



NSW housing factsheet

A quick guide
to housing facts and figures

Shelter NSW

www.shelternsw.org.au

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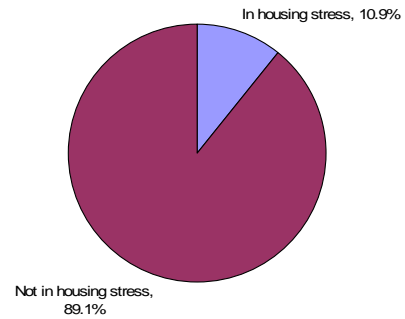
Housing stress

As at 2007, 10.9% of NSW families were in 'housing stress', i.e. they were paying more than 30% of their gross income on recurrent housing costs – that is, 387,876 families were in housing stress out of 3,552,460 families across the state.¹

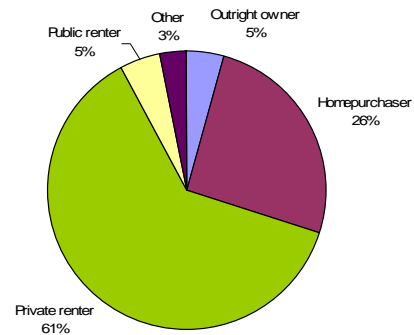
Housing stress varies by tenure – nationally, private renters comprise 61% of the families in housing stress in Australia in housing stress.²

In New South Wales, 59.4% of families experiencing housing stress are located in Sydney.³

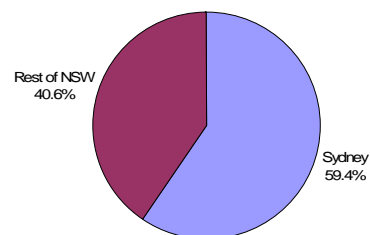
NSW families in housing stress



Tenure profile of families in housing stress, Australia



Location of NSW families in housing stress



Home purchase

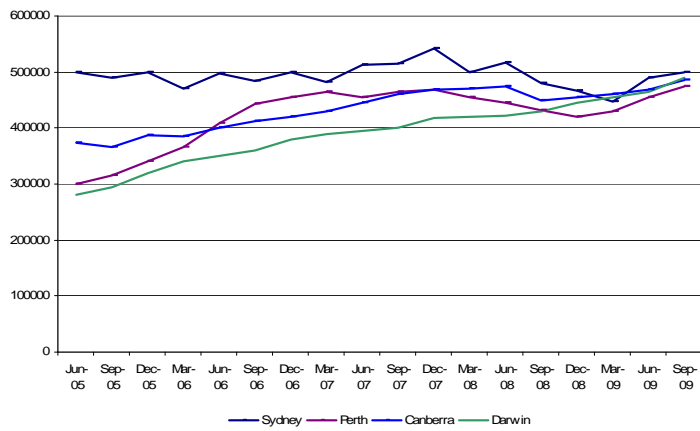
Sydney has the most heated market for private housing amongst capital cities in Australia, and this position was maintained between the June and September quarters 2009. After Sydney, the most expensive capital cities are Darwin, Canberra and Perth.⁴

Prices for non-strata houses in Sydney increased by 2.0% between the June and September quarters 2009.

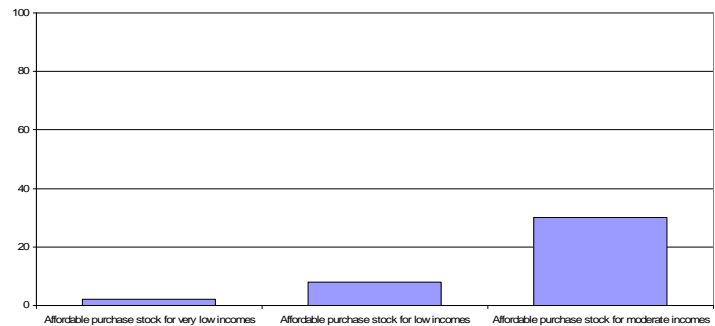
There is an insufficient supply of affordable housing stock available for purchase in New South Wales – in March 2010, 2% of home purchase stock was affordable for very low income households, 8% was affordable for low-income households and 30% was affordable for moderate-income households.⁵

The cost of a new dwelling for home purchase has been relatively stable in New South Wales over the last 3 years.⁶

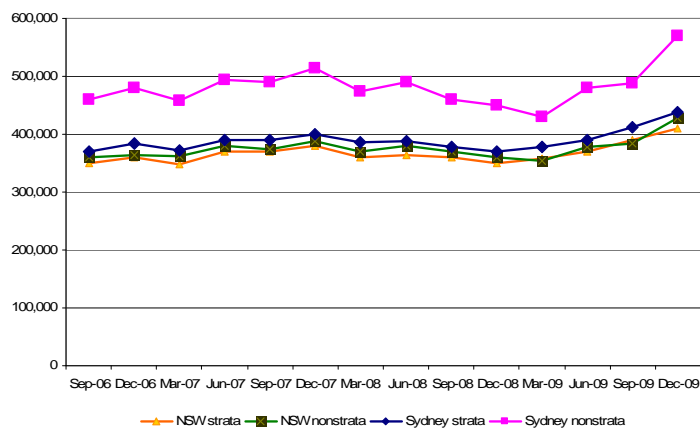
Median price of houses, 4 capital cities



Percentage of affordable purchase stock in NSW



Median price of NSW non-strata and strata dwellings



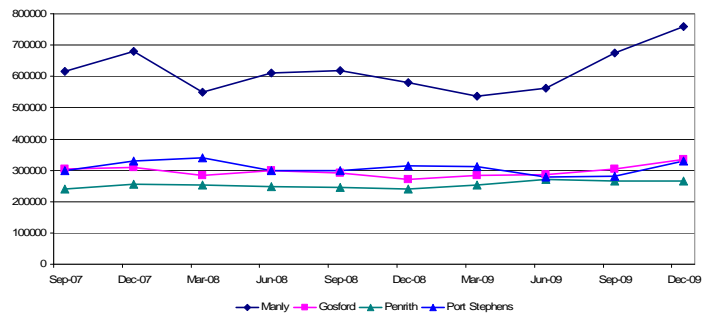
Home purchase

There has been a substantial increase in house prices in some local housing markets, and a decline in others. This can be seen in median sales price for a strata dwelling in a sample of local government areas:

