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Report

Anglicare Australia

Rental Affordability Snapshot

April 2016

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Anglicare Australia

Anglicare Australia is a network of over 40 independent local, state, national and international organisations that are linked to the Anglican Church and are joined by values of service, innovation, leadership and the Christian faith that every individual has intrinsic value. Our services are delivered to one in 40 Australians, in partnership with them, the communities in which they live, and other like-minded organisations in those areas. In all, over 12,000 staff and almost 7,800 volunteers work with over 930,000 vulnerable Australians every year delivering diverse services, in every region of Australia.

Contact Details

PO Box 4093

Ainslie ACT 2602

Tel: (02) 6230 1775

Fax: (02) 6230 1704

Email: anglicare@anglicare.asn.au



@anglicare_aust

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Executive Summary

Each year Anglicare Australia conducts the Rental Affordability Snapshot. Developed by the Social Action Research Centre at Anglicare Tasmania in 2007, it was designed to highlight the lived experience of people looking for housing while in receipt of a low income. This is the 7th year it has been carried out on a national level.

Anglicare Australia believes that acquiring a secure and suitable home is a significant factor in ensuring the health, wellbeing and inclusion of individuals and their families in our community. Affordable and appropriate housing does not only provide a physical structure to house its occupants, it also enables individuals to make use of their inherent potential to participate meaningfully in their personal and social lives. This includes getting an education, engaging in the job market, caring for family members, and building friendships and relationships.

The results of the Rental Affordability Snapshot show how difficult it is for people on low incomes to secure accommodation, without being in a position of housing stress. The severe financial hardship associated with meeting the cost of rental accommodation leaves many families on low incomes with the difficult decision of choosing between basic necessities such as paying bills, buying food, seeing a doctor, or paying the rent.

Anglicare agencies have consistently identified addressing the lack of affordable housing as a key step in overcoming the level of disadvantage experienced by their service users. The 2016 Rental Affordability Snapshot shows us that now, more than ever, we need a national plan to address housing affordability. This means a serious commitment to reforming the current tax system, insuring the supply of housing is better matched to people's needs, and growing the supply of social housing.

For the purposes of this project, a suitable rental is one which took up less than 30% of the household's income, a commonly used benchmark of affordability.¹ Household incomes are derived from the maximum rate of Centrelink pensions, allowances or net minimum wage combined with the Commonwealth Rent Assistance (CRA) and Family Tax Benefits (FTB) where applicable.

The Snapshot was undertaken on the weekend of 2-3 April 2016. This year, we have again partnered with REA Group (who operate the realestate.com.au website) to collect data on rental listings across Australia.

Nationally, over 75,400 properties were surveyed (n=75,410). The coverage of the population and geographic area is similar to previous Snapshots.

Despite an increase in properties surveyed this year, the 2016 Snapshot highlights people on low incomes, such as government payments and the minimum wage, are struggling to compete in the Australian rental market.

¹ Australian Bureau of Statistics (2001), [Measuring Wellbeing: Frameworks for Australian Social Statistics, 2001, Canberra, cat No. 4160.0](#), viewed 18 April 2016.

The primary findings of the nationally aggregated data are:

Overall national aggregate

- Affordable rentals were extremely limited for a single person living on any government payment. Singles living on an Age Pension could afford 2.1% of the listed 75,410 properties surveyed. Singles living on the Disability Support Pension could afford 0.5% of the total properties. Singles living on Newstart and Youth Allowance could afford less than 0.1% of properties listed in the Snapshot catchment area.
- Single people on minimum wage would find 4.7% of listed properties suitable if they had two children (n=3,526) and 5.3% if they were living on their own (n=3,962).
- Couples in work fare better in the rental market, with 26.2% of properties suitable for a couple with two children on minimum wage (n=19,736). The same family composition on Newstart would have access to only 1.9% of the available listing (n=1457).
- Age Pensioner couples would find 4.3% of properties suitable (n=3,253) on the Snapshot weekend.
- Couple income households with one parent on minimum wage and another on parenting payment would have access to 8.9% of rental properties (n=6,684) without experiencing housing stress.

Regional aggregate

- Regional areas are too expensive for single people living on an income support payment, especially for people living on Newstart who would have access to only 15 suitable properties out of the 18,103 regional properties surveyed. There were no properties in the regional areas surveyed by the Snapshot that would be affordable for a Youth Allowance recipient.
- Single parents with one child on Parenting Payment would find 5.6% of rentals suitable (n=1,007), while single parents with one child on Newstart would only find 0.9% of rentals suitable (n=164).
- Securing affordable rental accommodation is marginally more achievable for individuals living on a minimum wage, depending on whether they are single (10.0%, n=1,813) or have children (16.7%, n=3,023) and therefore have access to Family Tax Benefit A and B.
- Couples with two children on minimum wage would have access to almost 1 in 2 regional rental properties (45.7%; n=8,281). The same family composition receiving Newstart would have access to only 7.3% of regional properties (n=1,323). Age Pension couples would find 15.4% of rentals suitable (n=2,796).
- A couple household with one parent on minimum wage and another on Parenting Payment would have access to 26.3% of rental properties (n=4,764) in regional areas without experiencing housing stress.

Metropolitan aggregate

- The cities are also too expensive for people living on low income, especially if they are on Newstart (<0.1%, n=6) and Youth Allowance (<0.1%, n=1).

- People on Disability Support Payment could get 0.1% of the 57,307 properties (n=33). Age pensioners would be able to access 1.5% (n=882) or 0.8% (n=457), depending on if they are single or coupled.²
- Parenting Payment recipients in metropolitan areas could access 48 or 74 suitable rentals out of 57,307 depending on if they have one or two children.
- People on minimum wage fare marginally better than people on government benefits, with 0.9% of rentals suitable for a single person with two children (n=503), and 3.8% if they are single (n=2,149). Couples on minimum wage with two children would find 20.0% of rentals suitable on the Snapshot weekend (n=11,455).
- Couple income households with one parent on minimum wage and another on Parenting Payment would have access to 3.4% of rental properties (n=1,920) in metropolitan areas without experiencing housing stress.

Together with the Snapshot, various pieces of work from Anglicare Australia have over the years demonstrated the negative impacts of the housing crisis. Examples include people having to go into debt to pay their bills, and children and parents having to go without food because it is the only discretionary item in their budget.³ Our national research project *Being a/apart: a study into young people's experiences of belonging* also highlighted the importance of housing for young people leaving out-of-home care and transitioning into adulthood.⁴ To this end, Anglicare Australia is calling for a **national plan for affordable housing**, which includes the following key priority areas:

- create a tax system that makes affordable housing more available
- increase housing stock that matches changing population needs
- increase social housing stock sustainably and responsibly.

² we attribute this higher figure for singles on the Age Pension to the availability of general share house accommodation. Given that share accommodation is typically targeted at younger populations, the likelihood that age pensioners would find that this accommodation meets their needs, or that they would be able to secure this type of rental property is slim.

³ NATSEM (2012), *Going Without: Financial hardship in Australia*, Anglicare Australia, Catholic Social Services, the Salvation Army and UnitingCare Australia, Canberra

⁴ Anglicare Australia (2014), *Being a/apart: State of the Family Report 2014*, Canberra



Introduction

The mythical great Australian dream of home ownership is moving further out of reach for many households. This in turn creates significant pressure on the private rental market, making it particularly difficult for people living on the lowest incomes to compete for rental properties. What this means in practice is that many people on government payments or on minimum wage are living in accommodation that is not suitable, or they are locked in to paying much more than they can consistently afford.

The Anglicare Australia Rental Affordability Snapshot (the Snapshot) is an annual survey of the affordability of rental properties for people living on a low income in Australia.

The Snapshot focuses on the households hardest hit by unaffordable housing, and the thing that draws them all together is the difficulty they face in obtaining housing in the private rental market.

Not only is a limited income an indication that obtaining adequate housing will be a challenge, but some people in our society also have additional difficulties on top of that. Particularly, older people renting on their own, people living with disability, women escaping violence, young people living on very low incomes, and people living with mental health concerns face barriers to safe, affordable and secure accommodation.

The severe financial hardship associated with meeting the cost of rental accommodation leave many low income individuals and families with the difficult decision of choosing between basic necessities such as paying bills, buying food, seeing a doctor, or paying the rent.

Housing affordability is the topic of discussion in news media from coast to coast, and the subject of political debate. The fact that 2016 is an election year brings new opportunities to ensure rental affordability is a core component of this discussion.

Addressing the lack of affordable housing is a key step to overcoming the level of disadvantage that is experienced by many people on low incomes. This year's Snapshot shows us that now, more than ever, we need a national plan to address housing affordability. This means a serious commitment to reforming the current tax system, ensuring the supply of housing is better matched to people's needs, and growing the supply of social housing.

Through the Snapshot, Anglicare Australia seeks to highlight the lived experience of unaffordable housing and to amplify the voices of those who are most affected by it.

Methodology

For the purposes of this project, an affordable rental is one that takes up less than 30% of the household's income, a commonly used benchmark of affordability for people living on low income.

Household incomes are derived from the maximum rate of Centrelink pensions, allowances or net minimum wage combined with the Commonwealth Rent Assistance (CRA) and Family Tax Benefits (FTB) where applicable. The total resulting income for each household type was used to establish a maximum affordable weekly rent based on the 30% rule.

The Snapshot was undertaken over the weekend of 2-3 April 2016 (Snapshot weekend). This year, Anglicare Australia has again partnered with REA Group (who operate the realestate.com.au website) to collect data on rental listings across Australia, replacing previous manual collection methods. In addition to the rental data from realestate.com.au, some Anglicare Australia network members have also audited locally based real estate websites and/ or local newspapers for rental accommodation. Nationally, over 75,400 properties were surveyed (n=75,410). Predefined tests of affordability and appropriateness were applied to the survey data, resulting in the number of advertised properties on a given day which were adequate for households of different types living on a low income. For a dwelling to be determined as suitable it must satisfy tests of both affordability and appropriateness. Assumptions underlying the tests of affordability and appropriateness can be found at Appendix 1.

A Note on Commonwealth Rental Assistance:

CRA has both a minimum (cut-in) point and a maximum (cut-out) point for each household type. Where the advertised weekly rent falls between the cut-in and cut-out points, the proportion of CRA is calculated as a proportion of the amount paid in rent. Where the weekly rent falls above the cut-out point, the maximum rate is applied irrespective of how far above the cut-out point the weekly rent happens to be. As rents increase the CRA becomes less effective as a means of affordability.

What is the 30:40 housing stress measure?

The commonly used benchmark of housing affordability is the '30:40 indicator'.⁵ That is, it is determined that when housing costs are greater than 30% of disposable income and that household's income is in the bottom 40% of the income distribution, the household is deemed to be in 'housing stress'.⁶

In measuring housing affordability using this indicator, housing costs generally include rent, mortgage payments, rates, taxes, household insurance, repairs and maintenance, as well as interest payments on loans for alterations and levies on strata-titled dwellings.⁷ Household income is calculated by looking at gross income (pre-tax income), disposable income (post-tax income) or equalised disposable income (after-tax income adjusted for the number and ages of people in the household).⁸

⁵ Lovering, Matthew (2014), Housing affordability stress: Understanding the 30:40 indicator, Evidence Review 54, AHURI.

⁶ Harding, A., Phillips, B., & Kelly, S (2004), *Trends in Housing Stress*, NATSEM, Paper Presented at the National Summit on Housing Affordability, Canberra

⁷ Lovering, Matthew (2014), Housing affordability stress: Understanding the 30:40 indicator, Evidence Review 54, AHURI.

⁸ *ibid*

The Snapshot adopts a simplified model of the 30:40 indicator, and includes only rent as housing cost. Net income is used, taking into account maximum rate of Centrelink pensions, allowances or net minimum wage combined with the Commonwealth Rent Assistance (CRA) and Family Tax Benefits (FTB) where applicable.

While using the 30:40 indicator provides policy-makers with a useful tool to assess how housing cost burdens have changed over time,⁹ as with any measure of affordability, there are weaknesses with this housing stress measure.¹⁰ For instance, it doesn't take into account the shift in household make up in Australia when assessing housing affordability in a broader sense. Anglicare Australia has developed safeguards, where possible, to minimise the distortions created from inconsistent treatment of these concepts.

The Australian Housing and Urban Research Institute (AHURI)—from its National Research Venture 3 into housing affordability—found that the 30:40 measure (or the Ratio method) was a reasonable indicator of housing stress and was useful in identifying “households likely to be at risk of problems associated with a lack of affordable housing.”¹¹ The Ratio method underpins the Housing Affordability Index offered by the HIA and Commonwealth Investment Bank¹² and the Council of Australian Governments also uses the Ratio method in the National Affordable Housing Agreement as its measure of affordability.¹³

Is 30% enough?

When a household income is upwards of \$150,000, 30% or greater of that income might be enough to obtain a suitable dwelling with adequate access to services and amenities as required without placing the household under any kind of stress. However, when the household income is at or below the minimum wage (\$656.90 per 38 hour week before tax or \$34,158 per annum¹⁴), options are limited and a reasonable place to live often comes at a much higher price.

The Ratio method, which has been used in the Rental Affordability Snapshot, is a broad brush approach to affordability that does not take into account the nuances of individual households. Though focussing on the lived experience of searching for suitable housing, the Snapshot does not seek to understand the individual experiences of households. The strength of the Ratio method is that it provides an indicator at a particular point in time (a snapshot) of unaffordability, and over longer periods, of the extent to which affordability shifts.

⁹ *ibid*

¹⁰ Henman, P & Jones, A. (2010), *Exploring the use of residual measures of housing affordability in Australia: methodologies and concepts*. Australian Housing and Urban Research Institute: Melbourne.

¹¹ AHURI (2010), National Research Venture 3 into housing affordability, AHURI Final Report No. 105

¹² HIA, n.d., [HIA-CBA Affordability Index and Report](#), viewed 15 April 2015.

¹³ COAG Reform Council (2011), *National Affordable Housing Agreement: Performance report for 2009–10*, COAG Reform Council, Sydney.

¹⁴ Fair Work Ombudsman, 2015, Minimum Wages, Fair Work Ombudsman, Canberra accessed 19 April 2016, <https://www.fwc.gov.au/awards-and-agreements/minimum-wages-conditions/national-minimum-wage-orders>

Findings

Detailed findings for each locality can be found from p.24 of this report. What follows is an overarching description of the common findings across jurisdictions for people living on low incomes.

National catchment



Indicative national coverage of rental affordability snapshot 2016

Overall there was an increase in the number of properties surveyed compared to last year but the growth was not consistent across all jurisdictions, highlighting the different rates of economic development and demand for labour in different parts of Australia. The geographic area covered by the Snapshot this year was largely similar to last year.

The 2016 Snapshot assessed 75,410 properties available to rent over the Snapshot weekend, and considered whether they are appropriate and affordable for households living on low incomes. The Snapshot looks at 14 household types of varying composition and payment type and is conducted in both regional and metropolitan areas. For a property to be considered suitable for any of the household types, both tests must be satisfied (i.e. suitable = affordable and appropriate). Table 1 below provides a breakdown of the suitability of properties listed on the weekend of the Snapshot for each of the 14 household types. It should be noted that these are aggregate figures and are not distributed evenly across the Snapshot catchment areas. It does not follow, for example, that a person living in rural South Australia will have the same chance to access a suitable property as would a person in either a similar regional area or a metropolitan area. For detailed figures on individual catchment areas, please see the relevant locality Snapshot.

Table 1: Number and proportion of suitable property listings: National aggregate

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	1457	1.9%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	780	1.0%
3	Couple, no children	Age Pension	3,253	4.3%
4	Single, one child (aged less than 5)	Parenting Payment Single	1,055	1.4%
5	Single, one child (aged over 8)	Newstart Allowance	181	0.2%
6	Single	Age Pension	1,585	2.1%
7	Single aged over 21	Disability Support Pension	389	0.5%
8	Single	Newstart Allowance	21	<0.1%
9	Single aged over 18	Youth Allowance	1	<0.1%
10	Single in share house	Youth Allowance	1	<0.1%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	19,736	26.2%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	3,526	4.7%
13	Single	Minimum Wage	3,962	5.3%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	6,684	8.9%
Total No of Properties		75,410		

Single income households

Less than 2.5% of the listed properties were rated as suitable for any of the single households in receipt of a government payment. Singles living on an Age Pension (**#6**) could afford 2.1% of the total properties, equating to 1,585 properties, however, we attribute this figure to the availability of general share house accommodation through gumtree. Given that share accommodation is typically targeted at younger populations, the likelihood that age pensioners would find that this accommodation meets their needs or that they would be able to secure this type of rental property is slim. Singles living on the Disability Support Pension (**#7**) could afford 0.5% of the total properties, equating to 389 dwelling. Singles living on Newstart (**#8**) and Youth Allowance (**#9 or #10**) however could only afford 21 and 1 respectively of the 75,410 properties listed in the national Snapshot catchment area. As these figures do not equate to a percentage at one decimal point, it will be hereafter described as <0.1%. Despite the higher level of the pensions over the allowances, affordable rentals were extremely limited for a single person living on any government payment.

Singles with children would also struggle to find suitable accommodation had they been looking on the weekend of the Snapshot. A single person with two children and living on the minimum wage (**#12**) would have access to 4.7% of the listed rentals (n=3,526), while the same family if in relying on the Parenting Payment Single (**#2**) would have access to only 1.0% of the listings (n=780).

The two household types that include a single parent and a child are some of the hardest hit. These two households are differentiated by the age of their child and subsequently the payment type: one has a five year old child and is in receipt of the Parenting Payment (**#4**); the other has an eight year old child and is in receipt of Newstart Allowance (**#5**). Respectively the availability of suitable rentals is 1.4% (n=1,055) and 0.2% (n=181).

Singles on a minimum wage (**#13**) could find 3,962 suitable rentals, equating to 5.3% of the total private rentals on the Snapshot weekend.

Double income households

Households with dual incomes naturally fare better in this Snapshot. However, there is clear demarcation between those living on the minimum wage and those in receipt of income support payments. Of the four *couple households*, three include children. The Family Tax Benefit payments associated with having children in a household do not seem to be an indicator of a greater share of suitable properties at the aggregate level.

The double income households with the greatest proportion of suitable listings are households with two children living on the minimum wage (**#11**) at 26.2% (n=19,736), and households with two children living on minimum wage and parenting payment (**#14**) at 8.9% (n=6,684).

At the other end of the Snapshot income scale, the same family composition in receipt of Newstart (**#1**) would have access to only 1.9% of the available listings (n=1457). A couple living on the Age Pension (**#3**) would have access to 4.3% or 3,253 properties of the listed 75,410 private rentals.

Regional catchment

The 2016 Snapshot took into account the same portion of rural and regional areas as last year. The Snapshot considers the affordability and appropriateness of 18,103 properties in regional areas.

Generally, Australia is codified into five different scales of remoteness: Metropolitan (least remote), Inner Regional, Outer Regional, Remote, and Very Remote.¹⁵ Similar to the method used by the COAG Reform Council, Anglicare Australia has used a rough 'balance of state' approach to determine regional and metropolitan areas. Hence, Regional refers to the four ABS categories which include regional and remote descriptions. Generally, the areas covered in the regional areas have between 10,000 to 100,000 inhabitants, except in those areas which are very remote.¹⁶ According to the ABS approximately 30% (30.8%) of Australia's population lives in regional areas. Those properties counted in the regional areas of the Rental Affordability Snapshot equates to 24% of the total collection, which keeps in line with the proportional breakdown of metropolitan and regional population distribution, noting variations do exist from year to year.¹⁷

¹⁵ ABS (2012), [Regional Population Growth, Australia, 2011](#), viewed 19 April, 2016.

¹⁶ *ibid*

¹⁷ Some changes in the data are attributed to the redefining of boundaries to align with the Australian Standard Geographical Classification.

Table 2: Number and proportion of suitable property listings: Regional aggregate

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	1,323	7.3%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	706	3.9%
3	Couple, no children	Age Pension	2,796	15.4%
4	Single, one child (aged less than 5)	Parenting Payment Single	1,007	5.6%
5	Single, one child (aged over 8)	Newstart Allowance	164	0.9%
6	Single	Age Pension	703	3.9%
7	Single aged over 21	Disability Support Pension	356	2.0%
8	Single	Newstart Allowance	15	0.1%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	8,281	45.7%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	3,023	16.7%
13	Single	Minimum Wage	1,813	10.0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	4,764	26.3%
Total No of Properties		18,103		

Single income households

Single people in regional areas are hard hit by housing unaffordability. Regional areas generally have fewer services and higher unemployment rates, raising the dilemma of “if you can afford to live there, there are no jobs and if there are jobs, you can’t afford to live there!”

Of the 18,103 regional properties analysed on the collection weekend, there were no properties that would be suitable for a single person on Youth Allowance (**#9 or #10**) (n=0 & 0). For those on Newstart, the appropriate properties ranged from 0.1% for singles on Newstart (**#8**) (n=15), increasing to 0.9% (n=164) for a single parent on Newstart (**#5**). Singles on the Disability Support Pension (**#7**) could access 2.0% (n=356) of properties surveyed. An age pensioner (**#6**) could access 3.9% (n=703) of properties surveyed, however, many of these

properties were share houses so there are questions about how successful an application by an age pensioner for this property type would be.

Singles living on the Parenting Payment with one child (**#4**) could access 5.6 % of rentals (n=1,007), while those on the same payment with two children (**#2**) could access 3.9% (n=706).

Singles living on the minimum wage might apply for 1,813 properties (10.0%) if on their own (**#13**) or 3,023 properties (16.7%) if they have two children (**#12**).

Double income households

A couple living in regional area with two children on the minimum wage (**#11**) might access 45.7% of all rentals (n=8,281). However, the same family living on Newstart (**#1**) might only access 7.3% (n=1,323).

An Age Pension couple (**#3**) could afford 15.4% (n=2,796) of the 18,103 properties.

Couple households living with two children on minimum wage and parenting payment (**#14**) might access 26.3% of the rentals (n=4,764).

Metropolitan catchment

Metropolitan areas have seen the greatest population growth over the last decade with the bulk of that growth occurring in the inner cities and outer suburbs. Growth has also occurred along urban infill areas and coastal regions, adding extra pressure on housing supply. A decline has been experienced in inland rural areas and long-established suburbs within capital cities.¹⁸ As of June 2015, metropolitan areas account for around two-thirds of Australia's population, with 15.9 million people living in Greater Capital Cities. The combined population of Greater Capital Cities increased by 263,100 people in the 12 months to 2015.¹⁹

Table 3 below provides the breakdown of results for all 57,307 metropolitan properties Surveyed.

¹⁸ ABS (2016), [Regional Population Growth, Australia, 2014-15](#), catalogue no. 3218.0

¹⁹ *ibid*

Table 3: Number and proportion of suitable property listings: Metropolitan aggregate

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	134	0.2%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	74	0.1%
3	Couple, no children	Age Pension	457	0.8%
4	Single, one child (aged less than 5)	Parenting Payment Single	48	0.1%
5	Single, one child (aged over 8)	Newstart Allowance	17	<0.1%
6	Single	Age Pension	882	1.5%
7	Single aged over 21	Disability Support Pension	33	0.1%
8	Single	Newstart Allowance	6	<0.1%
9	Single aged over 18	Youth Allowance	1	<0.1%
10	Single in share house	Youth Allowance	1	<0.1%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	11,455	20.0%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	503	0.9%
13	Single	Minimum Wage	2,149	3.8%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	1,920	3.4%
Total No of Properties		57,307		

Single income households

Given the increasing pressure on our cities, people living on a low income have very little chance of living in an employment rich urban environment without being under extreme housing stress. As can be seen from Table 3, none of the single income households on government payments would have access to more than 1.5% of the total available properties listed in the catchment areas over the collection weekend.

