



Samaritans

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Samaritans Regional Rental Affordability Snapshot

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



2016

Samaritans Regional Rental Affordability Snapshot

Central Coast, Hunter, Great Lakes and Taree

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Central Coast, Hunter, Great Lakes and Taree

EXECUTIVE SUMMARY

Each year Samaritans participates in the Anglicare Australia Rental Affordability Snapshot. 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 7th year that the Rental Affordability Snapshot has been carried out at the national level and the 5th year that Samaritans has conducted the research in the Central Coast, Hunter, Great Lakes and Taree regions.

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.

The focus of this report is upon the rental affordability for people receiving Government benefits and those on a minimum wage. Many people who access Samaritan's services are often receiving government benefits as their main income source. These people are usually battling with many and varied hardships in their lives – physical, emotional, relationship, financial, and homelessness - for which they turn to Samaritans seeking support and assistance.

On Friday 1st April 2016 Samaritans conducted research across 3 local regions as part of the annual Anglicare 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 advertised.

Data for the snapshot was sourced via the REA Group (operates the realestate.com.au website) who provided their private rental listings across Australia. This was the principal source of data for the Samaritans snapshot.

A total of 3,207 rental properties were available for rent on snapshot day. Only 8.3% (266) of these properties were affordable and appropriate for people on income support payments, with most (243) being only suitable for couples on an aged pension. Newcastle and the Upper Hunter were the only areas where there were a few more properties suitable for either single parents or couples with two children, and single people on an aged or disability pension, but these numbers were still low, ranging from 10 – 36 across these household types.

For all other local government areas across the snapshot region there was virtually no appropriate or affordable places for young people or single parents with one child on income support to rent.

Just over a third (1,147; 35.8%) of the rental properties advertised were affordable and appropriate for families on a minimum wage.

The results of the 2016 Rental Affordability Snapshot show that people on low incomes continue to be severely disadvantaged when it comes to safe and secure accommodation. For many individuals and families on low incomes the cost of paying rent can result in their inability to pay for other basic necessities such as food, electricity, or seeing a doctor. Our 2016 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 consistent lack of affordable housing identified by the Rental Affordability Snapshots undertaken over the past 7 years by Anglicare agencies like Samaritans is evidence that a national strategy is needed to address this housing problem. A serious commitment is needed to reinforce the tax system, ensure the supply of housing is better matched to people's needs, and a growth in the supply of social housing.

INTRODUCTION

Samaritans conducted its 2016 Rental Affordability Snapshot on Friday 1st April across 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).

Within these regions are 11 local government areas - the more metropolitan, larger populated areas of Gosford, Wyong, Lake Macquarie, Newcastle and Maitland; the rural areas of Cessnock, Singleton, Upper Hunter; and the coastal areas of Port Stephens, Great Lakes and Taree. This snapshot will report on the findings of rental properties for each of these local government areas.

The economy of the snapshot regions is varied, covering a range of sectors including mining, manufacturing, tourism, healthcare and social assistance, transport logistics and retail. The major trends that affect these regions include a decline in manufacturing, downturn in coal mining, rising unemployment and ageing populations.

METHOD

The data collection adopted for this year's snapshot captured all rental listings retrieved and exported by realestate.com.au (RE) from the RE website. Local newspaper websites for each LGA were scanned for rental properties, and as these were advertised via a link to another major real estate website, it was assumed there would be a large duplication of the data from the RE website. So properties from newspapers were not included. Share housing properties advertised on gumtree.com.au were also not included in this year's data collection because with the exception of 2015, historically this data has not been included and therefore it would distort any trends over time.

