



Snapshot: Anglicare North Coast – North Coast NSW

Introduction

Anglicare North Coast covers a broad demographic area, stretching from Port Macquarie in the south to Tweed Heads in the north. Within this area, we have several larger regional cities, but also large rural areas, with smaller networks of towns which assist in meeting housing demand. Whilst the larger urban areas are relatively well serviced in terms of infrastructure and services, residents outside of those areas face additional barriers to accessing services, employment and housing. Public transport is not well developed, increasing reliance on cars, with their associated running costs.

As stated in previous years, the North Coast is economically disadvantaged when compared to both the NSW average and the national average. Levels of unemployment remain high, at double the state level, with longer than average disengagement from the work force and an overall lower median household income. Recent research shows that youth unemployment in the Clarence Valley is the highest in the state, with nearly one in 4 youths in the area unable to find work. The Aboriginal population of the North Coast is nearly double that of the NSW average and, typically, Aboriginal people face greater discrimination when applying for accommodation.

Anglicare has a number of services which aim to build resilience and support clients to achieve their aims: Community Housing; Partners In Recovery; 3Es To Freedom, Financial Counselling – Problem Gambling, and Emergency Relief.

Findings

On the Snapshot weekend, 775 private rentals were advertised for rent in 9 separate locations on the North Coast of NSW. Private rentals were surveyed from realestate.com.au. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- 26 (3%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 179 (23%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:	
Households on income support payments (#1-10)	Households on minimum wage (#11-14)
26	179

Table 1: Rental Affordability, **North Coast NSW**, 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)	1	0
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	0
3	Couple, no children	Age Pension	25	3
4	Single, one child (aged less than 5)	Parenting Payment Single	3	0
5	Single, one child (aged over 8)	Newstart Allowance	1	0
6	Single	Age Pension	3	0
7	Single aged over 21	Disability Support Pension	3	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)	169	23
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	11	1
13	Single	Minimum Wage	10	1
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	31	4
Total No of Properties		775		

AVAILABILITY OF AFFORDABLE AND APPROPRIATE RENTAL PROPERTIES,
BROKEN DOWN BY REGIONS IN THE NSW NORTH COAST OF NSW, AND BY HOUSEHOLD TYPE

Regions surveyed	Ballina	Byron Bay	Casino	Clarence Valley	Coffs Harbour	Kempsey	Lismore	Port Macquarie	Tweed Heads	
TOTAL COUNT	71	58	16	153	112	45	70	185	65	
Household Type	Couple, 2 children Newstart	0	0	0	0	0	1 (2%)	0	0	0
	Single, 2 children, Parenting Payment	0	0	0	0	0	0	0	0	0
	Couple, Age Pension	0	0	3 (19%)	8 (5%)	2(2%)	7 (16%)	4 (6%)	1(1%)	0
	Single, 1 child, Parenting Payment	0	0	0	0	1 (1%)	2 (4%)	0	0	0
	Single, 1 child, Newstart	0	0	0	0	1 (1%)	0	0	0	0
	Single, Age pension	0	0	0	1 (%)	1 (1%)	0	1 (1%)	0	0
	Single, 21 +, Disability Support Pension	0	0	0	1 (1%)	1 (1%)	0	1(1%)	0	0
	Single, Newstart	0	0	0	0	0	0	0	0	0
	Single, 18 +, Youth Allowance	0	0	0	0	0	0	0	0	0
	Single (sharing), Youth Allowance	0	0	0	0	0	0	0	0	0
	Couple, 2 children, Min wage, FTB A&B	1 (1%)	0	8 (50%)	41 (27%)	24 (13%)	28 (62%)	25(36%)	40 (22%)	2 (3%)
	Single, 2 children, Min wage, FTB A&B	0	0	0	5 (3%)	0	4 (9%)	2 (3%)	0	0
	Single, Min wage	0	0	0	3 (2%)	1 (1%)	4 (9%)	2 (3%)	0	0
	Couple, 2 children, Min wage, Parenting Partnered FTB A&B	0	0	3 (19%)	9(6%)	0	9 (20%)	8 (11%)	2(1%)	0

Discussion

Work is ongoing on the major upgrade of the Pacific Highway in this region, in particular the Far North Coast. Undoubtedly, this is bringing work to the area but it is set against a background of an overall drop in employment opportunities. Despite the employment opportunities associated with the roads,



unemployment in the Coffs Clarence area rose between 2016 and 2018, and has remained unchanged this year at twice the state average. We have a higher than state average of people engaged in part time work, with employment centred on casual and seasonal work.

We still have clients reporting to us that there is increased competition for housing. On reading the property descriptions, many properties are still targeted at workers, with power and water included in the rent, which is a notable difference from previous years. Rents continue to rise whilst incomes remain fixed. Although the data for the North Coast as a whole suggests some availability, it's worth noting that this is a large geographic area with considerable regional variation in housing availability and affordability. Areas to the north of the region (Ballina, Byron Bay and Tweed Heads) which have higher socio-economic profiles in general, are effectively devoid of accommodation to people seeking to rent unless they are on the minimum wage or higher. There is no accommodation whatsoever for families or singles on benefits in those three areas.

An additional area of concern for this particular area is AirBnB. In comparison to the 194 homes available for long term rental across Ballina, Byron and Tweed Heads, according to Inside AirBnB, there are 4,660 homes advertised for rent through AirBnB in this area. Of that number, 82% are whole homes and occupancy rates for those houses stands at 19% on average, or 69 days a year. Byron Bay recently qualified for a cap on short term letting availability and it remains to be seen what impact this will have.

In the remaining areas, although we can see affordable and appropriate housing for a variety of households, what we have also observed is that, over the years, fewer houses are suitable for families and singles on benefits than before. The houses that are being classified as appropriate and affordable for those on income support are overwhelmingly only affordable and appropriate to couples on the Age Pension. This would suggest that families who are being housed through the private rental market are in considerable housing stress, with the potential for housing costs to detrimentally impact other areas of their budget.

Overall, the picture is consistent with the broad pattern of the last 7 years of this snapshot. Whilst this is not trend data, we have conducted this research at the same time for a number of years, and the pattern we see is one of decreasing levels of affordable and appropriate housing for people on benefits. The picture is stark: Unless you are in receipt of at least the minimum wage, your chance of finding a home that will not place you under financial stress is fast approaching zero.

Policy Implications

- There is a lack of affordable rental properties right across the region surveyed, with our research indicating decreasing levels of availability. Of particular concern are the areas of Ballina, Byron Bay and Tweed Heads, where it was found that there were no affordable, appropriate rental properties available for those relying on Government benefits for their income.
- Unemployment, particularly youth unemployment, is a serious concern across the region and is clearly a contributing factor to housing unaffordability.
- When major infrastructure projects, such as the Pacific Highway upgrade, are being tendered for by government, a plan should be required as part of any tender addressing the housing needs of workers relocating to the region.
- Short term rentals, utilising on-line platforms such as AirBnB, appear to be leading to under - utilisation of large numbers of properties in many towns, particularly coastal towns.



Conclusion

The situation for persons on low or fixed incomes who are in need of affordable, appropriate rental accommodation across the region has been dire for many years, and there is no sign of any improvement.

Anglicare North Coast views suitable housing as a basic human need, and a key enabler of social inclusion, i.e. the successful participation in work, community and family life. We remain disappointed by the current situation that marginalises single people, families and children of low and middle income from access to such a basic need, as we continue to provide services that seek to relieve and ameliorate some of these harmful effects.

We call upon both state and federal governments to work together to develop a comprehensive plan to address this serious social issue.