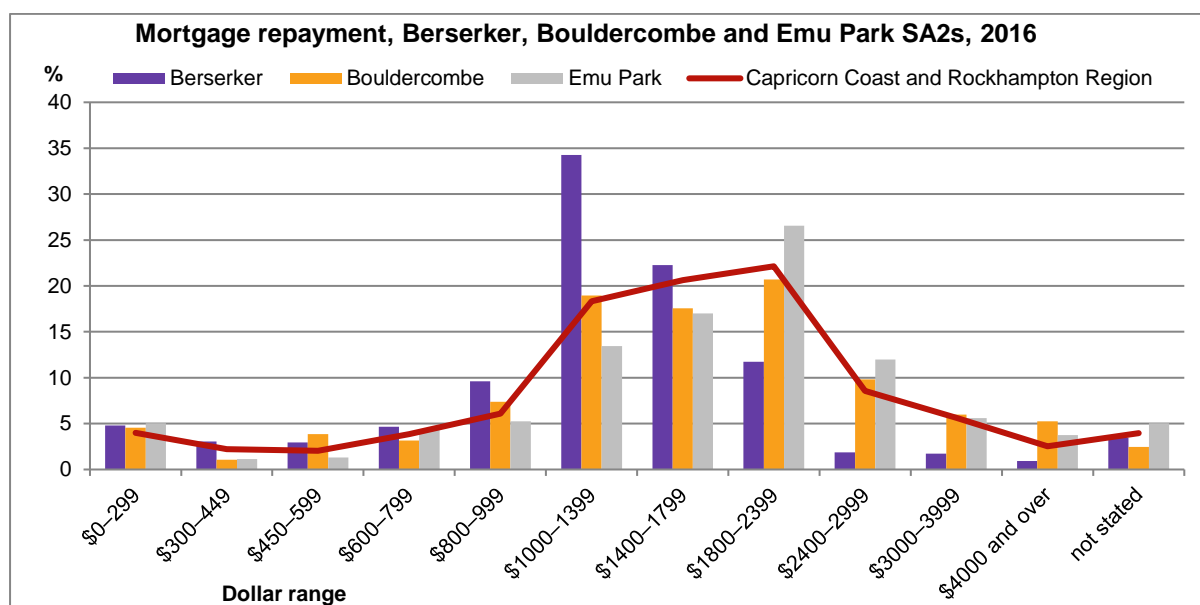
In the Capricorn Coast and Rockhampton Region, only 2.5 per cent of households had mortgage repayments greater than \$4000. Bouldercombe SA2, Rockhampton Region – North SA2 and Rockhampton Region – West SA2 all had higher proportions of dwellings with repayments greater than \$4000 (4.7%, 4.8% and 4.2% respectively) which may reflect property size. Rockhampton Region – North SA2 and Rockhampton Region – West SA2 SA2s also had higher proportions of dwellings with very low mortgage repayments which may reflect the duration of the loan period. Other SA2s with higher proportions of high mortgage repayments included:

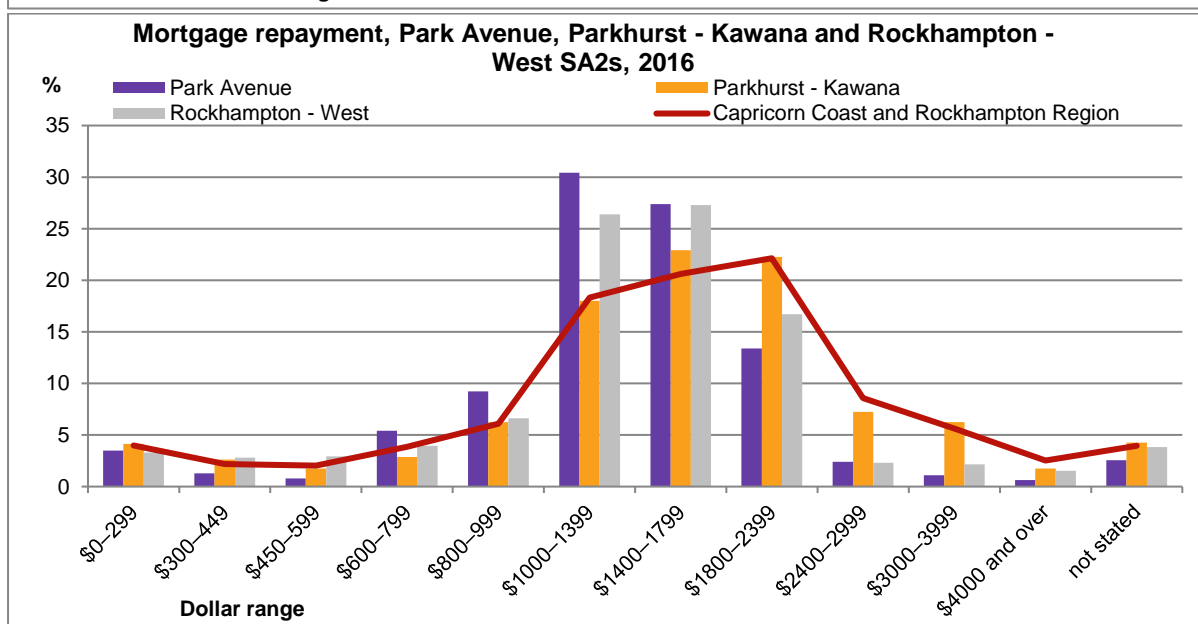
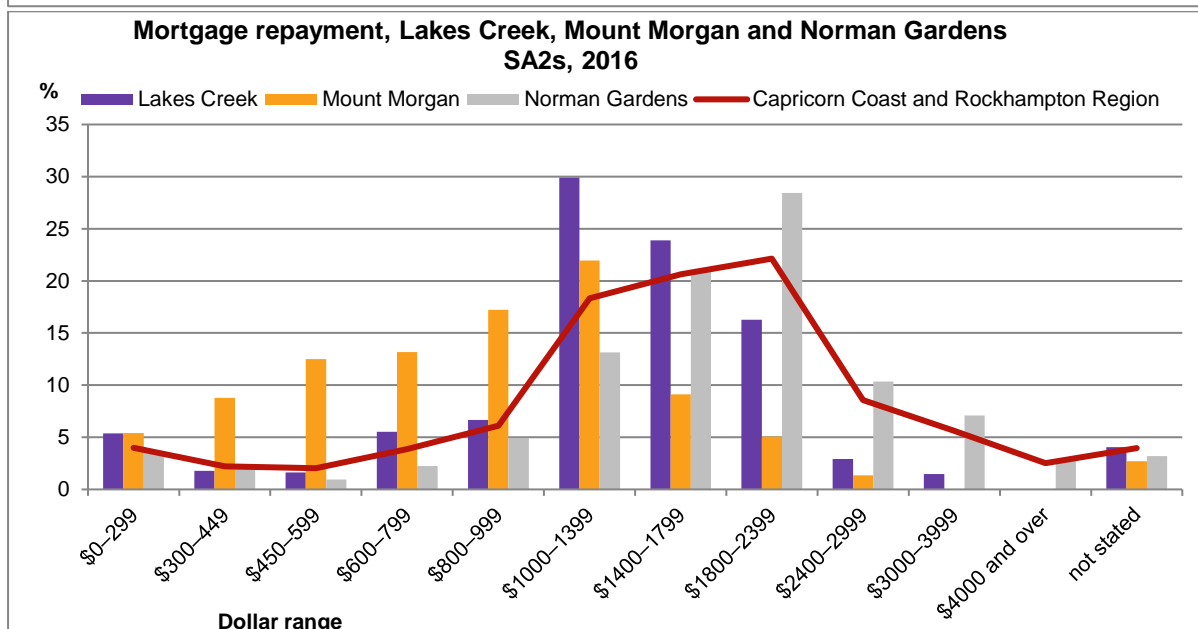
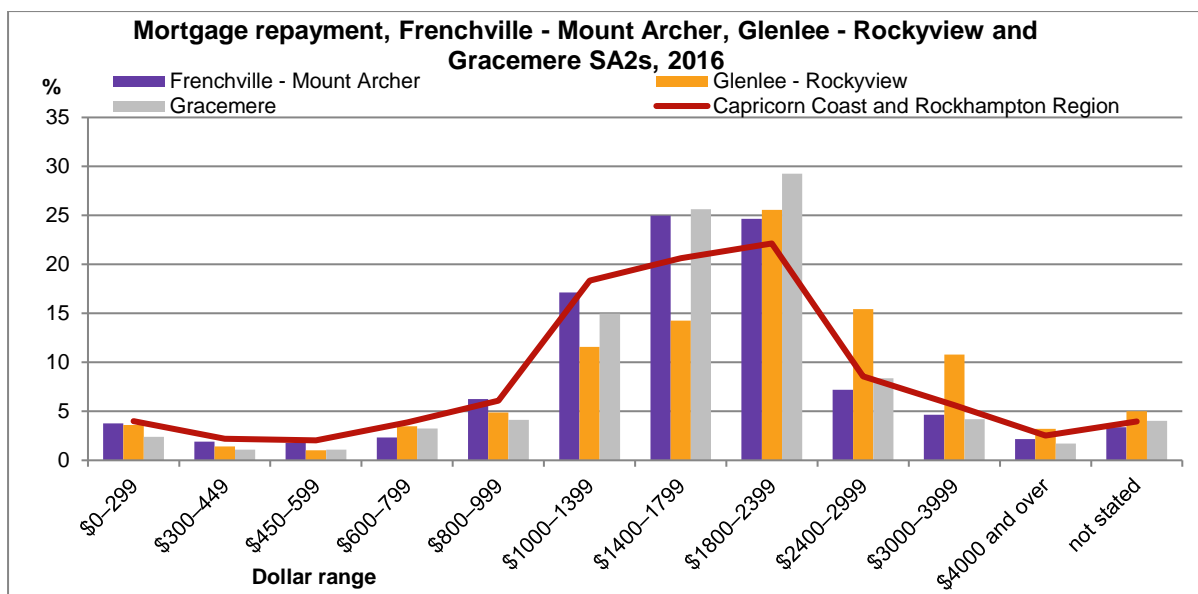
Glenlee-Rockyview SA2	4.5%
The Range-Allenstown SA2	4.2%