Predefined tests of affordability and appropriateness were applied to the number of advertised properties to determine those 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 commonly used benchmark of housing affordability is the '30:40 indicator'.¹ 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'.²

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.³ 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.⁴

¹ *Lovering, Matthew(2104), Housing affordability stress: Understanding the 30:40 indicator, Evidence Review 54, AHURI*

² *Harding, A., B., & Kelly, S (2004), Trends in Housing Stress, NATSEM, Paper Presented at the National Summit on Housing Affordability, Canberra*

³ *Lovering, Matthew(2104), Housing affordability stress: Understanding the 30:40 indicator, Evidence Review 54, AHURI*

⁴ *Ibid*

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

For a property to be considered appropriate, the following assumptions were applied:

- a room in a share house or a bedsit was considered suitable for a single person. It is not suitable for couples, except for couples on age pension
- a 1-2 bedroom property was considered suitable for a single person or couple
- a 2-3 bedroom property was considered suitable for parents with children, depending on the number of children.

The following properties 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
- Properties that have no rent stated in the ad

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

- Where rents were given a range, the highest in the band was used.
- Where rents were listed as "from x" or "offers above x" or "x neg", the figure given as 'x' was 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 exception to the above rule is when it was not clear from the ad how many properties are available (e.g. an ad for 'seniors' units') – in these cases, they were counted as two properties.

FINDINGS

On the 1st April 2016, 3,207 private rentals were advertised for rent on realestate.com.au across the Central Coast, Hunter, Great Lakes and Taree regions. 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);
- 1,147 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress (35.8% of all rentals).
- In combination, 1,253 individual properties were suitable for at least one household type (39.1% of all rentals), with couples with no children who received the age pension accounting for the increase from 1,147 to 1,253 properties.

The overall amount of private rental listings had decreased by 8.5% in the twelve months since the last snapshot. The total number of properties (excluding shared accommodation) for 2015 was 3506.

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).

Across the regions, the median rent sought was \$360 per week. Rentals prices were significantly lower in the Great Lakes and most rural 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 twelve months, the median rent in the metropolitan LGAs had increased, ranging from 4 – 8%. For Cessnock and Taree the median rent remained 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 low, particularly those who are living on any form of income support. With the exception of Newcastle and the Upper Hunter areas, there were only 1 or 2 properties suitable for all household types except for couples on the aged pension.

MINIMUM WAGE HOUSEHOLDS

A couple with two children on the minimum wage also receiving Family Tax Benefit Part A can afford over 1,058 properties across all regions, giving them the greatest options, however, the highest percentage of these properties were in the rural mining areas of Maitland, Cessnock, Singleton and the Upper Hunter where there has been huge downturns in employment.

A couple with two children on the minimum wage receiving Family Tax Benefit Part A & B and Parenting Payment (Partnered) can afford 307 properties across all regions, with the nearly half (122) of these available in the Upper Hunter.

A single parent with two children on a Minimum Wage (including Family Tax Benefit Part A&B) can only source 153 affordable and appropriate properties, with the majority in Singleton and the Upper Hunter. All other areas have less than 6% suitable for this household type, with the exception of Gosford and Wyong where there were no properties for this household type.

A single person on the Minimum Wage has even less options with a total of 122 affordable and appropriate accommodation options. The majority of these properties were in the Newcastle (N=55) and the Upper Hunter (N=39) LGAs. The other areas had very little available (1-7 properties) and there were nothing in the Port Stephens area 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 245 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 37 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 highest number of properties was found in Newcastle (78), Upper Hunter (59) and Taree (21). Surprisingly Port Stephens which is a popular retirement location had the smallest number of properties (5) for this household income type.

FAMILY ON NEWSTART

For a couple with two children living on the Newstart Allowance there were a total of 71 properties, the majority of which were spread over 2 regions - Newcastle (36), and the Upper Hunter (26). The latter has seen a downturn in the mining boom and subsequent

employment options which may account for this rental affordability. However, this area also offers limited transport and service provision to assist these families with the issues that may be leading to their unemployment.

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 48 properties available for a single parent with two children (one aged less than 5, one aged less than 10) and 72 properties for single parents with one child under 5; or 83 properties in combination. There were only 19 properties for a single parent who has been transferred to Newstart Allowance as their only child is over 8 years of age.

