

Rental Affordability Snapshot 2020

Greater Sydney and the Illawarra

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 2020 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
- 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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Executive Summary

Anglicare Australia's member agencies conducted the annual Rental Affordability Snapshot over a weekend in March 2020, with the aim of highlighting the difficulty in finding affordable and appropriate rental properties for low income households. As part of this national project, Anglicare Sydney examined approximately 24,000 rental advertisements in Greater Sydney (including the Central Coast)¹ and the Illawarra region,² over the weekend of 21-22 March, using data supplied by REA Group. The total number of listings was similar to the 2019 Snapshot. Results are provided for Greater Sydney and the Illawarra, and for the 17 Statistical Areas that comprise these larger regions. The findings reveal that for households reliant on income support payments, 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 seeking 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. Based on the criteria that 2-bedroom properties would be appropriate for families with 2 children, only **78** properties in Greater Sydney and **6** properties in the Illawarra were affordable and appropriate. The total number of suitable rental properties (84) was marginally higher than in 2019 (66 properties) and 2018 (57 properties), and was less than one percent of total advertised properties.

Most affordable and appropriate properties were located in the Western Sydney or Greater Parramatta districts (at least 20km from the CBD). It is concerning that there were **no** rental properties in Sydney and the Illawarra that were suitable for single people on the Parenting Payment with one child, Youth Allowance or JobSeeker Payment, without placing them into rental stress.

Affordability of rental properties for minimum wage households:

Rental affordability was also examined for people earning the minimum wage, including couple families, single parents and single people. Where

2-bedroom properties are assumed to be appropriate for families with 2 children, it was found that **5,379** properties in Greater Sydney and **499** properties in the Illawarra region were affordable and appropriate.

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 **2,976** additional suitable listings in Greater Sydney and **294** in the Illawarra region, 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 **8,006** additional suitable listings in Greater Sydney and **578** in the Illawarra region in the 30-45%-of-income band.³

Coronavirus Supplement: Australia is currently in the grip of a coronavirus pandemic which is having major health, social and economic impacts. Among a series of measures to address the crisis, the Federal Government will, from 27 April 2020, temporarily raise the level of selected income support payments through a Coronavirus Supplement of \$550 per fortnight. Applying these increased payment rates to the Snapshot of 21-22 March 2020, recipients of the JobSeeker Payment (formerly the Newstart Allowance), Youth Allowance and Parenting Payment would have had greater access to affordable housing in the private rental market. This is especially the case for a couple with two children receiving the JobSeeker Payment, who would have been able to access over 2,000 affordable and appropriate properties.

Policies and Recommendations: 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 permanently increasing the JobSeeker Payment and other income support payments over the long term. There needs to be a firm and long-term commitment to the supply of affordable housing by all levels of government, community and business sectors. Detailed policy recommendations are outlined in this report.

1 Greater Sydney is here defined as the Sydney Greater Capital City Statistical Area (GCCSA) which includes the Central Coast.

2 The Illawarra region is here defined as the Illawarra Statistical Area Level 4 (SA4), plus the Southern Highlands and Shoalhaven SA4. 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).

3 Calculations for the 30-45%-of-income band were also based on 2-bedroom properties being appropriate for families with 2 children.

Rental Affordability Snapshot 2020 - Results at a Glance

Household Type	Payment Type	Max. Affordable Rent/Wk (30% income or less)	Assumptions	No. of appropriate & affordable properties (at 21-22 March 2020)	Location of suitable properties
Income Support Recipients (results for Greater Sydney and the Illawarra Region)					
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (x2) + FTB A&B	\$246.77	At least 2 bedrooms needed, not share-house	13 (less than 1% of listed properties)	Sydney - Greater Parramatta (2), Sydney - Western (7), Sydney - Central Coast (4)
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single + FTB A&B	\$221.03	At least 2 bedrooms needed, not share-house	2 (less than 1% of listed properties)	Sydney - Western (1), Sydney - Central Coast (1)
Couple, no children	Age Pension	\$227.37	Not share-house	71 (less than 1% of listed properties)	Sydney - CBD & Surrounds (8), Sydney - North (2), Sydney - South (5), Sydney - Greater Parramatta (19), Sydney - Western (24), Sydney - Central Coast (8), Illawarra (4), Shoalhaven/SH (1)
Single, one child (aged less than 5)	Parenting Payment Single + FTB A&B	\$193.10	At least 2 bedrooms needed, not share-house	None	N/A
Single, one child (aged over 8)	JobSeeker Payment + FTB A&B	\$151.03	At least 2 bedrooms needed, not share-house	None	N/A
Single	Age Pension	\$158.60	None	5 (less than 1% of listed properties)	Sydney - North (1), Sydney - Western (3), Illawarra (1)
Single aged over 21	Disability Support Pension	\$158.60	Not share-house	2 (less than 1% of listed properties)	Sydney - Western (2)
Single	JobSeeker Payment	\$90.31	None	None	N/A
Single aged over 18	Youth Allowance	\$71.63	None	None	N/A
Total unique properties				84 (less than 1%)	
Minimum Wage Recipients (results for Greater Sydney and the Illawarra Region)					
Couple, two children (one aged less than 5, one aged less than 10)	Min Wage (x2) + Family Tax Benefit (FTB) A	\$443.04	At least 2 bedrooms needed, not share-house	5,830 (24% of listed properties)	Sydney - CBD & Surrounds (296), Sydney - North (203), Sydney - South (841), Sydney - Greater Parramatta (1,671), Sydney - Western (1,853), Sydney - Central Coast (474), Illawarra (298), Shoalhaven/SH (194)
Couple, two children (one aged less than 5, one aged less than 10)	Min. Wage + Parenting payment (partnered) + FTB A & B	\$333.63	At least 2 bedrooms needed, not share-house	1,093 (5% of listed properties)	Sydney - CBD & Surrounds (7), Sydney - North (3), Sydney - South (133), Sydney - Greater Parramatta (238), Sydney - Western (507), Sydney - Central Coast (82), Illawarra (78), Shoalhaven/SH (45)
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	\$302.71	At least 2 bedrooms needed, not share-house	497 (2% of listed properties)	Sydney - CBD & Surrounds (1), Sydney - North (1), Sydney - South (38), Sydney - Greater Parramatta (111), Sydney - Western (270), Sydney - Central Coast (28), Illawarra (24), Shoalhaven/SH (24)
Single	Minimum Wage	\$194.33	None	48 (less than 1% of listed properties)	Sydney - CBD & Surrounds (16), Sydney - North (3), Sydney - South (5), Sydney - Greater Parramatta (10), Sydney - Western (7), Illawarra (4), Shoalhaven/SH (3)
Total unique properties				5,878 (24%)	

1. Introduction

On the weekend of 21-22 March 2020, Anglicare agencies across Australia conducted a Rental Affordability 'Snapshot'. The Snapshot involved identifying rental property listings available in 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 for 17 Statistical Areas comprising the Greater Sydney and Illawarra regions.

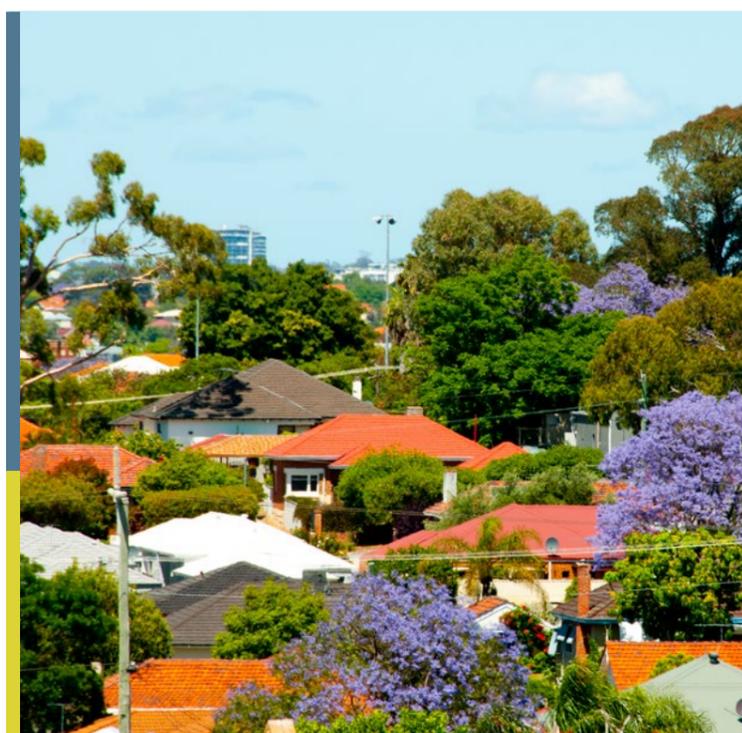
This is the tenth annual Rental Affordability Snapshot report released by Anglicare Sydney. Once again, the report focuses on the rental expenditure for people who are receiving income support payments (government benefits) as their only source of income. This Snapshot also examines the availability of rental properties for full-time workers earning the lowest after-tax level of the minimum wage. The proportion of Australian employees on the minimum wage varies. This proportion is higher for those working casually or part time, women, younger workers and those with low levels of education. The latest figures reveal that 2.2 million employees are on award wages, and about 180,000 of all employees are paid the minimum wage (Dept of Employment, Skills, Small and Family Business, 2019, p85). This equates to less than 2% of the workforce being paid the national minimum wage rate.

For households in the lowest income bands, procuring safe, affordable and appropriate housing in Sydney's private rental market can be 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, homelessness, family violence, child abuse, unemployment, frail ageing, and full-time caring for a person with mental illness or disability.

Anglicare Sydney's 2020 Snapshot confirms what our service users, staff and volunteers have reported – there is a chronic, continuing shortage of affordable and appropriate properties available in the private rental market for households on income support.

Australia is currently experiencing a coronavirus outbreak as part of a global pandemic. This health crisis has sent shock waves through the Australian economy, with a recession and higher rates of unemployment now a certainty. As part of a range of stimulus measures, the Federal Government will, from 27 April 2020, temporarily increase selected income support payments by way of a Coronavirus Supplement, including the JobSeeker Payment (formerly Newstart). The Snapshot report explores the effect of the Coronavirus Supplement on access to appropriate and affordable rental properties by income support recipients, had the higher income support rates been in place at the time of the Snapshot on 21-22 March 2020.