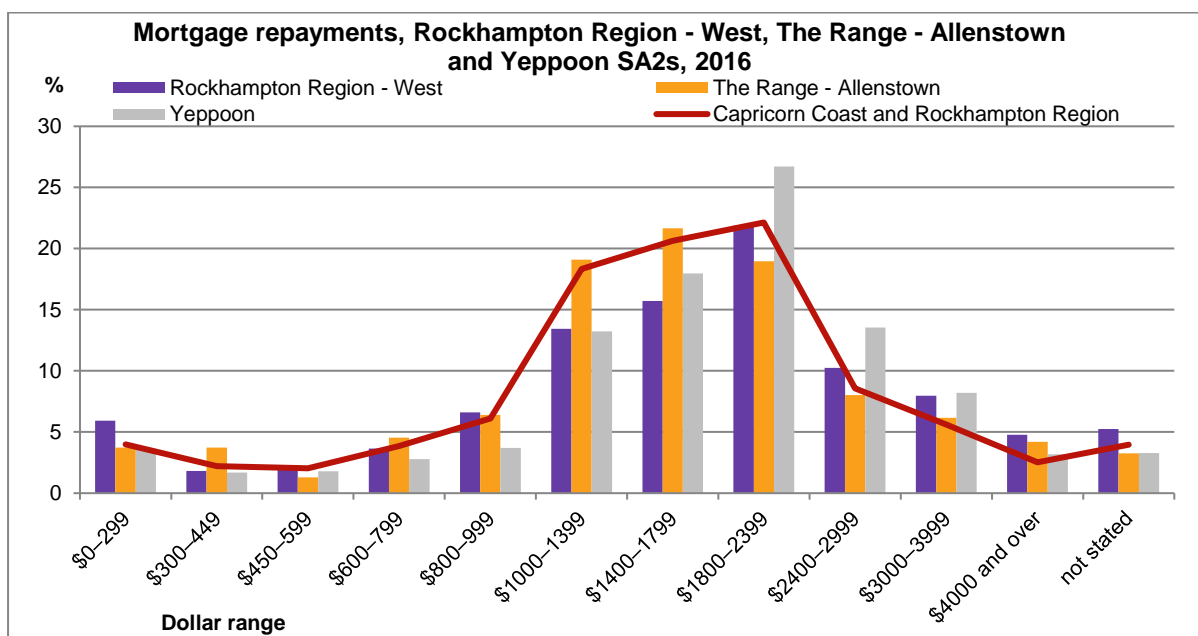
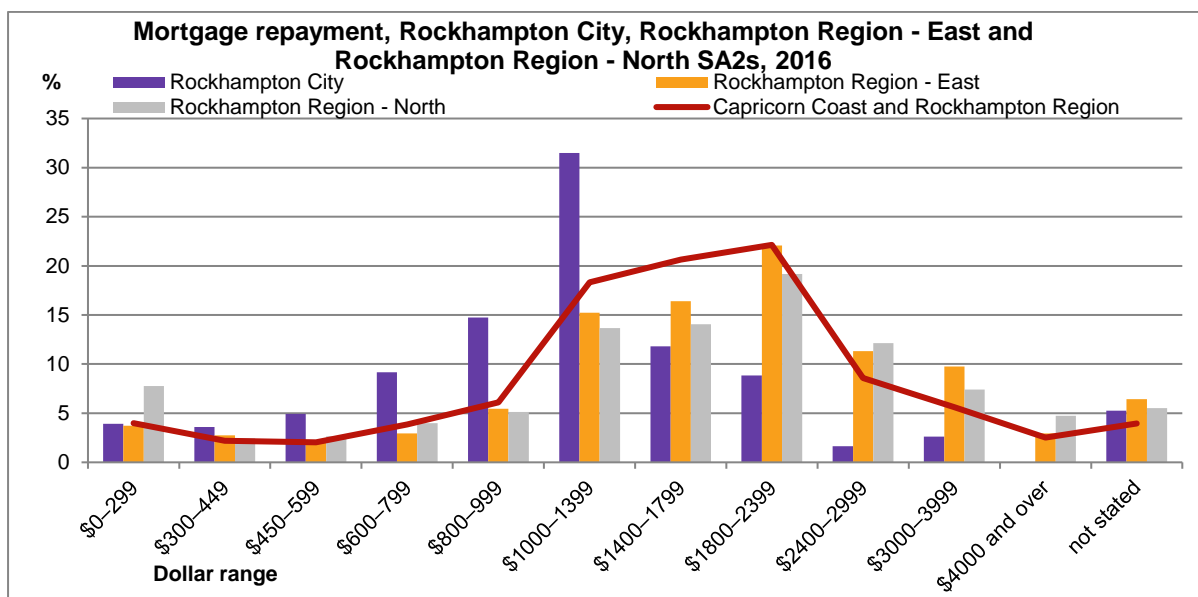
Emu Park SA2 (5.0%), Lakes Creek SA2 (5.4%), Mount Morgan SA2 (5.4%), Rockhampton Region – North SA2 (7.8%) and Rockhampton Region West SA2 (5.9%) had higher proportions of repayments less than \$299.

In 2016, in the Capricorn Coast and Rockhampton Region, 38.9% of dwellings were owned with mortgage repayments of \$1800 or greater per month. Only Glenlee-Rockyview SA2 (55.0%) and Yeppoon SA2 (51.6%) had more than half of the occupied dwellings with such higher repayments.

Figure 8 Statistical Area Level 2s, Mortgage repayment, 2016







(a) Based on place of usual residence.

(b) Count of occupied private dwellings being purchased.

Shoalwater Bay SA2 not included due to very small population counts.

Source: ABS Census of Population and Housing, 2016, General Community Profile – G33

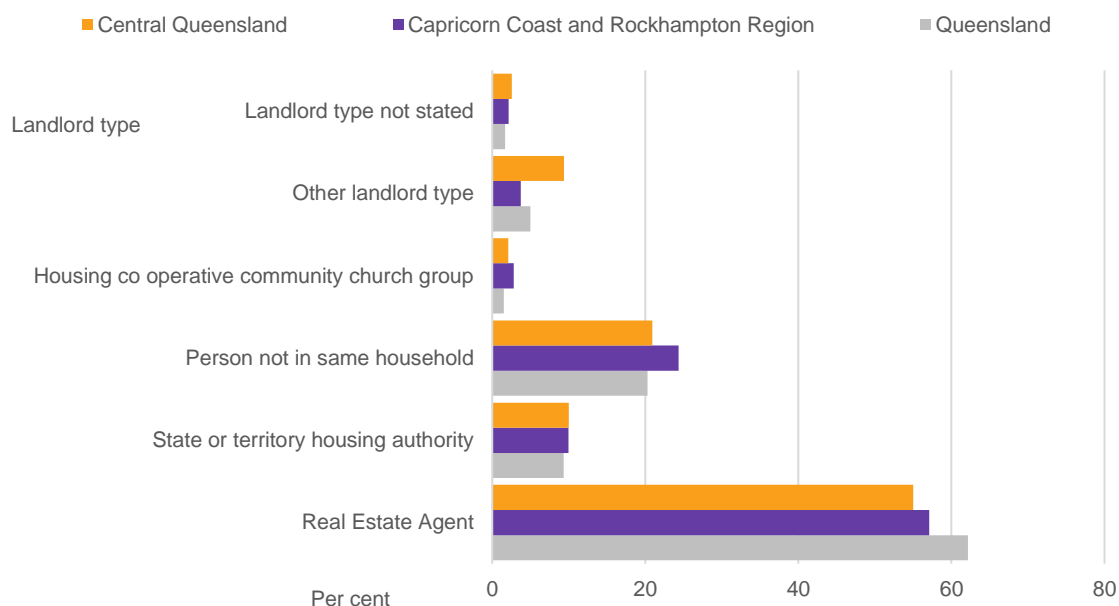
Landlord type

The 2016 Census collected data on landlord types for rented dwellings. This provides data about the socioeconomic characteristics of tenants.