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 37 properties across the entire region. The majority of these properties (21) were available in Newcastle. There is 1 property in Taree, Great Lakes, Singleton and Gosford and 10 properties the Upper Hunter LGA. Many of these LGAs have limited disability services, health services and have minimal transport systems, exacerbating the needs of these households.

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.

The following table provides the aggregated data for the Snapshot. The detailed data for each LGA can be found in Appendix A.

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		

1. Central Coast Region

The Central Coast has a population of over 312,000 and has historically been regarded as more affordable for rental and purchase properties than Sydney. The region is forecast to have increased population, household and dwelling growth to 2031 with strong increases in couple only and lone person households. The unemployment rate is 6.7%.

However, the area has a predominance of low income households, resulting in a high demand for affordable housing. The majority of dwellings on the Central Coast are large separate family homes, which are not a good fit for the growing number of single person households. There is also a higher proportion of frail aged than the state average. According to 2011 Census figures, hundreds of households in this area were living in caravan, cabin and houseboat accommodation. Given that singles and couples comprise over half of all households and this is expected to rise till 2031, there is greater need for suitable and affordable housing.

1.1 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. 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.

Gosford has a dispersed population with some areas having limited public transport. The approximate population of Gosford city is 167,693 with 5.2% being unemployed.

Median weekly rent for the Gosford area was \$430, which is a 7.5% increase on last year. Of the 459 advertised properties, only 1.7% (N=8) were affordable and appropriate rental accommodation households on income support in this area. And only 11% (N=52) of properties were suitable for households with two children on the minimum wage with Family Tax Benefit A.

1.2 Wyong LGA

Wyong 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 approximate population of Wyong is 159,981 with 8.5% 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.

Median weekly rent for the Wyong was \$390, which is a 6% increase on last year. A total of 10 rental properties out of 493 properties in the Wyong LGA were affordable and appropriate for households on income support, comprising predominantly couples on the aged pension. There were no other properties affordable or appropriate for any others. 139 properties were suitable for single parents or couples on minimum wage with family Tax benefits and/or Parenting Payments.

2. The Hunter Region

The regional city of Newcastle is the gateway to the Hunter and the local government areas of Lake Macquarie, Maitland, Cessnock, Singleton, Port Stephens and the Upper Hunter. The overall region has a population of 581,223 (2011 Census) and its economy includes significant areas of coal mining as well as agriculture, manufacturing and tourism.

2.1 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 still a major industry; however, with Newcastle being one of the world's largest coal exporting ports. The approximate population of Newcastle is 148,531 and 6.4% were unemployed (Mar 2016).

The median weekly rent for Newcastle was \$340, which is a 4.4% increase on last year.

Of the 80 affordable and appropriate properties for households on income support (out of 710 properties) there was nothing to rent for a young person receiving Youth Allowance or Newstart. An aged couple on the pension could choose from the highest number (78) of properties, with single parents or couples with children being able to access between 1.8% and 5.1% of properties.

For a single aged pensioner or a person on disability support pension only 3% of properties were affordable and appropriate. Therefore no young person, person with a disability, single parent or family without employment was able to find a rental property.

2.2 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. The median weekly rent for Lake Macquarie was \$390, which is an 8.3% increase on last year.

Unemployment in Lake Macquarie was reported at 6.4% (Mar 2016).

There were a total of 15 affordable and appropriate properties for households on income support out of 404 properties in Lake Macquarie. Overall, couples with two children on a minimum wage fared the best with 127 properties available.

Couples on the aged pension were the main household to benefit from 15 properties seen to be appropriate in terms of affordability and room configuration. 1 of these 15 properties was suitable for either single parents or couples with children on income support, and only 2 properties for single aged pensioners or those on disability pension.

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

- Single person with a child over 8yrs on parenting payment
- Single person on Newstart or Youth Allowance

2.3 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 estimated population of Cessnock LGA is over 51,000.