- Gosford – from \$284,000 in March 2008 to \$335,000 in March 2010, an 18.0% increase;
- Manly – from \$550,000 in March 2008 to \$759,000 in March 2010, a 38.0% increase;
- Penrith – from \$252,000 in March 2008 to \$265,000 in March 2010, a 5.2% increase;
- Port Stephens – from \$340,000 in March 2008, to \$330,000 in March 2010, a 2.9% decrease.⁷

Take-up of state government financial home purchase assistance to first homebuyers in Sydney is greater in outer suburbs than in inner and middle-ring suburbs.⁸

Median prices for strata dwellings, selected NSW areas



Home purchase

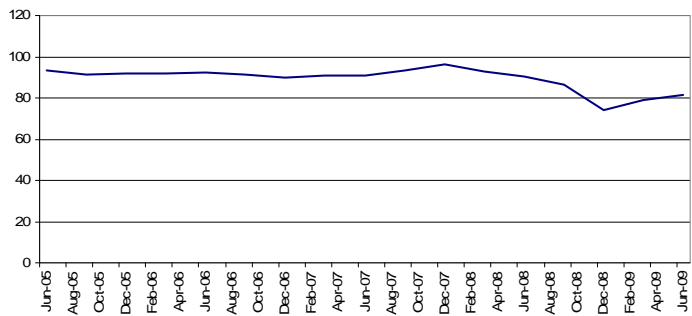
Australia-wide, the deposit required for a first home loan for a median-priced dwelling is an amount equivalent to 81.3% of the average household disposable income as at June 2009.⁹

The cost of meeting loan repayments presents the second financial barrier to home-ownership for low-income households.

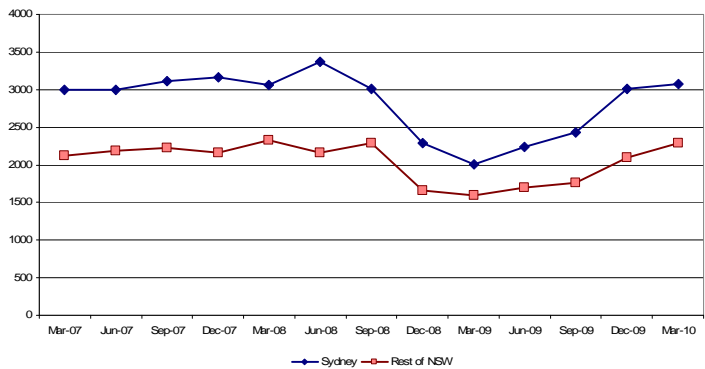
Monthly mortgage repayments increased between the December quarter 2009 and the March quarter 2010. For example, average monthly repayments for a loan from the Commonwealth Bank in Sydney have increased from \$3,011 in the December quarter 2009 to \$3068 in the March quarter 2010.¹⁰

In March 2010, 219 writs of possession were issued by the NSW Supreme Court. Of these, 76 writs were executed (so the homes were repossessed) and 143 were not executed (because mortgagors were able to make last minute arrangements with the lenders to avoid repossession).¹¹

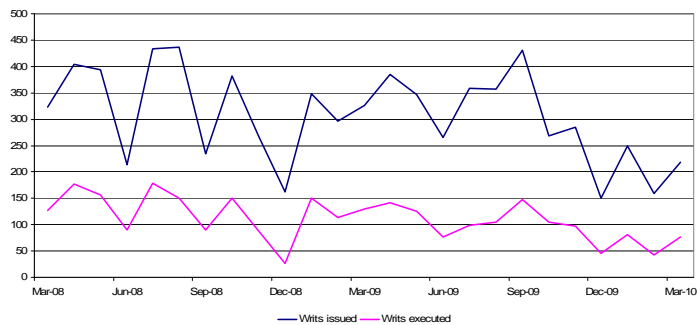
First homebuyer deposit gap as % of average household disposable income, Australia, Reserve Bank of Australia



Monthly loan repayments, NSW, \$ per month



NSW Supreme Court writs of possession issued and executed



Home purchase

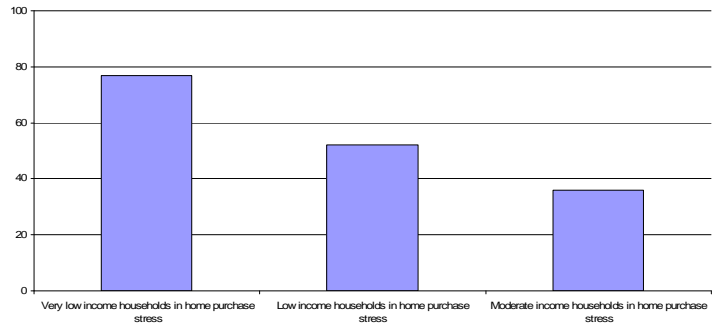
Census data from 2006 indicates that there are 58,052 very low income households in home purchase stress in New South Wales, and 56,504 low-income households in home purchase stress.¹²

As at 2007–08, the home ownership rate in New South Wales was 64.5%.¹³

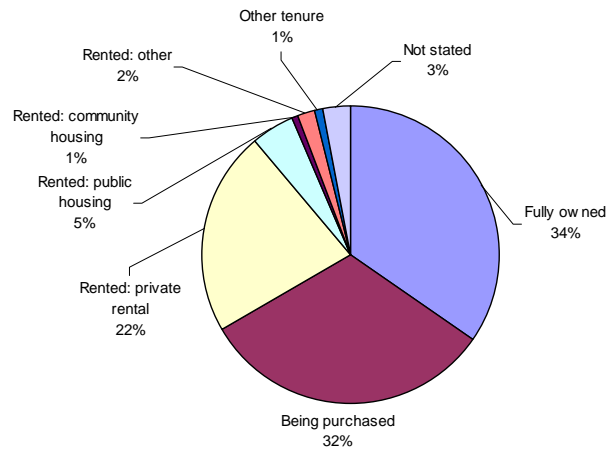
The tenure profile of households with an Indigenous person differed from that for the NSW total as at 2006. They were:

- less likely to be homeowners (36%, compared to 66% of NSW households generally),
- more likely to be in private rental (29%, compared to 22% of NSW households generally),
- more likely to be in public housing (21%, compared to 5% of NSW households generally), and
- more likely to be in community housing (5%, compared to 1% of NSW households generally).¹⁴