In 2016, the Australian Bureau of Statistics (ABS) found that of the Capricorn Coast and Rockhampton Region's households that were renting, 11.0 per cent paid 30 per cent or more of their household income on rent payments in comparison to 9.2 in 2011. In Queensland 12.8 per cent of renters paid 30 per cent or more of their income on rent in 2016 in comparison to 11.9 per cent in 2011.

The majority of renters in the Capricorn Coast and Rockhampton Region rented from real estate agents, 57.1 per cent. This was more than in Central Queensland (55.0%) but less than in Queensland (62.2%). The next most common landlord type in the Capricorn Coast and Rockhampton Region was from a person not in the same household (24.3%). A State or territory housing authority accounted for 9.9 per cent of the rental properties in the Capricorn Coast and Rockhampton Region with a further 2.8 per cent being rented through a housing co-operative, community or church group. Other landlord types accounted for a large proportion of Central Queensland renters (9.4%) in comparison to the Capricorn Coast and Rockhampton Region (3.7%) and Queensland (5.0%). Other landlord types included employers who rent housing to their employees.

Figure 9 Landlord type (a)(b)(c), Capricorn Coast and Rockhampton Region, Central Queensland and Queensland, 2016



(a) Count of occupied private dwellings

(b) Person not in same household comprises dwellings being rented from a parent/other relative or other person.

(c) Other landlord type comprises dwellings being rented through a 'Residential park (includes caravan parks and marinas)', 'Employer – Government (includes Defence Housing Authority)' and 'Employer – other employer'.

Based on place of enumeration.

Source: ABS Census of Population and Housing, 2016, *General Community Profile – G33*

Median rents

Median rents provide an indication of local living costs as half of all rents are higher than the median and half are lower. During the September quarter 2020, the Capricorn Coast and Rockhampton area recorded a median weekly rental price of \$250 for two-bedroom flats/units while Rockhampton (R) recorded \$230 and Livingstone (S) \$300. At this time, the Capricorn Coast and Rockhampton area recorded a median weekly rental price of \$310 for three-bedroom houses while Rockhampton (R) recorded \$300 and Livingstone (S) \$350. In general, median rents were lower in Rockhampton (R) than in Livingstone (S).

Table 2 Median weekly rent for two-bedroom flats/units, Capricorn Coast and Rockhampton Region and select local government areas, September quarter 2019 to September quarter 2020

Local government area	September qtr 2019	December qtr 2019	March qtr 2020	June qtr 2020	September qtr 2020
— \$ —					
Capricorn Coast and Rockhampton	230	230	240	240	250
Livingstone (S)	270	290	295	300	300
Rockhampton (R)	220	220	220	230	230
Bundaberg (R)	240	240	240	240	250
Central Highlands (R)	215	220	220	230	230
Gladstone (R)	175	180	180	190	190
Mackay (R)	260	260	270	280	280
Townsville (C)	265	275	275	280	280
Cairns (R)	310	310	320	320	320
Brisbane (C)	425	425	430	430	425

Table 3 Median weekly rent for three-bedroom houses, Capricorn Coast and Rockhampton Region and select local government areas, September quarter 2019 to September quarter 2020

Local government area	September qtr 2019	December qtr 2019	March qtr 2020	June qtr 2020	September qtr 2020
— \$ —					
Capricorn Coast and Rockhampton Region	295	300	300	300	310
Livingstone (S)	330	350	350	350	350
Rockhampton (R)	280	285	290	300	300
Bundaberg (R)	300	300	300	300	300
Central Highlands (R)	260	260	270	270	275
Gladstone (R)	230	230	240	250	250
Mackay (R)	350	360	360	360	365
Townsville (C)	320	320	330	330	330
Cairns (R)	390	395	400	400	400
Brisbane (C)	435	440	440	440	445

R = Regional Council C = City
Source: Residential Tenancies Authority

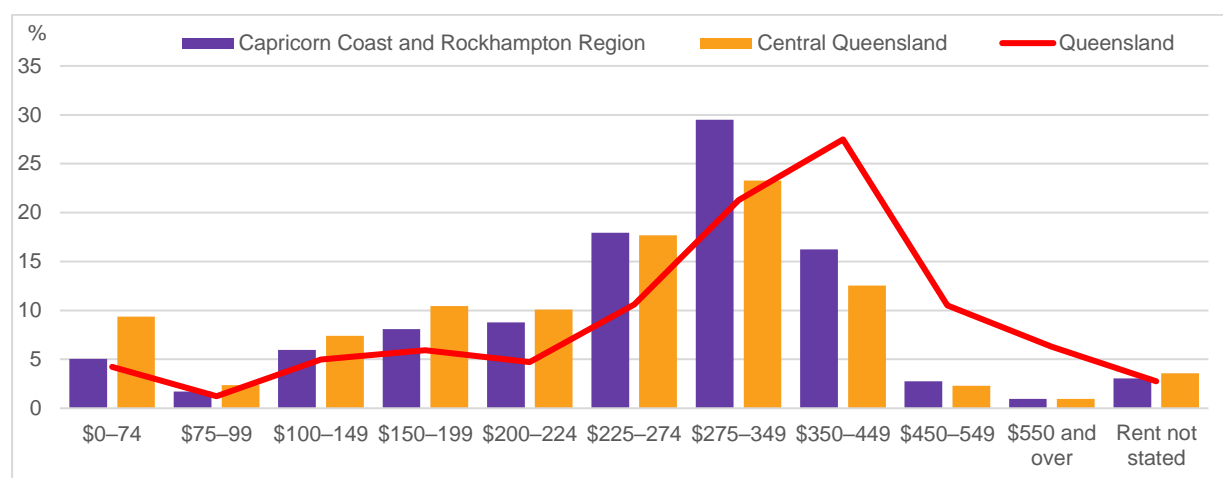
Rental payments

In 2016, the Census recorded the amount of rent paid by households on a weekly basis in individual dollars but reported this in dollar ranges. Rental payments can provide information about an area, identifying desirable areas or areas with a rental shortage (higher rental payments) or areas with public housing, company housing or low-income households (lower rental payments). These provide an indication of the cost of housing in Rockhampton (R) and its SA2s. In 2016, the median rent in the Capricorn Coast and Rockhampton Region was \$275 per week, with half of rents being higher and half being lower. This was higher than Central Queensland (\$250/week) but lower than Queensland (\$330/week).