This report outlines the findings of the Snapshot and makes policy recommendations to improve the availability of affordable rental properties for income support recipients. Recommendations are also made in relation to the Coronavirus Supplement and the maintenance of a fair and adequate safety net for job seekers.



2. Methodology

The Rental Affordability Snapshot for Greater Sydney and the Illawarra was conducted over the weekend of 21-22 March 2020. Advertisements for rental accommodation were sourced from *realestate.com.au*.

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.

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” or “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

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 highest rent in the band was considered as the actual price (e.g. \$220).
- 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, these were counted as two properties.

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” (ie, at least 50% of income spent on rent).

Appropriateness was determined by 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 or two children.

Regarding the last of these points, the Canadian Housing Occupancy Standard states that each child of the opposite sex aged 5 years and above will need to have a separate bedroom (CMHC 2018). 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 elected to count properties with 2 bedrooms as appropriate for households with 2 children. This approach is less conservative than assuming 3 bedrooms as appropriate, and has the effect of increasing the estimated number of appropriate properties available for households with 2 children. It should be noted that Anglicare Australia's national study has adopted the more stringent criterion of a 3 bedroom property being necessary where there are 2 children, resulting in a lower number of suitable properties available for households with two children.

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.

“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.’”

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 as part of the national study, and is shown in Table 1. 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 was 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 10 March 2020).

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 by 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 was taken from the Centrelink website (current as of 10 March 2020). 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 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.

The Coronavirus Supplement is a Federal Government payment of \$550 per fortnight for a period of six months, commencing from 27 April 2020 for recipients of the JobSeeker Payment, Youth Allowance and Parenting Payment (partnered and single). As such, the Rental Affordability Snapshot of 21-22 March pre-dates the introduction of the supplement. For this reason, the supplement has not been included in the income levels or calculations of maximum affordable rental shown in Table 1.

However, since the Supplement will be available in full for six months and may lead to higher, permanent income support levels beyond then, revised income and maximum rental affordability levels have also been calculated with the Coronavirus Supplement included. These adjusted income levels, which are not included in this report, form the basis of the estimated number of properties shown in Table 13 that would have been both affordable and appropriate for selected income support categories had the Coronavirus Supplement been available at the time of the Snapshot.

When calculating the impact of the Coronavirus Supplement on the affordability of rental properties for households in this study, a number of assumptions were made. It was assumed that it did not affect eligibility for other income support payments, that combined income support payments would be taxable income, and that the rate of tax and Medicare levy was based on a full financial year rather than just six months. In calculating the incomes of households receiving the supplement, updated rates for other income support payments due to CPI increases applied from 21 March 2020 were used.

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

Household Type	Payment type	Minimum Bedrooms needed	Total Income per fortnight (excl. CRA)	Max CRA per fortnight	Maximum Affordable Rent per week (30% of income)	Maximum Affordable Rent per week (45% of income)
Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both adults) + FTB A&B	2	\$1,483.00	\$162.12	\$246.77	\$370.15
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single + FTB A&B	2	\$1,311.44	\$162.12	\$221.03	\$331.51
Couple, no children	Age Pension	Studio	\$1,385.80	\$130.00	\$227.37	\$341.06
Single, one child (aged less than 5)	Parenting Payment Single + FTB A&B	2	\$1,125.24	\$162.12	\$193.10	\$289.66
Single, one child (aged over 8)	JobSeeker Payment + FTB A&B	2	\$901.50	\$162.12	\$151.03	\$239.31
Single	Age Pension	Studio	\$919.30	\$138.00	\$158.60	\$237.89
Single aged over 21	Disability Support Pension	Studio	\$919.30	\$138.00	\$158.60	\$237.89
Single	JobSeeker Payment	Studio	\$559.00	\$138.00	\$90.31	\$156.83
Single aged over 18	Youth Allowance, Austudy	Studio	\$462.50	\$138.00	\$71.63	\$125.69
Single in share house	Youth Allowance, Austudy	Studio	\$462.50	\$92.00	\$71.63	\$124.76
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (two full-time workers) + FTB A	2	\$2,791.47	\$162.12	\$443.04	\$664.56
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage and Parenting Payment Partnered + FTB A&B	2	\$2,062.07	\$162.12	\$333.63	\$500.44
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A&B	2	\$1,855.93	\$162.12	\$302.71	\$454.06
Single	Minimum Wage	Studio	\$1,295.56	\$0.00	\$194.33	\$291.50

¹ JobSeeker, Parenting Payment and Youth Allowance income levels do not include the Coronavirus Supplement, introduced from 27 April 2020

2.3 Share Accommodation

An important change in the rental market has been the growth of website platforms for share accommodation. 'Share accommodation' is advertised as renting a bedroom but with shared facilities such as bathroom, kitchen and laundry, or renting a share bedroom (ie, more than one bed) within a share house arrangement. Share accommodation includes commercial boarding houses and sharing a house or apartment with unrelated adults. There was a small number of boarding house and share house rooms (n=216) which formed part of the data received from *realestate.com.au* for 21-22 March 2020, and which are included in the main results tables of this Snapshot.

However, the general approach taken in this study has been to exclude from the tables of results the more numerous private share house listings found on *flatmates.com* and *gumtree.com*; these share house results are presented separately in this report. While some share house listings will be affordable for the categories of single persons in the study, there are points at which many such listings fail to meet the appropriateness criteria used in the study. It is not considered appropriate that people be forced into shared bedrooms or shared living simply because it meets affordability criteria; in this respect, shared accommodation is different to other rental accommodation where the prospective renter would also be the lessee, and would thus have the choice to share or not to share their accommodation.

In addition, many share accommodation listings are conditional, meaning that the person placing the advertisement is looking for a particular kind of flatmate; apart from conditions such as 'female only', other conditions such as 'working person' or 'student' would, at face value, appear to exclude income support recipients. In this respect, many listings would fail to meet the appropriateness criteria on these grounds.

The online classifieds site Gumtree (*gumtree.com.au*) was used in this year's Snapshot to provide an indicative total of additional 'Flatshare/Houseshare' listings that could be affordable for single persons. Total listings were obtained for the *flatmates.com* website and analysed for both affordability and appropriateness criteria for the single person categories in the study. Where possible, any listings indicating the need to share a bedroom have been excluded from these totals; only those listings where, at face value, the renter would have their own bedroom, have been included.

Brett's Story

Brett is a young, single father renting a house with his 5 year old son. The rent takes more than half of Brett's \$700 per week income, leaving him with just over \$300 per week for all other expenses. He struggles to pay for food, electricity bills and running a car. His son starts school next year but it will be hard to find additional funds for school-related expenses.

2.4 Geographic Coverage

The geographic areas for reporting the Snapshot results are based on the Australian Statistical Geography 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, each of which have a resident population of at least 30,000 people. Table 2 describes the breakdown of Level 4 Statistical Areas and

key suburbs located within the Statistical Area. Greater Sydney may also be divided into 5 Districts (Department of Planning, Industry and Environment, 2020a) plus the Central Coast, based on Local Government Areas. We have named these districts Sydney – CBD & Surrounds, Sydney – North, Sydney – South, Sydney – Greater Parramatta and Sydney – Western. A map of these Districts of Greater Sydney is included in Appendix A.

Key Statistics from the 2016 Census (Greater Sydney)

Total Population: 4,823,993

Population born overseas: 1,773,493 (39 percent)

Unemployment rate: 6.0 percent

Total household income less than \$650 per week: 16.9 percent of households

Population residing in private rental dwellings: 26.5 percent

Source: ABS Census of Population and Housing (2016), extracted from Census TableBuilder, 9-10 April 2018.

Figure 1. Map of Greater Sydney

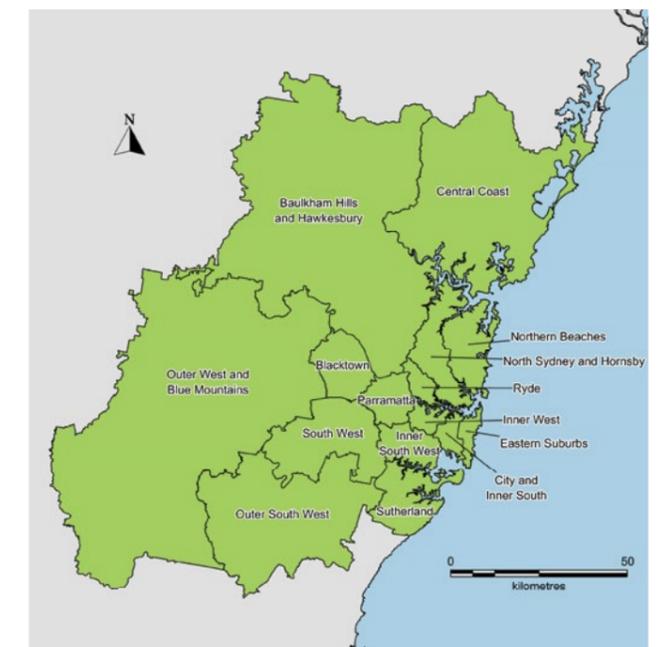


Table 2: Statistical Areas and Key Suburbs

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

The geographic areas for reporting data are based on the Australian Statistical Geography 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.

Key Statistics from the 2016 Census (Illawarra)

Total Population: 440,856

Population born overseas: 78,629 (19%)

Unemployment rate: 6.5%

Total household income less than \$650 per week: 23.4% of households

Population residing in private rental dwellings: 19.5%

Source: ABS Census of Population and Housing (2016), extracted from Census TableBuilder, 9-18 April 2018.