Similar to last year, there were very small numbers of rentals suitable for singles with children living on pensions. For a single household with one child living on Newstart Allowance (**#5**), only 17 out of 57,307 rentals would be suitable and available. The same household composition living on a parenting payment (**#4**) would do slightly better with 48 suitable properties for rent on the Snapshot weekend. A single parent with two children (**#2**) living on parenting payment could access 74 private rentals.



For singles living on the Newstart (**#8**) and Youth Allowance (**#9 or #10**), very few properties are available in the metropolitan areas that would be suitable (n=6, n=1).

Singles living on an Age Pension (**#6**) would be able to afford 1.5% (n=882) of properties available in metropolitan areas. Singles on the Disability Support Pension (**#7**) would be able to afford only 0.1% of the total metropolitan dwellings (n=33). Singles living on the minimum wage might apply for 2,149 properties (3.8%) if on their own (**#13**) or 503 properties (0.9%) if they have two children (**#12**).

Double income households

A couple living in metropolitan area with two children on the minimum wage (**#11**) might access 20% of all rentals (n=11,455). However, the same family living on Newstart (**#1**) might only access 0.2% (n=134).

An Age Pension couple (**#3**) could afford 0.8% (n=457) of the 57,307 properties.

Couple households living with two children on minimum wage and parenting payment (**#14**) might access 3.4% of the rentals (n=1,920).

Discussion & Policy Goals

Context

For the past seven years the Anglicare Australia network has used the Rental Affordability Snapshot to shine a light on the lived experience of people on low incomes who are trying to compete in the private rental market.

Low income households, such as those on minimum wage or government payments, are pushed further out of the housing market each year. We know that having a secure and suitable home is a significant factor in ensuring the health, wellbeing and inclusion of individuals and their families in our community. Affordable and appropriate housing does not only provide a physical structure to house its occupants, it also enables individuals to participate meaningfully in education, employment and the life of their community.

There is an intricate interconnection between having a stable home, a secure job, and good physical and mental health. The inability to secure an affordable home does not only erode one's mental and physical health and sense of pride and identity, the financial hardship and its impacts can also affect those living close to them. For instance, financial hardship can place stress on family relationships, and affect childhood development and education, all of which are important factors leading to a healthy sense of belonging and meaningful participation in the community.

The results of the Rental Affordability Snapshot show how difficult it is for people on low incomes to secure accommodation, without being in a position of housing stress. The severe financial hardship associated with meeting the cost of rental accommodation leaves many families on low incomes with the difficult decision of choosing between basic necessities such as paying bills, buying food, seeing a doctor, or paying the rent.

Housing affordability is the topic of discussion in news media from coast to coast, and the subject of political debate. The fact that 2016 is an election year brings new opportunities to ensure rental affordability is a core component of this discussion, rather than stopping the conversation at how expensive it is to buy property.

Anglicare agencies have consistently identified addressing the lack of affordable housing as a key step in overcoming the level of disadvantage experienced by their service users. The 2016 Rental Affordability Snapshot shows us that now, more than ever, we need a national plan to address housing affordability. This means a serious commitment to reforming the current tax system, ensuring the supply of housing is better matched to people's needs, and growing the supply of social housing.

Tax Reform

Australia's tax system needs to be recalibrated in ways that consciously facilitates making affordable housing more available.

While negative gearing and capital gains rules may once have had an important role encouraging investment in property, these tax measures are increasingly locking current and future generations out of the property market. While these tax measures are still the topic of political debate, Anglicare Australia has formed the view that negative gearing and capital gains tax policies do not serve a purpose for the common good. Our current tax mix privileges home owners and high level property investors, which is a long-term driver of unaffordable housing.

The combined effect of negative gearing and capital gains tax is a loss of \$6.8 billion a year in revenue for the government.²⁰ And while this amount could essentially be argued as redistributed wealth, it is not redistributed to those who need it most.

²⁰Kelly, J-F., Hunter, J., Harrison, C., Donegan, P., 2013, [Renovating Housing Policy](#), Grattan Institute, Melbourne.

Research by the Australia Institute shows that 56% of the benefits of negative gearing and the capital gains discount goes to the top 10% of income households, and 67% goes to the top 20%.²¹ This lost revenue to the government only serves to drive up demand for, whilst doing very little to support the supply of, housing. The Grattan Institute, in preparing its report on the housing crisis, investigated investment loan approvals and found only around 5% of approved investment loans were for the construction of new dwellings.²²

We also need a system-wide review of other taxes, such as stamp duties and land taxes, to consider their individual and collective impact on housing affordability.

We want to see genuine discussion and political debate about how to ensure Australia's tax system is both robust and fair. We are firmly of the view that tax measures should support the supply of new housing or affordable housing to those most in need of it.

Increase housing stock that matches changing population needs

The lack of affordable rental options for people on low incomes can push individuals and families into properties that do not adequately meet their needs. In order to meet the increasing demand for housing in Australia, it is important that the housing stock reflects and adapts to the changing needs of our population. New housing stock needs to reflect the changes in Australia's population, such as age, culture, the increase in single person households, and the trend of fewer children per family. Housing should be modified and designed to account for the needs of people as they age or live with disability.

The inaccessibility of finance is often cited as a barrier to increasing the supply of affordable rental housing. Across the Anglicare network, it is clear that access to capital is not the only barrier experienced by our member agencies who are actively pursuing partnerships and initiatives aimed to address housing affordability. In order for the community sector to play a key role in increasing the supply of affordable housing, title transfer and long term leases, access to government data, and the co-design of desired outcomes with tenants and government need to be on the table.

In order to address housing affordability, we need to ensure there is a mix of solutions across the housing continuum. While niche initiatives will not single-handedly solve housing affordability, Anglicare Australia sees value in initiatives that ease the pressure in a particular portion of the housing continuum. For example, if an effective model is proposed to assist renters to purchase their own home, which may in turn create space for those currently shut out of the private rental market.

Grow the supply of social housing

Another issue exacerbating the housing supply problem is the state and territory governments stepping away from public and social housing. Over time the public housing stocks have dwindled, forcing lower income households further into the private rental market. And given that market is seeing a perpetual rise in rental prices, along with virtually nothing at the level affordable for these households, those households are experiencing even greater housing stress.

²¹ Grundnoff, M, 2015, [Top Gears: How Negative Gearing and the Capital Gains Discount Benefit Drive Up House Prices](#), the Australia Institute

²² Kelly, J-F., Hunter, J., Harrison, C., Donegan, P., 2013, [Renovating Housing Policy](#), Grattan Institute, Melbourne.

The Australian Bureau of Statistics Yearbook in 2012 shows the number of people in social housing has almost halved, from 5.8% to 3.9%.²³ The Yearbook also provides statistics that show the increase in housing costs has risen for this population group, from 18% in 1994-95 to 19% in 2009-10; constituting a \$26 a week increase. Even social housing is not the protection against housing stress that it once was.

The purpose of social housing, and the responsibility of all governments, is to ensure those who are unable to compete in the private rental market are supported with adequate and appropriate shelter. Too often the debate about housing affordability stops and ends with the costs associated with home ownership, which silences the much needed policy debate about how to best ensure there is adequate supply and affordability across the entire housing continuum. The diminishing public investment in public and other social housing clearly adds to the pressure on affordable private rentals. Any long term investment in public housing would require growth in revenue, rather than the currently fashionable cuts to government expenditure.

As people living on low income are priced out of the private rental market, they may have limited options but to seek accommodation from social housing providers, or resort to substandard accommodation options such as caravans, boarding houses, motels, or even couch surfing or rough sleeping. In order to meet the demand for social housing we need to see an increase in social housing stock and timely renewal of existing stock. Where social housing is outsourced to the community sector, transfer of the housing stock should be accompanied by the transfer of title to the community partner.

Inadequate income

Rental affordability is not solely dictated by supply. The living standards in Australia also underpin individuals' and families' ability to secure affordable accommodation. We know that income inadequacy is a significant barrier to secure housing and meaningful social participation.

In order to address the income inadequacy, we call on the federal government to increase the rates of Newstart and Youth Allowance and their indexation in order to keep pace with living standards and housing costs. We also call for a review of Commonwealth Rent Assistance and its effectiveness in protecting against the increasing costs of rent.

²³ Australian Bureau of Statistics, 2012, '[Housing](#)', Year Book Australia, 2012, cat no. 1301.0, Australian Bureau of Statistics, Canberra.

Conclusion

Anglicare Australia has consistently called for a national plan for affordable housing, and for leadership and collaboration between Australian governments. The lack of affordable housing is a systemic issue and genuine, meaningful change cannot be realised until the root causes are adequately acknowledged and acted upon.

Anglicare Australia acknowledges there are other elements needed to put together a coherent response to the housing affordability crisis. It requires the involvement of all levels of government, including an approach to land release, urban development and housing finance, which would support the provision of secure and affordable housing for low income earners. The role for the federal government is that of leader and facilitator. The federal government is the only body able to provide the coordination and facilitation that can encourage the states and territories to work toward a common (national) goal.

There continues to be role for government in offering financial incentives to the business sector and community organisations to build and rent dwellings to low and moderate income households. It is clear that as the conversation about reform of the federation continues, as well as a broader conversation about housing affordability, we need all government, private sector and community sector players to commit to being active participants.

As this conversation continues, it is vital that we listen to the voices of individuals and families on low incomes who are struggling to compete in the private rental market.

The 2016 Rental Affordability Snapshot marks the 7th year the Anglicare network has used a snapshot approach to highlighting the lived experience of low income individuals and families looking for housing. The series of snapshot reports show us the rental market remains inaccessible to people on government payments and the minimum wage. Without reforming our tax system, increasing supply of affordable housing that is matched to people's needs, increasing and renewing social housing stock, and addressing inadequate income, we are unlikely to see a significant change in the affordability of rental properties for people on low incomes.

Personal Story: David

David* is 53 and moved to country Victoria seeking a better lifestyle and to build a modest home after his marriage breakdown and subsequent divorce. He has since remarried and has a new family, but living in the country did not deliver the outcomes he had hoped for.

Despite having been successfully self-employed for 30 years, work has recently been much harder to come by – particularly after floods ravaged the region and the local economy took a nose-dive. Despite having multiple talents, David has been forced to receive welfare payments for the first time in his life. He and his family are currently renting a dilapidated old house.

“Like most people, we aspire to home ownership and to leave some kind of inheritance for our children, but I have come to see that in the current climate this aspiration is a mere dream for many people. It’s not just a young person’s or a first-home buyer’s problem, it affects people of all ages – including older people like myself who have previously owned a share of real estate, but who have less working years remaining to better their situation.”

“The notion of a lower cost of living in the country attracts many people seeking change, but this is sometimes quite misleading. Renting or buying in country towns can be far cheaper than the city, but with limited access to social services, significantly higher fuel costs, a less robust business environment and chronic unemployment, a move to a country town can actually be a poverty trap that is extremely difficult to escape.”

* Name has been changed to protect the privacy of the individual.

Personal Story: Janet

Janet* is a single woman in her 40s from inner north Melbourne who works three days a week. She has lived in the same area for 15 years and is active in her local community.

Janet rents directly from the property owner, who increases the rent yearly.

Over time the average weekly rent where Janet lives has risen from \$380 per week to a median \$650 per week, although most properties around her rent for about \$750 per week.

Janet spends two-thirds of her weekly pay on rent.

"I don't want to leave the area I live, as I have so many valued friendships and community relationships and activities. I also have a dog and many landlords won't accept pets."

As an active participant in the cultural life of the city, I rely on the social capital I have within my inner city networks to generate opportunities for work.

With so much money going on rent, I tend to live from week to week, and manage my resources very carefully. Over the longer term, it has meant I'm not able to save for my future."

* Name has been changed to protect the privacy of the individual.

Personal Story: Melanie

Melanie is a 37 year old mother of four. She moved from New Zealand to Australia in 2007.

Melanie's two youngest children, who were born in Australia, live with her in Brisbane, Queensland. Her eldest two live in New Zealand.

In 2013, Melanie left her ex and moved into a domestic violence refuge with her two children. After a lengthy court proceeding, Melanie was told to move closer to her ex, in order to share custody.

Because Melanie is not an Australian citizen, she is not entitled to government housing or any benefits other than Family Tax A and B, plus rent assistance. She is currently working nine hours a fortnight in a casual job, and she gets some child support.

Melanie's total income per month is \$1,466 and her rent is \$1,020 a month.

"Using two-thirds of my income on rent severely limits what I can do for and with my children. I can't take them to the movies and we don't have takeaways or other treats.

I buy store brand food and I'm constantly worrying about finding enough money to pay the bills. It is a constant, stressful situation to be in and it really gets me down.

What really worries me the most, is if I will be able to keep my rental property (financially or be given permission to renew the lease) or be able to afford another one when my lease ends."

* Name has been changed to protect the privacy of the individual.

Snapshot: ac.care – Southern Country Regions of SA: Limestone Coast, Murraylands/Adelaide Hills, Riverland

Introduction

ac.care provides specialist homeless services to clients across the southern country regions of South Australia. The three regions covered are Limestone Coast, Murraylands/Adelaide Hills and the Riverland. The issues regarding homelessness and housing affordability are similar across all regions.

Major issues faced by people on income support payments in regional South Australia include limited access to affordable and/or appropriate housing, limited employment opportunities and isolation from their communities.

ac.care's homelessness services work closely with clients and real estate agents to ensure quality outcomes for those who are able to access private rental properties, and assist others to access Housing SA properties. The homeless services also provide Intensive Tenancy Support to assist those facing eviction to maintain and sustain their tenancy, and Supported Transitional Housing to provide case management to address the issues that caused the initial homelessness.

Findings

On the Snapshot weekend, 372 private rentals were advertised in the southern country regions of South Australia (Limestone Coast, Murraylands/Adelaide Hills and Riverland). Private rentals were surveyed from realestate.com.au. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 136 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 311 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

This report does not disaggregate for the three regions.

For the purposes of this report an 'affordable' rental is one which is less than 30% of total income. Appropriateness of properties was assessed on the basis of the number of bedrooms in relation to the number of occupants.

Although there were 311 affordable and appropriate properties for people living on income support, none of those properties were affordable for single people on Newstart or Youth Allowance. While a couple with two children on minimum wage and FTB A had access to 276 properties that were affordable and appropriate, a couple with two children on Newstart only had access to 78 properties. Only 45 properties were considered affordable and appropriate for a single parent with two children on Parenting Payment, and 163 properties were affordable and appropriate for a single parent on a minimum wage with FTB A & B.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
136	311

Table 1: Rental Affordability, southern country regions of South Australia, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	45	12.10%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	109	29.30%
3	Couple, no children	Age Pension	42	11.29%
4	Single, one child (aged less than 5)	Parenting Payment Single	6	1.61%
5	Single, one child (aged over 8)	Newstart Allowance	13	3.49%
6	Single	Age Pension	13	3.49%
7	Single aged over 21	Disability Support Pension	0	0%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	276	74.19%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	163	43.82%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	43	11.56%
13	Single	Minimum Wage	216	58.06%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	45	12.10%
Total No of Properties		372		

Discussion

The findings show that single, unemployed people in the southern country regions of South Australia have little or no access to affordable housing.

While single unemployed people had no access to affordable properties, the outcome for single parents with one or two children on income support was not much better. A single person with one child under 8 on Parenting Payment had access to 42 (11.2%) properties across the region. A single person with a child over 8 and is then moved to Newstart could only afford six (1.61%) of the available properties.

Housing stress is increased for those on low incomes with the addition of other housing expenses. If a single person or a family are able to access affordable rentals, they then have the added cost of utilities bills. Electricity, gas and phone bills continue to rise. Those on low incomes are not able to choose the efficiency rating of their heating or cooling. Low cost properties are often not insulated and the heating that is fitted is cheap to buy and expensive to run.

Many of the single people in the regions are young people. Youth homelessness and youth unemployment are both significant issues in country regions. In the 2014/15 financial year, the Limestone Coast Homeless service had a total of 578 clients, of which 29% were aged 15 to 24. The Murraylands/Adelaide Hills Homeless Service had 582 clients, of which 24% were aged 15 to 24, and the Riverland Homeless Service had 528 clients, of which 24% were aged 15 to 24. As well as young single people not having access to affordable housing, there is no youth specific supported housing in country South Australia.

The federal government policy that saw single parents with their youngest child turning 8 being moved to Newstart has also reduced their access to affordable housing.

Policy Implications

It is evident that income support recipients have little or no access to affordable housing in the regions. There is a desperate need for some policy changes to provide access and equity for those who are young, unemployed, and may also be parents. Some changes that could assist are:

- increase Newstart/Youth Allowance
- leave single parents on Parenting Payment until last child turns 16 (not 8)
- provide youth accommodation in rural/regional areas
- put policies in place that generate jobs in rural/regional areas
- provide affordable housing through schemes such as NRAS
- provide early intervention policies to keep young people at home
- reduce the cost of utilities.

Conclusion

This report highlights the fact that single people in regional areas are suffering due to lack of employment and affordable housing. Family breakdown, substance abuse and mental health are all contributing to our young people becoming homeless. Governments at all levels should be implementing policies to achieve equity, access and inclusion outcomes.

Regional communities will be required to tackle their issues differently in the future if they wish to grow and be inclusive of all their members. Basic human rights, of which housing is one, are community issues, not just government issues. How do we, as communities, work together to improve the quality of life for everyone within the community? ac.care is currently putting time and effort into building community support to address disadvantage. A Community Liaison Officer has been employed to build relationships and awareness of areas in which the community as a whole can have a collective impact.

It needs to be noted that very little has changed for those on income support from last year's Snapshot. Each year, ac.care's homelessness service has 500-600 clients through the door in each region. Around 90% of these clients will have long term stable housing at the end of the support; however, another 500-600 will be seen the next year, with a very small percentage of those being repeat clients. Homelessness rates will continue to increase if people do not have access to affordable housing. This will only change if governments are willing to introduce policies that provide equitable outcomes, and the wider community is willing to be a part of the solution.

Snapshot: Anglicare NSW/ACT - ACT and Queanbeyan, NSW

Introduction

The ACT is unique amongst Australian states and territories in that its population is almost totally urban and suburban. As rents have increased in the capital, more people are commuting from nearby Queanbeyan and other southern NSW towns, meaning it makes sense to consider both cities together in any discussion of housing issues.

The population of Canberra is 390,700, and a further 41,924 in Queanbeyan (ABS 2016), giving a total of 432,624 people. Around 1.6% of this population (compared to 2.5% nationally) reported an Aboriginal or Torres Strait Islander background, with a slightly higher proportion in Queanbeyan than Canberra. More than a quarter of the Canberra/Queanbeyan population have a university-level qualification; nearly double the national figure of 14.3% (ABS 2011). Approximately 40% of this region's workforce is employed in the public sector. The ACT also enjoys relatively low unemployment of 4.9%, although youth unemployment is 11.9% (LMIP February 2016). The result of such high public sector employment and relatively low unemployment is that the region's residents have, on average, a larger amount of disposable income than the Australian population more generally.

In combination with an insufficient supply of housing, higher average disposable incomes also results in upward pressures on rental prices. Higher income households have the capital necessary to make negative gearing investments, resulting in higher prices overall for housing and increased difficulty for lower income households in entering the property market. This results in a group of households who otherwise would purchase homes continuing to rent, increasing the pressure on the private rental market.

As Queanbeyan has become a more popular housing option, low income earners are also unable to cope with rents in this city. The added costs of expensive public transport over the border, or needing to run a personal vehicle, increase the difficulties for low income families. As shown below, people employed in lower paid industries or reliant on Centrelink benefits have next to no options aside from share housing.

Anglicare NSW South, NSW West & ACT supports low income households in Canberra and Queanbeyan by:

- supporting young people at risk of homelessness in supported housing programs
- supporting young people to remain engaged in their education and transition to the workforce
- providing disability support services
- recycled clothing, emergency relief and other food assistance programs
- providing subsidised rental units for aged pensioners
- supporting at-risk young families to access subsidised early childhood education and care.

Findings

On the Snapshot day, 1,497 private rentals were advertised for rent in the ACT and Queanbeyan.²⁴ Private rentals and shared houses were surveyed from newspapers and online sources. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 41 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress

²⁴ Rental listings in the ACT and Queanbeyan were retrieved and exported by REA Group from the realestate.com.au website, and by allhomes.com.au.

- 205 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

Aside from a small number of dwellings affordable to Aged Pensioner households, there were only two appropriate housing options affordable to any household which derived its income from a Centrelink benefit. Of particular concern was the lack of affordable rental options for young people on Youth Allowance, Newstart recipients, Disability Support Pension recipients, or Parenting Payment (single) recipients.

Young People

Young people had no affordable options in this market, even in shared accommodation. This is a significant issue especially as Centrelink policy changes extend the age for Youth Allowance to age 24. The underlying assumption that young people can rely on family support until they are financially secure enough to afford rent is highly problematic to many Anglicare clients who experience abusive or unstable family backgrounds, and in particular, young people leaving the Out of Home Care system at age 18.

Single Parents

Single parents similarly lacked affordable options in this market. While they had a slightly larger budget, the requirement for more than one bedroom meant that across the ACT and Queanbeyan, there was only one affordable and appropriate setting in which the children could grow with privacy and independence. Low income single parents negotiating custody arrangements would find this choice between affordability and appropriateness of their dwelling a further disadvantage.

Older people

Those which were affordable to single aged pensioners were, with one exception of a granny flat, all rooms in shared houses. In many cases this would not be appropriate for an older person, and similarly would not be an arrangement of choice for the other housemates. This reinforces the increasing community awareness of homelessness affecting single older women. There were 19 properties considered affordable and appropriate options for couples on the Aged Pension, and all but one were located in Queanbeyan. This is a reduction from 2015 when 57 properties were considered appropriate and affordable.

Single workers

While 6.9% of the properties advertised were affordable and appropriate to single minimum wage earners, the vast majority of these were in shared accommodation arrangements. The variability of informal shared accommodation advertisements makes it difficult to compare between years. For example, in 2015 non-shared accommodation options that did exist were located in Queanbeyan, making it more likely that the cost of running a vehicle would need to be added to their budget.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
41	205

Table 1: Rental Affordability, ACT and Queanbeyan, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	1	0.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0.1%
3	Couple, no children	Age Pension	20	1.3%
4	Single, one child (aged less than 5)	Parenting Payment Single	0	0.0%
5	Single, one child (aged over 8)	Newstart Allowance	0	0.0%
6	Single	Age Pension	23	1.5%
7	Single aged over 21	Disability Support Pension	1	0.1%
8	Single	Newstart Allowance	0	0.0%
9	Single aged over 18	Youth Allowance	0	0.0%
10	Single in share house	Youth Allowance	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	102	6.8%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	1	0.1%
13	Single	Minimum Wage	103	6.9%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	2	0.1%
Total No of Properties		1,497		

Discussion

As an organisation that aims to support children, young people and families, a major concern Anglicare NSW South, NSW West & ACT holds is the difficulty vulnerable young adults are likely to experience in this market as a result of inadequate government supports, exclusion from the workforce and unaffordable housing. Without access to stable housing, young people face difficulties in completing education, as well as finding and sustaining workforce participation, further excluding them from opportunities and stability into the future. Of particular concern is the lack of support for young people who reach the age of 18 after spending their youth in Out of Home Care, although the ACT government should be commended for its planned scheme supporting young people to remain in placement if needed until the age of 21. Nevertheless, young people who are continuing their studies or looking for work in their early 20s are only eligible for Youth Allowance, which year after year has proved insufficient for any affordable accommodation options in the ACT or Queanbeyan market.

