Rental Affordability Snapshot

Tasmania 2025

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WORKING FOR A JUST TASMANIA







Anglicare Tasmania acknowledges and pays respect to the Tasmanian Aboriginal community as the traditional and original owners and continuing custodians of this land, Lutruwita/Tasmania, on which this project has taken place. We acknowledge Elders past and present, and Aboriginal people who have participated in and are connected with this research.

Acknowledgements

The assistance of staff of Anglicare Tasmania's frontline services in the preparation of this report is gratefully acknowledged. Thank you for the important work you do, and to the people you work with for their strength and resilience.

Content warning

This report discusses domestic and family violence. If the content raises any issues for you and you would like to speak to someone for support, the below services can be contacted 24/7:

1800RESPECT

Phone 1800 737 732, text 0458 737 732, online www.1800respect.org.au

Lifeline

Phone 13 11 14, online www.lifeline.org.au

13YARN

For Aboriginal and Torres Strait Islander people: phone 13 92 76

Note on terminology

Family violence refers to violence between family members, typically where the perpetrator exercises power and control over another person. The most common and pervasive instances occur in intimate (current or former) partner relationships and are usually referred to as domestic violence. We have endeavoured to use the term domestic and family violence (DFV) throughout this report.

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1 AIHW (2018), 'Family Domestic and Sexual Violence in Australia', Australian Institute of Health and Welfare, accessed April 2025.

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Anglicare's experience in housing services and advocacy

Anglicare Tasmania is a large community service organisation in Tasmania with offices in Hobart, Glenorchy, Launceston, St Helens, Devonport, Burnie, Sorell and Zeehan and a range of programs in rural areas. Anglicare's services include accommodation support; mental health services; support services following a motor vehicle accident; aged and home care services; alcohol and other drug services; financial and gambling counselling; and child, youth and family support.

In addition, Anglicare's Social Action and Research Centre (SARC) conducts research, policy and advocacy with a focus on issues affecting Tasmanians on low incomes who are disadvantaged or vulnerable.

Anglicare Tasmania is committed to achieving social justice for all Tasmanians. It is our mission to speak out against poverty and injustice and offer decision-makers alternative solutions to help build a more just society. We provide opportunities for people in need to reach their full potential through our services, research and advocacy.

Anglicare delivers a range of housing services including the Housing Connect Front Door service statewide, long-term communal housing for people on a low income and Youth2Independence accommodation services. The Housing Connect Front Door is the entry point for people to access housing support, from emergency accommodation to a long-term home. This begins with an assessment to understand their individual circumstances and help match them with the most suitable options available. Anglicare publishes a quarterly Housing Connect Front Door Service Snapshot that provides an overview of this service.

SARC has published the Rental Affordability Snapshot every year since 2007. Our research projects have looked at the housing and accommodation needs of people experiencing mental health conditions, young people, unaccompanied homeless children, families trying to reunite and people escaping domestic and family violence and abuse.

Key findings

The number of affordable rentals has declined with a 25% drop in listings and record low vacancy rates in all regions.

For people on the lowest incomes there are no affordable private rentals and the gap between advertised rents and what they can afford is growing.

The lack of affordable rental properties is pushing Tasmanians into financial stress or homelessness.

It is also a barrier to addressing issues such as domestic and family violence, bed-block in the public hospital system and persistent disadvantage.

We need governments to deliver social housing at scale and to raise the rate of income support.





845 properties listed **25%**



675 self-contained properties \$\mathbb{4}\$ 35%



of properties listed were affordable for:



Tasmanian families relying on Single **Parenting Payment** Tasmanians relying on Disability **Support Pension**



Single Tasmanians receiving JobSeeker Tasmanians receiving Youth Allowance



Single Tasmanians relying on the Age Pension wanting a place of their own



Every year Anglicare Tasmania, along with Anglicare Australia and other agencies across the country, runs the Rental Affordability Snapshot to test whether it is possible for people on low incomes to afford a home in the private rental market.

The Snapshot looks at all properties listed for rent on realeastate.com.au and flatmates.com.au on a weekend at the end of March every year. We then assess whether each property is affordable and appropriate for 14 types of households on low incomes, including young people, single parents, working families, older people and those dependent on Centrelink benefits. For more details on our methodology, please see our FAQ (p. 43).²

Our report also presents the stories of Anglicare Tasmania clients who have been searching for housing in the private rental market. Their experiences show how the private rental market in Tasmania works, and doesn't work, for people today. All stories used in this Snapshot have names and details changed to protect client privacy.

² This year we have moved from using Gumtree, a declining platform that is producing lower volumes of listings in 2025, to flatmates.com.au, the current major site for sharehouse listings in Australia. We will note where that may have affected our data.

Availability

Following a moderate rise in the number of properties advertised over the past 2 years, the number of listings fell to 845 properties this year, 25% less than the 1,127 properties advertised in 2024.

For our main source of data, realestate.com.au, listings declined by 33%. Since this site does not capture most sharehouse listings, we use a secondary source of data. This year our source for sharehouse listings changed from Gumtree, which has declined in popularity, to flatmates.com.au. This switch may be masking a greater decline in overall listings.

The decline in listings is substantial and reflects the record low vacancy rates reported in all regions of Tasmania, which are even lower than 12 months ago.

