



Snapshot: The Samaritans Foundation – Central Coast Hunter and Great Lakes/Taree Regions

Introduction

Samaritans Foundation participates each year in the annual Rental Affordability Snapshot, a national initiative of Anglicare Australia, which reports on the amount of appropriate and affordable rental properties on a given date for households on income support across Australia.

On 23rd March 2019, data was received from realestate.com.au on the number of advertised properties for rent across the Central Coast, Hunter and Great Lakes/Taree regions. Within these regions are 10 local government areas (LGAs) and this report is summary of the rental properties advertised within these LGAs.

A suitable rental property is determined as one that takes up less than 30% of a household's income, a commonly used benchmark of affordability, and which had an appropriate amount of bedrooms.

This snapshot region spans a total area of 40,000km², with a combined total population in 2017 as 1,005,820¹. Just over one third of this population (351,764) is on income support and the total unemployment rate for the combined regions is 7.1%.

Samaritans Foundation provides support to low-income households throughout these regions including:

- Accommodation and support for homeless youth
- Emergency relief services
- Youth and family support services
- Post-release services
- NDIS supports and services
- Permanency Support Program (PSP) and related support services

Findings

On the Snapshot weekend, 2835 private rentals were advertised for rent within the Central Coast, Hunter and Great Lakes/Taree regions. This is 237 (7.8%) less than the amount of properties advertised at the same time last year. The breakdown of the number of properties advertised in each LGA was:

▫ Central Coast	984
▫ Lake Macquarie	319
▫ Newcastle	687
▫ Maitland	199
▫ Cessnock	70
▫ Singleton	26
▫ Upper Hunter	119
▫ Port Stephens	163
▫ Great Lakes	114
▫ Taree	154

¹ Australian Bureau of Statistics 2017 data



While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. This included properties advertised as student or shared accommodation. To this end, we found that:

- 83 individual properties were deemed affordable and appropriate for at least one household type living on income support without placing them in housing stress. This number is **only 2.9% of the total properties advertised.**
- Couples on the aged pension were the only household type who could choose from these properties.
- 856 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This number is 30.2% of the total properties advertised.
- The highest number of properties suitable for households on minimum wage was in the Central Coast (192 properties).

Table 2: Rental Affordability Snapshot – Central Coast, Hunter and Great Lakes/Taree Snapshot locations, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	6	0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	1	0%
3	Couple, no children	Age Pension	80	3%
4	Single, one child (aged less than 5)	Parenting Payment Single	5	0%
5	Single, one child (aged over 8)	Newstart Allowance	0	0%
6	Single	Age Pension	1	0%
7	Single aged over 21	Disability Support Pension	1	0%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	747	26%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	46	2%
13	Single	Minimum Wage	110	4%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	100	4%

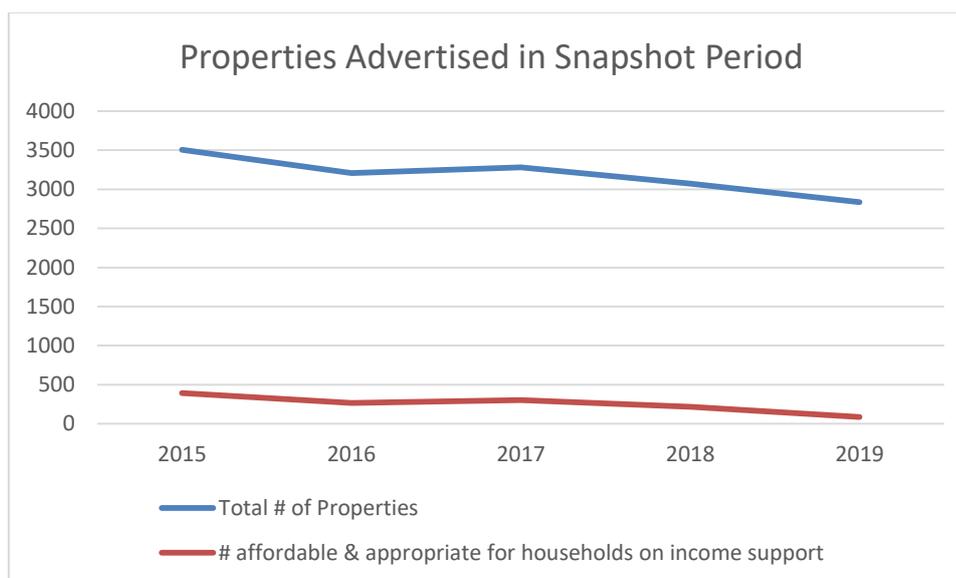


Total No of Properties 2835

- Across the snapshot area, there were no properties suitable for young people on Newstart or Youth Allowance, even if they opted to live in a share house.
- Singleton LGA had the lowest number of properties on offer (26) and not one of them was affordable or appropriate for anyone on income support or a single person on a minimum wage.
- With the exception of couples on the aged pension, six of the ten LGAs had no properties suitable for households on any form of income support. The remaining four LGAs had zero for most with less than five in one or two of the household types.
- Couples with two children, on a minimum wage and receiving Family Tax Benefit A fared the best, with a total of 747 properties advertised that were affordable and appropriate for this household type. But this represented only 27% of the total properties advertised across the snapshot area.
- A single parent with two children under 10 years of age on minimum wages and receiving Family Tax Benefit A&B would only find 1.6% (46) of the properties suitable. 71.4% of these properties were in the Upper Hunter (19 properties) or Taree (16 properties) LGAs.

Discussion

The 2019 Rental Affordability Snapshot for this region has once again highlighted the lack of social and affordable housing available to those who are most vulnerable in our communities.



The chart above shows the slow decrease over the past five years of the number of private rental properties advertised at the time of our Rental Affordability Snapshot and the number of these properties that are affordable and appropriate for households on income support. Considering the geographical size of this Snapshot region, these numbers are miniscule within each LGA.



This means that housing is becoming further and further out of reach of this cohort. While median rents have eased in recent years, income support barely changes, making it increasingly harder for the most disadvantaged in our communities to find a place to live. The Newstart Allowance has not changed for the past twenty-five years, leaving young people and young single parents with inadequate income and vulnerable to homelessness.

At 30 June 2018 the NSW Housing Register had 48,337 applicants waiting for social housing. Over one eighth of this number are from this snapshot region (6,480). The expected wait time for a studio/1bedroom property is two – five years and for a 2/3bedroom property it is five - ten years.²

With only 83 private rental properties affordable and appropriate for people on income support across this Snapshot region, and 6,480 applications for social housing, it is clear there is inadequate rental housing stock, both social and private, and acquiring accommodation is becoming an increasingly competitive as a result. Unfortunately, young single people are often the most disadvantaged because of their age and lack of rental history.

Conclusion

Samaritans sees the everyday hardships faced by people on income support. The majority of the household types in this snapshot who access our services are renting, staying temporarily with friends or residing in emergency accommodation. All too often these people have to go without the necessities of life such as heating or food, so they can pay the rent and keep a roof over their heads. Facing constant financial difficulties can lead to increased stress and anxiety, resulting in deterioration of their mental health and family breakdowns.

Samaritans offers many services to women escaping domestic violence, to adults who have been released from correctional centres, and to young people who are homeless or at risk of homelessness. Accommodation is the most crucial issue for these people and their families.

The Rental Affordability Snapshot demonstrates that the rental market continues to remain inaccessible for people receiving government support. This situation will continue to be largely unchanged until there is a collaborative approach by all government, private and community sectors to improve the affordability of rental properties for people on low incomes.

² NSW Family and Community Services – Guide to wait times for Social Housing