



Samaritans

Compassion Integrity Justice

Samaritans Regional Rental Affordability Snapshot

**Central Coast, Hunter, Great Lakes
and Taree**



2014

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Central Coast, Hunter, Great Lakes and Taree

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EXECUTIVE SUMMARY

The Anglicare Australia Rental Affordability Snapshot is an annual project surveying the affordability of rental properties for people living on a low income in Australia. Initially developed by the Social Action Research Centre at Anglicare Tasmania in 2007, the Snapshot was designed to highlight the lived experience of looking for housing whilst on a low income. This is the fifth year that the Anglicare Australia Rental Affordability Snapshot has been undertaken at the national level and the third year that Samaritans has participated.

For the purposes of this project, an affordable rental is one which took up less than 30% of the household's income, a commonly used benchmark of affordability. The Snapshot was undertaken nationally on Saturday 5th April 2014. Samaritans audited Newcastle Herald and a real estate website (www.realestate.com.au) for private rental accommodation. Nationally, over 62,000 properties were surveyed and in the Central Coast, Hunter, Great Lakes and Taree regions Samaritans surveyed 3,451 (compared to 3,253 in 2013) properties.

Samaritans 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 potentials to participate meaningfully in their personal and social life, including but not limited to getting an education, engaging in the job market, caring for family members and building friendships.

Despite an increase in properties available in the private rental market this year, the 2014 Snapshot highlights remarkably well that low incomes, such as government payments and the minimum wage, are insufficient to cover costs in the local rental market.

The following report outlines the results of the snapshot for the Samaritan's regions of Central Coast, Hunter, Great Lakes and Taree where we surveyed 3,451 available properties. Predefined tests of affordability and appropriateness were applied resulting in the number of advertised properties on a given day which were adequate for households living on a low income. For a dwelling to be determined as suitable it must satisfy tests of both affordability and appropriateness. The 2014 results show the difficulties faced finding a private rental for anyone living on a low income which included those on a federal income support and the minimum wage. High level figures identified by Samaritans show that housing affordability is as much a regional issue as it is an urban one.

This snapshot focuses on those of the Australian population who earn the least income – Commonwealth benefit recipients and minimum wage earners.

Housing affordability is a wellbeing issue; it is a societal issue; it is a productivity issue; it is an infrastructure issue; and it is a regional issue. Along with income, affordable housing is one of the few issues that genuinely cross all sectors and population groups within Australia. It is an issue, though affecting all Australians, which affects our most vulnerable and disadvantaged disproportionately.

Policy initiatives need to be comprehensive and include areas such as Income adequacy, Commonwealth

Rent Assistance and the level of Government benefits are areas which impact greatly on an individuals' capacity to pay for appropriate accommodation; systemic barriers such as taxation and program funding both inhibit housing affordability and could be used as effective policy levers to broaden access to housing; Cultural barriers like stigma and discrimination need to be addressed to overcome blocks to private rental markets; and infrastructure needs

to be developed through such interventions as continued investment from existing programs such as National Rental Affordability Scheme.

Housing affordability is truly a national issue and is deserving of being a truly **national priority**. The Federal Government must lead the action with comprehensive strategies matching the length and breadth of this national issue.

INTRODUCTION

On the 4th and 5th April 2013 Samaritans along with other Anglicare agencies across Australia carried out a rental affordability snapshot. This snapshot identified rental property listings in the private market at a point in time and compared these with the ability of prospective renters to pay the rents shown.

The focus of this report is upon the rental affordability for people receiving Government benefits and those on a minimum wage. People who suffer disadvantage and who use Samaritan's services are often receiving government benefits as their main income source.

The following report outlines the results of the snapshot for the Samaritan's regions of Central Coast, Hunter Great Lakes and Taree. This is the third time that Samaritans has participated in the snapshot.

METHOD

For the purposes of this project, an affordable rental is one which took up less than 30% of the household's income, a commonly used benchmark of affordability.

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. This year an additional household was included to reflect the experience of those who have been impacted by the Government decision to remove parents from the Parenting Payment Single, when their youngest child reaches eight years of age. 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 nationally on the 4th and 5th April 2014. At Samaritans, The Newcastle Herald newspaper and a website www.realestate.com.au were audited for rental accommodation. Over 3,451 properties were surveyed. Predefined tests of affordability and appropriateness were applied resulting in the number of advertised properties on a given day which were deemed suitable for households living on a low income. For a dwelling to be determined as suitable it must satisfy tests of both affordability and appropriateness.

