

Dwellings



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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 (88.2%) or flats or apartments (4.8%).

In 2021, 31.9 per cent of homes were owned outright, 35.7 per cent were purchased with a mortgage and 28.8 per cent of homes were rented.

The median monthly mortgage repayment in the Capricorn Coast and Rockhampton Region in 2021 was \$1517, lower than \$1625 in 2011. In Queensland the median monthly mortgage repayment was \$1733 and \$1517 in Central Queensland in 2021.

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 2021, three in five (60.1%) renters in the Capricorn Coast and Rockhampton Region rented from a real estate agent. Almost one-quarter (22.8%) rented from someone not in the same household. One in 10 renters (9.6%) rented from a state housing authority and 3.2 per cent from a community housing provider. 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 September 2023)
 - Median house price in Livingstone (S) - \$620,000
 - Median house price in Rockhampton (R) - \$370,600
 - Median unit/townhouse price in Livingstone (S) - \$371,250
 - Median unit/townhouse price in Rockhampton (R) – \$302,000
 - Median land price in Livingstone (S) - \$249,000
 - Median land price in Rockhampton (R) - \$175,000
- Capricorn Coast and Rockhampton Region median weekly rental price (December quarter 2023)
 - Two-bedroom flats/units - \$340 for the region, \$330 per week in Rockhampton (R) and \$420 per week in Livingstone (S)
 - Three-bedroom houses - \$450 for the region, \$430 per week in Rockhampton (R) and \$520 per week in Livingstone (S)
 - Lower than Cairns and Brisbane (Rental Tenancies Authority).

First release data from the 2021 Census became available on 28 June 2022. Further data was released in October 2022 and in 2023.

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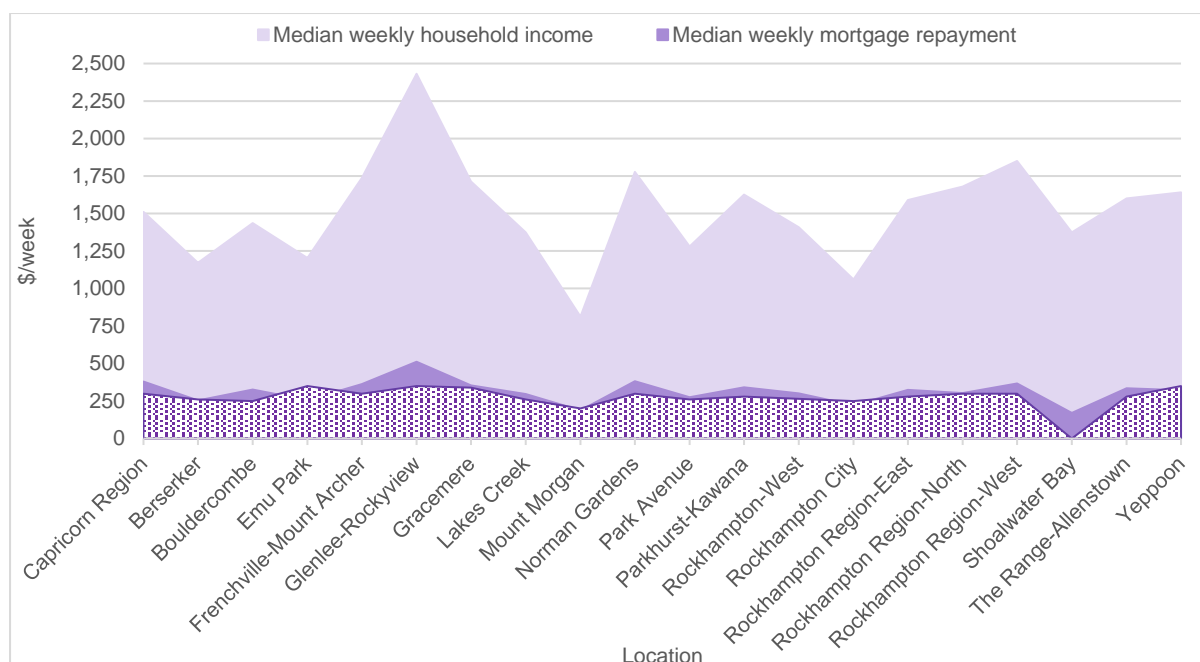
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Housing update

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 2021 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 \$172 per week in Shoalwater Bay Statistical Area Level 2 (SA2) to a high of \$512 per week in Glenlee-Rockyview SA2. Similarly, rents ranged from a low of \$200 per week in Mount Morgan SA2 to a high of \$350 per week in Emu Park, Glenlee-Rockyview and Yeppoon SA2s. Household incomes also ranged from a low of \$813 per week in Mount Morgan SA2 to a high of \$2,432 per week in Glenlee – Rockyview SA2.

Figure 1 Medians (weekly) - household income, mortgage repayment (a) and rental payments, Statistical Area Level 2s (b), 2021



(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, 2021, *General Community Profile – GO2*

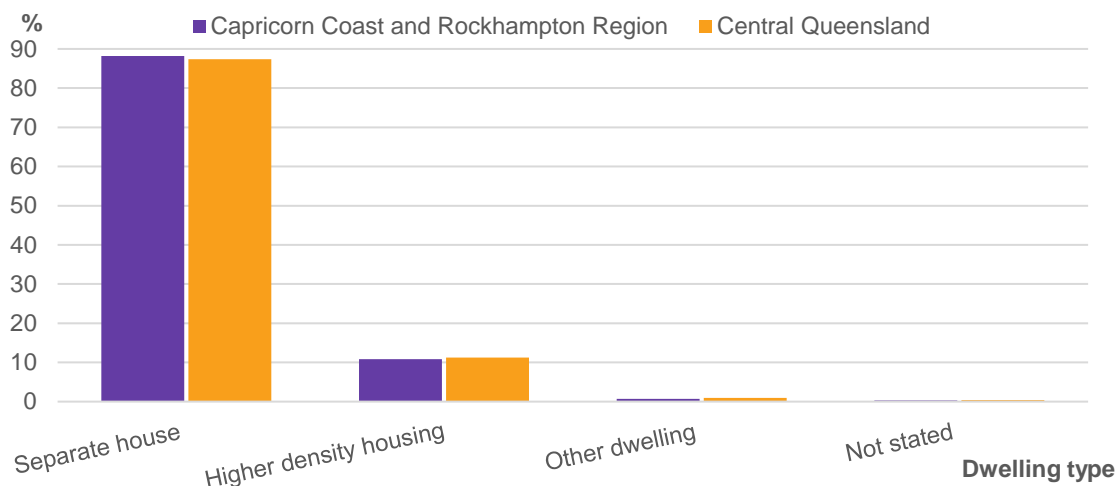
Dwelling type

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 2021, there were 49,479 private dwellings in the Capricorn Coast and Rockhampton Region. Of these, 43,693 (88.3%) were occupied. Separate houses (88.2%) were the largest proportion of occupied dwelling types in the Capricorn Coast and Rockhampton Region. A further 10.8 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%). Central Queensland had a slightly lower proportion of separate dwellings (87.4%).

Figure 2 Occupied private dwelling type, Capricorn Coast and Rockhampton Region and Central Queensland, 2021



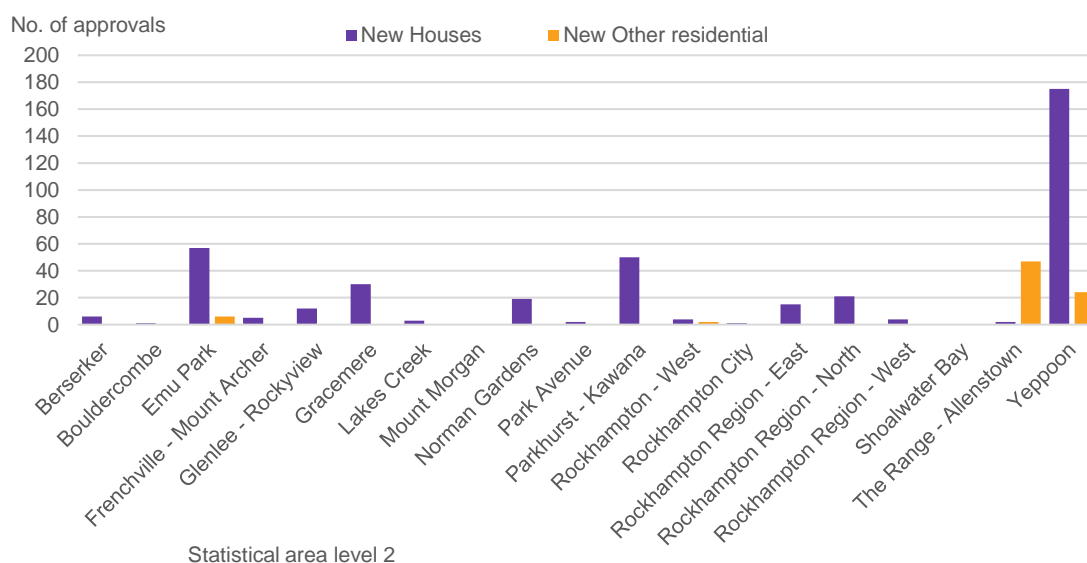
Source: ABS Census of Population and Housing, 2021

Building approvals

In the year to 30 June 2022, the Capricorn Coast and Rockhampton Region had 407 approvals for new houses and 79 for other new residential dwellings. The value of new houses approved for the area was \$147.7 million and \$24.8 million for other residential dwellings. Total residential building value for the Capricorn Coast and Rockhampton Region was \$262.9 million and \$135.5 for non-residential building value.

Two-fifths (40.9%) of new building approvals were for Yeppoon SA2 (199 approvals), followed by 63 new building approvals being for Emu Park SA2 (13.0%). A further 10.3% of building approvals (50 approvals) were in Parkhurst - Kawana SA2.