In Cessnock 14.2% were unemployed (Dec 2015). Youth unemployment in the Cessnock area is problematic with the latest figures on youth unemployment for early 2016 reported at 21.9%.⁵

The median weekly rent of \$290 for Cessnock has not changed in 12 months.

Out of 151 properties there were only 15 affordable and appropriate properties for households on income support of which all were suitable for couples on the aged pension with no children and 1 of these properties was also suitable for a single parent with a child < 5yrs on Parenting Payment.

86 properties were suitable for households on the minimum wage, but only 5 properties in this group were suitable for singles on a minimum wage and only 9 properties for a single parent with two children on minimum wage plus Family Tax Benefit A & B.

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

2.4 Maitland LGA

Maitland is located in the Hunter Valley and covers 396 square kilometres. It is centrally located, and is the junction of major transport routes in the Lower Hunter. Maitland has an

⁵ "NSW State Economic Update 2016: the good, the bad, and the ugly" <http://advancecessnock.com.au>

approximate population of 76,607 and is growing at a rate of one family per day. 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. Maitland's labour force is also a mix of skills across all major sectors of employment.

In the Maitland community 7.2% (Feb 2016) are unemployed. The median weekly rent for Maitland was \$335, which is a 3% decrease on last year.

There were 206 available properties advertised in the Maitland LGA. 17 (8.3%) of these were affordable and appropriate for households on income support and 121 (58.7%) for households on a minimum wage.

The 17 affordable and appropriate properties were only suitable for couples on an aged pension with no children.

There were no affordable and appropriate accommodation rentals in any other household types on income support in Maitland.

2.5 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. Newcastle Airport and the RAAF base are located within this region and 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 70,447.

Port Stephens' unemployment rate was 9.8% (Dec 2015) being unemployed. The median weekly rent for Port Stephens was \$370, which is a 5.7% increase on last year.

Out of the 199 properties available, there were only 6 (3%) affordable and appropriate properties for households on income support. There were 85 affordable and appropriate properties for households on a minimum wage. Considering Port Stephens LGA reputation as a place for those retiring, 5 out of the 6 properties available were for those couples on an aged pension and there was nothing for a single person on an aged pension. A couple with two children on Newstart could access 1 property.

Predominately couples with two children on a minimum wage, were able to access affordable and appropriate rental properties with 85 properties available. Within these properties, 5 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 and any single parent on a parenting payment were also unable to access a rental in the Port Stephens LGA.

2.6 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 over 24,000.

Singleton's unemployment rate was 7.0% (Dec 2015) and a high percentage of the community that lives in rentals, many of which are often unaffordable and inappropriate to their needs.

The median weekly rent for Singleton was \$300, which is a 7% increase on last year. There were 75 available rentals with 13 (17.3%) affordable and appropriate properties for households on income support. Of these 13, couples on an aged pension had the greatest

choice (10 properties) with 4 properties suitable for couples with two children on Newstart and 2 properties for single parents of children under 5yrs on Parenting Payment. Singles on the aged pension or disability pension had very little choice (1 property). In addition, there were 50 individual properties (66.7%) suitable for households on a minimum wage.

Single people on income support (Newstart, and Youth Allowance) and single parents on Newstart will not find anything affordable or appropriate in Singleton.

2.7 Upper Hunter LGA

The remaining Hunter LGAs are made up of the shires of Dungog, Gloucester, Muswellbrook, and Scone. For these LGAs, there were 247 properties surveyed. The Upper Hunter reported the greatest percentage of affordable and appropriate properties for all income household income types.

The median weekly rent of \$250 for properties in the Upper Hunter decreased by 4% on 2015.

Of the 247 available rentals, there were 71 (28.7%) affordable and appropriate properties for households on income support and 193 (78.1%) were suitable for households on a minimum wage; comprising 203 individual properties overall (82.2%).

The Upper Hunter provided far more suitable properties for families on income support:

- 26 properties for Couples with two children on Newstart
- 12 properties for single parents with two children on Parenting Payment
- 34 properties for single parents with one child <5years on Parenting Payment
- 6 properties for single parents with one child >8 years on Newstart

Households receiving an aged pension had the greatest choice of those on income support with 59 properties suitable for couples and 10 properties suitable for singles. The latter 10 properties were also suitable for singles on Disability Support.