The following advertisements were excluded from the snap shot

- Housing in retirement villages and holiday accommodation.
- Those that included a condition such as child-minding or other 'employment' type activities
- Properties that were already listed as leased
- Multiple advertisements for the same property

For the purposes of this project the following assumptions were used when compiling the information:

- Where rents are banded, the highest in the band should be used.
- Where rents were not stated in the ad, they are assumed they would be too expensive.
- Where rents are listed as "from x" or "offers above x" or "x neg", the figure given as 'x' should be used.
- Where multiple properties were advertised in the same ad (e.g. 2 rooms available in the one share house), these have been counted as separate properties

The below table gives a breakdown of the fortnightly incomes of each household type and the calculations for the rental amounts for each fortnightly and weekly that were utilised in determining affordability.

Income by Household Type

Household type	Payment Type	Min Beds Needed	Total Income per fortnight	Maximum Affordable Rent per fortnight	Maximum Affordable Rent per week
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	3	\$1,360.33	\$452.49	\$226.25
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	\$1,204.04	\$405.61	\$202.80
Couple, no children	Age Pension	1	\$1,249.60	\$410.52	\$205.26
Single, one child (aged less than 5)	Parenting Payment Single	2	\$1,031.84	\$353.95	\$176.97
Single, one child (aged over 8)	Newstart Allowance	2	\$826.80	\$277.21	\$138.61
Single	Age Pension	1	\$828.90	\$286.59	\$143.30
Single aged over 21	Disability Support Pension	1	\$828.90	\$286.59	\$143.30
Single	Newstart Allowance	1	\$510.50	\$165.10	\$82.55
Single aged over 18	Youth Allowance, Austudy	1	\$414.40	\$127.90	\$63.95
Single in share house	Youth Allowance, Austudy	1	\$414.40	\$127.90	\$63.95
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage	3	\$2,190.02	\$701.40	\$350.70
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	3	\$1,631.80	\$533.93	\$266.97
Single	Minimum Wage	1	\$1,122.31	\$336.69	\$168.35

FINDINGS

The Snapshot was undertaken on Friday 4th April 2013 with over 3,451 properties surveyed. Samaritans audited The Newcastle Herald newspaper and www.realestate.com.au website for rental accommodation. Predefined tests of affordability and appropriateness were applied resulting in the number of advertised properties on a given day which were adequate for households living on a low income. For a dwelling to be determined as suitable it must satisfy tests of both affordability and appropriateness.

The following advertisements were excluded from the snap shot

- Housing in retirement villages and holiday accommodation.
- Those that included a condition such as child-minding or other 'employment' type activities and student only accommodation
- Properties that were already listed as leased
- Multiple advertisements for the same property

On the 5th April 2014, there were a total of 3,451 properties available for rent over the Central Coast; Hunter; Great Lakes and Taree Regions. The table below shows a breakdown of available properties via LGA/regions and a comparison to 2013 and 2012.

Comparison of property totals

LGA/REGION	TOTAL 2014	SUITABLE		TOTAL 2013	SUITABLE		TOTAL 2012	SUITABLE	
		No.	%		No.	%		No.	%
Gosford	440	20	4.5	472	16	3.4	NA	NA	NA
Wyong	374	69	18.4	396	68	17.2	NA	NA	NA
Newcastle	699	58	8.3	516	32	6.2	288	81	28.1
Lake Macquarie	334	53	15.8	331	37	11.2	238	94	39.5
Cessnock	181	89	49.2	158	53	33.5	74	33	44.6
Maitland	354	104	29.4	386	57	14.8	146	52	35.6
Port Stephens	264	60	22.7	263	59	22.4	169	68	40.2
Singleton	165	45	27.3	151	18	11.9	17	3	17.6
Remaining Hunter LGAs Dungog, Gloucester, Muswellbrook, and Upper Hunter (including Scone)	374	240	64.2	243	40	16.5	94	42	44.7
Great Lakes	97	42	43.3	141	35	24.8	112	71	63.4
Taree	169	77	45.6	196	117	59.7	NA	NA	NA

Gosford LGA

Gosford LGA is located in the Central Coast and has an approximate total land area of 1,030 square kilometres, of which a large proportion is State Forest, National Park and nature reserves, including beaches and waterways. Gosford is based around significant waterways. Gosford is a rural and residential area, with some commercial land use. Gosford has a dispersed population with some areas having limited public transport. The approximate population of Gosford city is 167,693.

28.1% of the Gosford community are classified as low income households, with 6.1% being unemployed. Many lower income families leave Sydney to relocate to the area and commute back to Sydney for work putting time and financial stress on these families.

There were a total of 20 affordable and appropriate properties out of 440 available properties. Of these 15 properties were suitable for a couple with two children on the minimum wage. There were 5 that were affordable and appropriate for an aged couple looking at room configuration and pricing, however 2 of these were bedsits on first or second floors.