Number of properties advertised in Tasmania in Snapshot week, 2013-2025

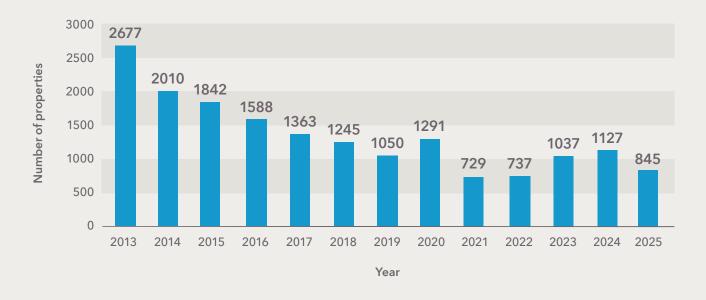


Chart 1: Number of advertised properties

Number of properties

There are virtually no rentals available at any price

The vacancy rate is the percentage of all rental properties that are vacant and available to rent. It is a good indicator of whether current housing policy is effective.

When the vacancy rate falls below 3%, there are generally more people looking for rentals than there are properties available. With more people competing for each property, rents tend to rise. The further the rate falls below 3%, the tighter the market becomes and the faster rents rise.

Over the past year we have seen vacancy rates fall to unprecedented lows in all regions. The vacancy rate can't fall below zero, but rates were virtually there in January 2025 with Hobart and Burnie recording 0.3% and Launceston recording 0.5%. Vacancy rates have remained below 1% in every region for the 6 months to February 2025.

Under these conditions it is hard for anyone to find a rental at any price. For people on low incomes, even the lowest priced rentals are not affordable, and they are often outcompeted for these properties by people on higher incomes.

As the gap between advertised rents and what people can afford increases, the number of people who are priced out of the private rental market grows.



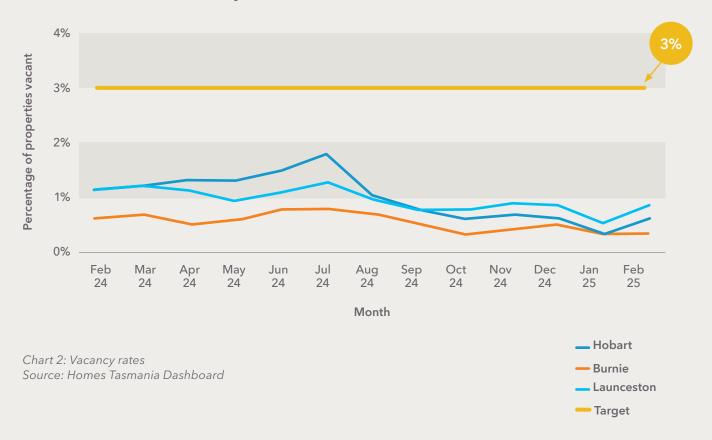
A sustainable vacancy rate of around 3 per cent in the private rental market will help to stabilise rents and ultimately reduce pressure on household budgets.



Tasmanian Housing Strategy 2023-2043³

3 Tasmanian Government (2022) Tasmanian Housing Strategy 2023-2043.

Residential rental vacancy rate







Affordability

The percentage of properties advertised that are affordable and appropriate for 12 of the 14 types of low-income households is the same as in 2024. However, with fewer properties advertised, the number of affordable properties that are available has fallen.

For 7 of the 14 household types there are still no affordable private rentals Single parents receiving Parenting Payment can afford \$251 a week, or \$287 if they have two children, while the average price for a 2-bedroom unit is \$460. Parents relying on the JobSeeker payment can afford \$335 a week for a family of two adults and two children. There are 6 properties they will find appropriate and affordable, mostly located on the West Coast.

A single person on JobSeeker can afford to pay \$131 and will need to find an unusually cheap sharehouse; there is just one in our sample at that price. Sharehouses are more likely to be over \$150 and may be as much as \$300. Young people aged 18 to 21 who are living away from home to study, to look for employment, or due to family conflict, can afford just \$108 a week in rent. The cheapest sharehouse we found is \$125 a week.

Some groups will find properties they can afford but they will be choosing from far fewer than last year

A lower and lower vacancy rate means some working families will need to spend more than they can afford to secure a property. Stretching a budget already pushed to the brink by power bills and grocery prices may have repercussions in other areas of family life.

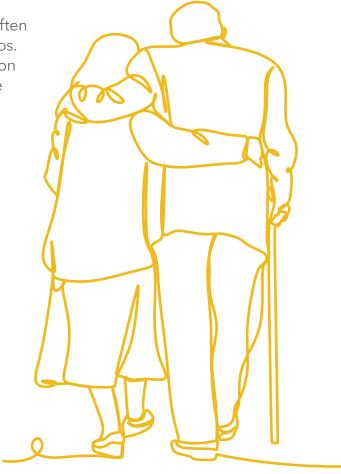
Families with two parents in paid work full time for the minimum wage fall just short of many mid-priced properties. The average price of a 3-4 bedroom property is \$562 a week, just over the \$549 that these families can afford. Statewide, the number of affordable properties for them to choose from has dropped by 35% from 315 in 2024 to 202 this year.

Families with one wage-earner and one person receiving Parenting Payment from Centrelink can afford \$434 a week and will find only 56 properties to choose from, a 29% drop from 79 last year. A number of these properties are in regional or remote areas of the state such as Smithton, Sheffield or Strahan. These families may struggle to find a place to live close to work and school that they can afford. They will also be competing with single parents in paid work, who have the same budget and will be looking at the same properties.