Meanwhile, continuing an ongoing trend from previous years, it is particularly concerning that so few properties are affordable even for households with a minimum wage income. While a small proportion of properties were found for families with two minimum wage incomes, only one property was found for a single parent of two children on a minimum wage. Single people without dependents at least have the option of a share house; most of the 103 dwellings found affordable to this group were shared houses. For young people combining part time work and study, or in the early stages of their career and in a low-skilled job or apprenticeship, rental costs are likely to have a significant impact on their finances and ability to participate in their community.

An added factor is that these figures do not indicate the level of competition for any affordable option. Rental applicants may find themselves up against many other applicants for a property or a room in a house. Anglicare has heard considerable anecdotal evidence that many landlords are more likely to choose a wage earner rather than a Centrelink recipient when given the choice. Further, for those households where a shared accommodation option is appropriate, any number of factors may impact the household's selection of housemate. In the Rental Affordability Snapshot, share houses which specified characteristics of their desired housemate (gender, employment status, etc.) were excluded as 'conditional' accommodation. However, as the selection is a personal matter, it is likely that some people will be disadvantaged in finding appropriate share accommodation options.

While Canberra and Queanbeyan have seen a large number of new developments built over recent years, rental affordability for the most disadvantaged groups has not yet seen any noticeable difference. Market forces such as these have reduced median rents in the ACT by a small amount over the past years, however, there has been little change to the lowest priced end of the market.

Policy Implications

The consistent lack of affordable housing in the ACT and Queanbeyan indicates significant structural issues in the local housing market and broader economy. In order for this region to be inclusive of all of its residents, policies which continue to promote the increase of rental prices need to be modified and incentives to provide lower cost, and appropriate accommodation for low income families and individuals must be provided.

Messages for the ACT Government

At the territory level, the ACT needs a whole of government commitment to address homelessness. Every government portfolio needs to recognise the effects of unaffordable housing, from financial stress and exclusion to crisis and homelessness, on every aspect of life for many Canberran families. ACTCOSS is calling for each ACT Directorate to respond to this by allocating 1% of its budget towards housing services.

Housing supply continues to lag behind community demand, with the exception of some types of housing which do not closely match the needs of the community. While the median apartment rent has reduced at times over the past year as a result of oversupply in the suburbs of Bruce and Phillip, price reductions have not been passed on to those in the very lowest cost section of the market.

Land release in greenfields developments must be accompanied by strong public transport links and infrastructure, and must include options for a range of household incomes. Creative reuse of existing built spaces is another option, provided it is appropriate.

Government investment in social housing and affordable housing options, as well as providing incentives for non-government investors to increase the supply of affordable housing, will be required to address the disparity between subsidised accommodation and the unaffordable private market.

Social Housing in the ACT

- ACT: average housing wait times are 403 days (priority), 775 days (high needs) or 826 days (standard).
- Queanbeyan: 5-10 years (2 or 4 bedroom properties) or 10+ years (1 or 3 bedroom properties).

Messages for the Federal Government

At the federal government level, it is important that current tax concessions, including negative gearing and capital gains tax exemptions are examined to ensure they are supporting equity in the housing market and not creating an unfair advantage for any group of taxpayers. Proposed adjustments to this policy include focusing on increasing the supply of new housing and/or targeting the tax concession to properties offered at an affordable rate. Any change to tax policy around housing must even the playing field for first home buyers in comparison to property investors, which in turn would take potential home buyers out of the rental market and reduce the pressure on rental prices.

Income inequality is also driving housing stress for households reliant on government benefits. Centrelink benefits, including allowances, payments and the Commonwealth Rent Assistance supplement have not kept pace with the increases in the cost of living, particularly with regard to housing. The disproportionate relationship between housing costs and income support must be addressed for the more vulnerable members of society to participate to their greatest capacity, including having the greatest chance to enter or re-enter the workforce.

Conclusion

The private rental market in Canberra and Queanbeyan is extremely unaffordable for people on a low income, such as minimum wage or government benefits. This is placing significant pressure on government housing programs, as well as contributing to financial stress and social exclusion in families unable to access subsidised housing. The highly vulnerable in our community, including young people without family support, people with disabilities, single parents, unemployed families, and older people reliant on income support payments have next to no options in this market.

Snapshot: Anglicare Central Queensland - Rockhampton, Gladstone and Emerald

Introduction

Central Queensland's diverse communities range from major population centres to isolated outback towns, each with their own unique set of housing affordability challenges. The region's economy revolves around industries such as mining, gas, manufacturing, tourism, education, agriculture and beef.

Anglicare Central Queensland (AnglicareCQ) services a 570,000 square kilometre region extending from the Capricorn Coast across the state to the Northern Territory border. The agency's services cover child protection – foster, kinship, intensive and residential care programs, community services including youth, disability and mental health programs, and a housing portfolio of around 600 properties. These properties range from short-term crisis accommodation for people who are homeless or otherwise in urgent need of a safe place to stay, to transitional and long term arrangements, through to affordable family homes leased through the National Rental Affordability Scheme. AnglicareCQ manages housing in Rockhampton and the Capricorn Coast, Gladstone and surrounding areas, the Central Highlands communities of Emerald and Blackwater, and Barcaldine, Longreach and Winton in the state's west.

Findings

On the Snapshot weekend, 1,783 private rentals were advertised for rent in Rockhampton, Emerald and Gladstone. Private rentals were surveyed from online sources. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented by one household type at any time. To this end, it was found that:

- 678 individual properties were suitable for at least one household type living on income support payments without placing them in financial stress
- 1,308 individual properties were suitable for at least one household type living on minimum wage without placing them in financial stress.

Discussion

Central Queensland has seen some improvements in housing affordability since the last Snapshot. This can be attributed to the downturn in the local mining sector, which has seen rental prices ease across the region and particularly in the Emerald and Gladstone regions.

This year's Snapshot found more than 500 additional properties available than in the same communities last year. This may be attributable to a decrease in mining-related workforce, as people who moved to town to work in the resource industries leave again to pursue other employment.

Despite this, there are still some demographics facing critical shortages of suitable, affordable housing. There are no properties affordable for a single person on Newstart – a situation unchanged since last year. Young people, people on the Age Pension and people on Disability Support Pension are also significantly under-served by the local supply of affordable private rentals.

We must also be cautious of treating easing rental prices as a positive change when it is symptomatic of a downturn in an important local industry and a sign of a struggling local economy. In this situation, dropping rents may be an indication of greater competition for affordably priced rentals, and is also indicative of the exodus of transient workers in the Gladstone and Emerald areas.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
678	1308

Table 1: Rental Affordability, Rockhampton, Gladstone and Emerald, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	306	17%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	137	8%
3	Couple, no children	Age Pension	531	30%
4	Single, one child (aged less than 5)	Parenting Payment Single	234	13%
5	Single, one child (aged over 8)	Newstart Allowance	59	3%
6	Single	Age Pension	78	4%
7	Single aged over 21	Disability Support Pension	78	4%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	1122	63%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	650	36%
13	Single	Minimum Wage	211	12%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	889	50%
Total No of Properties		1,783		

Policy Implications

Despite the easing of housing affordability since the previous Snapshot, there are still Central Queenslanders struggling to find a suitable, affordable place to call home.

AnglicareCQ supports Anglicare Australia's calls to grow the supply of social housing, creating more affordable housing in the communities where it's needed.

AnglicareCQ also supports calls for a mix of housing, to meet the needs of the diverse Central Queensland community. Every individual's housing needs vary across their lifetime, and many in our community have extra needs that are not met through conventional housing stock. We need to examine the communities' needs for accessible, culturally appropriate housing that is sensitive to the needs and lives of the people who live there.

Conclusion

On the Snapshot weekend, 1,783 private rentals were advertised for rent through online sources in the three Central Queensland communities surveyed: Rockhampton, Gladstone and Emerald.

Local results show improvements in rental affordability since the last Snapshot, however this can be attributed to the downturn in the local resources sector and consequent negative effects on the local economies.

Central Queensland, like Australia as a whole, needs a reliable and forward-thinking supply of social housing to ensure all residents have a safe, suitable place to call home.

Snapshot: Anglicare North Coast - North Coast of NSW

Introduction

Anglicare North Coast covers a broad demographic area, stretching from Port Macquarie in the south to Tweed Heads in the north. Within this area, there are several larger regional cities and large rural areas, with smaller networks of towns to meet housing demand. Whilst the larger urban areas are relatively well serviced in terms of infrastructure and services, residents outside those areas face additional barriers to accessing services, employment and housing.

As stated in previous years, the North Coast is economically disadvantaged when compared to both the NSW average and the national average. Levels of unemployment remain high, with longer than average disengagement from the work force and an overall lower median household income. We have higher levels of households over 60 years old, single parent households and single households. Comparing Indigenous populations of 2.5% (NSW) and 2.3% (Australia), the North Coast has an Indigenous population of 4.1%. Typically, Indigenous households face further barriers and discrimination when trying to access housing.

In the last year, work has begun on the major upgrade of the Pacific Highway in this region. On one hand, this has brought the promise of work for the area and on the other hand, there is anecdotal evidence of properties becoming harder to access as rents rise in anticipation of the influx of road workers.

Anglicare North Coast offers a range of services: Community Housing, Migrant Services, Partners in Recovery, Financial Counselling, Problem Gambling, Disaster Recovery and Emergency Relief welfare provision.

Findings

On the Snapshot weekend, 757 private rentals were advertised for rent over nine selected regions on the North Coast. Private rentals were surveyed from online sources. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 52 (7%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 219 (29%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

This year we have seen a rise in properties available for the first time in four years. While the percentage of houses affordable and appropriate to those on income support remains the same, those households on minimum wage have seen a 6% decrease in affordability and availability.

On the Snapshot day, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
52	219

Table 1: Rental Affordability, North Coast of NSW, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	11	1.5%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	5	0.7%
3	Couple, no children	Age Pension	48	6.3%
4	Single, one child (aged less than 5)	Parenting Payment Single	6	0.8%
5	Single, one child (aged over 8)	Newstart Allowance	2	0.3%
6	Single	Age Pension	8	1.1%
7	Single aged over 21	Disability Support Pension	8	1.1%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	201	26.6%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	32	4.2%
13	Single	Minimum Wage	22	2.9%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	65	8.6%
Total No of Properties		757		

Table 2: Number and percentage of affordable and appropriate properties by household types on the North Coast

AVAILABILITY OF AFFORDABLE AND APPROPRIATE RENTAL PROPERTIES, BROKEN DOWN BY REGIONS IN THE NSW NORTH COAST OF NSW, AND BY HOUSEHOLD TYPE										
Regions surveyed	Ballina	Byron Bay	Casino	Clarence Valley	Coffs Harbour	Kempsey	Lismore	Port Macquarie	Tweed Heads	
Total properties counted	51	44	43	143	171	35	59	158	55	
Household Type	Couple, 2 children Newstart	0	0	2 (5%)	4 (3%)	0	3 (24%)	0	0	0
	Single, 2 children, Parenting Payment	0	0	0	3 (2%)	0	1 (3%)	0	0	0
	Couple, Age Pension	0	0	14 (33%)	15 (10%)	5 (3%)	7 (20%)	5 (8%)	1 (<1%)	0
	Single, 1 child, Parenting Payment	0	0	1 (2%)	2 (1%)	0	0	0	0	0
	Single, 1 child, Newstart	0	0	0	0	0	0	0	0	0
	Single, Age pension	0	0	2 (5%)	4 (3%)	0	0	0	0	0
	Single, 21 +, Disability Support Pension	0	0	2 (5%)	4 (3%)	2 (1%)	0	0	0	0
	Single, Newstart	0	0	0	0	0	0	0	0	0
	Single, 18 +, Youth Allowance	0	0	0	0	0	0	0	0	0
	Single (sharing), Youth Allowance	0	0	0	0	0	0	0	0	0
	Couple, 2 children, Min wage, FTB A&B	5 (10%)	0	23 (53%)	59 (41%)	26 (15%)	18 (51%)	26 (44%)	30 (19%)	9 (16%)
	Single, 2 children, Min wage, FTA & FTB	0	0	9 (21%)	14 (10%)	0	5 (14%)	1 (2%)	0	0
	Single, Min wage	0	0	1 (2%)	7 (5%)	0	2 (6%)	5 (8%)	1 (<1%)	0
Couple, 2 children, Min wage, Parenting Partnered FTB A&B	0	0	17 (40%)	29 (20%)	1 (<1%)	7 (20%)	5 (8%)	2 (1%)	0	

Regional Variations

- Once again, Ballina, Byron Bay, Port Macquarie and Tweed Heads remain inaccessible to households on income support, with scant accommodation suitable for those on minimum wage. With the exception of Port Macquarie, all these areas also had a decline in properties available.
- Casino, Clarence Valley, Coffs Harbour and Kempsey again have affordable and appropriate properties in most of the groupings. The percentage of properties both affordable and appropriate to those on income support remains broadly the same as in previous years. However, in Coffs Harbour, Kempsey and the Clarence Valley, there is a drop off of approximately 10-15% of available and affordable properties for most of all the minimum wage categories.
- Lismore saw both drop in properties available and, along with Casino, Clarence Valley and Kempsey, a drop in properties considered affordable and appropriate for those in receipt of minimum wage.
- Casino alone saw both an increase in properties on the day, with a small increase in properties considered affordable and appropriate for most households.

Discussion

Single households have the worst access to housing across the region surveyed. In most areas, any single household in receipt of a Centrelink benefit cannot access affordable accommodation in the private rental market. Although single households on the Age Pension, Disability Support Pension and Parenting Pension can access housing, it is only a tiny percentage of houses and only in 3-4 of the areas surveyed. It is also worth noting that the North Coast has close to 20% single parent households, compared to 16% state-wide. This is a significant demographic, when you consider the paucity of housing for single parent families on the Parenting Pension, and the complete lack of housing for single parent families where the head of household only receives Newstart.

Those in receipt of Newstart and Youth Allowance cannot afford any housing in the private rental market on the North Coast, a finding which is repeated each year of this research.

Of concern also is the apparent rise in properties available but the overall drop in those considered affordable and appropriate for those in the highest income bracket in this survey. This points potentially to a rise in rental prices at the upper end of the market and there has been anecdotal evidence to suggest the road works have encouraged a rise in rent being charged. In the more affluent areas of the North Coast, numbers of properties available on the day for rent continue to fall, indicating that supply is at best, static.

House sharing is not wide spread in this area although websites such as Flatmates.com.au are beginning to take hold in the areas surveyed and may well have a positive impact for future Snapshots.

Residents of the North Coast are in a low socio-economic bracket, with work clustered around casual, insecure employment in hospitality, retail and social care. Transport remains a burdensome cost across the region. Public transport is minimal, with most residents relying daily on cars to access schools, work and other appointments. This imposes an extra, unavoidable cost for North Coast residents, further restricting their budgets.

Policy Implications

Anglicare North Coast advocates for housing affordability, especially in the North Coast region of NSW where the supply of appropriate affordable housing is falling, whilst demand remains constant. We encourage state and federal governments to:

- increase the supply of social housing on the North Coast of NSW
- procure a mixture of social housing to match the needs of the different households across the region, especially those that are of highest demand
- look at the current tax system and make changes so the cost of renting is more affordable.

Conclusion

This year's Rental Affordability Snapshot has once again shown there is lack of appropriate and affordable rental accommodation on the North Coast of NSW, and while there has been a slight increase in the number of properties analysed in 2016, the downward trend of affordable housing for low income earners across the region has dropped by 6%. The Snapshot also revealed that certain households and regions had little to no availability, such as single people living on Newstart, or people living in Ballina, Byron Bay, Port Macquarie and Tweed Heads. Single households of all types are effectively excluded from housing on the North Coast.

There is much evidence suggesting that while the supply has increased, the prices of rent continue to climb. This means the gap between affordable and unaffordable housing continues to widen. The Pacific Highway upgrade from Woolgoolga to Ballina could also be affecting the increase in rents as more people come to the region for work.

Insecure, inappropriate and unaffordable housing is the overarching message from the private rental market. We need to address the mismatch of rent and income, and increase housing options for lower income, single households if we hope to resolve the ongoing issues in accessing suitable accommodation on the North Coast.

State and federal governments need to urgently look at ways to increase the supply of affordable and appropriate housing in the North Coast of NSW and look at tax reforms to reduce rent prices.

Snapshot: Anglicare North Queensland - Cairns region

Introduction

Anglicare North Queensland Limited (ANQL) provides a range of services and programs that support and strengthen local communities within the North and Far North Queensland Regions. ANQL's provides services to the geographic regions extending from Cairns, south to Mackay, north to the Cape and west to Mount Isa. For the purposes of this snapshot the analysis of rental properties focussed on the Cairns Local Government Area.

The 2011 Census reported that Cairns had a population of 224,436 people. Aboriginal and Torres Strait Islander people represented 10.3% (QLD 3.6%; Aus. 2.5%) of the population. The median age was 37 years of age. Just over half of the population (58.6%) were in full time employment; with an unemployment rate of 7% (QLD 6.1%; Aus. 5.6%). The most common occupations in Cairns included Professionals 16.0%, Technicians and Trade Workers 15.9%, Clerical and Administrative Workers 13.3%, Managers 12.5% and Labourers 11.8%. It is important to note that Cairns has a youth unemployment rate of 20.5% (Australia's Youth Unemployment Hotspots Snapshot, March 2016).

The following homelessness services are offered by Anglicare NQ in Cairns:

- Cairns Homelessness Service Hub
- HomeStay Support Services
- Cairns Integrated Crisis Accommodation Service (Quigley Street Night Shelter)
- St Margaret's House (Crisis accommodation for young women)
- St John's House (Crisis accommodation for young men)

Findings

On Snapshot weekend, 818 private rentals were advertised for rent in the Cairns region. We found:

- A couple with two children on the minimum wage with FTB part A had the highest number of properties available to them at 26% of properties advertised (213 properties);
- A couple on the Age Pension had 69 properties available to them at 8.4% of properties advertised.
- For a single person on the minimum wage, only 2.8% of properties advertised (23 properties) were both affordable and appropriate.
- A couple with two children with one parent on the minimum wage and one parent receiving parenting payment partnered, FTB A & B, 4.3% of all properties advertised (35 properties) met the criteria of being affordable and appropriate.

A single person on Newstart or Youth Allowance has no properties available to them that are either affordable or appropriate. For a single parent on Parenting Payment Single of the 818 properties available, there were only 4 properties that were affordable and appropriate. For people on a Disability Support Pension, only 4 properties were available for them.

On the Snapshot day, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
72	235

Table 1: Rental Affordability, Cairns region, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	1	0.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0.1%
3	Couple, no children	Age Pension	69	8.4%
4	Single, one child (aged less than 5)	Parenting Payment Single	4	0.5%
5	Single, one child (aged over 8)	Newstart Allowance	0	0%
6	Single	Age Pension	4	0.5%
7	Single aged over 21	Disability Support Pension	1	0.1%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	213	26.0%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	9	1.1%
13	Single	Minimum Wage	23	2.8%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	35	4.3%
Total No of Properties		818		

Discussion

The Snapshot highlights very little change from the 2015 Snapshot in terms of the overall number of properties available or the statistics relating to affordable and appropriate by household type. The findings indicate that approximately 9% of advertised properties were available (72 properties) to households on income support and approximately 29% of the advertised properties (235 properties) were available to households on a minimum wage.

The findings do not take into account the number of people in the Cairns region who are listed on TICA, the tenancy history database. People may be on TICA as a result of having negative references or no references.

The Rental Affordability Snapshot for the Cairns Local Government Area for 2016 evidences two key issues:

1. The rental market in this is priced beyond the means for household types with income less than that of a couple with two children, where both adults earn the minimum wage and are in receipt of FTB (A).
2. There is insufficient social housing stock within the Cairns Local Government Area.

Policy Implications

The discussion section notes very little change to last year's snapshot for this region.

The following actions are recommended to alleviate the pressure on the affordable housing market:

- Increase the level of Commonwealth Government income support for household types that are unable to access the private rental market to a level that allows all households to access the private rental market that are not able to access social housing.
- Increase the level of social housing stock to a level that meets the needs of all household types within the Cairns Local Government Area.

Conclusion

The findings highlight the lack of affordable and appropriate advertised rental properties available for all household types, most notably for singles and for single parent family unit types. With insufficient social housing stock to meet the needs of all household types and the unaffordability of the private rental market it is clear that social policy must respond through a combination of increasing the level of social housing available through all three levels of government and the level of income support provided to society's most vulnerable groups in order to eliminate homelessness.

Snapshot: Anglicare Northern Inland – Tamworth, Armidale, Inverell, Moree

Introduction

Anglicare Northern Inland (AnglicareNI) provides professional, confidential counselling for individuals, couples, adolescents, children and families, as well as a wide range of training in many valuable life skills areas.

Its services are available to all members of the community regardless of religious belief or ability to pay. These services are provided across the Northern Statistical Division of NSW; a rural regional area that includes the major centres of Tamworth, Armidale, Inverell and Moree.

Table 1: Demographic characteristics of major service centres of Anglicare Northern Inland

Area	Population	Indigenous Population	Unemployed Population	Income Support Recipients*	Average Fortnightly Rental Payment
Tamworth	56,294	8.4%	5.9%	26.8%	\$440
Armidale	24,105	6.3%	7.4%	28%	\$481
Inverell	16,075	6.5%	7.3%	31.6%	\$356
Moree	13,429	20.8%	6.0%	25.1%	\$291

* Selected benefits, source ABS Regional profile data 2012.

The region encompasses all Snapshot household types, with people living on income support payments comprising between a quarter and one third of each region's population. AnglicareNI provides services to all who present, with an emphasis on providing support to the more vulnerable and disadvantaged members of the community through:

- Counselling - individual, relational, family, gambling and financial issues
- Education - family relationship and skills training, financial management, anger management
- Indigenous community - family safety, dedicated counselling, men's and women's healing programs, financial management, anger management
- Community support - Partners in Recovery, Hope for Life teenage pregnancy support.

Findings

On the Snapshot weekend, 528 private rentals were advertised across the northern regions of NSW: Tamworth, Armidale, Inverell and Moree. Of the private rentals listed, there were:

- 79 unique properties that were affordable and appropriate for people living on income support payments without placing them in housing stress
- 284 unique properties that were affordable and appropriate for people living on minimum wage without placing them in housing stress.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
79	284

Table 2: Rental Affordability, Northern Inland Service Areas, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	11	2.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	2	0.4%
3	Couple, no children	Age Pension	65	12.3%
4	Single, one child (aged less than 5)	Parenting Payment Single	15	2.8%
5	Single, one child (aged over 8)	Newstart Allowance	3	0.6%
6	Single	Age Pension	16	3.0%
7	Single aged over 21	Disability Support Pension	9	1.7%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	240	45.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	45	8.5%
13	Single	Minimum Wage	44	8.3%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	100	18.9%
Total No of Properties		528		

The table above shows housing across the northern parts of NSW is mostly out of reach for people living on low incomes and not even the minimum wage is a sufficient buffer against housing unaffordability.