However, again nothing was affordable or appropriate for Single people on income support (Newstart, and Youth Allowance).

3. Great Lakes LGA

Great Lakes Council is situated in the Mid North Coast region and covers 3,376 square kilometres. There were over 36,000 people residing in Great Lakes with 9.5% of these unemployed (Dec 2015).

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 46 affordable and appropriate properties out of 105 available (43.8%). 9 of these were suitable for households on income support, and all 9 applied to couples on an aged pension with no dependents. 1 of this same number of properties was also suitable for:

- a single parent with one child <5years on Parenting Payment
- A single person on an aged pension
- A single person on a Disability Pension

There were 37 properties affordable and appropriate for households on a minimum wage with the majority of these (33) suitable for couples with two children who also receive Family Tax Benefit A

There were no rentals affordable or appropriate for:

- Single person with one child over 8 years old Newstart
- Single person on Newstart, or Youth Allowance

4. 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. The estimated population of the Greater Taree region is over 49,000 people and an estimated 9.3% of these unemployed.

There were 158 properties in the Taree LGA with 24 (15.2%) affordable and appropriate for households on income support. Within this number the majority of properties (21) were only suitable for couples with no children on an aged pension.

There were 71 properties affordable and appropriate for households on a minimum wage. Couples with two children also receiving Family Tax Benefit A had the greatest choice with 68 suitable properties. A single person on a minimum wage only had 1.9% (3) properties that were suitable.

Despite the larger 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.

DISCUSSION

On 1st April 2016 there were 266 affordable and appropriate properties for rent in the aggregate households on income support across all 3 regions of this snapshot. This is equivalent to just over 8% of the private rental market. 1,147 affordable and appropriate properties were available for rent in the aggregate for households on a minimum wage. This was equivalent to 36% of the private rental market.

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. 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.

Youth unemployment remains problematic particularly in the Hunter Valley, with areas such as Cessnock recording 21.9% for the 2015 December quarter, the second highest rate for youth unemployment in Australia. With fewer employment opportunities and virtually no appropriate housing stock, young people without a job are faced to either stay at home longer, or become a couch surfer or boarder.

Underpinning an individual's or families' ability to secure affordable housing is the living standards in Australia. Income inadequacy is another barrier to secure housing and social participation. Young people trying to live independently are severely disadvantaged on Youth Allowance or Newstart. An increase by the federal government to the rates of Youth Allowance and Newstart and their indexation would keep pace with living standards and housing costs.

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 expanding into the larger regional cities and therefore is placing further demand for the supply of rental properties in these regions. This will only further disadvantage low income earners. This snapshot shows private rental stock is decreasing and prices are increasing.

A recalibration of the tax system making it more robust and fair is needed to make affordable housing more available. A review of negative gearing and capital gains taxes, stamp duties and land taxes could have an impact on housing affordability and provide some solutions for the supply of new housing or affordable housing for those who need it.

Housing stock needs to reflect and adapt to the changing needs of population, such as age, culture, disability, the increase in single person households, and fewer children per family. Whilst there has been some progress into non-government organisations like Samaritans becoming housing providers, access to capital is often a barrier and there is still much to be done in this area to address housing affordability and appropriateness. 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 addressed.

CONCLUSION

The great Australian dream of owning one's own home is diminishing rapidly and has already become out of reach for many. Ever increasing housing purchase prices are driving more people into the private rental market, creating more competition and difficulties for people on the lowest incomes to obtain rental properties.

At a national level, Anglicare Australia has consistently called for a national plan for affordable housing, for leadership and for collaboration between Australian Governments. The lack of affordable housing is a systemic issue and its root causes must be addressed before change can be realised. The Federal Government must facilitate a plan of action, involving all levels of government with comprehensive strategies on land release, urban development and housing finance to address the provision of secure and stable housing for low income earners.