Figure 3 Dwelling approvals, Capricorn Coast and Rockhampton Region SA2, year to 30 June 2022



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

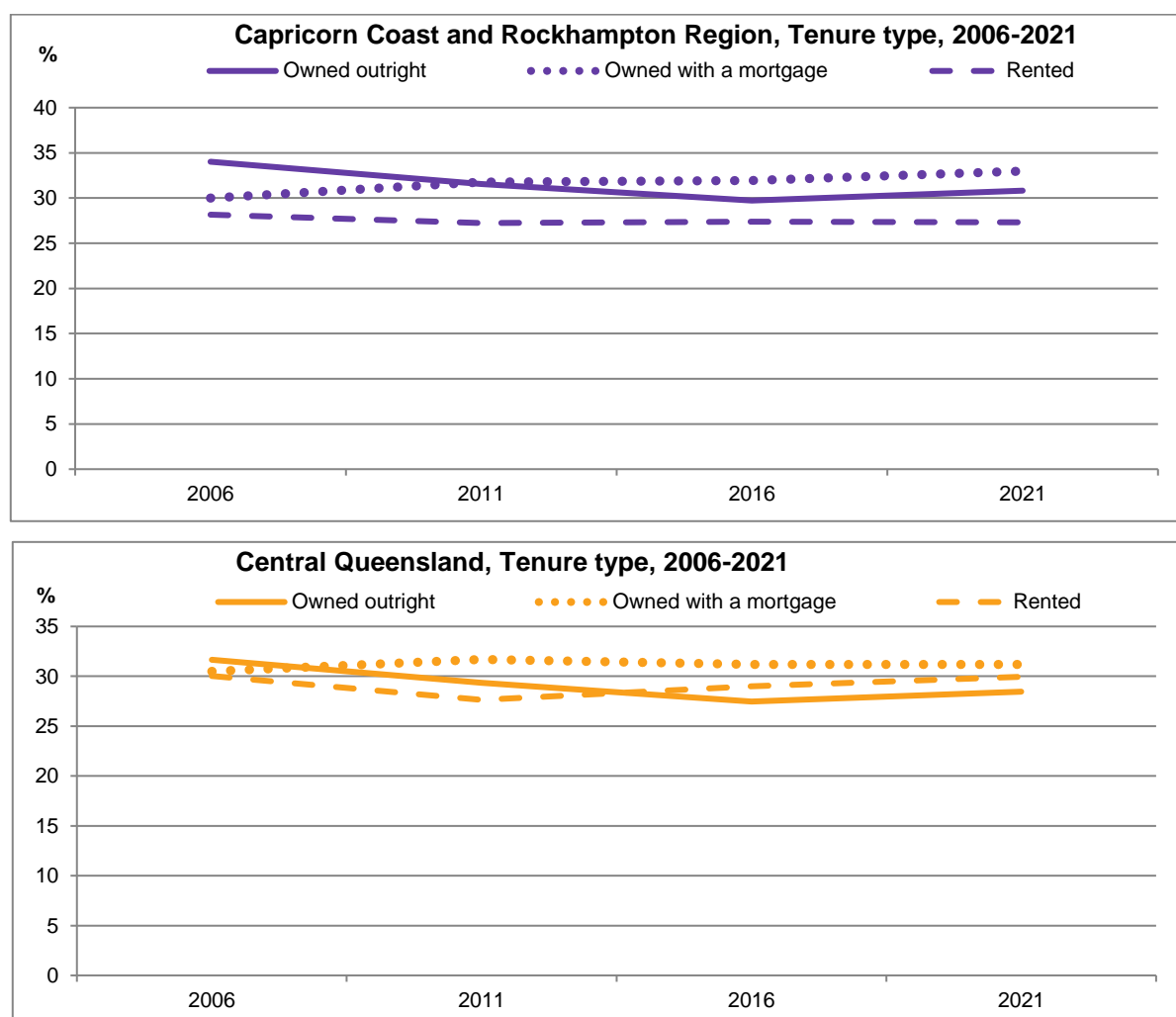
Tenure type

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 2021 Census, 67.7 per cent of occupied private dwellings were owned or owned with a mortgage. This was up from 61.1 per cent in 2016. While the proportion of rented dwellings has declined slightly from 29.2 per cent in 2016 to 28.8 per cent in 2021, the proportion of home ownership increased 29.4 per cent to 31.9 per cent. The proportion of dwellings being purchased has increased from 31.6 per cent in 2016 to 35.7 per cent in 2021.

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, 2006-2021

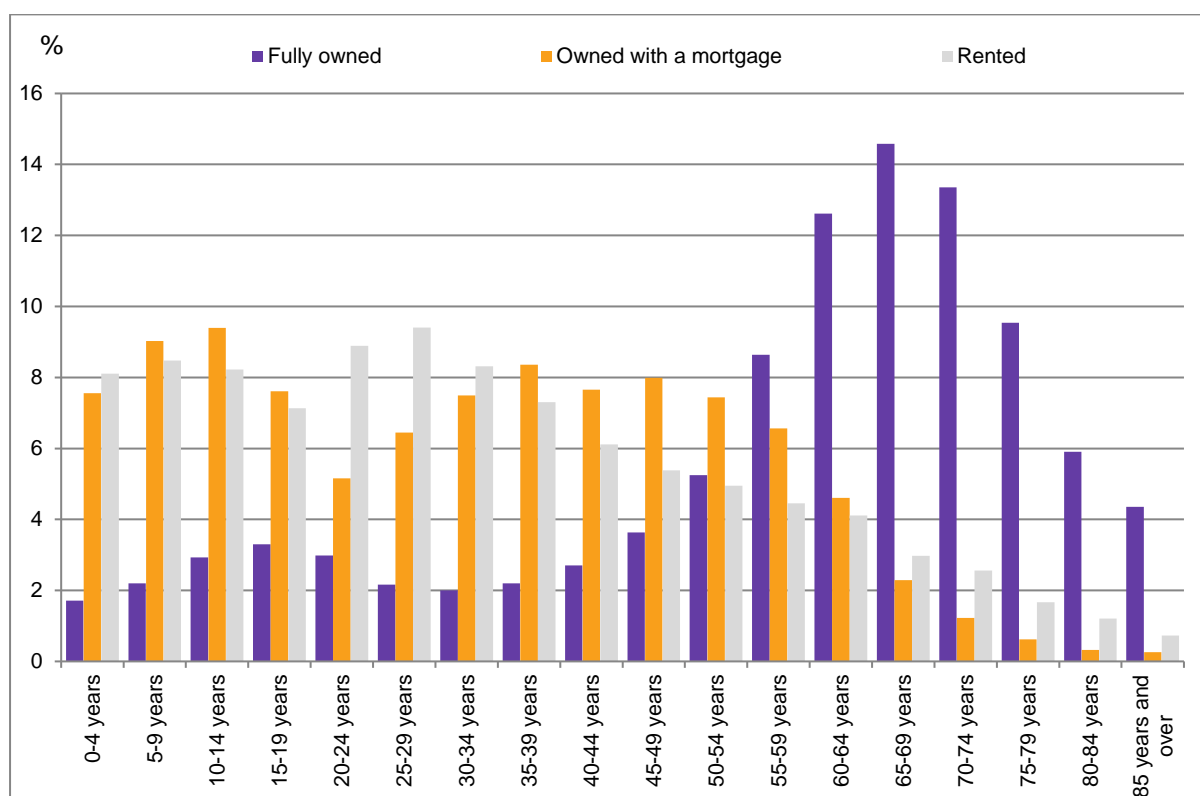


(a) Based on place of enumeration.

Source: ABS Census of Population and Housing, 2021, Time Series Profile – T18

In general, rates of home ownership increase with age and household composition, for example, in 2021, in the Capricorn Coast and Rockhampton Region, the proportion of persons renting peaked between 20 and 29 years, while 13.2 per cent of renters were aged over 60 years. Conversely, 60.3 per cent of home owners were aged 60 years and over.

Figure 5 Tenure type by 5 year age groups, Capricorn Coast and Rockhampton Region, 2021



Source: ABS, Census of Population and Housing, 2021.

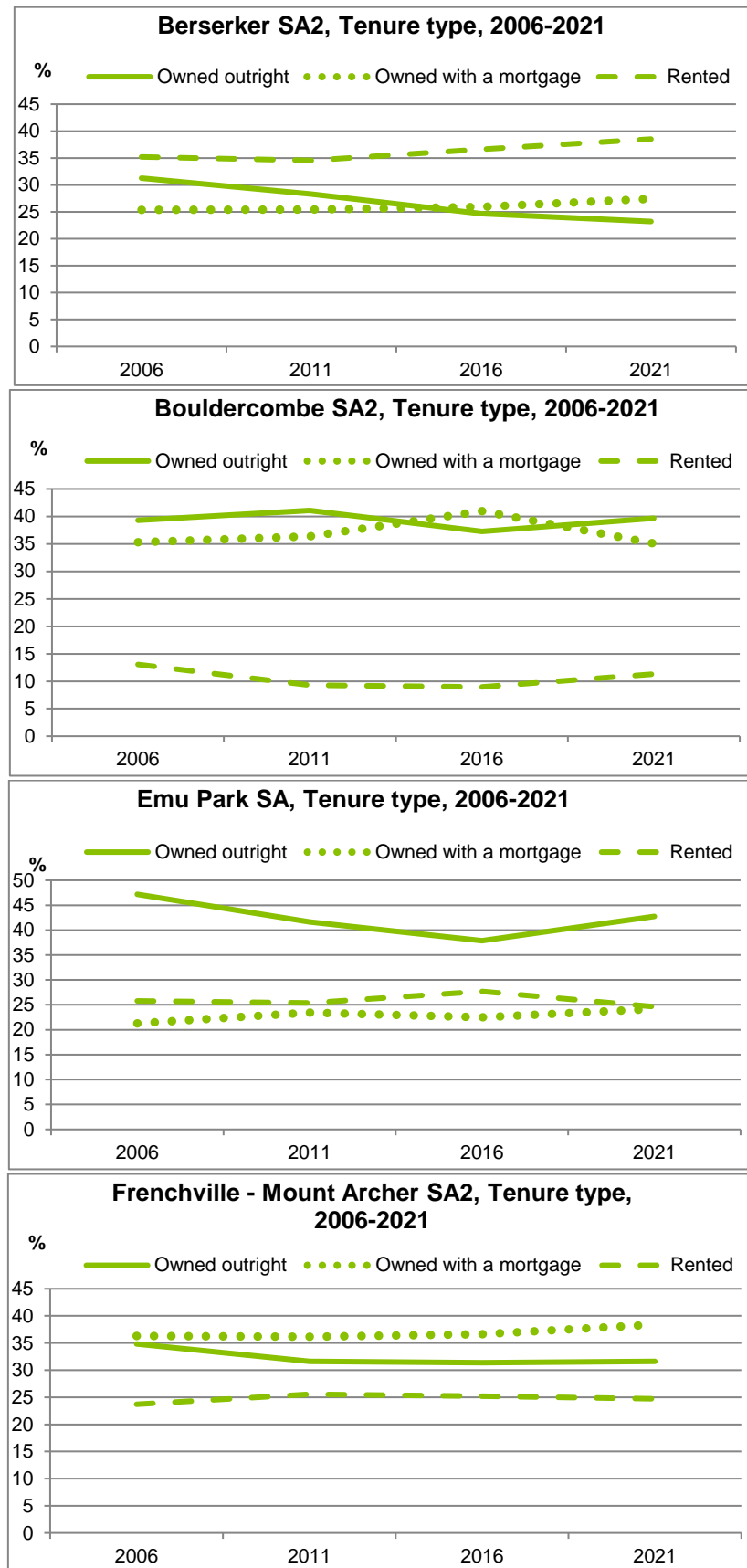
Other factors may also contribute to lower rates of home ownership including housing affordability, the number of income earners in a household, opportunities in the early 2000s to access easy finance and upgrade or higher interest rates in the 2020s, higher debt levels generally and lower rates of inheritance due to the increased lifespan of parents.