Compared to 2011 (40.8%), there were proportionally less people in the Capricorn Coast and Rockhampton Region who paid rents less than \$224 per week in 2016 (29.6%). Proportions of people paying lower rents also decreased between 2011 and 2016 in Central Queensland (42.9% and 39.7% respectively) and in Queensland (29.0% and 21.1% respectively). Conversely, 16.8% of all rented dwellings in Queensland had a weekly rent of \$450 or more, compared with 3.7 per cent in the Capricorn Coast and Rockhampton Region.

The proportion of Central Queensland dwellings with the lowest weekly rents, less than \$100, decreased from 18.3% in 2011 to 11.8% in 2016.

Figure 10 Weekly rent (a)(b), Capricorn Coast and Rockhampton Region, Central Queensland and Queensland, 2016



(a) Count of occupied private dwellings being rented.

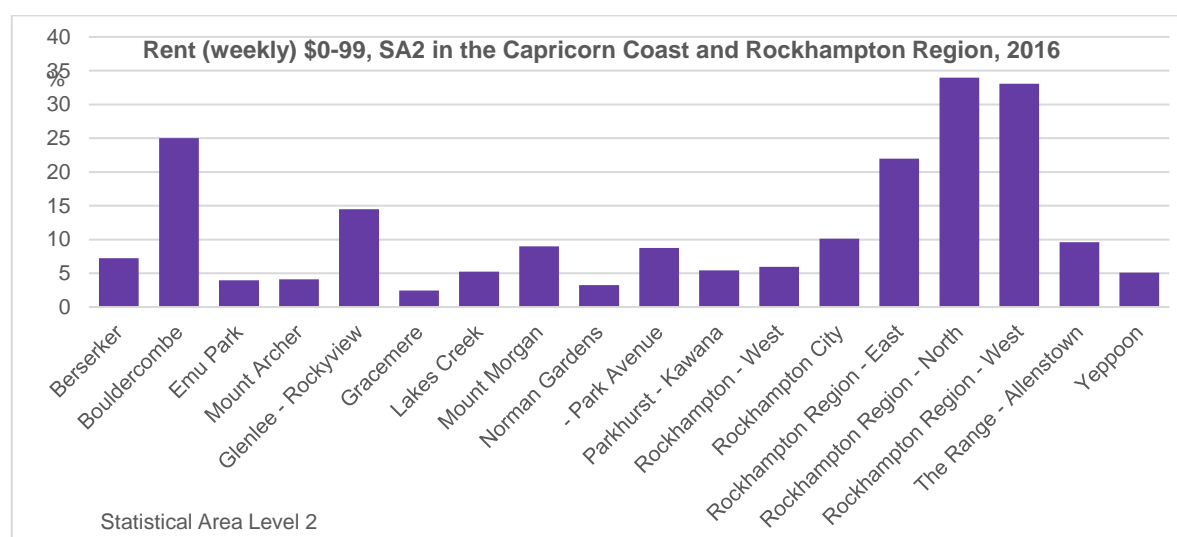
(b) Includes dwellings being occupied rent-free. Excludes 'Visitors only' and 'Other non-classifiable' households.