Single parents with two children or a single person on a minimum wage as well as all household types (other than aged couples) receiving government benefits were unable to find affordable and appropriate accommodation in the Gosford LGA.

Gosford - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	5
Single, one child (aged less than 5)	Parenting Payment Single	0
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	0
Single aged over 21	Disability Support Pension	0

Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	15
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	0
Single	Minimum Wage	0

Wyang LGA

Wyang LGA is also located in the Central Coast and has approximate total land area 827square kilometres. Wyong is a growing residential area, with some commercial and industrial land use. The western half of the Shire is predominantly. The approximate population of Wyong is 153,992.

32.6% of the Wyong community are classified as low income households, with 7.8% being unemployed. Many lower income families leave Sydney to relocate to the area and commute back to Sydney for work putting time and financial stress on these families.

There were a total of 69 affordable and appropriate properties out of 374 properties in the Wyong LGA. 61 of these properties were suitable for a couple with two children on a minimum wage, (2 of these same properties were also the only properties suitable and appropriate for Single Parent with two children on Minimum wage). The remaining 8 properties were available for a couple on the aged pension however 1 of these involved a flight of stairs. Many of the properties available for all categories were in isolated parts of the Wyong LGA with limited transport or employment options.

Once again a single person on a minimum wage as well as all household types (other than aged couples) receiving government benefits were unable to find affordable and appropriate accommodation in the Wyong LGA.

Wyang - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	8
Single, one child (aged less than 5)	Parenting Payment Single	0
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	0
Single aged over 21	Disability Support Pension	0
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	61
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	2
Single	Minimum Wage	0

Newcastle LGA

Newcastle LGA is located in the Hunter Region of NSW and encompasses residential and industrial areas, with rural areas in the north-west, and several commercial areas covering a total land area of nearly 200 square kilometres. The greater Newcastle area is seen as the economic, administrative and cultural centre of the Hunter Region. Shipping is a major industry; with Newcastle being one of the world's largest coal exporting ports. The approximate population of Newcastle is 148,531.

27.4% of the Newcastle community are classified as low income households, with 5.7% being unemployed.

Of the total of 58 affordable and appropriate properties (out of 699 properties) there was nothing to rent for any household type living on a government benefit except for an aged couple or individual. Therefore no young person, person with a disability, single parent or family without employment was able to find a rental property.

There were 27 properties for a couple with children on the minimum wage. The majority of these properties were a long way from the city centre adding to petrol and other living costs. There were also 26 properties (6 within boarding houses) for a single person on the minimum wage with similar issues. Included in the same 26 properties (1 boarding house room), were 12 properties affordable and appropriate for a lone aged pensioner however 2 were on the first floor or higher of the apartment block.

For a couple with no children on the aged pension there were 5 properties that were seen to be appropriate in terms of affordability and room configuration. Of those 5 properties, 1 was upstairs property.

Due to the university there are a lot of shared accommodation options available in the Newcastle LGA, yet there were limited options for any single person on Newstart or Youth Allowance. There were no affordable and appropriate properties for single parents (waged or receiving benefits), or for a person receiving disability support payments.

Newcastle - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	5
Single, one child (aged less than 5)	Parenting Payment Single	0
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	12
Single aged over 21	Disability Support Pension	0
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	27
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	0
Single	Minimum Wage	26

Lake Macquarie LGA

Lake Macquarie is located in the Hunter Region of NSW, and is the fastest growing city in the Hunter, and one of the largest cities in New South Wales, with an estimated residential population of 202,347. This population is distributed around the lake in over 90 communities.

26.6% of the Lake Macquarie community are classified as low income households, with 4% being unemployed.

There were total of 53 affordable and appropriate properties out of 334 properties in Lake Macquarie. Once again, a couple with two children on a minimum wage fared the best with 42 properties available.

For a couple on the aged pension there were 10 properties were seen to be appropriate in terms of affordability and room configuration. However, 3 of these were bedsits and 1 was in a two storey building. 2 of these properties were also appropriate for a single person on a minimum wage. There was 1 other property available to a single person on a minimum wage.

Groups that cannot access affordable and appropriate accommodation in Lake Macquarie include:

- Couple with two children on Newstart
- Single person with two children on parenting payment
- Single person with two children with a minimum wage
- Single person with a child of any age on parenting payment
- Single person on a disability support pension or aged pension
- Single person on Newstart or Youth Allowance

Lake Macquarie - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	10
Single, one child (aged less than 5)	Parenting Payment Single	0
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	0
Single aged over 21	Disability Support Pension	0
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	42
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	0
Single	Minimum Wage	3

Cessnock LGA

Cessnock LGA is located in the Hunter region and encompasses a total land area of 1,950 square kilometres, of which a large proportion is State Forest and National Park. Most of the rural area is used for grazing, farming, timber-getting and viticulture. The City has two main

townships, Cessnock and Kurri Kurri, with much of the population concentrated in a narrow urban belt between these. The approximate population of Cessnock LGA is 50,840.