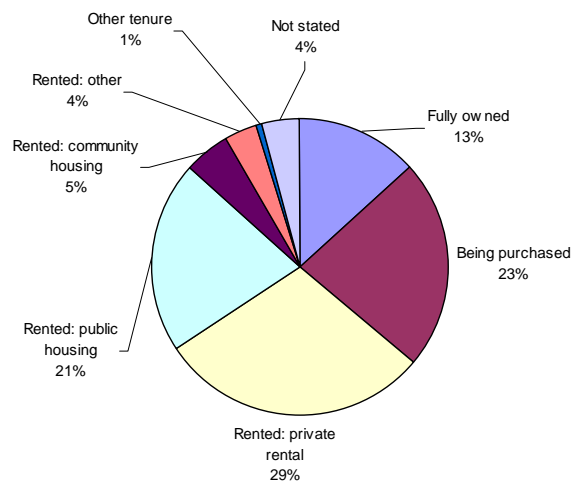
Percentage of NSW very low to moderate-income households in home purchase stress



Housing tenure of NSW households, 2006



Housing tenure of NSW Indigenous households, 2006



Rental

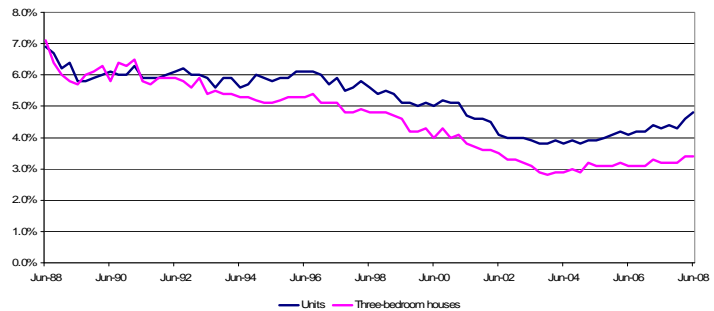
The supply of rental housing is dependent on many factors. These include the relative attraction of investment in housing compared with the returns on investment in other areas, which is influenced by the taxation treatment of each.

Short-term income from rents has not been a significant driver of investment in this sector.

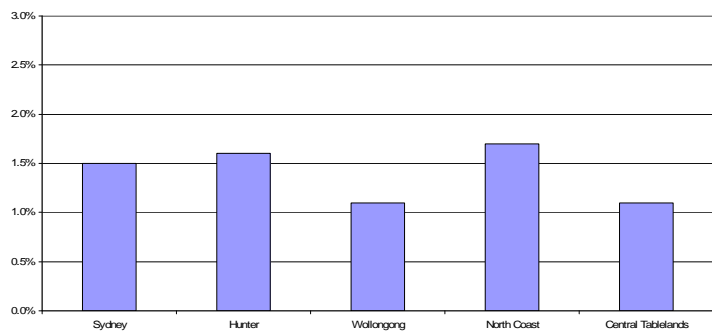
Gross yields from investment in rental dwellings (rental income as a proportion of dwelling value) averaged 4.8% for units and 3.4% for three-bedroom houses in Australia, in June 2008.¹⁵ The lower the gross rental yield is, the more overvalued the property is.

Vacancy rates for dwellings in the private housing market are low. They also vary between regions as indicated in two data sources.¹⁶

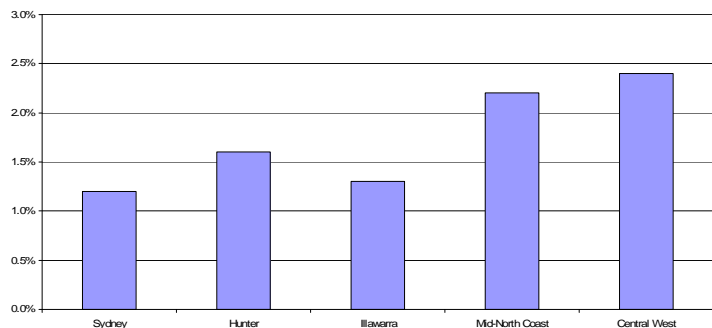
Rental yields on residential properties, Australia



Residential vacancy rates, selected NSW regions, June 2010



Residential vacancy rates, selected NSW regions, May 2010



Rental

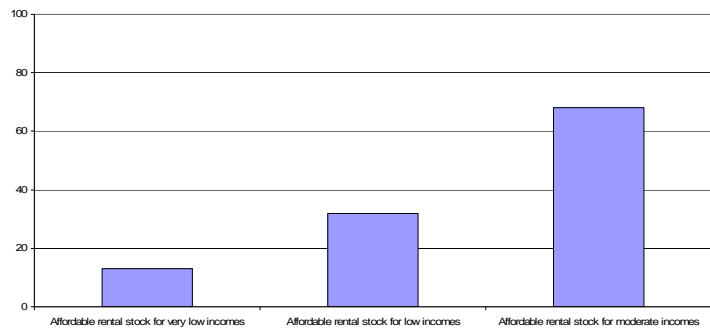
There is a shortage of dwellings for rental in the private market for households with very low to moderate incomes in New South Wales – in March 2010, 13% of rental stock was affordable for very low income households, 32% was affordable for low-income households and 68% was affordable for moderate-income households.¹⁷

As at 2006, there was a shortage of 44,000 affordable and available private rental stock for very low income households in Sydney, a shortage of 5,900 in Newcastle and a shortage of 3,200 in Wollongong ('affordable and available' stock takes into account the fact that some higher-income households rent the affordable stock so it is not available for lower-income households).¹⁸

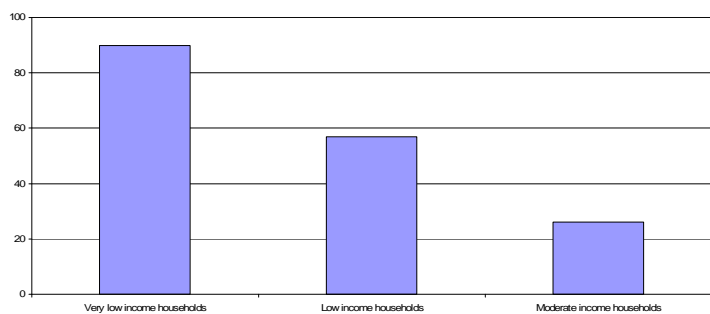
Census data from 2006 indicated that there were 107,187 very low income households in private rental stress in New South Wales, and 59,117 low-income households in private rental stress.¹⁹

Other data shows that as at 2006, there were 156,000 lower-income NSW households in housing stress living in private rental – 88,000 were in Sydney and 68,000 in non-metropolitan New South Wales. Of those in Sydney, 37,000 were families with children. Of those outside of Sydney, 23,000 were families with children.²⁰

Percentage of affordable private rental stock in NSW



Percentage of NSW very low- to moderate-income households in private rental stress



Rental

The median weekly rent for private rental in New South Wales was \$300 in 2007–08.²¹

