

Environment

Road accidents

Eleven people were killed in road accidents in the PCP region in 2008, an increase of 2 deaths since 2007. Greater Bendigo ranked 3rd highest for road accident fatalities out of all regional municipalities and Loddon Shire ranked 15th. One hundred and twenty two people were seriously injured in road accidents in Greater Bendigo in 2008, ranking 2nd across regional Victoria out of the 47 municipalities that had recorded serious injuries. Seventeen people were seriously injured in road accidents in Loddon Shire in 2007, placing them in a ranking of 40th. Both local government areas experienced an increase in the number of serious injuries resulting from road accidents.

Road accident fatalities (2009)

Municipality		Bicyclist	Driver	Motorcyclist	Passenger	Pedestrian	Total
Greater Bendigo	2008	0	5	0	0	1	6
	2009	0	4	1	1	2	8
Loddon	2008	0	3	0	0	0	3
	2009	0	3	0	0	0	3

Municipal statistics TAC www.tacsafety.com.au

Serious road accident injuries (2008)

Municipality		Bicyclist	Driver	Motorcyclist	Passenger	Pedestrian	Unknown	Total
Greater Bendigo	2007	3	47	10	32	11		103
	2008	8	54	32	21	7		122
Loddon	2007		6	1	2			9
	2008		9	4	4			17

Municipal statistics TAC www.tacsafety.com.au

Deaths from road traffic accident injuries

Between 2003 and 2007, a higher average annual rate of Greater Bendigo and Loddon residents died as a result of road traffic injuries than then Victorian average. The Loddon rate was particularly high but very low actual numbers make the figure statistically unreliable.

Deaths from road traffic injuries (0-74 yrs) 2003 - 2007

	Number	Average annual rate per 100,000	Average annual rate per 100,000 - lower 95% C.I.	Average annual rate per 100,000 - upper 95% C.I.
Greater Bendigo (C)	36	8.2	5.5	10.9
Loddon (S)	9	26.4	9.2	43.6
Country Vic	678	11.1	10.3	11.9
Victoria	1,483	6.2	5.9	6.5

Public Health Information Development Unit 2010

Workplace accidents

Between July 2005 and end of June 2010, there were 2,496 Worksafe claims in the Greater Bendigo and Loddon region. Of these, 2,358 were from Greater Bendigo and 138 were from Loddon. The greatest proportion of claims in Greater Bendigo were from the Community Services division, followed by the manufacturing division. The greatest proportion of claims in Loddon Shire were from the manufacturing division, followed by agriculture, forestry, fishing and hunting.

Injury claims by industry (July 2005 – June 2010)

Industry division	Greater Bendigo		Loddon		Regional Victoria	
	No.	%	No.	%	No.	%
Agriculture,Forestry,Fishing & Hunting	83	3.5	29	21	2384	6.9
Mining	71	3	4	2.9	430	1.2
Manufacturing	477	20.2	51	37	7861	22.7
Electricity,Gas & Water	32	1.4	1	0.7	464	1.3
Construction	261	11.1	13	9.4	3264	9.4
Trade	228	9.7	7	5.1	3505	10.1
Transport & Storage	133	5.6	4	2.9	2096	6
Communication	7	0.3	0	0	14	0
Finance,Property & Business Services	100	4.2	0	0	1266	3.6
Public Administration	61	2.6	5	3.6	975	2.8
Community Services	791	33.5	22	15.9	10175	29.3
Recreation,Personal & Other Services	114	4.8	2	1.4	2240	6.5
Unclassified	0	0	0	0	14	0.2
All	2358	100	138	100	34688	100

www.worksafe.gov.au

Greater Bendigo and Loddon both had a high proportion of claims resulting from body stressing injuries, reflecting the Regional Victorian figures. The next most common claim was for injuries resulting from falls, trips and slips. Greater Bendigo claims were similar to Regional Victoria, across most injuries, while Loddon Shire had a higher proportion of falls, trips and slips, vehicle accident, chemicals and substances and hitting objects injury claims.