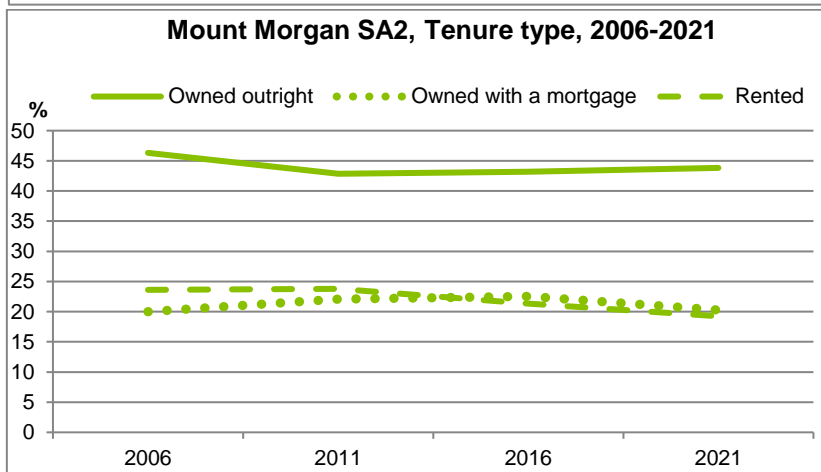
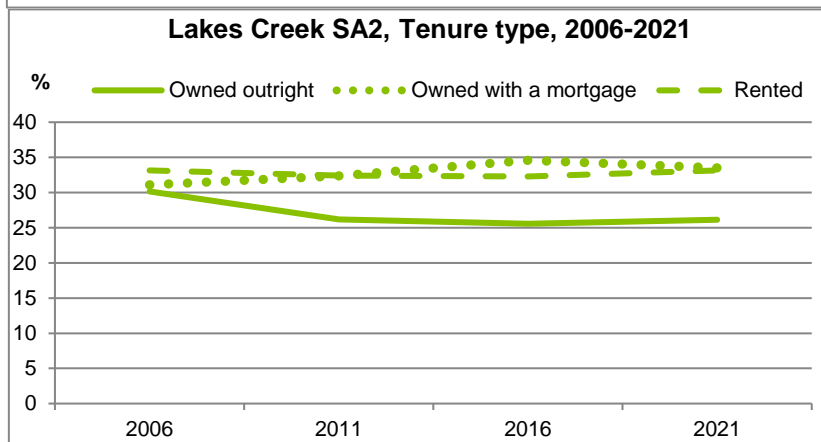
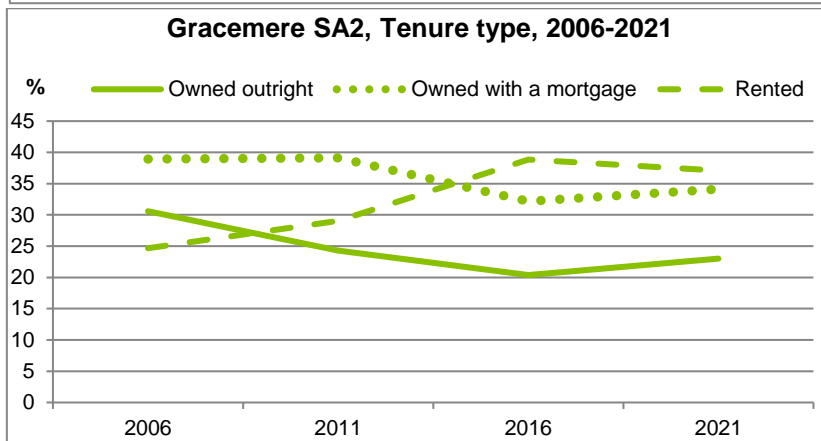
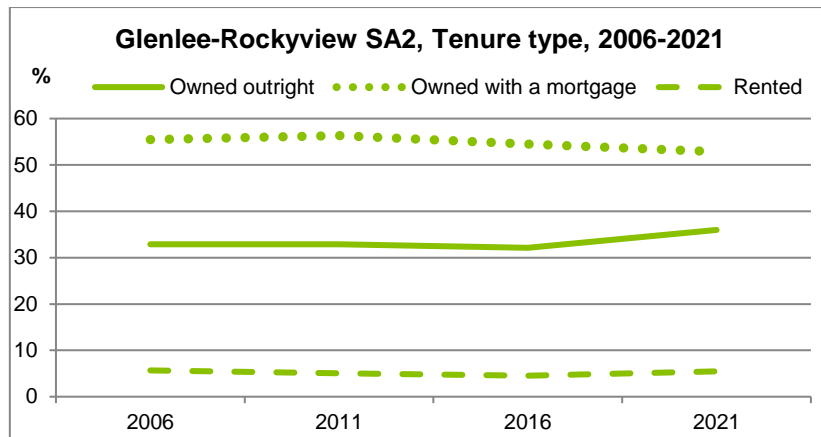
What's happening in your neighbourhood?

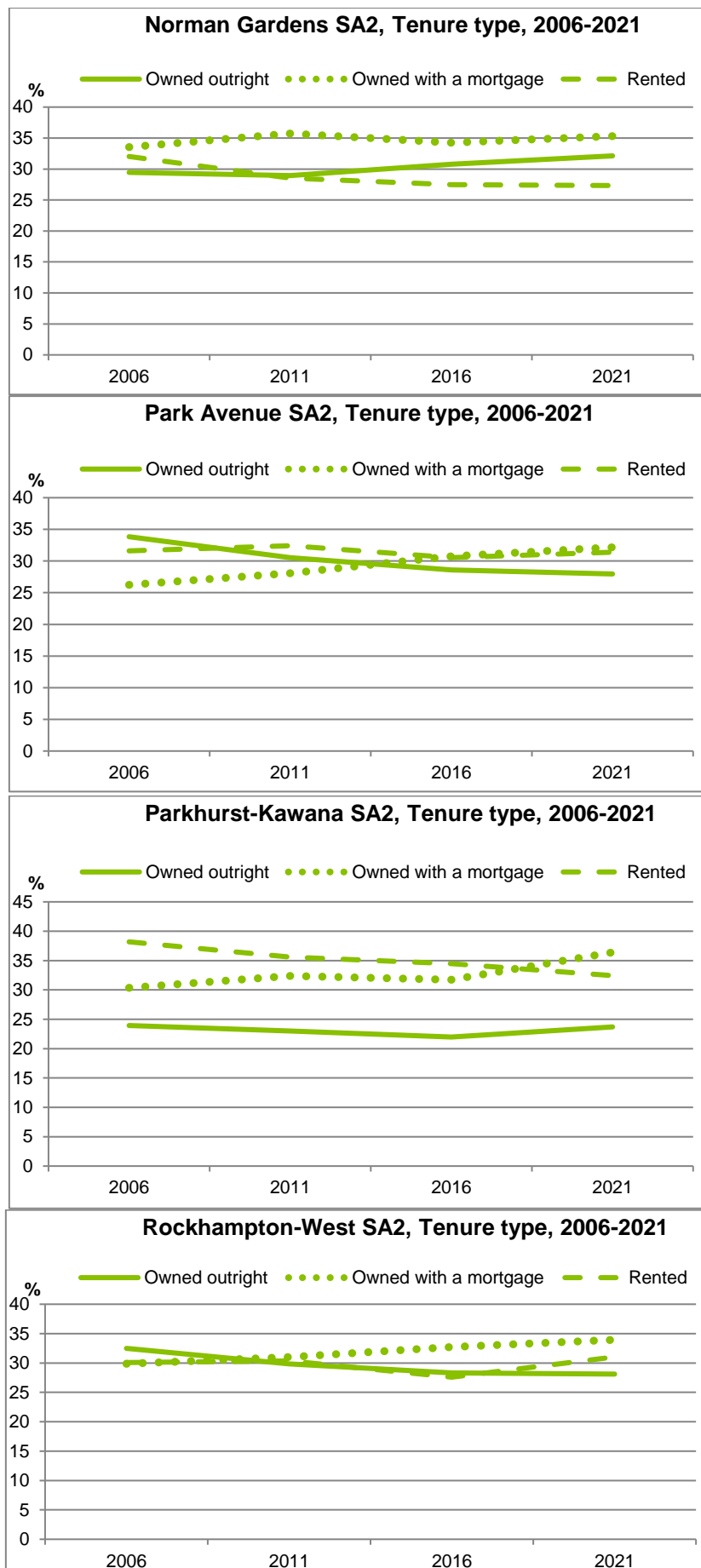
Some areas of the Capricorn Coast and Rockhampton Region had higher proportions of home ownership on Census night in 2021, while others had higher proportions of renters. Most SA2s in the Region had higher rates of home ownership in 2006 and 2011 than in 2016, although Glenlee – Rockyview SA2 and Norman Gardens SA2 both experienced slight increases in 2021. Note: Due to low population counts, data is not reported for Shoalwater Bay SA2.

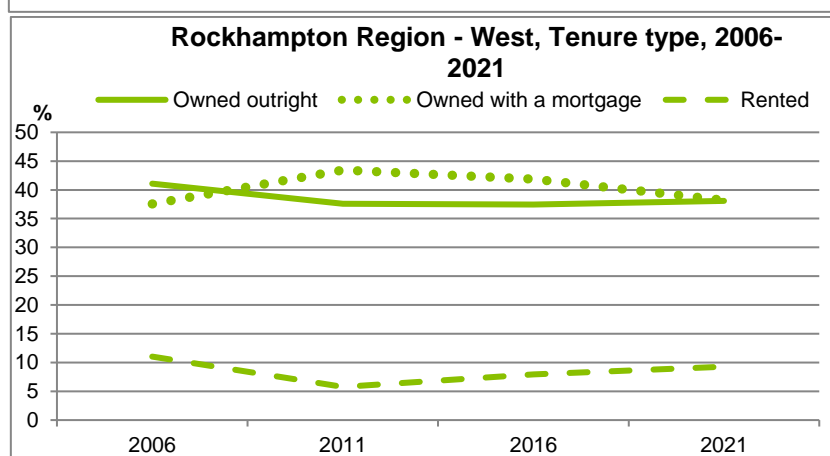
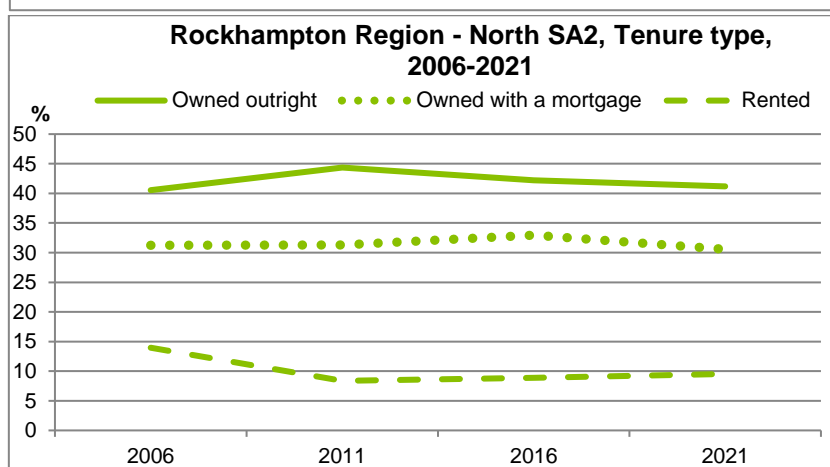
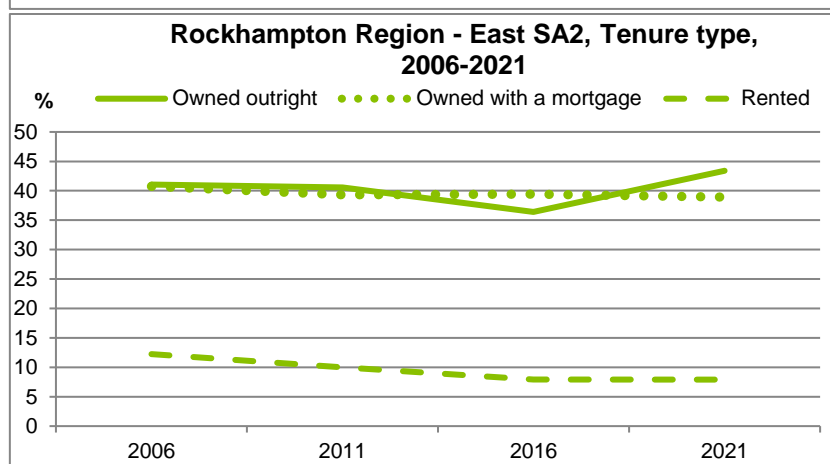
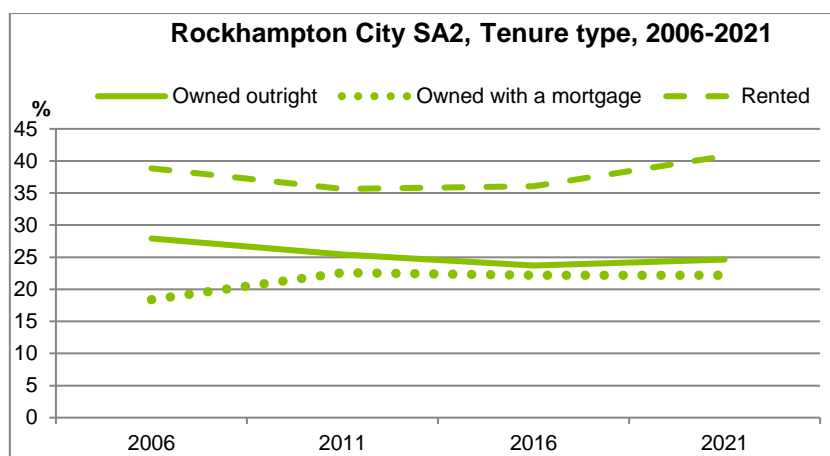
In 2021, Mount Morgan SA2 had the highest proportion of outright home ownership (43.8%) and Gracemere SA2 the lowest (23.0%). The SA2 with the highest proportion of owners with a mortgage in 2021 was Glenlee-Rockyview (52.9%) and the lowest was Mount Morgan SA2 (20.3%). In 2021, the highest proportion of renters lived in Rockhampton City SA2 (40.8%) and lowest proportion was in Glenlee-Rockyview SA2 (5.4%).