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

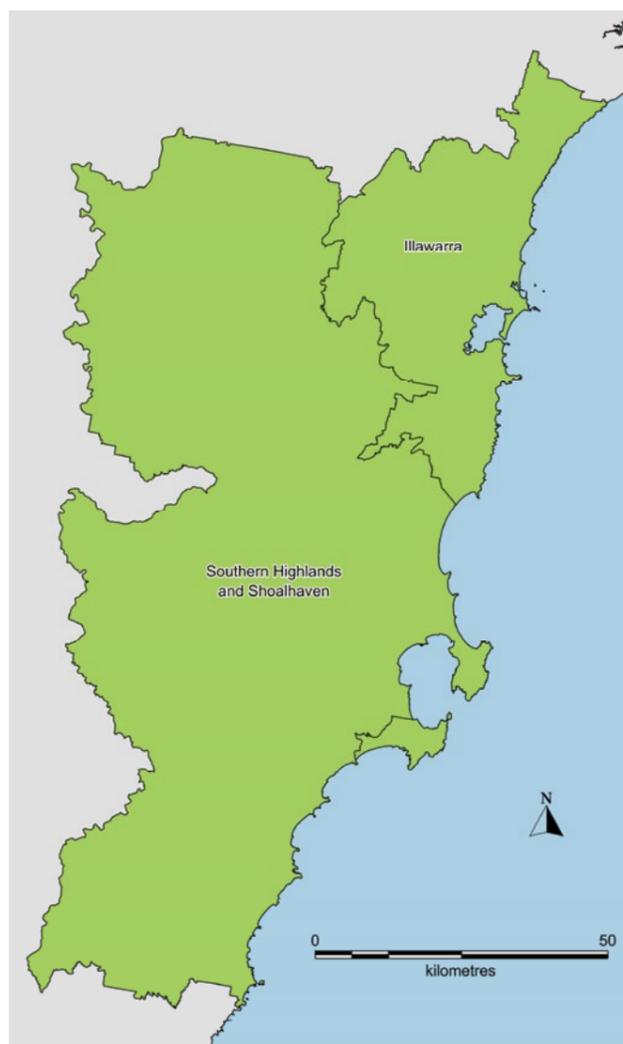


Table 3: Statistical Areas and Key Suburbs

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

3. Results for Greater Sydney

3.1 Income Support Households

Of the 22,831 properties available for private rent in Greater Sydney for the weekend of 21-22 March 2020, only 78 unique properties were affordable and appropriate, without placing income support households into rental stress. The bulk of suitable properties were located in Sydney's Western district (30) or the Greater Parramatta district (21), with a further 11 in the Central Coast and only 16 properties in the CBD & Surrounds, North and South districts.

Table 4 shows the distribution of affordable properties for different household types. 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 4 below may exceed the total number of unique properties identified.

Comparison with the results of the 2019 Snapshot indicates that the number of affordable and appropriate properties for income support households remains scarce. While the number of listings that were affordable and appropriate has improved slightly, the proportion of listings available has remained constant for all household types.

The Sydney rental market remains largely unaffordable for households on income support, without entering into rental stress.

As was the case in 2019, the majority of suitable properties at the less-than-30%-of-income band were only appropriate for couples on the Aged Pension, including a number of studio apartments. 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 particular households in the less-than-30-percent of income group – including single parents on the JobSeeker Payment (formerly Newstart Allowance), or Parenting Payment (with one child) and single persons receiving the Youth Allowance or JobSeeker Payment. For those willing to enter into rental stress, the number of available suitable properties increased for single people on the Aged Pension (+159 properties) and Disability Pension (+87), but remained poor for those on the JobSeeker Payment (+4). No additional properties were suitable for single people on Youth Allowance, even at 45% of income.

Table 4: Rental Properties in Greater Sydney - Income Support Households, March 2020 and March 2019

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	2020 (total 22,831 properties advertised)		2019 (total 22,653 properties advertised)	
Couple, 2 children (JobSeeker Payment)	13 (less than 1%)	2,143 (9%)	6 (less than 1%)	1,856 (8%)
Single, 2 children (Parenting Payment Single)	2 (less than 1%)	966 (4%)	None (0%)	631 (3%)
Couple, no children (Aged Pension)	66 (less than 1%)	1,907 (8%)	40 (less than 1%)	1,421 (6%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	198 (less than 1%)	None (0%)	118 (less than 1%)
Single, 1 child > 8 years (JobSeeker Payment)	None (0%)	6 (less than 1%)	None (0%)	2 (less than 1%)
Single (Aged Pension)	4 (less than 1%)	159 (less than 1%)	6 (less than 1%)	163 (less than 1%)
Single (Disability Pension)	2 (less than 1%)	87 (less than 1%)	None (0%)	54 (less than 1%)
Single (JobSeeker Payment)	None (0%)	4 (less than 1%)	None (0%)	6 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	78 (<1%)	2,976 (13%)	50 (<1%)	2,555 (11%)

As was the case in previous Snapshots, there was a notable difference between single parents with one child receiving Parenting Payments and those on the JobSeeker Payment. While there were no affordable and appropriate properties found for these two groups, a number of properties were available for Parenting Payment households prepared to enter into rental stress (30-45%-of-income spent on rent). Among this group, single parents on the Parenting Payment could afford an additional 198 appropriate properties across Sydney, compared with those on JobSeeker Payment who could only afford 6. While both sets of results are rather poor, the cessation of Parenting Payments may determine whether households can access appropriate housing.

Across Greater Sydney, there were 2,976 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 4, 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 five 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 2016-20. For households in the 30-45%-of-income band, the proportion of appropriate properties has risen to 13% of listed properties since 2017.

Table 5 shows the change in the number and proportion of unique affordable and appropriate properties between the 2019 and 2020 Snapshots. Since last year, there has been an overall increase of 28 appropriate properties in the less-than-30%-of-income band and 421 properties at the 30-45%-of-income-band. There was also an increase in the proportion of suitable listings in the 30-45%-band.

3.2 Minimum Wage Households

Of the 22,831 properties available for private rent in Greater Sydney for the weekend of 21-22 March 2020, 5,379 properties were affordable and appropriate for households earning the minimum wage, without placing these households into rental stress (Table 6).

Chart 1: Proportion of Total Rental Listings that were Affordable and Appropriate for Households Receiving Income Support Payments, Greater Sydney (2016-20 Snapshots)

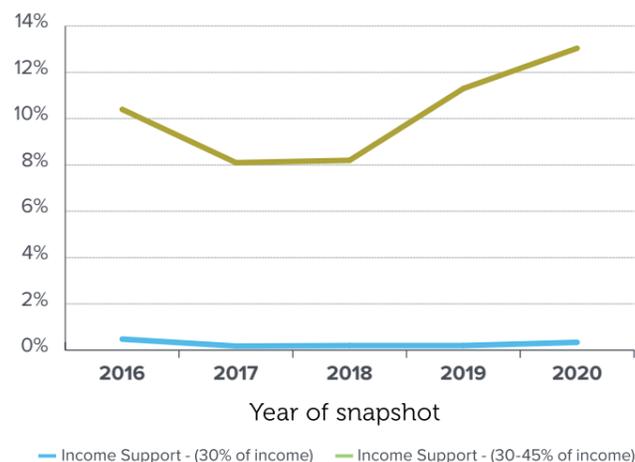


Table 5: Unique Affordable and Appropriate Rental Listings in Greater Sydney – Income Support Households (2019-20)

Year	No. affordable & appropriate (30% income)	No. appropriate (at 30% - 45% income)
Unique rental listings suitable for Income Support households		
2020 result	78 (<1%)	2,976 (13%)
2019 result	50 (<1%)	2,555 (11%)
Change (2019-20)	+28	+421

Table 6 shows the distribution of affordable properties across different household types. Given that some individual properties were affordable and appropriate for more than one household type, the unadjusted total for the household types shown in Table 6 will 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 (5,338) were only affordable and appropriate for couple families with a combined fortnightly income of about \$2,791 (ex CRA).

Table 6: Rental Properties in Greater Sydney - Minimum Wage Households, March 2020 and March 2019

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	2020 (total 22,831 properties advertised)		2019 (total 22,653 properties advertised)	
Couple, 2 children (2 x MW)	5,338 (23%)	7,472 (33%)	4,736 (21%)	7,851 (35%)
Couple, 2 children (1 x MW, 1 x Parenting Payment (partnered))	970 (4%)	7,129 (31%)	813 (4%)	7,061 (31%)
Single, 2 children	449 (2%)	5,599 (25%)	189 (less than 1%)	4,853 (21%)
Single, no children	41 (less than 1%)	793 (3%)	55 (less than 1%)	500 (2%)
Total unique properties	5,379 (24%)	8,006 (35%)	4,791 (21%)	8,233 (36%)

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 families would have been able to afford 970 appropriate properties without entering into rental stress (4% of all advertised properties).

Single persons without children who were earning the Minimum Wage had limited options available to them – only 41 appropriate properties were affordable without entering rental stress.

Single parents with two children on the Minimum Wage also had few options, with only 449 affordable and appropriate properties at the less-than-30%-of-income band.

"Only 78 unique properties were affordable and appropriate, without placing income support households into rental stress."

Ashley's Story

Ashley is a single mother aged in her 30's, with 3 young children. She currently rents a three bedroom house; although the \$320pw rent takes 40% of her gross income, she manages to pay the rent on time, pay the utility bills and buy enough food and clothes for her family. Rent is on a week-to-week basis leaving her with no security of tenure. As a single mother, she has experienced discrimination in the rental market. Three years ago she had to leave her rental because of complaints about her children.

4. Results for the Illawarra Region

4.1 Income Support Households

Of the 1,206 properties available for private rent in the Illawarra region on 21-22 March 2020, only 6 properties were affordable and appropriate, without placing households who were receiving income support payments into rental stress. 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 7 below will exceed the total number of unique properties identified. Most suitable properties were located in the Illawarra statistical area (5) and only 1 in the Shoalhaven or Southern Highlands.

The Illawarra region also had a very low proportion of appropriate and affordable properties in the less-than-30%-of-income band (less than 1%).

Couples receiving the Aged Pension had the highest number of suitable properties available to them in the less-than-30%-of-income band (n=5). There were almost no affordable and appropriate properties for the remainder of household types dependent on income support payments.

More properties were available where households were prepared to spend 30-45%-of-income, such as couple families on the JobSeeker Payment (n=231), Aged Pension couples (n=190) and single parents on the Parenting Payment with 2 children (n=123). Very small increases were noted for single parents with a child on the Parenting Payment (n=11).