Injury claims by mechanism of injury (July 2005 – July 2010)

Mechanism of injury	Greater Bendigo		Loddon Shire		Regional Victoria	
	No.	%	No.	%	No.	%
Falls, Trips and Slips	452	19.2	28	20.3	6,572	18.9
Hitting Objects	101	4.3	9	6.5	1,652	4.8
Being Hit by Moving Object	366	15.5	16	11.6	4,991	14.4
Sound and Pressure	49	2.1	4	2.9	1,038	3
Body Stressing	928	39.4	55	39.9	13,796	39.8
Chemicals and Substances	43	1.8	3	2.2	415	1.2
Heat, Radiation and Electricity	25	1.1	0	0	346	1
Exposure to Mental Stress Factors	229	9.7	6	4.3	3,180	9.2
Vehicle Accident	75	3.2	10	7.2	1,226	3.5
Other Mechanism	90	3.8	7	5.1	1,472	4.2
All	2,358	100	138	100	34,688	100

www.worksafe.gov.au

Farm accidents

Between 2004 and 2006, Greater Bendigo had 90 farm-related injuries that required hospital admission and Loddon had 32. For Greater Bendigo residents, the highest proportion of emergency department (ED) presentations occurred in the 50-54 years age cohort, followed by the 15-19 years cohort. In Loddon Shire, the 15-19 years, 25-29 years and 40-44 years age cohorts were the age groups with the highest proportion.

Over the same period, Greater Bendigo had 29 farm-related injuries that required hospital admission and Loddon had 27. The greatest proportion of hospital admission in Loddon Shire were for the 40-44 year age group. In Greater Bendigo, the greatest number of admission fell across 4 age groups: 20-24 years, 30-34 years, 45-49 years and 55-59 years. Loddon Shire had a higher proportion of farm injuries in the 15-19 year old age bracket and in the 70-74 year old age bracket.

Injuries leading to ED presentations and hospital admissions - by age group 2004 to 2006 (36 months)

Age group	Bendigo				Loddon				Balance of Victoria			
	ED		Admissions		ED		Admissions		ED		Admissions	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
0-4	*	*	*	*	*	*	0	0%	128	2%	32	2%
5-9	0	0%	*	*	*	*	0	0%	308	4%	45	3%
10-14	5	6%	*	*	*	*	*	*	665	9%	102	6%
15-19	12	13%	0	0%	5	16%	3	11%	783	11%	134	8%
20-24	10	11%	3	10%	*	*	3	11%	749	10%	94	6%
25-29	6	7%	*	*	5	16%	*	*	606	8%	102	6%
30-34	11	12%	3	10%	3	9%	*	*	592	8%	111	6%
35-39	3	3%	*	*	*	*	0	0%	591	8%	140	8%
40-44	10	11%	*	*	5	16%	4	15%	602	8%	156	9%
45-49	4	4%	3	10%	*	*	0	0%	528	7%	127	7%
50-54	15	17%	*	*	*	*	*	*	462	6%	134	8%
55-59	7	8%	3	10%	0	0%	3	11%	388	5%	147	9%
60-64	3	3%	*	*	0	0%	*	*	281	4%	120	7%
65-69	*	*	*	*	*	*	*	*	197	3%	82	5%
70-74	*	*	*	*	*	*	3	11%	114	2%	68	4%
75-79	0	0%	*	*	*	*	*	*	83	1%	56	3%
80+	0	0%	*	*	0	0%	*	*	60	1%	59	3%
Total	90	100%	29	100%	32	100%	27	100%	7,137	100%	1,709	100%

Source: commissioned data VISU Monash University www.muarc.monash.edu.au * number concealed due to small cell size

The main causes of farm-related accident emergency department presentations for Greater Bendigo were from falls and motor vehicles. However, in Loddon Shire, the main cause of injury was from being hit/struck/crushed by transport, compared to Bendigo and compared to the rest of Victoria, and this proportion was much higher than in Greater Bendigo or the rest of Victoria.

Emergency department presentations - Injury cause 2004-2006

Injury class	Greater Bendigo		Loddon		Rest of Victoria	
	No.	%	No.	%	No.	%
Falls	20	22%	6	19%	1,234	17%
Motor vehicle	19	21%	5	16%	1,275	18%
Hit / Struck / Crush	12	13%	10	31%	1,050	15%
Cutting / Piercing	11	12%	*	*	921	13%
Other transport	7	8%	*	*	800	11%
Fire / Flames / Heat	3	3%	*	*	122	2%
Poisoning	0	0%	*	*	24	0%
Drowning	0	0%	*	*	*	*
Other unintentional	12	13%	0	0%	741	10%
Unspecified	6	7%	4	13%	966	14%
Total	90	100%	32	100%	7,137	100%

