



Rental Affordability Snapshot 2015

Greater Sydney & the Illawarra

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About the Rental Affordability Snapshot

The Rental Affordability Snapshot (RAS) was originally developed by the Social Action Research Centre at Anglicare Tasmania to highlight the lived experience of looking for housing whilst on a low income. An audit of rental properties determines the extent to which on the nominated day a person on a low income is able to find housing that is both affordable and appropriate for their needs.

The RAS has been coordinated by the national peak body, Anglicare Australia.

The following organisations participated in the 2015 Snapshot:

- AC Care, SA
- Anglicare Central Queensland
- Anglicare North Coast
- Anglicare North Queensland
- Anglicare Northern Inland
- Anglicare NSW South, NSW West and ACT
- Anglicare NT
- Anglicare SA
- Anglicare Southern Queensland (formerly Spiritus)
- Anglicare Sydney
- Anglicare Tasmania
- Anglicare Victoria
- Anglicare WA
- Anglicare Willochra
- Samaritans Foundation

The findings from the Rental Affordability Snapshot are not intended to be compared across each state and territory; and as such, should only be considered within the context of their geographic area. National findings are available at www.anglicare.asn.au

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ISBN: 978 0 9875870 2 2

Acknowledgements: The authors acknowledge Caitlin McDowell's work on previous Snapshot reports, Penny Andersen, Braden Compton, Dawn Sutherland and Sravanthi Chandayagari for assistance with data processing and Jessamy Dalton for assistance with graphic design.

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Executive Summary

Anglicare Australia's member agencies again conducted a Rental Affordability Snapshot over a weekend in April 2015, with the aim of highlighting the difficulty in finding an affordable and appropriate rental property for low income households. As part of this national project, Anglicare Sydney examined about 15,000 rental advertisements in Greater Sydney (including the Central Coast) and the Illawarra,¹ over the weekend of the 11th April, using online and print media. The total number of listings has increased from more than 13,000 properties in the 2014 Snapshot and almost 14,000 properties in 2013. Results were sorted into 17 smaller Statistical Areas for analysis and reporting purposes. The findings revealed that for many households, finding appropriate and affordable housing is almost impossible.

Affordability of rental properties for people on income support: These households include single parents, people living with a disability, the elderly and frail aged, full-time students, and people struggling to find paid employment. For income support recipients, finding an affordable and appropriate rental dwelling which costs less than 30 percent of their household income is a difficult challenge, with few low-cost, private rental dwellings being available. If 2-bedroom properties were excluded for families with more than one child, there were only **52** unique properties in Greater Sydney and **19** in the Illawarra that were affordable and appropriate without placing them into rental stress (paying over 30 percent of income on rent). If the criteria were widened to include 2-bedroom properties for families with 2 children then **58** properties in Greater Sydney and **33** properties in the Illawarra were affordable and appropriate. Compared with previous results,² the number of suitable rental properties (58) was similar in Greater Sydney (43 properties in 2014), although this remains less than one percent of total advertised properties. The number of affordable and appropriate properties in the Illawarra region (33) was also similar to 2014 (38 properties) and 2013 (42 properties). The vast majority of affordable and appropriate properties were located in the Outer Ring of Sydney (at least 20km from the CBD). It is concerning that there were **no** rental properties in Sydney that were suitable for single people on Youth Allowance, Disability Pension or Newstart without placing them into rental stress.

Affordability of rental properties for minimum wage households: Rental affordability was also examined for those people earning the minimum wage, including couple families, single parents and single people. If 2-bedroom properties were excluded for families with more than one child, there were **868** unique properties in Greater Sydney and **261** in the Illawarra that were affordable and appropriate without placing them into rental stress. If the criteria were widened to include 2-bedroom properties for families with 2 children then **2,302** properties in Greater Sydney and **521** properties in the Illawarra were affordable and appropriate. Compared with previous results,³ the number of suitable rental properties for people on the minimum wage has increased in Greater Sydney (up from 1,799 properties in 2014), while it has remained the same in the Illawarra Region (509 properties in 2014). While all Statistical Areas in Sydney contained at least one suitable property, the majority were still located further away from the CBD in areas such as the Central Coast, Blue Mountains or in South Western Sydney.

Payment of 30-45% of income as rent: Anglicare Sydney also explored the availability of rental properties in the 30-45%-of-income band that would place a household into rental stress. Using this criterion, there were **1,148** additional suitable listings in Greater Sydney and **310** in the Illawarra, where households relying on income support would have spent between 30 and 45 percent of their income. For households earning the minimum wage, there were **5,121** additional suitable listings in Greater Sydney and **298** in the Illawarra in the 30-45%-of-income band.⁴

A range of policy solutions are needed to improve rental affordability for low income households, including the urgent need for increases in the supply of social housing, raising the rate of Commonwealth Rent Assistance and increasing the Newstart Allowance. There needs to be firm and long-term commitment to the supply of affordable housing from all levels of government, community and business sectors.

¹ Current and previous data for the Illawarra region have been adjusted throughout this report to exclude the postcodes 2536, 2579 and 2622 (now included in Anglicare NSW South, NSW West and ACT region).

² This report now assumes that bedsits and studio apartments are appropriate for couples without children. Data from previous years have been adjusted to provide a consistent time series for comparison.










³ Previous results for households on the Minimum Wage have been adjusted due to a change in the calculation of income for couples on the Minimum Wage.

⁴ Calculations for the 30-45%-of-income band included both 2- and 3-bedroom properties as appropriate for families with 2 children.





Rental Affordability Snapshot 2015 - Results at a Glance

Household Type	Payment Type	Max. Affordable Rent / Wk (30% of income or less)	Assumptions	Number of appropriate and affordable properties	Location of suitable properties
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Income Support Recipients

	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	\$230.52	At least 2 bedrooms needed, not share-house	30 (less than 1% of listed properties)	Sydney – Middle Ring (2), Sydney - Outer Ring (8), Illawarra (3), Shoalhaven/Southern Highlands (17)
	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	\$206.61	At least 2 bedrooms needed, not share-house	8 (less than 1% of listed properties)	Sydney – Middle Ring (1), Sydney - Outer Ring (3), Illawarra (2), Shoalhaven/Southern Highlands (2)
	Couple, no children	Age Pension	\$209.16	Not share-house	60 (less than 1% of listed properties)	Sydney – Inner Ring (6), Sydney – Middle Ring (5), Sydney - Outer Ring (32), Illawarra (9), Shoalhaven/Southern Highlands (8)
	Single, one child (aged less than 5)	Parenting Payment Single	\$180.08	At least 2 bedrooms needed, not share-house	5 (less than 1% of listed properties)	Sydney – Middle Ring (1), Sydney - Outer Ring (2), Illawarra (1), Shoalhaven/Southern Highlands (1)
	Single, one child (aged over 8)	Newstart Allowance	\$141.86	At least 2 bedrooms needed, not share-house	None	N/A
	Single	Age Pension	\$145.88	None	8 (less than 1% of listed properties)	Sydney – Middle Ring (2), Sydney - Outer Ring (6)
	Single aged over 21	Disability Support Pension	\$145.88	Not share-house	None	N/A
	Single	Newstart Allowance	\$84.23	None	None	N/A
	Single aged over 18	Youth Allowance	\$66.35	None	None	N/A

Minimum Wage Recipients

	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Family Tax Benefit (FTB) A	\$401.82	At least 2 bedrooms needed, not sharehouse	2,763 (18% of listed properties)	Sydney – Inner Ring (26), Sydney – Middle Ring (484), Sydney - Outer Ring (1,738), Illawarra (252), Shoalhaven/Southern Highlands (263)
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	\$309.84	At least 2 bedrooms needed, not sharehouse	422 (3% of listed properties)	Sydney – Middle Ring (15), Sydney - Outer Ring (245), Illawarra (63), Shoalhaven/Southern Highlands (99)
	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	\$273.49	At least 2 bedrooms needed, not sharehouse	137 (1% of listed properties)	Sydney – Middle Ring (4), Sydney - Outer Ring (61), Illawarra (31), Shoalhaven/Southern Highlands (41)
	Single	Minimum Wage	\$172.81	None	61 (less than 1% of listed properties)	Sydney – Inner Ring (9), Sydney – Middle Ring (12), Sydney - Outer Ring (34), Illawarra (5), Shoalhaven/Southern Highlands (1)

1. Introduction

On the weekend of 11-12 April 2015, Anglicare agencies across Australia conducted a Rental Affordability 'Snapshot'. The Snapshot involved identifying rental property listings available on the private market at a common point in time and comparing these with the ability of prospective renters to pay the advertised rates, without being subject to rental stress. Anglicare Sydney's findings are presented in 17 Statistical Areas comprising the Greater Sydney and Illawarra regions.

This is the fifth annual Rental Affordability Snapshot report released by Anglicare Sydney. Once again, the report focuses on the rental expenditure for people who are receiving income support payments (government benefits) as their only source of income. This Snapshot also examines the availability of rental properties for full-time workers earning the lowest after-tax level of the minimum wage. It is estimated that between 4-10% of adults in the workforce are paid at, or below the minimum wage. This proportion is higher for those working casually or part time, women, younger workers and those with low levels of education (Bray 2013:i).

For households on low and medium incomes (lowest 40% of the income distribution), procuring safe, affordable and appropriate housing in Sydney's private rental market can be extremely difficult. For such households, housing stress, housing insecurity, short tenancies and re-location to more distant areas with less infrastructure, can exacerbate other risk factors for disadvantage: food insecurity, reduced opportunities for education and employment, and ill-health. As Anglicare Sydney aims to deliver services that seek to address the needs of people living with disadvantage in a holistic way, long-term housing security and affordability feature prominently in the primary needs that our service users face. They require a stable housing foundation on which to build or re-build their lives in the face of significant social and economic disadvantage, including disability, mental or physical illness, unemployment, homelessness, family violence, child abuse, frail ageing, and full-time caring for a person with mental illness or disability. Our service users invariably need a pathway to affordable and sustainable housing in order to lay a secure foundation for all other aspects of their lives and those of their families.

Anglicare Sydney's 2015 Snapshot confirms what our service users, staff, volunteers and community leaders report back on a daily basis – there is a chronic, continuing shortage of affordable and appropriate properties available to households on income support and minimum wage. An increasing number of households are competing in the private rental market, resulting in a tight market where prices are inflated and low income renters pay more than 30% of their income in order to procure a home.

This report will identify the findings of the Snapshot, factors contributing to the shortage of affordable properties in the private rental market and policy recommendations to improve housing affordability and availability for income support recipients and minimum wage households.

*Ali and Sarah's story...**

Ali and Sarah have a daughter and live in a 2 bedroom unit. As asylum seekers, they are not allowed to work and spend \$375 of their \$556 income payment on rent each week. When they moved from Adelaide to Sydney, they were told that their rental history from South Australia didn't matter, and encountered difficulties in finding a place in Sydney. "Real estates would see our bridging visas and say that we're a risk as we might leave at any time. We were even willing to find a one bedroom to live in so that we could have more money left after rent, but we were told that three people can't live in one bedroom. Now we have troubles paying bills and buying food. We get a lot of help from charities."



"Real estates would see our bridging visas and say that we're a risk as we might leave at any time"

*Note: pseudonyms have been used for all case studies in this report.

2. Methodology

The Rental Affordability Snapshot for **Greater Sydney and the Illawarra** was conducted for the weekend of 11-12 April 2015. This year a new data collection method was adopted where rental listings were retrieved and exported by realestate.com.au (RE) from the RE website. Advertisements were reviewed and cross-checked against the RE website by Anglicare Sydney. Additional advertisements were sourced from the print editions of the Sydney Morning Herald (11/4/15) and the Illawarra Mercury (11/4/15).

The following advertisements were excluded from the Snapshot:

- Housing in retirement villages, student accommodation and holiday accommodation
- Advertisements for “non-dwellings”, e.g. car spaces, garages, office, shops etc.
- Properties that were already listed as being “leased” / “deposit received”
- Short-term leases (less than 6 months)
- Multiple advertisements for the same rental property
- Properties that include a condition such as childminding or other ‘employment’ activities
- Properties described as new National Rental Affordability Scheme (NRAS) dwellings for rent. Several listings advertised an unspecified number of new NRAS dwellings available (eg. in Fairy Meadow, Yagoona, Punchbowl) where eligible tenants can pay at least 20% less than the market rent. The advertisements stipulated that prospective tenants must satisfy the income criteria as outlined by the Department of Social Services (DSS) (2015).

For the purposes of the survey, the following assumptions were applied:

- Where rents were banded (e.g. the property was advertised as renting at \$200-\$220 per week), the mid-point of the band was considered as the actual price (e.g. \$210).
- Where rents were listed as ‘from \$x’ or ‘offers above \$x’ or ‘\$x negotiable’, the figure given (\$x) was used.
- Where rents were not stated in the advertisement, it was assumed that these properties would be too expensive.
- Where multiple properties were advertised in the same listing (e.g. 2 rooms available in the one share house), they were counted as separate properties.
- The exception to the above rule was when it was

not clear from the advertisement how many properties were available – in these cases, they were counted as two properties.

Eligible rental properties were assessed for affordability and appropriateness across a range of household types receiving the basic income support payments from Centrelink. Each household was assumed to be receiving the maximum rate of income support, including Family Tax Benefit if applicable.

2.1 Measuring Affordability and Appropriateness

This study defined an affordable rental property as one which took up 30% or less of the household’s income. Exceeding the 30% benchmark is commonly used as an indicator of “housing stress” among low income households. Anglicare Sydney also counted the number of rental properties available where 30-45% of income would be required to be spent on rent, placing a household into “housing stress” but **not** into “extreme rental stress” (at least 50% of income spent on rent).

Appropriateness was considered using the following criteria:

- A room in a share house, bedsit or at least a 1 bedroom property was considered suitable for a single person
- A room in a bedsit or at least a 1 bedroom property was considered suitable for a couple without children
- A 2 bedroom property was considered suitable for parent(s) with one child
- A 2-3 bedroom property was considered suitable for parent(s) with two children

This report now assumes that bedsits and studio apartments are appropriate for Aged Pension couples without children. Data from previous years have been adjusted to provide a consistent time series for comparison.

The Canadian Housing Occupancy Standard has stated that each child of the opposite sex aged 5 years and above will need to have a separate bedroom. Generally, it is assumed that households are overcrowded if these conditions are not met. However, the standard has also assumed that it is reasonable for children of the same gender aged 18 years and below to share a bedroom. The maximum number of occupants per bedroom is two.

Consistent with previous Snapshots, Anglicare Sydney has again elected to count properties with 2 bedrooms as appropriate for households with 2 children, in order to

avoid overestimating incidences of overcrowding in households with children of the same gender. It should be noted that Anglicare Australia's research has adopted the more stringent criterion of a 3 bedroom property being necessary where there are 2 children, resulting in a slightly lower number of suitable properties available for those people on government benefits and the minimum wage. Totals derived from both approaches are provided in this report.

The online classifieds site Gumtree (gumtree.com.au) has been used in this year's Snapshot to provide an indicative total measure of additional 'Flatshare/Houseshare' listings that could be affordable for single persons. For share accommodation, it was observed that several advertisements explicitly defined their preferred tenants, e.g. "working person" or "student", which appeared to exclude income support recipients at face value.

In order for a rental property to be considered **suitable** for a particular household type – either at the 30% or 45% benchmark, it needed to be both **affordable** and **appropriate**. However, it was beyond the scope of this Snapshot to determine whether housing was properly maintained, satisfactory and/or safe.