Table 7: Rental Properties in the Illawarra Region - Income Support Households, March 2020 and March 2019

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	2020 (total 1,206 properties advertised)		2019 (total 1,268 properties advertised)	
Couple, 2 children (JobSeeker Payment)	None (0%)	231 (19%)	5 (less than 1%)	271 (21%)
Single, 2 children (Parenting Payment Single)	None (0%)	123 (10%)	1 (less than 1%)	119 (9%)
Couple, no children (Aged Pension)	5 (less than 1%)	190 (16%)	12 (less than 1%)	206 (16%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	11 (less than 1%)	None (0%)	20 (2%)
Single, 1 child > 8 years (JobSeeker Payment)	None (0%)	None (0%)	None (0%)	4 (less than 1%)
Single (Aged Pension)	1 (less than 1%)	10 (less than 1%)	1 (less than 1%)	25 (2%)
Single (Disability Pension)	None (0%)	5 (less than 1%)	None (0%)	15 (1%)
Single (JobSeeker Payment)	None (0%)	1 (less than 1%)	None (0%)	1 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	6 (less than 1%)	294 (24%)	16 (1%)	340 (27%)

Given that there are some overlaps in listings between household categories in Table 7, 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, resulting in an additional 294 unique listings that would require 30-45% of income to be spent for at least one of the household types shown.

Chart 2 shows the overall decline since 2016 in the proportion of rental listings in the Illawarra region that were suitable for households receiving income support payments. For the less-than-30%-of-income band, the proportion of appropriate and affordable properties has remained at less than two percent during the period 2016-20. For households in the 30-45%-of-income-band, the proportion of appropriate properties has fluctuated between 21 and 29 percent.

4.2 Minimum Wage Households

Of the 1,206 properties available for private rent in the Illawarra region on 21-22 March 2020, 499 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. Table 8 shows the distribution of affordable properties for different household types.

Nearly all of the properties in the Illawarra region were affordable and appropriate for couple families earning the minimum wage (n=492) in the less-than-30%-of-income band.

In contrast, single parents with two children on the minimum wage were only able to afford 48 dwellings. Single persons earning the minimum wage had only seven affordable and appropriate housing options at their disposal. A couple family earning the Minimum Wage and Parenting Payment would have been able to afford 123 appropriate properties. There was a substantial increase in suitable dwellings available for these households in the 30-45%-of-income band (+613 properties). There were an additional 534 appropriate properties for couple families (both MW), 510 additional properties for single parents and 62 additional properties for single people if they had chosen to spend 30-45% of their income on rent.

Chart 2: Proportion of Total Rental Listings that were Affordable and Appropriate for Households Receiving Income Support Payments, Illawarra Region (2016-2020 Snapshots)

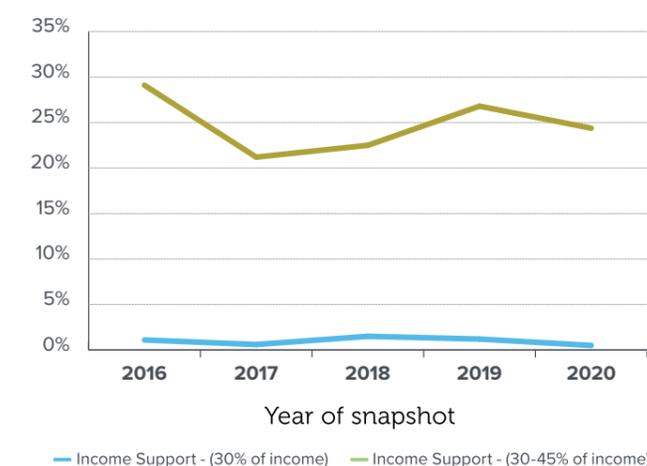


Table 8: Rental Properties in the Illawarra Region - Minimum Wage Households, March 2020 and March 2019

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	2020 (total 1,206 properties advertised)		2019 (total 1,268 properties advertised)	
Couple, 2 children (2 x MW)	492 (41%)	534 (44%)	491 (39%)	571 (45%)
Couple, 2 children (1 x MW, 1 x Parenting Payment (partnered))	123 (10%)	613 (51%)	147 (12%)	621 (49%)
Single, 2 children	48 (4%)	510 (42%)	30 (2%)	489 (39%)
Single, no children	7 (less than 1%)	62 (5%)	10 (less than 1%)	61 (5%)
Total unique properties	499 (41%)	578 (48%)	501 (40%)	612 (48%)

In total, there were 578 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 8, the unadjusted total will exceed the total number of unique listings. Table 9 shows the number and proportion 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 was virtually unchanged, while the number in the 30-45%-of-income band was slightly less than in 2019.

Table 9: Unique Affordable and Appropriate Rental Listings in the Illawarra Region – Minimum Wage Households (2019-20)

Year	No. Affordable & appropriate (30% income)	No. appropriate (at 30%-45% income)
Unique rental listings suitable for Minimum Wage households		
2020 result	499 (41%)	578 (48%)
2019 result	501 (40%)	612 (48%)
Change (2019-20)	-2	-34

5. Combined Results for Greater Sydney & the Illawarra

5.1 Increased Rental Listings

There were about the same number of listings (24,037) on the Snapshot weekend (21-22 March 2020) compared with the equivalent weekend in 2019. The number of listings in 2019 (23,921) was 30% higher than the equivalent snapshot in 2018 (18,446), across Greater Sydney and the Illawarra.

The greater number of listings since 2018 is likely to reflect the record number of dwelling completions in recent years. Figures from the NSW Dept. of Planning show that there were 42,529 dwellings completed in 2017-18 in the Greater Sydney area, compared with 34,412 in 2016-17 and 30,191 in 2015-16. This level of completions is substantially higher than the yearly average of 16,160 for the period 2005-2014 (DPIE, 2020b). This increase in the supply of dwellings would be expected to account for a greater number of listings, particularly where demand has not rapidly soaked up this additional supply of dwellings.

The greater number of listings would also reflect the relentless growth of the private rental sector in recent decades. It has been estimated that the private rental sector increased by 38% nationally between 2006 and 2016, more than twice the rate of household growth. There has also been considerable change in the way that private rental properties are advertised through major on-line portals, providing greater levels of information and giving greater reach to prospective tenants (Hulse et al 2018).

5.2 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 region. 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 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 10 shows 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 84 properties were available for income support households without sending them into rental stress. This number increased by 3,270 properties where income support households were prepared to enter into rental stress. This highlights the trade-off that occurs for people on 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 region for single persons on the JobSeeker Payment or Youth Allowance. Even single people on the JobSeeker Payment who were prepared to pay 45% of their income on rent would have found only five suitable properties on the Snapshot weekend. Single parents (one child) on the JobSeeker Payment or on Parenting Payments also had no appropriate properties available to them in the less-than-30%-of-income band. In the 30-45%-of-income band, there were 6 additional properties available for single parents on the JobSeeker Payment and 209 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. Over 5,000 properties (5,878) were affordable and appropriate without placing households into rental stress, particularly for couples with two minimum wages. This figure was higher than in 2019 (5,292).

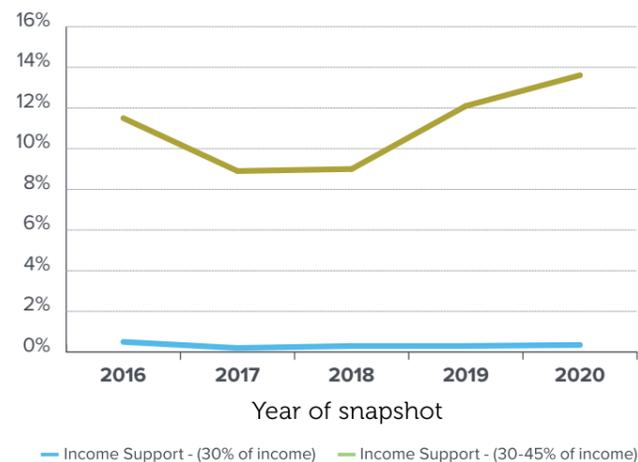
Chart 3 shows the proportion of all rental listings in Sydney and the Illawarra that were affordable and appropriate for households receiving income support payments in the last five Snapshots. For the less-than-30%-of-income band, the proportion of appropriate and affordable properties remained at less than one percent during the period 2016-20. For households in the 30-45%-of-income band, the proportion of appropriate properties has increased, climbing to 14% of listed properties.



Table 10: Combined Results for All Households in Greater Sydney and the Illawarra, March 2020 and March 2019

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	2020 (total 24,037 properties advertised)		2019 (total 23,921 properties advertised)	
Couple, 2 children (JobSeeker Payment)	13 (less than 1%)	2,374 (10%)	11 (less than 1%)	2,127 (9%)
Single, 2 children (Parenting Payment Single)	2 (less than 1%)	1,089 (5%)	1 (less than 1%)	750 (3%)
Couple, no children (Aged Pension)	71 (less than 1%)	2,097 (9%)	52 (less than 1%)	1,627 (7%)
Single, 1 child < 5 years (Parenting Payment Single)	None (0%)	209 (less than 1%)	None (0%)	138 (less than 1%)
Single, 1 child > 8 years (JobSeeker Payment)	None (0%)	6 (less than 1%)	None (0%)	6 (less than 1%)
Single (Aged Pension)	5 (less than 1%)	169 (less than 1%)	7 (less than 1%)	188 (less than 1%)
Single (Disability Pension)	2 (less than 1%)	92 (less than 1%)	None (0%)	69 (less than 1%)
Single (JobSeeker Payment)	None (0%)	5 (less than 1%)	None (0%)	7 (less than 1%)
Single, 18+ years (Youth Allowance)	None (0%)	None (0%)	None (0%)	None (0%)
Total unique properties	84 (<1%)	3,270 (14%)	66 (<1%)	2,895 (12%)
Minimum Wage				
Couple, 2 children (2 x MW)	5,830 (24%)	8,006 (33%)	5,227 (22%)	8,422 (35%)
Couple, 2 children (1 x MW, 1 x Parenting Payment partnered))	1,093 (5%)	7,742 (32%)	960 (4%)	7,682 (32%)
Single, 2 children	497 (2%)	6,109 (25%)	219 (less than 1%)	5,342 (22%)
Single, no children	48 (less than 1%)	855 (4%)	65 (less than 1%)	561 (2%)
Total unique properties	5,878 (24%)	8,584 (36%)	5,292 (22%)	8,845 (37%)

Chart 3: Proportion of Total Rental Listings that were Affordable and Appropriate for Households Receiving Income Support Payments, Greater Sydney and Illawarra Regions (2016-2020)



“Once again, the Rental Affordability Snapshot highlights the shortage of low-cost private rental accommodation in Greater Sydney and the Illawarra region.”