Other households with a reasonable number of properties to choose from include singles on the minimum wage, who are likely to be able to afford a sharehouse room somewhere in the state. Sharehouses comprise 20% of our sample this year.⁴ Living alone is unlikely for a person on minimum wage, with only 3 unshared properties priced within their budget.

Single people receiving Age Pension can afford just \$201 a week, and for that price the only unshared properties are one bedsit in the Launceston area and one unit on the East Coast. Older people may have needs that make sharehousing unsuitable. Those who do choose to enter the sharehouse market will find that many advertisements specifically ask for working people.

Couples who both receive Age Pension will be looking for units priced under \$290 a week. They will find 19 to choose from statewide, often in regional areas, some of them bedsit/studios. It is increasingly apparent that the Age Pension does not pay enough for older people to live comfortably unless they are homeowners.



4 Collecting data from flatmates.com.au has increased the proportion of sharehouses in our sample this year to 20%, from 8% in 2024.

Table 1

Cohort	Household type	Income type	Max weekly rent	Number affordable and appropriate	Percentage affordable and appropriate	Number by region
Young people	Single (18+)	Youth Allowance	\$108	0	0%	South: 0 North: 0 North West: 0
	Single (in a share house)	Youth Allowance	\$108	0	0%	South: 0 North: 0 North West: 0
Single adults	Single	JobSeeker Payment	\$131	1	0%	South: 1 North: 0 North West: 0
	Single (21+)	Disability Support Pension	\$201	2	0%	South: 0 North: 2 North West: 0
	Single	Minimum wage	\$240	96	11%	South: 69 North: 18 North West: 9
Older people	Single	Age Pension	\$201	56	7%	South: 36 North: 11 North West: 9
	Couple (no children)	Age Pension	\$290	19	2%	South: 1 North: 10 North West: 8
Single parents	Single, one child (14+)	JobSeeker Payment	\$228	1	0%	South: 1 North: 0 North West: 0
	Single, one child (<5)	Parenting Payment Single	\$251	3	0%	South: 1 North: 0 North West: 2
	Single, two children (one <5, one <10)	Parenting Payment Single	\$287	3	0%	South: 0 North: 0 North West: 3
	Single, two children (one <5, one <10)	Minimum wage	\$432	56	7%	South: 6 North: 27 North West: 23
Couples with children	Couple, two children (one <5, one <10)	JobSeeker Payment (both adults)	\$335	6	1%	South: 1 North: 0 North West: 5
	Couple, two children (one <5, one <10)	Minimum wage + Parenting Payment (partnered)	\$434	56	7%	South: 6 North: 27 North West: 23
	Couple, two children (one <5, one <10)	Minimum wage	\$549	202	24%	South: 59 North: 89 North West: 54

Regional analysis

South

Availability

The number of properties advertised has decreased by a third (32%) in the south of the state.⁵ This is the largest fall over the last decade, except for the pandemic-affected decline between 2020 and 2021.

Because the population of Greater Hobart has remained stable, the number of people applying for each property is likely to be much higher.

Number of properties advertised on Snapshot weekend in the South, 2013-2025

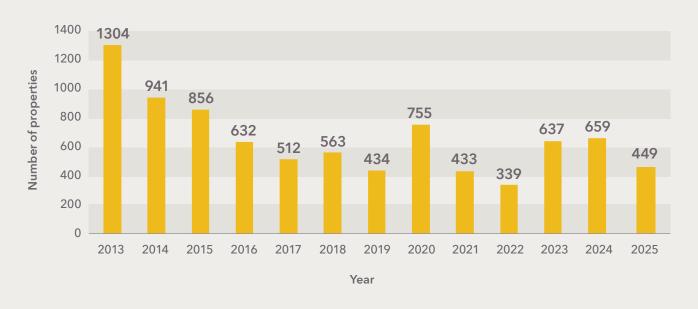


Chart 3: Number of advertised properties in the South

Number of properties

⁵ The sharehouses we have added this year from flatmates.com.au are mostly located in the South. If we consider realeastate.com.au only, the reduction in the South from 2024 to 2025 is 43%.

Affordability



Singles

We found 121 sharehouse rooms advertised in the South this year, ranging from an unusually cheap \$125 to \$350 a week. The average price was \$233. This gives a person on minimum wage 69 affordable possibilities, 36 for a person on Age or Disability Pension, one for a person on JobSeeker, and none for a person on Youth Allowance. Not even a person working full-time earning minimum wage can afford an unshared unit; their budget is \$240 and the cheapest Hobart bedsit is \$285.

Older people

A couple on the Age Pension, looking for a small unit in Hobart, will find just 2 properties they can afford. One is the \$285 Hobart bedsit and the other is in Collinsvale almost 20km from the CBD. A ground floor unit in New Town close to public transport will cost them 42% of their income.



A single Age pensioner in Hobart cannot afford to rent a property unless they choose to live in a sharehouse. In practice, this is often not an appropriate option for people in this age group and fewer than 6% of renters in sharehouses are aged over 65 years.⁶



Single parent families

Single parent families will struggle to find an affordable rental even if they are in paid work. There are 6 properties in the south of the state that a single parent working for the minimum wage with two children can afford. Competition for them is likely to be high. Parents relying on income support payments will find one or two unusually cheap units they can afford, but if they are not able to secure one of these, they will be spending 45%-50% of their income on rent. This is classified as extreme rental stress and means their children will be growing up in poverty.

