

NSW housing: a factsheet

Quick guide to key housing facts and figures

Housing Stress — page 4

In NSW, 78% of very low income renter households were experiencing rental stress on census day 2011.

In NSW, 52% of low income households with a mortgage were experiencing mortgage stress in 2011-12.

Homeownership — page 5

In NSW, 1.7% of home purchase stock was affordable for very low income households and 7.2% was affordable for low-income households in December 2013.

Private rental — page 7

Across Sydney, 92% of very low income households were paying rents that they could not afford on census day 2011.

In NSW, 9.3% of rental stock was affordable for very low income households and 25.5% was affordable for low-income households in December 2014.

Social housing — pages 9,10

In NSW there were 59,534 applicants waiting for social housing at 30 June 2014.

Across NSW there has been a decrease of 11% in the supply of public housing stock over the last decade.

Homelessness — page 14

In NSW there were 28,190 homeless people on census day 2011.

In NSW in 2013-14, 21% of people who used homelessness services reported their main reason for doing so was domestic or family violence.

In NSW in 2013-14, Aboriginal persons used homelessness services at nearly 12 times their representation in the general population.

Dwellings and households

On census day 2011 in New South Wales there were 2,864,569 private dwellings¹. In Sydney this figure was 1,720,390 private dwellings².

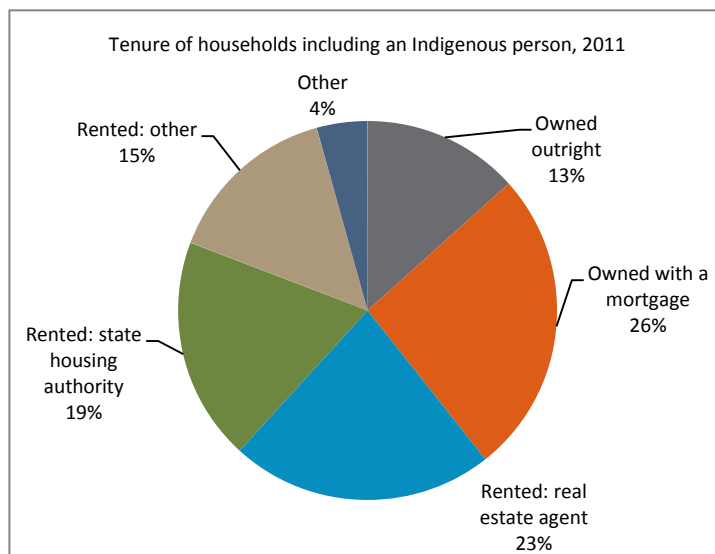
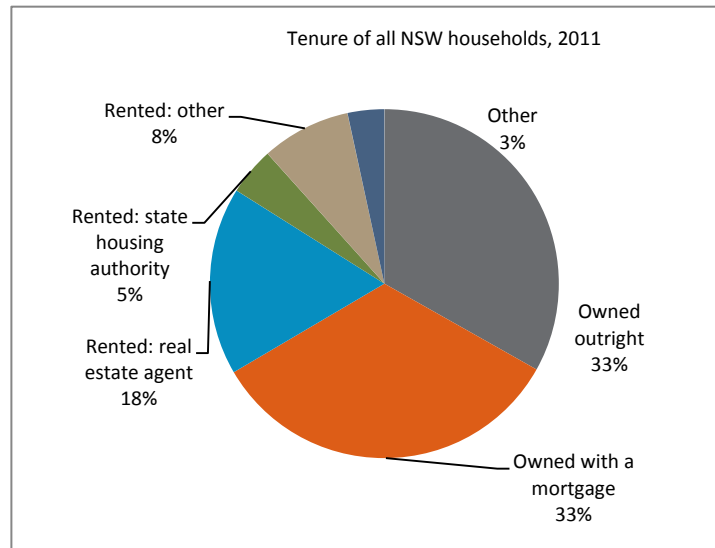
On census day 2011 in New South Wales there were 2,471,221 households³. In Sydney this figure was 1,521,337 households⁴

A third of NSW households are homeowners and another one-third mortgagees, and 26% are private renters and 5% renting in social housing.

The NSW homeownership rate is declining slightly. In 2011, the homeownership rate was 66.6%.⁵ This is almost identical to the whole-of-Australia homeownership rate of 67.0%.⁶

The tenure profile of households that includes an Aboriginal person differs from that for the NSW total. In 2011 Aboriginal households were:

- less likely to be homeowners (39%, compared to 66% of NSW households generally);
- more likely to be in private rental (23%, compared to 18% of NSW households generally);
- more likely to be in public housing (19%, compared to 5% of NSW households generally).⁷



Dwellings and households

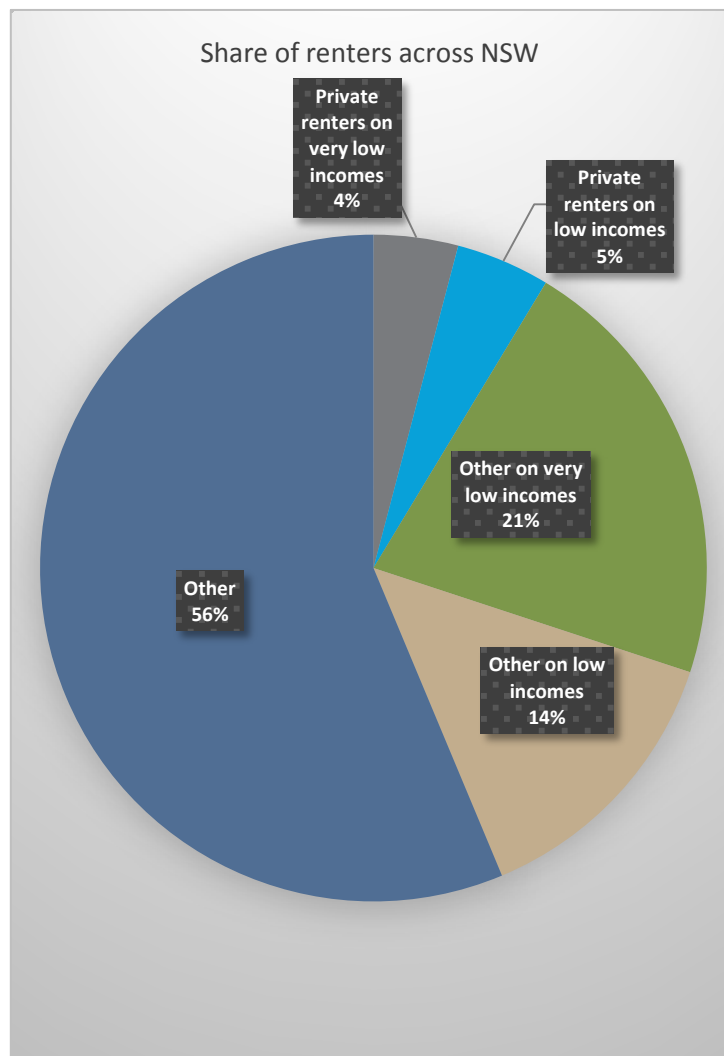
The number of NSW households in 2011-12 that were very low or low income households is 1,208,786⁸.