5.3 Share Accommodation

At least 1,200 listings were identified on Gumtree which would be affordable for a single person on the minimum wage. Far fewer listings would be affordable for those on the JobSeeker Payment or Youth Allowance. This number was lower than the 1,500 suitable listings identified in the 2019 Snapshot for the same website.

Share accommodation advertised on the *flatmates.com.au* website on the Snapshot weekend was analysed for affordability and appropriateness for the Greater Sydney, Illawarra, Southern Highlands and Shoalhaven areas. Properties were excluded as inappropriate if the advertisement stated conditions for renting based on a person’s sex, race, age, employment status or other criteria.

Table 11 shows that of the 6,595 share properties advertised, relatively few were affordable for single people on income support. Single people on the Aged Pension had the greatest proportion of such listings which were affordable (1%). No share properties were affordable and appropriate for single people on the JobSeeker Payment or the Youth Allowance. Higher proportions of share accommodation were affordable for single people on the minimum wage (5%), than for single people reliant on income support.

The choice of share accommodation increased where people were willing to spend up to 45% of their income on rent, although there were still only 5 properties available to single people on the Youth Allowance (Table 11).

Table 11: Share Accommodation: Greater Sydney and Illawarra

Results by Household Type	No. and % affordable & appropriate (30% income)	No. and % appropriate (at 30%-45% income)
Income Support	2020 (total 6,595 share properties advertised)	
Single (Aged Pension)	74 (1%)	991 (15%)
Single (JobSeeker Payment)	0 (0%)	74 (1%)
Single, 18+ years (Youth Allowance)	0 (0%)	5 (less than 1%)
Minimum Wage		
Single, no children	358 (5%)	1,802 (27%)

Source: *flatmates.com.au* listings, 20-23 March 2020.

5.4 National Comparability

As mentioned in Section 2.1, Anglicare Australia has adopted the more stringent criterion of a 3 bedroom property being appropriate where there are 2 children, resulting in a lower estimate of suitable properties available for these households, compared with the Anglicare Sydney report. However, 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 for Sydney and the Illawarra is shown in Table 12. It is clear that the adoption of the more stringent 3 bedroom criterion results in far fewer listings being considered suitable for people on the minimum wage (1,464 properties) than the less stringent 2 bedroom criterion (5,464 properties).

Table 12: 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 (ex. Central Coast), the Illawarra and Lithgow	68 (less than 1%)	1,464 (6%)	23,108

* Assumes that families with two children would require a minimum of 3 bedrooms

With 2 bedrooms appropriate for families with 2 children:
 The number of unique properties affordable and appropriate for people on income support is 77
 The number of unique properties affordable and appropriate for people on minimum wage is 5,464

5.5 Impact of the Coronavirus Supplement

On 12 March 2020 the Federal Government announced a \$17.6 billion economic stimulus package, which included a one-off payment of \$750 to welfare recipients. This was followed by the announcement on 22 March of a second stimulus package comprising \$66 billion worth of measures, including a temporary increase to the JobSeeker Payment, Parenting Payment and Youth Allowance of \$550 per fortnight. This additional payment, known as the Coronavirus Supplement, is set to commence on 27 April 2020 and will last for six months (Klapdor, 2020). Given that the base level of the JobSeeker Payment is well below the Poverty Line, it is anticipated that the Coronavirus Supplement will significantly improve access to life essentials among welfare recipients.

At the time of writing, the impacts of the coronavirus pandemic on Australia's economy are yet to be fully felt; it is yet to be seen how successful the Government's economic stimulus measures will be. It is unknown what the full impact will be on the supply and demand for rental property and the level of rents that will be afforded during an expected economic recession. However, based on the number of listings and levels of rents being asked for on the weekend of 21-22 March 2020, the number of rental properties has been calculated which would be affordable and appropriate for people receiving Government income support at the new levels commencing from 27 April 2020. Table

Table 13: Rental Properties in Greater Sydney and Illawarra – Income Support Households, March 2020, with and without Coronavirus Supplement

Results by Household Type	With Coronavirus Supplement and Rates from 27 April 2020		With Rates which Applied before 27 April 2020	
	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	2020 (total 24,037 properties advertised)		2020 (total 24,037 properties advertised)	
Couple, 2 children (JobSeeker Payment)	2,387 (10%)	8,324 (35%)	13 (less than 1%)	2,374 (10%)
Single, 2 children (Parenting Payment Single)	208 (less than 1%)	5,277 (22%)	2 (less than 1%)	1,089 (5%)
Single, 1 child < 5 years (Parenting Payment Single)	44 (less than 1%)	2,933 (12%)	None (0%)	209 (less than 1%)
Single, 1 child > 8 years (JobSeeker Payment)	5 (less than 1%)	1,310 (5%)	None (0%)	6 (less than 1%)
Single (JobSeeker Payment)	18 (less than 1%)	344 (1%)	None (0%)	5 (less than 1%)
Single, 18+ years (Youth Allowance)	10 (less than 1%)	197 (less than 1%)	None (0%)	None (0%)

13 compares the number of affordable and appropriate properties that would be available for each payment category, both for the new levels and the previous levels of Government income support.

Table 13 shows that a couple with two children receiving the JobSeeker Payment would gain access to a far greater number of affordable rental properties. Under the new payment arrangements, such couples would be able to access more than 2,000 properties or 10% of all listed properties without entering rental stress, compared with only 13 properties under the current base rate for the JobSeeker Payment. By comparison, single parents or single people on the JobSeeker Payment, Parenting Payment or Youth Allowance would also gain access to a greater number of properties if they are prepared to pay 30-45% of income on rent. This is an improvement but does highlight that even with a significant boost to income, these categories of welfare recipient would still struggle to find affordable properties without entering into rental stress.

However, other categories of recipients will mostly miss out on such improvements. The availability of affordable and appropriate rental properties would remain largely unchanged for people receiving the Aged Pension or the DSP. This disparity is a reflection of the initial targeting of the Coronavirus Supplement at those people currently looking for work or who lose their job as a result of the pandemic (Klapdor, 2020).

6. Breakdown of Results by Statistical Area

The Rental Snapshot also identifies the geographical distribution of affordable properties across Greater Sydney and the Illawarra. Table 14 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.

Complete tables of results by household type for each statistical area are included in a separate document entitled *Rental Affordability Snapshot 2020: Breakdown of Results by Statistical Area*.

Table 14: Rental Properties for Statistical Areas in Greater Sydney and the Illawarra Region, Income Support Households (2020, 2019 and 2018)

Statistical Area	No. Affordable and Appropriate*			Total Properties Advertised		
	2020	2019	2018	2020	2019	2018
Baulkham Hills and Hawkesbury	4	6	3	602	823	725
Blacktown	14	9	10	1,227	1,362	989
Central Coast	11	12	15	986	1,008	1,020
City and Inner South	5	1	0	3,185	2,523	1,821
Eastern Suburbs	0	0	0	1,736	1,920	1,409
Inner South West	5	2	0	2,507	2,067	1,486
Inner West	3	1	0	1,944	1,695	1,205
North Sydney and Hornsby	2	0	0	2,082	2,222	1,831
Northern Beaches	0	0	0	645	848	752
Outer South West	5	3	1	744	952	720
Outer West and Blue Mountains	14	4	5	1,032	1,273	1,049
Parramatta	6	4	4	3,071	2,637	1,995
Ryde	1	0	0	1,157	1,057	744
South West	8	8	3	1,409	1,625	1,184
Sutherland	0	0	0	504	641	465
Greater Sydney	78	50	41	22,831	22,653	17,395
Illawarra	5	8	5	831	839	742
Shoalhaven/Southern Highlands	1	8	11	375	429	309
Illawarra region	6	16	16	1,206	1,268	1,051
Combined results for Greater Sydney and the Illawarra	84	66	57	24,037	23,921	18,446

* Total number of unique properties suitable for income support households at the less-than-30%-of-income band. Results for families with two children based on a minimum of two bedrooms per property.

6.2 Minimum Wage Households

Table 15 shows the number and proportion of affordable and appropriate properties in each Statistical Area for households earning the minimum wage. Across Greater Sydney and the Illawarra, 24 percent of rental properties were deemed appropriate and affordable for minimum wage households (two wage earners with two children), without them entering into rental stress. In 2020, affordable properties for minimum wage households as a proportion of all listings was higher than that found in the 2019 Snapshot, and more such properties available for rental compared with 2018. The largest increases since 2019 in the number of suitable properties for these households were in Parramatta (+311 properties), and Inner South West (+314 properties).

Affordability still remains a critical issue for households dependent on income support payments and a challenge for minimum wage households. 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 the 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 15: Rental Properties for Statistical Areas in Greater Sydney and the Illawarra Region, Minimum Wage Households (2020, 2019 and 2018)

Statistical Area	No. and % Affordable and Appropriate*		
	2020	2019	2018
Baulkham Hills and Hawkesbury	107 (18%)	120 (15%)	64 (9%)
Blacktown	677 (55%)	670 (49%)	360 (36%)
Central Coast	474 (48%)	460 (46%)	404 (40%)
City and Inner South	36 (1%)	20 (1%)	6 (less than 1%)
Eastern Suburbs	12 (1%)	19 (1%)	1 (less than 1%)
Inner South West	803 (32%)	489 (24%)	247 (17%)
Inner West	178 (9%)	85 (5%)	22 (2%)
North Sydney and Hornsby	57 (3%)	36 (2%)	6 (less than 1%)
Northern Beaches	1 (less than 1%)	5 (1%)	1 (less than 1%)
Outer South West	404 (54%)	472 (50%)	307 (43%)
Outer West and Blue Mountains	650 (63%)	743 (58%)	466 (44%)
Parramatta	1,024 (33%)	713 (27%)	365 (18%)
Ryde	146 (13%)	139 (13%)	41 (6%)
South West	749 (53%)	750 (46%)	400 (34%)
Sutherland	61 (12%)	70 (11%)	19 (4%)
Greater Sydney	5,379 (24%)	4,791 (21%)	2,709 (16%)
Illawarra	302 (36%)	278 (33%)	233 (31%)
Shoalhaven/Southern Highlands	197 (53%)	223 (52%)	147 (48%)
Illawarra region	499 (41%)	501 (40%)	380 (36%)
Combined results for Greater Sydney and the Illawarra	5,878 (24%)	5,292 (22%)	3,089 (17%)

* 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.