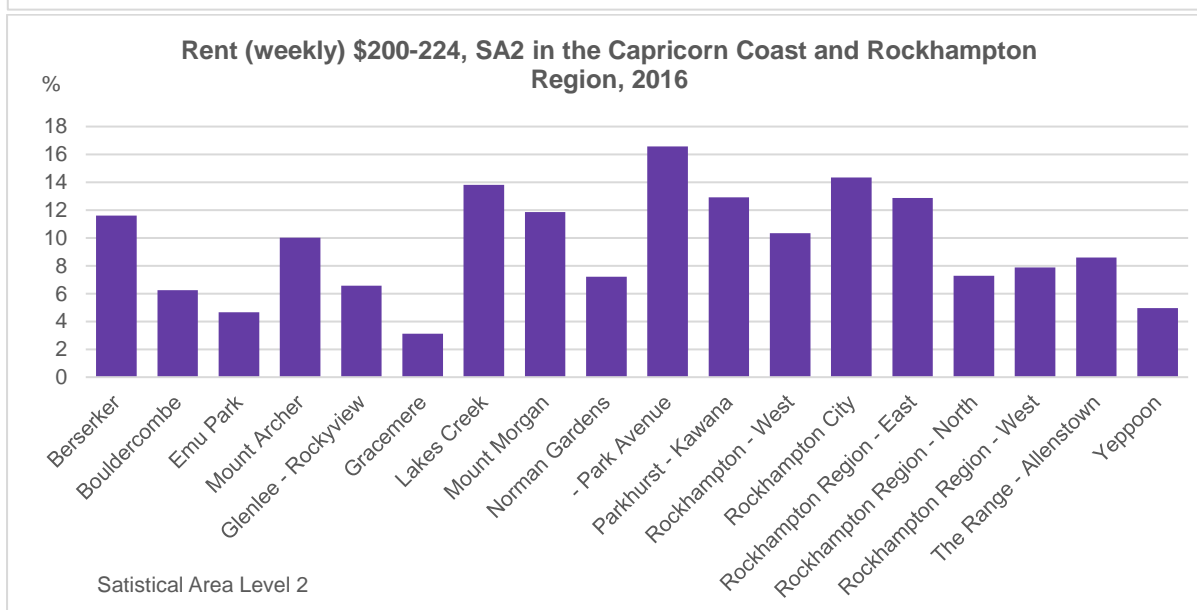
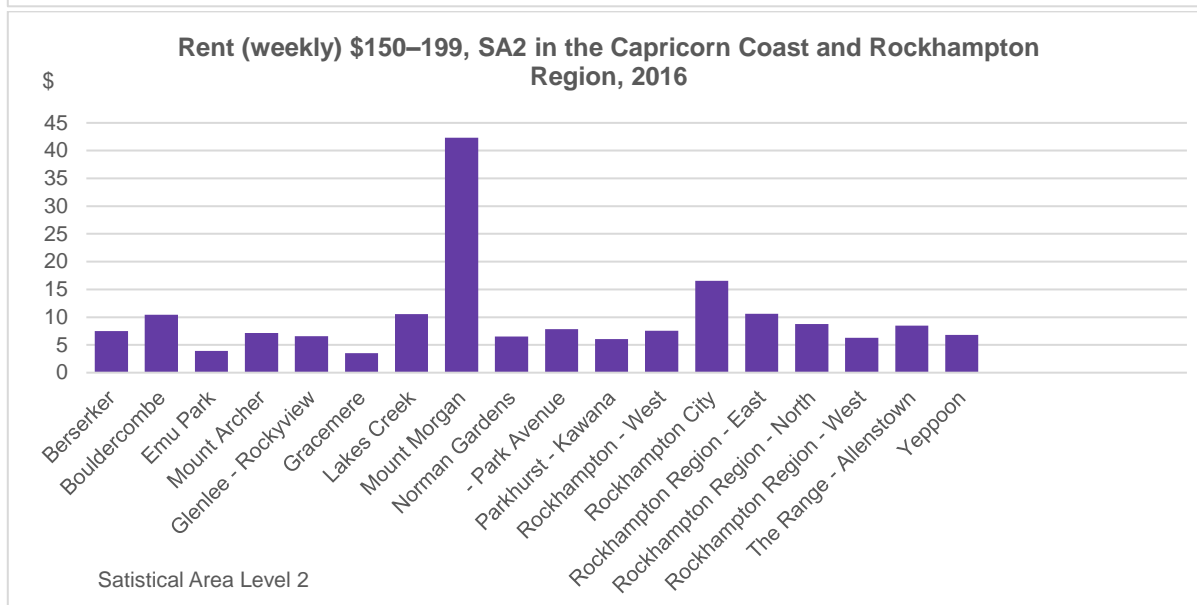
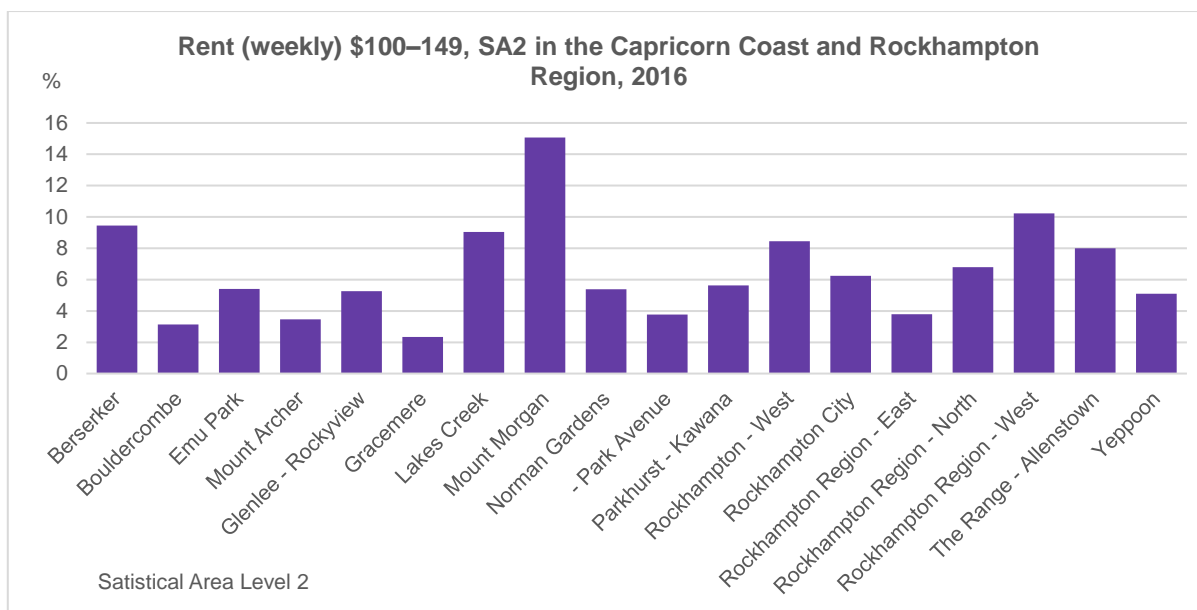
Source: ABS Census of Population and Housing, 2016, *General Community Profile – G36*.