2.2 How Affordability was Calculated

The first step in the Rental Affordability Snapshot involved determining the maximum affordable rent for each household type and payment type. This was carried out by Anglicare Australia. The only income sources taken into account for households on income support were the household's main income support

payment and Family Tax Benefit. It was assumed that households were receiving the maximum rate of these payments. Other allowances the household might receive (e.g. Mobility Allowance) were excluded. It is assumed that households receiving income support payments had no income from paid work.

As per last year's Snapshot, it was assumed that households earning the National Minimum Wage were receiving the lowest after-tax level of this wage. All income figures were taken from the information provided on the Centrelink website and the Fair Work Australia website (current as of April 11 2015). Please note that the calculation of the after-tax Minimum Wage rate has been changed this year due to a previous error in tax treatment for couples earning the Minimum Wage. Previous data have also been amended in order to provide a consistent time series for these households at the less-than-30% of income level.

Commonwealth Rent Assistance (CRA) payments, as listed in Table 1, were included as part of a household's total income, rather than being treated separately as a housing allowance. This inclusion was based on earlier research from Hulse (2002), who found that surveyed households were using this income to pay for other (non-housing) bills as they became due, rather than setting the payment aside to specifically pay for their rent. Information on CRA rates were taken from the Centrelink website (current as of 11 April 2015). All entitlements are paid fortnightly. Rent assistance is paid at 75 cents for every dollar above the minimum rent needed to qualify, up to a maximum rent. Once their rent exceeds that maximum rent, the household does not receive any extra rent assistance, no matter how high their rent goes. Single households earning the minimum wage are not eligible to receive CRA, as it is assumed they are not in receipt of any income support payments.

The segmentation of single parent families by the age of

Ronaldo and Marcia's story...

Ronaldo, Marcia and their two children live in a 2 bedroom unit and pay \$320 rent per week from their \$630 income. They have been looking for a home in better condition as they are embarrassed by the condition of their unit but cannot afford the increased rent. "The carpet is so old, stained and smelly and it crumbled when we vacuumed it. When we asked our real estate agent about replacing the carpet he said that if we want something nicer then we should move somewhere else and pay more rent." The family had great difficulties finding a place, with limited rental history and low income. "In the end, our friend put in a good word with his cousin who is a real estate agent.

If we didn't have that connection, I don't know how we would have found a place."

"If we didn't have that connection, I don't know how we would have found a place.."

the child has been conducted again in this year's Snapshot to reflect changes to the Parenting Payment. From 1 January 2013, Parenting Payments ceased for couple families when their youngest child turned 6 years old. In addition, payments ceased for single parents when their youngest child turned 8 years old (Department of Human Services 2014).

"This study defined an affordable rental property as one which took up 30% or less of the household's income. Exceeding the 30% benchmark is commonly used as an indicator of 'housing stress'."

Table 1: Total Income and Maximum Affordable Rent per Household Type

Household type	Payment type	Min Bed-rooms Needed	Total Income per fortnight (excl. CRA)	Max CRA per fortnight	Maximum Affordable Rent per fortnight (30% of income)	Maximum Affordable Rent per fortnight (45% of income)
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	2 or 3	\$1,388.83	\$147.98	\$230.52	\$345.78
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	2 or 3	\$1,229.40	\$147.98	\$206.61	\$309.91
Couple, no children	Age Pension	Studio	\$1,275.60	\$118.80	\$209.16	\$313.74
Single, one child (aged less than 5)	Parenting Payment Single	2	\$1,052.58	\$147.98	\$180.08	\$270.13
Single, one child (aged over 8)	Newstart Allowance	2	\$843.62	\$147.98	\$141.86	\$223.11
Single	Age Pension	Studio	\$846.10	\$126.40	\$145.88	\$218.81
Single aged over 21	Disability Support Pension	Studio	\$846.10	\$126.40	\$145.88	\$218.81
Single	Newstart Allowance	Studio	\$519.20	\$126.40	\$84.23	\$145.26
Single aged over 18	Youth Allowance, Austudy	Studio	\$426.80	\$126.40	\$66.35	\$116.42
Single in share house	Youth Allowance, Austudy	Studio	\$426.80	\$84.27	\$66.35	\$114.99
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (two full-time workers)	2 or 3	\$2,530.79	\$147.98	\$401.82	\$602.72
Couple, two children (one aged less than 5, one aged less than 10)	1 x Minimum Wage and 1 x Parenting Payment (Partnered)	2 or 3	\$1,917.64	\$147.98	\$309.84	\$464.76
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	2 or 3	\$1,675.27	\$147.98	\$273.49	\$410.23
Single	Minimum Wage	Studio	\$1,152.04	\$0.00	\$172.81	\$259.21

3. Results for Greater Sydney

3.1 Income Support Households

Of the **14,036** properties available for private rent in Greater Sydney for the weekend of 11-12 April 2015, only **58** unique properties were affordable and appropriate, without placing income support households into rental stress. Table 2 shows the distribution of affordable properties for different household types. If 2-bedroom properties were excluded for families with more than one child, there were only **52** unique properties that were affordable and appropriate. Given that some individual properties were affordable and appropriate for more than one household type, the unadjusted total for each household type shown in Table 2 below will exceed the total number of unique properties identified.

Comparison with the results of the previous Snapshot indicates a stable situation between 2014 and 2015. The

proportion of all rental property listings that were affordable and appropriate either remained constant or varied by only one percentage point for all household types. In numeric terms, there was a large increase in the total number of properties listed on the Snapshot weekend for Greater Sydney between 2014 and 2015 (+1,872). Despite this, there were only marginal increases in the number of suitable properties for most household types.

As was the case in 2014, the majority of suitable properties at the less-than-30%-of-income band were only appropriate for couples on the Aged Pension. This suggests that finding suitable housing in Sydney for low income households is almost impossible for the majority of household types without entering into rental stress. In particular, there were no suitable rental properties across Sydney for a number of households in the less-than-30-percent of income group – including single parents on Newstart Allowance and single persons receiving the Disability Pension, Youth Allowance or Newstart Allowance. For those willing to enter into rental stress, the number of available suitable properties increased for single people on the Aged Pension (+185 properties) and Disability Pension (+58), but remained poor for those on Newstart (+8). No properties were

Table 2: Rental Properties in Greater Sydney – Income Support Households, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 14,036 properties advertised)		2014 (total 12,164 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: 10 (less than 1%) 3BR+: 3 (less than 1%)	2BR+: 700 (5%) 3BR+: 117 (1%)	2BR+: 9 (less than 1%) 3BR+: 2 (less than 1%)	2BR+: 645 (5%) 3BR+: 121 (1%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: 4 (less than 1%) 3BR+: 2 (less than 1%)	2BR+: 258 (2%) 3BR+: 23 (less than 1%)	2BR+: 4 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 314 (3%) 3BR+: 37 (less than 1%)
Couple, no children (<i>Aged Pension</i>)	43 (less than 1%)	638 (5%)	32 (less than 1%)	609 (5%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	3 (less than 1%)	63 (less than 1%)	1 (less than 1%)	55 (less than 1%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	8 (less than 1%)	None (0%)	7 (less than 1%)
Single (<i>Aged Pension</i>)	8 (less than 1%)	185 (1%)	7 (less than 1%)	120 (1%)
Single (<i>Disability Pension</i>)	None (0%)	58 (less than 1%)	None (0%)	48 (less than 1%)
Single (<i>Newstart Allowance</i>)	None (0%)	8 (less than 1%)	None (0%)	7 (less than 1%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	2 (less than 1%)
Total unique properties	58	1,148	43	1,041

suitable for single people on Youth Allowance, even at 45% of income.

As was the case in the last two Snapshots, there was a notable difference between single parents receiving Parenting Payments and those on Newstart Allowance. While the number of affordable and appropriate properties for the less-than-30-percent of income group did not differ substantially between these groups, the difference was more notable in the 'rental stress group' (30-45%-of-income spent on rent). Among this group, single parents on the Parenting Payment could afford an additional 63 appropriate properties across Sydney, compared with those on Newstart who could only afford 8. While both sets of results are rather poor, the cessation of Parenting Payments may make the difference for those who can access appropriate housing and those who cannot.

Across Greater Sydney, there were **1,148** additional unique listings that would require 30-45% of income to be spent for at least one of the household types shown. Given that there are some overlaps in listings between household categories in Table 2, the unadjusted total will exceed the total number of unique listings. Therefore the total for the 30-45%-of-income band has been adjusted to remove these overlaps.

Chart 1 shows the proportion of all rental listings in Greater Sydney that were affordable and appropriate for households receiving income support payments in the last three Snapshots. For the less-than-30%-of-income band, the proportion of appropriate and affordable properties remained at less than one percent during the period 2013-15. For households in the 30-45%-of-income band, the proportion of appropriate properties has declined from over nine percent in 2013 to about eight percent in 2015.

Table 3 shows the change in the number of unique affordable and appropriate properties between the 2014 and 2015 Snapshots. Since last year, there has been an overall gain of 15 appropriate properties at the less-than-30%-of-income band and 107 properties at the 30-45%-of-income band. However it needs to be borne in mind that the overall number of properties listed also increased by 1,872 properties (+15%).

3.2 Minimum Wage Households

Of the **14,036** properties available for private rent in Greater Sydney for the weekend of 11-12 April 2015, **2,302** properties were affordable and appropriate for households earning the minimum wage, without placing these households into rental stress. However, if 2-bedroom properties were excluded for families with more than one child, there were **868** unique properties that were affordable and appropriate. Table 4 shows the distribution of affordable properties across different household types. Given that some individual properties

Chart 1: Proportion of Total Rental Listings that were Affordable and Appropriate for Households Receiving Income Support Payments, Greater Sydney (2013-2015 Snapshots)

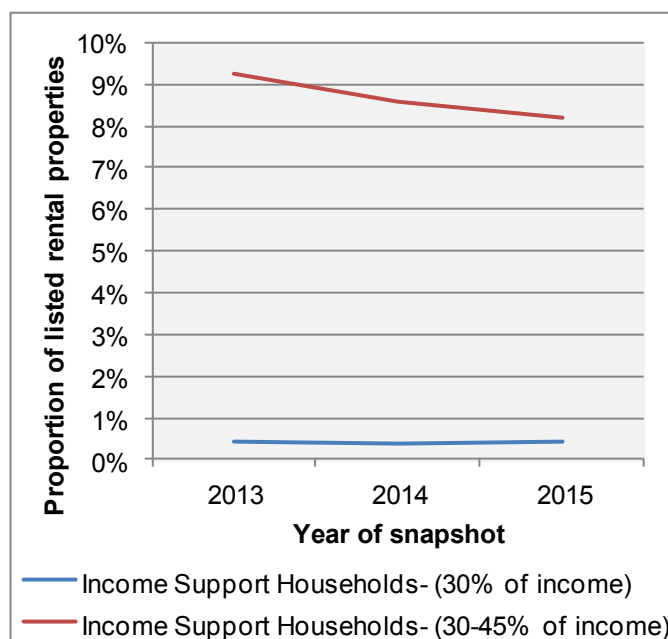


Table 3: Unique Affordable and Appropriate Rental Listings in Greater Sydney – Income Support Households (2014-15)*

Results by year	No. affordable & appropriate (30% income)	No. appropriate (30-45% income)
Unique rental listings suitable for Income Support households		
2015 result	58	1,148
2014 result	43	1,041
Change (2014-15)	+15	+107

*Assumes a 2-bedroom property is suitable for a family with more than one child

were affordable and appropriate for more than one household type, the unadjusted total for the household types shown in Table 4 may exceed the total number of unique properties identified. It should be noted that the vast majority of suitable properties for those on the Minimum Wage (2,248) were only affordable and appropriate for couple families with a fortnightly household income of about \$2,500. At least one affordable and appropriate property was recorded in all Statistical Areas in Sydney.

This year's Snapshot also examined rental affordability for families with two children in which one parent was earning the Minimum Wage and the other parent was receiving the Parenting Payment (Partnered). Such

Table 4: Rental Properties in Greater Sydney – Minimum Wage Households, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Minimum Wage	2015 (total 14,036 properties advertised)		2014 (total 12,164 properties advertised)	
Couple, 2 children	2BR+: 2,248 (16%) 3BR: 814 (6%)	2BR+: 4,800 (34%) 3BR+: 2,494 (18%)	2BR+: 1,772 (15%) 3BR+: 655 (5%)	N/A*
Couple, 2 children (1 x MW, 1 x Parenting Payment (partnered))	2BR+: 261 (2%) 3BR: 24 (less than 1%)	2BR+: 3,658 (26%) 3BR+: 1,575 (11%)	N/A**	N/A**
Single, 2 children	2BR+: 66 (less than 1%) 3BR: 3 (less than 1%)	2BR+: 2,351 (17%) 3BR+: 895 (6%)	2BR+: 56 (less than 1%) 3BR+: 7 (less than 1%)	2BR+: 2,074 (17%) 3BR+: 826 (7%)
Single, no children	55 (less than 1%)	350 (2%)	28 (less than 1%)	266 (2%)
Total unique properties	2,302	5,121	1,799	N/A

families would have been able to afford 261 appropriate properties without entering into rental stress (2% of all advertised properties).

Single persons without children who were earning the Minimum Wage had limited options available to them – only 55 appropriate properties were affordable without entering rental stress. Many of these properties were studio apartments or bedsits in inner-city areas. Single parents with 2 children on the Minimum Wage also had limited options, with only 66 affordable and appropriate properties at the less-than-30%-of-income band.

The online classifieds site Gumtree (gumtree.com.au) is another source of housing for single persons. An indicative search of 'Flatshare/Houseshare' listings for the Sydney Region indicated that, at face value, there may be around 1,200 share-houses that are affordable for single people on the Minimum Wage. However, those on Newstart and Youth Allowance have fewer options. No analysis of suitability has been conducted on these share-houses, with many advertisements seeking a person of a particular gender, race, religion, etc.

3.3 National Comparability

As mentioned in Section 2, the Anglicare Australia research report has adopted the more stringent criterion of a 3 bedroom property being necessary where there are 2 children, resulting in a slightly lower number of suitable properties available for these households. The Sydney results quoted in the national report adhere to the Anglicare Australia criteria and also exclude the Central Coast, to avoid double-counting of this region in the national picture. The number of unique properties quoted in the Anglicare Australia report is shown in Table 5.

* Previous results for couples on the minimum wage with two children could not be adjusted because previous data had not been collected at this income level.

** This is a new household type for 2015 and as such no comparison over time has been conducted.

"Only 58 unique properties were affordable and appropriate, without placing income support households into rental stress."

Table 5: Unique Affordable and Appropriate Rental Listings as per the Anglicare Australia Report*

	Income Support Households (30% of income)	Minimum Wage Households (30% of income)	Total properties reviewed
Greater Sydney (less Central Coast)	41	697	13,235

*Assumes that families with more than one child require at least 3 bedrooms

3.4 Geographic Coverage (Greater Sydney)

The geographic areas for reporting the Snapshot results are based on the Australian Statistical Geographical Standard (ASGS), which was introduced by the Australian Bureau of Statistics (ABS) in September 2011. The results in this report are sorted into Greater Sydney's 15 'Level 4' Statistical Areas, which have a resident population of at least 30,000 people. Table 6 describes the breakdown of Level 4 Statistical Areas and key suburbs located within the Statistical Area.

Greater Sydney may also be divided into three metropolitan rings (Inner, Middle and Outer) according to Local Government Area. As such, each Statistical Area may span one or more rings. A map of metropolitan rings in Sydney is included in Appendix A.