29.5% of the Cessnock LGA are classified as low income households, with 6.5% being unemployed.

Out of 181 properties there were only 89 affordable and appropriate properties with 80 of these suitable for a couple with two children on a minimum wage. Within these 80 properties 7 are affordable and appropriate for a Single parent with two children on minimum wage. For an aged couple there are 9 properties, but 1 of these properties is also the only suitable rental for a single person on a minimum wage.

Once again young or single people on Newstart or Youth Allowance, and Single parents on parenting payments, people with a disability and single aged people are unable to find a private rental in the Cessnock LGA.

Cessnock - Number & Percentage of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	9
Single, one child (aged less than 5)	Parenting Payment Single	0
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	0
Single aged over 21	Disability Support Pension	0
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	80
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	7
Single	Minimum Wage	1

Maitland LGA

Maitland is located in the Hunter Valley and covers 396 square kilometres. It is centrally located, and within close proximity to the Hunter Valley Wine Country, and the mining industry. Maitland provides a mix of housing opportunities in both rural and residential surrounds, as well as numerous potential Greenfield sites identified for future residential land release up to 2020. The approximate population of Maitland is 67,478.

23.3% of the Maitland community are classified as low income households, with 5% being unemployed.

There were over 354 properties available properties in the Maitland LGA. 84 of these were affordable and appropriate for a couple with two children on a minimum wage (included within these is the only property affordable and appropriate for a single parent with two children on a minimum wage).

There were 20 properties (1 on the second storey) affordable and appropriate for an aged couple (included within this is the 1 property suitable for a single person on a minimum wage and the 1 property for a single parent with one child under 5).

Of the 104 affordable and appropriate properties, there were no affordable and appropriate accommodation rentals in Maitland for:

- Couple with two children on Newstart
- Single person with two children on parenting payment
- Single person with a child over 8 on Newstart
- Single person on a disability support pension or aged pension
- Single person on Newstart or Youth Allowance

Maitland - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	20
Single, one child (aged less than 5)	Parenting Payment Single	1
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	0
Single aged over 21	Disability Support Pension	0
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	84
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	1
Single	Minimum Wage	1

Port Stephens LGA

Port Stephens is located in the Hunter region and covers 979 square kilometres. The population is divided into a number of discrete regions within the LGA. Much of the area is rural or semi-rural with pockets of residential developments. Transport across the LGA is intermittent and disparate. Port Stephens is a holiday destination for local and international tourists making this the primary industry in the LGA. The approximate population of Port Stephens is 67,825.

In the Port Stephens community 28.5% were low income households, with 6.2% being unemployed.

Whilst Samaritans were careful in our collation some properties may have been holiday rentals.

Out of the 264 properties available, there were only a total of 60 affordable and appropriate properties. Considering Port Stephens LGA reputation as a place for those retiring there were only 6 properties available for those couples on an aged pension and nothing for a single person on an aged pension.

Predominately couples with two children on a minimum wage, were able to access affordable and appropriate rental properties with 54 properties available. Within these properties, 3 were also affordable and appropriate for a Single parent with two children earning a minimum wage.

There is nothing affordable and appropriate for single people on any of the following payments – Newstart, Youth Allowance, Aged Pension, or Disability Support. A couple with two children on Newstart and any single parent on a parenting payment were also unable to access a rental in the Port Stephens LGA.

Port Stephens - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	6
Single, one child (aged less than 5)	Parenting Payment Single	0
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	0
Single aged over 21	Disability Support Pension	0
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	54
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	3
Single	Minimum Wage	0

Singleton LGA

Singleton is located in the centre of the Hunter Valley and covers over 4,893 square kilometres. The busy commercial centre of Singleton supports an industrial sector which is based largely on coal mining and electricity generation as well as various agricultural industries and defence training with an army base in the area. The approximate population of Singleton is 22,694.

In Singleton, 18.5% are low income households with 4.2% are unemployed. There is a high percentage (25.7%) of the community that lives in rentals, many of which are often unaffordable and inappropriate to their needs.

There were 65 available rentals with 45 affordable and appropriate properties. 37 of these are for a couple with two children on a minimum wage (and include the 7 properties also available for a single parent on a minimum wage).

There were 8 properties available for a couple on the aged pension however 5 of these involved significant amounts of stairs. Competing for the same properties was 1 unit for a single parent with one child under 5 (significant stairs) and 2 properties for single people on a minimum wage.