The income thresholds for the lowest income Australians were, on census night 2011, as follows:

- a very low income household was 0 to \$584 per week (or \$30,500 or less per year)
- a low income household was \$585 to \$1,074 per week (or \$30,501 to \$56,000 per year)
- a moderate income household was \$1,075 to \$1,748 per week (or \$56,001 to \$91,000 per year)⁹.

There were some 239,400 very low and low income NSW households who were private renters on census day 2011. They make up almost 20% of all households in the private rental market.¹⁰

The chart shows that 9% of households across NSW are private renters on very low and low incomes.¹¹



Housing stress

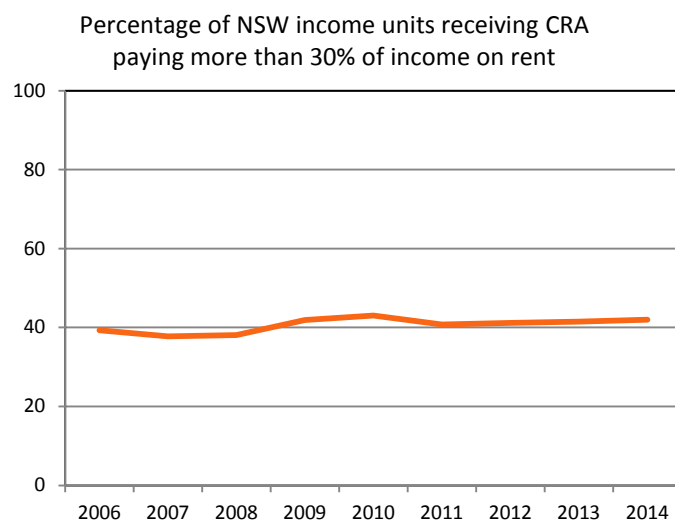
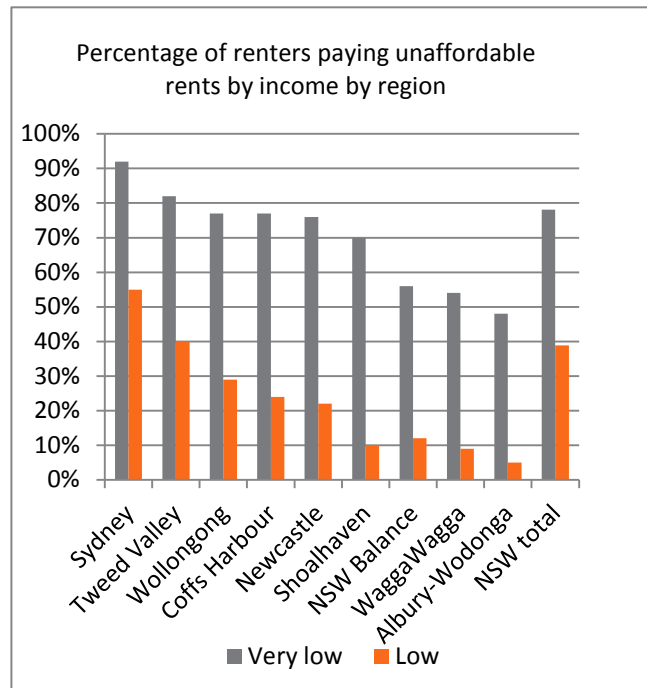
Housing stress is experienced by lower-income households (households in the bottom 40% of income distribution) who pay more than 30% of their gross income on housing.¹²

The proportion of renter-households in New South Wales in rental stress on census day 2011 was:

- 78% of very low income renter-households, which is the same as the national rate;
- 39% of low income renter households, compared to the national rate of 32%.¹³

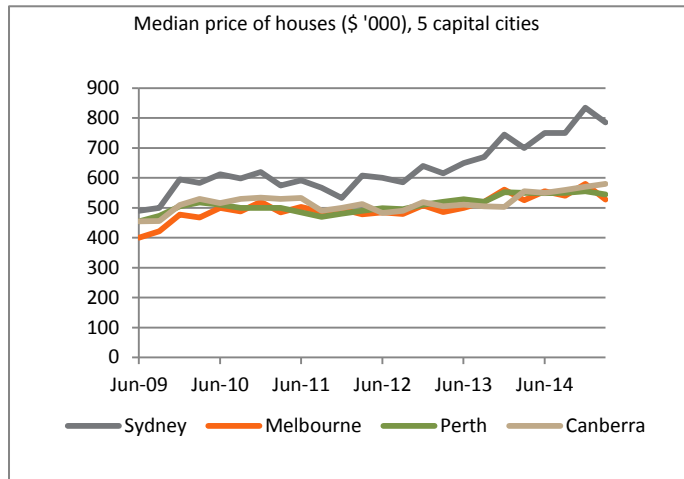
52% of lower-income households with a mortgage in NSW were in mortgage stress in 2011-12, compared to the national rate of 50%.¹⁴

In 2014, 42% of NSW households receiving Centrelink Rent Assistance were in rental stress.¹⁵

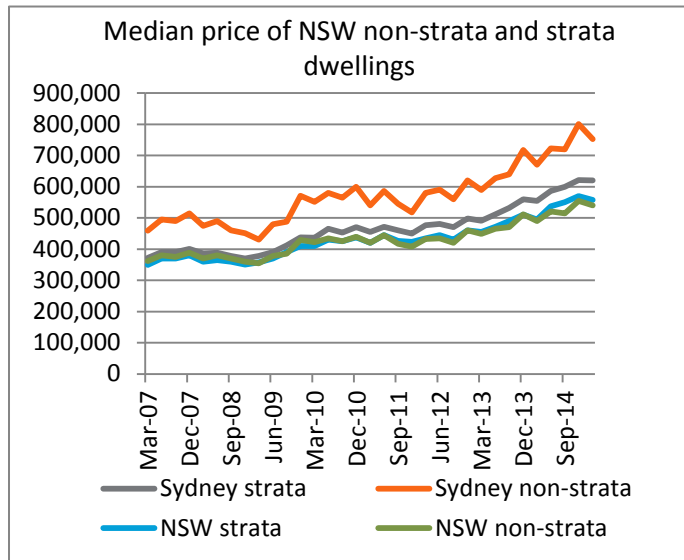


Homeownership

Sydney has the most heated market for private housing amongst capital cities in Australia, retaining this position in the March 2015 quarter. The median house price in Sydney in the March 2015 quarter was \$786,000. Sydney's median house price in the March 2015 quarter represented a 5.9% decrease from the December 2014 quarter, but a 12.3% increase over the previous 12 months.¹⁶

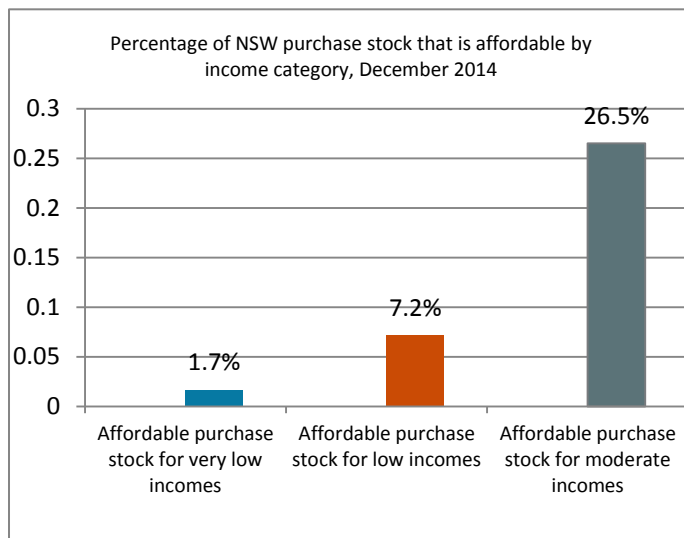


There has been a sharp increase in the price for private housing over the past year in New South Wales. From March 2014 quarter to March 2015 quarter :