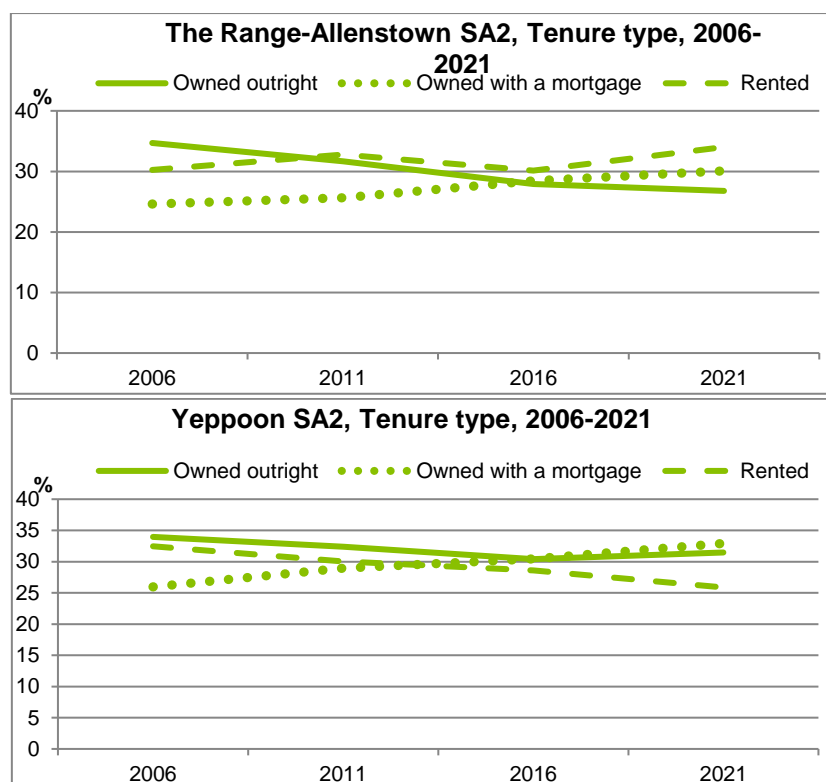
Figure 6 Statistical Area Level 2s, Tenure type, 2006-2021











(a) Based on place of enumeration.

Shoalwater Bay not included due to very low population counts.

Source: ABS Census of Population and Housing, 2016 and 2021, *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 12.3% to \$370,600 over the year to 30 September 2023 and also increased by 8.8% in Livingstone (S) to \$620,000. There was considerable variation between locations with the highest available median house prices for this period being in Rockhampton Surrounds - North, \$705,000, Glenlee-Rockyview \$646,000 and Yeppoon \$640,000. The lowest available median house prices occurred in Mount Morgan \$185,000 (20.9% increase).

The median unit price in the Livingstone (S) increased by 4.6% to \$374,250 over the year to 30 September 2023 and increased by 0.7% in Rockhampton (R) to \$302,000. Medians were highest in Rockhampton City (\$440,000) and Brisbane but generally lower elsewhere.

Median land sale prices in the Rockhampton (R) remained constant at \$175,000 over the year to 30 September 2023 and increased by 20.9% in Livingstone (S) to \$249,000. Median prices were lower than several coastal areas including Bundaberg, 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 September 2023

Area	Median house prices		Median unit/townhouse prices		Median vacant urban land prices	
	12 months to end of Sep 2023	Change over 1 year (b)	12 months to end of Sep 2023	Change over 1 year (b)	12 months to end of Sep 2023	Change over 1 year (b)
	\$	%	\$	%	\$	%
Capricorn Coast and Rockhampton Region	405,000	9.5	337,000	0.4	230,000	16.2
Rockhampton (R)	370,600	12.3	302,000	0.7	175,000	0.0
<i>Norman Gardens</i>	502,500	13.8	307,000	0.7	220,000	12.8
<i>Berserker</i>	285,000	11.8	249,500	-1.0	na	na
Livingstone (S)	620,000	8.8	371,250	4.6	249,000	20.9
<i>Yeppoon</i>	640,000	8.5	378,500	6.6	255,000	16.4
<i>Emu Park</i>	485,000	5.2	337,000	0.4	170,000	6.3
Bundaberg (R)	465,000	11.4	344,000	11.0	252,000	26.0
Gladstone (R)	400,000	-1.6	258,500	2.8	181,500	23.7
Central Highlands (R)	300,000	7.1	236,250	10.4	26,500	6.0
Mackay (R)	445,000	3.5	300,000	8.7	217,500	11.8
Townsville (C)	410,000	5.1	275,000	-1.8	199,000	10.6
Cairns (R)	580,000	7.4	315,000	10.5	235,000	2.6
Brisbane	1,000,000	-2.7	537,250	6.4	610,000	5.2

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

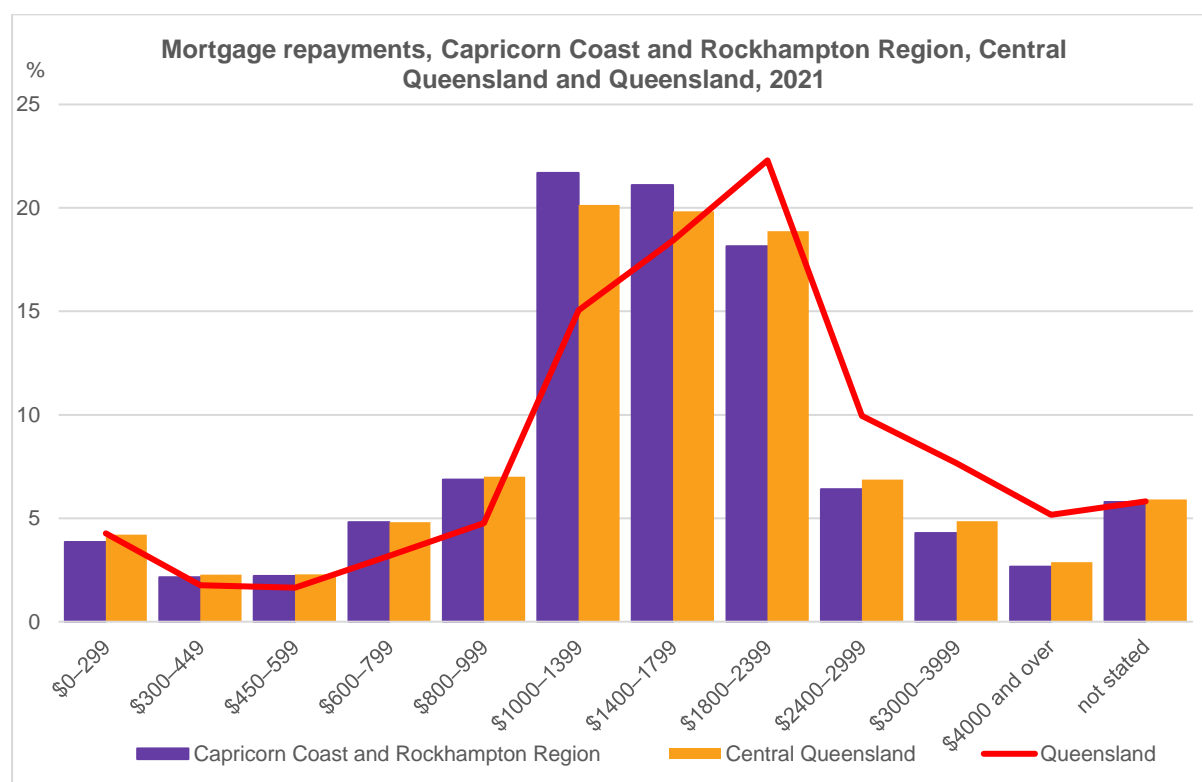
Census data assists in the analysis of home ownership, housing needs, housing finance and housing demand. Mortgage repayments vary with the dwelling price at purchase time, length and size of the loan and any equity the home owners may have. Areas with higher proportions of dwellings being purchased 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 8.4 per cent paid more than 30 per cent of their household income on mortgage payments in 2021 in comparison to 6.0 per cent in 2016. In contrast, 11.9 per cent of Queensland households paid more than 30 per cent of their household income in 2021 compared to 6.4 per cent in 2016.

In the Capricorn Coast and Rockhampton Region in 2021, 35.7 per cent of the occupied private dwellings were owned with a mortgage. The median mortgage repayment for the Region was \$1,517, 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 Queensland and the same in Central Queensland.

In 2021 in the Capricorn Coast and Rockhampton Region, over one-fifth (21.7%) of those who owned a dwelling with a mortgage made repayments between \$1,000 and \$1,399. A further one-fifth (21.1%) had repayments between \$1,400 and \$1,799 while 18.1 per cent were paying between \$1,800 and \$2,399. Less than one-tenth (6.9%) of dwellings had mortgage repayments of greater than \$3,000. A higher proportion (62.7%) of the Capricorn Coast and Rockhampton Region residents had mortgage payments less than \$1,799 than in Central Queensland (49.1%). Conversely, a higher proportion (33.5%) of Central Queensland residents than the Capricorn Coast and Rockhampton Region residents (31.5%) 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, 2021



(a) Based on place of enumeration.

(b) Count of occupied private dwellings being purchased.

