



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. In this report, we look at the differing regional centres to illustrate the differences which exist within our extensive service footprint.

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, with longer than average disengagement from the workforce and an overall lower median household income. 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, Financial Counselling, mental health support, women's safety and empowerment, and Emergency Relief.

Findings

On the Snapshot weekend 26th of March 2021, 354 private rentals were advertised for rent in North Coast. 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:

- 11 (3%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress.
- 44 (12%) 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)
14	51

Table 1: Rental Affordability, North Coast], 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)	0	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	11	3%
4	Single, one child (aged less than 5)	Parenting Payment Single	0	0%
5	Single, one child (aged over 8)	Newstart Allowance	0	0%
6	Single	Age Pension	4	1%
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)	44	12%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	0	0%
13	Single	Minimum Wage	7	2%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	0	0%
Total No of Properties			354	



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	35	33	13	50	74	0	41	65	40	
Household Type	Couple, 2 children Newstart	0	0	0	0	0	n/a	0	0	0
	Single, 2 children, Parenting Payment	0	0	0	0	0	n/a	0	0	0
	Couple, Age Pension	0	0	2 (15%)	4 (8%)	0	n/a	2 (5%)	0	1 (3%)
	Single, 1 child, Parenting Payment	0	0	0	0	0	n/a	0	0	0
	Single, 1 child, Newstart	0	0	0	0	0	n/a	0	0	0
	Single, Age pension	0	0	0	0	0	n/a	3 (7%)	0	1(3%)
	Single, 21 +, Disability Support Pension	0	0	0	0	0	n/a	0	0	1 (3%)
	Single, Newstart	0	0	0	0	0	n/a	0	0	0
	Single, 18 +, Youth Allowance	0	0	0	0	0	n/a	0	0	0
	Single (sharing), Youth Allowance	0	0	0	0	0	n/a	0	0	0
	Couple, 2 children, Min wage, FTB A&B	0	0	4 (31%)	9 (18%)	7 (9%)	n/a	6 (15%)	4 (6%)	0
	Single, 2 children, Min wage, FTB A&B	0	0	0	1 (2%)	0	n/a	0	0	0
	Single, Min wage	0	0	0	0	0	n/a	4(10%)	1 (2%)	1 (3%)
	Couple, 2 children, Min wage, Parenting Partnered FTB A&B	0	0	3 (19%)	1(2%)	0	n/a	0	0	0



Discussion

Covid-19 and Housing

In the North Coast as well as the whole of Australia individuals and families are learning to live within the new normal of the Corona Virus Pandemic and the frequent changes to the way of life that occur in response.

In 2020 the Corona Virus Supplements were introduced to support those on low incomes and individuals whose incomes have been impacted due to the Corona Virus Pandemic. The Corona Virus Supplement support has now ended, making it more difficult for individuals to secure affordable accommodation.

Restrictions of lockdown due to Covid-19 have opened new opportunities of working, resulting in people leaving cities to move to regional towns as they can now work remotely. The influx of city dwellers with potentially greater disposable income than residents in this low socio-economic region places local residents at a higher risk of being displaced on a long-term basis from the rental market. Real Estates have observed large numbers of applications, greater amounts of people at housing inspections, individuals offering to pay more rent than what is being asked and offering to pay months of rent in advance to secure a rental.

- In the 2020 Rental Affordability Snapshot report for the North Coast 955 properties were listed for rent: this year 2021 only 354 properties are listed for rent. That is an almost 65% decrease in total properties listed, irrespective of their affordability and appropriateness.
- In 2020, 12 of the properties were suitable for at least one household type living on income support payments. In 2021, 11 individual properties were suitable for at least one household type living on income support payments.
- Last year 205 individual properties were suitable for at least one household type living on minimum wage. In 2021, 44 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress. This is an almost 80% decrease in suitable accommodation which is significant. There are potential explanations for this, some include; people are not moving as much due to COVID-19 both because of reduced mobility and the Corona Virus supplement, or as previously mentioned, properties being occupied by former city dwellers.
- All households, on incomes other than minimum wage or Age Pension, are unable to find anything to rent across the region that would not place them in housing stress.

Homelessness

According to the Department of Communities and Justice NSW Street Count 2021, 40 per cent of the 1,131 people sleeping rough in New South Wales were on the North Coast, with Byron Bay second only to Sydney.

A lack of availability, and the lack of affordability of rental properties in our region, has a direct impact on homelessness. Less obvious than street homelessness, the housing crisis on the North Coast forces families to couch surf, sleep in cars, sleep in tents, stay in caravans, stay in motels/hotels. These are not sustainable, often unsafe and in some cases costly solutions that impact wellbeing. AirBnB continues to



affect the rental market - Byron Shire has over 3,500 houses listed on AirBnB which have not returned to the private rental market in the wake of COVID and its impact on tourism

Additionally, in regional areas such as Coffs Harbour and Byron Bay rental costs have increased over the past year. The weekly median rent for Byron Bay is \$798 and Coffs Harbour is \$488 according to real estate.com. In comparison, the median rent in Grafton is \$365 weekly according to www.realestate.com.