Discussion

The Snapshot findings reveal many people living in the northern regions of NSW are unable to afford the costs of housing while living on a low income without entering into varying levels of housing stress. With average rents across the region around \$390 per fortnight it is no wonder that housing costs exacerbate the issues that many households already experience, such as debt repayments and under-unemployment.

One of the main issues facing households in the northern regions is sufficient income to cover the increasing costs of housing. Employment in and around the major centres is predominantly available in those traditionally lower paid sectors of agriculture, retail, and health care and social assistance. While some areas are experiencing a net population drain, others are experiencing a net gain. Both trends have impacts on the availability of jobs and thereby the capacity of households to absorb higher housing costs.

In particular, whilst AnglicareNI works with a broad range of households, the groups most affected would be those engaged with its programs, with a particular focus on:

- the Indigenous community
- people experiencing financial stress because of unemployment, low income and high debt levels
- people experiencing mental health issues.

Policy Implications

The capacity to earn a sufficient income to cover the basic costs of living and provide housing without undue housing stress is stretched to the extremes in the face of low employment opportunities.

In this regard, a core policy focus should be addressing the barriers to affordable housing that exist due to inadequate income support payments.

Further, the Commonwealth Rent Assistance (CRA), which seeks to aid housing affordability, should be reviewed and reformed to keep pace with the changing costs relating to housing.

Finally, that policy mechanisms to support and revitalise the employment opportunities in rural Australia should be revisited.

Conclusion

Of the 528 properties advertised for rent on Snapshot weekend, only 79 unique properties were suitable for any one of the households who rely on income support payments as their main source of income. High unemployment, shifting populations and household debt are increasingly exacerbating housing unaffordability across the northern regions of NSW. It is AnglicareNI's experience that Indigenous communities and those experiencing mental ill-health are perhaps some of the hardest hit in these areas. The level of income support payments and the effectiveness of the CRA in improving housing affordability must be addressed. Policies to revitalise rural economies should also be considered.

Snapshot: Anglicare Northern Territory—Northern Territory

Introduction

Anglicare NT recognises that unsafe, inadequate and expensive housing is a challenge across the Northern Territory. People who struggle to find affordable housing often resort to living in overcrowded and sometimes unsanitary conditions, which constrains their capacity to maintain employment and participate within their community in a meaningful way.

Anglicare NT continues to advocate for additional resources in the housing sector to ensure that improved housing stock and support services can be available for Territorians who most need this support.

Anglicare NT provides services such as the Tenancy Support and Sustainability Program to help people at risk of eviction to retain their public housing tenancy, the Youth Housing Program to assist young people 15-19, and the transitional accommodation program to help adults and families experiencing homelessness to establish a stable housing environment. Additionally, Anglicare NT provides some emergency relief support services and case management.

Findings

On Snapshot weekend, 1,354 private rentals were advertised in the NT on realestate.com.au. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- three individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 53 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

Further analysis

- There were no (n=0) properties that were both affordable and appropriate for people who receive Newstart, Single Parenting Payment, Disability Support Pension or Youth Allowance
- Of the three unique properties that were affordable and appropriate, the analysis made evident that only people who currently receive the age pension (i.e. a couple with no children) would be appropriate for these properties.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
3	53

Table 1: Rental Affordability, Northern Territory, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0	0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	0%
3	Couple, no children	Age Pension	3	0.2%
4	Single, one child (aged less than 5)	Parenting Payment Single	1	0.1%
5	Single, one child (aged over 8)	Newstart Allowance	0	0%
6	Single	Age Pension	0	0%
7	Single aged over 21	Disability Support Pension	0	0%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	53	3.9%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	0	0%
13	Single	Minimum Wage	0	0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	0	0%
Total No of Properties		1,354		

Discussion

Across the NT, the average cost of renting has decreased over the year to around \$500 per week (down from \$560 in 2015, and \$581 in 2014).

The average rental cost within the NT as a whole (\$500.06 in 2016) is lower when compared with Darwin and its suburbs which on average costs \$532 per week. The average rental cost in Darwin in 2016 is \$532 per week; a reduction from \$604 per week in 2015. However, while rental prices as a whole have reduced in this reporting period, it is important contextually to note that median rent price for all dwellings in Darwin was still higher than every other capital city except Sydney (as reported by CoreLogic December 2015 report).

There are a number of factors that may impact the average price decrease, including:

- the NT reported the lowest population growth of any jurisdiction at 0.3% [ABS Data September 2015]
- the NT contains five of the top 11 council areas for the shortest time a 'house' is held, including the shortest in Australia, being Palmerston at 5.7 years. [CoreLogic RP Data, March 2015]
- overall property prices in Darwin have experienced the biggest drop in price of any capital city in Australia, with rents dropping 11.5%. [CoreLogic RP Data, April 2016].

While there was a reduction on the weekly costs of rent on average, on Snapshot weekend there was still less than 5% (57) of surveyed properties that were both affordable and appropriate within the NT for people on the pension, some form of welfare payment or the minimum wage. This continues a three year trend of lack of availability of housing stock that is both appropriate and affordable for those in our community who have the most limited resources.

Policy Implications

The Rental Affordability Snapshot process has reinforced the importance of government policy interventions and the need for appropriate resources to address the housing affordability crisis in the NT. Too many people who are reliant on some form of welfare payment are paying too large a percentage of their limited resources towards housing, which often isn't particularly appropriate for their needs and places extra stress on the household to maintain essential services such as electricity, water and purchasing fresh and healthy food.

The NT is significantly reliant on the Australian government for the funding of its homelessness and public housing programs, and the Australian government has had a role in providing leadership and funding for social housing for over 75 years. The current strategic direction and withdrawal of the Australian government from social housing has a major and disproportionate impact on the NT. The repositioning of housing as a major national issue has not been adequately addressed given the NT's dependence on Australian government support of all remote housing, the majority of homelessness investment and some public housing.

Despite programs like the 'head-leasing initiative' funded by the NT government, there has not been significant progress to address the crisis of housing affordability. Policy interventions to counter the risks associated with housing stress could include further increasing the supply of affordable and appropriate housing across the NT, as well as extending the National Rental Affordability Scheme with a focus on young people.

Anglicare NT remains concerned about the lack of information about the future of housing policy in the NT and encourages both NT and Australian governments to make some long term strategic investments to ensure stability in housing for those people who most need support/

The National Affordable Housing Agreement calls for all levels of government to act in regard to this issue with particular emphasis placed on housing for Indigenous people. The NT has the highest rates of youth homelessness in Australia and without intentional intervention; this housing crisis will continue to disadvantage young people and impact on their ability to meaningfully participate in their community.



Conclusion

The Rental Affordability Snapshot demonstrates clearly that there is a housing affordability crisis in the NT as we have identified **0%** of properties were affordable for families who receive Newstart or parenting allowances.

The Snapshot also demonstrated that less than 0.5% of rental properties surveyed were affordable and appropriate for a couple living on the age pension and less than 4% of rental properties were affordable and appropriate for families living on the minimum wage.

The picture for rental affordability in the NT is precarious, with more investment required in the National Rental Affordability Scheme leveraging private investment in affordable housing. Failure to attract either government or private investment in affordable housing options will continue to place cost of living pressure on those who can least afford the increases.

Snapshot: Anglicare NSW South, NSW West & ACT – South-Eastern NSW

Introduction

The population of this region is 219,311 (ABS 2013) and 3% have an Aboriginal or Torres Strait Islander background, many of whom live in the south coast area. While the south coast's fastest growing demographic is in people aged 55 and over, the southern tablelands is growing fastest in the 15-24 age group. Major regional hubs in this area include Goulburn, Batemans Bay, Bega, Yass and Queanbeyan.²⁵

South-eastern NSW has a relatively low unemployment rate of 3.7%, with youth unemployment only slightly higher at 5.5% (LMIP February 2016). However, many young people move away to metropolitan areas, citing lack of opportunities for work and study, particularly from the south coast area. The population on average is older; the average age in the region is 43 compared to Australia's average of 37.

A major population driver in the Capital Region is the housing affordability crisis in the ACT. At least 10% of Canberra workers live in nearby NSW, and workers in Queanbeyan, Palerang and Yass Valley are more likely to be employed in the ACT than in their own LGA.²⁶ To a lesser extent, towns further away, including Goulburn and Cooma, are home to ACT workers. Some NSW resident ACT workers also elect to live in the region for lifestyle benefits, such as larger blocks/acreage.

Anglicare NSW South, NSW West & ACT provides support to low-income households in South-Eastern NSW through:

- housing services and homelessness support in the south coast, Goulburn and Yass regions
- emergency relief assistance
- youth and family support services
- disability support services
- Out of Home Care (OOHC) programs and related support services.

²⁵ Queanbeyan is also included in the ACT/Queanbeyan report, since its housing market interacts closely with that of the ACT.

²⁶ <http://www.sgsep.com.au/publications/capital-region-growth-canberra-leaking-over-border>

Findings

On the Snapshot weekend, 637 private rentals and shared living arrangements were advertised for rent in South-Eastern NSW.²⁷ Private rentals were surveyed from newspapers and online sources. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 76 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 215 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

While there were a reasonable number of affordable options for low-waged households, households reliant on income support had very few rentals to select from.

Young people and jobseekers

There were no affordable and appropriate options for any single person reliant on Newstart or Youth Allowance, even in shared accommodation.

Families receiving income support

A small proportion of properties in South-Eastern NSW were affordable to couple or single parent families receiving income support. The proportion affordable to single parent families whose only income was Newstart and Family Tax Benefit was very small.

Older people, and people with disabilities

A small number of properties were found for people living on the Aged or Disability Pension. However, some of these were in small regional towns which may have lacked the support, health or public transport infrastructure needed by elderly people or those with disabilities.

Low-waged households

A small proportion of properties were affordable and appropriate to families with one or two minimum wage incomes. However, the condition, location, and proximity to essential services of the more affordable options are likely to have been quite variable.

²⁷ Rental listings for South Eastern NSW were retrieved and exported by REA Group from the realestate.com.au website, and by allhomes.com.au.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
76	215

Table 1: Rental Affordability, South-East NSW, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	14	2.2%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	7	1.1%
3	Couple, no children	Age Pension	71	11.1%
4	Single, one child (aged less than 5)	Parenting Payment Single	19	3.0%
5	Single, one child (aged over 8)	Newstart Allowance	4	0.6%
6	Single	Age Pension	11	1.7%
7	Single aged over 21	Disability Support Pension	11	1.7%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	169	26.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	33	5.2%
13	Single	Minimum Wage	49	7.7%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	65	10.2%
Total No of Properties		637		

Discussion

The Capital Region has considerable diversity within its area in terms of industry and socio-economic disadvantage. While the major affordability issues in Canberra and Queanbeyan continue to have an effect on the broader Capital Region, as people seek cheaper housing outside the capital, the coastal towns experience different seasonal pressures. As the ACT report found, a total absence of affordable accommodation for several household types, including single parent households and single individuals means that low income and even low-waged households can only find affordable accommodation in towns outside the ACT.

As a major OOHC provider in the region, a major concern for Anglicare NSW South, NSW West & ACT was the total lack of options for young people reliant on Youth Allowance. Young people who have left OOHC are at particular disadvantage in their early years of independence, especially with regard to finding and maintaining stable housing. The absence of any affordable accommodation for single people living on Youth Allowance or Newstart means that young care leavers pursuing further education or seeking work are at risk of financial disadvantage, particularly in light of high rates of unemployment in the 15-19 year old age group, and the fact that young people leaving OOHC at 18 are likely to still be completing post-school training or even high school.

Discrimination and limitations for low income and disadvantaged households

In a context where there is a very limited supply of affordably priced housing, competition between prospective tenants is high. As a result, landlords can pick and choose the tenant they prefer, leaving single parent families, Centrelink-supported households, Indigenous households and people with disabilities facing repeated rejections, owing to discriminatory perceptions about these groups being less desirable tenants.

Anecdotes from workers in the South Coast area allude to real estate agents openly acknowledging that single parent families had a poorer chance of securing a property. One person supported by Anglicare Disability Services who required minor modifications to a rented property to prevent falls was unable to convince the landlord to make the modifications, which would be paid for by a service provider. Anglicare services advocated for 12 months to the landlord before the changes were made, during which time the person continued to experience falls at home. In an environment with insufficient competition in the low cost section of the market, landlords can afford to be slow to undertake necessary work on their property.

Households whose incomes are derived from Centrelink benefits are often unable to move to regions where housing is more affordable. Those required to look for work as part of their Centrelink obligations risk losing their benefits for up to 6 months if they move to a town with significantly worse unemployment, even if they do so in search of affordable housing. The relatively high employment rates and housing costs of towns close to the ACT means households in this situation could be trapped in an unaffordable area.

Seasonal issues in the South Coast area

A large number of properties for rent in the South Coast area are only available for short-term holiday rentals, which distort the housing supply issues faced by the area. While there may be a large number of houses, many are not available to long-term tenants, leaving a shortage for permanent residents of the area and resulting in higher prices.

Policy Implications

Although waged households have access to affordable housing in this region, a number of vulnerable household types would experience considerable difficulty in finding appropriate, affordable housing within reach of needed services and transport links to the community. In order for our region to be inclusive of all of its residents, policies which continue to promote the increase of rental prices need to be modified and incentives to provide lower cost, appropriate accommodation for low income families and individuals must be provided.

Messages for the NSW Government

There is a need to increase supply of housing across NSW, both in total and with regard to the NSW Government's social housing portfolio. Ever increasing private rental costs put pressure on social housing, meaning that in some regions the expected waiting time for housing exceeds 10 years.

Young people transitioning from OOHC at age 18 need more options to rent affordable, safe accommodation with access to the supports they need. Some will need the option to stay longer with their carer families. However, for those who do not have this option, a variety of supported independent living choices must be available with links to training providers, employment options and other support systems.

South-East NSW's population is older overall yet there are few options in the private rental market for people reliant on the Age Pension, particularly single people. Not only do older people require affordable accommodation but it needs to be safe and appropriate to their needs and well-linked to community and health resources. Older people living alone also may need to live in particular areas to receive family support or provide it, for example, to a partner in an aged care facility or providing care to grandchildren, and their ability to drive may be limited. Supply of social housing appropriate for older people needs to be increased across regional NSW.

The close interaction between the ACT and surrounding NSW means that infrastructure must be provided for those who travel between the two in partnership between the state and territory. Issues such as the Barton Highway upgrade must be addressed. Public transport links, particularly between Queanbeyan and Canberra, must be supported and made affordable for those low-income workers who travel between towns.

Social Housing wait times in South-East NSW

- Goulburn: 5-10 years (all properties)
- Yass: 5-10 years (1 or 4 bedroom properties) or 2-5 years (2 or 3 bedroom properties)
- Bateman's Bay: 5-10 years (1, 2 or 3 bedroom properties) or 10+ years (4 bedroom properties)
- Moruya: 5-10 years (1, 3 or 4 bedroom properties) or 2-5 years (2 bedroom properties)
- Queanbeyan: 10+ years (1 or 3 bedroom properties) or 5-10 years (2 or 4 bedroom properties)

Messages for the Federal Government

At the federal government level, it is important that current tax concessions, including Negative Gearing and Capital Gains Tax exemptions, are examined to ensure they are supporting equity in housing. Income inequality is also driving housing stress for households reliant on government benefits, which have not kept pace with the increases in the cost of living, particularly with regard to housing. Both of these issues are discussed in greater detail in the overarching national report.

Conclusion

The private rental market in South-East NSW has few options for persons on a low income such as minimum wage or government benefits. This is placing significant pressure on government housing programs, as well as contributing to financial stress and social exclusion in families unable to access subsidised housing. In particular, aged pensioners, single parents, disability pensioners, unemployed people and families, and students have virtually no access to appropriate and affordable housing.

Snapshot: Anglicare Riverina - Riverina

Introduction

The Riverina is made up of urban, rural and rural-residential areas in the Murrumbidgee and Murray region with a population of nearly 300,000 people. The City of Wagga Wagga, Albury and Griffith are the major centres of the Riverina, home to approximately 63,000, 50,000 and 24,000 respectively. These centres are hubs for the provision of health, education and other government services.

According to the 2011 Census, the median individual weekly income within the Riverina (Murrumbidgee SA4) region is \$521, slightly lower than the NSW average. The Wagga Wagga LGA consists of around 25,000 private dwellings, with the current median weekly rental cost of \$290 (house) or \$220 (unit) which is relatively high for the region but below median for NSW, excluding Sydney. The Riverina area has low unemployment of 2.9%; however, the Murray region further to the west has unemployment at 9.8%.

The region has a strong education base with Charles Sturt University campuses located at Wagga Wagga and Albury, and TAFE NSW Riverina Institute in 12 different locations. The capacity to attract and retain skilled labour in the region continues to be a challenge, especially considering the ageing population and migration of younger people aged 20-35 years.

Anglicare Riverina supports low income households in the Riverina in the following ways:

- A new Survive to Thrive Hub located in Wagga Wagga, supporting families with young children
- No Interest Loans Scheme (NILS)
- Ashmont Community Resource Centre in Wagga Wagga
- Community based emergency relief programs
- Child and Family support programs
- HIPPPY parenting and early learning program.

Findings

On the Snapshot weekend, 1,177 private rentals were advertised in the Riverina and Murray SA4 regions. Private rentals, including rooms in shared houses, were surveyed from newspapers and online sources. While a property could be affordable and appropriate for more than one household type, any individual property could only be rented out by one household type at any time. To this end, we found that:

- 351 individual properties (including shared houses where appropriate) were suitable for at least one household type living on income support payments without placing them in housing stress
- 748 individual properties (including shared houses where appropriate) were suitable for at least one household type living on minimum wage without placing them in housing stress.

Overall, affordability was better in the Riverina/Murray region than many other areas of Australia, including regional locations. A higher prevalence of larger, detached housing options than found in metro areas meant that affordable houses were more likely to also be suitable for a family needing multiple bedrooms. As well, reliance on shared housing options was less pronounced here than in other regions, since individual units or houses were within the reach of more low income household types.

Families receiving income support

A small proportion of properties in the Riverina/Murray region were affordable to a couple or single parent families receiving income support. The proportion affordable to single parent families whose only income was Newstart and Family Tax Benefit was very small. However, the Riverina was unusual in the fact that six properties were affordable and appropriate to this household type.

Young people and jobseekers

There were no properties affordable to any single person whose only income was derived from Youth Allowance or Newstart, even in shared accommodation options.

Low-waged households

There was a reasonable variety of properties affordable and appropriate to families with one or two minimum wage incomes. However, the condition, location and proximity to essential services of the more affordable options are likely to have been quite variable.

Discussion

The corollary to the availability of more affordable housing is that many of these options are located in areas with limited public transport or access to services. Households reliant on services for health (e.g. people with disabilities or older people) or families with children would encounter disadvantages and heavier reliance on personal vehicle transport resulting from the distance and isolation of many areas.

Meanwhile, jobseekers reliant on Centrelink benefits may not be able to move to areas that might be considered to impact their ability to find a job. For example, moving out of the Riverina area with 2.9% unemployment to the neighbouring Murray region with 9.8% unemployment might find cheaper accommodation, but result in a six month suspension from income support.

Despite the overall greater accessibility of the rental market in the Riverina/Murray area, there were still zero affordable options for young people reliant on Youth Allowance or for jobseekers receiving Newstart. As a provider of foster care and residential Out of Home Care (OOHC) services in the region, Anglicare wants to assist young people who turn 18 and become independent to find suitable, safe, affordable accommodation while they may still be studying, training or looking for work. The low rates of Youth Allowance such young people would be entitled to make this already difficult process even more challenging for vulnerable young people reaching independence at such an early age.

For families relying on income support, the proportion of affordable and appropriate rentals was greatest in areas away from the main population centres. As an organisation delivering frontline services, such as emergency relief, there is an evident link between food insecurity and rental stress. It is also important to note the figures do not indicate the level of competition for any affordable option. Rental applicants may find themselves contending against other applicants for a property or a room in a house and there is anecdotal evidence that many landlords are more likely to choose a wage earner rather than a Centrelink recipient when given the choice.

While minimum wage earners are in a better position than those on income support, it is still concerning the majority of properties are not located in the Riverina's major population centres. In locations such as Lockhart and Junee, there are fewer opportunities for further education and training, and a greater amount of social disadvantage.

Ageing government housing is also impacting several Riverina communities. Houses that are severely damaged in suburbs such as Mount Austin and Tolland have been boarded up by Housing NSW and removed from the availability lists in Wagga Wagga. However, there are encouraging projects underway providing wraparound services to social housing including family programs and transport.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
351	748

Table 1: Rental Affordability, Riverina, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	94	8.0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	48	4.1%
3	Couple, no children	Age Pension	292	24.8%
4	Single, one child (aged less than 5)	Parenting Payment Single	113	9.6%
5	Single, one child (aged over 8)	Newstart Allowance	6	0.5%
6	Single	Age Pension	47	4.0%
7	Single aged over 21	Disability Support Pension	29	2.5%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	587	49.9%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	229	19.5%
13	Single	Minimum Wage	176	15.0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	363	30.8%
Total No of Properties		1,177		

Policy Implications

Although waged households have access to affordable housing in this region, a number of vulnerable household types would experience considerable difficulty in finding appropriate, affordable housing within reach of needed services and transport links to the community. In order for our region to be inclusive of all of its residents, policies which continue to promote the increase of rental prices need to be modified and incentives to provide lower cost, appropriate accommodation for low income families and individuals must be provided.

Messages for the NSW Government

There is a need to increase supply of housing across NSW, both in total and with regard to the NSW government's social housing portfolio. Ever increasing private rental costs put increasing pressure on social housing meaning that in some regions the expected waiting time for housing exceeds 10 years. The Riverina/Murray area is less heavily affected by long waiting periods than some, however the spread out nature of the region and low stock in small towns means that a person may face an extremely long wait or need to move out of the town where their family and social supports may reside to access government housing.

Government investment in social housing and affordable housing options, as well as providing incentives for non-government investors to increase the supply of affordable housing, will be required to address the disparity between subsidised accommodation and the unaffordable private market. A continuation of the current program to upgrade dilapidated social housing properties is crucial to improve the utility of existing housing stock and ensure quality of life and sustainable lifestyle for the residents.

One of the most vulnerable populations experiencing exclusion from the housing market is young people in care. Anglicare Riverina's main activity is foster care and residential care for children and young people in statutory care. Findings from the Swinburne University of Technology's study, *The Cost of Youth Homelessness in Australia* revealed that almost two-thirds of homeless youth had come out of state care. This demonstrates the need for a major government review at a policy and systems level if we are to break the cycle of disadvantage experienced by this cohort of youth. Currently, there is no ongoing financial support provided to carers once their foster children turn 18, which can make it difficult for them to continue providing care. Providing young people in care the opportunity to remain in care longer if need be needs to be discussed as a potential solution, as well as a more sustainable, gradual and supported transition from care into affordable, safe independent housing when young people are ready to move on.