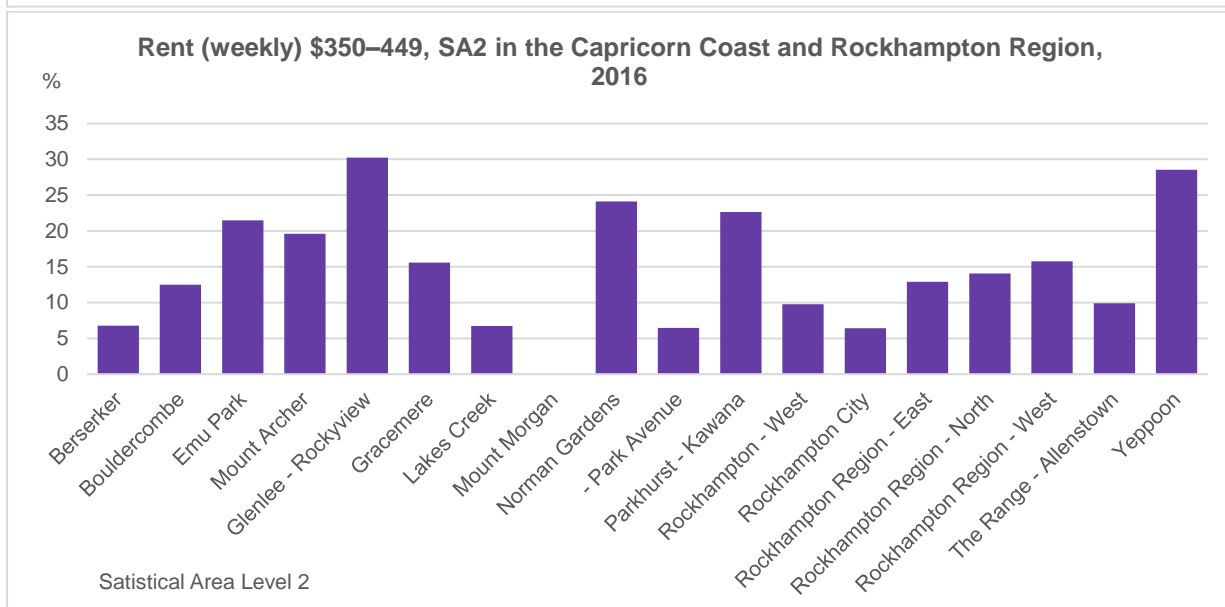
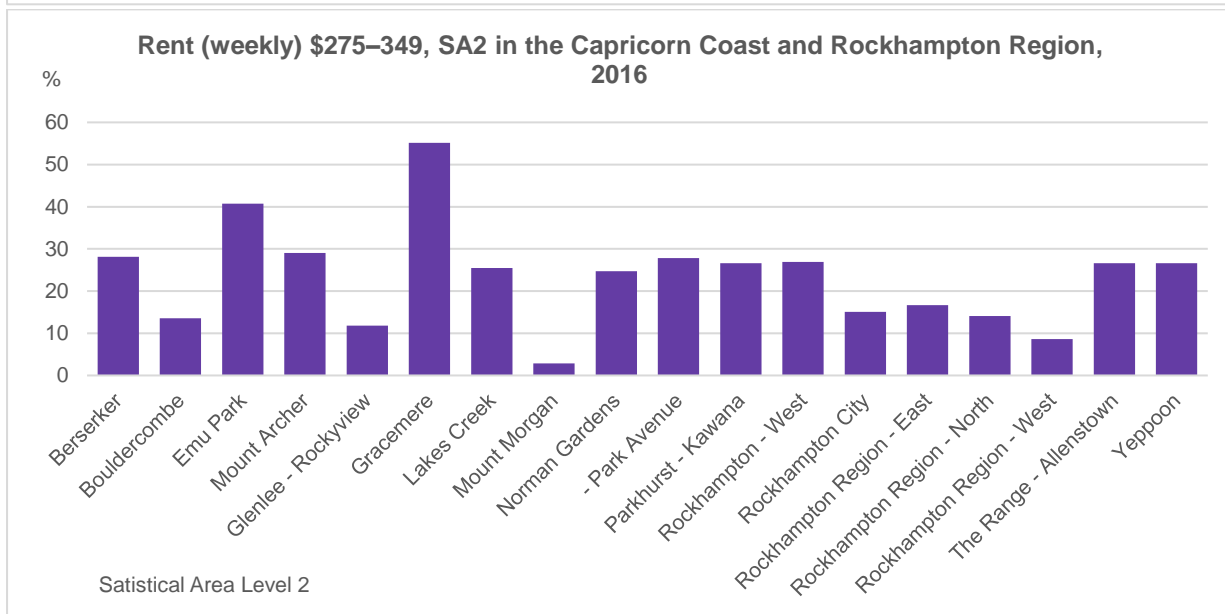
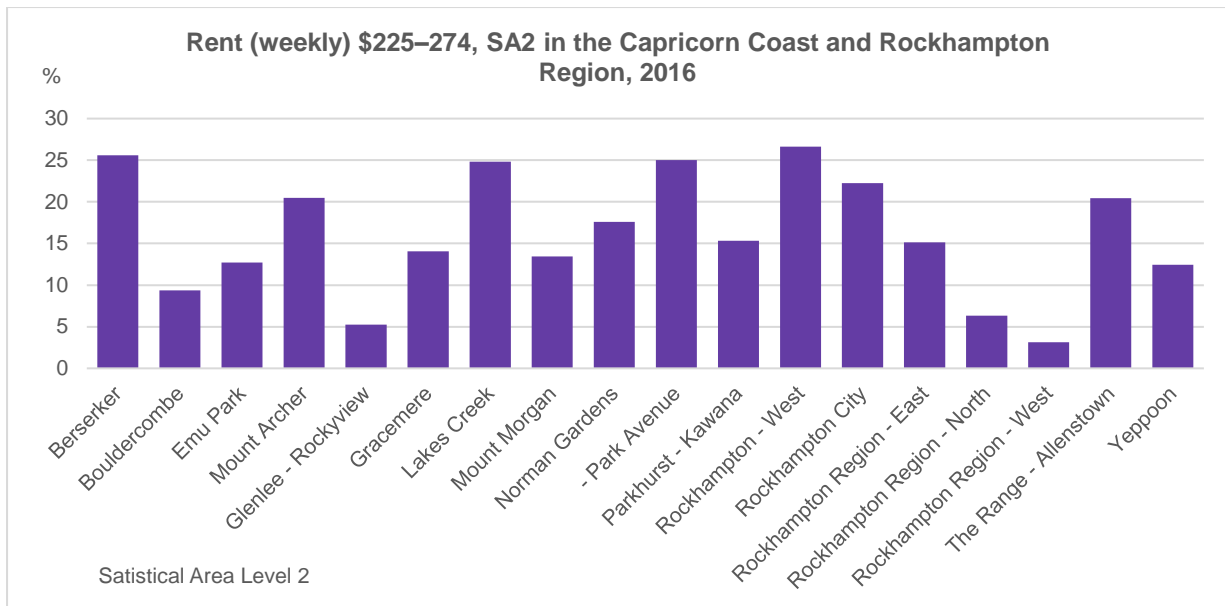
What's happening in your neighbourhood?