- Byron Bay has no rental properties which are affordable and appropriate.
- Ballina has no rental properties which are affordable and appropriate
- In Coffs Harbour, only 7 rental properties are affordable and appropriate for population groups living on income support and minimum wage. Otherwise, no properties are affordable and appropriate.
- At the time of the survey, Kempsey had no properties at all listed for rent on real estate.com.

Natural Disasters and Housing

The North Coast Region, was heavily impacted by the fires of last year and the floods of this year and these impacts continue to be felt. Many homes on the North Coast have been damaged or destroyed by these extreme weather events, leaving families without homes. Anglicare North Coast Bushfire Recovery staff have worked with homeowners with homes damaged and destroyed by fire and floods who have entered the rental market, either temporarily while their home is rebuilt or permanently as they cannot rebuild or choose not to. ANC staff have also documented families' rental homes becoming unliveable due to these weather events, forcing them to re-enter the rental market. Anglicare Bushfire Recovery staff have also worked with individuals and families on the North Coast living in caravans, tents and shipping containers on their properties as their homes are still uninhabitable. These extreme weather events experienced by the North Coast add further pressure to the rental market.

The impacts of COVID-19 and natural disasters on accommodation as well as the increase in homelessness in the North Coast results in individuals seeking support from services, such as Anglicare North Coast.

It's also important to remember that asylum seekers, international students and temporary migrants do not have any access to income support or Medicare. Some will be turning to Anglicare North Coast or other services in our region for help and some might be pushed into homelessness. This is a huge concern and one we urge the Federal Government to take seriously.

The availability of more housing as soon as possible needs to occur to support individuals in this rental crisis.

Policy Implications

It is clear that the urban housing crisis that has long plagued Australia's busiest cities has now descended on the regions. For decades, the very public problem of ensuring adequate and affordable housing for all has been left to the private market to resolve. But it is no longer realistic to suggest that the market will solve this crisis, as we have only observed increasing pressure on the housing market over the years. This has resulted in a disparity creep between those who can afford to live in reasonable comfort and security, and those who can't. The creep is evident in an ever-increasing cohort of households who struggle. It is no longer only those on income support, but now wage earners are also squeezed out of the housing market. This is a profoundly disturbing thought that should cause policy-makers to sit up, as it will eventually affect the whole of society, and local economies. People who work as part of the machinery that keeps our regional towns functioning- retail and service staff, cooks, cleaners and janitors, child-care workers and teacher's aides, are finding it impossible to live in the vicinity of their regional jobs. Having an



affordable place to live is fast becoming a luxury, and one that is slipping from the grasp of essential workers.

This problem of housing affordability that has cast a growing shadow over our cities for years and now darkens regional Australia, requires solutions on a nation-building scale. Major public investment is required to build publicly owned, community-managed housing that provides a level of comfort, safety and security of tenure for anyone in our community who cannot afford to engage in the private market. In the meantime, regulatory measures need to be enacted to protect tenants and landlords from the vagaries of a market-driven system that delivers profit for some, but at the expense of pain and suffering for others. Residential leases need to be extended and strengthened to provide tenure and protection to vulnerable tenants. Tax regulations need to be improved to incentivise affordable rent settings for landlords, and Jobseeker payments as well as rent assistance need to be increased permanently to reduce the gap between income support and the minimum wage.

Without these changes that can mitigate for the crushing pressures faced by households, we will continue to see unacceptable rates of family violence, mental ill-health, depression and incarceration.

Conclusion

Rental affordability has plunged once again on the North Coast of New South Wales. This brings households that exist on the edge of affordability into a precarious state of uncertainty as they wait to be evicted or as they join the queues of prospective tenants applying for few available homes. Behind the statistics that are reported here, are single older people who now find themselves disposing of possessions as they no longer have a place to call home. There are parents with children whose income is spent disproportionately on keeping a roof over their heads, at the expense of other basic needs that keep families safe and which promote healthy childhood development. These are the adults of the future who watch as those around them struggle and fail to keep it together under the strains caused by financial stress, long commutes, precarious employment and the fear of eviction. Here is a generation of our citizens who are growing up in poverty, whose life chances will be shaped by a narrowing of opportunity, and whose choices will be limited and informed by the imperative to just survive. It is a dystopian picture, but not unpredicted. But it is not too late to turn this around with the right political will and the insight to recognise that an adequate and proximal supply of affordable housing of a decent quality is a bedrock element of a stable and prosperous society.