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.

7. Discussion and Policy Recommendations

Appropriate, affordable and sustainable housing is essential to the wellbeing of both individuals and community. Therefore, the scarcity of affordable housing for low income households has the potential to seriously impact individual, family and community well-being. Households on low to moderate incomes invariably need a pathway into 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 requires an urgent and long-term commitment from all levels of government, community and business sectors to improve affordability.

There has been increased public discourse in recent years concerning the affordability of housing – both home ownership and rental housing. Australian leaders and the community at large acknowledge the difficulty for younger Australians to achieve home ownership, with the result being that more Australians are renting in the private market than ever before.

The overarching lack of housing affordability in both the rental and home ownership markets is adversely impacting renters, buyers and mortgagees across the spectrum. Leaders, policy-makers and researchers agree that there is no one simple solution to this problem – Australia needs to see changes across the housing spectrum, including an increase in the supply of social housing and private rental properties to ease pressure in the rental market, and more affordable opportunities for renters to enter the home ownership market.

Anglicare Sydney remains most concerned about individuals and families who are experiencing the financial hardship of paying high rents on low incomes. It is these households who bear the weekly burden of juggling housing costs with other expenses to ensure they continue to have a home. After housing costs have been paid, they have to address their family's essential needs of paying utility bills, food, education, travel, medical expenses and so forth. The prospect of home ownership is generally out of reach for these households.

Improving housing security for individuals and families will have positive outcomes across the whole of the community, not just the individuals and families struggling with housing. Instability in the housing market can increase vulnerability to adverse social and economic circumstances, including poorer outcomes in education, employment and health, and increased risk of involvement with the justice system (Bevitt et al 2015).

The recent rebound in house prices has seen the capital value of housing rise by an average of 6.8% across Sydney. However, rentals have experienced a significant fall in the year to December 31st, 2019 (Burke, 2020). This fall may reflect the recent completion of many apartment buildings in Sydney's West, South and South West.

NSW is currently facing a shortage of 200,000 affordable rental dwellings for households on low incomes (lowest two quintiles), with population growth and demographic change increasing this shortfall to 300,000 dwellings by 2040 (Shelter NSW 2019). Further, recent findings from the City Futures Research Centre estimate that, in order to catch up to the demand for social and affordable housing, 30% of all new residential construction would need to be earmarked for these tenures. Across Sydney, only 50% of the demand for affordable rental dwellings is currently being met (Troy et al, 2018).

Anglicare considers that there are five key policy areas to improve housing affordability and conditions for low income households, which require commitment from key stakeholders:

- increased social and affordable rental housing stock;
- increased Government commitment to affordable housing;
- improvements to income support rates and indexing;
- review of housing taxes and concessions; and
- improving conditions in the private rental market for renters.

These five areas are discussed in this section of the report and suitable recommendations made.

2020 Property Listing Results

The 2020 Snapshot revealed a similar number of properties listed for the survey weekend compared with 2019. A total of 24,037 properties were available in 2020, compared with 23,921 in 2019. The numbers of properties listed in 2019 and 2020 were much higher than in 2018 (18,446) and the years prior to 2018. The higher number of listings found in 2019 and again in 2020 appears to be consistent with the trend in the vacancy rate across Sydney; the vacancy rate was 3.2% in February 2019 and 2.9% in February 2020, which were some of the highest vacancy rates recorded since 2005 (SQM 2020).

The higher number of listings also appears to be consistent with an increase in the overall supply of new dwellings, which is also a long-term trend. NSW Department of Planning and Environment recorded a total number of 42,414 new dwellings completed in FY2018-19 across Greater Sydney (DPI&E 2020b). This figure has been gradually increasing from a low of 13,041 in 2008-09.

An increase in properties listed for rent can improve affordability and provide more options for renters. The Snapshot reveals there has been a significant increase in affordable rentals for people earning the minimum wage, from 17% of listings in 2018, to 22% in 2019, and to 24% in 2020. However, the proportion of affordable and appropriate properties for households dependent upon government benefits has remained unchanged – less than 1% of properties were suitable for people on income support over the same period. The increased number of properties listed has not resulted in a proportionate increase in affordable and appropriate properties to rent for people on low incomes.

This latter finding questions the general assumption that affordability improves with increased supply. AHURI's 2017 analysis of growth in housing supply found that much of the growth in new dwelling supply has been concentrated in mid-to-high price deciles, and not the lower priced areas (Ong et al, 2017:13).

A recent analysis of the supply of dwellings across Australia suggests that the current supply has been sufficient to meet the population growth (Phillips and Joseph, 2017). Increasing housing supply may have some beneficial impacts on reducing house price growth; however it is at best a partial explanation for the factors driving housing price growth over the period 2001-2017 (2017:23,25). Despite the record rates of supply

growth, the Grattan Institute argues that supply levels are currently at the bare minimum needed to meet Sydney's housing supply targets over the next forty years (Grattan Institute, 2017).

Data from the 2016 Australian Census reveals that, across the nation, 26.1% of households were renting privately (up from 24.2% in 2011), and the percentage of those who owned their homes had decreased from 32% to 31% in the same period (ABS 2011; 2016). In Sydney, the percentage of those renting privately increased from 25.9% to 28.8%, while the percentage of those owning a home decreased from 30% to 29% during the same period.

There was also an increase of 18% in group share houses (non-related parties) across Sydney between 2011 and 2016 (64,953 in 2011 to 76,795 in 2016). This equated to an overall increase in the percentage of share households from 4.3% to 4.7% (ABS, 2011; 2016).

Anglicare has previously consulted with a range of stakeholders across the community and housing sectors to assist in developing an understanding of how the changing dynamics in the property and share house sectors may have resulted in a significant increase in both private rental properties and share house rooms listed on the survey weekend.

There are several factors which may have contributed to an overall increase in properties listed for private rent on the Snapshot weekends in both 2019 and 2020:

- Owners of properties impacted by the 2017 vacant property tax, which requires foreign owners of residential dwellings to annually inform the ATO whether their dwelling is residentially occupied or genuinely available on the rental market as a residence for at least six months per year. For properties that are not occupied or available for at least six months, a fee is incurred (ATO 2017);
- The net loss of people from Sydney who migrated to other parts of Australia was 21,700 in 2017-18 (ABS 2019). Sydney owner-occupiers who migrated out may be leasing out their property in the private rental market; and
- Landlords may be willing to forego cheaper tenancies (and maintain higher advertised rent prices) and, as a result, properties may stay listed for longer periods.

However, the increase in properties listed in the 2020 Snapshot has not provided the much-needed increase in affordable properties for those on the lowest incomes and competing for properties in the private rental market across Greater Sydney. While the Snapshot provides evidence that there is a greater number of appropriate properties available for people living on government benefits, this is only of assistance where people are prepared to pay more than 30% of their income in rent, thereby entering into rental stress.

Share Housing

On the weekend 21-22 March 2020, there were 1,200 out of 3,305 total listings on the Gumtree website that were affordable for a single person on the minimum wage. There were only 358 share rooms that were both appropriate and affordable on the flatmates.com website, of a total of 6,595 listings.

Hulse et al (2018) analysed the private share housing market and found that, following a general improvement in both security and reputation of share housing digital platforms, there has been an increase in online advertising by private owners renting out rooms in their dwellings. The significant increase in the number of share houses advertised on *gumtree.com* and the establishment of the *flatmates.com* website may be attributable to some or all of the following market trends:

- Formalisation of advertising on digital platforms as opposed to word of mouth and printed forms;
- Transition of advertising on smaller niche websites to the larger consolidated digital platform of *flatmates.com*;
- Large numbers of identical advertisements across several platforms;
- An increase in owner-occupiers renting out rooms in their houses;
- Single person or partnered households shifting to share houses where there is dwelling capacity, to manage increasing rents (or housing costs if owner-occupied); and
- Single person or partnered households transitioning to larger share house dwellings to ease the burden of rental costs.

As outlined at Section 2.3, there are issues regarding the suitability of share housing which are not always apparent from information supplied by the share house advertisement. It is important to note that simply because a share house property

is deemed suitable (ie, 'appropriate' within the Snapshot methodology), the prospective tenant may be deemed to be unsuitable due to personal characteristics or preferences imposed by advertisers as a condition of the tenancy. These issues are outside the methodological scope of the Snapshot, but nevertheless are sufficiently important to bear in mind when reviewing the results for share houses. 'Appropriateness' is more subjective in a share house arrangement (compared with an independently leased property), where common areas are shared, and household expectations and interpersonal relationships play a much greater role in acting as a barrier to prospective tenants.

Share house advertisements with clear exclusion criteria (eg. "applicant must be female", "must be a working professional" etc) were excluded in the Snapshot results where possible. Examples of overt racial and religious requirements for share houses across Sydney have been documented by *news.com* (Devine, 2018). Listings which advertised a bed in a shared bedroom were excluded as inappropriate. It is estimated that there is an increased incidence of room sharing in share house dwellings in inner Sydney (Tietz, 2017); The incidence of room sharing has increased dramatically in recent years (Nasreen and Ruming, 2018). Companies such as *Share My Room* specialise in brokering these arrangements. Large numbers of room sharing arrangements advertised on *flatmates.com* provide evidence of the ongoing shortage of affordable rental properties for single person households.

Some share house advertisements explicitly list specific requirements of a prospective tenant, as mentioned above. However, anecdotal evidence gathered from scanning thousands of advertisements, and consultation across the sector and frontline services, reveals that various forms of lawful and unlawful discrimination occur in the finer details and implicit messages of advertising. Discrimination is also common during the screening phase for prospective tenants. Given that much of the anti-discrimination law does not apply to small private share houses, this type of discrimination and vetting is difficult to identify in the private share house market. Up to a quarter of prospective tenants with migrant and Indigenous background report racial discrimination in the private rental market from real estate agents (Nelson et al 2015). The prevalence of discriminatory practices in appointing (formal or informal) tenancies in share houses is likely to be widespread.