Single people on income support (Newstart, Aged, Disability, and Youth Allowance) will not find anything affordable or appropriate in Singleton. Neither will families on Newstart, or single parents with two children or one child over 8 on Centrelink support.

Singleton - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	8
Single, one child (aged less than 5)	Parenting Payment Single	1
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	0
Single aged over 21	Disability Support Pension	0
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	37
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	7
Single	Minimum Wage	2

Remaining Hunter LGA

The remaining Hunter LGAs are made up of the shires of Dungog, Gloucester, Muswellbrook, and Upper Hunter (including Scone). For these LGAs, there were 374 properties and 240 of these were affordable and appropriate, 216 of these for families on a minimum wage.

Dungog Shire is situated next to the Barrington Tops and consists predominantly of 2,251 square kilometres of very rugged to hilly country. There were 8,461 people residing in Dungog Shire with 4.4% of these unemployed. 28.9% of the Dungog community are low income earners.

Of the 4 affordable and appropriate rentals in Dungog, 4 were suitable for a couple with two children on a minimum wage including properties that were also suitable for Single parent on Minimum Wage (3).

Gloucester Shire is a rural community. Gloucester Township is surrounded by 3,000sq kms of rugged terrain incorporating farm land, hills, forests, rivers and streams. There were 4,877 people residing in Gloucester Shire with 5.3% of these unemployed. 37.2% of the Gloucester community are low income earners. Gloucester Council, although generally included with the Hunter Region for administrative functions, is also part of the Mid North Coast Region for many Federal Government services.

In Gloucester, there were 15 properties affordable and appropriate for a Couple with two children on a minimum wage (also competed for by a Single parent with two children on a minimum wage (6)).

Muswellbrook Shire covers 3,402 square kilometres, of which 43% is national parks. The 2011 population of Muswellbrook Shire is 16,923 people with 4.8% unemployed. 21.5% of

the community earn a low income. Industry in Muswellbrook includes agriculture, viticulture, equine industry, power generation and also coal mining. Muswellbrook Shire consists of 2 larger towns, Muswellbrook and Denman, as well as a number of outlining rural communities.

Muswellbrook has 164 affordable and appropriate properties for a couple with two children on a minimum wage. Out of these properties, a number of household types would also be competing for the rental.

- 30 properties for a couple with 2 children on Newstart,
- 65 properties for a single parent with two children on a minimum wage,
- 15 properties for a single parent with two children on parenting payment
- 15 properties for an aged couple on the aged pension
- 2 properties for a single parent with one child under 5
- 2 properties for a single parent with one child over 8 on Newstart
- 2 properties for a single person on a minimum wage

There are an additional 16 properties that were affordable and appropriate. These include properties for a single person on a minimum wage (16), a single aged pensioner (8 properties including one with a flight of stairs), and a person on a disability benefit (8 properties including 1 with a flight of stairs).

Upper Hunter Shire includes the towns of Scone, Aberdeen, Murrurundi and Merriwa as well as several villages, spread out over the 8,096 square kilometres of the region. The 2011 population of Upper Hunter Shire was 13,754 people with 3.6% unemployed. 27.5% of the community earn a low income. The Upper Hunter is the largest horse-rearing region in Australia.

In Upper Hunter LGA there were 12 affordable and appropriate properties, 10 of which were suitable for a couple with two children on a minimum wage. The following household types would find all 12 properties affordable and appropriate

- A couple with two children on Newstart (2 properties),
- A couple on the aged pension (6 properties however 3 involved stairs)
- A single parent on parenting payment with one child under 5 (2 properties)
- A single parent on Newstart with one child over 8 (2 properties)
- A Single aged pensioner (2 properties)
- A Single person on a disability support pension (2 properties)
- A single person on a Minimum wage (2 properties)

In Scone there was only 23 affordable and appropriate for a Couple with two children on a minimum wage (7 of these were also affordable and appropriate for a single parent with two children on a minimum wage or parenting payment, 1 for a couple with two children on Newstart, or a couple on the aged pension).

There were an additional 4 properties deemed affordable for an aged couple, however, 2 of these were on the first floor of buildings. Competing for 1 of these additional properties were a single aged pensioner, a person with a disability and a single person on a minimum wage.

Stereotypes alone about the different categories make it extremely difficult for people to gain accommodation but when they are competing with a couple with children working they are more likely to miss out. Despite the employment opportunities, the accommodation is spread out over a large region leading to high travel costs for employment and limited access to services.

Across the Upper Hunter region there is no affordable or appropriate accommodation for a single person on Newstart or Youth Allowance.