Couple families

Families in Hobart will find that 3-bedroom properties start around \$430 a week in Gagebrook, and average over \$600. A family with two adults earning full time minimum wage can afford 59, or just over 20%, of these properties. If only one adult is in paid work for the minimum wage and the other receives income support payments, this drops to just 6 properties.

If both parents become unemployed and go onto JobSeeker, their budget for rent goes from \$549 a week to just \$335. They will find only one appropriate property in the South they can afford and will be at risk of homelessness.

6 Dellow K (2024) 'More renters, homeowners turn to share accommodation to make ends meet', *Insights*, 28 November, accessed April 2025.

North

Availability

The number of properties advertised in the North has decreased by 8%, compared to the larger falls in the South and North West. Availability in the North has been relatively steady since the pandemic, although it has not recovered to pre-pandemic levels.

Number of properties advertised for rent on Snapshot weekend in the North, 2013-2025



Chart 4: Number of advertised properties in the North

Number of properties

Affordability



Singles

Launceston has far fewer sharehouses for rent compared to Hobart, which impacts on affordability for single people. We found just 35 sharehouses advertised in the North, at an average of \$225 a week. Singles working for the minimum wage will find about half of them affordable, plus a few apartments. People receiving Age or Disability Support Pensions can afford 11 of all properties advertised, and those relying on JobSeeker or Youth Allowance will not find anywhere they can afford to live.

Older people

Older couples looking for a unit in the North will find about 10 affordable possibilities, although some of these are in regional locations such as Scamander or Bridport.

A single Age pensioner who wishes to live alone will find two affordable units. They are more likely to try to stretch their pension than live in a sharehouse and may be spending 40-50% of their income on rent.



Single parent families

Single parents in Launceston cannot afford a private rental property unless they are in paid work. A single parent who works full time for the minimum wage will find 26 3-bedroom properties within their budget, although finding one close to work and school may be more difficult.

Those who are unemployed, unable to work, or parenting full time will struggle to afford a rental property for their family. The cheapest two-bedroom apartment in Launceston is \$350, 49% of a single parent's income on Parenting Payment.

Couple families

A family with two parents in paid work for the minimum wage have a budget of \$549 for rent, which on paper will comfortably get them a 3-bedroom house in the Launceston area. Even a family with only one wage-earner can expect to find something in their budget. However, with only a limited number of homes on the rental market, families may struggle to find a suitable home, especially if they have specific needs such as a rental that allows pets.

Families in which the adults are not in paid work can expect to live in poverty, overcrowding, or homelessness in Launceston, because there is not a single appropriate rental property they can afford.

North West

Availability

There were 27% fewer properties available in the North West compared to last year. The North West suffers from a chronic lack of homes advertised for rent, exacerbated by the regional population distribution. With numerous smaller population centres, there are likely to be very few rentals available in any one town. In this year's sample, for example, there were only 30 properties in Devonport and 41 in Burnie.

Number of properties advertised for rent on Snapshot weekend in the North West, 2013-2025

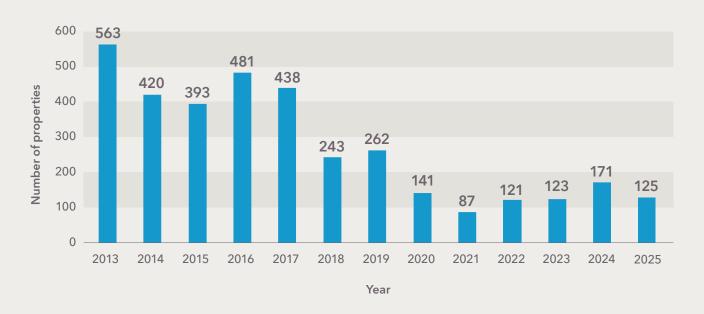


Chart 5: Number of advertised properties in the North West

Number of properties

⁷ Although most pronounced in the North West, the rest of the state is not immune to this problem. A person looking for a home in Sorell, Scottsdale or St Helens is also likely to have only a small number of rental properties to choose from.

Affordability



Singles

In the North West, 9 of the homes advertised are affordable for a person earning minimum wage. Eight are sharehouse rooms, and one is a large property in Queenstown. It may take weeks or months for something close to work to become available, and price may have to take second priority to location.

For those who are not in paid work, the cheapest property in the North West is a shiftworker's room in Rosebery for \$150, which is still beyond the budget of a person on JobSeeker or Youth Allowance. A person on the Disability Support Pension with needs that cannot be met in a sharehouse will need to spend 43% of their income for the cheapest flat we could find in Burnie, putting them in rental stress.

Older people

An older couple receiving the Age Pension can afford 8 properties in the North West, half of which are in Queenstown. If they require accessible features, have a small pet, or want to live in a particular area, maybe close to family, they may struggle to find a property that meets their criteria, even if they are willing to pay higher prices.

An older single person receiving the Age Pension cannot afford to live anywhere but a sharehouse.



Single parent families

The North West is the only region where single parents relying on Parenting Payments can afford to rent a home for their family. However, the appropriate and affordable properties are located on the West Coast, with limited access to transport and services. Burnie and Devonport have only one 2-bedroom home advertised for under \$300 a week. A single parent earning minimum wage can afford 23 appropriate houses in our sample, only some of which will be close to work and school.