- median prices for non-strata dwellings in Sydney increased by 12.2%; and
- median prices for non-strata dwellings across New South Wales increased by 10.2%.¹⁷

There is an insufficient supply of affordable housing stock available for purchase in New South Wales — in December 2014:

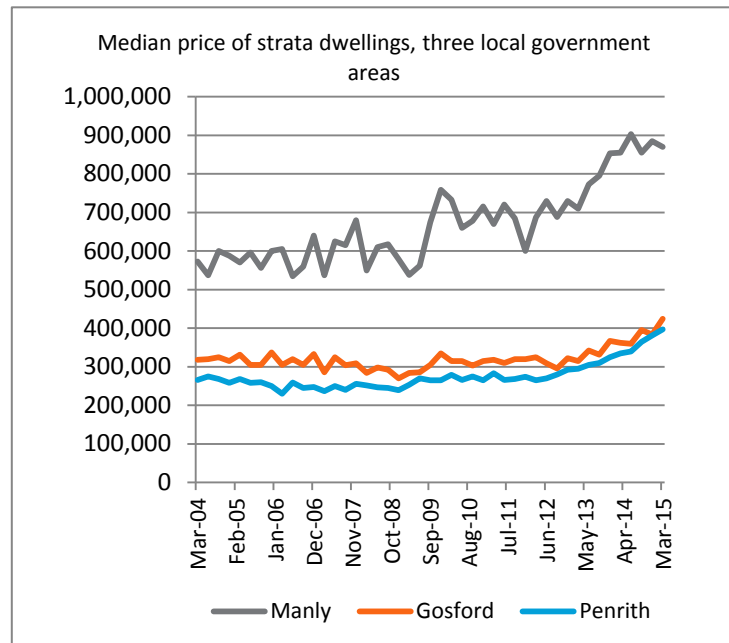


- 1.7% of home purchase stock was affordable for very low income households;
- 7.2% was affordable for low-income households; and
- 26.5% was affordable for moderate-income households.¹⁸

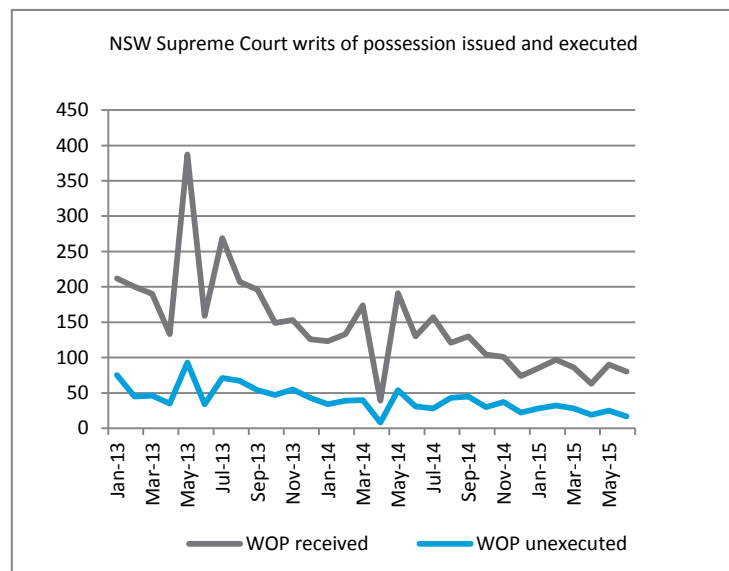
Homeownership

There is some variation among local housing markets. This can be seen in the median sales price for a strata dwelling in a sample of local government areas:¹⁹

- Manly – from \$855,000 in March 2014 quarter to \$870,000 in March 2015 quarter;
- Gosford – from \$362,000 in March 2014 quarter to \$424,000 in March 2015 quarter 2015;
- Penrith – from \$335,000 in March 2014 quarter to \$397,000 in March 2015 quarter.



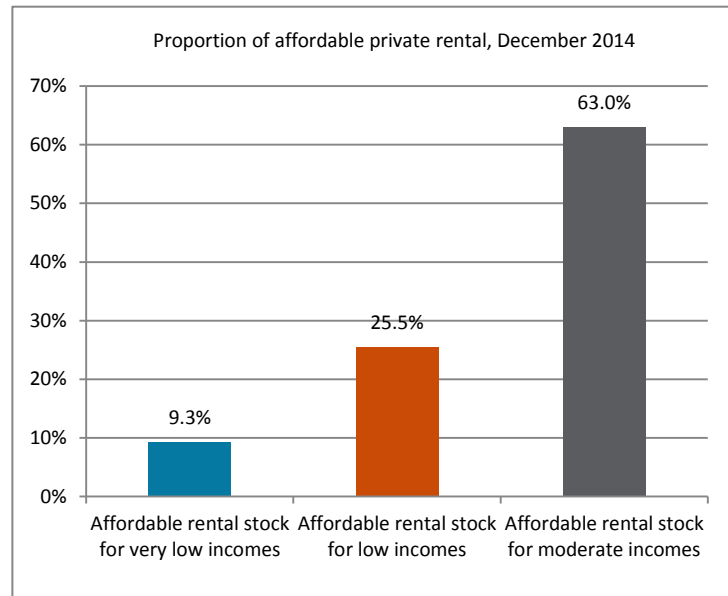
Home repossessions indicate the extent of financial pressure on mortgage-holders. In June 2015, 80 writs of possession were issued by the NSW Supreme Court. 17 dwellings were repossessed by banks and building societies (21% of the writs were executed) and 63 borrowers were able to make arrangements with the lenders to avoid repossession.²⁰



Private rental

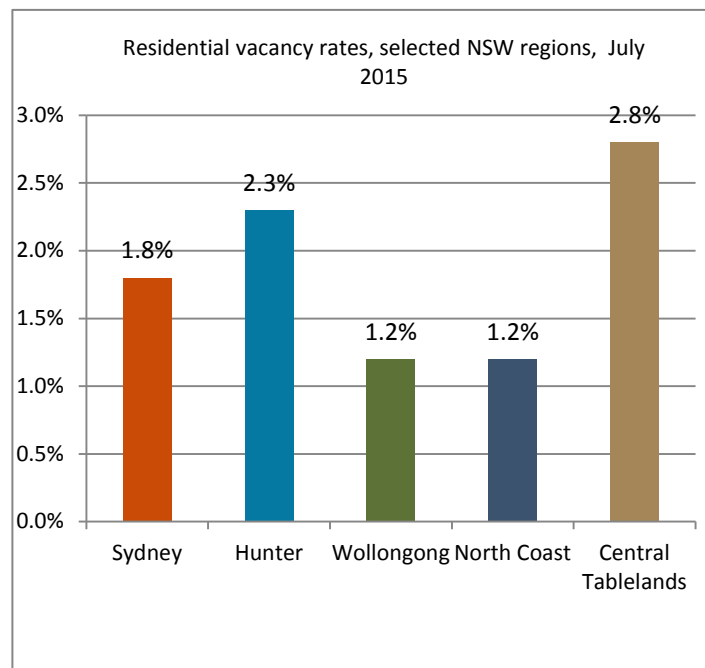
There is a shortage of dwellings for rental in the private market for households with very low to moderate incomes in New South Wales – in December 2014:

- 9.3% of rental stock was affordable for very low income households;
- 25.5% was affordable for low-income households; and
- 63.0% was affordable for moderate-income households.²¹



In NSW 54% of very low income households and 31% of low income households were paying unaffordable rents.²² In Sydney 92% of very low income households and 55% of low income households were paying unaffordable rents. In Newcastle the figures were 76% and 22% respectively. In Wollongong they were 77% and 29% respectively. In Coffs Harbour they were 77% and 24% respectively. In Shoalhaven they were 70% and 10% respectively. In Tweed Valley they were 83% and 40% respectively²³.

Vacancy rates for dwellings in the private housing market are generally low in New South Wales.²⁴ A vacancy rate of 3% is considered to indicate a balance between supply and demand, which provides leeway for households to move between home.



Private rental

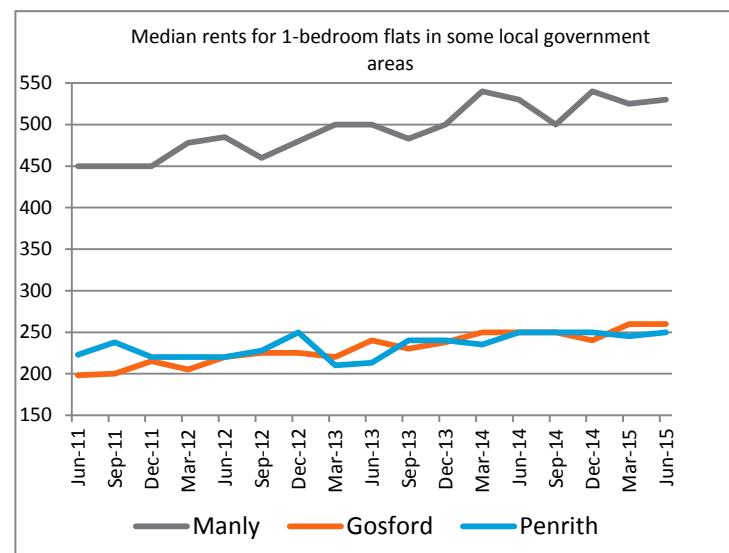
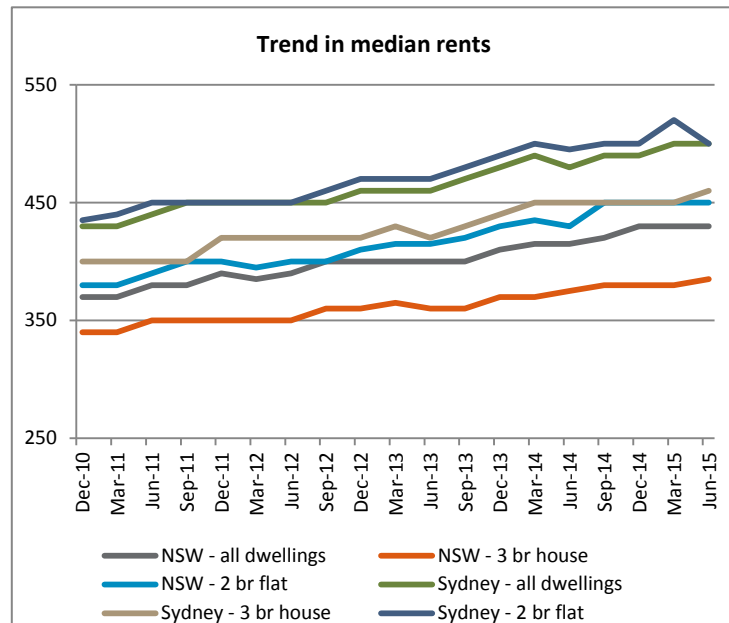
Over the June 2015 quarter the median rent for new tenancies for all dwellings in NSW remained unchanged at \$430 per week . Similarly, over the same quarter, the median rent for new tenancies for all dwellings in Greater Sydney remained unchanged at \$500 per week.

Over the twelve month period , the median rent for new tenancies for all dwellings across the state increased by 3.6% and in Greater Sydney increased by 4.2%.

Outside the greater metropolitan region, median rents for new tenancies for 2-bedroom flats/units remained unchanged for the June 2015 quarter 2015, but increased by 2.1% over the year.²⁵

Median weekly rents for a 1-bedroom dwelling in a sample of local government areas remained relatively static over the twelve months:

- Manly – unchanged at \$530 between June 2014 and June 2015 quarters;
- Gosford – from \$250 in June 2014 quarter to \$260 in June 2015 quarter, a 4.0% increase;
- Penrith – unchanged at \$250 between June 2014 and June 2015 quarters.²⁶



Social housing

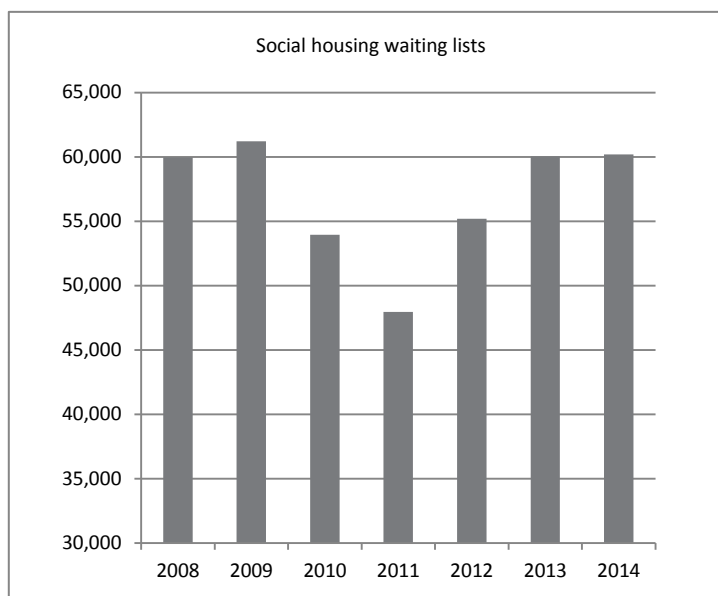
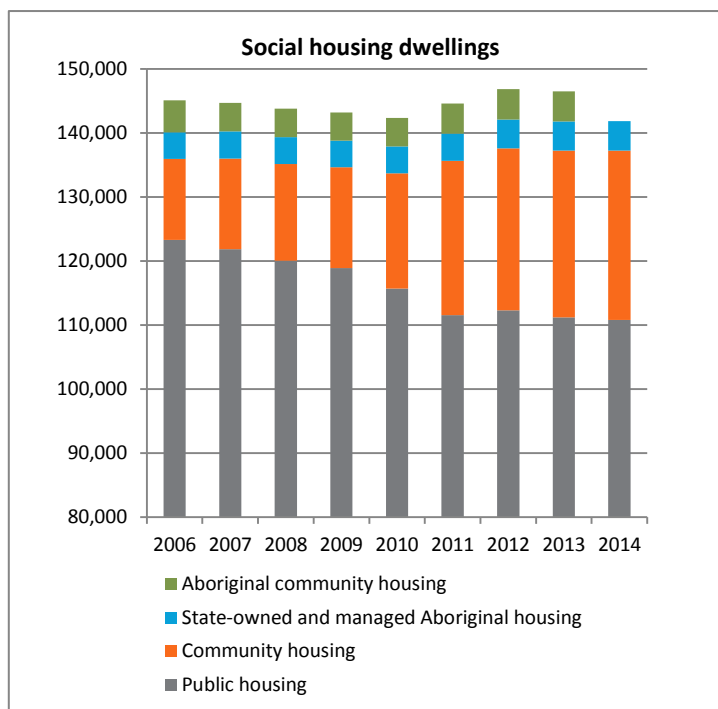
Social housing includes public housing, community housing, state-owned and -managed Aboriginal housing, and Aboriginal community housing organisation housing.