With the continued shortage of affordable and appropriate rental properties, many people on low incomes remain at risk of homelessness. Some of these people look to informal share housing arrangements to meet their housing needs. Existing houses may be illegally subdivided, or sheds and outbuildings easily (and legally) constructed. Owners then illegally convert these outbuildings into dwellings using temporary walls and which may be serviced by inadequate plumbing and electricity. Research undertaken by Gurran et al (2019) identified the Fairfield LGA as one of the hotspots for this type of development which targets low-income earners, the unemployed and older people who have reached retirement age without stable housing. The emergence of this unregulated housing is symptomatic of a system that is failing to meet the needs of those most vulnerable to housing stress.

Share housing provides some tenants with increased flexibility and choice and may be considered a rite-of-passage for university students and other young people. However, it is a less regulated market that frequently involves informal leasing arrangements – and therefore less security of tenure – and may result in reduced personal and physical security.

7.1 Increase Social and Affordable Rental Housing Stock

Social Housing

NSW is experiencing a social housing crisis with 51,014 approved applicants for public and community housing waiting on the NSW Housing Register. Waiting times for general applicants on the register in the Greater Sydney and Illawarra region are either 5-10 years or over 10 years in the majority of allocation zones (DCJ 2020). Applicants waiting for social housing dwellings are generally reliant on the private rental market. The Snapshot highlights that individuals and families on low incomes searching for affordable rental accommodation are extremely limited in their options in and around Sydney and would frequently enter into rental stress.

Future Demand

The Greater Sydney Commission released the Greater Sydney Region Plan in March 2018, in which it was estimated that an additional 725,000 dwellings will be needed by 2036 to meet Sydney's population demand (Greater Sydney Commission 2018). The plan prioritises a range of housing choices of different prices and the provision of affordable rental housing for households on low and very low incomes. The Commission's plan recommends an inclusionary zoning Affordable Rental Housing Target of 5-10% for all new floor space. This Target applies to both future private and government urban renewal or land release areas. Several experts across the housing sector have called for higher targets of 15% for private land and 30% for public land, in order to have a long term and significant impact on the housing crisis across Greater Sydney (Troy et al 2018).

There is consensus that the planning for and provision of affordable and social housing is imperative for the Sydney region. The NSW Government needs to fund the provision of essential social housing stock and commit to 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 the same number or more bedrooms) and in the same Local Government Area to ensure that there is a mix of social housing across the city with integrated communities. Further, all proceeds of any public housing sale needs to be directed into a pool of funds for public housing.

NSW Initiatives

The NSW Government released its ten year strategy for social housing in January 2016, Future Directions for Social Housing in NSW (2016). The joint strategy from six government departments focuses on integrated services and strategies. The headline projects stemming from this are the Communities Plus and SAHF model. Additionally, it includes plans for further transfers of the management of public housing to the community housing sector and an increased range of private rental products. By transferring over 14,000 tenancies to Community Housing Providers, the NSW Government is harnessing over \$1 billion of additional funding over 20 years which will improve the experience of people living in social housing (Darcy 2019).

Increasing the supply of social and affordable housing through the Social and Affordable Housing Fund (SAHF) is the objective of the \$1.1 billion fund. This positive long-term strategy by the State Government will generate greater collaboration and partnership between government, community and private sectors. Anglicare Sydney is partnering with the NSW Government in the second Phase to deliver 550 social and affordable dwellings targeted at single older women which is one of the most rapidly growing cohorts facing homelessness.

The Communities Plus initiative commits to 23,000 new and replacement dwellings over the next ten years by redeveloping key sites across the state including Macquarie Park and Waterloo; however, it is estimated that only approximately 6,000 of these will be new dwellings (Shelter NSW 2016).

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. State and Local Governments ensure no net loss in public and social housing in each local government area, through the use of, and adjustment to, planning controls.
3. The level of affordable housing in rezoned developments under the Greater Sydney Commission Plan be revised from 5-10% to between 15% and 30% - the latter in developments on government land, and ensure that these levels apply to the whole development, not just the “uplift” of added units.

7.2 Increased Government Commitment to Affordable Housing

Housing Portfolios and Research

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 (SERC 2015:47-51). Greater focus can be given to these issues through establishing separate ministerial housing and homelessness portfolios at Federal and State level. The Federal Government lost the separate housing and homelessness portfolio in September 2013 but appointed a Minister for Housing from May 2019.

In 2018, the National Housing Finance and Investment Corporation was established to increase the supply of affordable housing across the continuum from social housing through to affordable purchase. Through the Affordable Housing Bond Aggregator, the NHFIC provides a route for community housing providers (CHP) to access cheaper finance through bonds and superannuation funds. This cheap finance can save CHP’s millions of dollars in interest over the life of the loan. To date, over \$830 million in finance has been supplied leading to 4600 dwellings to be supported. Further, the First Home Loan Deposit Scheme launched in early 2020 has enabled many renters to access finance to purchase their own home through the NHFIC guaranteeing up to 15% of the mortgage value. This allows consumers to avoid Lender’s Mortgage Insurance and to purchase a home with a 5% deposit. This is not without potential limitations and the Scheme may expose customers to unaffordable housing if, for example, the interest rates go up significantly.

Long Term Policy Commitments

All levels of government need to commit to long-term agreements that impact housing security and affordability for Australians. The Commonwealth, states and territories have begun this process with the reformed National Housing and Homelessness Agreement (NHHA) from 2018-19, to improve the supply of new housing and improve housing and homelessness outcomes for all Australians across the housing spectrum (DSS 2018).

These agreements must contain comprehensive strategies with long-term 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 (SERC 2015:69-75).

Greater investment in affordable rental properties through institutional investment and loans via housing bond aggregators would increase the stock of affordable rental properties, thereby reducing the pressure in the full priced rental market. 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 Victoria. The Barnett Model in Victoria provides housing opportunities for people with low incomes. The prospective home-owner secures a loan on 63% of the value of an apartment, while the Barnett Foundation advances the remaining 37%. This advance does not attract fees or interest and is payable on the sale of the unit. This model has attracted significant interest from the development industry in Melbourne and has delivered 34 secure and affordable homes to date (Raynor et al 2018).

State governments are well positioned to harness buoyant housing markets in capital cities to assist in the provision of affordable housing. Through measures such as mandatory targets for affordable housing in developments of a certain scale through to inclusionary zoning or voluntary planning agreements, the NSW Government has several policy levers that could bring a significant pipeline of affordable housing under construction. As a recent example, Landcom, the NSW Government’s development corporation, has recently made significant steps in this direction by allocating 10% of some developments to affordable housing.

Recommendations

4. Federal and State Governments appoint a Minister to a housing and homelessness portfolio.
5. The Federal Government establish an independent housing specialist entity to gather and analyse data on housing supply, demand and affordability in Australia.

7.3 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 24,037 properties advertised in Greater Sydney and the Illawarra on the weekend of 21-22 March 2020, only 84 were affordable and appropriate for households on income support payments without placing them into rental stress. It is apparent that high rents and inadequate incomes have forced many low income households into rental stress.

Rental Prices

In recent years, 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. There has been some relief for renters in the past 12 months, with the median weekly asking rental across Sydney falling 2.8% to \$525pw for houses and 1.9% to \$510pw for units (Burke 2020). Yet rents remain high compared to wages, which remain stagnant. Research undertaken by Domain has revealed that while rents have fallen, they have not fallen uniformly across the Sydney Metropolitan Area. The biggest falls in rents for houses were in the City and East (-8.7%) and South (-4.6%), while areas that have historically provided affordable rentals either did not drop at all (Blue Mountains, West 0%) or only eased slightly (Central Coast -2.3%) (Burke, 2020).

Any drop in rents is a welcome relief for those experiencing housing stress, however, any falls due to increased supply will be short lived as new dwelling approvals have fallen significantly in the past 18 months, possibly in a response to the cooling housing market (ABS, 2020).

The housing supply gap for low to medium income households directly impacts affordability for both private renters and purchasers.

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.

Rental Stress

Rental stress continues to be a significant issue for low and medium income households in the bottom 40 percent of equivalised income. Recent research commissioned by the Everybody's Home Campaign identified Western Sydney as the national epicentre of rental stress in Australia. The report notes that the unprecedented population growth in the region has made a major contribution to both rental stress and a sharp rise in rates of homelessness (ABC, 2019).

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. In a study of Emergency Relief clients, many households that relied upon the previous Newstart Allowance 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). A Tenants' Union of NSW survey found that 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).

There is evidence that people on low incomes who are forced into rental stress are vulnerable to deterioration in mental health (Bentley et al. 2011).

JobSeeker Payment Rate

For recipients of income support, especially the JobSeeker payment, it is imperative to improve levels of income support. The level of the JobSeeker Payment, formerly the Newstart Allowance, has been so low that it has become a significant contributor to poverty, housing insecurity, rental stress, financial hardship, food insecurity and social exclusion. It should be recognised that, for many recipients, unemployment benefits are not a temporary state; research has shown that some 46% of Newstart recipients were on this payment for at least two years (Deloitte Access Economics, 2018).

For over a decade, policy experts, social services sector advocates and business groups have voiced concern over the low rate of these payments (Klapdor, 2020). ACOSS has long called for a rise in the level of Newstart, most recently an increase of \$95 per week (ACOSS 2018). The recent Government announcement to increase the JobSeeker Payment exceeds these demands and restores the safety net for job seekers, albeit temporarily. Taking into account the Coronavirus Supplement, the maximum JobSeeker Payment for a single person with no children will be \$557.85 per week, placing it above the poverty line for a single adult in the workforce of \$545.82 per week and \$442.58 for a single adult not in the workforce (after tax) (Melbourne Institute 2019). The current report has also provided evidence of the improved rental affordability situation of recipients at the higher level of JobSeeker payment.

There needs to be a commitment by Government to a permanent and substantial increase to the base rate of the JobSeeker Payment, which was \$282.85 per week (Services Australia, 2020). The circumstances which have led to the temporary increase in this payment are grave and may prove to be catastrophic. Yet the prospect of the Government fully withdrawing the Coronavirus Supplement in six month's time without any ongoing increase to the base rate of the JobSeeker Payment will be both contentious and

detrimental to the wellbeing of many Australians. The certainty of much higher levels of unemployment into the future highlights the need for more adequate levels of income support than in the past.