Couple families

There are 74 homes with 3 or more bedrooms advertised in the North West. Of those 74, around 20 are unaffordable for low-income families. From the remainder, a family will be choosing from fewer than 14 homes in any one postcode.

A family relying on JobSeeker will find 5 affordable homes on the West Coast. If this location is not practical for them, the cheapest 3-bedroom house is \$335 a week in Burnie, only just outside their price range. However, the great majority will be over \$400.

Impacts on people and their lives

Anglicare's frontline workers see the impact of the lack of affordable housing on Tasmanians.

Our clients are diverse, and they each have unique experiences. However, there is an increasingly common factor in their stories. Whether they are seeking housing support, financial counselling, child and family services, mental health support, alcohol and other drug support, or are experiencing domestic and family violence, secure, affordable housing is often the single change that would make the most difference. Without it, other supports are less effective.

Anglicare Tasmania has operated the Housing Connect Front Door service statewide since 1 July 2024 and publishes a quarterly Snapshot of its operations. The first quarterly Snapshot, *More Houses Needed*, concluded that:

A lack of affordable housing is the key barrier to ensuring Tasmanians can be assisted into a secure home, are safe from domestic and family violence and can thrive and achieve their goals.

In Anglicare's 2024 report *Stretched Too Far*, frontline workers in other service areas reported that increased housing costs are a major factor driving the cost of living beyond the capacity of the family budget. This leaves families having to make choices between essentials such as heating their homes, buying food or seeing their GP.



Families are being forced to move into places with higher rent that are known to be unaffordable, just to get accommodation'

Financial Counsellor, Launceston



Some can't afford [medical care] because their rent is just too high'

Child and Family Worker, Devonport

Rental affordability has broad impacts in the community, especially people on low incomes, young people, people seeking employment, older people, and people with a disability.

The stories in this Rental Affordability Snapshot of Lance, and John and Marie, demonstrate some difficulties for older people on low incomes with additional needs in the current rental market.

To show in more depth how the lack of affordable private rentals impacts people accessing services other than housing, this year's Snapshot highlights some experiences of Anglicare clients who have experienced both domestic and family violence (DFV) and housing insecurity.

Older people and people with a disability may find nowhere they can afford

Lance

Recovering from a serious car accident isn't easy when you're 70. Lance needed emergency surgery and spent months in rehab learning to walk again. Ongoing injuries mean he's never going to be able to return to his former active lifestyle.

Lance hated being in hospital, and he was stuck there for longer than he needed to be. While other patients came and went, Lance couldn't go home, because home was a caravan that he could no longer physically enter. The hospital couldn't discharge him unless he had suitable accommodation, so he had to stay there, taking up a bed, while housing services struggled to find a place for him to live.

Eventually, the hospital social worker found a rental unit for him at a retirement village, which got him out of hospital and has enabled him to relearn how to do things around the house for himself. The problem is

that it costs \$480 a week, which is 70% of Lance's income. That's not sustainable in the long term, especially since he's going to have ongoing medical costs to deal with.

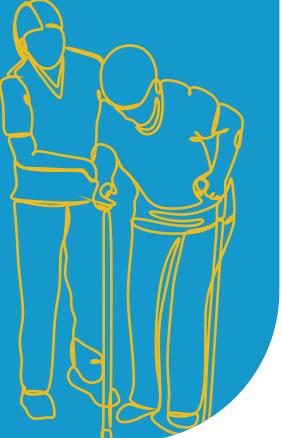
To continue his long-term rehabilitation, Lance needs an accessible home close to shops, medical services and public transport. His injuries have forced him to give up his drivers licence. Everyone agrees he's not at the point of needing residential aged care, and he would like to keep his independence as long as possible.

Budget: \$201

Affordable: 0

Cheapest appropriate: \$210 (unit, Claremont,

unknown if meets accessibility needs)



As an older person on the Age pension, Lance can't increase his income to afford more properties. People like Lance earning the lowest incomes are priced out of the rental market or outcompeted for the few affordable rentals by higher-earning applicants. An increase to social housing is urgently needed to provide secure rental housing for people on the lowest incomes.

The Australian Housing and Urban Research Institute (AHURI) completed a long-term analysis of Census data to examine changes in the supply of, and demand for, affordable and available private rental housing for lower-income households from 1996-2021. This analysis revealed the cumulative impact of market failure:



⁸ Reynolds M, Parkinson S, De Vries J and Hulse K (2024) *Affordable private rental supply and demand:* short-term disruption (2016-2021) and longer-term structural change (1996-2021), AHURI Final Report No. 416, accessed April 2025.

Families may have a wide range of needs

John, Marie, Zane and Patrick

John and Marie never expected to be raising children again in their 70s, but their grandsons needed a fresh start after some family issues, so that's what they're doing. They moved to Tasmania where a family member offered to rent them a property. That was five years ago, and now Zane is 11 and Patrick is 13. It's an expensive age, with school fees, sports and activities, technology, clothing and transport. Already they're just barely making ends meet.

Now the house they've been living in is going to be sold. John and Marie are facing a rental market that is not only unaffordable, but inaccessible in more ways than one. Neither of them is comfortable using the internet, so it's difficult to even find rental advertisements. When they do manage to view a property, it often turns out to be literally inaccessible - John is nearly 80 and can't climb steps.