There were 143,698 social housing dwellings, excluding Aboriginal community housing, in New South Wales at 30 June 2014. This represents a decrease of 0.5% in dwellings over a twelve month period.²⁷

There were some 146,600 social housing dwellings in New South Wales at 30 June 2014. The number of Aboriginal community housing dwellings at 30 June 2014 is still to be published and, thus, Aboriginal community housing dwellings at this date are excluded from the top bar chart. However, the figure of 146,600 social housing dwellings assumes that the numbers of Aboriginal community housing dwellings in 2014 were the same as in 2013.²⁸

There were 59,534 applicants waiting for social housing in New South Wales at June 2014. This represents an increase of 2% over a twelve month period.²⁹

The number of social housing applicants shows an increase of 0.4% over the number in 2008.³⁰



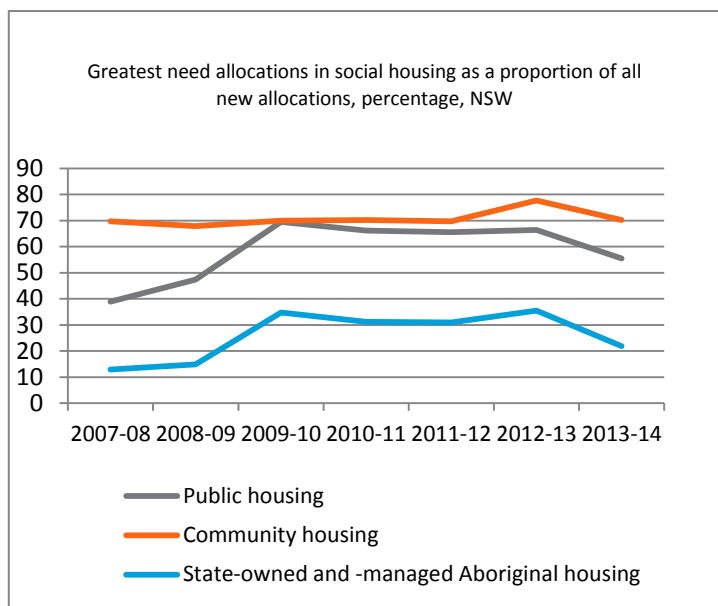
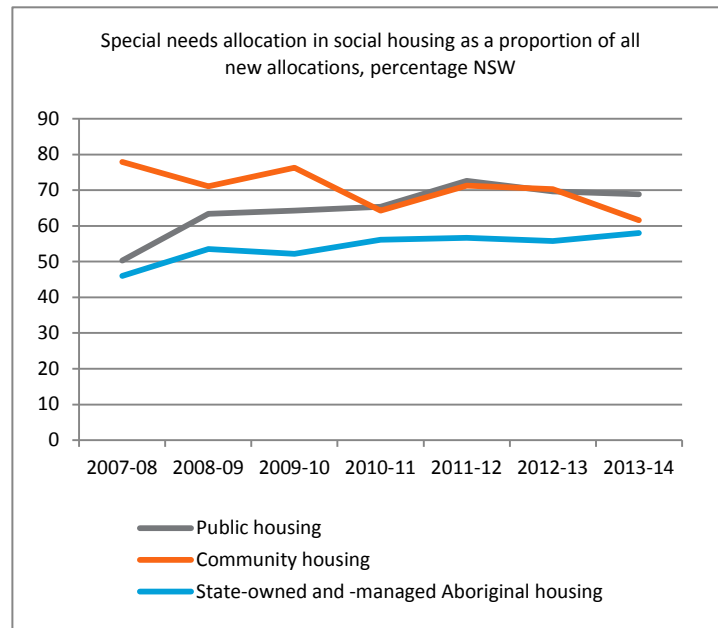
Social housing

Eligibility for social housing is primarily based on having a household income below a limit by the relevant social-housing provider. The gross weekly income eligibility limits for public housing (at August 2014) were single adults \$575, and couples \$797. Where the household includes children, the limit increases by \$220 for additional adult child 18 years and over, \$280 for first child under 18 years and \$95 for each additional child under 18 years.

Households with ‘special needs’ are given preference in the allocation of social housing.³¹

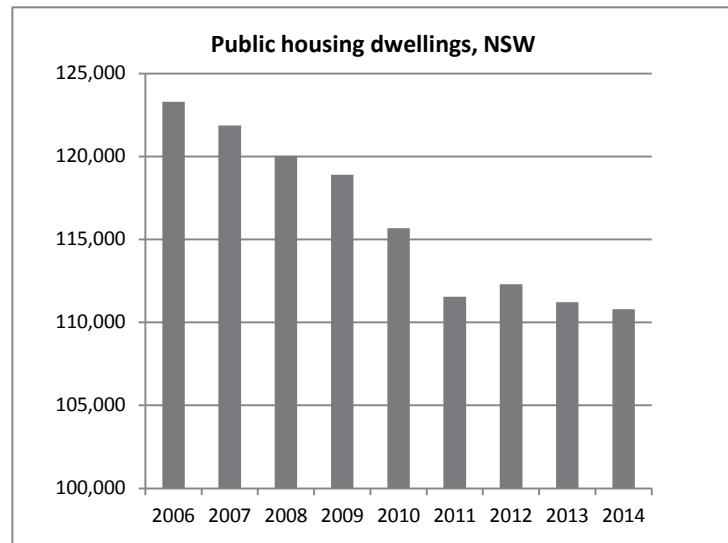
Of new allocations in NSW in 2012–13, 69.7% in public housing, 70.3% of households in community housing and 55.8% of households in state-owned and -managed Aboriginal housing were to households with special needs.³²

Households in ‘greatest need’ are also given priority in social housing allocation — reasons for ‘greatest need’ include homelessness, health conditions being aggravated by housing, and life or safety being at risk in accommodation. In NSW in 2012-13, 66.4% of newly-assisted households in public housing had a greatest need.³³