Source: ABS *Census of Population and Housing, 2021, General Community Profile – G38*

What's happening in your neighbourhood?

In 2021, 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.

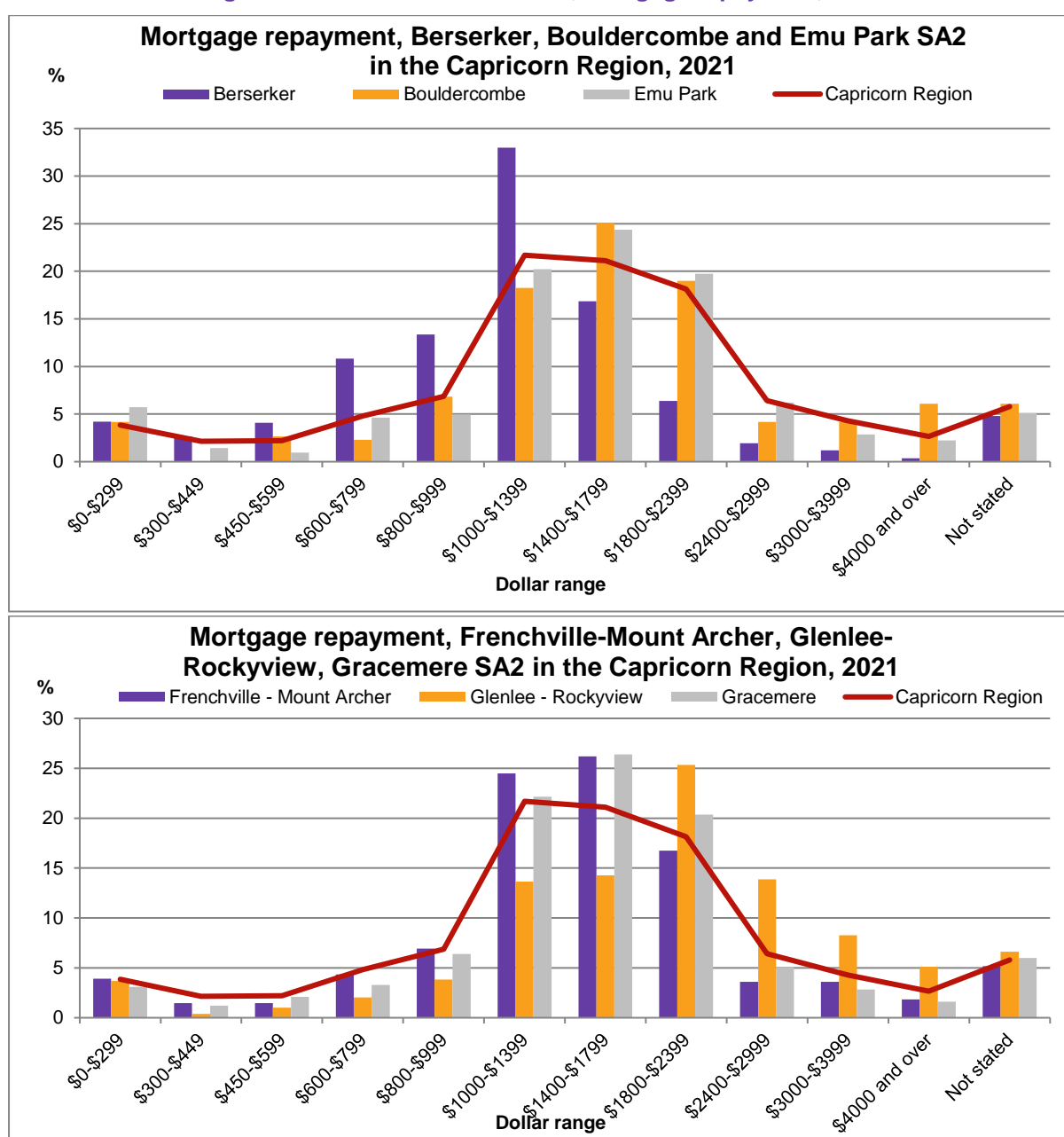
In the Capricorn Coast and Rockhampton Region, only 2.7 per cent of households had mortgage repayments greater than \$4000. Bouldercombe SA2, Glenlee-Rockyview SA2 and Rockhampton Region – North SA2 all had higher proportions of dwellings with

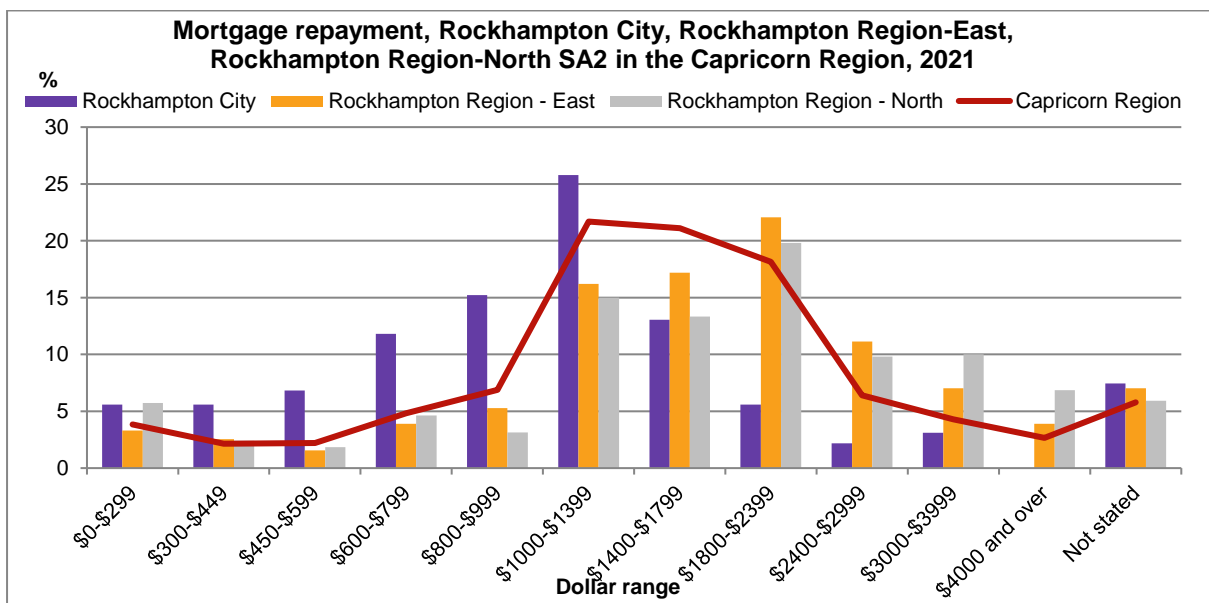
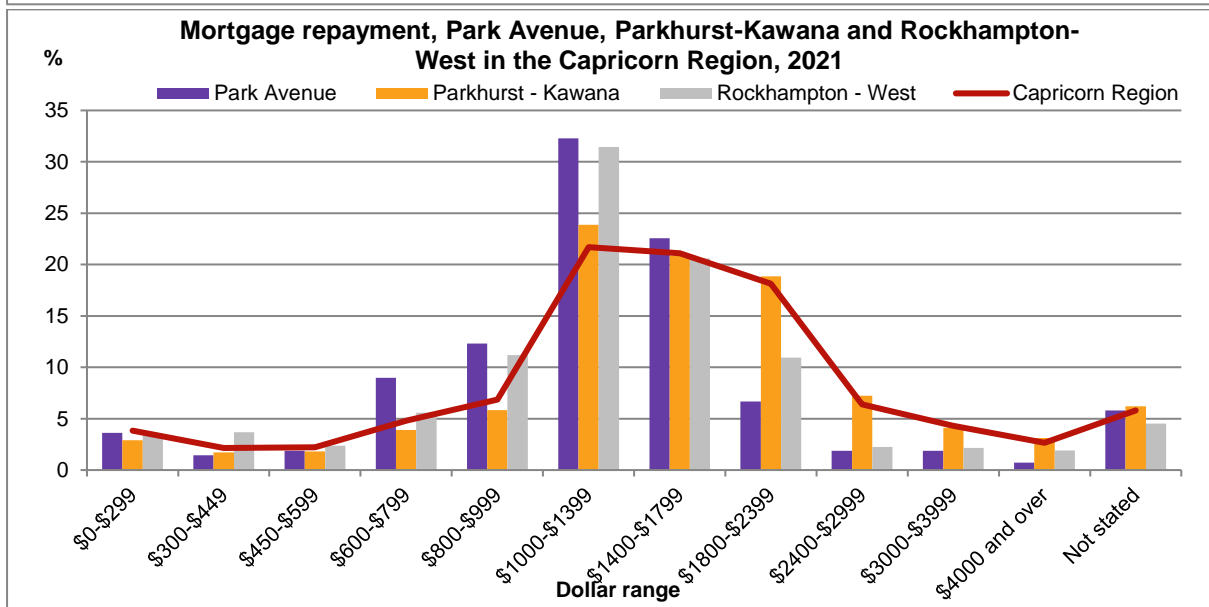
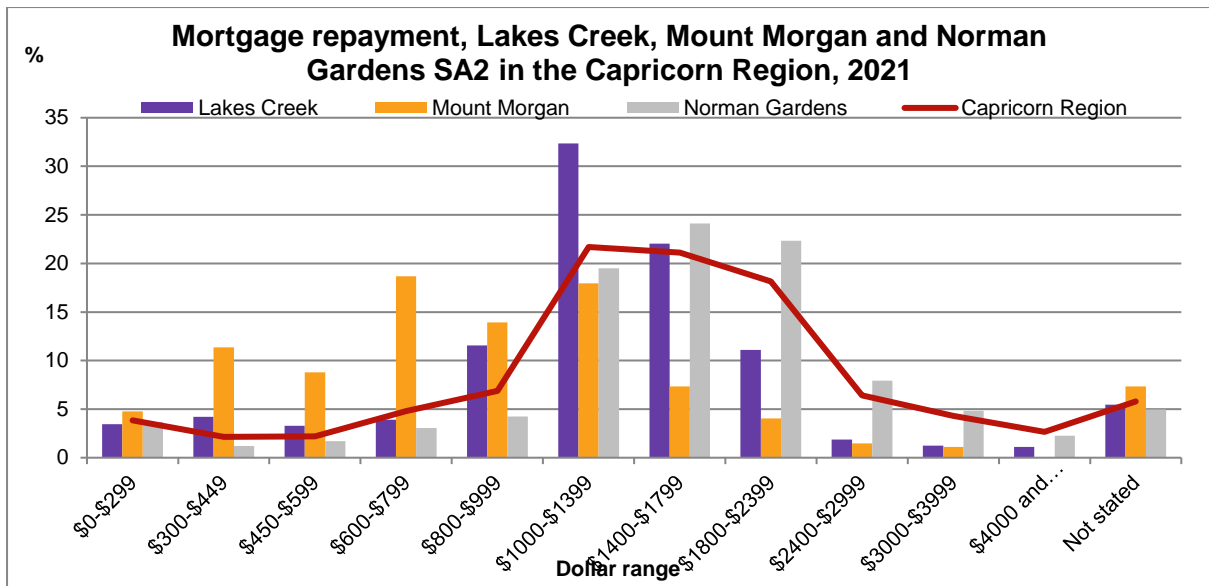
repayments greater than \$4000 (6.1%, 5.1% and 6.9% respectively) which may reflect property size.