Luckily they're located on the North West coast, where it's not impossible to find a 3-bedroom property in their price range. But there are very few available properties, not all are physically accessible, and lots of other families are also looking for cheap 3-bedroom rentals. Moving to another town would be a last resort, because Zane is stressed about starting high school soon and Marie's afraid he'll have a bad time if he has to leave his friends. The boys went through a lot when they were younger and for them to have a good future ahead, they need the stability of a roof over their heads.

Budget: \$423 Affordable: 42

Affordable and local: 3



Many families have additional needs to consider as well as affordability, including proximity to schools, support networks, and services. The adults in the household may not be able to increase their income to afford more suitable properties, like John and Marie, and may have to consider a property above their budget.

Why housing is important in addressing domestic and family violence

Domestic and family violence (DFV) is a major cause of homelessness. In 2023-24, 39% of all clients of Specialist Homelessness Services agencies in Australia had experienced family or domestic violence. Ideally people would not need to move from their home when experiencing DFV, but they often need to leave for their own safety.

Analysis from AHURI shows that many people who have left home due to a violent partner become homeless for a period. This includes staying at a friend or relative's house, in a refuge or shelter, motel/hotel or caravan park, a boarding house, or sleeping rough.¹⁰ Availability of suitable affordable housing is critical to minimising harmful impacts of violence, including the impact on children.



⁹ AIHW (2025) *Family, domestic and sexual violence: Housing,* Australian Institute of Health and Welfare, accessed March 2025.

¹⁰ Australian Housing and Urban Research Institute (2022) *Housing, homelessness and domestic and family violence,* accessed March 2024.

Anglicare Tasmania operates the Housing Connect Front Door service statewide, the entry point for people to access housing support. From Front Door service data we know that statewide:



1 in 5 clients seeking housing support are experiencing DFV



DFV is the main reason 1 in 10 clients are seeking housing support¹¹

Research from Impact Economics and Policy commissioned by the Tasmanian Government in partnership with Shelter Tasmania and Hobart Women's Shelter found that 'an estimated 933 Tasmanian women are returning to a violent partner or entering homelessness after experiencing family violence each year due to a lack of housing.'12

Anglicare's recent research *Unsafe and Unhoused* found that a lack of affordable and available housing in North West Tasmania is a significant barrier to safety and recovery for people leaving DFV.¹³ Some stories featured in this report continue to highlight the issue in the region. Crisis accommodation options for people leaving DFV are often full and wait times for Rapid Rehousing for Family Violence and social housing can be long.

People leaving DFV have a lot to consider when seeking housing, including the needs of children, access to employment, access to services and support networks. They may be facing a lot of other costs such as moving, transport, and medical expenses, as well as progressing stressful legal matters and managing interaction with several services. Leaving a violent relationship is a time of emotional distress and the financial impacts of leaving can be significant.

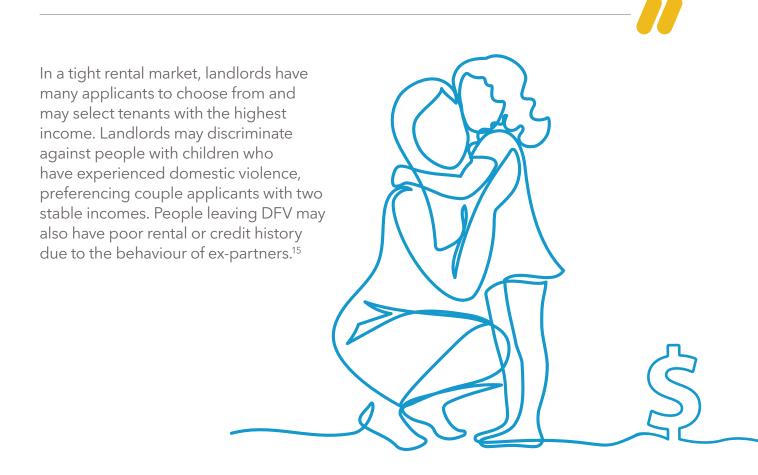
¹¹ Anglicare Tasmania (2025) Housing Connect Front Door Service Snapshot December 2024.

¹² Impact Economics and Policy (2023) Somewhere to Go: Meeting the housing needs of women & children in Tasmania.

¹³ Toombs G (2024) Unsafe and Unhoused, Anglicare Tasmania.



'Access to stable and adequate housing is a basic human need. It has a significant impact on the health and wellbeing of families and children as it provides a safe environment, autonomy, and security which is needed for full participation in social, educational, economic, and community life. Research has linked negative home environments during the first 1000 days with a host of developmental issues, including (but not limited to): inferior language development; behaviour problems; insufficient school readiness; aggression, anxiety and depression; and impaired cognitive development.'14



14 Moore TG, Arefadib N, Deery A, Keyes M and West S (2017) *The first thousand days: An evidence paper*, Centre for Community Child Health, Murdoch Children's Research Institute, Victoria, accessed March 2025.

15 Equity Economics (2021) Nowhere to Go: The benefits of providing long term social housing to women that have experienced domestic and family violence.

Choosing between homelessness or returning to a violent partner

Sam and her babies

Sam says that her ex-boyfriend used to be wonderful, but everything changed once she got pregnant. Sam had to leave for both her own safety and her unborn child.

Homeless at 36 weeks pregnant, Sam took her baby home from hospital to a women's shelter. It was a hard time, one that she never wants to repeat. But she went through transitional housing and then obtained a private rental property in another area. She felt safe and happy there and was able to start building a life with her child.