Social Housing in the Riverina/Murray region

- Wagga Wagga: up to 2 years (1, 3 and 4 bedroom properties); 2-5 years (2 bedroom properties)
- Albury: 2-5 years (all property types)
- Griffith: 2-5 years (all property types)
- Leeton: up to 2 years (1, 2 and 4 bedroom properties); 2-5 years (3 bedroom properties)

Messages for the Federal Government

At the federal government level, it is important that current tax concessions, including negative gearing and capital gains tax exemptions are examined to ensure they are supporting equity in the housing market and not creating an unfair advantage for any group of taxpayers. Income inequality is also driving housing stress for households reliant on government benefits. Centrelink benefits, including allowances, payments and the Commonwealth Rent Assistance supplement have not kept pace with the increases in the cost of living, particularly with regard to housing. Both of these issues are discussed in greater detail in the overarching national report.



Conclusion

Appropriate, secure and affordable housing is the basic foundation for the well-being of individuals, families and communities. The data from this year's Snapshot adds to the growing body of evidence reflecting the housing crisis facing vulnerable people in our community. It is clear young people are severely impacted by the lack of suitable housing options across the Riverina and this has been an ongoing trend since the start of the Snapshot in 2009. Similarly, single parents are also facing exclusion from the rental market with limited options in the major centres. The reality is that while families with one or both partners earning a minimum wage are better off than any other household group, the options available are commonly associated with increased social exclusion and vulnerability.



Snapshot: AnglicareSA - Adelaide

Prepared for AnglicareSA by Ian Goodwin-Smith and Gabriella Zizzo, Australian Centre for Community Services Research, April 2016

Introduction

The AnglicareSA Rental Affordability Snapshot was undertaken in conjunction with the Australian Centre for Community Services Research at Flinders University. The survey used rental listings on realestate.com.au.

Properties were assessed for affordability and appropriateness for a number of different household types and incomes. This survey defined an affordable rental as one which took up less than 30% of the household's income. The 30% benchmark is commonly used as an indicator of 'housing stress' among low income households.

We assessed how many properties would be affordable for each of the household types listed in the findings section of this report. The only income sources taken into account were the household's main income support payment or minimum wage and Family Tax Benefit. Other allowances the household might receive (e.g. Mobility Allowance) were not included. Commonwealth rent assistance was included as income for the purpose of calculations.

Data was disaggregated to separate listings of appropriate and affordable properties. Appropriateness for properties was assessed on the basis of the number of the bedrooms in relation to the number of occupants. For a property to be considered suitable, it was required to be affordable and appropriate.

Findings

On the Snapshot weekend, 3,942 private rentals were advertised in and around Adelaide, South Australia. Private rentals were surveyed from realestate.com.au. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. Accordingly, we found that:

- 157 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 1678 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
157	1678

Table 1: Rental Affordability, Adelaide, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	81	2.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	33	0.8%
3	Couple, no children	Age Pension	116	2.9%
4	Single, one child (aged less than 5)	Parenting Payment Single	13	0.3%
5	Single, one child (aged over 8)	Newstart Allowance	2	0.1%
6	Single	Age Pension	3	0.1%
7	Single aged over 21	Disability Support Pension	3	0.1%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	1665	42.2%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	244	6.2%
13	Single	Minimum Wage	22	0.6%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	598	15.2%
Total No of Properties		3,942		

Discussion

On the weekend of the Snapshot, 157 appropriate and affordable houses were available for rent in the aggregate by households on income support payment. This was equivalent to 4% of the rental market. 1,678 appropriate and affordable houses were available to rent in the aggregate for households on a minimum wage. This was equivalent to 43% of the rental market.

Appropriate and affordable rental accommodation was in extremely short supply for households on income support as a whole category, but the property availability figures were lower than the aggregate figure of 4% for each household type analysed. Disaggregating the figures for household type, 2% of properties were available for couples on Newstart with two children, and 3% of properties were available to couples on the Age Pension with no children. 1% of properties were available to a single parent on Parenting Payment with two children. All of the other seven household types had access to 0% of the market, with between 0 and 13 actual properties available to rent for each household type across the whole of the Adelaide area.

Similarly, disaggregated figures for households on the minimum wage reveal 1% of the rental market (or 22 properties) being available as affordable and appropriate housing for a single person on the minimum wage at the time of the Snapshot.

This survey does not take in to account suitability of properties in regards to physical accessibility, nor does it account for suitability of neighbourhood or region.

Policy Implications

Over the seven years of the Rental Affordability Snapshot, AnglicareSA has shown repeatedly that housing unaffordability is at crisis levels for people living on low incomes across the Adelaide area. Action must be taken with a coordinated, systemic and broad approach to addressing housing affordability. We call for a national plan for affordable housing, which includes the following key priority areas:

- reform the current tax system to support cheaper rental housing and reward investments in social and affordable housing
- supply a mix of housing that meets the different needs of people across the housing continuum
- grow the supply of social housing through support for tier 1 community housing providers.

Conclusion

This survey assessed the degree of access to the housing rental market for 14 household types on the Snapshot weekend, when housing was assessed against criteria for affordability and appropriateness. All disaggregated household types reliant on income support payment had access to less than 3% of the rental market, with seven household types having access to 0% of the rental market at the time that the snapshot was taken.

Snapshot: Anglicare Southern Queensland - Brisbane Metro

Introduction

Anglicare Southern Queensland (AnglicareSQ) has contributed to the annual national Snapshot since 2010. This year, AnglicareSQ evaluated 7,480 online rental advertisements across 202 suburbs in metropolitan Brisbane. The rental advertisements were sourced from the property website realestate.com.au and relate to house, townhouse and unit vacancies, as well as a small number of embedded share accommodation advertisements. The advertisements were listed on the Snapshot weekend.

About Anglicare Southern Queensland

With a workforce of approximately 2,000 people across residential aged care, community care and social services programs, AnglicareSQ serves disadvantaged members of the community, including those in the surveyed suburbs, through a range of social and community welfare activities. These include nursing care and domestic assistance in the home, physiotherapy, emergency accommodation for victims of domestic violence, working with foster carers in the care of vulnerable children, providing a safe caring environment for frail elderly people, services for the homeless, parental education and counselling, and pastoral care. It also offers a range of specialist services within Aboriginal and Torres Strait Islander, homeless, multicultural, and rural and remote communities.

Findings

On the Snapshot weekend, 7,480 private rentals were advertised on realestate.com.au for rent in metropolitan Brisbane. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 68 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 896 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

Low income earners continue to face significant rental stress if they have to rely on the private rental market in Brisbane.

Only households with at least two minimum wages can afford to rent from the Brisbane private rental market without placing themselves into undue financial stress. Table 1 shows 796 rental properties were affordable and appropriate for a family of four earning two minimum incomes. This number represents 11% of the total (7,480) rental property listings in 2016.

With minor exceptions, all other low income households (families, couples and singles) need to spend considerably more than 30% of their weekly household income to rent from the Brisbane private rental market.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
68	898

Table 1: Rental Affordability, Brisbane, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	10	0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	0%
3	Couple, no children	Age Pension	26	0%
4	Single, one child (aged less than 5)	Parenting Payment Single	1	0%
5	Single, one child (aged over 8)	Newstart Allowance	0	0%
6	Single	Age Pension	36	0%
7	Single aged over 21	Disability Support Pension	0	0%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	796	11%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	29	0%
13	Single	Minimum Wage	101	1%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	47	1%
Total No of Properties		7,480		

Three bedroom properties are generally considered appropriate for a family of two adults and two children. The median advertised rent for a three bedroom property in Brisbane in 2016 was \$450 per week (see Table 3 below).²⁸ A couple with two children on Newstart would need to spend 58% of their household income for a rent of \$450 per week.

For a two bedroom property in Brisbane in 2016, the median advertised rent was \$410 per week. A rent of \$410 per week would absorb 68% of household income for a single parent with one child receiving the Parenting Payment. If the child is 8 years or older and the single parent is on Newstart (rather than the Parenting Payment), a weekly rent of \$410 would consume a staggering 81% of their household income.

In 2016 the median advertised rent for a one bedroom property in Brisbane was \$370 per week. A single person earning the minimum wage would have to spend 63% of their weekly income to rent a one bedroom property at \$370 per week. A weekly rent of \$370 would cost a single person on the aged or disability pension 75% of their household income.

The median advertised rent for a room in a share rental (embedded in the general realestate.com.au rental listings) was \$180 per week in Brisbane in 2016. A single person on Newstart would need to spend 55% of their weekly income to pay a \$180 weekly rent. Students are more disadvantaged still, as a shared rental rate of \$180 per week represents 70% of the Youth Allowance.

Consequently, low income earners who must rely on the Brisbane private rental market will have little disposable income left after paying rent.

Over the past five years there has been a property development boom in Brisbane, especially in inner city apartments. This year, 7,480 properties were advertised for rent on realestate.com.au (see Table 2). This was almost 3,000 more rental advertisements than in 2013 (4,641). Nearly half (45%) of all the rental advertisements were for properties located in Brisbane Inner City (3,345).

Table 2: Comparison of number of rental advertisements by region, 2016 to 2013

Region	Number of Rental advertisements			
	2016	2015	2014	2013
Brisbane - East	732	647	548	545
Brisbane - North	997	922	875	643
Brisbane - South	1610	1356	1181	942
Brisbane - West	796	806	697	581
Brisbane Inner City	3345	2631	2754	1930
Brisbane Metro	7480	6362	6055	4641

Despite the marked growth in rental property advertisements, rental affordability for low income earners did not improve in Brisbane in 2016 (see Table 3). This is especially true for low income earners reliant on government allowances. On average, advertised rents rose in Brisbane by \$10 per week in 2016 (to \$440 per week).²⁹

²⁸ These findings compare with those reported in the Rental Affordability Index prepared by Community Sector Banking, National Shelter and SGS Economics & Planning, November 2015.

²⁹ This finding differs from figures published by Core Logic RP Data in March 2016. They estimated Brisbane's median rent at \$431 per week and 0.7% lower than last year. But their estimate relates to properties currently rented in Brisbane while the figures in Table 3 refer to advertised rents (i.e. for properties yet to be rented). The Core Logic RP Data may point to future price reductions in advertised rents. (2016). "Tenants in line for a little relief", *The Courier Mail*, 9 March.

Table 3: Comparison of median advertised rents by accommodation type and property size, 2016 and 2015

Accommodation type / property size	Median Weekly Rent	
	2016	2015
House/Townhouse	\$460	\$460
Unit/Flat/Apartment	\$420	\$400
Shared Rental (embedded)	\$180	\$160
One bedroom ¹	\$370	\$355
Two bedroom	\$410	\$400
Three bedroom	\$450	\$445
Four bedroom	\$540	\$548
Five bedrooms or more	\$730	\$695
Brisbane Metro	\$440	\$430

¹ excludes embedded share rentals, medians calculated separately

For houses and townhouses, the median advertised rent remained stable between 2016 and 2015 (at \$460 per week). For units and flats, the median advertised rent rose by \$20 per week on average in 2016 (to \$420 per week), as did the advertised rent for a room in a shared rental.

The number of shared rental advertisements embedded within the general rental listings doubled between 2015 and 2016. Our recent findings suggest an increasing trend for realtors to act as off-site property managers, renting individual rooms in purpose-built apartments. Anecdotally, share rentals have become an increasingly popular accommodation choice for those wishing to live in luxury accommodation in the CBD. As Thomas Clement, chief officer of flatmates.com.au, notes: "Share accommodation is no longer just housing for students or those moving out of the family home; sharers have become far more diverse and include anyone from single mums to retirees".³⁰

This trend is bad news for low income earners. Historically, share accommodation has been the exclusive refuge of low income earners, mostly offered in low cost older properties. The recent expansion in purpose-built apartments appears to have contributed to the rise in median advertised rents for shared rentals in 2016.

Last year Brisbane City Council introduced a financial incentive scheme to encourage more purpose-built student accommodation to be developed in the Brisbane CBD. The Council has already approved 8 (of 23) applications for 7,500 student accommodation beds to be built by 30 June 2019.³¹ The first of these developments (UniLodge with 850 rooms) is expected to be opened by February 2017. It will be interesting to note the impact these properties have on the Brisbane rental market in coming years.

³⁰ Fuary-Wagner, I. (2016) "Increasing number of Australians over 40 turning to share housing", *Domain* website, 23 March. At: www.domain.com.au/news/increasing-number-of-australians-over-40-turning-to-share-housing-20160323-gnlg3r/

³¹ Atfield, C. (2016). "Council attracts 23 student developments in 1 year", *brisbanetimes.com.au*, 2 Feb. At: www.brisbanetimes.com.au/queensland/council-approves-23-student-developments-in-1-year-20160202-gmjjqk.html

Policy Implications

Anglicare Australia and its network members continue to advocate for policy reform to improve Australian housing affordability in general and rental affordability in particular. The 10-point plan for improved housing affordability developed by Professor Hal Pawson (Professor Housing Research and Policy, University of New South Wales) has been described as a sound staging ground for action.³² A key element of the 10-point plan is to implement the Henry Tax Review recommendations on enhancing Rent Assistance (the existing CRA allowance) to improve affordability for low income tenants.

These strategies need to be considered in conjunction with an urgent response to income inadequacy (particularly the rates of Newstart and Youth Allowance) as a barrier to secure housing and meaningful social participation. Our findings above clearly demonstrate that almost all low income households need to spend far in excess of 30% of their weekly household income to rent from the Brisbane private rental market. This places obvious pressure on people's ability to pay for other essentials such as food, clothing, electricity, transportation, education and health costs. In low income households, the weekly choice may literally be between paying rent or feeding the family, buying school shoes or visiting the doctor. Low income renters clearly also have limited capacity to save for a home deposit, thereby locking people out of the choice of home ownership and potentially into a long term rental poverty trap.

Conclusion

The Brisbane rental market is in transition. In the inner city, which dominates the Brisbane rental market, traditional houses are increasingly being replaced by multi-rise purpose-built apartments. To date these developments have not benefited low income households. Median advertised rents have steadily climbed every successive year since AnglicareSQ commenced evaluating the Brisbane rental market in 2010.

More broadly, Australian housing affordability in general has been shown to be dangerously in decline. Brisbane was ranked the 17th least affordable housing market in the world in 2015. Median house prices in Brisbane were six times higher than median household incomes. This is better than Sydney prices (12 times higher) and Melbourne (9 times higher), but only Hong Kong (20 times higher) now exceeds Australia as the least affordable region in the world. Even Singapore housing affordability is better than Brisbane's (median house prices five times higher than median household incomes).³³

Affordable housing in Australia is profoundly in need of government-driven and supported leadership, investment and innovation.

³² "Anglicare calls for action on housing affordability", *Focus*, October/November 2015.

³³ *12th Annual Demographia International Housing Affordability Survey* (2015: 3rd Quarter), Performance Urban Planning Jan 2016

Snapshot: Anglicare Sydney - Greater Sydney and the Illawarra

Introduction

Anglicare Sydney's Rental Affordability Snapshot covers a diverse area which includes Greater Sydney³⁴ and the Illawarra Region (including Shoalhaven and the Southern Highlands).³⁵ The aim of the Snapshot is to highlight issues of affordability for people looking for rental accommodation on low incomes.

According to the 2011 Census, there were around 1.6 million households in Sydney (including Central Coast) and 160,000 in the Illawarra and surrounds – collectively accounting for about two-thirds (67%) of households in NSW. Almost a third of households in Sydney (30%) and about a quarter of households in the Illawarra (26%) were renting their home.

In 2011, the median weekly household income in Greater Sydney was \$1,477 per week. This was higher than the median income of households in the Illawarra Statistical Area (\$1116 per week), a sub-region of the Illawarra Region, and in the Southern Highlands and Shoalhaven Statistical Area (\$896 per week). However, some aspects of household expenditure were also higher in Greater Sydney – households paid an average of \$2,167 per week in mortgage repayments or \$351 per week in rent. By comparison, households in the Illawarra Statistical Area had lower average mortgage repayments (\$1,950 per week) and rent (\$250 per week). Those in the Southern Highlands and Shoalhaven Statistical Area had the lowest average mortgage repayments (\$1,604 per week) and rent (\$230 per week).

Findings

On the Snapshot weekend, 12,993 private rentals were advertised for rent in Greater Sydney (excluding Central Coast) and 835 properties were advertised in the Illawarra Region. Anglicare Sydney sourced and reviewed rental advertisements from the website realestate.com.au and the print editions of the Sydney Morning Herald (2/4/16) and the Illawarra Mercury (2/4/16).

Taken together, there were:

- 51 unique properties that were affordable and appropriate for people living on income support payments without placing them in housing stress. The majority of these properties were located in Greater Sydney (n=43 properties) with the remainder located the Illawarra Region (n=8)
- 848 unique properties that were affordable and appropriate for people living on the minimum wage without placing them in housing stress. Again, the majority of these properties were located in Greater Sydney (n=688), with the remainder in the Illawarra (n=160).

Among households receiving income support payments, couples on the Aged Pension had the largest number of affordable and appropriate properties available to them across Sydney and the Illawarra (n=41), followed by single people on the Aged Pension (n=10) and single parents on the Parenting Payment with one child (n=1). No suitable properties were found for households living on Newstart, Youth Allowance or Disability Support Pension.

³⁴ Greater Sydney is here defined as the Sydney Greater Capital City Statistical Area (GCCSA).

³⁵ The Illawarra Region is here defined as the Illawarra Statistical Area Level 4 (SA4), plus the Southern Highlands and Shoalhaven SA4. Anglicare Sydney has also prepared an extended report focusing on this region, as well as the Central Coast of NSW. Central Coast data has been excluded from this summary as it is included in the Samaritans Foundation section. The full Anglicare Sydney report can be downloaded at www.anglicare.org.au

Results reveal that some minimum wage earners had a greater chance of obtaining housing without being under rental stress. Prospects were best for couples families on the minimum wage (n=773), followed by single persons (n=75) and families with two children in which one parent was earning the minimum wage and the other parent was receiving the Parenting Payment (n=39). Only seven suitable properties were found for single parents earning the minimum wage with two children.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
51	848

Table 1: Rental Affordability, Greater Sydney and the Illawarra, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	4	<0.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	<0.1%
3	Couple, no children	Age Pension	50	0.4%
4	Single, one child (aged less than 5)	Parenting Payment Single	4	<0.1%
5	Single, one child (aged over 8)	Newstart Allowance	0	0.0%
6	Single	Age Pension	7	<0.1%
7	Single aged over 21	Disability Support Pension	0	0.0%
8	Single	Newstart Allowance	0	0.0%
9	Single aged over 18	Youth Allowance	0	0.0%
10	Single in share house	Youth Allowance	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	902	6.4%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	12	0.1%
13	Single	Minimum Wage	56	0.4%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	65	0.5%
Total No of Properties		14,154		

The online classifieds website Gumtree (gumtree.com.au) is another source of housing for single persons. An indicative search of 'Flatshare/Houseshare' listings for the Sydney Region³⁶ revealed that at face value, there were around 850 share-houses that were affordable for single people on the minimum wage. In the 'Wollongong' and 'South Coast' regions, there were only around 50 affordable options for single people on the minimum wage. No analysis of suitability has been conducted on these share-houses, with many advertisements seeking a person of a particular gender, race, religion, etc.

Discussion

Within Greater Sydney, the vast majority of affordable and appropriate rental properties for households dependent upon income support payments were in the Outer Ring (n=33), at least 20km from the Sydney CBD. Of the remaining properties, eight were in the Middle Ring (5-20km from CBD) and two were in the Inner Ring (within 5km of the CBD). However, these suitable properties in the Middle or Inner Ring were only affordable and appropriate for households receiving the Aged Pension. Within the Illawarra Region, the majority of affordable properties were located in the Shoalhaven (n=6). Only one suitable property was located in Wollongong and another was located in Dapto/Port Kembla. These results confirm that rather than being a solution to Sydney's lack of suitable housing, the Illawarra also faces its own critical lack of affordable and appropriate housing.

Policy Implications

The issue of rental affordability facing thousands of Greater Sydney and Illawarra residents requires an urgent and long-term commitment to improve affordability from all levels of government, community and business sectors.

On a national level, housing affordability must be addressed by a Cabinet portfolio and with funding for the re-establishment of an independent housing specialist entity to gather and analyse data on housing supply and demand in Australia. All levels of government need to commit to long-term agreements such as the National Affordable Housing Agreement and the National Partnership Agreement on Homelessness, with strategies and funding commitment for at least five years. The federal government needs to work with all levels of government to commit to a formal five-year plan with numerical targets to increase the supply of social and affordable housing. Recipients of Newstart and Commonwealth Rent Assistance desperately need increased income support to help prevent them entering rental stress in the Greater Sydney and Illawarra area.

On a state level, attention must be directed to the social housing crisis. With 59,000 approved applicants for social housing waiting on the NSW Housing Register, diminishing housing stock, decreased government funding and fewer people housed in social housing, immediate action must be taken to increase supply and availability of social housing.

³⁶ Gumtree regions used

Snapshot: Anglicare Tasmania - Tasmania

Introduction

On the Snapshot weekend, Anglicare Tasmania's Social Action and Research Centre (SARC) collected information on all the properties advertised as available for rent across the state. This included houses, flats and rooms in share houses. The information was gathered from online real estate sites (realestate.com and Gumtree) and from classifieds within the three main Tasmanian newspapers – *The Mercury*, *The Examiner* and *The Advocate*. We then assessed these properties on the basis of whether they were affordable and appropriate for people living on low incomes.

We worked out whether people who depend on government income support payments could afford to find suitable accommodation for themselves and their families. We also assessed the situation for people who are working and earning the minimum wage. Overall, we looked at 14 different household types – 10 different household compositions where the main form of income is income support payments and four different household compositions where the main form of income is the minimum wage.

What did we look for?

In order for the property to be considered suitable for a household, it has to be affordable and appropriate, as outlined in Anglicare Australia's definitions.

Why are the affordability and appropriateness of private rented housing important issues in Tasmania?

Affordable, appropriate and stable housing are crucial ingredients for all Tasmanian adults and children to be able to sustain health and wellbeing, to have positive educational engagement and to consistently participate in social and economic life.

By looking at existing research, we already know a great deal about what is contributing to low income Tasmanians' experiences in the private rental market. We have provided a summary of some of those trends here, to help shape our understanding of the broader social and economic context in which low income Tasmanians are trying to access private rental sector accommodation.

Private rental housing: the default housing sector for Tasmanian low income households

As acknowledged in the Tasmanian Government's Affordable Housing Strategy, private rental housing has become the default housing tenure for many households. This is partly due to the lack of social housing stock and more households being locked out of an unaffordable house purchasing market.³⁷ There is an increased reliance on the private rental sector to meet the needs of low income households – i.e. to provide affordable and long-term housing that meets a range of households' needs, including people with disabilities and the needs of older persons.³⁸

The Tasmanian public sector housing waiting list continues to grow: it was 2,771 in June 2015 – a 24% increase in the last year. It is estimated that Tasmania needs an average of 2,392 new dwellings a year to meet its long-term supply needs through to 2031 and 656 of these per year (27%) need to be low priced affordable homes.³⁹

³⁷ Cited in Tasmania's Affordable Housing Strategy, 2015-2025:12 and Tually, S., Oakley, S., and Faulkner, D. 2015:4, *The role of private rental support programs in housing outcomes for vulnerable Australians*. The Australian Housing and Urban Research Institute, Positioning paper 162.

³⁸ Cited in *Tasmania's Affordable Housing Strategy 2015-2025:12*.