Involvement of business and community sectors continues to be an area to be explored by governments through the offer of financial incentives to build and rent dwellings to low and moderate income households.

At a local level, Samaritans sees the everyday hardships faced by low income earners. The majority of the household types in this snapshot who access our services are renting, staying temporarily with friends or residing in emergency accommodation. This places the parent/s and the children in financial difficulties on a daily basis, causing much stress and anxiety, school difficulties and risk of homelessness is constant.

The 2016 Rental Affordability Snapshot marks the 5th year Samaritans has used the snapshot approach to highlight the lived experience of low income individuals and families looking for housing. This snapshot series demonstrates that the rental market continues to remain inaccessible for people receiving government payments. This situation will continue to be largely unchanged until there is a collaborative approach by all government, private and community sectors to improve the affordability of rental properties for people on low incomes.

Table 2. Samaritans aggregated figures for Metropolitan and Regional areas

Household Type	Payment Type	METRO					REGIONAL					
		Gosford	L.Macq	Newcastle	Wyong	Maitland	Upper Hunter	Cessnock	Great Lakes	Port Stephens	Taree	Singleton
		# Affordable & Appropriate					# Affordable & Appropriate					
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0	1	36	0	0	26	0	0	1	3	4
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	1	34	0	0	12	0	0	0	0	1
Couple, no children	Age Pension	6	15	78	10	17	59	15	9	3	21	10
Single, one child (aged less than 5)	Parenting Payment Single	0	1	30	1	0	34	1	1	0	2	2
Single, one child (aged over 8)	Newstart Allowance	0	0	13	0	0	6	0	0	0	0	0
Single	Age Pension	1	2	21	0	0	10	0	1	0	1	1
Single aged over 21	Disability Support Pension	1	2	21	0	0	10	0	1	0	1	1
Single	Newstart Allowance	0	0	0	0	0	0	0	0	0	0	1
Single aged over 18	Youth Allowance	0	0	0	0	0	0	0	0	0	0	0
Single in share house	Youth Allowance	0	0	0	0	0	0	0	0	0	0	0
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	52	127	152	136	120	158	81	33	43	68	46
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	0	1	37	0	3	81	9	2	3	6	9
Single	Minimum Wage	1	7	55	3	1	39	5	4	0	3	4
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	0	9	43	3	17	122	40	8	8	25	25
Total No of Properties in Samaritans	3207	459	404	710	493	206	247	151	105	199	158	75

Appendix

Gosford - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	12	3%	274	60%	0	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	5	1%	274	60%	0	0%
Couple, no children	Age Pension	6	1%	459	100%	6	1%
Single, one child (aged less than 5)	Parenting Payment Single	2	0%	407	89%	0	0%
Single, one child (aged over 8)	Newstart Allowance	1	0%	407	89%	0	0%
Single	Age Pension	1	0%	459	100%	1	0%
Single aged over 21	Disability Support Pension	1	0%	459	100%	1	0%
Single	Newstart Allowance	0	0%	459	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	459	100%	0	0%
Single in share house	Youth Allowance	0	0%	459	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	209	46%	274	60%	52	11%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	36	8%	274	60%	0	0%
Single	Minimum Wage	1	0%	459	100%	1	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	57	12%	274	60%	0	0%
Total No of Properties	459						

Wyong - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	14	3%	302	61%	0	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	7	1%	302	61%	0	0%
Couple, no children	Age Pension	10	2%	493	100%	10	2%
Single, one child (aged less than 5)	Parenting Payment Single	5	1%	456	92%	1	0%
Single, one child (aged over 8)	Newstart Allowance	0	0%	456	92%	0	0%
Single	Age Pension	0	0%	493	100%	0	0%
Single aged over 21	Disability Support Pension	0	0%	493	100%	0	0%
Single	Newstart Allowance	0	0%	493	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	493	100%	0	0%
Single in share house	Youth Allowance	0	0%	493	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	307	62%	302	61%	136	28%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	37	8%	302	61%	0	0%
Single	Minimum Wage	3	1%	493	100%	3	1%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	84	17%	302	61%	3	1%
Total No of Properties	493						