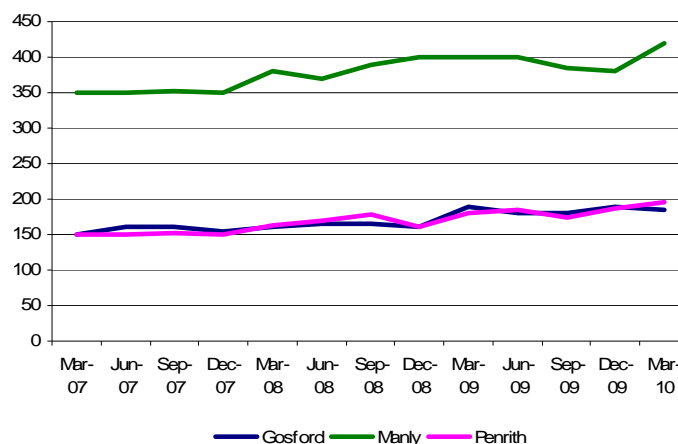
In the March quarter 2010, the median rent for new tenancies for all dwellings remained unchanged at \$400 per week in the Sydney statistical division. Median rents increased by \$10 in the Sydney statistical division in the previous year.

Outside the greater metropolitan region, median rents for new tenancies for 2-bedroom flats/units increased by 2.7% in the March quarter 2010, and increased by 5.6% over a 12-month period. Median rents for 3-bedroom separate dwellings increased by 4.0% in the March quarter 2010, and increased by 6.1% over a 12-month period.²²

Median weekly rents for a 1-bedroom dwelling in a sample of local government areas reveal some hefty rent increases:

- Gosford – from \$161 in March 2008 to \$175 in March 2010, a 6.1% increase;
- Manly – from \$370 in March 2008 to \$445 in March 2010, a 20.3% increase;
- Penrith – from \$170 in March 2008 to \$199 in March 2010, a 17.1% increase.²³

Trends in median rents, selected NSW areas



Social housing

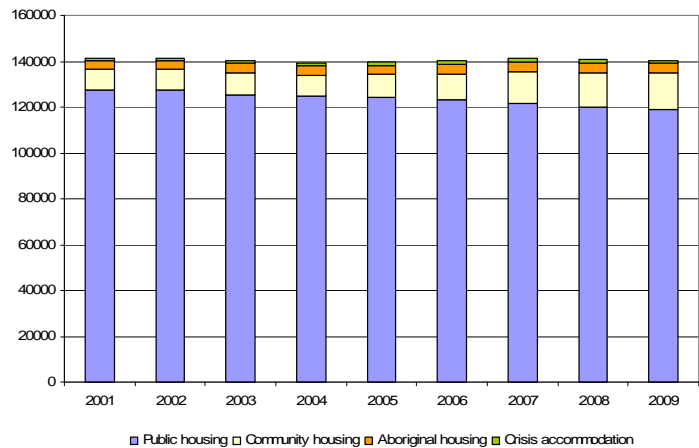
As at 2009, there were 140,523 social housing dwellings in New South Wales,²⁴ comprised of dwellings from these sub-sectors: public housing; community housing; Indigenous housing; and the Crisis Accommodation Program.

Slight movements in the supply of social housing are mainly the result of a very slow increase in the supply of community housing, which is edging towards being 10% of the social housing stock.

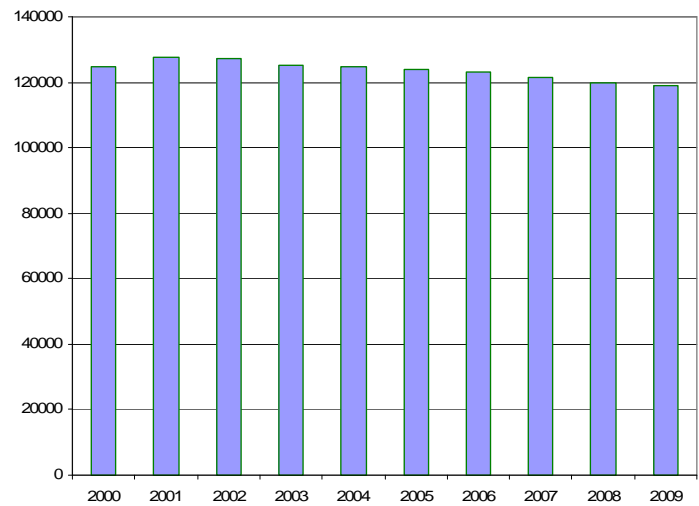
Between 2000 and 2009, there was a 4.8% decrease in the supply of public housing (or 5943 fewer public housing dwellings) in New South Wales.²⁵ There were 118,806 public housing dwellings in the state in 2009.²⁶

The number of people on the public housing waiting list has been falling.²⁷ There has been a 51.8% drop in numbers of people on the waiting list between 2000 and 2009 (or 50,924 fewer on the waiting list). The biggest drop from one year to another was between 2005 and 2006, when a 21.1% drop was mainly due to a tightening of eligibility criteria, announced in April 2005, and reviews of the status of previous applicants. As at June 2009, there were 47,413 applicants waiting for public housing.

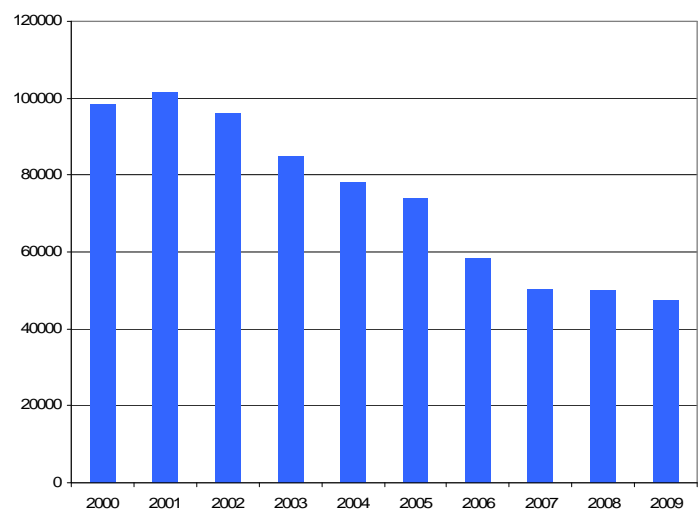
Composition of social housing sector, NSW