³⁹ Housing Tasmania 2014a, *Current and projected demand for dwellings in Tasmania, final report*, unpublished paper, Department of Health and Human Services, Tasmania, cited in Tasmania's Affordable Housing Strategy 2015-2015:12.

Demand for low cost housing is high in Tasmania and is likely to remain so. This is because:

- Tasmania has Australia’s highest proportion of low income households; median incomes are around \$100 per week less than the national average;⁴⁰ a third of households receive their main source of income from income support payments,⁴¹ with nearly a third of Tasmanian households (30.7%) surviving on less than \$600 per week.⁴²
- Almost a quarter (14,618) of Tasmania’s low income households are in housing stress or crisis.⁴³ Of these, most likely to be in housing stress or crisis are single people, one parent families and couples with children. Housing stress affects both private renters and home buyers. Data from 2014 tells us:
 - 50,750 households rented their homes in Tasmania and 7901 (16%) of those were in rental stress. For low income renters, 39% were in rental stress⁴⁴
 - 65,819 Tasmanian households were buying their homes and 5996 (9%) of those were in mortgage stress. For low income home buyers, 47% were in mortgage stress.⁴⁵
- There are many Tasmanians who are looking for work, but unable to find it, or find it difficult to sustain regular long-term employment opportunities, so their income is either low, or fluctuating. Tasmanians experience the second highest rate of unemployment of all Australian states (with a trend unemployment rate of 6.6%, compared to a national average of 5.8%)⁴⁶. The south east region of Tasmania has had one of the country’s worst performing areas nationally for youth unemployment over the year to January 2016 – at 19.6%.⁴⁷

There is increased competition for low income households trying to access private rental properties

Within the current stock of private rental housing, evidence tells us that low income households⁴⁸ are being squeezed out of potentially affordable private rental housing by competition from other groups. Private rental housing shortages faced by this group tend to arise because affordable dwellings are being occupied by households that could afford to pay more, but are choosing to pay less to either cut household expenditure costs, or to save, for example, for a house deposit, and because those households with very low incomes⁴⁹ who can’t access social housing are being forced to pay unaffordable rents.⁵⁰

⁴⁰ ABS 2011, *QuickStats 2011: Tasmania*.

⁴¹ ABS 2013:9, *Household Income and Income Distribution Australia*, 2011-12, Australia, Cat No. 6523.0, Table 17, Canberra, ABS. Tasmania has a mean equalised disposable household income 15% below the national average (SA 8%, Victoria 4%.) Cited in Tasmania’s Affordable Housing Strategy 2015-2025:14

⁴² ABS 2011, *QuickStats 2011: Tasmania*.

⁴³ Housing stress describes a household in the lowest 40% of Australia’s household income that spends more than 30% of its income on rent or mortgage payments. See Yates 2007, *Housing Affordability and Financial Stress*, NRV3 Research Paper 6, Australian Housing and Urban Research Institute, Melbourne. Cited in Rowley, S. and Ong, R. 2012:15, *Household Wellbeing in Australia*, AHURI Final Report No.192.

⁴⁴ Housing Tasmania 2014a:12, *Current and projected demand for dwellings in Tasmania*, final report, unpublished paper, Department of Health and Human Services, Hobart. Cited in Tasmania’s Affordable Housing Strategy, 2015-2025:14.

⁴⁵ Housing Tasmania 2014a:12, *Current and projected demand for dwellings in Tasmania*, final report, unpublished paper, Department of Health and Human Services, Hobart. Cited in Tasmania’s Affordable Housing Strategy, 2015-2025:14.

⁴⁶ ABS February 2016, *Labour Force Australia*, Cat. No. 6202.0.

⁴⁷ Brotherhood of St Laurence 2016, *Youth unemployment hotspots across the nation mapped – rural and regional areas under most pressure*.

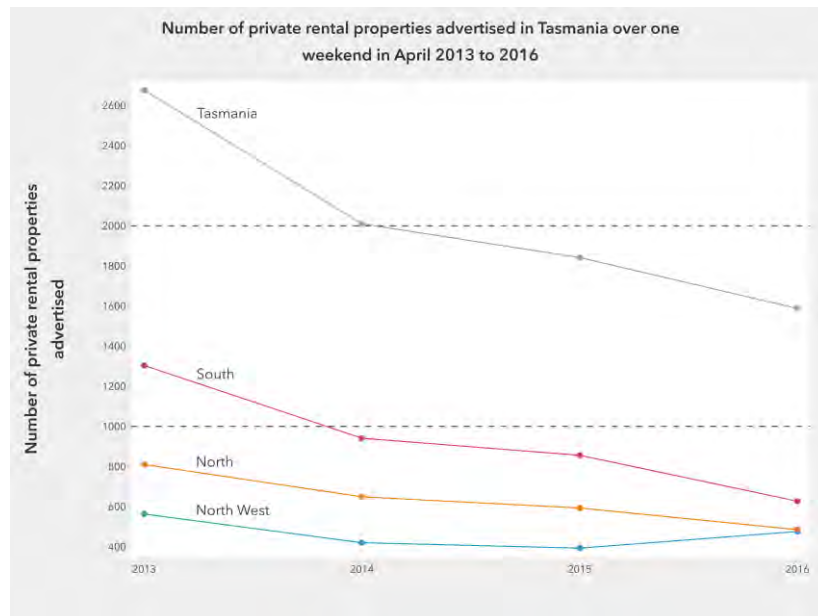
⁴⁸ That is households with incomes between 21% and 40% of all Australian household incomes, or those in the second lowest quintile of earnings.

⁴⁹ That is, households with incomes at 20% or less of all Australian household incomes, or those in the lowest quintile of earnings.

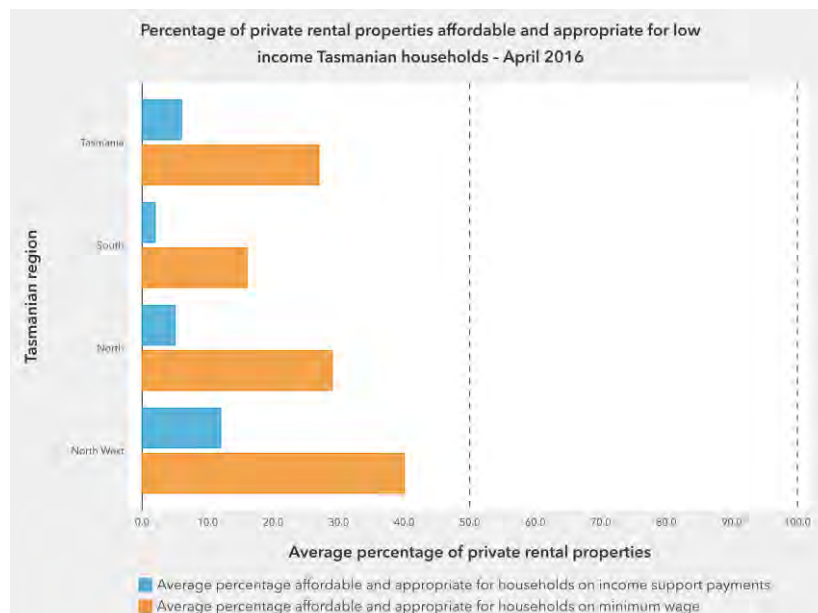
⁵⁰ Hulse, K., Reynolds, M., Stone, W., Yates, J., and Wulff, M. August 2015, *Shortage of Affordable Private Rental Housing Increasing*, AHURI Research and Policy Bulletin and Tasmania’s Affordable Housing Strategy, 2015-2015:12.

Findings

There were 1,588 properties advertised for rent in Tasmania on the Snapshot weekend. That's 15% fewer rental properties compared to this time last year and 41% - 2 in every 5 - fewer rental properties compared to the number of properties advertised over a weekend in April in 2013.⁵¹



On average, only a small proportion – 6% (92 properties) - were affordable and appropriate for people who depend on income support payments as their main source of income. This was a slightly higher proportion of properties compared to 2015 (2% more), but this proportion was from a smaller pool of properties.



⁵¹ We consistently take a snapshot of advertised rental properties every year over a weekend in April. We do this so that, over the years, we can build a picture about how the Tasmanian rental market might be changing for low income Tasmanians at that time every year. We can talk about trends at that point each year. We do not know how the number of adverts fluctuate each month over a year and each month between years. So we can not talk about seasonal trends.

For Tasmanian households living on the minimum wage, 27% of advertised rental properties were both affordable and appropriate. Again, this is a slightly higher proportion compared to 2015 (6% more), but again, this proportion was from a smaller pool of properties.

The picture varies for different household compositions and across the state.

- Across the state, young people receiving Youth Allowance, single jobseekers on Newstart and single parents receiving Newstart have the least choice of affordable and appropriate properties. There were no affordable and appropriate properties for these households in southern Tasmania. There was only one affordable and appropriate property for a single jobseeker and one for a single parent receiving Newstart in the north of Tasmania.
- Choices for low income households were much more limited in the south of Tasmania, compared to the north and north-west. Some low income households had extremely limited choice in seeking a rental in the south; this was the case for single jobseekers on Newstart, families with two children where the parents were looking for work, lone parents receiving parenting payments and people receiving Disability Support Pension.
- The slight improvement in the proportion of affordable and available properties across the state compared to 2015 was mainly for households living on the minimum wage, particularly for single people with no children and for couples with children where one adult is working. However, again, this increase varied across the regions; the increase was almost exclusively for households looking for properties in the north and north-west of the state. And, as previously stated, it was from a smaller overall pool of properties.

SARC's full state report on the Rental Affordability Snapshot provides further analysis of low income households' potential access to the Tasmanian private rental sector.⁵²

⁵² See: <https://www.anglicare-tas.org.au/>

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
456	921

Table 1: Rental Affordability, Tasmania, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	125	7.9%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	79	5.0%
3	Couple, no children	Age Pension	324	20.4%
4	Single, one child (aged less than 5)	Parenting Payment Single	119	7.5%
5	Single, one child (aged over 8)	Newstart Allowance	37	2.3%
6	Single	Age Pension	160	10.1%
7	Single aged over 21	Disability Support Pension	69	4.3%
8	Single	Newstart Allowance	8	0.5%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	645	40.6%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	296	18.6%
13	Single	Minimum Wage	323	20.3%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	433	27.3%
Total No of Properties		1,588		

Discussion

This year's Snapshot demonstrates a changing and complex landscape for Tasmanians living on low incomes when looking for housing in the private rental market.

What's happening to the supply of private rental housing in Tasmania?

Since 2013, the number of private rental properties being advertised has been steadily falling in Tasmania. This is mainly occurring in the north and the south of the state. We can only speculate what factors might be driving this. The rising popularity of Airbnb may be taking some of the housing stock out of the private rental market.⁵³ We intend to further investigate the factors that might be driving this trend in Tasmania.

Are low income households successfully getting the available lower cost private rental sector properties where they need it in Tasmania?

The Rental Affordability Snapshot tells us what properties are advertised across Tasmania and potentially available for low income households. But it doesn't tell us whether properties are where low income households need them.

We don't know the extent of demand for private rental properties in each region. This means we cannot analyse whether the supply of affordable and appropriate properties is in areas where low income households are looking. But we do know that the available properties are less likely to be in areas where there is access to employment opportunities. We also don't know who is successfully renting these affordable and appropriate properties.

Even with a lower number of properties being advertised in Tasmania, a higher proportion of potentially affordable and appropriate properties for low income households is a direction to be welcomed. However, it is too early to call this a 'trend'. And this change is not uniform across the state. It is notable that affordability and appropriateness has increased mainly in the north-west of the state, where there are less employment opportunities⁵⁴ and potentially less demand for properties.

As we have cited, low income groups are facing increased competition to successfully acquire a private rental property, both from those with higher incomes who are choosing to pay less and from those with low income who would previously have qualified for social housing, but cannot access it.

It is possible that, although the proportion of affordable and available private rental housing may have slightly increased since 2015, there are less properties overall to choose from, there is increased competition for this smaller pool of properties and the properties may not be where employment is located. These factors all diminish the prospects for low income renters obtaining a home in a location, in an affordable price bracket and with the amenity they need.

⁵³ Tourism is booming in Tasmania, which may be encouraging more housing investors who traditionally rented to tenants to look at Airbnb as a more profitable option:

- The number of international visitors to Tasmania rose by 20% in 2015 compared to 2014. Source: Hodgman, W (Premier) 2016, *Massive increase in international visitors to Tasmania*, media release, Tourism Tasmania, 2 March.'
- AirBNB Australian general manager Sam McDonagh said the service had more than doubled its hosts in Tasmania each year.' In article for the Sunday Tasmanian by David Beniuk, 9 April 2015, *'Airbnb presses for State Government for rules clarity'*.
- Calculations by finder.com.au show that renting out a room in Howrah on Airbnb receives a profit margin 497% over housing rental Source: finder.com.au 2015, *'Australia's most profitable Airbnb locations revealed'*, <http://www.finder.com.au/airbnb-australia-rental-profits>.

⁵⁴ The unemployment rate in Tasmania's north west is 7%, compared to 6% in the south of Tasmania and 6.9% in Tasmania's north. ABS 2016, *Labour Force*, detailed, cat. no. 6291.005.001.

Policy Implications

Anglicare Tasmania's position is that an important part of any rental housing sector is to ensure that houses can be made into homes. In short, that people can access rental properties that enable them to settle in an area, and connect to education, employment and communities, without risk of unreasonable upheaval; and that they can expect to live in a property that is affordable, provides them with the amenity they need and that meets reasonable standards.

Given the private rental sector is now the default housing sector for all Tasmanian households looking to rent, regardless of income, there needs to be a range of policies, programs and private rental market responses that ensure such a commercial market is able to meet the needs of a range of low income households and that low income households can afford to access appropriate and stable housing where they need it.

Anglicare Tasmania plans to develop a range of state-based priorities for change in liaison with those who rent, those who support low income households to find homes, and those who provide private rental properties. The policy goals we support are:

Increase the affordability and availability of Tasmanian private rental housing

Our priorities for change include increasing the supply of affordable Tasmanian housing stock across the social and private sectors; recognising the inadequacy of income support payments in meeting basic living costs; expanding government policies and programs that enable low income households to afford rents within areas they need to live, and encouraging private rental sector initiatives that also enable low income households to afford rents in areas they need to live.

Make homes for Tasmanians in the private rental sector

Our priorities for change include improving the security of tenure for low income and vulnerable tenants, continuing to improve the quality of private rental housing stock and discouraging profile and lifestyle gatekeeping within the private rental sector.

Conclusion

Our annual Snapshot data is indicating the number of advertised Tasmanian private rental properties has declined year on year since 2013, particularly in the south of the state and to a lesser extent, in the north of the state.

From this lower number of private rental properties on the market across the state over the Snapshot weekend, there was a slight increase in the proportion of affordable and available properties, particularly for households reliant on the minimum wage. But it is too early to call this a trend.

Once again, the Snapshot shows us that across the state, young people receiving Youth Allowance, single jobseekers on Newstart and single parents receiving Newstart have the least choice of affordable and appropriate properties. And this year's Snapshot also highlights that choices for low income households are much more limited in the south of Tasmania, compared to the north and north-west, with some households having no affordable and appropriate options in southern Tasmania.

We don't know the extent of demand for private rental properties in each region to be able to analyse whether the supply of affordable and appropriate properties is in areas where the market is looking. But we do know that the properties potentially available to low income households are less likely to be in areas where there is access to employment opportunities.

Given the private rental sector is the default housing sector for Tasmanian households needing to rent, regardless of income, there needs to be a range of policies, programs and private rental market responses that ensure such a commercial market is able to meet the needs of a range of low income households and that low income households can afford to access appropriate and stable housing where they need it.

Snapshot: Anglicare Victoria - Metropolitan Melbourne and Regional/Coastal Regions

Introduction

The 2016 Rental Affordability Snapshot is the 7th consecutive snapshot conducted by Anglicare Victoria. This Snapshot covered 30 metropolitan Melbourne Local Government Areas (LGAs), and a selection of 14 regional and coastal areas consistent with Anglicare Victoria service localities, including Gippsland, Ballarat, Bendigo, Mallee, Greater Geelong and the Mornington Peninsula⁵⁵.

Anglicare Victoria provides a range of services for children, youth and families across Victoria. These include:

- Out of Home Care services for children and young people, and post-care support
- Family support services, including: family counselling, case management, and parenting education
- Education programs for children and young people
- Family violence programs
- Disability support services and respite
- Services for AoD, mental health and problem gambling support
- Food, material aid and financial counselling for low income families
- Refugee and asylum seeker services
- Mentoring and volunteer programs.

Findings

On the Snapshot weekend, a total of 21,478 rental listings were collected from two online sources: realestate.com.au and gumtree.com.au.

Rental properties (such as houses, units, apartments, conditional accommodation) were sourced from realestate.com.au. Rooms advertised for rental via informal share accommodation were sourced from gumtree.com.au. Refer to the table below for a breakdown of total advertised listings.

Table 1: Breakdown of Advertised Listings

	Metropolitan LGAs	Regional/Coastal LGAs	Total
Realestate.com	14,113	3,720	17,833
Gumtree.com.au	3,217	428	3,645
Total:	17,330	4,148	21,478 total listings

⁵⁵ Regional/coastal LGAs targeted for this Snapshot: Ballarat, Bendigo, Bass Coast, Baw Baw, Campaspe, Greater Geelong, Latrobe, Mildura, Macedon Ranges, Mornington Peninsula, Mount Alexander, South Gippsland, Swan Hill and Wodonga,

Number and % of unique properties affordable and appropriate in Metropolitan Melbourne for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
856 (4.9%)	5,017 (28.9%)

Table 2: Rental Affordability, Metropolitan Melbourne LGAs, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	3	<1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	2	<1%
3	Couple, no children	Age Pension	95	1%
4	Single, one child (aged less than 5)	Parenting Payment Single	2	<1%
5	Single, one child (aged over 8)	Newstart Allowance	2	<1%
6	Single	Age Pension	764	4%
7	Single aged over 21	Disability Support Pension	4	<1%
8	Single	Newstart Allowance	4	<1%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	3,298	19%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	111	1%
13	Single	Minimum Wage	1,720	10%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	585	3%
Total No of Properties		17,330		

Metropolitan Melbourne

Income Support Households:

- For 8 of 10 household types receiving income-support, approximately 0% of rentals were affordable and appropriate across metropolitan Melbourne.
- Single aged-pensioners were the exception. This group experienced some improved access to affordable/appropriate rentals (4% of all listings), *yet this is only attributable to the availability of general share house accommodation through gumtree*. Given that share accommodation is typically targeted at younger populations of more transient renters (such as students and travellers), the appropriateness and accessibility of share accommodation for older pensioners, who would normatively be seeking stable, age-congruent accommodation, is highly questionable. When gumtree share house data was removed, close to 0% of properties were affordable/appropriate for single-aged pensioners, consistent with other household groups on income support.

Minimum Wage Households:

- All household types receiving the minimum wage fared better than those on income support.
- Double-income minimum wage families had the greatest access to affordable/appropriate rentals, at 19%. (This figure increased to 23% when gumtree sharehouse data were removed). However this rate decreased sharply to only 3% of rentals for single income couple families, and to only 1% for single income working parent families.
- Whilst the addition of gumtree share house data did not increase the availability of appropriate/appropriate rentals for single people on income support payments, there were increased rentals available for single people on the minimum wage. Whereas only 56 (or approx. 0%) of realestate.com.au properties were affordable/appropriate for singles on the minimum wage, this increased to 1,721 listings (or 10%) with the introduction of share accommodation via gumtree.

Top 10 Snapshot 2016 Metropolitan LGAs:

As the majority of income support household groups were comprehensively excluded from the metropolitan private rental market, the following LGA ranking is based on regions with the highest number of affordable/appropriate properties for at least one household type on the minimum wage only (where variability across regions was evident). The number in brackets denotes the number of available listings within the LGA, inclusive of realestate.com.au and gumtree listings.

1. City of Brimbank (521)
2. City of Wyndham (521)
3. City of Casey (504)
4. City of Whittlesea (380)
5. City of Greater Dandenong (289)
6. City of Hume (241)
7. City of Monash (212)
8. City of Melton (190)
9. City of Frankston (189)
10. City of Cardinia (187)

LGAs with the least access to affordable/appropriate housing include the City of Melbourne, and those in the inner/middle suburban rings such as: Stonnington, Port Phillip, Bayside, Glen Eira, Boroondara, Whitehorse, Yarra, Moreland, Maribyrnong and Moonee Valley. In these LGAs, affordability for couple families both earning the minimum wage (the highest income group in this Snapshot) ranged between 0% and 2%.

Removing gumtree data:

By removing share accommodation listings derived from gumtree, it is possible to obtain a picture of the more formal rental market. In the absence of gumtree share house listings:

- the number of unique properties that were both affordable/appropriate for any household on income support diminished to 106 properties (or 0.75% of listings)
- the number of unique properties that were both affordable/appropriate for any household on the minimum wage diminished to 3,352 properties (or 23.75% of listings)

Regional/Coastal Data:

Income Support Households:

- While a greater number of properties were found to be more affordable/appropriate in regional areas, affordability for the majority of income support household groups remained uniformly very low.
- As per metropolitan Melbourne the only exception were aged-pensioners, who had slightly higher access to properties, at 10% for couples and 6 % for singles. The rate however for the single aged group was impacted by the availability of share accommodation via gumtree.

Minimum Wage Households:

- Couple families both on the minimum wage had the greatest access to affordable/appropriate listings across all regions. This trend is consistent with metro data. Further, while the proportion of appropriate/affordable rentals available for this group in regional areas (50%) is more than double the overall rate for metropolitan Melbourne (19%), it is nonetheless similar to rates found for this group in outer suburban LGAs, such as Wyndham (49%) and Brimbank (40%) where metropolitan affordability was highest.
- Also consistent with metropolitan patterns, families with access to one minimum wage had far less access to appropriate/affordable rentals – diminishing to 27% for couple families with one working parent, and 15% for single working parent families.
- Lastly, 12% of regional listings were affordable/appropriate for single people on the minimum wage. This reflects accessibility to share house properties via gumtree, and the marginally higher proportion of affordable one bedroom properties available in regional areas.

Number and % of unique properties in regional/coastal Victoria affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
737 (17.7%)	2,589 (62.4%)

Table 2: Rental Affordability, regional and coastal LGAs, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	184	4%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	64	2%
3	Couple, no children	Age Pension	426	10%
4	Single, one child (aged less than 5)	Parenting Payment Single	99	2%
5	Single, one child (aged over 8)	Newstart Allowance	7	<1%
6	Single	Age Pension	261	6%
7	Single aged over 21	Disability Support Pension	49	1%
8	Single	Newstart Allowance	7	<1%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	2,081	50%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	626	15%
13	Single	Minimum Wage	1,518	12%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	1,124	27%
Total No of Properties		4,148		

Discussion

The 2016 Victorian Snapshot provides a consistent picture of private rental market exclusion for Victorians living on any form of income support. For these individuals and families, there is a great risk of being priced out of the rental market and of entering considerable rental stress across all of metropolitan Melbourne, including the city's growth corridors which are traditionally associated with higher affordability.

For those on income support – *including all family types with children, those on disabilities, young people on the Youth Allowance, and singles on Newstart* – there was approximately 0% access to affordable/appropriate rentals in any part of metropolitan Melbourne.