A year later, what Sam thought was a home turned out to be only a temporary sanctuary. Her landlord has told her that they are very sorry, but they're selling the property, and Sam will not be able to renew her lease. Sam has just found out she's pregnant again, and her ex-boyfriend is offering to let her move back in with him.

He says that this time it will be different, but Sam remembers her family violence worker telling her it was common for abusive behaviour to start or

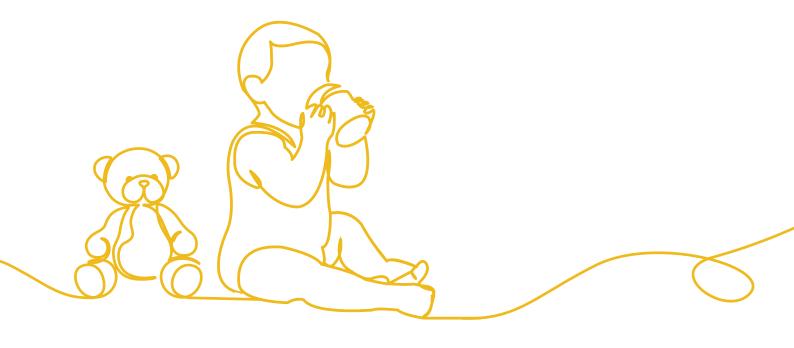
worsen during pregnancy, and Sam hasn't forgotten her experience during her first pregnancy. If she moves back in with him, she, her baby, and her new unborn child are at risk. If she doesn't, Sam and her babies are once again homeless.

Budget: \$251 Affordable: 3

Cheapest appropriate: \$285 (2-bedroom unit, Burnie)

If Sam moves back in with her ex-partner, she and her children will be at risk of experiencing abuse, which will further impact their ongoing health and wellbeing. Significant evidence indicates that children who are exposed to DFV are at increased risk of adverse lifelong outcomes. They may develop physiological responses and coping behaviours because of their unsafe environment that impact their long-term learning, mental and physical health and wellbeing.

If Sam applies for the unit in Burnie, she may be knocked back as the landlord may prefer a tenant with greater income. AHURI found that 'even with subsidies and other support, affordability, competition and scarcity continue to present barriers for those perceived as less desirable tenants due to assumptions about risk. This includes women and children seeking to leave a violent relationship.' 18



16 Moore TG, Arefadib N, Deery A, Keyes M and West S (2017) *The first thousand days: An evidence paper*, Centre for Community Child Health, Murdoch Children's Research Institute, Victoria, accessed March 2025.

17 National Scientific Council on the Developing Child (2020) 'Connecting the brain to the rest of the body: Early childhood development and lifelong health are deeply intertwined', Working Paper 15, Centre of the Developing Child, Harvard University.

18 Flanagan K, Blunden H, valentine k and Henriette J (2019) *Housing outcomes after domestic and family violence*, AHURI Final Report 311, Australian Housing and Urban Research Institute Limited, Melbourne, accessed April 2025.

Families with children need affordable stable housing to stay together

Michelle and her family

isn't allowed in shelters.

Michelle's been fighting for her family ever since she got pregnant at 18. That baby is 20 now, and her youngest just started school. For the last year, Michelle's been battling her ex-husband through the court systems: first in relation to domestic violence, then for custody of the kids, and now for child support. He's stalked her, damaged her car, and turned up at her workplace to make a scene. Her boss says that's not why she's been fired, but Michelle knows it can't have helped.

Through all of this, Michelle's managed to keep her family together, although it's been difficult with the older ones. Boys over 16 aren't allowed to stay at women's shelters with their mothers, and Michelle struggled to keep in touch with her older teenagers while they couch-surfed. Meanwhile the younger children want to have their friends over, which also

Michelle says the staff at the women's shelter were amazing, but although there were lots of toys and lollies for the younger kids, it wasn't well-equipped in other respects. She spent most of her crisis payment on kitchen things so she can cook instead of heating up expensive prepared meals. The security is good though; Michelle's worried about security wherever she goes next. She wants a big house so she can have all her kids back under one roof, but she's already had to turn down one because it was too close to her ex-husband's family.

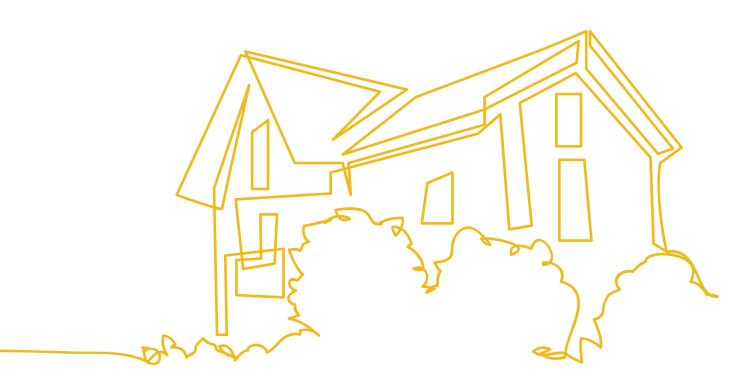
Budget: \$400 Affordable: 0

Cheapest appropriate: \$550 (5 bedrooms, Penguin)

A stable and affordable long-term home would give Michelle a foundation to support her mental health recovery and the kids' wellbeing, but the lack of long-term options means she might have to stay in the women's shelter a long time.

Michelle has ongoing legal cases and personal appointments which limit her ability to gain full-time paid employment. Without employment, landlords might not consider renting a property to Michelle.