Newcastle - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	95	13%	311	44%	36	5%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	77	11%	311	44%	34	5%
Couple, no children	Age Pension	78	11%	710	100%	78	11%
Single, one child (aged less than 5)	Parenting Payment Single	59	8%	553	78%	30	4%
Single, one child (aged over 8)	Newstart Allowance	19	3%	553	78%	13	2%
Single	Age Pension	21	3%	710	100%	21	3%
Single aged over 21	Disability Support Pension	21	3%	710	100%	21	3%
Single	Newstart Allowance	0	0%	710	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	710	100%	0	0%
Single in share house	Youth Allowance	0	0%	710	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	488	69%	311	44%	152	21%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	143	20%	311	44%	37	5%
Single	Minimum Wage	55	8%	710	100%	55	8%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	214	30%	311	44%	43	6%
Total No of Properties		710					

Lake Macquarie - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	20	5%	281	70%	1	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	10	2%	281	70%	1	0%
Couple, no children	Age Pension	15	4%	404	100%	15	4%
Single, one child (aged less than 5)	Parenting Payment Single	9	2%	371	92%	1	0%
Single, one child (aged over 8)	Newstart Allowance	2	0%	371	92%	0	0%
Single	Age Pension	2	0%	404	100%	2	0%
Single aged over 21	Disability Support Pension	2	0%	404	100%	2	0%
Single	Newstart Allowance	0	0%	404	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	404	100%	0	0%
Single in share house	Youth Allowance	0	0%	404	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	244	60%	281	70%	127	31%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	34	8%	281	70%	1	0%
Single	Minimum Wage	7	2%	404	100%	7	2%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	59	15%	281	70%	9	2%
Total No of Properties	404						

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

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	19	13%	85	56%	0	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	14	9%	85	56%	0	0%
Couple, no children	Age Pension	15	10%	151	100%	15	10%
Single, one child (aged less than 5)	Parenting Payment Single	6	4%	139	92%	1	1%
Single, one child (aged over 8)	Newstart Allowance	0	0%	139	92%	0	0%
Single	Age Pension	0	0%	151	100%	0	0%
Single aged over 21	Disability Support Pension	0	0%	151	100%	0	0%
Single	Newstart Allowance	0	0%	151	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	151	100%	0	0%
Single in share house	Youth Allowance	0	0%	151	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	147	97%	85	56%	81	54%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	62	41%	85	56%	9	6%
Single	Minimum Wage	5	3%	151	100%	5	3%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	104	69%	85	56%	40	26%
Total No of Properties	151						

Maitland - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	22	11%	142	69%	0	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	12	6%	142	69%	0	0%
Couple, no children	Age Pension	17	8%	206	100%	17	8%
Single, one child (aged less than 5)	Parenting Payment Single	5	2%	189	92%	0	0%
Single, one child (aged over 8)	Newstart Allowance	0	0%	189	92%	0	0%
Single	Age Pension	0	0%	206	100%	0	0%
Single aged over 21	Disability Support Pension	0	0%	206	100%	0	0%
Single	Newstart Allowance	0	0%	206	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	206	100%	0	0%
Single in share house	Youth Allowance	0	0%	206	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	183	89%	142	69%	120	58%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	44	21%	142	69%	3	1%
Single	Minimum Wage	1	0%	206	100%	1	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	73	35%	142	69%	17	8%
Total No of Properties	206						