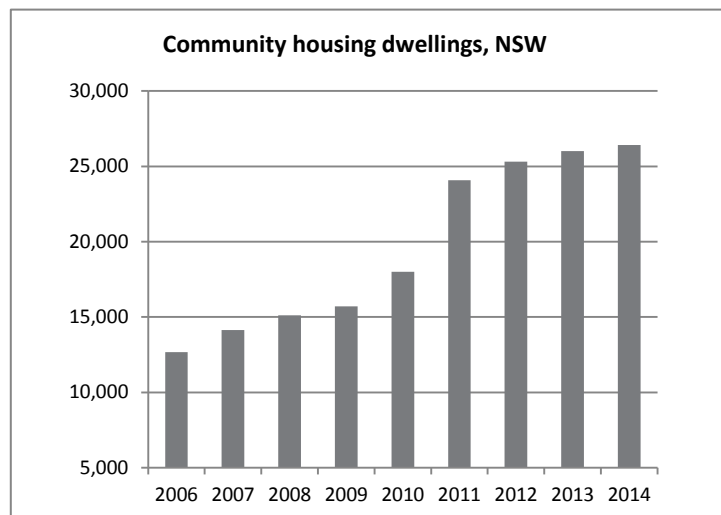


Social housing

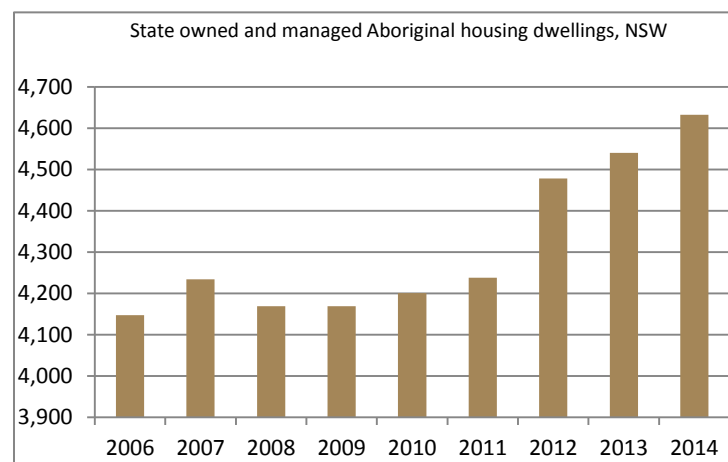
Public housing comprised 76% of the NSW social housing sector at 30 June 2014. At this date, there were 110,805 public housing dwellings in NSW. There has been an 11% decrease in supply in the NSW public housing subsector over the last ten years.³⁴



Community housing comprised 18% of the NSW social housing sector at 30 June 2014. At this date, there were 26,425 community housing dwellings in NSW. There has been a 332% increase in the number of community housing dwellings over the last ten years, but less than a 2% increase over the last 12 months.³⁵

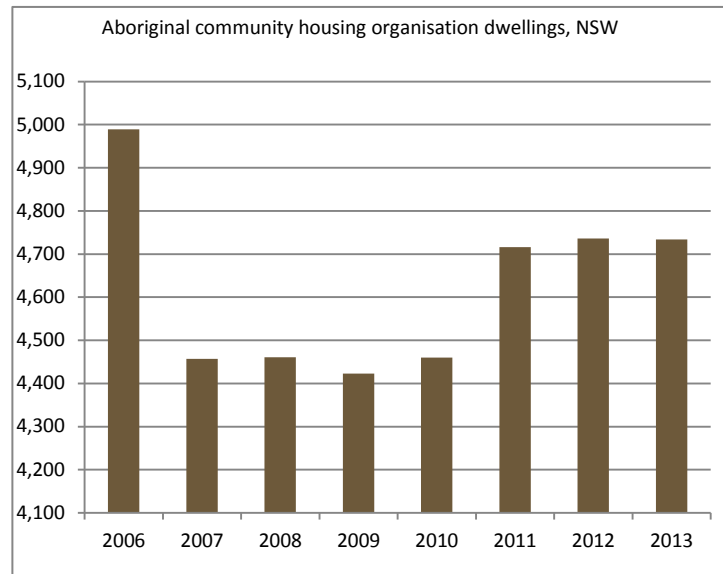


Aboriginal Housing Office (AHO) dwellings comprised 3% of the NSW social housing sector in 2014. In NSW, there were 4,540 AHO dwellings in 2013. There has been a 3% increase in the number of AHO dwellings over the last ten years.³⁶



Social housing

In 2013, there were 205 Aboriginal community housing organisations in NSW, including 75 that were funded or registered by the state government.³⁷ Aboriginal community housing organisations comprised 3% of the NSW social housing sector in 2013.³⁸



Homelessness

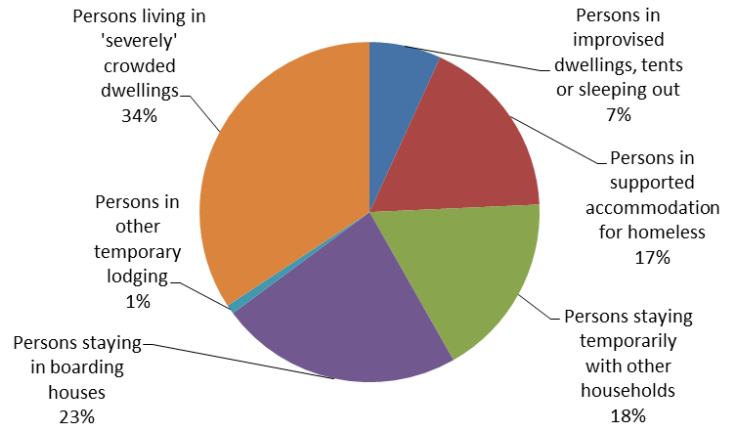
There were an estimated 28,190 homeless people in New South Wales on the night of the Census of Population and Housing in 2011. This was a 26.9% increase from the 22,219 estimated to be homeless in NSW in 2006. Most of the increase between 2006 and 2011 is attributed to a 63.6% increase in the number of people living in 'severely overcrowded' dwellings.³⁹

In 2011, 26.8% of the total population of homeless people in Australia were located in New South Wales. Of all the states and territories, NSW had the largest number of homeless people in Australia in 2011.⁴⁰

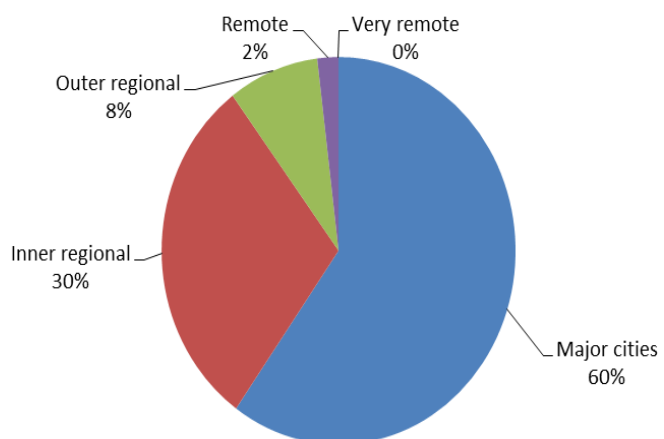
The NSW homeless population in 2011 was comprised of people living in improvised dwellings or sleeping rough (7%), as well as other groups such as people staying in homelessness services (17%) and people living in 'severely overcrowded' dwellings (34%).⁴¹