Remaining Hunter LGAs - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	33
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	18
Couple, no children	Age Pension	26
Single, one child (aged less than 5)	Parenting Payment Single	4
Single, one child (aged over 8)	Newstart Allowance	4
Single	Age Pension	11
Single aged over 21	Disability Support Pension	11
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	216
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	83
Single	Minimum Wage	21

Great Lakes LGA (including Stroud)

Great Lakes Council is situated in the Mid North Coast region and covers 3,376 square kilometres. There were 34,430 people residing in Great Lakes with 5.3% of these unemployed. 39.8% of the Great Lakes community are low income earners.

The Great Lakes is home to the globally significant, Myall Lakes wetlands. These wetlands are an important foundation for the economies of the suburbs of the Great Lakes, particularly the recreational fisheries and tourism sectors.

There were a total of 42 affordable and appropriate properties out of 97 available. 17 of these were suitable for couple with two children on a minimum wage, (also includes the 3 properties for single parents on a minimum wage and 2 for a couple with two children on Newstart). Out of this 17, there were 2 properties in Stroud (only for couples on a minimum wage).

There were 25 properties affordable and appropriate for a couple on an aged pension (however 15 of these were up a flight of stairs), 16 of these were the same properties that were suitable for a single person on a minimum wage, 3 properties for a single parent with one child under 5, 1 was the only affordable and appropriate rental for Single person on an aged pension, and 1 was the only affordable and appropriate rental for a person on a disability support pension. None of these were available in Stroud.

There were no rentals affordable or appropriate for

- Single person with two children on a parenting payment
- Single person with one child over 8 years old on parenting payment
- Single person on Newstart, or Youth Allowance

Great Lakes - Number of Affordable & Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	2
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	25
Single, one child (aged less than 5)	Parenting Payment Single	3
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	1
Single aged over 21	Disability Support Pension	1
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	17
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	3
Single	Minimum Wage	16

Taree LGA

The City of Greater Taree is situated in the Mid North Coast region and covers 3,752 square kilometres centred on the township of Taree. There were 46,541 people residing in Greater Taree with 9.3% of these unemployed. 37.8% of the Great Lakes community are low income earners.

Although the majority of available rental properties in this region are deemed to be affordable and appropriate for families on a minimum wage, a high proportion of the population in the region are either underemployed (casual work) or unemployed with limited employment options. In other words, the supply of affordable housing does not match the client group who are in need of housing.

There were 169 properties in the Taree LGA with 77 affordable and appropriate properties. There were two pools of properties. In the first pool, there were 67 properties that were suitable for a couple with two children on a minimum wage. Inclusive within these same properties were properties for a couple with children on Newstart (4), or a single parent with two children on a minimum wage (20).

In the second pool, there were 10 properties suitable for an older couple on an aged pension. Within this same property group, properties were suitable for single person on a disability pension (1), or aged pension (1), a single parent with one child under 5 (2), or a single person on a minimum wage (3)

Within the pools often groups are vying for the same properties.

Despite the large number of affordable and appropriate properties, those single parents with two children on parenting payment or a single parent with a child over 8 on the Newstart allowance, single people on Newstart or Youth Allowance are all unable to find accommodation in the Taree LGA.

Taree - Number & Percentage of Affordable & Appropriate Properties by Household

Household Type	Payment Type	Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	4
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0
Couple, no children	Age Pension	10
Single, one child (aged less than 5)	Parenting Payment Single	2
Single, one child (aged over 8)	Newstart Allowance	0
Single	Age Pension	1
Single aged over 21	Disability Support Pension	1
Single	Newstart Allowance	0
Single aged over 18	Youth Allowance	0
Single in share house	Youth Allowance	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	67
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	20
Single	Minimum Wage	3

Discussion

Although the majority of available rental properties in this region are deemed to be affordable for families on minimum wages, there is not really sufficient employment in this area for these housing opportunities to be realised. In other words, the supply of affordable housing does not match the household types who are in need for the regions examined.

This picture of affordability and appropriateness is further complicated by the recognition of a very poor public transport system, meaning that people need to budget for additional expenses to run and maintain a car, pay for community transport, taxis or other means of transportation. Lack of transportation often leads to social isolation and an inability to access services. Appropriate, affordable housing is not always as readily available in central locations, as it is in some of the more isolated rural parts of the region.

MINIMUM WAGE HOUSEHOLDS

A couple with two children on the minimum wage (with one parent staying at home also receiving Family Tax Benefit Part A and B) can afford 700 properties across all regions, giving them the greatest options, however the greatest concentration of these properties were in areas where there have been recent downturns in employment opportunities such as Muswellbrook/Gloucester and Cessnock.