Source: commissioned data from Victorian Injury Surveillance Unit (VISU) www.muarc.monash.edu.au

Hospital admissions - Injury cause 2004-2006

Primary injury cause	Greater Bendigo		Loddon		Rest of Victoria	
	No.	%	No.	%	No.	%
transport	13	45%	6	22%	604	35%
fall	6	21%	7	26%	251	15%
natural/environmental/animals	5	17%	4	15%	307	18%
hit/struck/crush	3	10%	*	*	162	9%
machinery	*	*	4	15%	166	10%
cutting/piercing	0	0%	3	11%	85	5%
fires/burns/scalds	0	0%	*	*	24	1%
poisoning	0	0%	0	0%	17	1%
explosions/firearms	0	0%	0	0%	4	0%
drowning/near drowning	0	0%	0	0%	2	0%
other unintentional	*	*	0	0%	87	5%
Total	29	100%	27	100%	1,709	100%

Source: commissioned data from Victorian Injury Surveillance Unit (VISU) www.muarc.monash.edu.au

Perception of safety

Community Strength Indicators were undertaken by the Victorian State Government in 2008. The survey responses indicate that respondents from Loddon Shire felt significantly safer alone in their streets after dark than the Victorian and Regional Victorian average.

Feel safe on street after dark - 2008

Greater Bendigo	Loddon	Regional Victoria	Victoria
62%	73%	65%	59%

www.dvc.vic.gov.au

Crime rates

Between 2009/10 and 2010/11, overall crime rates reduced in Greater Bendigo and across Victoria but increased slightly in Loddon. In 2010/11, Greater Bendigo and Loddon Shire had a lower rate of all types of crime compared to the Victorian average figures. The rate of all types of crimes decreased in Greater Bendigo between 2009/10 and 2010/11 and decreased for crimes against persons and 'other crimes' in Loddon Shire. Crimes against property increased in Loddon Shire by 25.6% between 2009/10 and 2010/11.

Crime rates* by Local Government Area 2010/11

Crime	Greater Bendigo			Loddon Shire			Victoria		
	09/10	10/11	% change	09/10	10/11	% change	09/10	10/11	% change
Against person	968.4	791.8	-18.2	927.8	795.3	-14.3	835.0	868.5	4.0
Against property	3,817.9	3,441.7	-9.9	2,474.0	3,106.7	25.6	4,750.3	4,519.1	-4.9
Drug offences	232.3	176.6	-24.0	74.2	111.8	**	266.6	264.8	-0.7
Other crime	934.2	723.7	-22.5	1063.8	658.6	-38.1	839.2	776.3	-7.5
Total	5952.9	5133.8	-13.8	4539.8	4672.5	2.9	6691.1	6428.7	-3.9

Source: Victoria Police *Rates per 100,000 people for 2008/09 were calculated using estimated resident population figures as at 31 December 2008 and obtained from the Australian Bureau of Statistics (ABS Cat. No. 3101.0) released on 4 June 2009 **% figures are not displayed when values are too small to draw any meaningful conclusions

Family incidents

Between 2009/10 and 2010/11 the rate of family incidents per 100,000 population increased in Greater Bendigo and in Loddon Shire. Both LGAs had a rate that was lower than the Victorian state average. The rate of family incidents where charges were laid and/or where an IVO (intervention order) was applied for also increased for both LGAs in 2010/2011. Greater Bendigo had a higher rate for each of these types of family incidents than the Victorian state average.

A family incident is any situation involving a family, where the police are requested to attend. This may or may not involve violence. Families may involve the following relationships: married, de-facto, child/parent, separated, divorced, other family member, boyfriend/girlfriend, gay and lesbian.

Reported family incident reports - rates per 100,000 population*

LGA		Family incidents	where charges laid	Where an IVO applied for
Greater Bendigo	2009/10	633.6	130.8	86.9
	2010/11	722.7	227.5	116.1
Loddon	2009/10	408.2	197.9	111.3
	2010/11	571.6	198.8	124.3
Victoria	2009/10	641.1	168.3	105.0
	2010/11	732.1	209.8	120.7

www.police.vic.gov.au

Domestic violence hospital admissions

In 2008/09, the proportion of all hospital admissions that were categorised as injuries occurring from domestic violence/disputes was lower in Greater Bendigo and in Loddon Shire than the Victorian average.