In 2011, 60% of the people living in improvised dwellings or tents, or who were sleeping out in NSW were living in major cities.⁴²

Composition of homeless population



Location of people who are in improvised dwellings, tents or sleeping out



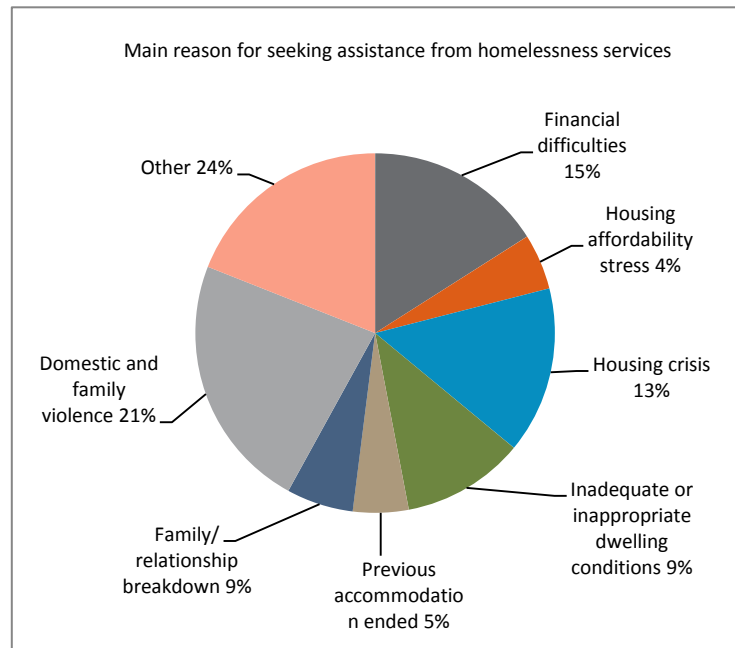
Homelessness

In 2013-14, 51,786 people used homelessness services.⁴³ The most common main reasons for seeking assistance from homelessness services in 2013-14 were:

- domestic and family violence (21%);
- financial difficulties (15%); and
- housing crisis (13%).⁴⁴

In 2013-14, there were 536 Aboriginal persons per 10,000 head of the population who used homelessness services, compared to a rate of 46 non-Aboriginal persons per 10,000 of the population.⁴⁵

Aboriginal people are 'over-represented' in the population of homeless people in NSW. In 2011, 7.8% of the homeless population were Aboriginal⁴⁶, whereas only 2.5% of the population identified as Aboriginal.⁴⁷



Notes

- ¹ Viewed on 16 February 2015 at <http://profile.id.com.au/australia/dwellings?WebID=100&BMID=40&reportFormat=PDF>. The number of dwellings comprises both occupied and unoccupied dwellings. Of these 9.3% are unoccupied.
- ² Viewed on 16 February 2015 at <http://profile.id.com.au/australia/dwellings?WebID=250&BMID=40&reportFormat=PDF>. The number of dwellings comprises both occupied and unoccupied dwellings. Of these 6.9% are unoccupied.
- ³ Viewed on 16 February 2015 at <http://profile.id.com.au/australia/household-size?WebID=100> Table 17 referenced in Footnote 8 below provides the number of 2,766,100 households in NSW, but from a different source.
- ⁴ Viewed on 16 February 2015 at <http://profile.id.com.au/australia/household-size?WebID=250>
- ⁵ Australian Bureau of Statistics, '2011 census quickstats', viewed on 1 February 2013 at <http://www.abs.gov.au/websitedbs/censushome.nsf/home/quickstats?opendocument&navpos=220>.
- ⁶ Australian Bureau of Statistics, 'Housing tenure data in the Census', viewed on 24 November 2014 at <http://www.abs.gov.au/websitedbs/censushome.nsf/home/factsheetshtdc?opendocument&navpos=450>
- ⁷ Australian Bureau of Statistics, 'Census of Population and Housing, 2011, ATSI peoples (Indigenous) profile, NSW', cat. no. 2002.0, table 10.
- ⁸ Australian Bureau of Statistics, 'Housing Occupancy and Costs, 2011-12', Cat 4130.0, Released 28/08/2013, State and territory data 1994-95 to 2011-12, Table 17 (NSW households, Selected household characteristics). This publication notes that many very low income (Q1) households in the distribution of all Australian gross household income are aged pensioners who own their homes outright (without a mortgage).
- ⁹ Kath Hulse, Margaret Reynolds and Judith Yates, 'Changes in the supply of affordable housing in the private rental sector for lower income households, 2006-11', Australian Housing and Urban Research Institute at Swinburne University of Technology and The University of Sydney, December 2014, AHURI Final Report No. 235, pp 8 (Table 1), 25,26, 73 (Table A15).
- ¹⁰ Estimates derived from Kath Hulse, Margaret Reynolds and Judith Yates, 'Changes in the supply of affordable housing in the private rental sector for lower income households, 2006-11', pp 74-79 (Tables A17 to A 22) and Australian Bureau of Statistics, 'Housing Occupancy and Costs, 2011-12', Cat 4130.0, State and territory data 1994-95 to 2011-12, Table 17. For the purposes of this estimate, we have taken the total household numbers from the latter (ABS) publication.
- ¹¹ Same references as Footnote 10.
- ¹² National Housing Supply Council, *Housing supply and affordability issues*, March 2013, p.143. The '30/40 rule' uses a 30% housing cost ratio to determine potential affordability problems, defines lower-income households as those in the lowest two quintiles of the equivalent disposable income distribution and assesses housing costs in relation to *gross* household income (Judith Yates and Michelle Gabrielle, 'Housing affordability in Australia', Australian Housing and Urban Research Institute, 2006, p.14). Ryanti Miranti and Binod Nepal, 'Housing stress in Australia 2007', National Centre for Social and Economic Modelling (University of Canberra, 2008) define housing stress as the situation where a family's housing costs are more than 30% of its *disposable* income and the family is in the bottom two quintiles of the equivalised income distribution.