Figure 1: Map of Greater Sydney

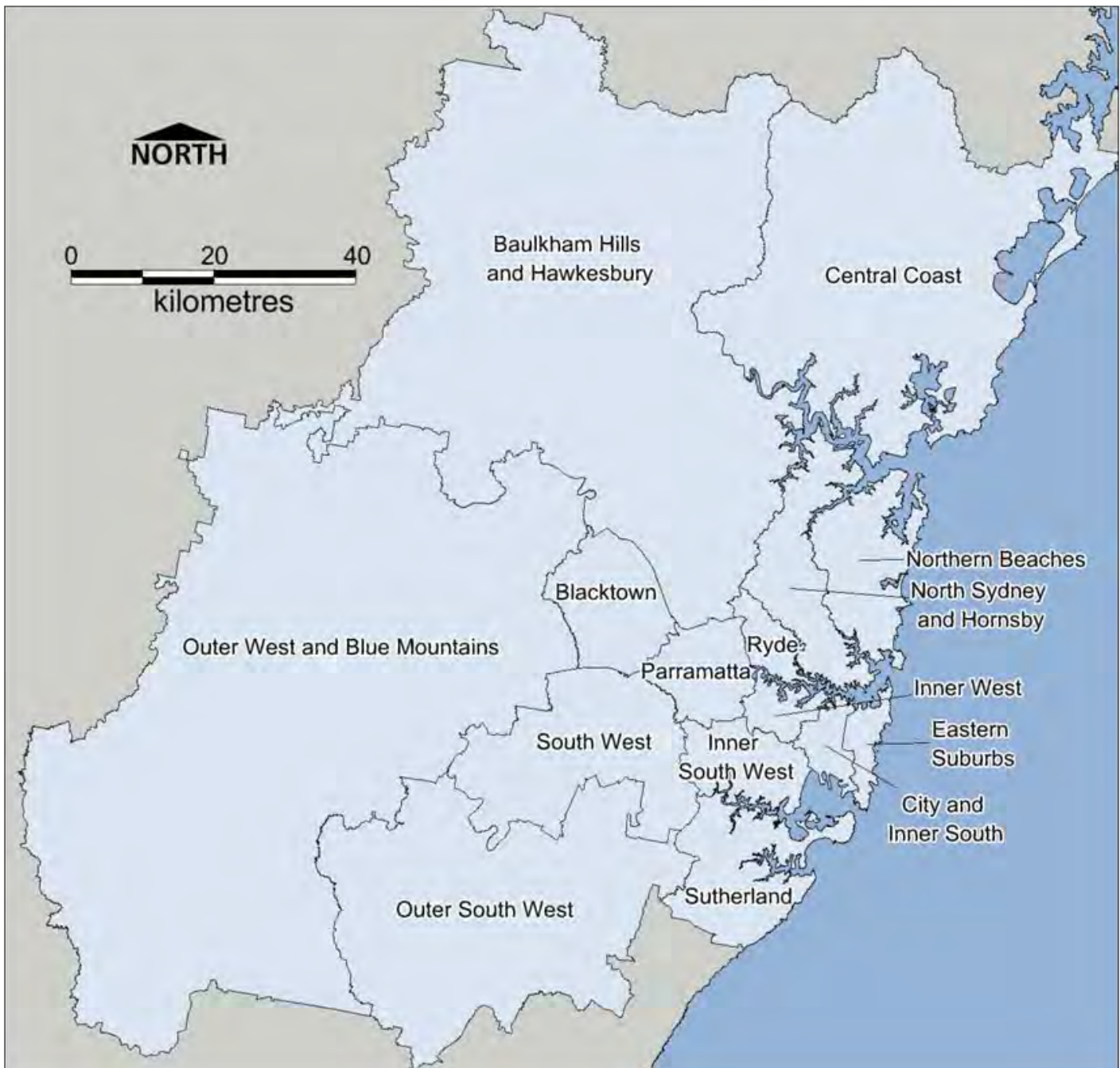


Table 6: Statistical Areas and Key Suburbs

Level 4 Statistical Areas	Key Suburbs
Baulkham Hills and Hawkesbury	Baulkham Hills, Castle Hill, Dural, Kellyville, Windsor
Blacktown	Blacktown, Marayong, Mount Druitt, Rooty Hill, Seven Hills
Central Coast	Erina, Gosford, Terrigal, The Entrance, Toukley, Tuggerah, Woy Woy, Wyong
City and Inner South	Alexandria, Glebe, Lewisham, Marrickville, Mascot, Newtown, Redfern, Surry Hills
Eastern Suburbs	Bondi Junction, Kensington, Paddington, Randwick, Waverley, Woollahra
Inner South West	Bankstown, Beverly Hills, Hurstville, Kogarah, Mortdale, Rockdale, Wolli Creek
Inner West	Ashfield, Burwood, Canterbury, Dulwich Hill, Homebush, Leichhardt, Strathfield
North Sydney and Hornsby	Chatswood, Hornsby, Mosman, Pymble, North Sydney, St Ives, St Leonards
Northern Beaches	Dee Why, Manly, Narrabeen, Pittwater, Terrey Hills
Outer South West	Camden, Campbelltown, Glenfield, Macquarie Fields, Menai, Minto, Tahmoor
Outer West and Blue Mountains	Emu Plains, Katoomba, Kingswood, Penrith, Richmond, St Marys
Parramatta	Auburn, Carlingford, Granville, Parramatta, Regents Park, Sefton, Westmead
Ryde	Eastwood, Epping, Gladesville, Hunters Hill, Pennant Hills, Ryde, West Ryde
South West	Cabramatta, Fairfield, Holsworthy, Liverpool
Sutherland	Cronulla, Engadine, Jannali, Sutherland

Key Statistics from the 2011 Census (Greater Sydney)

- **Total Population:** 4,391,673
- **Population born overseas:** 1,759,089 (40 percent)
- **Unemployment rate:** 5.7 percent
- **Total household income less than \$400 per week*:** 12.0 percent of households
- **Population residing in private rental dwellings:** 31.8 percent

Source: ABS Census of Population and Housing (2011), extracted from Census TableBuilder, 22 March 2013.

* The bottom quintile of national household income lies in the range \$300-399 per week.

4. Breakdown of Results by Statistical Area (Sydney)

4.1 Baulkham Hills and Hawkesbury (Outer Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Baulkham Hills and Hawkesbury Statistical Area increased by 42% to 494. Only two properties were deemed affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (no change from 2014). An additional 37 unique properties were suitable for income support households in the 30-45%-of-income band (compared with 24 in 2014). Assuming children shared a room, 56 properties were suitable for households on the **minimum wage (MW)** in the less-than-30%-of-income band (26 in 2014). There were 187 additional properties available if households were prepared to pay 30-45% of their income on rent. Despite the improvements in suitable unique properties, the majority of households on income support could not afford any rental properties

Region Statistics

Population: 210,411 people

Renting households: 13.7%

Unemployment rate: 4.1%

Household income less than \$400 per week: 6.8%

Aged 65 years and over: 12.0%

People speaking languages other than English at home: 26.1%

Aboriginal or Torres Strait Islander people: 0.6%

Source: 2011 Census

without being in rental stress, including single people on Parenting Payments, Newstart, the Disability Pension and Youth Allowance.

Table 7: Rental Properties in Baulkham Hills and Hawkesbury, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 494 properties advertised)		2014 (total 348 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: 1 (less than 1%) 3BR+: None (0%)	2BR+: 16 (3%) 3BR+: 3 (1%)	2BR+: 1 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 10 (3%) 3BR+: 2 (1%)
Single, 2 children (Parenting Payment Single)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 7 (1%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 9 (3%) 3BR+: 3 (1%)
Couple, no children (Aged Pension)	None (0%)	21 (4%)	1 (less than 1%)	17 (5%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	5 (1%)	None (0%)	4 (1%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	1 (less than 1%)	None (0%)	1 (less than 1%)
Single (Aged Pension)	1 (less than 1%)	8 (2%)	None (0%)	8 (2%)
Single (Disability Pension)	None (0%)	1 (less than 1%)	None (0%)	2 (1%)
Single (Newstart Allowance)	None (0%)	1 (less than 1%)	None (0%)	None (0%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	2	37	2	24
Minimum Wage				
Couple, 2 children	2BR+: 55 (11%) 3BR+: 25 (5%)	2BR+: 176 (36%) 3BR+: 141 (29%)	2BR+: 26 (7%) 3BR+: 12 (3%)	N/A
Single, 2 children	2BR+: 5 (1%) 3BR+: None (0%)	2BR+: 51 (10%) 3BR+: 26 (5%)	2BR+: 4 (1%) 3BR+: 2 (1%)	2BR+: 32 (9%) 3BR+: 16 (5%)
Single, no children	1 (less than 1%)	15 (3%)	None (0%)	14 (4%)
Total unique properties	56	187	26	N/A

4.2 Blacktown (Outer Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Blacktown Statistical Area increased by 35% to 681. Four properties were deemed affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (5 properties in 2014). These properties were only affordable for households receiving the Aged Pension. An additional 121 unique properties were suitable for income support households in the 30-45%-of-income band (compared with 94 in 2014). There were 286 suitable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 221 in 2014). However, almost all of these properties would have only been suitable for couples earning the MW. If households earning the MW were willing to pay 30-45% of their income on rent, an additional 295 unique properties would have been available to them.

Region Statistics

Population: 303,531 people

Renting households: 30.4%

Unemployment rate: 7.1%

Household income less than \$400 per week: 11.4%

Aged 65 years and over: 9.0%

People speaking languages other than English at home: 41.3%

Aboriginal or Torres Strait Islander people: 2.7%

Source: 2011 Census

Table 8: Rental Properties in Blacktown, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 681 properties advertised)		2014 (total 504 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 88 (13%) 3BR+: 44 (6%)	2BR+: 1 (less than 1%) 3BR+: None (0%)	2BR+: 70 (14%) 3BR+: 31 (6%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 22 (3%) 3BR+: 6 (1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 25 (5%) 3BR+: 9 (2%)
Couple, no children (<i>Aged Pension</i>)	3 (less than 1%)	57 (8%)	3 (1%)	49 (10%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	None (0%)	3 (less than 1%)	None (0%)	4 (1%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Aged Pension</i>)	1 (less than 1%)	10 (1%)	1 (less than 1%)	5 (1%)
Single (<i>Disability Pension</i>)	None (0%)	4 (1%)	None (0%)	4 (1%)
Single (<i>Newstart Allowance</i>)	None (0%)	1 (less than 1%)	None (0%)	1 (1%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	1 (1%)
Total unique properties	4	121	5	94
Minimum Wage				
Couple, 2 children	2BR+: 282 (41%) 3BR+: 169 (25%)	2BR+: 279 (41%) 3BR+: 267 (39%)	2BR+: 220 (44%) 3BR+: 129 (26%)	N/A
Single, 2 children	2BR+: 3 (less than 1%) 3BR+: None (0%)	2BR+: 304 (45%)* 3BR+: 191 (28%)	2BR+: 4 (1%) 3BR+: 1 (less than 1%)	2BR+: 265 (53%) 3BR+: 170 (34%)
Single, no children	4 (1%)	17 (2%)	1 (less than 1%)	14 (3%)
Total unique properties	286	295	221	N/A

*Exceeds the total number of additional unique properties for the band as some properties that were suitable for couples at under 30% of income are also suitable for single parents at 30-45% of income.

4.3 Central Coast (Outer Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Central Coast Statistical Area increased by only 4% to 801 properties. The number of unique properties affordable for households receiving **income support** in the less-than-30%-of-income band was 14 (compared with 11 in 2014). An additional 208 unique properties were suitable for income support households in the 30-45%-of-income band (compared with 224 in 2014). There were 368 suitable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 376 in 2014). This increased by 329 properties at the 30-45%-of-income band. While rental affordability has declined somewhat in the Central Coast during 2014-15, it still remains comparatively more affordable than other areas in Sydney.

Region Statistics

Population: 312,182 people

Renting households: 27.1%

Unemployment rate: 6.9%

Household income less than \$400 per week: 15.7%

Aged 65 years and over: 19.0%

People speaking languages other than English at home: 9.1%

Aboriginal or Torres Strait Islander people: 2.9%

Source: 2011 Census

Table 9: Rental Properties in Central Coast, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support		2015 (total 801 properties advertised)	2014 (total 767 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: 4 (less than 1%) 3BR+: None (0%)	2BR+: 153 (19%) 3BR+: 36 (4%)	2BR+: 4 (1%) 3BR+: None (0%)	2BR+: 183 (24%) 3BR+: 43 (6%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: 1 (less than 1%) 3BR+: None (0%)	2BR+: 56 (7%) 3BR+: 5 (1%)	2BR+: 2 (less than 1%) 3BR+: None (0%)	2BR+: 94 (12%) 3BR+: 13 (2%)
Couple, no children (<i>Aged Pension</i>)	10 (1%)	115 (14%)	9 (1%)	136 (18%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	1 (less than 1%)	15 (2%)	None (0%)	22 (3%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	2 (less than 1%)	None (0%)	3 (less than 1%)
Single (<i>Aged Pension</i>)	1 (less than 1%)	21 (3%)	None (0%)	15 (2%)
Single (<i>Disability Pension</i>)	None (0%)	14 (2%)	None (0%)	15 (2%)
Single (<i>Newstart Allowance</i>)	None (0%)	1 (less than 1%)	None (0%)	None (0%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	14	208	11	224
Minimum Wage				
Couple, 2 children	2BR+: 364 (45%) 3BR+: 166 (21%)	2BR+: 291 (36%) 3BR+: 252 (31%)	2BR+: 376 (49%) 3BR+: 159 (21%)	N/A
Single, 2 children	2BR+: 16 (2%) 3BR+: None (0%)	2BR+: 366 (46%)* 3BR+: 179 (22%)	2BR+: 22 (3%) 3BR+: 2 (less than 1%)	2BR+: 387 (50%)* 3BR+: 183 (24%)
Single, no children	5 (1%)	49 (6%)	None (0%)	46 (6%)
Total unique properties	368	329	376	N/A

*Exceeds the total number of additional unique properties for the band as some properties that were suitable for couples at under 30% of income are also suitable for single parents at 30-45% of income.

4.4 City and Inner South (Inner Ring)

Between 2014 and 2015, the total number of properties listed for rent in the City and Inner South Statistical Area increased by 23% to 1,804. There were three properties deemed to be affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (compared with one property in 2014). This increased by 41 unique properties in the 30-45%-of-income band (compared with 50 properties in 2014). Almost all of the increased options were only suitable for couples or single people on the Aged Pension (n=25 and 19 properties respectively). There were six suitable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (7 properties in 2014). The presence of studio apartments in this area is likely to be responsible for the greater suitability of properties for single people in this area. If households earning the MW were willing to pay 30-45% of their income on rent, an additional 176 properties would have been available to them.

Region Statistics

Population: 264,544 people

Renting households: 54.4%

Unemployment rate: 5.6%

Household income less than \$400 per week: 14.7%

Aged 65 years and over: 9.4%

People speaking languages other than English at home: 42.9%

Aboriginal or Torres Strait Islander people: 1.4%

Source: 2011 Census

Table 10: Rental Properties in City and Inner South, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 1,804 properties advertised)		2014 (total 1,465 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: None (0%)
Single, 2 children (Parenting Payment Single)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: None (0%)
Couple, no children (Aged Pension)	3 (less than 1%)	25 (1%)	1 (less than 1%)	38 (1%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Single (Aged Pension)	None (0%)	19 (1%)	None (0%)	15 (1%)
Single (Disability Pension)	None (0%)	3 (less than 1%)	None (0%)	3 (less than 1%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	3	41	1	50
Minimum Wage				
Couple, 2 children	2BR+: 4 (less than 1%) 3BR+: None (0%)	2BR+: 142 (8%) 3BR+: 9 (less than 1%)	2BR+: 1 (less than 1%) 3BR+: None (0%)	N/A
Single, 2 children	2BR+: None (0%) 3BR+: None (0%)	2BR+: 7 (less than 1%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 7 (less than 1%) 3BR+: None (0%)
Single, no children	2 (less than 1%)	34 (2%)	6 (less than 1%)	31 (2%)
Total unique properties	6	176	7	N/A

4.5 Eastern Suburbs (Inner Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Eastern Suburbs Statistical Area increased by 18% to 1,242. There were two properties deemed to be affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (none in 2014). This increased by 14 unique properties in the 30-45%-of-income band (compared with twelve properties in 2014). Most of these options were only suitable for couples or single people on the Aged Pension. There were only eleven suitable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with three in 2014). This increased by 231 properties in the 30-45%-of-income band. The Eastern Suburbs again remained one of the least affordable Statistical Areas in this year's Snapshot.