Proportion of hospital admissions for domestic violence related injuries/conditions (2008/09)

Greater Bendigo		Loddon		Victoria	
No.	%	No.	%	No.	%
67	0.16%	5	0.13%	4,993	0.22%

Source: Victorian Admitted Episode Dataset (VAED) 2008/09 (Public and Private Hospital files)

Between 2004 and 2008, there were 45 hospital emergency department presentations for residents of Greater Bendigo whose injuries or conditions were attributed to 'human intent'. Of this figure, 71% were female and 29% were male. The 35 – 44 years age group had the largest proportion of presentations (38%), followed by the 25 – 34 years age group.

Transport

Public transport

Regular public transport is available in Bendigo, including regular services to Melbourne and Castlemaine, providing commuting options for much of the population. The urban area of Bendigo is also serviced with a regular bus service. Outside the Bendigo urban area, most towns have minimal public transport available which restricts opportunities for regular commuting for work purposes and for accessing various services. The proportion of workforce that used public transport to get to work on the day of the census was 1.2% for Greater Bendigo and 0.3% for Loddon Shire, reflecting a range of factors including availability of public transport, location of workplace and commuting distances/time frames.

Method of travel to work 2006

	Greater Bendigo		Loddon		Victoria	
used bus, train, tram or ferry	480	1.2%	11	0.3%	206,479	9.1%
walked or cycled only to work	672	1.6%	59	1.9%	35,477	1.6%
worked from home	1720	4%	720	23%	104403	5%
motor vehicle driver or passenger*	30,233	73.8%	1,702	53.6%	1,570,309	69.0%

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* includes car, taxi, truck and motorbike/scooter

Walking and cycling

As the table above sets out, Greater Bendigo had the same proportion of workforce walking or cycling to work as Victoria. Loddon had a high proportion of workforce working from home, which is likely to reflect the proportion of workplaces that are farms. Greater Bendigo had a higher proportion of workforce using a motor vehicle to get to work compared to Victoria.

Motor vehicle usage

In 2006, compared to the Victorian average, Greater Bendigo had a similar proportion of dwellings with no motor vehicles, while Loddon had a lower proportion. Both Loddon and Greater Bendigo had a higher proportion of dwellings that had 3 or more motor vehicles, compared to the Victorian average.

Number of motor vehicles per dwelling 2006

	Greater Bendigo		Loddon		Victoria	
None	2,767	8%	138	5%	159,693	9%
1 motor vehicle	11,912	35%	966	32%	614,281	36%
2 motor vehicles	13,060	39%	1,119	38%	659,657	38%
3 motor vehicles	4,156	12%	418	14%	192,189	11%
4 or more motor vehicles	1,914	6%	343	11%	90,084	5%
Total	33,809	100%	2,984	100%	1,715,904	100%

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Transport limitations

The 2007 Community Indicators Victoria Survey measured transport limitations. This was measured by asking respondents if their day-to-day travel had been limited or restricted in the previous 12 months.

According to the survey results, 20.9% of Greater Bendigo residents and 25.7% of Loddon residents had experienced transport limitations in the previous year, compared to the Victorian State average of 20.3%.

Experienced transport limitations in last 12 months

Greater Bendigo	Loddon	Victoria
20.9%	25.7%	20.3%

Community Indicators Victoria 2007

Housing

Social housing

In 2006, 1,785 dwellings in Greater Bendigo (20% of all renting households) were rented from a State Government housing authority, a housing cooperative or a community or a church group. This is higher than the average for Regional Victoria (18.7%) and Victoria (14.1%). In Loddon Shire, 13.1% of renting households were renting from the State Government housing authority or from a housing cooperative or a community or a church group. This figure was lower than the average for Regional Victoria (18.7%) and Victoria (14.1%).

Number of private dwellings being rented by landlord type

	State Government housing authority	housing cooperative, cmnty or church group	Total	Percentage of all renting households
City of Greater Bendigo	1479	306	1785	20%
Loddon Shire	57	13	70	13.1%
Regional Vic	18,487	2747	21234	18.7%
Victoria	54,522	7467	61989	14.1%

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Homelessness

On the night of the 2006 census, a higher proportion of Greater Bendigo and Loddon residents were living in an improvised home, a tent, were sleeping out, or were living in a caravan or a cabin than the Victorian average.