A single parent with two children on a Minimum Wage (including Family Tax Benefit Part A) can only source 126 affordable and appropriate properties, with the majority in Taree, Upper Hunter and Muswellbrook/Gloucester. All other areas have less than 7 properties each for this household type, with the exception of Gosford, Newcastle and Lake Macquarie where there were no properties for this household type.

A single person on the Minimum Wage has even less options with a total of 73 affordable and appropriate accommodation options. Cessnock, Maitland, Singleton, Lake Macquarie, Upper Hunter and Taree had 3 or less properties for this household type. In Port Stephens, Wyong and Gosford there were no properties for this household type.

AGED PENSION

The only other household type that was able to find appropriate and affordable accommodation across all regions was a couple with no children on the Age Pension. Overall there were 132 properties affordable and appropriate for this household type. However this is a tenuous position in regards to ongoing housing stability as should a partner die, there are only 23 affordable and appropriate properties for a single person on an Aged Pension across the region, despite much of the region having a high aged population. The properties were found in Newcastle (12) Singleton (1), Maitland (1), Great Lakes (4), Remaining Hunter LGAs (4), and Taree (2).

Also, there appears to be reluctance within the established, older community to move from their particular area, even to access affordable housing. People have often preferred to remain in an insecure situation than to consider moving.

Of serious concern was the lack of affordable and appropriate accommodation for all other household across the region (see below table)

Affordability and Appropriateness by household type and regional distribution

Household Type	Payment Type	Regional Distribution (11)	Total Number Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	Remaining Hunter LGAs, Taree, Great Lakes (3)	39
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	Remaining Hunter LGAs (1)	18
Couple, no children	Age Pension	All regions	132
Single, one child (aged less than 5)	Parenting Payment Single	Remaining Hunter LGAs, Great Lakes, Taree, Maitland, Singleton (5)	11
Single, one child (aged over 8)	Newstart Allowance	Remaining Hunter LGAs (1)	4
Single	Age Pension	Newcastle, Remaining Hunter LGAs, Great Lakes, Taree Singleton, Maitland (5)	23
Single aged over 21	Disability Support Pension	Remaining Hunter LGAs, Taree, Great Lakes (3)	13
Single	Newstart Allowance	No regions	0
Single aged over 18	Youth Allowance	No regions	0
Single in share house	Youth Allowance	No regions	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	All regions	700
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	Wyong, Cessnock, Maitland, Port Stephens, Singleton, Remaining Hunter LGAs, Great Lakes, Taree (8)	126
Single	Minimum Wage	Newcastle, Lake Macquarie, Maitland, Cessnock, Singleton, Remaining Hunter LGAs, Great Lakes, Taree (8)	73

Single parents and families on Newstart find it extremely difficult to find any affordable and appropriate rentals across the region. Our emergency relief services are currently filled with these households needing access to food due to their rental costs.

FAMILY ON NEWSTART

For a couple with two children living on the Newstart Allowance there were a total of 39 properties that were spread over 3 regions - Remaining Hunter LGAs (33), Great Lakes (2) and Taree(4). All of these areas have difficulties with transport and service provision to assist these families with the issues that may be leading to their unemployment. Some of this rental affordability has occurred due to a downturn in the mining boom and subsequent employment options in these three regions.

SINGLE PARENT FAMILIES

For single parent families living on Centrelink support, there were very limited numbers of properties that were deemed affordable and appropriate. Overall there were 18 properties available for a single parent with two children (one aged less than 5, one aged less than 10) and 11 properties for single parents with one child under 5. There were only 4 properties for a single parent who has been transferred to Newstart Allowance as their only child is over 8 years of age.

Of serious concern is the spread of these properties does not correlate to the percentage of population that is classified as a one parent household by the ABS (see below table). In fact many of the properties were in areas where there were a lesser percentage of single parent households. This means that many single parent households within the Hunter are in housing stress and have no options to find affordable or appropriate rentals in their local regions.

Distribution of Single parent households and affordable and appropriate rentals

LGA/REGION	Total percentage of population State average 16.3	Affordable and Appropriate for Single parents not working
		Number
Gosford	17.9	0
Wyong	21.3	0
Newcastle	18.5	0
Lake Macquarie	17.3	0
Cessnock	20.3	0
Maitland	17.1	1
Port Stephens	16.6	0
Singleton	13.7	1
Remaining Hunter LGAs		
Dungog,	13.6	0
Gloucester,	11.9	0
Muswellbrook,	16.5	19
Upper Hunter	14.1	7
Great Lakes	16.1	3
Taree	18.4	2

DISABILITY SUPPORT PENSION

For single people on a disability support pension the ability to find an appropriate and affordable property is extremely difficult with only 13 properties across the entire region. There is one property in Taree, and Great Lakes. There are 11 properties the Upper Hunter LGAs. Many of these are rural LGAs have limited disability services, health services and have minimal transport systems, exacerbating the needs of the household.