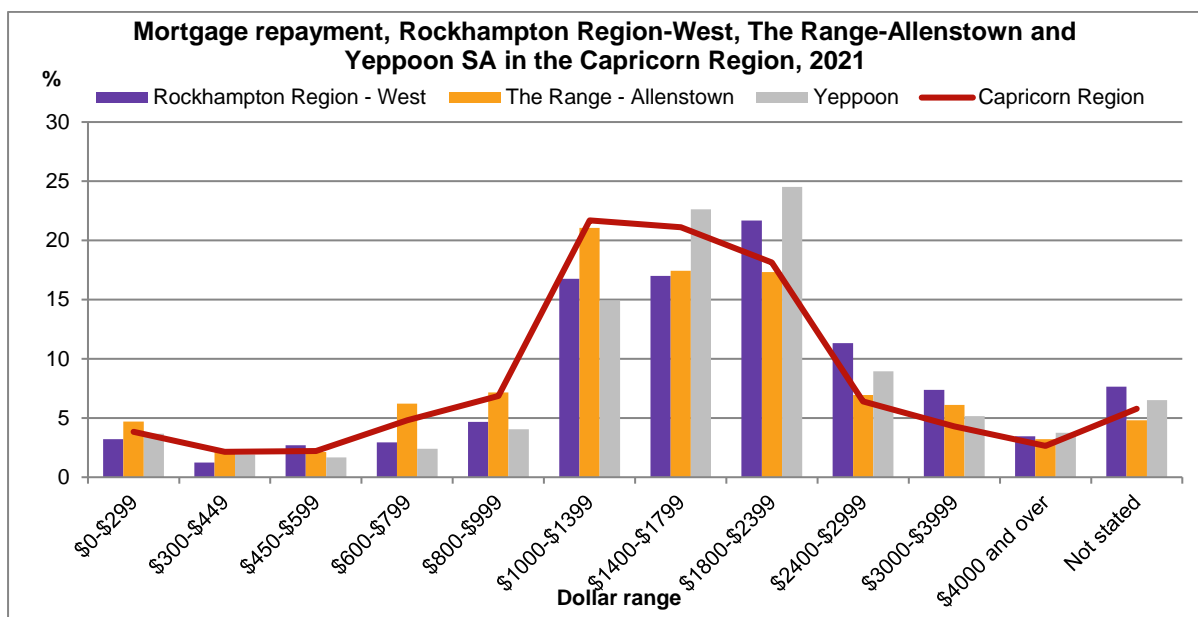
Emu Park SA2 (5.7%), Mount Morgan SA2 (4.8%), Rockhampton City SA2 (5.6%), Rockhampton Region – North SA2 (5.7%) and The Range – Allenstown SA2 (4.7%) had higher proportions of repayments less than \$299.

In 2021, in the Capricorn Coast and Rockhampton Region, 31.5% of dwellings were owned with mortgage repayments of \$1800 or greater per month. Glenlee-Rockyview SA2 (52.6%), Rockhampton Region – East SA2 (44.1%), Rockhampton Region – North SA2 (46.5%), Rockhampton Region – West SA2 (43.8%) and Yeppoon SA2 (42.3%) had more than two-fifths of the occupied dwellings with such higher repayments.

Figure 8 Statistical Area Level 2s, Mortgage repayment, 2021







(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, 2021, General Community Profile – G38

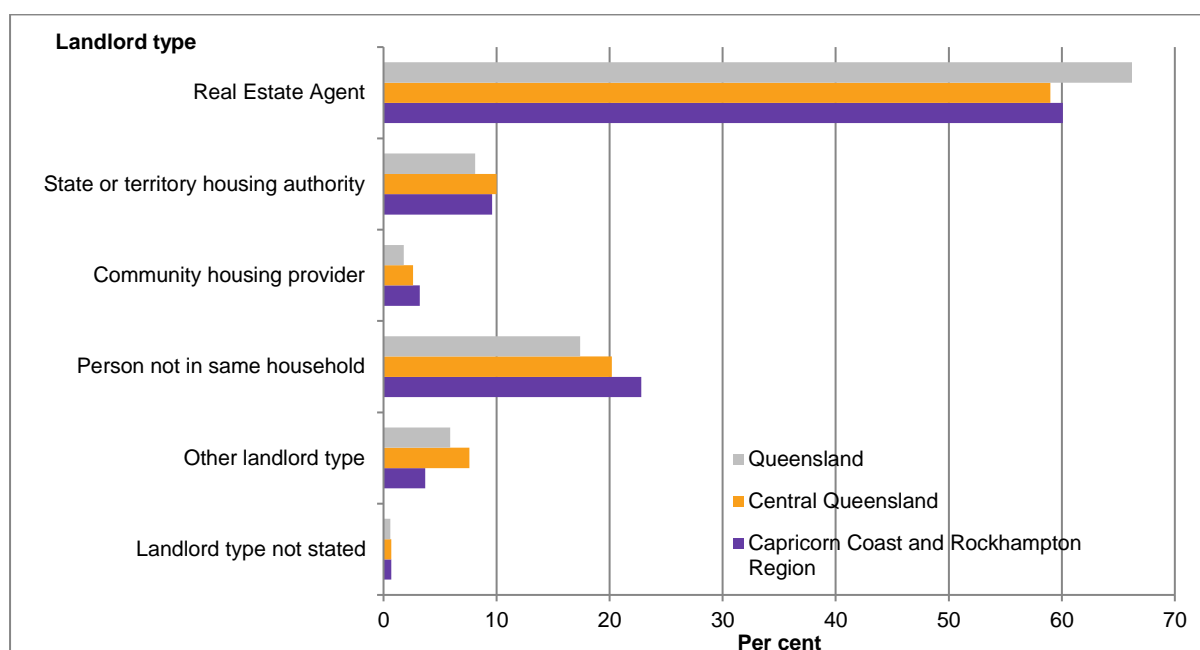
Landlord type

The 2021 Census collected data on landlord types for rented dwellings. This provides data about the socioeconomic characteristics of tenants.

In 2021, the Australian Bureau of Statistics (ABS) found that of the Capricorn Coast and Rockhampton Region's households that were renting, 28.3 per cent paid 30 per cent or more of their household income on rent payments in comparison to 11.0% in 2016. In Queensland 32.3 per cent of renters paid 30 per cent or more of their income on rent in 2021 in comparison to 12.8 per cent in 2016.

The majority of renters in the Capricorn Coast and Rockhampton Region rented from real estate agents, 60.1 per cent. This was more than in Central Queensland (59.00%) but less than in Queensland (66.2%). The next most common landlord type in the Capricorn Coast and Rockhampton Region was from a person not in the same household (22.8%). A State or territory housing authority accounted for 9.6 per cent of the rental properties in the Capricorn Coast and Rockhampton Region with a further 3.2 per cent being rented through a community housing provider. Other landlord types accounted for a large proportion of Central Queensland renters (7.6%) in comparison to the Capricorn Coast and Rockhampton Region (3.7%) and Queensland (5.9%). 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, 2021



(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, 2021, *General Community Profile – G37*

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 December quarter 2023, the Capricorn Coast and Rockhampton area recorded a median weekly rental price of \$340 for two-bedroom flats/units while Rockhampton (R) recorded \$330 and Livingstone (S) \$420. At this time, the Capricorn Coast and Rockhampton area recorded a median weekly rental price of \$400 for three-bedroom houses while Rockhampton (R) recorded \$430 and Livingstone (S) \$520. 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, December quarter 2022 to December quarter 2023

Local government area	December qtr 2022	March qtr 2023	June qtr 2023	September qtr 2023	December qtr 2023
— \$ —					
Capricorn Coast and Rockhampton	310	320	330	330	340
Livingstone (S)	385	393	395	410	420
Rockhampton (R)	300	300	310	320	330
Bundaberg (R)	315	320	330	340	350
Central Highlands (R)	288	300	300	300	310
Gladstone (R)	280	293	295	300	300
Mackay (R)	350	350	360	370	383
Townsville (C)	330	340	350	350	360
Cairns (R)	385	398	400	415	430
Brisbane (C)	495	520	550	565	590

Table 3 Median weekly rent for three-bedroom houses, Capricorn Coast and Rockhampton Region and select local government areas, December quarter 2022 to December quarter 2023

Local government area	December qtr 2022	March qtr 2023	June qtr 2023	September qtr 2023	December qtr 2023
— \$ —					
Capricorn Coast and Rockhampton Region	400	420	430	440	450
Livingstone (S)	550	570	590	600	600
Rockhampton (R)	400	400	420	430	430
Bundaberg (R)	500	500	520	540	550
Central Highlands (R)	325	350	350	350	350
Gladstone (R)	370	380	390	400	400
Mackay (R)	450	460	470	480	500
Townsville (C)	400	400	410	420	430
Cairns (R)	490	500	510	520	533
Brisbane (C)	550	560	580	595	600

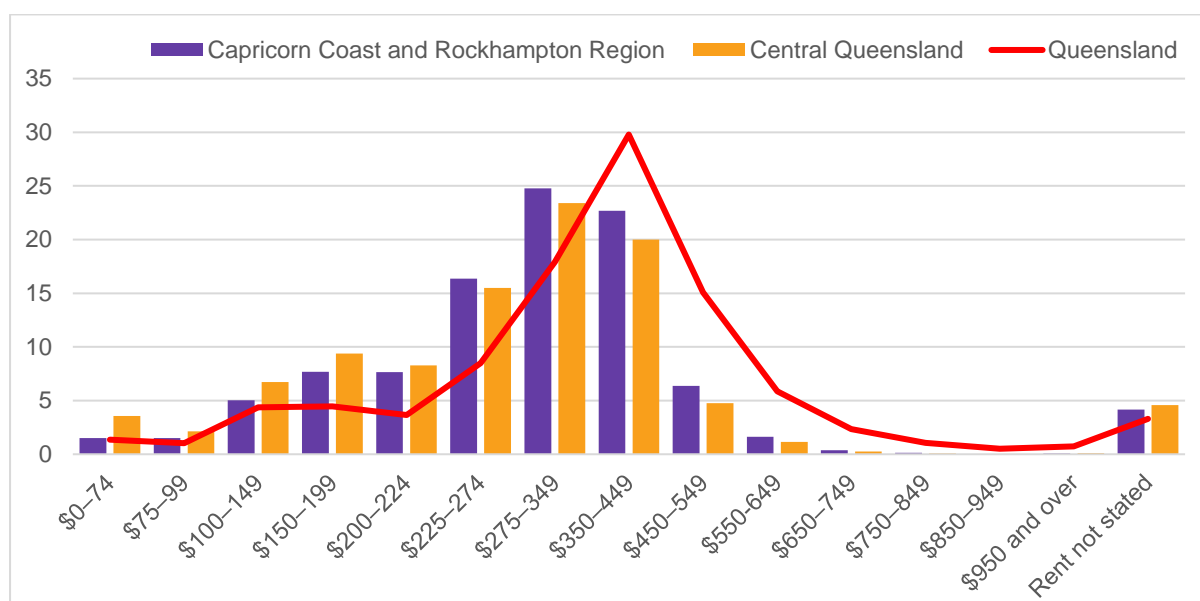
R = Regional Council C = City
Source: Residential Tenancies Authority

Rental payments

In 2021, 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 2021, the median rent in the Capricorn Coast and Rockhampton Region was \$300 per week, with half of rents being higher and half being lower. This was higher than Central Queensland (\$280/week) but lower than Queensland (\$365/week).