Region Statistics

Population: 249,546 people

Renting households: 44.3%

Unemployment rate: 4.7%

Household income less than \$400 per week: 11.7%

Aged 65 years and over: 13.4%

People speaking languages other than English at home: 32.6%

Aboriginal or Torres Strait Islander people: 0.9%

Source: 2011 Census

Table 11: Rental Properties in Eastern Suburbs, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 1,242 properties advertised)		2014 (total 1,049 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Couple, no children (<i>Aged Pension</i>)	2 (less than 1%)	5 (less than 1%)	None (0%)	4 (less than 1%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Aged Pension</i>)	None (0%)	12 (1%)	None (0%)	8 (1%)
Single (<i>Disability Pension</i>)	None (0%)	3 (less than 1%)	None (0%)	None (0%)
Single (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	2	14	0	12
Minimum Wage				
Couple, 2 children	2BR+: 8 (1%) 3BR+: 1 (less than 1%)	2BR+: 216 (17%) 3BR+: 4 (less than 1%)	2BR+: 2 (less than 1%) 3BR+: None (0%)	N/A
Single, 2 children	2BR+: None (0%) 3BR+: None (0%)	2BR+: 9 (1%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 5 (less than 1%) 3BR+: None (0%)
Single, no children	3 (less than 1%)	15 (1%)	1 (less than 1%)	9 (1%)
Total unique properties	11	231	3	N/A

4.6 Inner South West (Middle Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Inner South West Statistical Area increased by 42% to 1,406. There were six properties deemed to be affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (compared with three properties in 2014). This increased by 116 unique properties in the 30-45%-of-income band (compared with 62 in 2014). Most of these additional options were affordable and appropriate for couple families on Newstart Allowance (n=60 properties) or the Aged Pension (n=47 properties). There were 269 suitable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (increased from 164 properties in 2014). This increased by 757 properties in the 30-45%-of-income band. While there have been some improvements in the number of affordable properties in the Inner South West over the last year, there remain no affordable and appropriate properties for single people on the Newstart

Region Statistics

Population: 523,611 people

Renting households: 31.2%

Unemployment rate: 6.9%

Household income less than \$400 per week: 14.7%

Aged 65 years and over: 14.2%

People speaking languages other than English at home: 61.2%

Aboriginal or Torres Strait Islander people: 0.6%

Source: 2011 Census

Allowance, Aged Pension, Disability Pension or Youth Allowance.

Table 12: Rental Properties in Inner South West, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support		2015 (total 1,406 properties advertised)	2014 (total 991 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: 2 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 60 (4%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 26 (3%) 3BR+: None (0%)
Single, 2 children (Parenting Payment Single)	2BR+: 1 (less than 1%) 3BR+: None (0%)	2BR+: 8 (1%) 3BR+: 2 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 5 (1%) 3BR+: None (0%)
Couple, no children (Aged Pension)	5 (less than 1%)	47 (3%)	1 (less than 1%)	30 (3%)
Single, 1 child < 5 years (Parenting Payment Single)	1 (less than 1%)	3 (less than 1%)	None (0%)	None (0%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	2 (less than 1%)	None (0%)	None (0%)
Single (Aged Pension)	None (0%)	25 (2%)	2 (less than 1%)	12 (1%)
Single (Disability Pension)	None (0%)	7 (less than 1%)	None (0%)	1 (less than 1%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	2 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	6	116	3	62
Minimum Wage				
Couple, 2 children	2BR+: 263 (19%) 3BR+: 9 (1%)	2BR+: 727 (52%) 3BR+: 317 (23%)	2BR+: 161 (16%) 3BR+: 2 (less than 1%)	N/A
Single, 2 children	2BR+: 4 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 284 (20%) 3BR+: 10 (1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 212 (21%) 3BR+: 6 (1%)
Single, no children	7 (less than 1%)	32 (2%)	3 (less than 1%)	24 (2%)
Total unique properties	269	757	164	N/A

4.7 Inner West (Inner & Middle Rings)

On April 11-12 2015, there were 1,092 properties available for rent in the Inner West Statistical Area, similar to that of the previous Snapshot (n=1,022). In the 2015 Snapshot, there was only one property deemed to be affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band – suitable only for couples on the Aged Pension (two properties in 2014). A further 28 properties were available to these households if they were willing to pay 30-45% of their income on rent (compared with 49 properties in 2014). There were 42 properties that were affordable for households on the **minimum wage (MW)** in the less-than-30%-of-income band (26 properties in 2014). This increased by 410 in the 30-45%-of-income band. Overall, rental affordability has remained poor for most household types between the 2014 and 2015 Snapshots in the Inner West.

Region Statistics

Population: 263,561 people
Renting households: 37.2%
Unemployment rate: 5.2%
Household income less than \$400 per week: 11.5%
Aged 65 years and over: 12.9%
People speaking languages other than English at home: 45.2%
Aboriginal or Torres Strait Islander people: 0.6%

Source: 2011 Census

Table 13: Rental Properties in Inner Western Sydney, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 1,092 properties advertised)		2014 (total 1,022 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 3 (less than 1%) 3BR+: None (0%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: None (0%)
Couple, no children (<i>Aged Pension</i>)	1 (less than 1%)	19 (2%)	2 (less than 1%)	34 (3%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Aged Pension</i>)	None (0%)	10 (1%)	None (0%)	15 (1%)
Single (<i>Disability Pension</i>)	None (0%)	1 (less than 1%)	None (0%)	2 (less than 1%)
Single (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	1	28	2	49
Minimum Wage				
Couple, 2 children	2BR+: 38 (3%) 3BR+: 1 (less than 1%)	2BR+: 376 (34%) 3BR+: 48 (4%)	2BR+: 22 (2%) 3BR+: 1 (less than 1%)	N/A
Single, 2 children	2BR+: None (0%) 3BR+: None (0%)	2BR+: 41 (4%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 33 (3%) 3BR+: 1 (less than 1%)
Single, no children	4 (less than 1%)	34 (3%)	4 (less than 1%)	25 (2%)
Total unique properties	42	410	26	N/A

4.8 North Sydney and Hornsby (Inner, Middle & Outer Rings)

Between 2014 and 2015, the total number of properties listed for rent in the North Sydney and Hornsby Statistical Area declined by 20% to 1,342. Rental affordability has remained relatively unchanged in this area during 2014-15. There were two properties deemed to be affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (no properties in 2014). This increased by 16 unique properties in the 30-45%-of-income band (14 properties in 2014). These additional options were generally only affordable and appropriate for Aged Pension recipients. There were four suitable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 8 properties in 2014). This increased by 308 properties in the 30-45%-of-income band. Despite this, an affordable home remained out of reach for the majority of households dependent on income support payments.

Region Statistics

Population: 374,663 people

Renting households: 30.1%

Unemployment rate: 4.2%

Household income less than \$400 per week: 8.1%

Aged 65 years and over: 14.4%

People speaking languages other than English at home: 28.3%

Aboriginal or Torres Strait Islander people: 0.2%

Source: 2011 Census

Table 14: Rental Properties in North Sydney and Hornsby, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 1,342 properties advertised)		2014 (total 1,671 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Single, 2 children (Parenting Payment Single)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Couple, no children (Aged Pension)	2 (less than 1%)	8 (1%)	None (0%)	9 (1%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Single (Aged Pension)	None (0%)	10 (1%)	None (0%)	5 (less than 1%)
Single (Disability Pension)	None (0%)	2 (less than 1%)	None (0%)	None (0%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	2	16	0	14
Minimum Wage				
Couple, 2 children	2BR+: 3 (less than 1%) 3BR+: None (0%)	2BR+: 286 (21%) 3BR+: 37 (3%)	2BR+: 7 (less than 1%) 3BR+: None (0%)	N/A
Single, 2 children	2BR+: None (0%) 3BR+: None (0%)	2BR+: 4 (less than 1%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 10 (1%) 3BR+: None (0%)
Single, no children	1 (less than 1%)	22 (2%)	1 (less than 1%)	7 (less than 1%)
Total unique properties	4	308	8	N/A

4.9 Northern Beaches (Middle & Outer Rings)

Between 2014 and 2015, the total number of properties listed for rent in the Northern Beaches Statistical Area increased by 30% to 706 properties. No properties were deemed to be affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (down from one property in 2014). There were five properties that were appropriate if households were prepared to pay 30-45% of their income on rent (down from 9 properties in 2014). There were three suitable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (two properties in 2014). This increased by 127 properties in the 30-45%-of-income band. However, almost all of these additional properties were only affordable by couples who were both earning the MW. Overall, rental affordability has once again been shown to be consistently low in the Northern Beaches region.

Region Statistics

Population: 237,640 people

Renting households: 26.1%

Unemployment rate: 3.5%

Household income less than \$400 per week: 8.5%

Aged 65 years and over: 15.5%

People speaking languages other than English at home: 17.5%

Aboriginal or Torres Strait Islander people: 0.4%

Source: 2011 Census

Table 15: Rental Properties in Northern Beaches, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 706 properties advertised)		2014 (total 544 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Couple, no children (<i>Aged Pension</i>)	None (0%)	3 (less than 1%)	None (0%)	8 (1%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Aged Pension</i>)	None (0%)	1 (less than 1%)	1 (less than 1%)	1 (less than 1%)
Single (<i>Disability Pension</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	1 (less than 1%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	0	5	1	9
Minimum Wage				
Couple, 2 children	2BR+: 2 (less than 1%) 3BR+: None (0%)	2BR+: 122 (17%) 3BR+: 5 (1%)	2BR+: 1 (less than 1%) 3BR+: None (0%)	N/A
Single, 2 children	2BR+: None (0%) 3BR+: None (0%)	2BR+: 2 (less than 1%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: None (0%)
Single, no children	1 (less than 1%)	5 (1%)	1 (less than 1%)	1 (less than 1%)
Total unique properties	3	127	2	N/A

4.10 Outer South West (Outer Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Outer South West Statistical Area increased by 14% to 482 properties. There were two properties that were affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (increase from one property in 2014). There were a further 62 properties that were appropriate if households were prepared to pay 30-45% of their income on rent (compared with an extra 57 properties in 2014). As with the previous year, these additional properties were mostly suitable for couples with children (n=38 properties) and couples on the Aged Pension (n=34 properties). There were 175 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 155 properties in 2014). This increased by 274 properties in the 30-45%-of-income band.

Region Statistics

Population: 235,804 people

Renting households: 25.7%

Unemployment rate: 6.1%

Household income less than \$400 per week: 10.8%

Aged 65 years and over: 9.6%

People speaking languages other than English at home: 22.6%

Aboriginal or Torres Strait Islander people: 2.8%

Source: 2011 Census

Table 16: Rental Properties in Outer South West, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support		2015 (total 482 properties advertised)	2014 (total 421 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 38 (8%) 3BR+: 8 (2%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 40 (10%) 3BR+: 10 (2%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 16 (3%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 19 (5%) 3BR+: 3 (1%)
Couple, no children (<i>Aged Pension</i>)	1 (less than 1%)	34 (7%)	1 (less than 1%)	34 (8%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	None (0%)	5 (1%)	None (0%)	1 (less than 1%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Aged Pension</i>)	1 (less than 1%)	9 (2%)	None (0%)	2 (less than 1%)
Single (<i>Disability Pension</i>)	None (0%)	1 (less than 1%)	None (0%)	1 (less than 1%)
Single (<i>Newstart Allowance</i>)	None (0%)	1 (less than 1%)	None (0%)	None (0%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	2	62	1	57
Minimum Wage				
Couple, 2 children	2BR+: 170 (35%) 3BR+: 103 (21%)	2BR+: 264 (55%) 3BR+: 244 (51%)	2BR+: 154 (37%) 3BR+: 101 (24%)	N/A
Single, 2 children	2BR+: 5 (1%) 3BR+: None (0%)	2BR+: 176 (37%) 3BR+: 111 (23%)	2BR+: 1 (less than 1%) 3BR+: None (0%)	2BR+: 181 (43%) 3BR+: 125 (30%)
Single, no children	5 (1%)	11 (2%)	1 (less than 1%)	3 (1%)
Total unique properties	175	274	155	N/A

4.11 Outer West and Blue Mountains (Outer Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Outer West and Blue Mountains Statistical Area increased by 11% to 701 properties. There were nine properties that were affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (compared with 11 properties in 2014). There were a further 147 properties that were appropriate if households were prepared to pay 30-45% of their income on rent (compared with an extra 190 properties in 2014). As with the previous year, these additional properties were mostly suitable for couples with children (n=109 properties) and couples on the Aged Pension (n=111 properties). There were 335 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 314 properties in 2014). This increased by 324 properties in the 30-45%-of-income band.

Region Statistics

Population: 288,191 people

Renting households: 25.7%

Unemployment rate: 5.3%

Household income less than \$400 per week: 11.4%

Aged 65 years and over: 11.4%

People speaking languages other than English at home: 15.3%

Aboriginal or Torres Strait Islander people: 2.7%

Source: 2011 Census

Table 17: Rental Properties in Outer West and Blue Mountains, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support		2015 (total 701 properties advertised)	2014 (total 634 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: 3 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 109 (16%) 3BR+: 12 (2%)	2BR+: 3 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 148 (23%) 3BR+: 25 (4%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: 2 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 69 (10%) 3BR+: 4 (1%)	2BR+: 2 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 92 (15%) 3BR+: 6 (1%)
Couple, no children (<i>Aged Pension</i>)	6 (1%)	111 (16%)	11 (2%)	131 (21%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	1 (less than 1%)	20 (3%)	1 (less than 1%)	20 (3%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	3 (less than 1%)	None (0%)	3 (less than 1%)
Single (<i>Aged Pension</i>)	2 (less than 1%)	17 (2%)	None (0%)	17 (3%)
Single (<i>Disability Pension</i>)	None (0%)	10 (1%)	None (0%)	15 (2%)
Single (<i>Newstart Allowance</i>)	None (0%)	2 (less than 1%)	None (0%)	None (0%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	9	147	11	190
Minimum Wage				
Couple, 2 children	2BR+: 331 (47%) 3BR+: 181 (26%)	2BR+: 294 (42%) 3BR+: 284 (41%)	2BR+: 313 (49%) 3BR+: 150 (24%)	N/A
Single, 2 children	2BR+: 21 (3%) 3BR+: 1 (less than 1%)	2BR+: 326 (47%)* 3BR+: 196 (28%)	2BR+: 21 (3%) 3BR+: 2 (less than 1%)	2BR+: 326 (51%) 3BR+: 180 (28%)
Single, no children	4 (1%)	37 (5%)	2 (less than 1%)	40 (6%)
Total unique properties	335	324	314	N/A

*Exceeds the total number of additional unique properties for the band as some properties that were suitable for couples at under 30% of income are also suitable for single parents at 30-45% of income.