Public housing dwellings, NSW



Applicants on public housing waiting list, NSW



Social housing

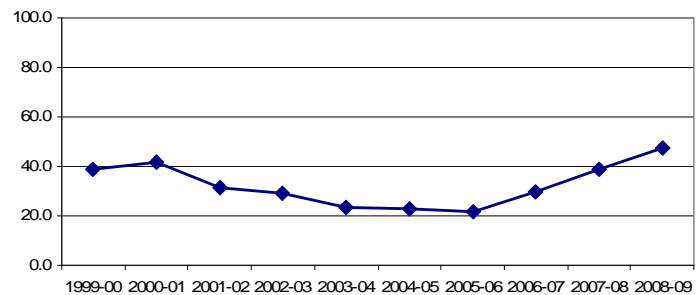
In 2008–09, there were 6,185 new allocations of public housing tenancies.²⁸ This proportion of new allocations, at 5% in 2008–09, compares with 9% in 1999–00.²⁹

Of the new allocations to public housing in 2008–09, 47.4% were allocated to applicants assessed with a ‘greatest need’ – that is, a priority allocation.³⁰ This proportion of allocations on a ‘greatest need’ basis compares with 39.1% in 1999–00.³¹

Greatest needs households are defined as low-income households that at the time of allocation were subject to one or more of the following circumstances:

- they were homeless;
- their life or safety was at risk in their accommodation;
- their health condition was aggravated by their housing;
- their housing was inappropriate to their needs;
- they had very high rental housing costs.³²

Proportion of greatest needs allocations to public housing, NSW

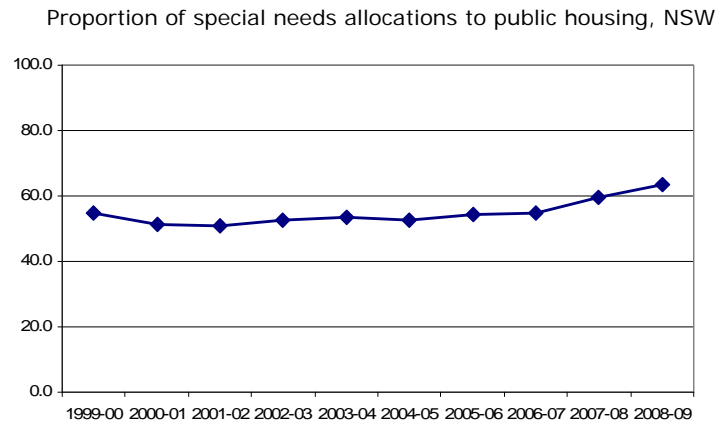


Social housing

Of the new allocations to public housing in 2008–09, 63.4% were allocated to applicants assessed with a ‘special need’.³³ This proportion of allocations on a special needs basis compares with 54.7% in 1999–00.³⁴

Special needs households are defined as low-income households:

- that satisfy the Indigenous household definition;
- that have a household member with a disability;
- where a principal tenant is aged 24 years or under;
- where a principal tenant is aged 75 years or more.³⁵



Social housing

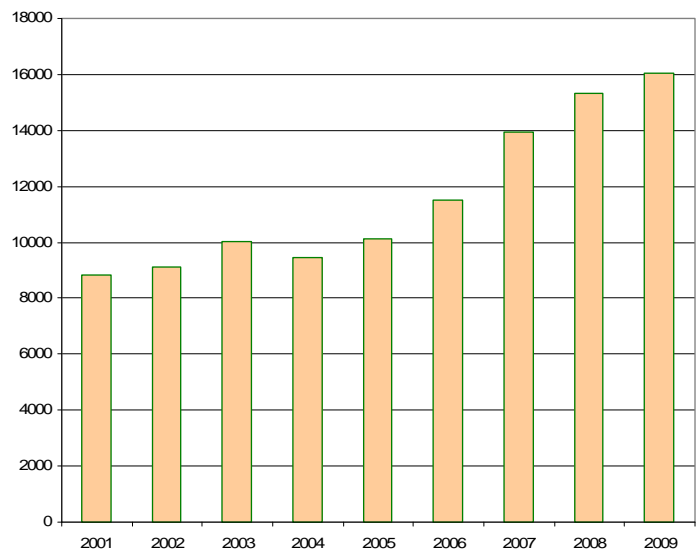
As at 2009, there were 16,037 community housing dwellings in New South Wales.³⁶

Between 2001 and 2009, there has been an 81.1% increase in the number of community housing dwellings.

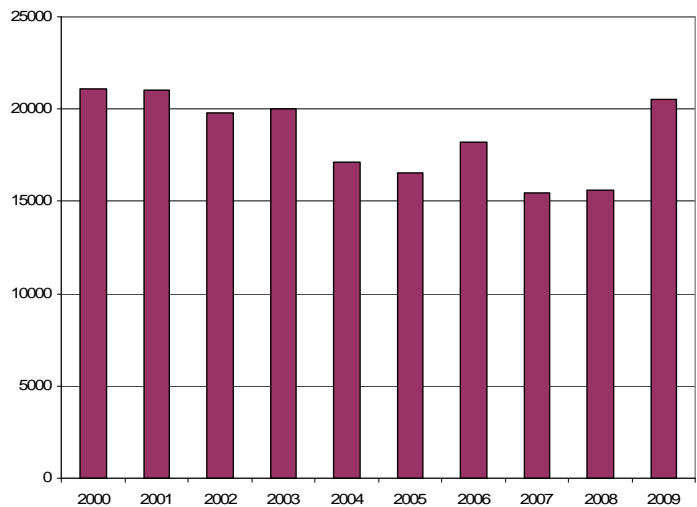
There were 20,504 applicants on the community housing waiting list as at 2009.³⁷

There has been a 2.9% decrease in the number of applicants on the community housing waiting list between 2000 and 2009.

Community housing dwellings, NSW



Applicants on community housing waiting list, NSW



Social housing

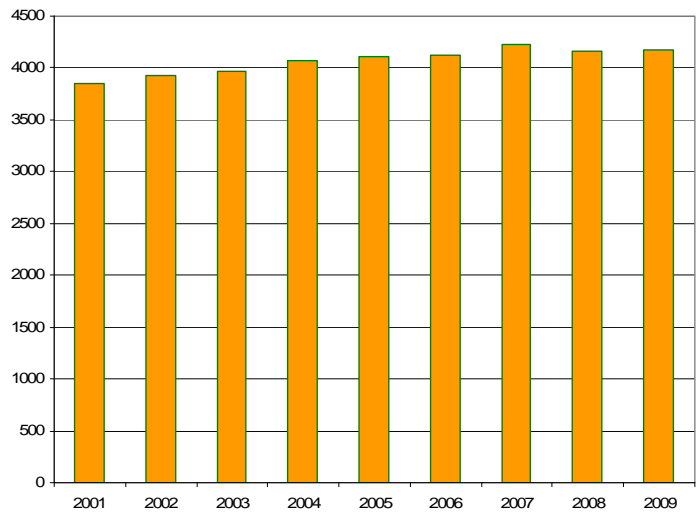
In New South Wales, there were 4169 state owned and managed Indigenous housing dwellings in 2009.³⁸

Between 2001 and 2009, there has been an 8.4% increase in the number of dwellings in this sector.