Compared to 2016 (29.7%), there were proportionally less people in the Capricorn Coast and Rockhampton Region who paid rents less than \$224 per week in 2021 (23.4%). Proportions of people paying lower rents also decreased between 2016 and 2020 in Central Queensland (39.7% and 30.1% respectively) and in Queensland (21.1% and 14.9% respectively). Conversely, 25.6% of all rented dwellings in Queensland had a weekly rent of \$450 or more, compared with 8.6 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 11.8% in 2016 to 5.7% in 2021.

Figure 10 Weekly rent (a)(b), Capricorn Coast and Rockhampton Region, Central Queensland and Queensland, 2021



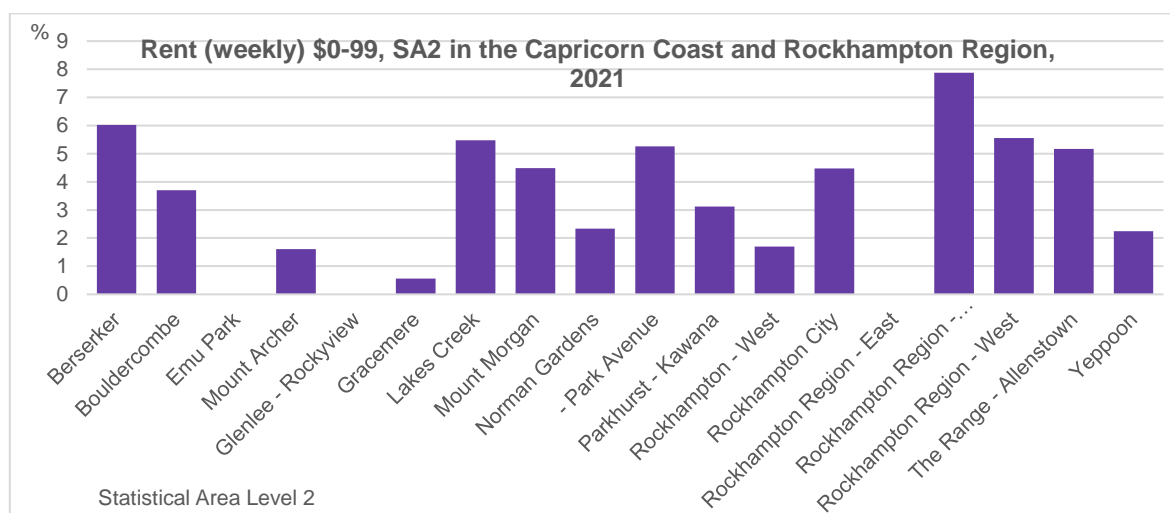
(a) Count of occupied private dwellings being rented.

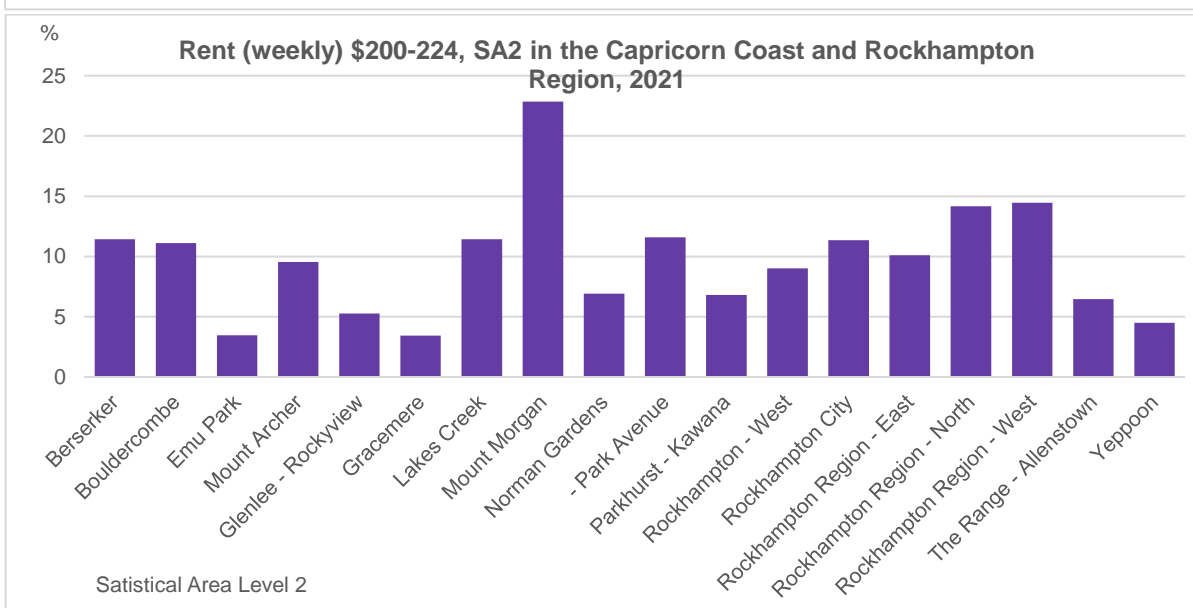
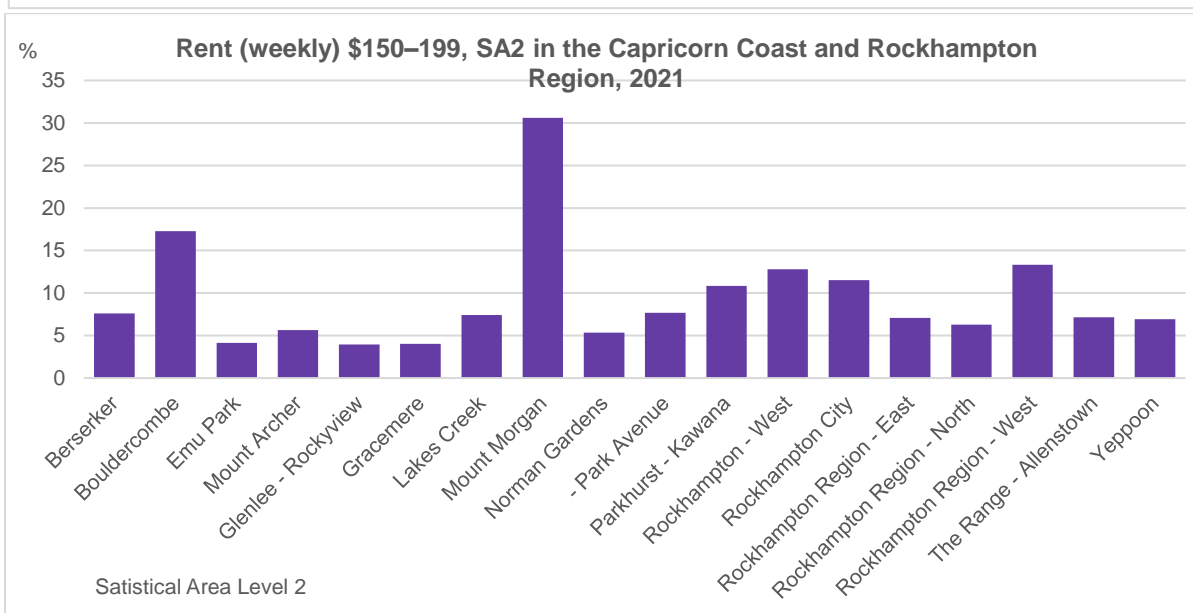
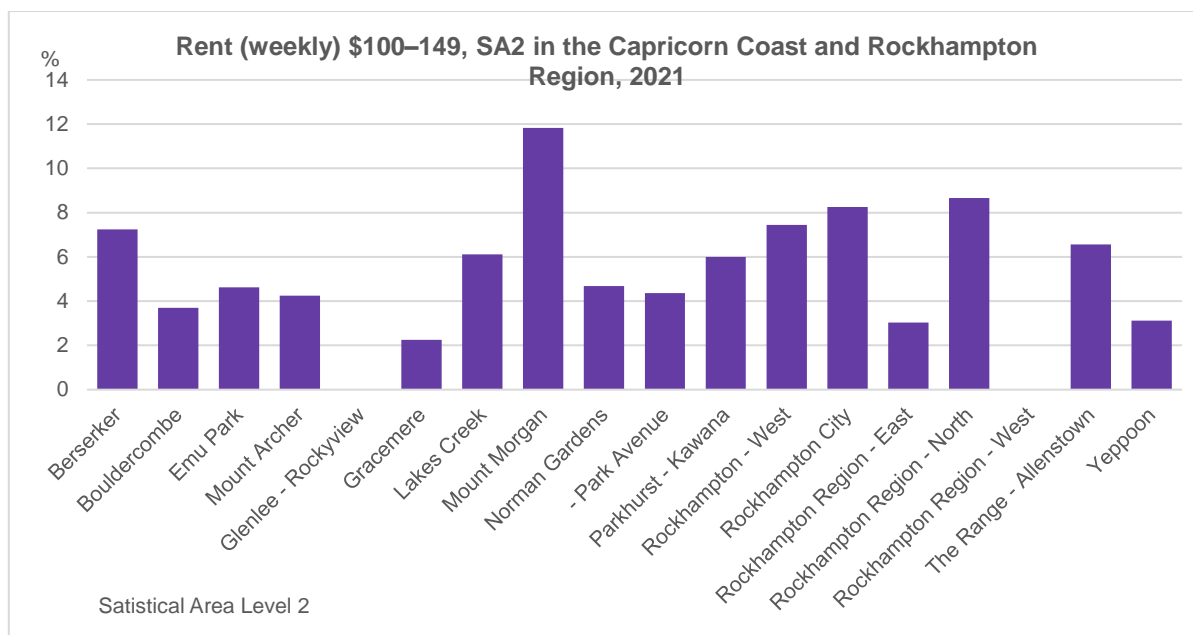
(b) Includes dwellings being occupied rent-free. Excludes 'Visitors only' and 'Other non-classifiable' households.
Source: ABS Census of Population and Housing, 2021, *General Community Profile – G40*.