4.12 Parramatta (Middle & Outer Rings)

Between 2014 and 2015, the total number of properties listed for rent in the Parramatta Statistical Area increased by 26% to 1,400 properties. There were three properties that were affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (down from 5 properties in 2014). There were a further 97 properties that were appropriate if households were prepared to pay 30-45% of their income on rent (compared with an extra 73 properties in 2014). There were 279 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 178 properties in 2014). This increased by 802 properties in the 30-45%-of-income band. While rental affordability has improved over the last year for households earning the Minimum Wage, there remain few affordable properties for households on income support payments.

Region Statistics

Population: 394,710 people

Renting households: 36.6%

Unemployment rate: 7.3%

Household income less than \$400 per week: 13.8%

Aged 65 years and over: 11.7%

People speaking languages other than English at home: 60.8%

Aboriginal or Torres Strait Islander people: 0.8%

Source: 2011 Census

Table 18: Rental Properties in Parramatta, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 1,400 properties advertised)		2014 (total 1,111 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 37 (3%) 3BR+: 2 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 26 (2%) 3BR+: 2 (less than 1%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 10 (1%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 7 (1%) 3BR+: None (0%)
Couple, no children (<i>Aged Pension</i>)	1 (less than 1%)	59 (4%)	3 (less than 1%)	46 (4%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	None (0%)	3 (less than 1%)	None (0%)	1 (less than 1%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Aged Pension</i>)	2 (less than 1%)	18 (1%)	2 (less than 1%)	12 (less than 1%)
Single (<i>Disability Pension</i>)	None (0%)	3 (less than 1%)	None (0%)	4 (less than 1%)
Single (<i>Newstart Allowance</i>)	None (0%)	2 (less than 1%)	None (0%)	2 (less than 1%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	3	97	5	73
Minimum Wage				
Couple, 2 children	2BR+: 271 (19%) 3BR+: 37 (3%)	2BR+: 765 (55%) 3BR+: 396 (28%)	2BR+: 174 (16%) 3BR+: 18 (2%)	N/A
Single, 2 children	2BR+: 3 (less than 1%) 3BR+: None (0%)	2BR+: 295 (21%) 3BR+: 44 (3%)	2BR+: 1 (less than 1%) 3BR+: None (0%)	2BR+: 234 (21%) 3BR+: 36 (3%)
Single, no children	8 (1%)	39 (3%)	4 (less than 1%)	33 (3%)
Total unique properties	279	802	178	N/A

4.13 Ryde (Inner & Middle Rings)

Between 2014 and 2015, the total number of properties listed for rent in the Ryde Statistical Area increased by 14% to 511 properties. As was the case in the 2013 and 2014 Snapshots, there were no properties that were affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band. Sixteen properties were appropriate if households were prepared to pay 30-45% of their income on rent (compared with six properties in 2014). These properties were only affordable and appropriate for households on the Aged Pension, either couples (n=10) or singles (n=6). There were 21 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 12 properties in 2014). This increased by 218 properties in the 30-45%-of-income band. These results indicate that rental properties in the Ryde Statistical Area remain among the least affordable in Greater Sydney.

Region Statistics

Population: 162,846 people

Renting households: 30.1%

Unemployment rate: 5.5%

Household income less than \$400 per week: 11.7%

Aged 65 years and over: 14.8%

People speaking languages other than English at home: 42.2%

Aboriginal or Torres Strait Islander people: 0.3%

Source: 2011 Census

Table 19: Rental Properties in Ryde, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 511 properties advertised)		2014 (total 449 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: None (0%)
Single, 2 children (Parenting Payment Single)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Couple, no children (Aged Pension)	None (0%)	10 (2%)	None (0%)	5 (1%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Single (Aged Pension)	None (0%)	6 (1%)	None (0%)	None (0%)
Single (Disability Pension)	None (0%)	None (0%)	None (0%)	None (0%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	0	16	0	6
Minimum Wage				
Couple, 2 children	2BR+: 21 (4%) 3BR+: None (0%)	2BR+: 200 (39%) 3BR+: 39 (8%)	2BR+: 12 (3%) 3BR+: None (0%)	N/A
Single, 2 children	2BR+: None (0%) 3BR+: None (0%)	2BR+: 29 (6%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 22 (5%) 3BR+: None (0%)
Single, no children	None (0%)	18 (4%)	None (0%)	2 (less than 1%)
Total unique properties	21	218	12	N/A

4.14 South West (Outer Ring)

Between 2014 and 2015, the total number of properties listed for rent in the South West Statistical Area increased by 20% to 992 properties. There were ten affordable and appropriate properties for households receiving **income support** in the less-than-30%-of-income band (increased from one in 2014). There were an additional 233 appropriate properties if households were prepared to pay 30-45% of their income on rent (compared with 169 properties in 2014). There were 415 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 283 properties in 2014). This increased by 495 properties in the 30-45%-of-income band. Despite the substantial improvements in rental affordability for Minimum Wage earners over the last year, the majority of households dependent on income support payments would be unable to find an affordable rental property in 2015.

Region Statistics

Population: 360,167 people

Renting households: 30.4%

Unemployment rate: 8.1%

Household income less than \$400 per week: 13.9%

Aged 65 years and over: 10.6%

People speaking languages other than English at home: 64.1%

Aboriginal or Torres Strait Islander people: 1.1%

Source: 2011 Census

Table 20: Rental Properties in South West, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support		2015 (total 992 properties advertised)	2014 (total 824 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 197 (20%) 3BR+: 10 (1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 136 (17%) 3BR+: 8 (1%)
Single, 2 children (Parenting Payment Single)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 69 (7%) 3BR+: 2 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 61 (7%) 3BR+: 3 (less than 1%)
Couple, no children (Aged Pension)	9 (1%)	118 (12%)	None (0%)	92 (11%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	9 (1%)	None (0%)	3 (less than 1%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Single (Aged Pension)	None (0%)	18 (2%)	1 (less than 1%)	3 (less than 1%)
Single (Disability Pension)	None (0%)	9 (1%)	None (0%)	1 (less than 1%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	1 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	1 (less than 1%)
Total unique properties	10	233	1	169
Minimum Wage				
Couple, 2 children	2BR+: 405 (41%) 3BR+: 121 (12%)	2BR+: 476 (48%) 3BR+: 406 (41%)	2BR+: 280 (34%) 3BR+: 83 (10%)	N/A
Single, 2 children	2BR+: 9 (1%) 3BR+: 1 (less than 1%)	2BR+: 423 (43%) 3BR+: 135 (14%)	2BR+: 3 (less than 1%) 3BR+: None (0%)	2BR+: 318 (39%) 3BR+: 109 (13%)
Single, no children	9 (1%)	20 (2%)	3 (less than 1%)	15 (2%)
Total unique properties	415	495	283	N/A

4.15 Sutherland (Outer Ring)

Between 2014 and 2015, the total number of properties listed for rent in the Sutherland Statistical Area increased by only 5% to 382 properties. As was the case in the 2013 and 2014 Snapshots, there were no properties that were affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band. There were seven appropriate properties if households were prepared to pay 30-45% of their income on rent (compared with eight properties in 2014). However, even in the 30-45%-of-income band, almost all income support households could not afford any appropriate properties. There were 32 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 24 properties in 2014). This increased by 188 properties in the 30-45%-of-income band.

Region Statistics

Population: 210,266 people

Renting households: 20.8%

Unemployment rate: 3.5%

Household income less than \$400 per week: 9.4%

Aged 65 years and over: 14.9%

People speaking languages other than English at home: 14.8%

Aboriginal or Torres Strait Islander people: 0.8%

Source: 2011 Census

Table 21: Rental Properties in Sutherland, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 382 properties advertised)		2014 (total 364 properties advertised)	
Couple, 2 children (<i>Newstart Allowance</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 1 (less than 1%) 3BR+: None (0%)
Single, 2 children (<i>Parenting Payment Single</i>)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: None (0%) 3BR+: None (0%)
Couple, no children (<i>Aged Pension</i>)	None (0%)	6 (2%)	None (0%)	5 (1%)
Single, 1 child < 5 years (<i>Parenting Payment Single</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 1 child > 8 years (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Aged Pension</i>)	None (0%)	1 (less than 1%)	None (0%)	2 (1%)
Single (<i>Disability Pension</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single (<i>Newstart Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Single, 18+ years (<i>Youth Allowance</i>)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	0	7	0	8
Minimum Wage				
Couple, 2 children	2BR+: 31 (8%) 3BR+: 1 (less than 1%)	2BR+: 186 (49%) 3BR+: 45 (12%)	2BR+: 23 (6%) 3BR+: None (0%)	N/A
Single, 2 children	2BR+: None (0%) 3BR+: None (0%)	2BR+: 34 (9%) 3BR+: 1 (less than 1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 41 (11%) 3BR+: None (0%)
Single, no children	1 (less than 1%)	2 (1%)	1 (less than 1%)	2 (1%)
Total unique properties	32	188	24	N/A

5. Results for the Illawarra, Shoalhaven and Southern Highlands (Illawarra Region)

5.1 Income Support Households

Of the **919** properties available for private rent in the Illawarra Region on April 11-12 2015, there were **33** properties that were affordable and appropriate, without placing households who were receiving income support payments into rental stress. If 2-bedroom properties were excluded for families with more than one child, there were **19** unique properties that were affordable and appropriate. Given that some individual properties were affordable and appropriate for more than one household type, the unadjusted total for each household type shown in Table 22 below will exceed the total number of unique properties identified.

Affordable and appropriate rental properties in the less-than-30%-of-income band were recorded in both of the Illawarra Region's Statistical Areas, with **23** properties found in the Shoalhaven and Southern Highlands

Statistical Area, and **10** properties found in the Illawarra Statistical Area. Compared with Sydney, the Illawarra Region had a higher number of suitable properties relative to the size of its available rental stock.

Couple families on the Newstart Allowance had the highest number of suitable properties available to them (n=20) in the less-than-30%-of-income band, followed by couples on the Aged Pension (n=17). Only small numbers of suitable properties were found for single people on the Parenting Payment with two children (n=4) and one child (n=2). There were no affordable and appropriate properties for the remainder of households dependent on income support payments.

The number of available properties increased sharply where households were prepared to spend 30-45%-of-income, such as couple families (n=265), Aged Pension couples (n=214) and single parents with 2 children (n=157). A moderate increase was also noted for single parents with a child on the Parenting Payment (n=69), but not for single parents on the Newstart Allowance (n=10).

Given that there are some overlaps in listings between household categories in Table 22, the unadjusted total will exceed the total number of unique listings. Therefore

Table 22: Rental Properties in the Illawarra Region – Income Support Households, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 919 properties advertised)		2014 (total 951 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: 20 (2%) 3BR+: 2 (less than 1%)	2BR+: 265 (29%) 3BR+: 120 (13%)	2BR+: 17 (2%) 3BR+: None (0%)	2BR+: 278 (29%) 3BR+: 104 (11%)
Single, 2 children (Parenting Payment Single)	2BR+: 4 (less than 1%) 3BR+: None (0%)	2BR+: 157 (17%) 3BR+: 47 (5%)	2BR+: 7 (1%) 3BR+: None (0%)	2BR+: 197 (21%) 3BR+: 60 (6%)
Couple, no children (Aged Pension)	17 (2%)	214 (23%)	26 (3%)	242 (25%)
Single, 1 child < 5 years (Parenting Payment Single)	2 (less than 1%)	69 (8%)	3 (less than 1%)	85 (9%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	10 (1%)	None (0%)	11 (1%)
Single (Aged Pension)	None (0%)	30 (3%)	4 (less than 1%)	41 (4%)
Single (Disability Pension)	None (0%)	24 (3%)	2 (less than 1%)	34 (4%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	4 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	33	310	38	330

the total for the 30-45%-of-income band has been adjusted to remove these overlaps, resulting in an additional **310** unique listings that would require 30-45% of income to be spent for at least one of the household types shown.

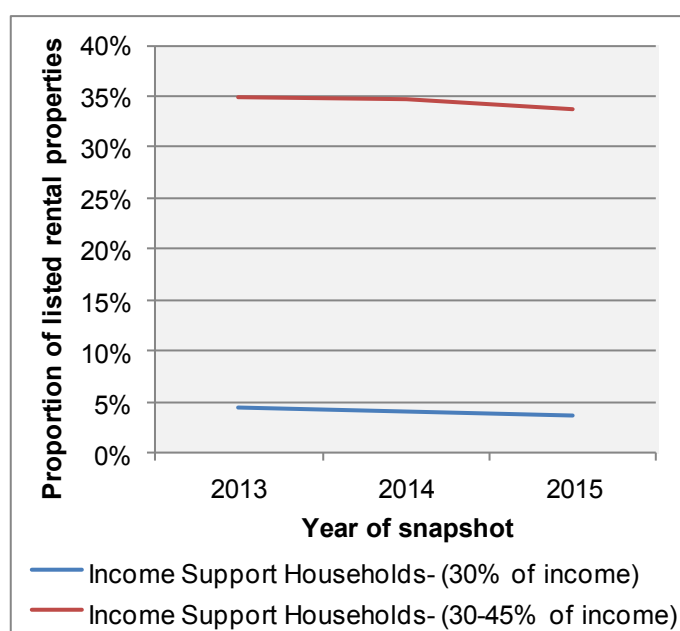
Chart 2 suggests a slow decline in the proportion of rental listings in the Illawarra Region that were affordable and appropriate for households receiving income support payments. For the less-than-30%-of-income band, the proportion of appropriate and affordable properties has declined from five to four percent during the period 2013-15. For households in the 30-45%-of-income-band, the proportion of appropriate properties has declined from 35 to 34 percent.

5.2 Minimum Wage Households

Of the **919** properties available for private rent in the Illawarra Region on April 11-12 2015, **521** unique properties were affordable and appropriate for at least one of the household types earning the minimum wage (MW), without placing these household/s into rental stress. If 2-bedroom properties were excluded for families with more than one child, there were **261** unique properties that were affordable and appropriate. Table 23 shows the distribution of affordable properties for different household types.

Affordable and appropriate rental properties in the less-than-30%-of-income band were recorded in both of the Illawarra Region's Statistical Areas, with **257** properties found in the Illawarra Statistical Area and **264** properties found in the Shoalhaven and Southern Highlands Statistical Area. Most of the properties in the Illawarra

Chart 2: Proportion of Total Rental Listings that were Affordable and Appropriate for Households Receiving Income Support Payments, Illawarra Region (2013-2015)



Region were affordable and appropriate for couple families earning the minimum wage (n=515) in less-than-30%-of-income band. In contrast, single parents with two children on the minimum wage were able to afford 71 dwellings. Single persons earning the minimum wage had few housing options at their disposal (n=6). A couple family earning the Minimum Wage and Parenting Payment would have been able to afford 161 appropriate properties. There was a substantial increase in suitable dwellings available for these families in the 30-45%-of-income band (+481 properties). There were an additional 256 appropriate properties for couple families,

Table 23: Rental Properties in the Illawarra Region – Minimum Wage Households, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Minimum Wage	2015 (total 919 properties advertised)		2014 (total 951 properties advertised)	
Couple, 2 children	2BR+: 515 (56%) 3BR+: 255 (28%)	2BR+: 256 (28%) 3BR+: 209 (23%)	2BR+: 499 (52%) 3BR+: 248 (26%)	N/A
Couple, 2 children (1 x MW, 1 x Parenting Payment (partnered))	2BR+: 161 (18%) 3BR+: 47 (5%)	2BR+: 481 (52%)* 3BR+: 310 (34%)*	N/A	N/A
Single, 2 children	2BR+: 71 (8%) 3BR+: 10 (1%)	2BR+: 454 (49%)* 3BR+: 252 (27%)	2BR+: 88 (9%) 3BR+: 17 (2%)	2BR+: 453 (48%)* 3BR+: 260 (27%)
Single, no children	6 (1%)	82 (9%)	10 (1%)	106 (11%)
Total unique properties	521	298	509	N/A

*Exceeds the total number of additional unique properties for the band as some properties that were suitable for couples at under 30% of income are also suitable for single parents at 30-45% of income.