Part of the reason that the Newstart Allowance failed to keep pace with the actual cost of living had to do with the method of indexation. There is a need for a regular independent review to ensure the adequacy and fairness of all income support payments into the long term.

Commonwealth Rent Assistance

The Australian Government provides Commonwealth Rent Assistance (CRA) to low income households to help offset the cost of private rent. Its success relies on the availability of dwellings that can be accessed and afforded by low income households. CRA is indexed twice per year in line with the Consumer Price Index. Almost 70% of low incomes households in receipt of CRA would experience rental stress without it. However, an alarming 42% of households in receipt of the payment are still in rental stress (Productivity Commission 2018).

There is a need for an immediate increase in the level of CRA to boost its effectiveness.



Recommendations

6. The Federal Government constitute an independent body to regularly review the adequacy of all Government benefits, to ensure that payments are sufficiently indexed and adequately calculated, to increase the capacity of individuals to enter the workforce and alleviate housing stress for low income households.
7. The Federal Government:
 - Commit to a substantial and permanent increase to the JobSeeker Payment, Parenting Payment and Youth Allowance for job seekers, beyond the proposed cessation of the Coronavirus Supplement (\$550 per fortnight) at the end of October 2020, and
 - Increase Commonwealth Rent Assistance by at least \$40 per fortnight.

7.4 Review Housing Taxes and Concessions

Whilst low income private renters are the focus of this discussion, policy, supply and demand issues across the rental and ownership housing spectrum influence the cost, pressure and competition in the private rental market. Many people choose to rent for reasons such as being able to live in a preferred location, flexibility or it being cheaper in comparison to purchasing a property. However, over half of Australian renters do so because they simply can't afford to purchase their own property (CHOICE 2017:6). Home ownership for many 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. An international study comparing home ownership affordability revealed that the Sydney market was found to be the second least affordable market (after Hong Kong) out of the 92 housing markets across the nine countries (including US, UK and Canada) (Demographia 2018:13).

Nationally, house prices have increased from about three-and-a-half times 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 being the least affordable.

The lack of housing affordability in Australia and the resultant declining proportion of home ownership will continue to have an impact across a person's life course and on broader social policy issues. A higher number of over-65 year olds who are privately renting, or needing to use their superannuation to pay off their mortgages for retirement, results in greater reliance on CRA and income support throughout a person's life course (Eslake 2017). There are higher numbers of retirees in private rental properties, and less housed in public housing, resulting in housing costs taking up a higher proportion of the household income and less security of tenure for those aged over 65 years (Eslake 2017).

First home buyers have been finding it difficult to enter the market, exacerbating the tight rental market and low rental vacancy rates. The lack of availability of affordable properties for purchase will continue to be exacerbated by periods of property speculation in NSW, where this state accounts for 48% of investor lending across the nation (Nicholls 2015). Calls for reform 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 committees, organisations and experts, including the Senate Economics References Committee (2015:75-85, 123-45), Saul Eslake (2017; 2013:13-15), Australian Housing and Urban Research Institute (2013a; 2013b), The Grattan Institute (Kelly et al, 2013:36-39); former CBA chief executive David Murray (Wilkins and Khadem 2017) and ACOSS (2015).

Recommendations

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

7.5 Improve Conditions in the Private Rental Market for Renters

Renting households face instability and insecurity in the private market, with 83% of Australian renters on a no fixed-term lease (periodic or ongoing lease) or a lease of 12 months or less (CHOICE 2017). Only 6% of Australian households hold a 2 year lease and 5% are on a 5 year-or- longer lease. The NSW legislation does not prescribe a minimum term for residential leases, however the general practice has been for landlords to offer a 6 or 12 month term at the commencement of a new lease (NSW Fair Trading 2016). Frequent relocations result in more than purely financial costs for households, and also include disruption to education and employment, and loss of social, community and family connections.

The NSW Government has recently enacted laws that will introduce more protections into lease agreements. The Residential Tenancies (Review) Act 2018 brings into force several new provisions on 23rd March 2020. The Act sets out minimum standards for properties that are available for rent to ensure these are fit for habitation and sets limitations on the frequency of rent increases. A major improvement comes from the set 'break fees' for fixed term leases, which will enable tenants to know up front their obligations and ensure fairness rather than locking tenants into drawn out and unregulated agreements. However, despite these changes, landlords may lawfully evict a tenant without any grounds at the end of a fixed term lease or at any time on a periodic lease in NSW, known as 'no cause' or 'no grounds' evictions. Greater security of tenure would be provided for tenants if a landlord had legitimate reasons for eviction, such as requiring the property for themselves or their family, or significant property renovations. Several organisations in the housing sector have called for the no cause provisions to be amended in the legislation so as to provide improved security of tenure (Tenants' Union of NSW 2017; Shelter NSW 2016). Tightening the grounds for eviction would improve security of tenure for tenants, without requiring both parties to commit to long fixed term leases.

Anglicare Sydney further supports calls within the sector to tighten the legislation concerning rental increases in order to provide greater protection for tenants from frequent and excessive rental increases. Rent may be increased during a fixed term of less than 2 years if agreed in the lease terms, or once every 12 month period for terms of 2 years or more. For periodic leases, the landlord can increase the rent with 60 days' notice to the tenant, but the amount may be challenged at the Tribunal if considered excessive (NSW Fair Trading 2016).

The recent impact of the Coronavirus outbreak and subsequent impacts on the economy have led to an increased risk of widespread residential evictions as households suffer loss of income. Consequently, the NSW Government has announced a \$440m coronavirus rental assistance package and a 6 month moratorium on new forced evictions. The package is designed to maintain residential tenancies and is targeted at tenants who have lost 25 percent or more of their income (Raper, 2020). Under the scheme, agents and landlords must enter into negotiations with tenants who are having difficulties paying the rent. This requirement has been reinforced by a 60-day moratorium on new applications to the NSW Civil and Administrative Tribunal for forced evictions over such rent arrears. It remains to be seen how many tenants will eventually be evicted or will accrue large rent arrears as a result of coronavirus-related income loss.

Recommendations

9. The NSW State Government continue to review the residential tenancy law to ensure greater security of tenure for private renters and tighter regulation on rental increases, including prohibition of 'no cause' evictions, as the State emerges from the coronavirus pandemic.

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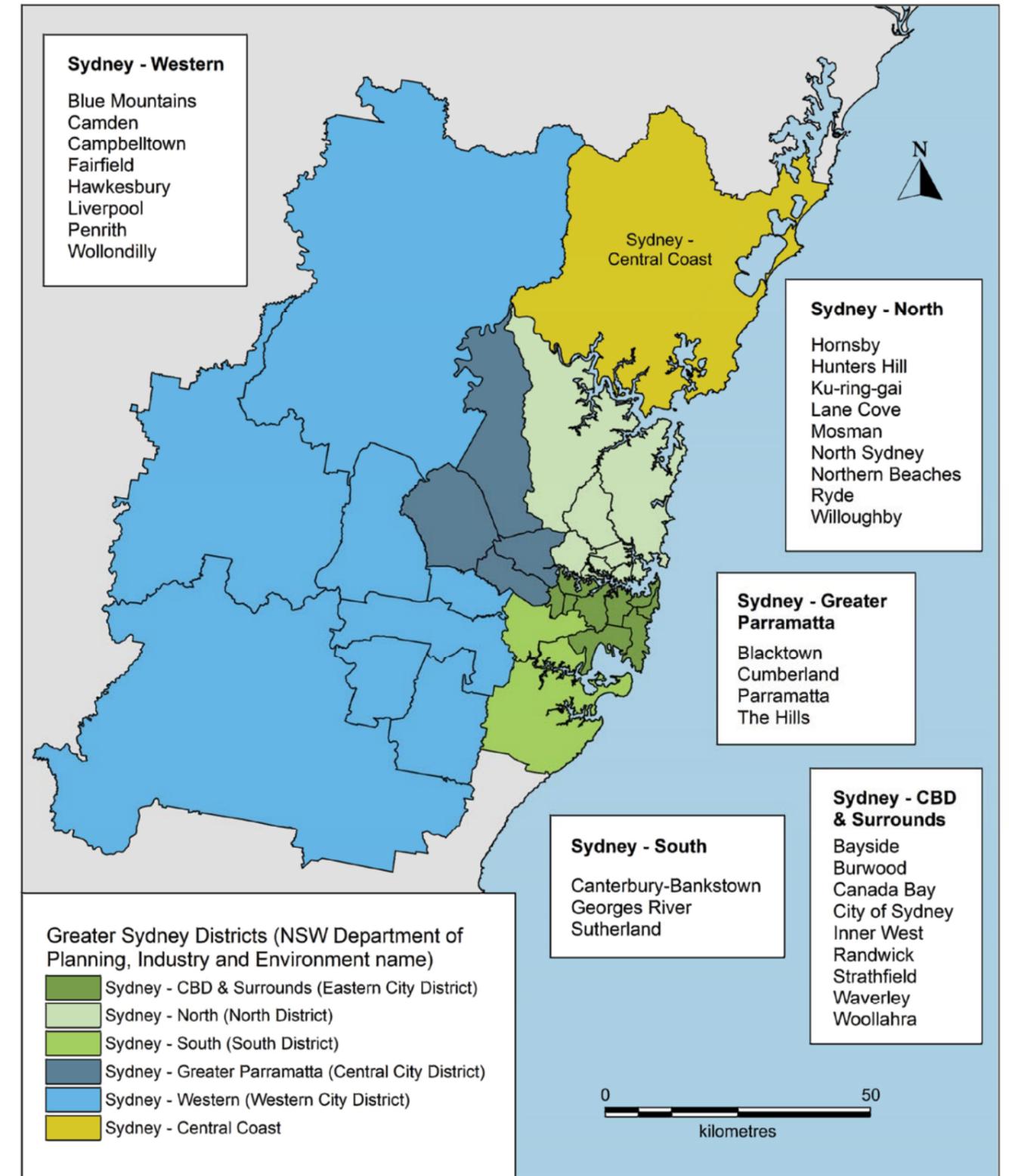
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Appendix A: Greater Sydney Districts by Local Government Area (LGA)



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