Persons occupied in private dwellings by type (2006)

	Greater Bendigo		Loddon		Victoria	
Separate house, semi-detached, row or terrace house, townhouse, flat, unit or apartment	86,115	99.11%	7,125	98.30%	4,554,413	99.45%
Caravan, cabin, houseboat	379	0.44%	66	0.91%	11,015	0.24%
Improvised home, tent, sleepers out	113	0.13%	13	0.18%	2,102	0.05%

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Transitional housing clients

The Loddon Mallee Client Referral System (LOMA CRS) was used by regional housing and support agencies to find transitional housing vacancies, make on-line applications and to register a detailed demand for transitional housing even when there was no vacancy. It has recently been replaced by the Victorian Resource Register. The tables below set out the final year of data collated by the LOMA CRS.

Client statistics indicate that more women are clients than men and that 15-24 year old age group make up the largest client age-group in the Bendigo Loddon region, reflecting the Loddon Mallee region client demographic profile.

Demand for transitional housing by gender, 2009 - 2010

	Female	Male	% Female
Greater Bendigo	125	56	69%
Loddon/Buloke	1	1	50%
Loddon Mallee Region	399	185	68%

The Housing Crunch Vol 9, 2010 Loddon Mallee Accommodation Network

Demand for transitional housing by age, 2009 - 2010

Location	15-24		25-34		35-44		45-54		55-64		Total
	No.	%	No.	%	No.	%	No.	%	No.	%	
Greater Bendigo	76	42.0%	48	26.5%	34	18.8%	21	11.6%	2	1.1%	181
Loddon/Buloke	1	50.0%	1	50.0%	0	0.0%	0	0.0%	0	0.0%	2
Loddon Mallee Region	216	37.0%	167	28.6%	123	21.1%	58	9.9%	20	3.4%	584

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Client profiles

Of the 584 people from the Loddon Mallee region requiring transitional housing, for which a target group was recorded:

- 25% were experiencing or escaping domestic violence;
- 22% were youth, and of these 55% were young women who were pregnant or parenting at least one child; and
- 9% were Indigenous.

Note that these figures represent the primary category listed only.

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Household sizes

Generally speaking, average household sizes (the number of people living in each dwelling) were smaller in townships situated in more remote or rural locations. Small household sizes are often linked to the age structure of the population. Median household sizes in Axedale, Bendigo, Goornong and Bridgewater were similar to the Victoria and Regional Victoria average.

Average household sizes (2006)

Axedale	2.6	Inglewood	2.1
Bendigo	2.5	Pyramid Hill	2.1
Elmore	2.1	Wedderburn	2.1
Goornong	2.7	Loddon Shire	2.3
Heathcote	2.1	Greater Bendigo	2.5
Boort	2.2	Regional Victoria	2.5
Bridgewater	2.4	Victoria	2.6

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Renting costs

Generally speaking, weekly rents in Loddon and Greater Bendigo were significantly less than the Victorian average in 2006. However, between 1996 and 2001, weekly rents in both Greater Bendigo and Loddon Shire increased significantly. In Greater Bendigo, the proportion of renters spending \$140 or more per week on rent almost trebled between 1996 and 2006. In Loddon Shire, the proportion increased from 3% to 12%, while in Victoria it almost doubled.

Weekly rent change 1996 – 2006**

	Greater Bendigo						Loddon					
	1996		2001		2006		1996		2001		2006	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
\$0-\$49	962	13%	759	9%	392	4%	257	42%	228	37%	164	30%
\$50-\$99	1,833	24%	1,633	20%	1,240	14%	233	38%	228	37%	146	26%
\$100-\$139	2,952	39%	2,537	32%	1,446	16%	72	12%	100	16%	143	26%
\$140-\$179	1,324	17%	2,152	27%	2,314	26%	6	1%	14	2%	37	7%
\$180-\$224	248	3%	453	6%	2,157	24%	3	0%	0	0%	12	2%
\$225-\$274	44	1%	112	1%	837	9%	3	0%	6	1%	0	0%
\$275-\$349	25	0%	29	0%	249	3%	4	1%	0	0%	0	0%
\$350-\$449	10	0%	25	0%	48	1%	3	0%	0	0%	4	1%
\$450-\$549	7	0%	11	0%	13	0%	0	0%	0	0%	0	0%
\$550 and over	53	1%	57	1%	64	1%	0	0%	8	1%	13	2%
Rent not stated	163	2%	272	3%	289	3%	28	5%	28	5%	33	6%
Total	7,621	100%	8,040	100%	9,049	100%	609	100%	612	100%	552	100%

www.abs.gov.au 2006 census ** numbers rounded in table so added figures may not exactly match descriptions.