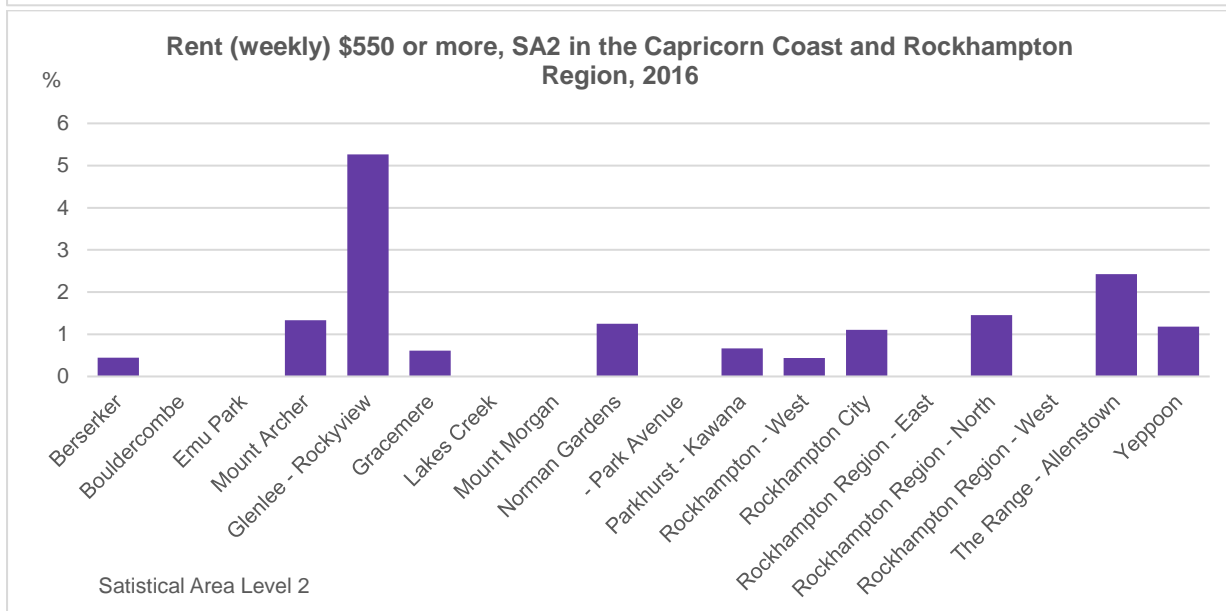
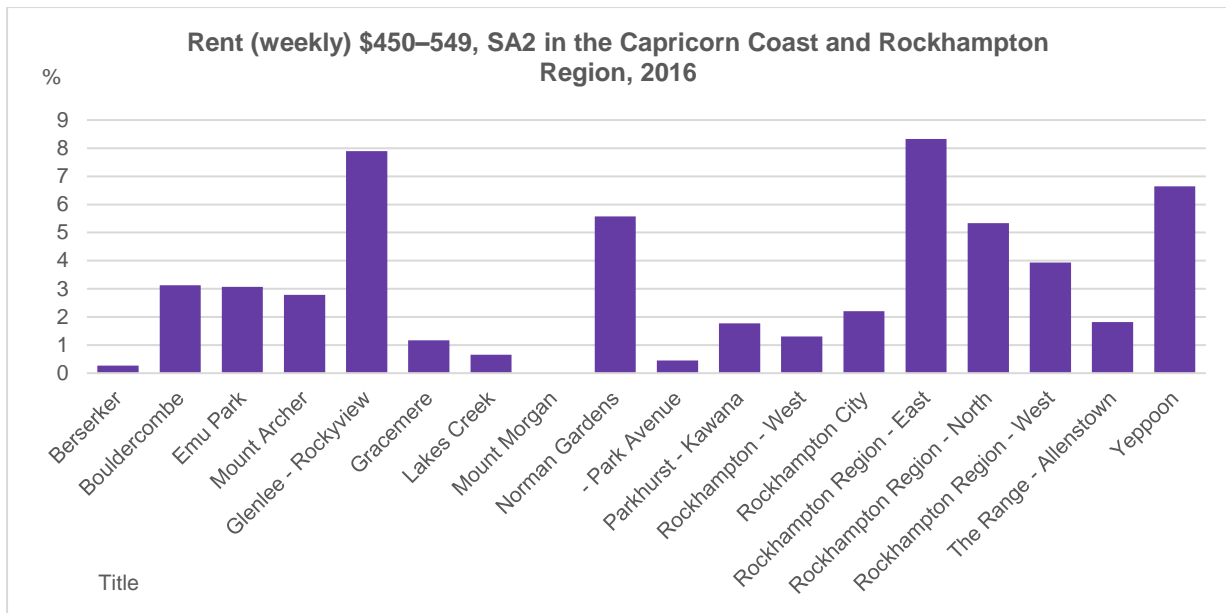
Rental data should be considered with other data including landlord type for greater understanding. At the time of the 2016 Census, some areas of the Capricorn Coast and Rockhampton Region experienced larger proportions of lower rents than other areas. Some of these occurred in areas where larger proportions of dwellings were rented from a person not in the same household rather than a real estate agent. These included Bouldercombe (59.4%), Glenlee-Rockyview (47.4%), Rockhampton Region – East (58.3%), Rockhampton Region – North (55.8%) and Rockhampton Region – West (58.3%). Mount Morgan had high percentages of dwellings rented for \$100-\$149 and \$150-\$199 per week. Glenlee-Rockyview had the highest proportions of dwellings rented for more than \$450 per week.

Figure 11 Rent (weekly) by dollar ranges for Statistical Area Level 2s in the Capricorn Coast and Rockhampton Region, 2016









(a) Count of occupied private dwellings being rented.

(b) Includes dwellings being occupied rent-free. Excludes 'Visitors only' and 'Other non-classifiable' households.

Source: ABS *Census of Population and Housing, 2016, General Community Profile – G36*.

Dwelling projections

At the time of the 2016 Census in the Capricorn Coast and Rockhampton Region, there were 41,021 occupied private dwellings compared to 38,538 in 2011. There were 6,477 unoccupied private dwellings in 2016 compared to 5,255 unoccupied private dwellings in 2011. Overall, 86.4% of private dwellings were occupied in 2016 compared to 88.0% in 2011. This was a higher proportion of unoccupied private dwellings than Queensland (10.6%) or Australia (11.2%).

The number of private households has increased over time while the average number of persons per household has declined. The average household size is expected to change from 2.42 persons per household in Livingstone (S) and 2.41 persons per household in

Rockhampton (R) in 2016 to 2.43 persons and 2.30 persons respectively by 2041 in response to reductions in family size, changing living arrangements and an ageing population.

The Capricorn Coast and Rockhampton Region is projected to need 68,095 private dwellings to accommodate residents by 2041, in comparison to 49,183 in 2016. These additional 18,912 dwellings represent an increase of 38.5 per cent in total private dwellings.

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