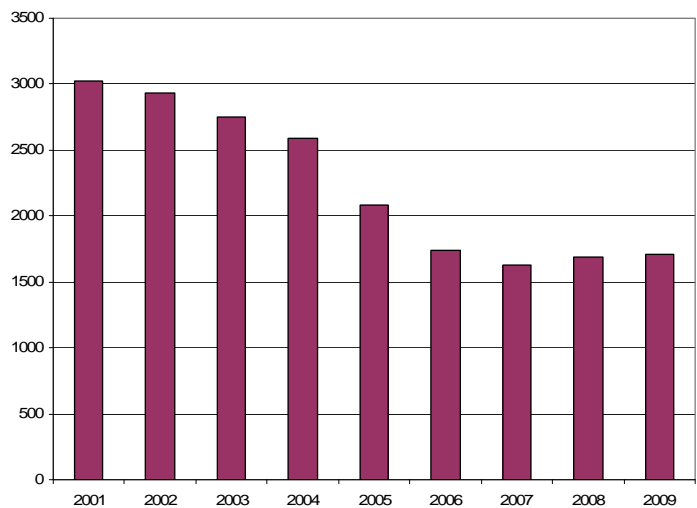
In 2009, there were 1707 applicants on the state owned and managed Indigenous housing waiting list in this state.³⁹

There has been a 43.5% decrease in the number of applicants on this sector's waiting list between 2001 and 2009.

State owned and managed Indigenous housing dwellings, NSW



Applicants on state owned and managed Indigenous housing waiting list, NSW



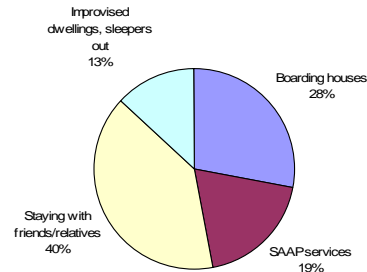
Homelessness

On census night in 2006:

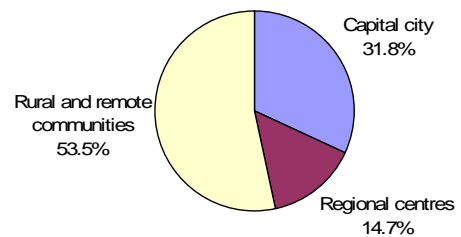
- there were 27,374 homeless people in New South Wales, compared to 26,676 NSW homeless people on census night in 2001;⁴⁰
- 26.1% of the total number of homeless people in Australia were located in this state;⁴¹
- 19% of the NSW homeless population was staying in Supported Accommodation Assistance Program (SAAP) services (now known as homelessness services);⁴²
- 3,715 of NSW homeless people were classified as rough sleepers – 1,182 were located in Sydney, 547 were located in regional centres, and 1,986 were located in rural and remote communities.⁴³

The rate of homelessness in New South Wales has remained constant between census nights in 2001 and 2006, at 42 homeless people per 10,000 of the population.⁴⁴

Composition of the homeless population, NSW



Location of rough sleepers by region, NSW



Homelessness

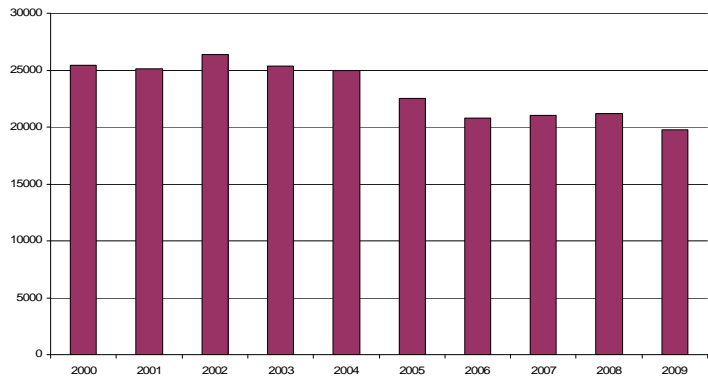
The number of closed support periods in the form of accommodation provided to homeless people by homelessness agencies in New South Wales in 2009 was 19,800.⁴⁵

In New South Wales in 2007–08, an average of 62.4 adults and unaccompanied children, and 32.7 accompanying children were turned away by homelessness services every day.⁴⁶

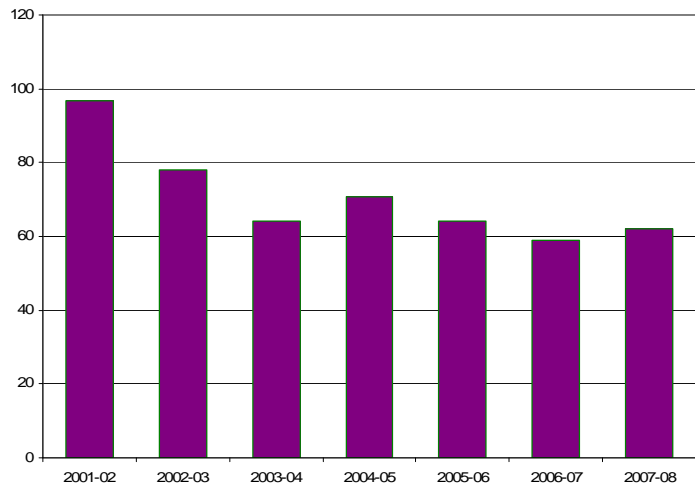
In New South Wales, the most common reasons given for seeking assistance from homelessness agencies in 2008–09 were:

- domestic or family violence (18.7% of support periods);
- relationship/family breakdown (12.6%); and
- problematic drug/alcohol/substance use (11.7 %).⁴⁷

Closed support periods provided by homelessness services in which clients were accommodated