Port Stephens - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	9	5%	146	73%	1	1%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	2	1%	146	73%	0	0%
Couple, no children	Age Pension	5	3%	199	100%	5	3%
Single, one child (aged less than 5)	Parenting Payment Single	0	0%	183	92%	0	0%
Single, one child (aged over 8)	Newstart Allowance	0	0%	183	92%	0	0%
Single	Age Pension	0	0%	199	100%	0	0%
Single aged over 21	Disability Support Pension	0	0%	199	100%	0	0%
Single	Newstart Allowance	0	0%	199	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	199	100%	0	0%
Single in share house	Youth Allowance	0	0%	199	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	137	69%	146	73%	85	43%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	27	14%	146	73%	5	3%
Single	Minimum Wage	0	0%	199	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	54	27%	146	73%	15	8%
Total No of Properties				199			

Singleton - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	14	19%	54	72%	4	5%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	10	13%	54	72%	1	1%
Couple, no children	Age Pension	10	13%	75	100%	10	13%
Single, one child (aged less than 5)	Parenting Payment Single	7	9%	67	89%	2	3%
Single, one child (aged over 8)	Newstart Allowance	1	1%	67	89%	0	0%
Single	Age Pension	1	1%	75	100%	1	1%
Single aged over 21	Disability Support Pension	1	1%	75	100%	1	1%
Single	Newstart Allowance	0	0%	75	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	75	100%	0	0%
Single in share house	Youth Allowance	0	0%	75	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	66	88%	54	72%	46	61%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	23	31%	54	72%	9	12%
Single	Minimum Wage	4	5%	75	100%	4	5%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	43	57%	54	72%	25	33%
Total No of Properties	75						

Upper Hunter - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	85	34%	163	66%	26	11%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	55	22%	163	66%	12	5%
Couple, no children	Age Pension	59	24%	247	100%	59	24%
Single, one child (aged less than 5)	Parenting Payment Single	45	18%	230	93%	34	14%
Single, one child (aged over 8)	Newstart Allowance	9	4%	230	93%	6	2%
Single	Age Pension	10	4%	247	100%	10	4%
Single aged over 21	Disability Support Pension	10	4%	247	100%	10	4%
Single	Newstart Allowance	0	0%	247	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	247	100%	0	0%
Single in share house	Youth Allowance	0	0%	247	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	241	98%	163	66%	158	64%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	160	65%	163	66%	81	33%
Single	Minimum Wage	39	16%	247	100%	39	16%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	202	82%	163	66%	122	49%
Total No of Properties	247						

Great Lakes - Number of Affordable and Appropriate Properties by Household

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	14	13%	53	50%	0	0%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	8	8%	53	50%	0	0%
Couple, no children	Age Pension	9	9%	105	100%	9	9%
Single, one child (aged less than 5)	Parenting Payment Single	5	5%	94	90%	1	1%
Single, one child (aged over 8)	Newstart Allowance	1	1%	94	90%	0	0%
Single	Age Pension	1	1%	105	100%	1	1%
Single aged over 21	Disability Support Pension	1	1%	105	100%	1	1%
Single	Newstart Allowance	0	0%	105	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	105	100%	0	0%
Single in share house	Youth Allowance	0	0%	105	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	84	80%	53	50%	33	31%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	37	35%	53	50%	2	2%
Single	Minimum Wage	4	4%	105	100%	4	4%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	54	51%	53	50%	8	8%
Total No of Properties	105						

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

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	31	20%	83	53%	3	2%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	19	12%	83	53%	0	0%
Couple, no children	Age Pension	21	13%	158	100%	21	13%
Single, one child (aged less than 5)	Parenting Payment Single	10	6%	142	90%	2	1%
Single, one child (aged over 8)	Newstart Allowance	1	1%	142	90%	0	0%
Single	Age Pension	1	1%	158	100%	1	1%
Single aged over 21	Disability Support Pension	1	1%	158	100%	1	1%
Single	Newstart Allowance	0	0%	158	100%	0	0%
Single aged over 18	Youth Allowance	0	0%	158	100%	0	0%
Single in share house	Youth Allowance	0	0%	158	100%	0	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	141	89%	83	53%	68	43%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	62	39%	83	53%	6	4%
Single	Minimum Wage	3	2%	158	100%	3	2%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	92	58%	83	53%	25	16%
Total No of Properties	158						