454 additional properties for single parents and 82 additional properties for single people if they had chosen to spend 30-45% of their income on rent.

In total, there were **298** additional unique listings in the Illawarra Region that would require 30 to 45% of income to be spent for at least one of the household types shown. Given that there are some overlaps in listings between household categories in Table 23, the unadjusted total will exceed the total number of unique listings. Table 24 shows the number of unique affordable and appropriate rental listings in the Illawarra Region for Minimum Wage earners. For the less-than-30%-of-income band, the number of unique properties remained about the same (521 properties in 2015 compared with 509 in 2014).

As was conducted for Greater Sydney, an indicative search of Gumtree was performed to identify other potential share-houses that may be suitable for single persons. Results were much lower than for Sydney, with only about 100 'Flatshare/Houseshare' options being affordable for single people on the MW in Wollongong and the South Coast.⁵ Again, no analysis of suitability has been conducted on these share-houses.

5.3 Geographic Coverage (Illawarra and Shoalhaven / Southern Highlands)

The geographic areas for reporting data are based on the Australian Statistical Geographical Standard (ASGS), as developed by the Australian Bureau of Statistics. Results for the Illawarra are sorted into two Level 4 Statistical Areas, as outlined below.

Table 25: Statistical Areas and Key Suburbs

Level 4 Statistical Areas	Key Suburbs
Illawarra	Albion Park, Dapto, Fairy Meadow, Gerroa, Gerringong, Helensburgh, Kiama, Port Kembla, Shellharbour, Wollongong
Shoalhaven and Southern Highlands	Bowral, Mittagong, Moss Vale, Jervis Bay, Nowra, Ulladulla

Table 24: Unique Affordable and Appropriate Rental Listings in the Illawarra Region – Minimum Wage Households (2014-15)*

Results by year	No. affordable & appropriate (30% income)
Unique rental listings suitable for Minimum Wage households	
2015 result	521
2014 result	509
Change (2014-15)	+12

*Assumes a 2-bedroom property is suitable for a family with more than one child

Figure 2: Map of the Illawarra, Shoalhaven and Southern Highlands



Key Statistics from the 2011 Census (Illawarra, Shoalhaven and Southern Highlands)

- **Total Population:** 412,989
- **Population born overseas:** 95,054 (23.0%)
- **Unemployment rate:** 6.6%
- **Total household income less than \$400 per week*:** 16.1% of households

- **Population residing in private rental dwellings:** 26.9%

Source: ABS Census of Population and Housing (2011), extracted from Census TableBuilder, 22 March 2013.

* The bottom quintile of national household income lies in the range \$300-399 per week.

⁵Gumtree regions used

6. Breakdown of Results by Statistical Area (Illawarra)

6.1 Illawarra Statistical Area

Between 2014 and 2015, the total number of properties listed for rent in the Illawarra Statistical Area fell by 7% to 565 properties. Ten unique properties were affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (compared with 17 properties in 2014). An additional 149 unique properties were available if households were prepared to pay 30-45% of their income on rent (compared with 166 properties in 2014). No affordable properties were found for single people receiving Newstart or the Youth Allowance. There were 257 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 261 properties in 2014).

Region Statistics

Population: 275,984 people

Renting households: 28.7%

Unemployment rate: 6.7%

Household income less than \$400 per week: 15.9%

Aged 65 years and over: 16.2%

People speaking languages other than English at home: 18.1%

Aboriginal or Torres Strait Islander people: 2.3%

Source: 2011 Census

This increased by 240 properties in the 30-45%-of-income band.

Table 26: Rental Properties in the Illawarra, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support	2015 (total 565 properties advertised)		2014 (total 610 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: 3 (1%) 3BR+: None (0%)	2BR+: 109 (19%) 3BR+: 8 (1%)	2BR+: 2 (less than 1%) 3BR+: None (0%)	2BR+: 124 (20%) 3BR+: 13 (2%)
Single, 2 children (Parenting Payment Single)	2BR+: 2 (less than 1%) 3BR+: None (0%)	2BR+: 61 (11%) 3BR+: 3 (1%)	2BR+: None (0%) 3BR+: None (0%)	2BR+: 75 (12%) 3BR+: 4 (1%)
Couple, no children (Aged Pension)	9 (2%)	101 (18%)	13 (2%)	111 (18%)
Single, 1 child < 5 years (Parenting Payment Single)	1 (less than 1%)	30 (5%)	None (0%)	19 (3%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	2 (less than 1%)	None (0%)	None (0%)
Single (Aged Pension)	None (0%)	18 (3%)	3 (less than 1%)	21 (3%)
Single (Disability Pension)	None (0%)	12 (2%)	1 (less than 1%)	15 (2%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	3 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	10	149	17	166
Minimum Wage				
Couple, 2 children	2BR+: 252 (45%) 3BR+: 66 (12%)	2BR+: 209 (37%) 3BR+: 162 (29%)	2BR+: 254 (42%) 3BR+: 83 (14%)	N/A
Single, 2 children	2BR+: 31 (5%) 3BR+: 1 (less than 1%)	2BR+: 230 (41%) 3BR+: 71 (13%)	2BR+: 19 (3%) 3BR+: None (0%)	2BR+: 266 (44%) 3BR+: 101 (17%)
Single, no children	5 (1%)	45 (8%)	7 (1%)	49 (8%)
Total unique properties	257	240	261	N/A

6.2 Shoalhaven and Southern Highlands Statistical Area

Between 2014 and 2015, the total number of properties listed for rent in the Shoalhaven and Southern Highlands Statistical Area increased by 4% to 354 properties. Twenty-three unique properties were affordable and appropriate for households receiving **income support** in the less-than-30%-of-income band (up from 21 properties in 2014). Most of these properties were affordable and appropriate for couple families on the Newstart Allowance (n=17). An additional 161 unique properties were available if households were prepared to pay 30-45% of their income on rent (compared with 164 properties in 2014). There were 264 appropriate and affordable properties for households on the **minimum wage (MW)** in the less-than-30%-of-income band (compared with 248 properties in 2014). This increased by 58 properties in the 30-45%-of-income band.

Region Statistics

Population: 137,006 people

Renting households: 23.4%

Unemployment rate: 6.4%

Household income less than \$400 per week: 16.6%

Aged 65 years and over: 22.8%

People speaking languages other than English at home: 8.9%

Aboriginal or Torres Strait Islander people: 3.7%

Source: 2011 Census

Table 27: Rental Properties in Shoalhaven and Southern Highlands, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support		2015 (total 354 properties advertised)	2014 (total 341 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: 17 (5%) 3BR+: 2 (1%)	2BR+: 156 (44%) 3BR+: 112 (32%)	2BR+: 15 (4%) 3BR+: None (0%)	2BR+: 154 (45%) 3BR+: 91 (27%)
Single, 2 children (Parenting Payment Single)	2BR+: 2 (1%) 3BR+: None (0%)	2BR+: 96 (27%) 3BR+: 44 (12%)	2BR+: 7 (2%) 3BR+: None (0%)	2BR+: 122 (36%) 3BR+: 56 (16%)
Couple, no children (Aged Pension)	8 (2%)	113 (32%)	13 (4%)	131 (38%)
Single, 1 child < 5 years (Parenting Payment Single)	1 (less than 1%)	39 (11%)	3 (1%)	66 (19%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	8 (2%)	None (0%)	11 (3%)
Single (Aged Pension)	None (0%)	12 (3%)	1 (less than 1%)	20 (6%)
Single (Disability Pension)	None (0%)	12 (3%)	1 (less than 1%)	19 (6%)
Single (Newstart Allowance)	None (0%)	None (0%)	None (0%)	1 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	23	161	21	164
Minimum Wage				
Couple, 2 children	2BR+: 263 (74%) 3BR+: 189 (53%)	2BR+: 47 (13%) 3BR+: 47 (13%)	2BR+: 245 (72%) 3BR+: 165 (48%)	N/A
Single, 2 children	2BR+: 40 (11%) 3BR+: 9 (3%)	2BR+: 224 (63%)* 3BR+: 181 (51%)*	2BR+: 69 (20%) 3BR+: 17 (4%)	2BR+: 187* (55%) 3BR+: 159* (47%)
Single, no children	1 (less than 1%)	37 (10%)	3 (1%)	57 (17%)
Total unique properties	264	58	248	N/A

*Exceeds the total number of additional unique properties for the band as some properties that were suitable for couples at under 30% of income are also suitable for single parents at 30-45% of income.

7. Summary of Findings

7.1 Overall Results by Household Type

Once again, the Rental Affordability Snapshot highlights the shortage of low-cost private rental accommodation in Greater Sydney and the Illawarra. The implication of these results is that households which are solely reliant on income support payments will find it difficult to compete on equal terms for a very small pool of affordable private rental properties. These households may require additional assistance in obtaining and maintaining a tenancy, whether this is through financial or material aid, developing a rental history, learning how to negotiate the housing system, developing skills to be a good tenant, case management and/or advocacy to real estate or government agencies.

Table 28 contains the combined results for Greater Sydney and the Illawarra for income support households and minimum wage households in the less-than-30%-of-income band and the 30-45%-of-income band. In summary only **91** properties were available for income support households without sending them into rental stress. This number increased by **1,458** properties where income support households are prepared to enter rental stress. This highlights the trade-off that occurs for people in low incomes; while devoting greater proportions of household income leads to greater housing choice, at the same time households lose valuable income that would otherwise be available for food, utility bills, transport costs and education and training.

It is notable that there were no affordable and appropriate properties available anywhere in Sydney or the Illawarra for single persons on the Newstart Allowance, Disability Pension or Youth Allowance. Even

Table 28: Combined Results for All Households in Greater Sydney and Illawarra, April 2015 and 2014

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30% - 45% income)
Income Support		2015 (total 14,955 properties advertised)	2014 (total 13,115 properties advertised)	
Couple, 2 children (Newstart Allowance)	2BR+: 30 (less than 1%) 3BR+: 5 (less than 1%)	2BR+: 965 (6%) 3BR+: 237 (2%)	2BR+: 26 (less than 1%) 3BR+: 2 (less than 1%)	2BR+: 923 (7%) 3BR+: 225 (2%)
Single, 2 children (Parenting Payment Single)	2BR+: 8 (less than 1%) 3BR+: 2 (less than 1%)	2BR+: 415 (3%) 3BR+: 70 (less than 1%)	2BR+: 11 (less than 1%) 3BR+: 1 (less than 1%)	2BR+: 511 (4%) 3BR+: 97 (1%)
Couple, no children (Aged Pension)	60 (less than 1%)	852 (6%)	58 (less than 1%)	851 (6%)
Single, 1 child < 5 years (Parenting Payment Single)	5 (less than 1%)	132 (1%)	4 (less than 1%)	140 (1%)
Single, 1 child > 8 years (Newstart Allowance)	None (0%)	18 (less than 1%)	None (0%)	18 (less than 1%)
Single (Aged Pension)	8 (less than 1%)	215 (1%)	11 (less than 1%)	161 (1%)
Single (Disability Pension)	None (0%)	82 (1%)	2 (less than 1%)	82 (1%)
Single (Newstart Allowance)	None (0%)	8 (less than 1%)	None (0%)	11 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	2 (less than 1%)
Total unique properties	91	1,458	81	1,371
Minimum Wage				
Couple, 2 children	2BR+: 2,763 (18%) 3BR+: 1,069 (7%)	2BR+: 5,056 (34%) 3BR+: 2,703 (18%)	2BR+: 2,271 (17%) 3BR+: 903 (7%)	N/A
Couple, 2 children (1 x MW, 1 x Parenting Payment (partnered))	2BR+: 422 (3%) 3BR+: 71 (less than 1%)	2BR+: 4,139 (28%) 3BR+: 1,885 (13%)	N/A	N/A
Single, 2 children	2BR+: 137 (1%) 3BR+: 13 (less than 1%)	2BR+: 2,805 (19%) 3BR+: 1,147 (8%)	2BR+: 144 (1%) 3BR+: 24 (less than 1%)	2BR+: 2,527 (19%) 3BR+: 1,086 (8%)
Single, no children	61 (less than 1%)	432 (3%)	38 (less than 1%)	372 (3%)
Total unique properties	2,823	5,419	2,308	N/A

single people on Newstart Allowance or Youth Allowance who were prepared to pay 45% of their income on rent would not have found a suitable property on the Snapshot weekend. Single parents on the Newstart Allowance also had no appropriate properties available to them in the less-than-30%-of-income band, whereas those on Parenting Payments could afford a small number (n=5 properties). In the 30-45%-of-income band, there were 18 additional properties available for single parents on the Newstart Allowance and 132 available for those on Parenting Payments.

For households on the minimum wage greater numbers of rental properties were affordable than for households reliant upon income support. Almost 3,000 properties (2,823) were affordable and appropriate without placing households in rental stress. However as shown in Table 30, there were very few such properties available in particular statistical areas of Sydney.

7.2 Income Support Households by Statistical Area

The Rental Snapshot has also sought to identify the geographical distribution of affordable properties across Greater Sydney and the Illawarra. Table 29 shows the number of affordable and appropriate properties for households on income support relative to the number of advertised properties available for rent in each statistical area. The number of properties is also compared with results from previous Snapshots for each Statistical Area in Greater Sydney and the Illawarra Region.

The Rental Affordability Snapshot is a point-in-time study, so some degree of volatility is to be expected when comparing annual results. However, the clear message from Table 29 is that the number of properties that were appropriate and affordable for households on

Table 29: Results for Statistical Areas in Greater Sydney and the Illawarra Region, Income Support Households (2015, 2014 and 2013)

Results by Statistical Area	No. Affordable and Appropriate*			Total properties advertised		
	2015	2014	2013	2015	2014	2013
Baulkham Hills and Hawkesbury	2	2	2	494	348	462
Blacktown	4	5	2	681	504	550
Central Coast	14	11	24	801	767	768
City and Inner South	3	1	4	1,804	1,465	1,550
Eastern Suburbs	2	0	1	1,242	1,049	1,233
Inner South West	6	3	3	1,406	991	901
Inner West	1	2	5	1,092	1,022	1,015
North Sydney and Hornsby	2	0	1	1,342	1,671	1,441
Northern Beaches	0	1	0	706	544	745
Outer South West	2	1	4	482	421	391
Outer West and Blue Mountains	9	11	3	701	634	699
Parramatta	3	5	1	1,400	1,111	1,574
Ryde	0	0	0	511	449	395
South West	10	1	4	992	824	720
Sutherland	0	0	0	382	364	436
Greater Sydney	58	43	54	14,036	12,164	12,880
Illawarra	10	17	19	565	610	685
Southern Highlands/Shoalhaven	23	21	23	354	341	421
Illawarra Region	33	38	42	919	951	1,106
Combined results for Greater Sydney and the Illawarra	91	81	96	14,955	13,115	13,986

* Total number of unique properties suitable for income support households at the less-than-30%-of-income band. 2+ bedroom results provided for families with 2 children.

income support has remained consistently low. In proportional terms, less than one percent of properties in Greater Sydney and four to five percent of properties in the Illawarra Region were affordable and appropriate for these households during 2013-15.