Daily requests for SAAP accommodation within 24 hours which were not met



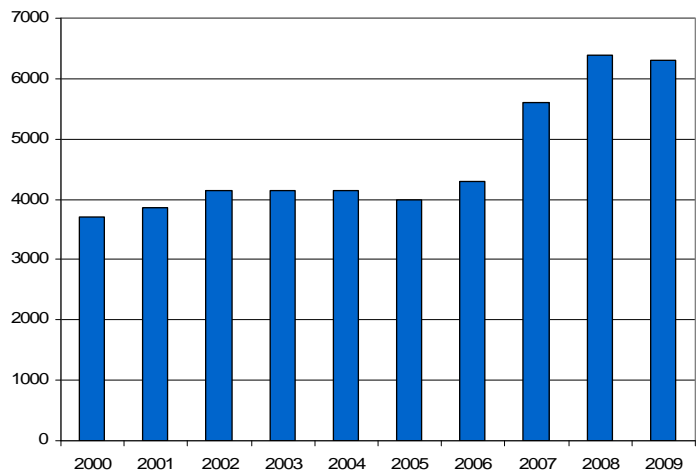
Homelessness

Indigenous peoples are heavily ‘over-represented’ as clients of homelessness services – they comprised 18.1% of the total number of clients in 2009⁴⁸, and comprised 2.2% of the general NSW population in 2006.⁴⁹

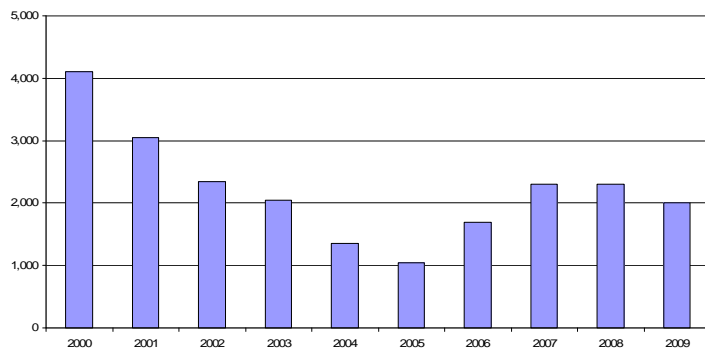
The average daily number of requests for immediate accommodation that could not be met by NSW homelessness agencies was 62.2 in 2007–08.⁵⁰

As at 2009, there were 1,511 Crisis Accommodation Program dwellings in this state.⁵¹

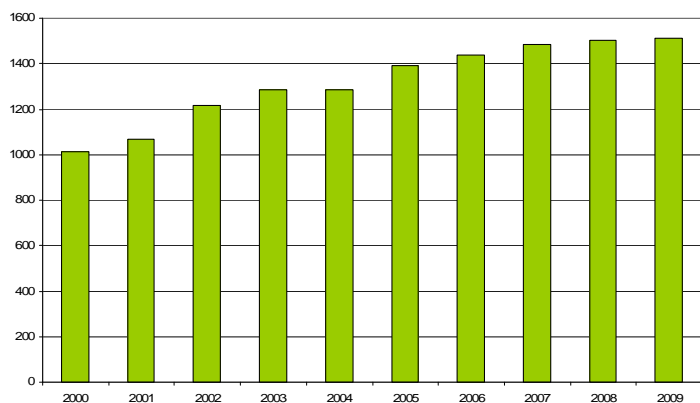
Indigenous clients of NSW homelessness services



Homelessness services relating to housing/accommodation required by clients that were neither provided nor referred to other services, NSW



Crisis Accommodation Program dwellings, NSW



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- Proportion of special needs allocations to public housing, NSW. Australian Institute of Health and Welfare, 'Public rental housing', Housing assistance data development series.
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- Daily requests for SAAP accommodation within 24 hours which were not met. Australian Institute of Health and Welfare, 'Demand for SAAP accommodation by homeless people', SAAP National Data Collection reports, Table 4.4.
- Indigenous clients of NSW homelessness services. Australian Institute of Health and Welfare, 'Government-funded specialist homelessness services', SAAP National Data Collection annual report, NSW supplementary tables, Table 4.7.
- Homelessness services relating to housing/accommodation required by clients that were neither provided nor referred to other services, NSW. Australian Institute of Health and Welfare, 'Government-funded specialist homelessness services', SAAP National Data Collection annual report, NSW supplementary tables, Table 7.5.
- Crisis Accommodation Program dwellings, NSW. Australian Institute of Health and Welfare, Commonwealth–State Housing Agreement Crisis Accommodation Program national data reports.

Notes

- ¹ Ryanti Miranti and Binod Nepal, 'Housing stress in Australia 2007', National Centre for Social and Economic Modelling, University of Canberra, 2008, Table 1a. The data refers to income units as families (a household may consist of one or more income units, where a number of people live together but do not share command over income). In this analysis, a family is defined as being in housing stress if housing costs exceed 30% of its disposable income and the family is also in the bottom two quintiles of the equivalised income distribution.
- ² *ibid.*, Table 3a.
- ³ *ibid.*, Table 2a.
- ⁴ Australian Bureau of Statistics, 'House price indexes: eight capital cities – March quarter 2010', cat. no. 6416.0, Canberra, 2010, p.10. The table presents data for unstratified (city-wide) median prices for established houses, by city, by quarter.
- ⁵ Valuer General, March 2010 ('M3: 'Proportion of rental and purchase stock that is affordable'), Local Government Housing Kit Database (NSW Centre for Affordable Housing), viewed on 15 July 2010: <<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database.htm>>.
- ⁶ Data from *Rent and sales report*, Housing NSW, no. 91, 2010, p. 2, online at <<http://www.housing.nsw.gov.au/About+Us/Reports+Plans+and+Papers/Rent+and+Sales+Reports/>>.
- ⁷ *ibid.*, p. 12.
- ⁸ NSW Treasury, 'First home benefits: top 20 postcodes by value – NSW, 1 June 2009–31 May 2010', viewed 15 July 2010 at: <http://www.osr.nsw.gov.au/lib/doc/stats/fhb_top20.pdf>.
- ⁹ Reserve Bank of Australia, unpublished data provided to Shelter NSW, 29 September 2009.
- ¹⁰ *HIA–Commonwealth Bank affordability report*, March quarter 2010.
- ¹¹ NSW Attorney-General's Department, March 2008–March 2010; data supplied to Shelter NSW, 4 May 2010.
- ¹² Australian Bureau of Statistics, census 2006 ('M2: 'Number of households in housing stress'), Local Government Housing Kit Database (NSW Centre for Affordable Housing), viewed 16 April 2009: <<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database.htm>>.
- ¹³ Australian Bureau of Statistics, 'Housing and occupancy costs, 2007–08', November 2009, cat. no. 4130.0, p. 63.
- ¹⁴ Australian Bureau of Statistics, 'Indigenous profile: 2006 census community profile series', cat. no. 2002.0, 'Tenure type and landlord type by dwelling structure by Indigenous status of household', Table I18.
- ¹⁵ National Housing Supply Council, *State of supply report 2008*, 2009, pp. 25–26, citing data prepared by the Real Estate Institute of Australia.
- ¹⁶ SQM Research, <www.sqmresearch.com.au>, viewed 27 April 2010. Real Estate Institute of New South Wales, 'NSW faces accommodation crisis for frontline workers if rental vacancies don't improve', media release, 16 April 2010, viewed on 27 April 2010: <<http://www.reinsw.com.au/NSW-faces-accommodation-crisis-for-frontline-workers-if-rental-vacancies-don-timprove/default.aspx>>.
- ¹⁷ Rental Bond Board, March 2010 ('M3: 'Proportion of rental and purchase stock that is affordable'), Local Government Housing Kit Database (NSW Centre for Affordable Housing), viewed on 15 July 2010: <<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database.htm>>.
- ¹⁸ Maryann Wulff, A Dharmalingam, Margaret Reynolds and Judith Yates, 'Australia's private rental market: changes (2001–2006) in the supply of, and demand for, low rent dwellings', Australian Housing and Urban Research Institute positioning paper no. 122, August 2009, Table 15 (based on 2006 census data), p. 34.
- ¹⁹ Australian Bureau of Statistics, census 2006 ('M2: 'Number of households in housing stress'), Local Government Housing Kit Database (NSW Centre for Affordable Housing), viewed 16 April 2009: <<http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database.htm>>.
- ²⁰ Data provided by Judith Yates (August 2006) from Judith Yates and Michael Gabriel, 'Housing affordability in Australia', background report, Australian Housing and Urban Research Institute, February 2006. Housing stress is defined here as spending 30% or more of gross household income on housing costs in the case of households in the lowest two quintiles of the equivalized household disposable income distribution.