Namely one household group – *two income working families on the minimum wage* – had improved access to the rental market. Yet even for these families 77% of all rentals on realestate.com.au were inappropriate/unaffordable, and the vast majority of rentals that were accessible were located in outer suburban growth corridors or fringe areas that are comparatively low on the SEIFA index for socio-economic disadvantage. These LGAs typically have poorer access to services, public transport, infrastructure, employment, education and training institutions than inner suburban localities. It is also these regions that represent the 'Top 10 Affordable Metropolitan LGAs' on page 5. The following is also noteworthy:

- The Jesuit Social Services 2015 *Dropping off the Edge Report* (Vinson, Rawsthorne, Beavis & Ericson)⁵⁶ identified 27 postcodes in Victoria with the highest concentration of cumulative disadvantage. Of these postcodes, 13 were located in metropolitan Melbourne, and all 13 fall within the 'Snapshot Top 10 Metropolitan Affordable LGAs'.
- The March 2016 Brotherhood of St Laurence *Australia's Youth Unemployment Hotspot Snapshot*⁵⁷ reports that Melbourne's western region had the highest level of youth unemployment in Victoria, and was the 12th highest region nationally. So while the Western LGAs of Brimbank and Wyndham may be more affordable for minimum wage earners as per the 'Snapshot Metropolitan Top 10', rentals in these areas remain nonetheless inaccessible for young people on income support who also experience the highest rate of unemployment within these same regions.

These data patterns highlight that LGAs with greater rental affordability are often associated with higher levels of socio-economic disadvantage. And yet even within these LGAs, affordable/appropriate private rentals for people reliant income support are virtually inaccessible – thus further entrenching their experiences of marginalisation in these communities.

Lastly, while improved access to affordable and appropriate rentals was found in regional/coastal areas, infrastructure and health services in these areas are limited compared to metropolitan areas, and socio-economic disadvantage (as measured by SEIFA and the *Dropping off The Edge Report*) is also high in many localities. For people living on income support, access to affordable/appropriate housing in regional/coastal areas remained at inhibitory levels (i.e. between 0% and 4%).

Gumtree, share accommodation and young people

Young people on the Youth Allowance have the lowest total income of all groups (\$216.60 per week), and the least subsequent income to spend on rent (\$67.01 per week). For young people leaving out of care at 18 years (typically without a job, educational placement or strong system of support around them) this is the stark financial reality that they face upon 'reaching independence'.

⁵⁶ http://www.dote.org.au/wordpress/wp-content/uploads/0001_dote_2015.pdf

⁵⁷ http://library.bsl.org.au/jspui/bitstream/1/9004/1/BSL_Aust_youth_unemployment_hotspots_Mar2016.pdf

The Snapshot shows that even with access to informal share house accommodation via gumtree, zero out of 21,478 total rentals were appropriate/affordable for those on the Youth Allowance. For those on the Newstart, only 13 dwellings across the state-wide Snapshot were affordable/appropriate. The median price for all share accommodation listings collected via gumtree was \$160 per week. This represents:

- 73.8% of the weekly Youth Allowance (inclusive of rent assistance) – leaving just \$45.60 per week for all other expenses
- 60.7% of the weekly \$263.80 Newstart (inclusive of rent assistance) – leaving \$103.80 per week for all other expenses.

Further, a large number of gumtree share house listings were re-categorised as ‘conditional housing’, on the basis that they involved ‘sharing a bedroom’ or ‘renting a bed’ in a room shared with unknown persons – and thus were deemed inappropriate. The weekly rent associated with such ‘conditional’ share room arrangements however were largely priced at the same median levels as general share accommodation, particularly in inner city areas. Such arrangements demonstrate how the lack of affordability can be expressed within the current market. Real-life examples derived from gumtree include the following:

- Sharing a lounge room with six others, on either a couch or inflatable mattress for \$100 per week
- Renting a bunkbed, in a two bedroom apartment housing eight people, for \$150 per week
- Renting the end of a corridor, described as a ‘room’, for \$140 per week
- Renting a bed, in a room with three others, for \$175 per week (this was a repeated scenario).

Policy Implications

1. Increased support and housing access for Victoria’s most vulnerable young people.

- Extended state-funded Out of Home Care (OOHC) should be available to young people up to 21 years. Young people exiting the OOHC system at 18 years of age experience a range of poor outcomes, including homelessness, poverty, poor health, unemployment and entry into the justice system. Extending care represents a culturally-normative means of supporting young people to continue to have a stable home environment, giving them a better chance to focus on education, work, relationships and other positive life goals.
- Increase the rate of the Youth Allowance and Newstart by at least \$50 per week to enable greater access to rental properties, namely share accommodation. This Snapshot shows the current level of payments do not enable access to share house rentals for Victoria’s most vulnerable young people, making homelessness a reality. Housing is a basic need.

2. ‘Head-leasing’ arrangements by not-for-profit (NFPs), and other organisations

By collectively managing and negotiating access to properties on the private rental market, via part-subsidisation from government, ‘Head Leasing’ arrangement by NFPs have the potential to: i) increase affordability and access to the rental market for vulnerable groups and reduce homelessness; and ii) diminish the demand for publically-funded social housing.

3. *Investment in dedicated and safe housing options for parents and children leaving family violence*

The recently released 2016 report on the Victorian *Royal Commission into Family Violence* included among its 227 recommendations those pertaining to the importance of safe housing options for parents and children fleeing family violence situations. Last year's 2015 Victorian Snapshot was cited as evidence of the lack of private rentals available for single parents fleeing their homes due to violence. The 2016 Snapshot data provides the same picture of rental market exclusion for this group, who may be reliant on income support.

- Additional rental subsidies should be made available for those (and their children) leaving family violence situations, to enable improved access to the private rental market.
- Provision of dedicated public or community-funded housing options for families and single people fleeing family violence, which may lever off housing stock within the private market.

4. *Greater government investment in innovative, targeted social and public housing*

Put simply, given an inhibitory private rental market that is increasingly exclusionary of our state's most vulnerable citizens and families, investment in *more and a better* mix of public housing, in collaboration with NFPs and communities, must be an immediate and ongoing priority for all levels of government.

5. *Governments to incentivise greater stability and accessibility for people on income support in the private rental market*

Consumer Affairs Victoria is currently conducting a review of the rental tenancies act. As people on income support are less likely to become homeowners, and are increasingly dependent on the private rental market for long term housing stability, local and state governments should consider measures to incentivise: i) longer term lease agreements for vulnerable communities within the private rental market; and ii) greater accessibility to the private rental market for these groups via provision of targeted subsidies.

Conclusion

Inadequate access to affordable and appropriate housing on the private rental market for people on low incomes is an entrenched problem across Victoria. In metropolitan Melbourne, households on income support are comprehensively excluded from affordable and appropriate housing, and in regional areas accessibility for these households is only marginally better. While households on the minimum wage have greater access to housing (particularly dual income working families), the private rental market nonetheless remains restrictive even for these wage earners.

To enter the private rental market, individuals/families must do one or both of the following:

- pay well beyond what they can afford to secure a roof over their head, thus placing themselves in financial stress, or requiring them to live without essentials such as food, healthcare and utilities
- live in dwellings that are inappropriate for their own and their families' needs, such as multiple individuals and/or families living together in restricted spaces.

The impacts of an impenetrable private rental market and ongoing housing insecurity are considerable. These include: lack of stability and safety, psychological stress, community disconnection, difficulty maintaining work or study, transience/homelessness, poverty and material deprivation, and entrenched disadvantage that can continue to impact outcomes later in life, particularly for children and young people. Immediate and long-term action from government in collaboration with communities is imperative.

Snapshot: Anglicare Western NSW - Central West, Far West & Orana

Introduction

The Central West, Far West and Orana regions cover a large regional and rural area of NSW. Bathurst, Orange, Dubbo and Broken Hill are the major service centres of the region, accounting for approximately half the regional area's population of around 330,000.

The economy of the regional area is strengthened through a range of industry sectors including agriculture, mining and manufacturing as well as education and healthcare. Manufacturing plays a more significant role in the Central West than it does for NSW as a whole.

Charles Sturt University campuses are located in Bathurst and Orange and several TAFE Western campuses provide education opportunities. In the 2011 Census, the highest post-school qualification held was most commonly a Certificate III or IV. The sector is also supported by the National Logistics Hub in Parkes and the intermodal facilities in Blayney and Bathurst.

Unemployment in the Far West is close to national levels at 6.1%. However, youth unemployment is particularly high at 15.4%. The Central West region has a similar disparity between low unemployment of 4.1% and youth unemployment of 12.3% (LMIP, February 2016).

Housing prices are significantly cheaper in the western region than those in metropolitan centres. The median weekly rent for a 2-bedroom dwelling in the Central West (including Bathurst, Dubbo and Mudgee) is \$240-260 per week, while people living in Far West and Orana (including Broken Hill, Dubbo and rural/remote areas) pay a median weekly rent of \$180-230 per week.

Major trends that affect the region include an ageing population, a shift to urban and coastal living, declining national productivity, accelerated global market intergeneration and climate change.

Anglicare Western NSW supports low income households in Western NSW in the following ways:

- No Interest Loans Scheme (NILS)
- A new Survive to Thrive Hub located in Orange, supporting families with young children
- Out of Home Care
- Community & parish based emergency relief programs.

Findings

On the Snapshot weekend, 1,069 private rentals were advertised in the Central West, Far West and Orana regions of NSW. Private rentals were surveyed from newspapers and online sources. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 308 individual properties, including rooms in shared houses where appropriate, were suitable for at least one household type living on income support payments without placing them in housing stress
- 688 individual properties, including rooms in shared houses where appropriate, were suitable for at least one household type living on the minimum wage without placing them in housing stress.

While there were a considerable number of affordable options for low-waged households, some household types reliant on income support had very few rentals to select from, and some of the affordable properties were located in isolated areas which may not have been a reasonable option for that household type.



Young people and jobseekers

There were no affordable and appropriate options for any single person reliant on Newstart or Youth Allowance, even in shared accommodation.

Families receiving income support

Most family types with a Centrelink income had a number of options in this market. However, less than 1% of the properties found were affordable to single parent families whose only income was Newstart and Family Tax Benefit. The condition, location, and proximity to essential services of the more affordable options are likely to have been quite variable.

Older people, and people with disabilities

A small number of properties were found for people living on the Aged or Disability Pension. However, some of these were in small regional towns which may have lacked the support, health or public transport infrastructure needed by elderly people or those with disabilities.

Low-waged households

A reasonable proportion of properties were affordable and appropriate to families with one or two minimum wage incomes. Again, the condition, location, and proximity to essential services of the more affordable options are likely to have been quite variable.

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
308	688

Table 1: Rental Affordability, Central West, Far West & Orana, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	114	10.7%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	64	6.0%
3	Couple, no children	Age Pension	255	23.9%
4	Single, one child (aged less than 5)	Parenting Payment Single	81	7.6%
5	Single, one child (aged over 8)	Newstart Allowance	5	0.5%
6	Single	Age Pension	38	3.6%
7	Single aged over 21	Disability Support Pension	24	2.2%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	580	54.3%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	207	19.4%
13	Single	Minimum Wage	130	12.2%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	317	29.7%
Total No of Properties		1,069		

Discussion

The results of the Snapshot show that families receiving income support and earning the minimum wage have a larger variety of options in this market compared to other regions of NSW. However, a large number of these properties are in distant regional areas where employment, essential services and public transport may not be easily accessible.

Compared to 2015, several household types have considerably more options than previously. Families with minimum wage earnings have more options this year and considerably more than available in metropolitan areas. Even single parent families receiving Parenting Payment and two parent families receiving Newstart have a number of options and significantly more than 2015, although it is likely that many of these are still in inaccessible or poorly serviced areas. However, single parents reliant on Newstart still have very few options in this market.

Single income households are again very disadvantaged in this market, with no options for young people receiving Youth Allowance or Newstart, 2% for people receiving Disability Support Pension, and 4% of the market suitable for a single older person living on the Age Pension. The discrepancy between DSP and Age Pension recipients relates to the methodology, and indicates that half of the properties deemed suitable for Age Pension recipients are share houses – which may or may not be a practical option. Local services note that affordable options for older people are frequently under-serviced and inaccessible to public transport and support systems.

As a provider of Out of Home Care (OOHC) services to young people without family support, Anglicare is particularly concerned about the impact on young people of the expensive private rental market. More options need to be provided for young people leaving foster, kinship or residential care to transition to independence in a safe, affordable environment well-linked to support services.

Hundreds of job losses relating to the closure of a major manufacturing plant in Orange are likely to have a significant impact on the area. The coal industry is also facing a downturn, including 100 job losses in the mid-western region of NSW, although so far mines' local spending has not been significantly impacted. The Orange region has seen an impact of the mining downturn in terms of a decline in new businesses opening, which may impact on the availability of jobs. The impact on the economy of changes to the mining industry is complex, as fly-in/fly-out work arrangements mean that many high-income workers do not spend much of their money in the region they work.

Other groups experiencing difficulties and discrimination in the private rental market in the Central and Far West areas are Aboriginal and Torres Strait Islander people and single parents. They may be forced to rent in the far more remote areas outside of the city centres, which then compromise their access to community, social and medical support services. Overcrowded dwellings are also an issue in Western NSW, representing one of the top five reasons for people seeking emergency accommodation.

Policy Implications

Although waged households have access to affordable housing in this region, a number of vulnerable household types would experience considerable difficulty in finding appropriate, affordable housing within reach of needed services and transport links to the community. In order for our region to be inclusive of all of its residents, policies which continue to promote the increase of rental prices need to be modified and incentives to provide lower cost, appropriate accommodation for low income families and individuals must be provided.

Messages for the NSW Government

Government investment in social housing and affordable housing options, as well as providing incentives for non-government investors to increase the supply of affordable housing, will be required to address the disparity between subsidised accommodation and the unaffordable private market. A continuation of the current program to upgrade dilapidated social housing properties is crucial to improve the utility of existing housing stock and ensure quality of life and sustainable lifestyle for the residents.

While there are more affordable options in Western NSW than in metropolitan areas, the lack of public transport available between more regional areas and even within regional hubs mean that affordable accommodation can mean isolation or heavy reliance on a personal vehicle. The cost of fuel in regional and remote areas often significantly exceeds that in the cities. Good public transport arrangements in and between regional centres is essential to promote social inclusion and access to community infrastructure for low income households.

One of the most vulnerable populations experiencing exclusion from the housing market is young people in care. Anglicare Riverina's main activity is foster care and residential care for children and young people in statutory care. Findings from the Swinburne University of Technology's study *The Cost of Youth Homelessness in Australia* reveal that almost two-thirds of homeless youth had come out of state care. This demonstrates the need for a major government review at a policy and systems level if we are to break the cycle of disadvantage experienced by this cohort of youth. Currently, there is no ongoing financial support provided to carers once their foster children turn 18, which can make it difficult for them to continue providing care. Providing young people in care the opportunity to remain in care longer if need be needs to be discussed as a potential solution, as well as a more sustainable, gradual and supported transition from care into affordable, safe independent housing when young people are ready to move on.

There are few options in the private rental market for people reliant on the Age Pension, particularly older single people. Not only do older people require affordable accommodation but it needs to be safe and appropriate to their needs and well-linked to community and health resources. Older people living alone also may need to live in particular areas to receive family support or provide it, for example to a partner in an aged care facility or providing care to grandchildren, and their ability to drive may be limited. Supply of social housing appropriate for older people needs to be increased across regional NSW.

Housing NSW waiting periods

Across NSW, the waiting period to access a Housing NSW property is significant. Low income households who cannot afford the cost of rent in their area may spend many years on waiting lists falling deeper into poverty and social exclusion. In Western NSW, estimated wait times for Housing NSW properties are:

- Bathurst: 5-10 years (1-3 bedroom property) or 2-5 years (4 bedroom property)
- Cowra: 2-5 years (all property types)
- Dubbo: 2-5 years (1-2 bedroom property) or 5-10 years (3-4 bedroom property)
- Orange: 2-5 years (1, 3 or 4 bedroom property) or 5-10 years (2 bedroom property)
- Parkes: 2-5 years (all property types).

Messages for the Federal Government

At the federal government level, it is important that current tax concessions including negative gearing and capital gains tax exemptions are examined to ensure they are supporting equity in the housing. Income



inequality is also driving housing stress for households reliant on government benefits, which have not kept pace with the increases in the cost of living, particularly with regard to housing. Both of these issues are discussed in greater detail in the overarching national report.

Conclusion

Although affordable housing may be more readily available in rural parts of NSW, it is not always appropriate. The consequences of a housing shortage will cost a great deal to governments down the track, as they attempt to address poor educational outcomes for children and the breakdown of families and relationships.

For households trying to make ends meet without at least two minimum wage incomes the housing stock for affordable and appropriate rentals in the Central West, Far West and Orana region is difficult to find.

The current rental market is clearly beyond the affordable price range of people on income support and the level of income received by people on benefits is only sufficient to pay for extremely cheap accommodation, which simply does not exist.

Snapshot: Anglicare Western Australia - Western Australia

Introduction

Anglicare WA supports people, families and their communities to cope with the challenges of life by building their resilience and capacity. This is more important than ever, as many Western Australians are 'doing it tough', facing significant challenges securing and maintaining employment and a safe place to live. Anglicare WA believes access to housing is a human right. Yet, for thousands of Western Australians accessing affordable and appropriate accommodation is an unrealised dream.

A decade of unprecedented increases in the cost of housing has left many Western Australians in housing stress, priced out of the housing market, paying high rents and on long wait lists for social housing. In recent years, house prices have eased slightly and rents are coming down, yet affordable accommodation remains out of reach for many low income households.

The Snapshot seeks to highlight housing costs and the continued shortage of affordable housing for individuals and families in need. Anglicare WA wants its clients to not only survive in today's society, but to thrive, and accessing affordable and appropriate accommodation is fundamental to achieving this goal.

Findings

On the Snapshot weekend, 13,079 private rentals were advertised for rent in three regions of Western Australia, covering (1) Greater Perth Metropolitan Area (including Peel), (2) South West and Great Southern (including Bunbury and Albany), and (3) the North West (including Pilbara and Kimberley). The number of rentals listed was up 33% from 9,803 in 2015.

Private rentals were surveyed from realestate.com.au. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

The Rental Affordability Snapshot 2016 found that:

- 170 individual properties (1%) were suitable for at least one household type living on income support payments without placing them in housing stress
- 5,255 individual properties (40%) were suitable for at least one household type living on minimum wage without placing them in housing stress.

Households earning a minimum wage had greater access to affordable accommodation compared to a year ago. However, similar to the findings in 2015, households on income support had almost no affordable options in the private rental market in 2016.

GREATER METROPOLITAN PERTH, WA

On the Snapshot day, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
57	4361

Table 1: Rental Affordability, Greater Perth Metropolitan Area, WA, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	1	<0.1%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	0%
3	Couple, no children	Age Pension	35	0.3%
4	Single, one child (aged less than 5)	Parenting Payment Single	0	0%
5	Single, one child (aged over 8)	Newstart Allowance	0	0%
6	Single	Age Pension	21	0.2%
7	Single aged over 21	Disability Support Pension	0	0%
8	Single	Newstart Allowance	1	<0.1%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	4300	38.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	70	0.6%
13	Single	Minimum Wage	61	0.5%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	585	5.2%
Total No of Properties		11,168		

Median Rent

Private rental listings in the Perth metropolitan area increased 40% from 7,976 in 2015 to 11,168 in 2016. The median rent was \$390 per week in 2016, a decrease of 9% from \$430 in 2015. This trend of an increase in the number of properties available, and decreasing rents, was consistent with the previous year. With an increased number of listings available, numerous listings included offers of 'one week free' or included a statement that the rent had been reduced, although these offers were generally limited to rentals at the higher end of the market. Lower rents opened up more housing options for minimum wage earners this year, compared to last year; however rents remained unaffordable for households on income support payments.

Government Benefits

There were 57 unique properties that were affordable and available for people on income support payments in 2016, slightly better than last year, yet still dismally low, and woefully inadequate to house the thousands of Western Australians on Newstart, Youth Allowance, Disability Support Pension or the Age Pension.

There were no properties available that were affordable and appropriate for a single parent on Newstart, one for a single person on Newstart with no children, and only one for a couple with two children where both adults were on Newstart.

Not one of the properties in the Perth metropolitan area was affordable for a single person on the Disability Support Pension.

There were 21 properties affordable and appropriate for a single person on the Age Pension and 35 properties for a couple on the Age Pension, making up less than one per cent of the total available properties.

Minimum Wage Earners

In the Perth metropolitan area, there were 4,300 affordable and appropriate properties available for couples with two children where both parents were earning a minimum wage, making up 39% of available listings; an improvement from 2015 when only 21% of the properties were available for these households.

Only 5% of total properties were suitable for a couple where one adult is on minimum wage and they receive the partnered Parenting Payment and Family Tax Benefit (FTB) A & B, a slight improvement from 2015 when only 1% of total properties were suitable for this household type.

Single minimum wage earners with two children had far fewer housing options, with access to only 70 properties (1%). Single minimum wage earners without children were in a similar position with only 61 suitable properties. These figures were marginally better than 2015 (from 0% to 1% of properties available for singles, with or without children, on minimum wage), yet still insufficient to meet demand.

SOUTHWEST & GREAT SOUTHERN REGIONS, WA

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
54	589

Table 2: Rental Affordability, South West and Great Southern Regions of WA, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	15	1.7%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	4	0.4%
3	Couple, no children	Age Pension	45	5.0%
4	Single, one child (aged less than 5)	Parenting Payment Single	10	1.1%
5	Single, one child (aged over 8)	Newstart Allowance	1	0.1%
6	Single	Age Pension	4	0.4%
7	Single aged over 21	Disability Support Pension	2	0.2%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	573	63.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	78	8.6%
13	Single	Minimum Wage	16	1.8%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	187	20.7%
Total No of Properties		902		

Median Rent

The median rent in Perth's Southwest and Great Southern regions was \$350 per week in 2016, a decrease of 5% from \$370 in April 2015. Private rental listings increased by 28% to 902 in 2016, from 702 in 2015. Lowering rents opened up more housing options for low wage earners (65% of available properties), while people on income supports continued to struggle to secure affordable accommodation in the south-west (6% of available properties).

Government Benefits

Similar to the trend in the Perth metropolitan region, singles and couples on income support have almost no options for affordable, appropriate accommodation in the private rental market in the south-west and Great Southern regions. Only one property was affordable for a single on Newstart or the Youth Allowance, who could only afford to pay rent of \$85 per week and \$67 per week, respectively.

Only one property was available for singles with one child (over 8 years) on Newstart and merely 15 properties (2%) were affordable for couples with two children where both adults were on Newstart. Single parents on Parenting Payments also had limited options with four properties (less than 1 %) affordable and appropriate for a single with two children, and ten properties (2%) available for a single with one child.

Households on a Disability Support Pension did not fare much better, with only two properties that were affordable and appropriate for a single on a Disability Support Pension.

Pensioners also had minimal options. There were four affordable and appropriate properties available for singles on an Age Pension and 45 properties (5%) for couples on an Age Pension.

Minimum Wage Earners

Minimum wage earners had more options in the south-west and Great Southern region, with 64% or 573 properties affordable and appropriate for families with two children where both parents were on a minimum wage. Fewer properties (187, 21%) were suitable for couples with one adult on minimum wage, Family Tax Benefit A & B and a Parenting Payment.