7.3 Minimum Wage Households by Statistical Area

Table 30 shows the number and proportion of affordable and appropriate properties in each Statistical Area for households earning the minimum wage over the last three years. Table 30 shows that rental affordability for minimum wage households has improved slightly between the 2014 and 2015 Snapshots. Across Greater Sydney and the Illawarra, 19% percent of rental properties were deemed appropriate and affordable for minimum wage households, without them entering into rental stress (up from 18% in 2014). The largest increases in the number of suitable properties for these households were in the South West (+132 properties),

Inner South West (+105 properties) and Parramatta (+101 properties).

Despite the slight improvements for households earning the minimum wage, affordability still remains a critical issue for households dependent on income support payments. The continued shortfall of dwellings in New South Wales and the shortfall in social housing dwellings mean that obtaining affordable housing is likely to remain a considerable challenge for Sydney's poorest households. Housing affordability will also remain a long-term challenge for the Federal and State Governments, as the construction of additional dwellings and the introduction of new housing policies may take several years to bring about change. In light of these Snapshot findings, and in view of the broader issues on housing affordability, the next section of this report makes recommendations with the aim of creating a 'safety net' for the most disadvantaged people in our society, not just in social housing, but across private rental and home ownership.

Table 30: Results for Statistical Areas in Greater Sydney and the Illawarra Region, Minimum Wage Households (2015, 2014 and 2013)

Results by Statistical Area	No. and % Affordable and Appropriate*		
	2015	2014	2013
Baulkham Hills and Hawkesbury	56 (11%)	26 (7%)	45 (10%)
Blacktown	286 (42%)	221 (44%)	206 (37%)
Central Coast	368 (46%)	376 (49%)	408 (53%)
City and Inner South	6 (less than 1%)	7 (less than 1%)	9 (1%)
Eastern Suburbs	11 (1%)	3 (less than 1%)	5 (less than 1%)
Inner South West	269 (19%)	164 (17%)	195 (22%)
Inner West	42 (4%)	26 (3%)	35 (3%)
North Sydney and Hornsby	4 (less than 1%)	8 (less than 1%)	5 (less than 1%)
Northern Beaches	3 (less than 1%)	2 (less than 1%)	1 (less than 1%)
Outer South West	175 (36%)	155 (37%)	167 (43%)
Outer West and Blue Mountains	335 (48%)	314 (50%)	344 (49%)
Parramatta	279 (20%)	178 (16%)	250 (16%)
Ryde	21 (4%)	12 (3%)	18 (5%)
South West	415 (42%)	283 (34%)	278 (39%)
Sutherland	32 (8%)	24 (7%)	42 (10%)
Greater Sydney	2,302 (16%)	1,799 (15%)	2,008 (16%)
Illawarra	257 (45%)	261 (43%)	298 (44%)
Southern Highlands/Shoalhaven	264 (75%)	248 (73%)	296 (70%)
Illawarra Region	521 (57%)	509 (54%)	594 (54%)
Combined results for Greater Sydney and the Illawarra	2,823 (19%)	2,308 (18%)	2,602 (19%)

* Total number of unique properties suitable for Minimum Wage households at the less-than-30%-of-income band. Percent of all available rental properties. 2+ bedroom results provided for families with 2 children.

8. Policy and Recommendations

Appropriate, affordable and sustainable housing is essential to the wellbeing of both individuals and community, and the increasing scarcity of affordable housing for low income households therefore has the potential to seriously impact individual, family and community well-being. Households on low to moderate incomes invariably need a pathway to affordable and sustainable housing in order to lay a secure foundation for all other aspects of their lives and those of their families. The issue of rental affordability facing thousands of Greater Sydney and Illawarra residents explored in this Snapshot requires an urgent and long-term commitment from all levels of government, community and business sectors to improve affordability.

NSW is currently facing a shortage of 100,000 affordable dwellings for households on low incomes (Shelter NSW 2014). Between 2006 and 2011 there was a loss in affordable, low rent dwellings and an increase in higher rent properties, to a greater degree than in previous years (Hulse et al 2014:24). Using the 2011 Census data, AHURI researchers cautiously estimated that there was a shortage of 212,000 affordable dwellings across Australia for households in the lowest two quintiles (Hulse et al 2014:34), with Sydney having the greatest shortage of affordable and available dwellings of all the capital cities (Hulse et al 2014:44). Across Sydney, 92% of households in the lowest quintile did not live in affordable housing in 2011, while 55% of the two lowest quintile households did not live in affordable rental housing (Hulse et al 2014:34).

The National Housing Supply Council (NHSC) reports that the total number of dwelling approvals (private and public) remains low by historical standards, and that house building activity is generally sluggish. A slow housing market, reflecting sluggish demand, is consistent with an underlying housing shortage. A low volume of new dwellings in the market potentially exacerbates the problem of inadequate supply and is most likely to be felt by the most disadvantaged and vulnerable in society as they attempt to enter the out-of-reach private market (NHSC 2013:8).

Life in the private rental market can be tough for families and individuals on income support and minimum wage. Rents are largely unaffordable, waiting time for social housing can be 10 years or longer, and the prospect of purchasing a home is out of reach for most. Whilst the flexibility of the private market suits some households, others would prefer longer term security in their home. Having been priced out of home ownership, many low to

medium income households reside in private rental dwellings out of necessity, not choice.

Anglicare considers there are five key policy areas to ameliorate housing unaffordability and improve circumstances for low income households, which require commitment from key stakeholders; increased social housing stock, a stated Government commitment to affordable housing, improvements to income support rates and indexing, improved relationships within the sector in responding to affordable housing, and review of housing taxes and concessions.

8.1 Increase Social Housing Stock

Social Housing Supply

NSW is experiencing a social housing crisis. With 59,500 approved applicants for public and community housing waiting on the NSW Housing Register, diminishing housing stock, decreased government funding and fewer people housed in social housing, immediate action needs to be taken to increase supply and availability of social housing. Waiting times for general applicants on the register in the Greater Sydney and Illawarra region are generally 5-10 years, or 10+ years (FACS 2015a). Commonwealth funding to NSW for housing and homelessness has been declining over the past two decades and is now at its lowest level (Audit Office NSW 2013:21). Overall, there were 1,100 fewer people housed and 1,328 fewer homes in public and community housing in 2013 compared with the

Margaret's story...

Margaret is single woman who arrived in Australia in 2010 on a humanitarian visa. She has struggled to find affordable housing since her arrival, and has moved five times and been homeless twice. She currently shares a five bedroom house with four male housemates, paying \$200 per week rent from her Newstart and Rent Assistance, leaving her \$116 a week. "I can't afford food and medicine... I eat once a day and I'm losing weight. I have enrolled in a science course at TAFE which costs \$1,750. TAFE offered a payment schedule for me, but I still can't afford the \$346 per month they require." Margaret says that she has stopped visiting friends as she can't afford the train tickets.

Kylie's story...

Kylie suffered from mental health issues and had difficulties keeping an affordable and long term home. "I moved four times in three years and each time I had to find out where the train stations, shops and doctors were and get used to a new place. I constantly struggled with paying for food and transport." Kylie was offered a one bedroom social housing unit in November 2013. "Everything changed after that. I got my childcare certificate, my health improved and

I'm looking for a job now." Kylie says that the security of the unit and lower cost has meant that she could concentrate more on her studies and getting a job.

"Everything changed after [getting social housing]. I got my childcare certificate, my health improved and I'm looking for a job now"

previous year. The Land and Housing Corporation disposes of properties each year as a major source of funding capital programs, as well as supporting operating costs (Audit Office NSW 2013:22). Five hundred properties were disposed of in 2012/13 from the assets of NSW public housing but money recovered from the asset sales is rarely sufficient to build new housing of the same capacity (Audit Office NSW 2013:22). Whilst there have been several strategies implemented in NSW over the past decade to address the gaps in public housing, they have not been part of an overarching long-term plan to respond to the growing demand on social housing (Audit Office NSW 2013:24).

Applicants waiting for social housing dwellings are generally reliant on the private rental market. The Snapshot highlights that individuals and families searching for affordable rental accommodation are extremely limited in their options in and around Sydney. Approved applicants for social housing who are experiencing the current lengthy wait times have little or no alternative for affordable rental accommodation. There are several wide-ranging risk factors associated with these lengthy wait times for social housing, including anxiety, depression, domestic violence, homelessness and lack of social connectedness (EACH 2010:6-7).

Future Demand

The NSW Government's *Plan for Growing Sydney* was released in December 2014 and projects population growth of 1.6 million people across the city in the next 20 years, requiring an additional 664,000 dwellings (DPE 2014:4). The second of four goals in the plan is that Sydney will be a city of housing choice with homes that meet our needs and lifestyles as "this will help meet changing household needs, lifestyle choices, population growth and different household budgets" (DPE 2014: 8).

The plan acknowledges that more needs to be done to meet the housing needs of people on very low, low and moderate incomes and states that the Government will "develop a comprehensive approach to this issue that involves all stakeholders – the Government, local councils and the private and community sectors" and require local councils to include affordable housing in their local housing strategies (DPE 2014:77). Although the plan includes 5 year local housing targets to meet the need of Sydney's growing population, it does not include local or Sydney-wide numerical targets for affordable and social housing. The City of Sydney Council has established an affordable housing target in its Sustainable Sydney 2030 strategic plan (City of Sydney 2014); 7.5% of all housing in the local area will be social housing provided by government and community providers and 7.5% will be affordable housing delivered by not-for-profit or other providers.

Planning

There is consensus that the planning and provision for affordable and social housing is imperative for the Sydney region. What is needed is the commitment by the NSW government to fund the provision of essential social housing stock and the outline of numerical targets for both affordable and social housing in the Sydney and Illawarra regions for the next five to ten years. Given the social housing crisis, the sale of any social housing stock must be replenished with similar new dwellings (with same number or more bedrooms) and in the same Local Government Area. Further, all proceeds of any public housing sale needs to be directed into a pool of funds for public housing. The Minister for Family and Community Services has stated that the proceeds from the sale of Millers Point public housing will be deposited into a dedicated fund to build 1500 new social housing dwellings (FACS 2015b).

Family and Community Services will release a report on social housing in mid-2015 based on its *Social Housing in NSW Discussion Paper* and the 600 submissions it received in response in early 2015. The Paper outlined the current challenges and opportunities facing the social housing sector in NSW.

Recommendations

- 1. All levels of government agree to a formal five-year plan with numerical targets to increase the supply of social housing in New South Wales, with a commitment to the provision of at least 20,000 new social housing dwellings in the State by 2025.**
- 2. Local Governments be required to ensure no net loss in public and social housing in their area, through the use of, and adjustment to, planning controls.**
- 3. The Plan for Growing Sydney be revised to incorporate numerical targets for new social housing stock in the city and a “one-for-one replenishment” policy, in order to protect existing public housing stock. This policy should apply to all future developments involving the revitalisation or renewal of social housing estates.**

8.2 Stated Government Commitment to Affordable Housing

Housing Portfolios and Research

The issue of affordable housing needs to be addressed at national and state levels by a Ministerial portfolio on housing and homelessness. The Federal Government lost the housing and homelessness portfolio with the commencement of the new Ministry in September 2013. There needs to be concerted direction and leadership on the many issues that affect the supply of affordable housing, including national funding, supply and demand, population change, planning reform, infrastructure and environmental approvals. It is also of serious concern that the National Housing Supply Council (NHSC) was abolished in November 2013. The NHSC was established in 2008 to gather and analyse data on housing supply, demand and affordability in Australia, with its *State of Supply* and *Housing Supply* and

Affordability reports being important publications that comprehensively outlined the extent of Australia's housing supply and affordability issues. The Council's research provided invaluable information and direction for Government policy makers and the housing industry.

Long Term Policy Commitments

All levels of government need to commit to long-term agreements that impact housing security and affordability for Australians such as the COAG National Affordable Housing Agreement ('NAHA') and the National Partnership Agreement on Homelessness ('NPAH'). There needs to be comprehensive strategies with numerical targets and outcomes where all levels of government are committed to the ongoing funding of programs and schemes to help combat homelessness and improve housing affordability for a minimum of five years. Schemes such as the National Rental Affordability Scheme (NRAS) have increased the supply of affordable rental properties since its inception in 2005 (as properties are rented at least 20% below market rate). NRAS had delivered approximately 21,000 affordable dwellings as at June 2014, with a further 16,000 under development (DPMC 2014:6). The fifth round of NRAS was cancelled by the Federal Government in the 2014/15 Budget. Modification of design flaws in the initial scheme would allow for a continuation of a scheme that would increase the supply of affordable housing and boost the supply end of the affordable housing market (Hulse 2014:48).

Recommendations

- 4. Federal and State Governments appoint a Minister to a housing and homelessness portfolio and re-establish an independent housing specialist entity to gather and analyse data on housing supply, demand and affordability in Australia.**
- 5. All levels of government agree to the National Affordable Housing Agreement and the National Partnership Agreement on Homelessness for at least five years, with five-year commitment to funding of strategies (including numerical targets to increase affordable housing) and schemes under the agreements, including continuation of the National Rental Affordability Scheme.**

8.3 Improve Income Support and Rent Assistance

The Anglicare Snapshot highlights how difficult it is for households on income support to procure a rental property without forcing them into rental stress. Of the **14,955** properties advertised, only **91** were affordable and appropriate for households on income support payments without placing them into rental stress in the Greater Sydney and surrounding regions. Rising rental prices and inadequate incomes are forcing many low income households into rental stress.

Rental Prices

Income support and wages have not kept pace with rising rental prices, resulting in households spending a greater proportion of their income on housing, leaving less discretionary income for other household expenses. Compared with a decade ago, the average nominal rent paid is up by 75.8% for houses and 91.8% for other dwellings (mostly flats/apartments). By comparison, average earnings rose by 57 per cent over the same period and house prices rose by 69 per cent (NHSC 2013:7). A further factor inflating private rental prices is the low vacancy rate - the rental vacancy rate in Sydney was 1.6 percent in March 2015, below the national average of 2.1 percent (SQM Research 2015).

Sydney rental prices continue to increase in this tight rental market, notwithstanding record activity from investors throughout 2014 (Wilson 2014). There does not appear to be any reprieve for Sydney renters in the near to long-term future, where the underlying demand for Sydney rental properties continues to outstrip the supply (Wilson 2014). Rent prices for Greater Sydney may be analysed according to three metropolitan rings (Inner, Middle and Outer) as detailed in Appendix A. During the year to the December 2014 quarter, median rent increased by 1.7% in the Inner Ring (\$590/week), 3.1% in the Middle Ring (\$495/week) and 4.9% in the Outer Ring (\$430/week) (Housing NSW 2015).

The housing supply gap for low to medium income households directly impacts affordability for both private renters and purchasers. House prices are inflated with more buyers than sellers in the market, out-pricing the lower income households. Low income renters also experience a lack of available affordable dwellings, as landlords are able to increase rents in a tight market. Lower income households will continue to be priced out of the private market if these trends continue (AIHW 2014:20).

Rental Stress

Rental stress has continued to be a significant issue for low and moderate income households in the bottom 40 percent of equivalised income. NSW has the highest proportion of low income households experiencing rental stress, with 62% spending 30% or more of their income on rent, and 28% spending more than 50% of their income on rent (NHSC 2012:45). Both low-income households and those in the lowest income decile were experiencing rental stress at significantly higher rates than the national average.

Low income households in rental stress have minimal discretionary income available for essential living and household expenses. In a 2012 national study regarding food insecurity amongst Emergency Relief service users involving 15 Anglicare agencies, rental stress was very common among renting households with food insecure adults. More than two thirds (69%) of households with food insecure adults were spending over 30% of their income on rent. Just over two in every five renting and food insecure households (41%) were in the severe category, spending over 45% of their income on rent. Rental stress rates were particularly high among privately renting households with adult food insecurity, with 94% of these households spending over 30% of their income on rent and 71% spending over 45% of their income on rent. Many Newstart households were in such significant rental stress that they considered food a discretionary expenditure item and cut down the size of their meals, skipped meals, went hungry or went without food for a whole day on a regular basis (King et al 2012).