Median rent

Greater Bendigo had a higher median rent for 1 bedroom flats, 2 bedroom flats, 2 bedroom houses and 3 bedroom houses, compared to the Loddon Mallee Region and Regional Victoria in the September quarter of 2010. Insufficient data was available for Loddon Shire.

Median rents for Loddon Mallee LGAs (Sept 2010)

	1 bedroom flat	2 bedroom flat	2 bedroom house	3 bedroom house
September Quarter 2010	Median	Median	Median	Median
LGA/location				
Buloke (S)	-	-	-	-
Campaspe (S)	-	\$180	\$175	\$225
Central Goldfields (S)	-	-	-	\$190
Gannawarra (S)	-	-	-	\$165
Greater Bendigo (C)	\$150	\$200	\$208	\$260
Loddon (S)	-	-	-	-
Macedon Ranges (S)	-	\$230	\$225	\$300
Mildura (RC)	\$120	\$165	\$180	\$230
Mount Alexander (S)	-	\$218	\$230	\$260
Swan Hill (RC)	\$115	\$194	-	\$218
<i>Loddon Mallee</i>	<i>\$130</i>	<i>\$190</i>	<i>\$195</i>	<i>\$240</i>
Regional Victoria	\$140	\$195	\$203	\$250

Office of Housing Rental Report September 2010

Affordable lettings

In the September 2010 quarter, Loddon Shire had 100% of all leased rentals defined as affordable* and Greater Bendigo had 63%. Compared the total Loddon Mallee Region, Greater Bendigo had a lower proportion of rental properties that were defined as affordable and Loddon had a higher proportion. Greater Bendigo had a particularly low proportion of 1 bedroom properties classified as affordable.

Proportion of rental properties classified as affordable*, September 2010

	1 Bedroom		2 Bedrooms		3 Bedrooms		4+ Bedrooms		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Buloke (S)	0	-	5	100	7	100	1	100	13	100
Campaspe (S)	6	67	60	78	95	85	16	80	177	81
Central Goldfields (S)	0	-	15	94	31	94	10	100	56	95
Gannawarra (S)	2	100	9	100	20	100	8	100	39	100
Greater Bendigo (C)	10	25	129	61	246	66	52	67	437	63
Loddon (S)	1	100	5	100	7	100	1	100	14	100
Macedon Ranges (S)	1	20	12	31	30	33	10	27	53	31
Mildura (RC)	13	81	128	91	205	91	41	84	387	90
Mount Alexander (S)	0	0	17	43	28	68	0	0	45	52
Swan Hill (RC)	19	95	23	72	58	88	13	100	113	86
All Vic LGAs	301	5	1,857	14	4,556	29	1,659	36	8,373	21

Office of Housing Rental Report September 2010 * The assessment of affordable supply is based on the number of suitably-sized properties that are within 30 per cent of gross income for low income households. The rental thresholds are taken from the household incomes for whom that number of bedrooms is a minimum and may have been rounded up to the nearest \$5 increment

Property values

In 2008, many towns in the Bendigo Loddon PCP region experienced a decline in median house prices. House prices dropped, compared to 2007, in all main towns excluding Inglewood. However, since 2003, median house prices have increased significantly for towns such as Inglewood, Bendigo and Elmore. Between 1998 and 2008, Boort recorded the highest median house price increase (194%), followed by Bendigo and Inglewood.

Median House Prices by town

	2003	2004	2005	2006	2007	2008	07 - 08 % change	98 - 08 % change
Boort	70,500	94,000	110,000	126,000	122,600	100,000	-18	194
Inglewood	77,250	90,000	100,000	95,000	116,500	120,000	3	132
Wedderburn	60,000	77,500	80,000	105,000	133,000	95,000	-29	86
Bendigo	183,000	200,000	205,000	216,500	235,000	227,500	-3	159
Elmore	76,500	90,000	142,500	112,500	142,500	122,500	-14	119
Heathcote	133,500	158,500	169,000	180,000	155,000	150,000	-3	103

A Guide to House Prices 1998 - 2009 (Department of Sustainability and Environment- 2008)

Rental Stress

Based on census figures from 2006, most Greater Bendigo SLAs had a higher rate of households experiencing rental stress than the Victorian average.