SINGLE PEOPLE

For single people (including young people) who live on Youth Allowance or Newstart Payment there are NO properties that are affordable and appropriate in any of the LGAs Samaritans surveyed. Accommodation is a huge cost and concern for young people and their families when considering independent living. Young people in the Samaritans service

region are already remaining at home longer (where possible) due to the high rental costs. Unfortunately many of our client group have been unable to remain at home due to abuse and neglect, or are exiting the Out Of Home Care system. Services in the region are faced with young people who are homeless or at risk of homelessness being ready to move on and be independent but they are unable to due to the lack of affordable housing right across the region.

Young, single people are doubly affected in all of this, with few employment opportunities and virtually no appropriate housing stock. They also face discrimination because of their youth and lack of rental history. As a result, they will migrate to more urban areas, or will become hidden homeless, moving from household to household as a couch surfer or boarder with no tenure. Unless a young person is earning a minimum wage they will not find any affordable or appropriate rental across the entire region.

Young people in the Hunter are already remaining at home longer (where possible) due to the high rental costs. Unfortunately many of the people we support have been unable to remain at home due to abuse and neglect. Our system is filled with young people ready to move on and be independent but they are unable to due to the lack of affordable housing right across the region.

Aboriginal and Torres Strait Islander people as well as our refugee community in the Hunter, also face unspoken discrimination in the private rental market and, even if they meet affordability criteria, may find it harder to access the private rental market.

Also, there appears to be reluctance within the established, older community to move from their particular area, even to access affordable housing. People have often preferred to remain in an insecure situation than to consider moving.

Single Parents and Families on Newstart find it extremely difficult to find any affordable and appropriate rentals across the region. Our emergency relief services are currently filled with people from these household types needing access to food due to their rental costs.

The majority of the above groups accessing our services are renting, staying temporarily with friends or residing in emergency accommodation. This places the parent and the children in difficulties financially on a daily basis, causing much stress and anxiety, school difficulties and risk of homelessness is constant.

Of serious concern was the lack of affordable and appropriate accommodation for a single person aged over 21 on a disability pension, for single people on Newstart and for young people on Youth Allowance.

We offer many services to people with a disability, to single adults including those who have been released from correctional centres and to young people and often accommodation is a huge cost and concern for these people that we support and/or their families when considering independent living.

Conclusion

Housing affordability is truly a national issue and is deserving of being a truly **national priority**. The Federal Government must lead the action with comprehensive strategies matching the length and breadth of this national issue.

Housing affordability is an issue facing all Australians. It hits hardest people living on low incomes such as Government pensions and allowances and even the minimum wage. The Anglicare Australia Rental Affordability Snapshot has shown that across Australia, people on low incomes are potentially living in housing stress, spending more than 30% of their income on housing costs. On a low income, 30% is significant and as such has far reaching consequences in terms of an individuals' ability to escape the cycle of disadvantage; for a family's ability to survive and develop strong senses of self in order to navigate society and carve out for themselves a stronger existence. Housing affordability has consequences for us as a nation in terms of continuing to grow our economy and be the economic envy of the

world; it has consequences for our industries and the way our population settles across the country.

This picture of affordability and appropriateness is further complicated by the recognition of a very poor public transport system, meaning that people need to budget for additional expenses to run and maintain a car, pay for community transport, taxis or other means of transportation. Lack of transportation often leads to social isolation and an inability to access services. Appropriate, affordable housing is not always as readily available in central locations as it is in some of the more isolated rural parts of the region.

The majority of the household types accessing our services are renting, staying temporarily with friends or residing in emergency accommodation. This places the parent/s and the children in difficulties financially on a daily basis, causing much stress and anxiety, school difficulties and risk of homelessness is constant.

There were 857 affordable and appropriate housing across the Central Coast, Hunter, Great Lakes and Taree regions out of the total 3,451 properties available for rent on the 5th April 2014. This means that less than 25% of the total rental market is affordable and appropriate for any particular household type.

There were 39 properties available for a couple with two children on Newstart across the entire region. There were only 13 properties available for a person on a disability support payment across the entire region. These were all found in predominately in Muswellbrook (30 for families on Newstart and 8 for a person on Disability support) with the others in Upper Hunter, Scone, Taree or Great Lakes.

There were no properties for any single person on Newstart or Youth Allowance across the entire region.

Unless you earn a minimum wage and are part of a couple with two children, then the housing stock for affordable and appropriate rentals in Central Coast; Hunter; Great Lakes and Taree Regions is highly competitive and difficult to find.