The Tenants' Union of NSW 2014 Survey reveals concerning behaviours amongst renters experiencing housing stress. Some 29% of survey respondents had not paid a bill on time, 20% had gone without medical treatment and 14% had gone without a meal in order to be able to pay the household rental costs (Tenants' Union 2014:18). Low income households in rental stress are spending a significant portion of income on rent, with little left over for essential living expenses such as food, utilities, health, education and transport.

Newstart Rate

For recipients of income support, and in particular the Newstart payment, it is imperative to improve levels of income support to reduce the incidence of rental stress. The level of Newstart is now so low that it has become a significant contributor to poverty, housing insecurity, financial hardship, food insecurity and social exclusion. The relatively low rate of the Newstart Allowance "raises

Bernadette's story...

Bernadette has a young son and has \$156.50 left over each week after paying \$330 for a 2 bedroom unit. She has diabetes and struggles to afford healthy food for herself and her son, as well as medicine and baby costs. "You just have to sacrifice other things in order to keep a roof over your head."

"You just have to sacrifice other things in order to keep a roof over your head."

issues about its effectiveness in providing sufficient support for those experiencing a job loss, or enabling someone to look for a suitable job" (Koutsogeorgopoulou 2011:15). The gap between Newstart and the Disability Support and Aged Pensions has been increasing since 1997. This disparity is caused by the current system of indexation which benchmarks pensions to 25% of Male Total Average Weekly Earnings and Newstart which is indexed to the Consumer Price Index. Wages have grown strongly in recent years while inflationary pressures have not been significant, causing the gap between pensions and Newstart to widen. Currently Newstart is below the poverty line, which is commonly accepted as 50% of the median income (ACOSS 2014). For a single person, the Newstart weekly rate is \$259.60 (Dept Human Services 2015), and the poverty line for a single adult is \$400 per week (ACOSS 2014). While the 2012 Senate inquiry into Newstart did not recommend raising the base rate, they did recognise that the current level was seriously inadequate.

Single Parents on Newstart

In January 2013 a change in Australian Government policy forced single parents with dependent children onto the Newstart Allowance, once their youngest child turned 8 years old. The impact, a year later, according to Senate estimates reports, has been significant. More than 62,000 families had made the transition and had lost between \$80-\$140 per week, compared with the Single Parenting Payment (NWRN 2014a). Just under half of these families were receiving Commonwealth Rental Assistance and one quarter were trying to purchase a home and were experiencing mortgage stress. This policy is based on an assumption that

reduced benefits will motivate a return to work but largely ignores the reality of caring, the increased feminisation of the casualised work force and gendered income disparities. Single parents who have been transferred from parenting payments to Newstart are significantly worse off in the rental market. In Greater Sydney and the Illawarra, single parents on the Newstart Allowance had no appropriate properties available to them in the less-than-30%-of-income band, and those on parenting payments could afford 6 properties. In the 30-45%-of-income band, there were 18 properties available for single parents on Newstart and 133 available for those on parenting payments. Whilst both sets of results are poor for single parents, those on Newstart fare worse than those on parenting payments.

Commonwealth Rent Assistance

The Australian Government provides Commonwealth Rent Assistance (CRA) to 1.27 million recipients each year (SCRGSP 2014:Table GA.15). Rent assistance provides low income households with an additional income to help offset the cost of private rent, and its success relies on the availability of dwellings that can be accessed and afforded by low income households. 53% of this group were single persons with no children, followed by single parents (21%) and couples with children (17%). CRA is indexed twice per year in line with Consumer Price Index. 76.1% of people who received CRA paid enough rent to be eligible for the maximum rate of CRA (SCRGSP 2014:Table GA.23). Over the last decade, the proportion of recipients getting the maximum payment has increased from 59% to 76.1% (NWRN 2014b:13).

Although CRA assists renters in their rental payments and decreases the number of households in rental stress, an alarming 48.6% of CRA recipients renting in Sydney are still in rental stress after they have received their CRA payment (SCRGSP 2014:Table GA.23). CRA payments are losing real value for recipients as the payment is indexed to CPI and rents have increased at a faster rate (DPMC 2014:16). Research from RMIT and the Tenants Union of Victoria found that between 1995 and 2009, median weekly rental prices in all capital cities rose by 41% (Colic-Peisker et al 2009:4). At the same time, the maximum rates of CRA remained steady in real terms, meaning this assistance covered a smaller proportion of rent in 2009 (between 17% and 24%) when compared with 1995.

Recommendations

6. The Federal Government:

- **Raise the level of Newstart by \$50 per week, in line with calls from international bodies and business and welfare groups;**
- **Restore Single Parenting Payments to single parents whose youngest child has turned 8 years old until the child reaches 16 years of age;**
- **Increase the maximum rate of Commonwealth Rent Assistance by \$30 per fortnight and index the payment to any increase in market rent price;**
- **Continue to benchmark the Carer, Age, Disability and Veteran pension payments to 27.7% (for single) and 41.76% (for couple) of the Male Total Average Weekly Earnings (MTAWE), if the indexation according to the higher of the Consumer Price Index (CPI) or Pensioner and Beneficiary Living Cost Index (PBLCI) does not reach that rate; and**
- **Constitute an independent body to regularly review the adequacy of all Government allowances to ensure that payments are sufficiently indexed to increase the capacity of individuals to enter the workforce and alleviate housing stress for very low, low and medium income households.**

8.4 Partnerships and Innovative Approaches from Stakeholders

Innovative approaches to addressing housing affordability have been instigated and collaborations have emerged between non-government organisations (NGOs), government, community housing providers, investors and the building industry.

It is essential that these numerous housing stakeholders continue to strengthen the relationships they have forged and built in recent years in order for affordable housing to remain a priority for the government, business and community sectors. HomeGround, a Melbourne based NGO that assists homeless people or those at risk of homelessness, recently opened up a not-for-profit real estate agency to help address the lack of affordability in the private rental market (HomeGround 2015). Under their Affordable Housing Initiative, the agency provides an opportunity for property investors to offer below market rents with negotiated management fees, and also for property owners to grant assets to the agency for affordable rentals on a short, medium or long-term basis.

Low to medium income households that are attempting to purchase their first home in unaffordable housing markets have been greatly assisted by shared equity schemes in South Australia and Western Australia (Select Committee 2014:226-9). Keystart (WA) provides unique home ownership loans with low deposit, no ongoing account fees or lenders mortgage insurance, and the option of shared ownership (Keystart 2015). Affordable Homes (SA) offers homes to purchase for individuals and families on low to moderate incomes (Affordable Homes 2015).

Another strategy for affordable home ownership is the community land trust model, which has been utilised in the United States and the United Kingdom (Crabtree et al 2012). Under this model, land is usually held by a private, non-profit organisation, and then leased on a long-term basis to other members of the community or other organisations. Buildings and services are then owned or leased by other parties. According to the Australian Housing and Urban Research Institute paper, the model has the potential to be used for not only home ownership, but also for “boarding houses, affordable rentals, cooperative housing, and mortgage home ownership” (Crabtree et al 2012:8).

A particular need of NGOs in the social and affordable housing sector is the availability of a discounted loans fund, from which they (community housing providers, councils, and churches) could fund new stock and contribute land, assets and support services. Several groups have called for reserves to be set aside from revenue from the potential lease of the electricity poles and wires (eg NCOSS 2014:5; St Vincent de Paul Society 2014:5-6). Anglicare Sydney has previously recommended that \$4 billion (20%) of the revenue from the electricity lease be allocated to a housing fund in recognition of housing stock as essential state infrastructure (Anglicare Sydney 2015). Prior to his re-election in March 2015, Premier Baird announced the

establishment of a \$1 billion fund for new social and affordable housing stock, in partnership with NCSS and IPA (NSW Liberal Government 2015). Whilst the details of the fund remain sketchy, such a scheme would greatly assist NGOs that are keen to increase their investment into and supply of social and affordable housing, but who require partnership with the government and capital to pursue opportunities. An investment of this magnitude would promote the social and affordable housing landscape in the state, attract other key investors in the social and affordable housing sector, as well as create an investment vehicle for funds derived from existing housing asset sales.

Recommendations

7. The NSW Department of Families and Community Services establish a pilot scheme of shared equity and affordable home loans for eligible persons, including social housing tenants, former recipients of private rental subsidies and households in the lowest 40% of income distribution.

8. The NSW Government and Affordable Housing Taskforce investigate the feasibility of the Community Land Trust model for NSW, in recognition of international housing trends.

Alan and Bec's story...

Alan and Bec have two young children and pay \$400 per week for a 2 bedroom unit. Alan is completing a PhD and their income is \$700 per week. "We always put the rent first. To live in Sydney is a sacrifice – you just have to give up other things so you can afford to pay the rent. We have to be really careful with every dollar we spend on food. Our daughter is very talented and would love to have some dance lessons but that is not in the budget." Alan found it difficult to get approval for a property on a student wage, and his lack of rental history was mentioned by several real estate agents.

"To live in Sydney is a sacrifice – you just have to give up other things so you can afford to pay the rent. We have to be really careful with every dollar we spend on food."

8.5 Review Housing Taxes and Concessions

Home ownership for first home buyers is increasingly out of reach in the current housing market, with the Australian property market one of the least affordable in the world. A Demographia study comparing home ownership affordability across 9 geographies found that out of 39 markets across Australia, 14 were 'seriously unaffordable' and 25 were 'severely unaffordable' (Demographia 2014:4). In comparison with the other 8 regions on the whole, Australia's housing was found to be less affordable than 6 of the countries, on par with New Zealand and more affordable than only Hong Kong. Comparison of the major markets across the 9 geographies found that Sydney was the fourth least affordable market after Hong Kong, Vancouver and San Francisco and Melbourne was rated the sixth least affordable market.

Nationally, house prices increased from about three and a half times the annual earnings in the late 1990s/early 2000s to over five times by 2003 (AIHW 2014:17). The ratio remains at about five or more, depending on the location in Australia, with Sydney the least affordable. The median house price in Sydney was \$760,000 in June 2014. This was a new record high, up by \$110,000 from the previous year (ABS 2015).

According to the latest Survey of Income and Housing (ABS 2013), there has been a decline in the number of recent home buyers in Australia (households who purchased their home three years prior to the survey). There were 988,000 recent home buyers in 2011-12, down from approximately 1,074,000 in 2009-10 (decline of 8%). Historically, real house prices have risen at a yearly rate of 2.7 percent between 1960 and 2006 – faster than the rate of growth in household real incomes (1.9% p.a.) (Yates et al 2007:14). The lack of affordable housing is particularly notable in Sydney, which was recently found to be the least affordable city for key workers looking to purchase a home (Bankwest 2011:2).

First home buyers are finding it difficult to enter the market, exacerbating the tight rental market and low rental vacancy rates. The unavailability of affordable properties for purchase will continue to be exacerbated by the increasingly speculative market in NSW, where this state accounts for 48% of investor lending across Sydney (Nicholls 2015). Investor lending in NSW reached its highest point ever at \$5.5b in November 2014. Calls for reform of the effect of the tax system as it affects rental and ownership affordability (including negative gearing, capital gains, land tax and stamp duties) have been made by various organisations and

individuals, including Saul Eslake (Eslake 2013:13-15), Australian Housing and Urban Research Institute (AHURI 2013a; 2013b), The Grattan Institute (Kelly 2013:36-39) and ACOSS (2015).

Recommendations

9. Federal and State Governments review the effect of federal and state taxes and duties (and their respective concessions) on housing rental and ownership affordability, and modify the taxation system accordingly to improve affordability.

"In Sydney, rent is always your biggest expense. If you can't pay it, you're in trouble."

- Sam, Anglicare Sydney service user

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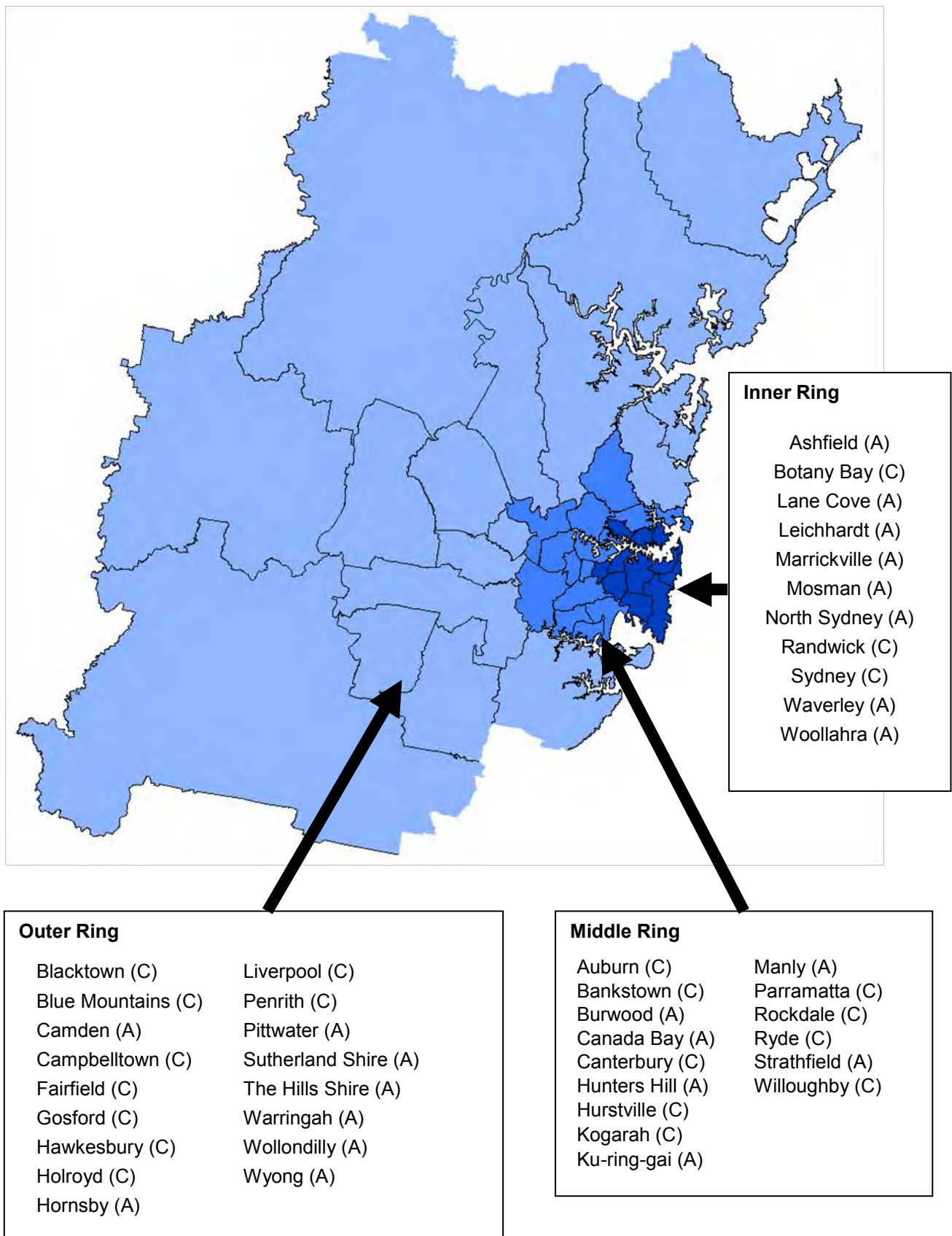
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Appendix A: Sydney Metropolitan Rings by Local Government Area (LGA)



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