Households experiencing rental stress 2006

<i>Statistical Local Area (SLA)</i>	Households with rental stress*	Rented private dwellings	% Rental stress*
Gr. Bendigo (C) - Central	832	2,759	30.2
Gr. Bendigo (C) -	336	990	33.9
Gr. Bendigo (C) - Inner	845	2,825	29.9
Gr. Bendigo (C) - Inner	161	623	25.8
Gr. Bendigo (C) - Inner	377	1,205	31.3
Gr. Bendigo (C) - Pt B	132	471	28.0
Gr. Bendigo (C) - S'saye	31	178	17.4
Loddon (S) - North	29	281	10.3
Loddon (S) - South	58	276	21.0
Country Victoria	31,151	116,233	26.8
Victoria	109,633	447,070	24.5

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* Calculated using unpublished ABS data from 2006, based on households in bottom 40% of income distribution (with less than 80% of median income) that are spending more than 30% of income on rent.

Mortgage stress

Based on census figures from 2006, the Loddon - South SLA had the highest proportion of households experiencing mortgage stress. Greater Bendigo - Eaglehawk, Greater Bendigo - Part B and Loddon - North SLA also had a higher proportion of households experiencing mortgage stress compared to Country Victoria and Victoria in 2006.

Households experiencing rental stress 2006

<i>Statistical Local Area (SLA)</i>	Households with rental stress*	Rented private dwellings	% Rental stress*
Gr. Bendigo (C) - Central	173	1,989	8.7
Gr. Bendigo (C) - Eaglehawk	123	1,100	11.2
Gr. Bendigo (C) - Inner East	179	2,635	6.8
Gr. Bendigo (C) - Inner North	131	1,495	8.8
Gr. Bendigo (C) - Inner West	201	2,353	8.5
Gr. Bendigo (C) - Pt B	204	1,708	11.9
Gr. Bendigo (C) - S'saye	79	1,120	7.1
Loddon (S) – North	31	261	11.9
Loddon (S) – South	64	506	12.6
Country Victoria	15,925	167,673	9.5
Victoria	58,238	634,802	9.2

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* Calculated using unpublished ABS data from 2006, based on households in bottom 40% of income distribution (with less than 80% of median income) that are spending more than 30% of income on mortgage repayments.

Housing repayments

The proportion of households paying monthly housing repayments of \$1200 or more increased significantly in Loddon and Greater Bendigo between 1996 and 2006, reflecting the increases across Victoria. Average monthly housing repayments were higher for Victoria than for Greater Bendigo or Loddon.

Housing Loan repayment (monthly) 1996 - 2006

		\$1-\$249		\$250-\$399		\$400-\$549		\$550-\$749		\$750-\$949		\$950-\$1199	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Loddon	1996	47	10%	86	18%	121	25%	75	16%	38	8%	17	4%
	2006	34	5%	88	14%	118	19%	101	16%	67	11%	64	10%
Greater Bendigo	1996	773	0	852	12%	1,592	22%	1,794	25%	1,102	15%	524	7%
	2006	351	3%	392	4%	894	9%	1,273	12%	1,492	14%	1,747	17%
Victoria	1996	25,104	7%	27,408	7%	51,042	14%	69,951	19%	67,287	18%	53,483	14%
	2006	12,677	2%	13,367	2%	29,693	5%	41,008	8%	53,498	10%	72,421	13%

		\$1,200-\$1399		\$1,400-\$1599		\$1,600-\$1999		\$2,000-\$2,999		3000 and over		Not stated	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Loddon	1996	6	1%	6	1%	6	1%	8	2%	3	1%	66	14%
	2006	26	4%	10	2%	14	2%	16	3%	12	2%	78	12%
Greater Bendigo	1996	159	2%	75	1%	63	1%	41	1%	9	0%	274	4%
	2006	1,207	12%	737	7%	889	9%	520	5%	168	2%	675	7%
Victoria	1996	22,723	6%	11,967	3%	10,985	3%	8,686	2%	3,341	1%	19,050	5%
	2006	58,556	11%	46,779	9%	68,527	13%	70,495	13%	31,151	6%	42,269	8%

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