- ¹³ Same reference as Footnote 9. The table shows the proportion of renters in the lower 40% of income distribution with housing costs of more than 30% of income. Very low income (Q1) households constitute the lowest 20% of the distribution and low income (Q2) constitute the next 20%.
- ¹⁴ Australian Bureau of Statistics, '2011-12 Survey of Income and Housing', unpublished data with computations provided by Dr. Judy Yates, Honorary Associate, School of Economics, University of Sydney. The 2011–12 SIH collected information from a sample of households over the period July 2011 to June 2012. The figures provided are the proportion of mortgagors in the lowest 40% of the income distribution facing direct housing costs of 30% or more of income.
- ¹⁵ Steering Committee for the Review of Government Services Provision, 'Report on government services provision, 2014', Productivity Commission, 2015, table GA.25.
- ¹⁶ Australian Bureau of Statistics, 'Residential property price Indexes: eight capital cities, March 2015', cat. No. 6416.0, 23 June 2015, table 4. The table presents data for unstratified (city-wide) median prices for established houses, by city, by quarter.
- ¹⁷ Housing NSW, *Rent and Sales Report*, no.112, 2015, tables 9 and 10, viewed on 31 August 2015 at <http://www.housing.nsw.gov.au/About+Us/Reports+Plans+and+Papers/Rent+and+Sales+Reports/Overview.htm>.
- ¹⁸ Centre for Affordable Housing, 'Local Government Housing Kit Database', table M3b. Viewed on 31 August 2015 at <http://www.housing.nsw.gov.au/Centre+For+Affordable+Housing/NSW+Local+Government+Housing+Kit/Local+Government+Housing+Kit+Database.htm>.
- ¹⁹ Housing NSW, *Rent and Sales Report*, no.112, table 10.
- ²⁰ Unpublished data supplied to Shelter NSW by NSW Attorney-General's Department, 27 August 2015.
- ²¹ Centre for Affordable Housing, 'Local Government Housing Kit Database', table M3a.
- ²² Australian Bureau of Statistics, 'Housing Occupancy and Costs, 2011-12', Cat 4130.0, Released 28 August 2013, Additional tables - low income rental households, Table 1 (Proportion of low income rental households spending more than 30 percent of their gross income on housing costs, by State and Territory, selected household characteristics, 2011-12)
- ²³ Kath Hulse, Margaret Reynolds and Judith Yates, 'Changes in the supply of affordable housing in the private rental sector for lower income households, 2006–11', Tables 1, A17 to A 22.
- ²⁴ SQM Research viewed on 31 August 2015 at www.sqmresearch.com.au.
- ²⁵ Housing NSW, *Rent and Sales Report*, no. 112, tables 1, 3, 4 and 5.
- ²⁶ Housing NSW, *Rent and Sales Report*, no. 112, table 4.
- ²⁷ Housing Pathways. Viewed on 26/6/2014 and 31 August 2015 at http://www.housingpathways.nsw.gov.au/NR/rdonlyres/9C300EE3-F53A-46C9-A43B-48A8CBA05003/0/Expected_Waiting_Times.pdf.
- ²⁸ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.3. Crisis and transitional housing is a form of social housing. Funding for the Crisis Accommodation Program (CAP) was separately reported under the former Commonwealth–State Housing Agreement. Crisis Accommodation Program data was last reported in the Australian Institute of Welfare, 'Crisis Accommodation Program' (Housing assistance data development series) 2008–09 report, but the Australian

Institute of Welfare data has not been used in calculating the total social housing supply in this factsheet. Data for crisis and transitional housing is not separately identified in 'Report on government services 2014', but it might be indirectly reported under other forms of social housing (page 17.2). The community housing dwelling data in the 'Report on government services 2014' might include dwellings which provide crisis accommodation, but there is currently no way of identifying and reporting these types of dwellings separately. Government-owned and managed Aboriginal housing does not comprise the entire Aboriginal social housing sector: it refers to that part financed through the Commonwealth–state/territory multilateral funding agreements. Government-owned and managed Aboriginal housing does not include social housing provided by Aboriginal organisations (such as land councils) with finance from other sources. Government-subsidised community housing does not comprise all of the non-profit, non-government affordable rental housing sector: it refers to social housing provided through the Commonwealth–state/territory multilateral funding agreements by non-Aboriginal organisations, and does not include affordable rental housing provided by community organisations with finance from other sources; it specifically does not include nonmarket rental housing provided under disability and aged care programs. (Although this housing is a form of social housing, conventional discourse seems to derive classifications from government-funding sources and programs.) The numbers indicates the numbers of dwellings at 30 June of each financial year. The apparent discrepancy between the figures referred to in Endnotes 27 and 28 is explained by the different sources.

²⁹ Housing Pathways: viewed on 26/6/2014 and 31 August 2015 at: http://www.housingpathways.nsw.gov.au/NR/rdonlyres/9C300EE3-F53A-46C9-A43B-48A8CBA05003/0/Expected_Waiting_Times.pdf

³⁰ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', tables 17A.5, 17A.6, 17A.7. In April 2010, NSW implemented an integrated social housing waiting list, combining public and community housing into a single list (so that community housing waiting list data is now reported as public housing waiting list data). The social housing waiting lists data in this table covers the combined public housing and community housing waiting list, and the waiting list for state-owned and -managed Aboriginal housing, but do not include waiting list data from Aboriginal community housing organisations whose tenancy allocations processes are independent of government (table 17A.8). The public housing waiting list data and the state-owned and -managed Aboriginal housing waiting list data exclude applicants for transfer, but the community housing waiting list data does include applicants for transfer. Any apparent discrepancy between the figures referred to in Endnotes 29 and 30 is explained by the different sources.

³¹ Households with special needs are defined as: for public and community housing — households that have a member with disability, a main tenant aged 24 years or under, or 75 years or over, or one or more Aboriginal members; and for state-owned and -managed Aboriginal housing — households that have a member with disability or a main tenant aged 24 years or under, or 50 years or over (Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', page 17.18).

³² Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', tables 17A.9, 17A.10, 17A.11.

³³ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.12, 17A.13, 17A.14.

³⁴ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.3.

³⁵ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.3. Community housing here refers to social housing provided through Commonwealth–state/territory multilateral funding agreements by non-Aboriginal organisations. It does not include affordable rental housing provided by community organisations with finance from other sources; it specifically does not include submarket rental housing provided under disability and aged care programs. There were 28,355 community housing dwellings managed by community housing associations shown on the

'Directory of Housing Associations' viewed on 16 February 2015 at http://www.communityhousing.org.au/F3_directory.html. Any apparent discrepancy between the figure in the 'Report on government services' and that figure is explained by the different sources.

³⁶ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.3. Government-owned and managed Aboriginal housing does not comprise the entire Aboriginal social housing sector: it refers to that part financed through the Commonwealth–state/territory multilateral funding agreements on housing, and does not include social housing provided by Aboriginal organisations (for example, land councils) with finance from other sources.

³⁷ Steering Committee for the Review of Government Service Provision, 'Report on government services 2014', table 17A.8.

³⁸ Data is unavailable for 2014.

³⁹ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', p. 6 and table 3.1, pp. 16–17. People are assessed as living in 'severely crowded' dwellings where the dwellings require four or more extra rooms to accommodate them, under the Canadian National Occupancy Standard.

⁴⁰ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', November 2012, table 3.1, p.16; Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2006', September 2012, table 1.1, p.47. The ABS defines a person as being homeless where they do not have suitable accommodation alternatives and their current living arrangement: is in a dwelling that is inadequate; has no tenure, or if their initial tenure is short and not extendable; or does not allow them to have control of, and access to space for social relations (Australian Bureau of Statistics, 'Information paper: a statistical definition of homelessness', 4 September 2012, p.11).

⁴¹ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', table 3.1, p.16.

⁴² Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011, remoteness by state and territory of usual residence', 28 November 2012, table 1.

⁴³ Australian Institute of Health and Welfare, 'Specialist homelessness services, NSW supplementary tables, 2013-14', 17 December 2013, table NSW 2.1.

⁴⁴ Australian Institute of Health and Welfare, 'Specialist homelessness services, 2013-14: NSW, supplementary tables', 15 December 2014, table S2.14.

⁴⁵ Australian Institute of Health and Welfare, 'Specialist homelessness services, 2013-14: Australia, supplementary tables', 15 December 2014, table S3.2.

⁴⁶ Australian Bureau of Statistics, 'Census of Population and Housing: estimating homelessness, 2011', table 3.1, p.16.

⁴⁷ Australian Bureau of Statistics, '2011 census quickstats'.