- ²¹ 'Housing occupancy and costs: 2007–08', p. 60.
- ²² Housing NSW, *Rent and sales report*, no. 91, 2010, p. 1.
- ²³ *ibid.*, p. 5.
- ²⁴ Australian Institute of Health and Welfare, Housing assistance data development series reports for public rental housing, community housing, state owned and managed Indigenous housing, and the Crisis Accommodation Program. The number indicates the number of tenable dwellings as at 30 June of each financial year.
- ²⁵ Australian Institute of Health and Welfare, 'Public rental housing 2008–09', Housing assistance data development series.
- ²⁶ *ibid.*
- ²⁷ *ibid.*
- ²⁸ *ibid.*
- ²⁹ *ibid.*
- ³⁰ *ibid.*
- ³¹ *ibid.*
- ³² *ibid.* Households with 'very high rental housing costs' are however excluded from the data for 'greatest need' allocations in New South Wales, as most applicants in that state face high private rental costs. (Otherwise, nearly all applicants in New South Wales would be considered to be in 'greatest need'.) Therefore, the 'greatest need' data for New South Wales is an undercount.
- ³³ *ibid.*
- ³⁴ *ibid.*
- ³⁵ *ibid.*
- ³⁶ Australian Institute of Health and Welfare, 'Community housing 2008–09', Housing assistance data development series.
- ³⁷ *ibid.*
- ³⁸ Australian Institute of Health and Welfare, 'State owned and managed Indigenous housing 2008–09', Housing assistance data development series.
- ³⁹ *ibid.*
- ⁴⁰ Chris Chamberlain and David MacKenzie, *Counting the homeless 2006: Australia*, Australian Bureau of Statistics, Australian Census Analytic Program, cat. no. 2050.0, 4 September 2008, p. x. The report uses a cultural definition of homelessness, which is comprised of: primary homelessness (people without conventional accommodation, such as people sleeping in parks and using cars for temporary shelter); secondary homelessness (people who move frequently from one form of shelter to another, such as those in emergency or transitional accommodation provided under the Supported Accommodation Assistance Program, people staying with other households because they have no accommodation of their own and people staying in boarding houses on a short-term basis, defined as 12 weeks or less); and tertiary homelessness (people living in boarding houses on a medium to long-term basis, defined as 13 weeks or longer – that is, they are staying in accommodation which is below the minimum community standard of a small self-contained flat).
- ⁴¹ Table 7 on homeless people by state and territory in *Counting the homeless 2006: Australia* on p. x refers to a national total of 104,676 who were counted as homeless in the 2006 census, but p. vii states that for policy and planning purposes, a national figure of 105,000 can be quoted.
- ⁴² *Counting the homeless 2006: Australia*, Table 6.3, homeless people in different sectors of the population 2006, p. 35.
- ⁴³ Department of Families, Housing, Community Services and Indigenous Affairs, *The road home*, 2008, p. 4, Table 1, unpublished table from Department of Families, Housing, Community Services and Indigenous Affairs using ABS census 2006 data.
- ⁴⁴ *Counting the homeless 2006: Australia*, Table 8.3, rate of homelessness per 10,000 of the population, p. 46.
- ⁴⁵ Australian Institute of Health and Welfare, 'Government-funded specialist homelessness services', Supported Accommodation Assistance Program national data collection annual reports, NSW supplementary tables, Table 6.2, p. 22. On 1 January 2009, SAAP was discontinued as a separate program and specialist homelessness services were included under the National Affordable Housing Agreement. This resulted in some changes in the way the jurisdictions administer the agencies; for example, the number of funded agencies and the number of agencies that were required to participate in the data collection decreased from those reported in 2008–09.
- ⁴⁶ Australian Institute of Health and Welfare, 'Demand for SAAP accommodation by homeless people 2007–08', SAAP National Data Collection report, Tables 7.1 and 8.1.

- ⁴⁷ Australian Institute of Health and Welfare, 'Government-funded specialist homelessness services', SAAP National Data Collection annual report 2008–09, Australia, Table 5.4, p.35.
- ⁴⁸ 'Government-funded specialist homelessness services', NSW supplementary tables, Table 4.7, p. 15.
- ⁴⁹ Australian Bureau of Statistics, 'NSW state and regional indicators, March 2010', cat. no. 13381DO006_200903, Table 1, population summary table, NSW.
- ⁵⁰ 'Demand for SAAP accommodation by homeless people 2007–08', SAAP national data collection reports, Table 4.4. The data covers SAAP services relating to housing/accommodation required by clients in closed support periods that were neither provided nor referred to other services in New South Wales, per year.
- ⁵¹ Australian Institute of Health and Welfare, Commonwealth–State Housing Agreement Crisis Accommodation Program national data reports. The number indicates the number of tenable dwellings as at 30 June each financial year.