Singles on a minimum wage had fewer options. Singles with children on minimum wage and FTB A & B were more limited in their rental options with access to only 78 suitable properties (9%). Only 16 properties (2%) were affordable for a single person on minimum wage.

NORTHWEST REGION, WA

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
59	305

Table 2: Rental Affordability, Northwest WA, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	18	1.8%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	13	1.3%
3	Couple, no children	Age Pension	56	5.6%
4	Single, one child (aged less than 5)	Parenting Payment Single	11	1.1%
5	Single, one child (aged over 8)	Newstart Allowance	2	0.2%
6	Single	Age Pension	2	0.2%
7	Single aged over 21	Disability Support Pension	2	0.2%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	289	28.6%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	41	4.1%
13	Single	Minimum Wage	18	1.8%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	111	11.0%
Total No of Properties		1,009		

Median Rent

Among the three regions, the Northwest experienced the largest decrease in median rent. The median rental price was down 33% from \$600 in 2015 to \$400 in 2016. This is a result of decreasing demand for private rentals in towns such as Port Hedland, Karratha and Kununurra. Unlike the other regions, the number of listings decreased in the Northwest, down 10% to 1,009 from 1,125 in 2015. Although rents have decreased in resource based communities in the Northwest and become more affordable for households on a minimum wage, rents are still out of reach for households on income support payments.

Government Benefits

Less than 1% of all properties were affordable and appropriate for households on income support payments. Only two properties were available for a single on Newstart and 18 properties (2%) were available for a couple with two children where both adults were receiving Newstart.

There were only two properties that were affordable and appropriate for a single on a Disability Support Pension in the entire Northwest region.

Seniors also faced minimal housing options in the Northwest with only two suitable properties for a single person on the Age Pension and 56 properties (6%) for a couple on the Age Pension.

Minimum Wage Earners

In 2016, 305 unique properties (30%) were available for minimum wage earners. There were 289 properties suitable for a family where both parents were on a minimum wage and 111 properties (11%) for families on a minimum wage along with a Parenting Payment and Family Tax Benefit A & B. Singles on a minimum wage had fewer options, with 18 properties (2%) affordable for singles without children, and 41 properties (4%) affordable and appropriate for singles with children. While still inadequate, this is an improvement from 2015.

Discussion

Households on Government benefits unable to access affordable rental accommodation

Despite higher vacancy rates and decreasing rents, there were almost no properties available to households on income support payments across the three regions in WA. There was only one property affordable to a single on Newstart, out of 13,079 properties.

In the Perth metropolitan area, single parents with one child on a Parenting Payment did not have access to any affordable and appropriate properties. In the Southwest, there were 10 suitable properties and in the Northwest there were 11 properties that were affordable and appropriate for this household type.

Households on a Disability Support Pension had even fewer options, with only four suitable properties in all three regions (0 in Perth, 2 in the Northwest and 2 in the Southwest).

The Age Pension system is based on the assumption that seniors are full home owners, with minimal housing costs. However, for the thousands of seniors reliant on the Age Pension and living in the private rental market, affordable housing options are almost non-existent. There were only 27 properties (0%) available for singles and 136 (1%) for couples.

Two parent households on a minimum wage fare better in 2016

Minimum wage earners had more housing options this year. Couples where both people were earning the minimum wage could afford to pay \$416 per week (including Commonwealth Rent Assistance), slightly higher than the median rent in all three regions, providing them with more options in the private rental market than other household types. The biggest change was in the Northwest where only 7% of the total properties were affordable for this household type in 2015, compared to 30% in 2016.

Regional Variation

Although rents vary across the state, those variations were less pronounced in 2016 than in previous years. Median rents for the three regions in 2015 ranged from \$360 to \$600 in 2015, compared to \$350 to \$400 in 2016. This is primarily due to falling rents in the Northwest.

Importance of rental subsidies in providing affordable accommodation

The Snapshot took into account receipt of Commonwealth Rent Assistance (CRA) for eligible households in its calculations of affordability. CRA provides a valuable subsidy for many households in receipt of income support and/or Family Tax Benefit. However, CRA at its current level, at the maximum rate of \$77 per week for a single parent with one child and \$86 per week for a couple with three children, has not kept pace with rents, and remains insufficient to alleviate rental stress, particularly for people on income support payments.

Over 200 properties in Perth were identified as National Rental Affordability Scheme (NRAS) properties, and as such were offered for rent at 20% below market rate and were only available to eligible households. All but one of these properties was affordable for a couple, where both were earning a minimum wage.

Policy Implications

Improving affordability for low income earners will require Commonwealth and state governments working collaboratively to address current and future housing needs.

Invest in social housing

- Increase the supply of social housing to meet the significant demand for affordable accommodation among households on income support. Target 5% of total housing stock by 2025.
- A mix of housing, coupled with appropriate services, is needed within the social housing system to accommodate the diverse needs of those who are unable to obtain affordable accommodation in the private rental market.
- Develop mechanisms to unlock financing for social housing, such as housing bonds and social impact investing.

Improve affordability in the private rental market

- Reform the tax system, including negative gearing and capital gains discounts, to encourage affordability and stability in the private rental market.
- Reinstate NRAS to increase the supply of affordable rentals available to low and moderate income tenants.
- Increase CRA to improve housing affordability for low income earners.
- Support changes to the planning system to facilitate housing diversity and affordability, including affordable rentals close to employment, services and public transport.

Increase adequacy of pensions and payments

- Increase the level of Newstart and the Youth Allowance so that recipients can access affordable accommodation while they look for a job or are studying.
- Increase the Disability Support Pension to ensure that people with disabilities are able to access affordable accommodation in the private rental market.
- Seniors in private rentals require an increase to the Age Pension to enable them to live in safe, secure and affordable accommodation as they age.

Conclusion

Households on low wages have more housing options this year than they did last year. However, households that rely on government benefits, particularly on Newstart, Youth Allowance or a Disability Support Pension, continue to be denied access to affordable rental accommodation. In order to make housing more affordable, Anglicare WA recommends investing in social housing; improving affordability in the private rental market by encouraging institutional investment, reforming tax settings, and increasing rates of CRA; and increasing the adequacy of government pensions and payments.

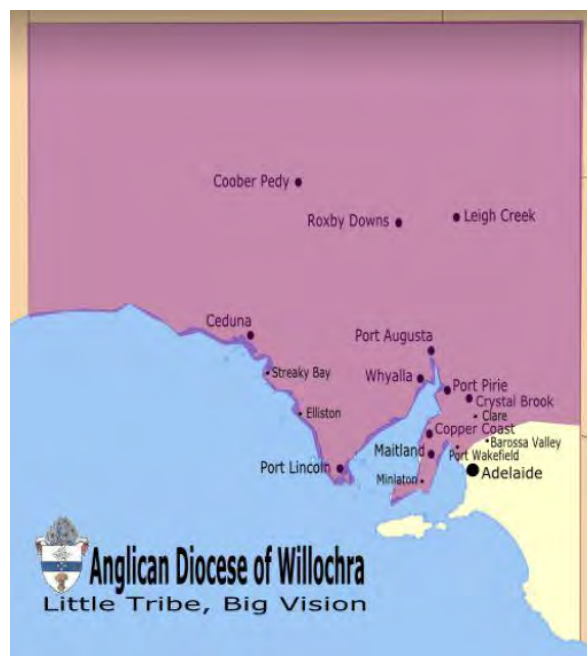
Access to affordable, appropriate housing is a pillar of a strong society. Without it, families will continue to struggle to weather financial hardships and relationship breakdowns. Affordable housing will not solve all of the problems Anglicare aims to address. However, access to affordable, appropriate housing will help enable individuals and families to work, study, build healthy relationships, raise families and participate in community life.

Snapshot: Anglicare Willochra - Willochra region

Introduction

Anglicare Willochra is the caring and welfare arm of the Anglican Diocese of Willochra, a large rural diocese covering a diversity of communities across 900,000 square kilometres of rural and regional South Australia. With a concern for the welfare of rural people, Anglicare Willochra partners with ministry groups in the Diocese, and with AnglicareSA to find ways to be 'good neighbours' within our communities.

The 2016 Willochra Rental Affordability Snapshot surveyed private rental properties across the Willochra Diocese, focusing on the larger towns and regional centres within the area - the regional cities of Whyalla, Port Augusta and Port Pirie, the mining township of Roxby Downs and the Copper Coast LGA.



Findings

Anglicare Willochra collected data on a total of 984 rental listings advertised online on the Snapshot weekend, and calculated the advertised properties' affordability and appropriateness for a range of household types. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 471 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 825 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

While on the surface these results seem to indicate a general improvement in affordability, we do need to pay attention to the coinciding factors that are shaping this increase in rental market options. As we have done in previous years, this report will look more closely at the disaggregated data for two Willochra communities in particular: the regional city of Whyalla and the Copper Coast LGA.

Table 1: Number and Percentage of Affordable & Appropriate Properties by Household Type & Locality

#	Household Type	Payment Type	Willochra		Copper Coast		Whyalla	
			#	%	#	%	#	%
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	320	33%	4	6%	122	35%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	225	23%	2	3%	94	27%
3	Couple, no children	Age Pension	397	40%	9	14%	159	46%
4	Single, one child (aged less than 5)	Parenting Payment Single	212	22%	2	3%	103	30%
5	Single, one child (aged over 8)	Newstart Allowance	26	3%	0	0%	11	3%
6	Single	Age Pension	48	5%	0	0%	15	4%
7	Single aged over 21	Disability Support Pension	48	5%	0	0%	15	4%
8	Single	Newstart Allowance	0	0%	0	0%	0	0%
9	Single aged over 18	Youth Allowance	0	0%	0	0%	0	0%
10	Single in share house	Youth Allowance	0	0%	0	0%	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	736	75%	52	81%	259	74%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	503	51%	27	42%	186	53%
13	Single	Minimum Wage	196	20%	2	3%	82	24%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	617	63%	41	64%	223	64%
Total Number of Properties Surveyed			616	984		64		349
Median Rent			\$260	\$230		\$265		\$220

Discussion

There was an increase of more than 50% in the number of rental properties available on the market in Willochra than surveyed last year, with a decreased median rent of \$230 down from \$260. This resulted in an increase in affordable and appropriate private rental options for most households in our survey, with one notable exception: yet again there was not one private rental option available across the Willochra region that would be affordable for a single person on Newstart or Youth Allowance. With the general increase in affordability for other household types it can only be surmised that these allowances are inadequate and a cause of housing stress.

Whyalla

Whyalla, located on the Spencer Gulf in South Australia, with a population of 22,716 [ABS 2011 Census] has seen a decline over the past 12 months due to local job losses and associated outward migration. The current plight of Whyalla hangs in the balance with its main employer Arrium Steel being placed into voluntary administration, having already shed almost 1,000 jobs, with another 3,000 workers currently waiting to hear their future. As a mining community Whyalla has suffered further job losses due to downturns in this industry. Although Whyalla is a resilient and optimistic community, its residents have been left reeling and uncertain about their future, with hundreds marching in a community rally to raise awareness of their plight. This is not an issue only for Whyalla and a statewide and national response is required due to the wider implications for the SA economy and national steel industry.

It is therefore not a surprise to see the outworking of these factors in the private rental market with the number of properties available for rent double that of last year and a drop in the median rent from \$280 to \$220. The rental market is showing signs of desperation with many landlords offering up to two weeks rent free, or offering to negotiate on rent and an increased in furnished houses to let. There is increased mobility occurring within Whyalla with tenants vacating properties in favour of cheaper options, often with an improvement in standard as well. The real estate market is similarly affected, reporting a higher than normal level of houses on the market and a decrease in sales achieved, asking prices have reduced by 20% and time on the market blown out to 248 days.⁵⁸

Affordability has accordingly increased for all household types, except for the standout single household on Newstart or Youth Allowance who still have no viable options, even in this depressed housing market.

The Anglicare Whyalla Outreach Centre, a partnership of the Whyalla Anglican Parish, Anglicare Willochra and AnglicareSA, provides emergency and food relief for families and individuals seeking assistance. With increasing demands on its services, and new clients seeking assistance local agencies will be stretched to cope with the unprecedented magnitude of assistance that will be required if the steelworks does close.

Copper Coast

The Copper Coast, including the townships of Kadina, Wallaroo and Moonta is located on the Yorke Peninsula, and has a population of 12,947 [ABS 2011 Census]. The local economy is based predominantly on agriculture, bulk grain handling and agricultural manufacturing but there is some industry diversification with extraction, fishing, transport and tourism with supporting business and service infrastructure.

The median private rental price for the Copper Coast has increased from \$250 surveyed in 2015 to \$265 this year. There has been a correlated decrease in affordable options for all household types receiving government assistance. Notable again is the lack of a single private housing option for single households, including single parent households. The only improved aspect is for households made up of a couple with children on minimum wage (either both working or one working and one receiving Parenting Payment).

⁵⁸ Simon Evans, Domain 12 April 2016 <http://www.domain.com.au/news/does-whyallas-real-estate-nightmare-have-broader-lessons-20160412-go4a6z/>

Youth unemployment is a major issue for this area with the Brotherhood of St Laurence's *Youth Unemployment Snapshot* reporting that youth unemployment for the Barossa-Yorke-Mid North region currently sits at 19.4%, an increase of over 6% over the last two years – ranking 7th nationally.⁵⁹ South Australia also has the highest youth unemployment rate overall at 15.5%. High youth unemployment coupled with no affordable housing for individuals relying on Newstart or Youth Allowance lead to: young people leaving the region, young people continuing to stay in the family home in a forced relationship of ongoing dependency, or homeless young people resorting to couch surfing.

Policy Implications

Policy mechanisms and initiatives to support and revitalise employment opportunities in rural and regional South Australia are required as a matter of urgency, particularly those that will give opportunities and hope for the future to our young people.

Youth Allowance and Newstart are clearly insufficient for young people or single parent families to access a level of housing that is appropriate and affordable.

Conclusion

Rental affordability results across the Willochra region have been quite different when individual communities are disaggregated. The Whyalla community is on the verge of major disruption which has already influenced its rental market, with an associated increase in affordability. This is not necessarily a positive indication regarding affordability of housing, as there is no reason for accessing housing in an area if there are no accompanying opportunities for employment.

A home, along with life and employment opportunities, are essential ingredients for the wellbeing of individuals and families who live in our regional communities. Intervention of both state and federal governments are needed to assist regional South Australia at this time.

⁵⁹ March 2016, Brotherhood of St Laurence, Australia's Youth Unemployment Hotspots Snapshot.

Snapshot: The Samaritans Foundation- Central Coast, Hunter, Great Lakes & Taree

Introduction

The Samaritans Foundation was established in 1984 and now delivers services across the Hunter, Central Coast, the Manning, Mid North Coast, Central West and Nepean Blue Mountain regions of New South Wales. The organisation employs over 800 staff and is supported by approximately 430 volunteers. Samaritans provides a wide range of effective and professional social welfare services within a community development framework, with particular regard to those who are marginalised through disability, injustice and lack of opportunity.

At present Samaritans provides care and support for families, individuals, young people and children through over 117 different services, including families suffering financial stress, women trying to escape domestic violence, isolated people living with mental illness, young people transitioning from Out of Home Care, and older people unable to get back into work. Safe and secure housing is essential for everyone, particularly these people.

Samaritans 2016 Rental Affordability Snapshot reported on the Central Coast, Hunter, and Great Lakes regions, a total area of 40,000 sq kms with a combined total population of 1,013,277 (ABS 2012).

A total of 11 local government areas are included within this Snapshot region, with the metropolitan centres being the larger populated areas of Gosford, Wyong, Lake Macquarie, Newcastle and Maitland. The regional areas covered were Cessnock, Singleton, Upper Hunter, Port Stephens, Great Lakes and Taree.

The economy of the Snapshot region is varied, covering a range of sectors including mining, manufacturing, tourism, healthcare and social assistance, transport logistics and retail.

The major trends that affect this snapshot region include a decline in manufacturing, downturn in coal mining, rising unemployment and ageing populations.

Findings

On the Snapshot weekend, 3,207 private rentals were advertised for rent across the Central Coast, Hunter, Great Lakes and Taree regions. Private rentals were surveyed from newspapers and online sources. Shared housing data was not collected this year and therefore is not included in this report. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 266 individual properties were suitable for at least one household type living on income support payments without placing them in housing stress (8.3% of all rentals)
- 1147 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress (36.7% of all rentals).

The overall amount of private rental listings had decreased by 8.5% in the 12 months since the last Snapshot. The total number of properties (excluding shared accommodation) for 2015 was 3,506.

70% of all rental listings were located in the metropolitan LGAs of Gosford, Wyong, Lake Macquarie, Newcastle, and Maitland. Newcastle had the highest number (710) of rental listings across all LGAs, followed by Wyong (493) Gosford (459) and Lake Macquarie (404).

Rentals prices were significantly lower in most regional LGAs than those in the metropolitan LGAs. The median rent for people living in the Upper Hunter is \$250 per week, while people living in Lake Macquarie and Wyong pay a median rent of \$390 per week. The highest median rent was \$430 per week for people in Gosford.

In the past 12 months, the median rent in the metropolitan LGAs had increased, ranging from 4-8%. For Cessnock and Taree the median rent was constant and a decrease in the median rent was reported for Maitland (↓3%), Great Lakes (↓11%) and Upper Hunter (↓4%).

For the majority of household income types captured in this Snapshot, access to affordable and appropriate rentals was very poor, particularly those who are living on any form of income support. Only aged pensioners and families on the minimum wage with family and/or parenting benefits would be able to access an affordable/appropriate property in Maitland.

The Central Coast LGAs of Gosford and Wyong were the worst areas to find any properties affordable and appropriate for any households on income support. Only families with two children on minimum wage plus FTB A were able to access properties – 11% of properties in Gosford and 28% in Wyong.

There were zero rentals affordable and appropriate for a young person on Newstart or Youth Allowance in every LGA.

Young families on Newstart have little or no access to affordable/appropriate rentals in both metropolitan and regional areas.

For families living on Newstart with two children the most affordable/appropriate rental properties were listed in Newcastle (36) and the Upper Hunter (26) region. The numbers listed in other LGAs were either zero or only one or two.

For single parent families working and/or receiving income support, access to housing was very low; with less than a handful of available rental properties being affordable/appropriate in most areas. This figure was higher for these households in Newcastle (13-34 properties) and the Upper Hunter LGA (6-81 properties).

There were only two areas where single people on a disability support pension or the aged pension could find more than one affordable/appropriate rental property, being Newcastle with 3% of the properties listed (21) and the Upper Hunter 4% of properties listed (10).

Families with two children and both parents earning the minimum wage could by far afford the greatest number of rental properties, with the Upper Hunter reporting more than half (158 properties) the total amount of properties listed as affordable and appropriate. The lowest numbers for these households were recorded in the metropolitan areas of Gosford (11%), Newcastle (21%), Wyong (28%), and Lake Macquarie (31%).

On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
266	1147

Table 1: Rental Affordability, Central Coast, Hunter, Great lakes & Taree, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	71	2.2%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	48	1.5%
3	Couple, no children	Age Pension	245	7.6%
4	Single, one child (aged less than 5)	Parenting Payment Single	72	2.2%
5	Single, one child (aged over 8)	Newstart Allowance	19	0.6%
6	Single	Age Pension	37	1.2%
7	Single aged over 21	Disability Support Pension	37	1.2%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	1058	33.0%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	153	4.8%
13	Single	Minimum Wage	122	3.8%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	307	9.6%
Total No of Properties			3,207	

Discussion

Unemployment continues to affect the local economy of this Snapshot region with the ongoing decline of the coal mining and manufacturing industries over the past year. This has resulted in further closures and job redundancies and already this year there have been 780 job redundancies across the Hunter.

For the 2015, December quarter the Central Coast, Hunter and Manning regions reported significantly higher unemployment rates than the 5.9% NSW average, ranging from 6.7% for Central Coast to 9.8% for the Manning and 10.9% in the Hunter. This will lead to greater dependence on income support payments and assistance from local community agencies.

Samaritans Emergency Relief services assist many people who are faced with paying a large electricity bill or car registration which immediately impacts on their ability to pay their regular weekly expenses such as food and rent. More often than not, paying rent is the first thing to stop. Whilst organisations such as Samaritans can assist sometimes, maintaining a rental property once it is in arrears can be almost impossible for some, and hence the cycle of homelessness begins. This has a further impact placing families and relationships under stress and affecting mental health.

Speculative investor spending, inflating housing prices in Sydney and Melbourne has priced many would-be owner-occupiers out of the housing market. This trend is expected to expand into the larger regional cities and therefore will place further on demand for the supply of rental properties in these regions. This will only further disadvantage low income families. This report shows private rental stock is decreasing and prices are increasing.

Policy Implications

Samaritans advocates for a housing reform package that:

- improves the affordability of housing especially for people on low incomes
- includes a reform of the current tax system for consistent treatment of investment incomes
- undertakes a collaborative all-of-government approach to provide long term solutions for growth and variety of social housing to meet the diversified needs of those disadvantaged.

Conclusion

Secure and affordable housing is a fundamental asset to a person's wellbeing. It provides a platform for many of life's benefits, including stable employment, connection to the community and a sense of home. Unfortunately, many Australians are not able to access affordable, suitable housing with their own economic and social resources.

This year's Snapshot highlights again that people living on the lowest incomes have literally nowhere to seek accommodation in the private rental market. Unless a collaborative comprehensive plan is developed, this trend will lead to increasing demands for other services such as emergency relief, mental health, financial counselling and family support.

Appendix 1: Assumptions of Affordability & Appropriateness

Assumptions used when calculating affordability and appropriateness

The measure of **affordability** that we use is the 'housing stress' benchmark – i.e. if the household is paying more than 30% of its income in rent, then it is in 'housing stress' and the housing is deemed to be unaffordable.

We include rent assistance as income for the purposes of this calculation.

When going through the listings on the internet and in the paper to assess whether they are affordable, we apply the following assumptions:

- Where rents are banded (e.g. the property is advertised as renting at \$200-\$220 per week), we use the highest rent in the band (e.g. \$220).⁶⁰
- Where rents are listed as 'from \$x' or 'offers above \$x' or '\$x negotiable', we use the figure given (\$x).
- Where rents are not stated in the ad, we assume that these properties would be too expensive.
- Where multiple properties are advertised in the same ad (e.g. 2 rooms available in the one share house), we count them as separate properties.
- When it is not clear from the ad how many properties are available (e.g. an ad for 'seniors' units') – in these cases, we count them as two properties.
- Where a property lists a condition of renting such as child minding or other 'employment' type activities, the property is not included.

In determining whether the property is **appropriate**, we apply the following assumptions:

- A bedroom property is suitable for a family with one child, while a family with 2 children would require a 3 bedroom property
- Share houses and bed-sits/studios are not suitable for couples; the exception is for couples on the age pension (assumption we have adopted in the past but not stipulated).

In order for the property to be considered suitable for a household,
it has to be affordable and appropriate.

⁶⁰ As in 2015, this year rental listings were retrieved and exported by REA Group from the realestate.com.au website. This method, replacing the former manual collection, will result in minor variation due to random errors, for example, instead of the highest rents being captured from the rents that were banded, the median or the lower band might have been picked up by the system. Where possible the effect has been minimised and should not be more prevalent than what was expected in previous Snapshots due to human error.