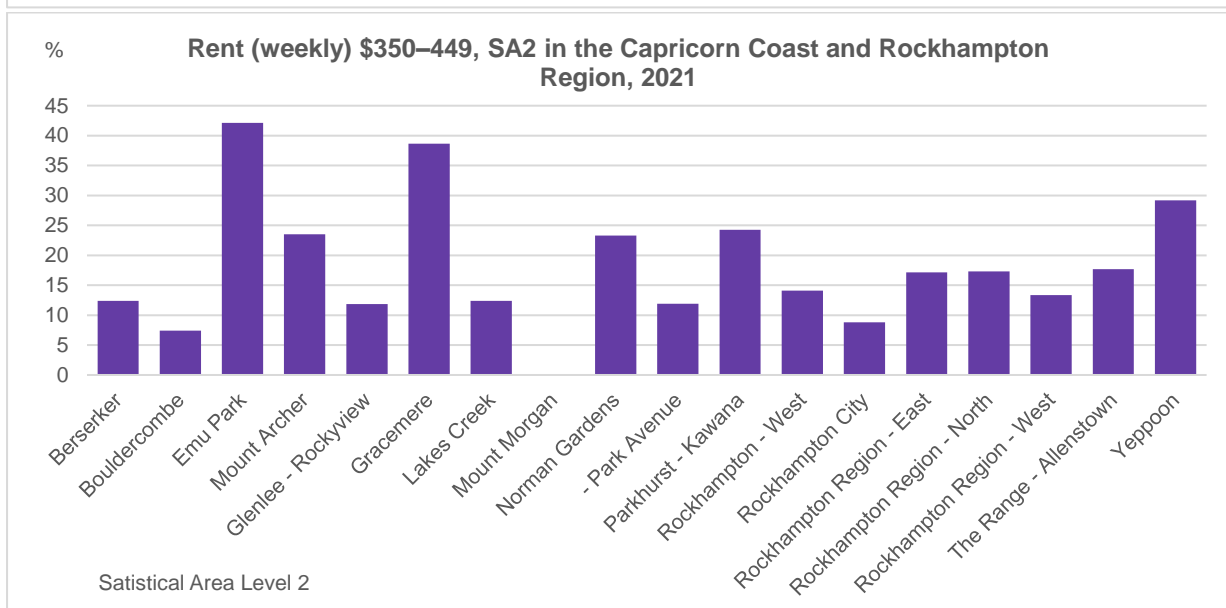
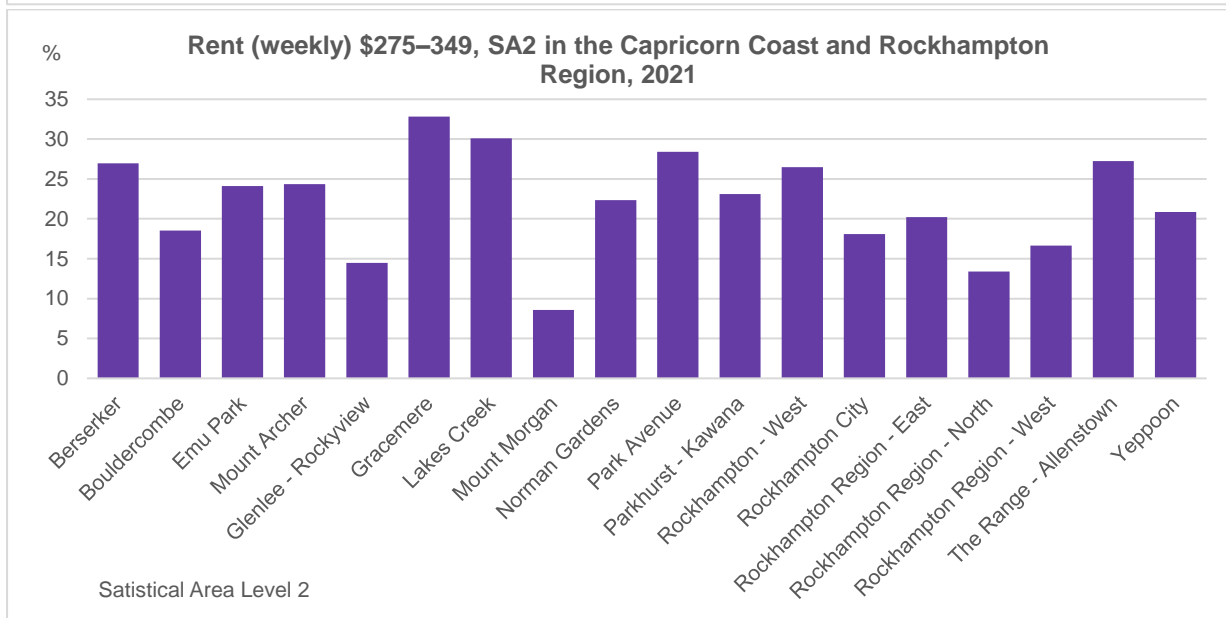
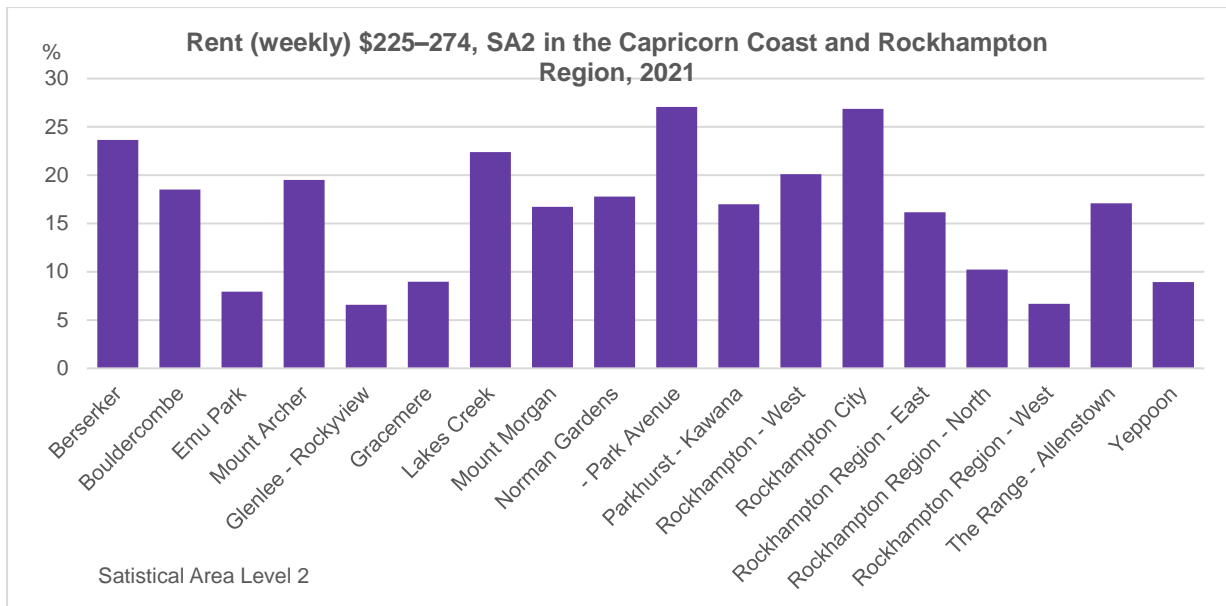
What's happening in your neighbourhood?

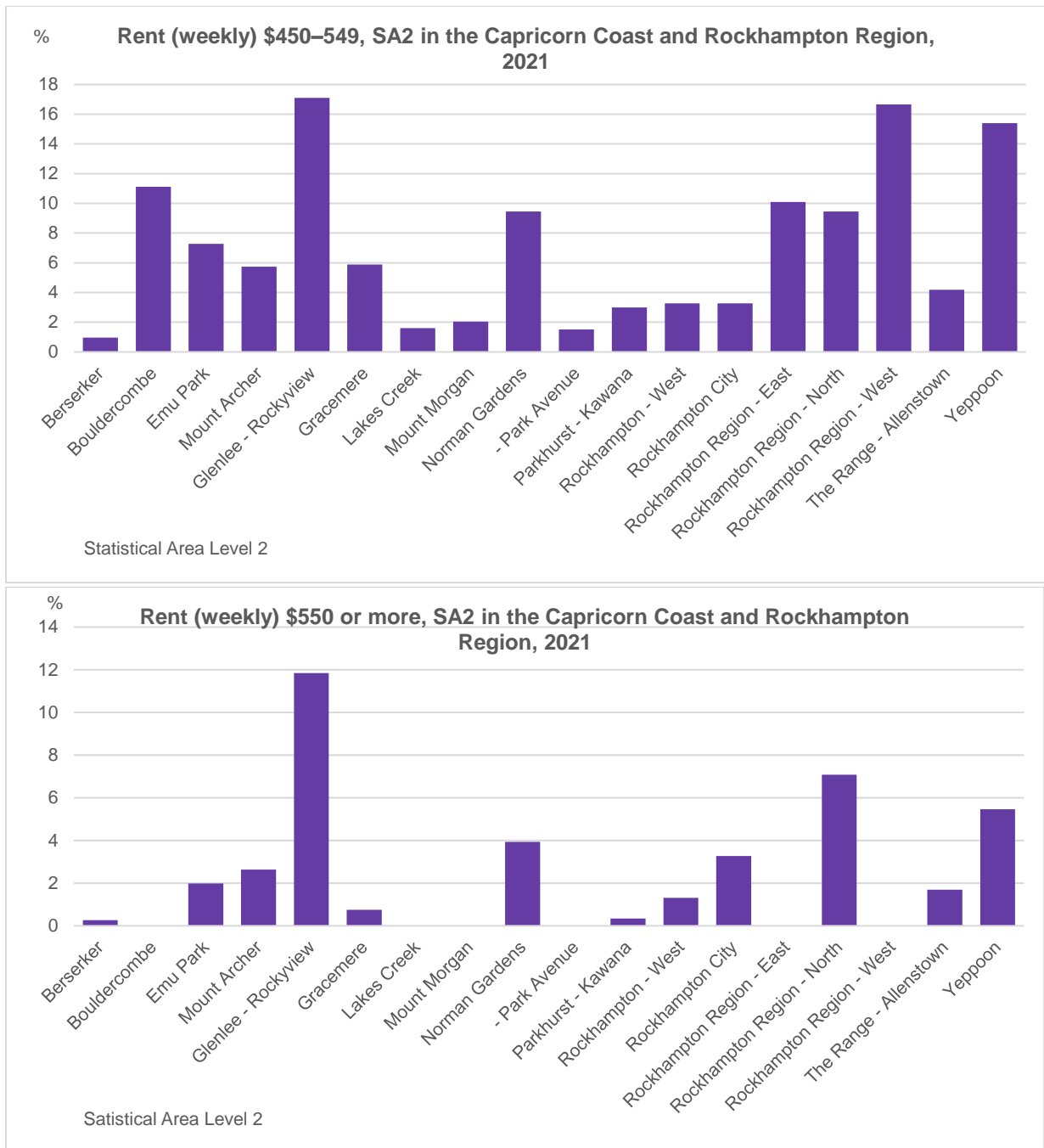
Rental data should be considered with other data including landlord type for greater understanding. At the time of the 2021 Census, some areas of the Capricorn Coast and Rockhampton Region experienced larger proportions of lower rents than other areas. Some of these occurred in areas where larger proportions of dwellings were rented from a person not in the same household rather than a real estate agent. These included Bouldercombe (50.6%), Glenlee-Rockyview (44.7%), Rockhampton Region – East (51.5%), Rockhampton Region – North (50.4%) and Rockhampton Region – West (55.6%). Mount Morgan had high percentages of dwellings rented for less than \$225 per week. Glenlee-Rockyview had the highest proportions of dwellings rented for more than \$450 per week (17.1%).

Figure 11 Rent (weekly) by dollar ranges for Statistical Area Level 2s in the Capricorn Coast and Rockhampton Region, 2021









(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 2021 Census in the Capricorn Coast and Rockhampton Region, there were 43,693 occupied private dwellings compared to 41,021 in 2016. There were 5,780 unoccupied private dwellings in 2021 compared to 6,477 unoccupied private dwellings in 2016. Overall, 88.3% of private dwellings were occupied in 2021 compared to 86.4% in 2016. There was a higher proportion of unoccupied private dwellings than Queensland (9.3%) but lower than Australia (10.1%).

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 2.5 persons per household in Livingstone (S) and in Rockhampton (R) in 2021 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 53,512 in 2021. These additional 18,912 dwellings represent an increase of 38.5 per cent in total private dwellings.

Disclaimer

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