If Michelle is successful at renting the property in Penguin, her budget will be stretched, leaving little for other essentials for the kids.



Children need safe and stable housing with room to grow

Mason, Mattie, and their mum Rose

Soon after his baby sister Mattie was born, Mason's mum took them to live with her parents. Mason was only 3 at the time, but he remembers hearing his mum screaming and his dad shouting while the baby cried.

Mason is 5 now, and Mattie is getting too big to sleep in her cot. All three live in Rose's childhood bedroom in her parents' house. Rose's younger brothers live there too, making 7 people in a three-bedroom house.

Mason knows he has to play quietly because his grandpa doesn't like noise, but he's only little and he sometimes forgets. His grandma is always picking on his mum for being bad at controlling the children, and Mason and Mattie have to stay in their room a lot. There's not enough space there for Mason to spread his toys out, and he and Mattie fight a lot when they can't get a break from each other.

Rose desperately wants to move out so she can make her own parenting decisions and give the children space to play and grow up, but she feels trapped. Although on paper there are a handful of 2- and 3-bedroom units around the state within her budget, she doesn't want to move to Queenstown or Scottsdale, where she has no social networks.

Budget: \$287

Affordable: 6 (regional locations)

Cheapest appropriate: \$360 (3-bedroom unit, Mowbray)

If Rose moves to a place she can afford in a regional area, she will be isolated from her social networks and have to spend more on transport. Rose knows that staying in the overcrowded house with her parents isn't an option. The children need access to room for study, play and undisrupted sleep for their health and development. Research shows that overcrowding can lead to emotional and behavioural problems, as well as reduced school performance, and impact family relationships.¹⁹

If Rose rents the 3-bedroom unit in Mowbray, she will be pushed into rental stress and have much less available money to cover other expenses and meet the children's needs. Children in families experiencing housing stress are also at risk of negative health and wellbeing outcomes.²⁰ Rose feels like a failure at being unable to meet her children's needs no matter which way she turns.



19 AIHW (2022), *Australia's children: overcrowding*, Australian Institute of Health and Welfare, accessed March 2025.

20 AIHW (2022), *Australia's children: overcrowding*, Australian Institute of Health and Welfare, accessed March 2025.

Children need access to safe caregivers

Nadeesha and her daughter Rami

Nadeesha met her Australian partner Paul while he was working in her home country. They came to Tasmania and moved in with his mother. Throughout the relationship, Paul was abusive, using coercive control and belittling Nadeesha. It got worse after their daughter Rami was born, until finally Paul and his mother drove Nadeesha out of the house. Paul said that in Australia it was illegal for Nadeesha to take Rami with her and she would go to jail if she tried.

Since then Nadeesha has learnt he was lying, but it doesn't change the fact that her baby is still in Paul's custody. Isolated from her family and with limited English, Nadeesha depends on family violence services and legal aid, who are advocating tirelessly on her behalf. They've advised her that she's unlikely to get full custody unless she has appropriate housing for Rami. They did succeed in getting a Family Violence Order taken out against Paul, and obtained Special Benefit from Centrelink for Nadeesha so she could have some income.

Special Benefit is paid at the same rate as JobSeeker (for people who aren't ordinarily eligible for Centrelink benefits, like newly arrived migrants), which makes private rentals unaffordable. Nadeesha's

applied for Rapid Rehousing, but until a place becomes available she is living in a motel room. Social housing is her only hope for long-term housing, but providers aren't going to allocate her a two-bedroom property on her current income.

Centrelink will increase her payment once she has Rami in her custody, but she can't get custody without a two-bedroom home.

Budget: \$131

Affordable: 0

Cheapest appropriate: \$285 (2-bedroom unit, Burnie)

The separation of a child from a safe parent should never occur simply because the parent does not have stable housing. The separation of a child from their primary caregiver causes immense stress for them both, and can lead to poor health outcomes, mental health issues, and impact the caregiving relationship.²¹

Until Nadeesha has stable and appropriate housing, she is unable to have Rami in her care, but she is stuck without the ability to pay for suitable housing without Parenting Payment. Anglicare Tasmania's previous research *In Limbo* demonstrated the income and housing challenges experienced by Tasmanian parents seeking reunification with their children, and recommended a suite of stable accommodation options for family reunification.



21 Moore TG, Arefadib N, Deery A, Keyes M and West S (2017) *The first thousand days: An evidence paper*, Centre for Community Child Health, Murdoch Children's Research Institute, Victoria, accessed March 2025.

Private rental options for people leaving domestic and family violence

It is important that people can leave an abusive relationship when they need to so that additional trauma and disruption to them and their children is minimised. This is made easier if there are enough suitable, safe and affordable rental properties available in the right location.

We looked at the options that were available on the Snapshot weekend for people on low incomes who are trying to leave domestic and family violence.



A single person leaving domestic and family violence needs to feel safe and secure to begin to recover from trauma. They are unlikely to seek shared accommodation with strangers.

On Snapshot weekend, 67 self-contained one-bedroom properties were advertised statewide with 32 in the South, 28 in the North and 7 in the North West

Statewide, the median rent for a one-bedroom property was \$370 per week, which was:

- 6% higher than in March 2024²²
- 3.4 times affordable rent for a person receiving Youth Allowance
- 2.8 times affordable rent for a person receiving JobSeeker
- 1.8 times affordable rent for a person receiving a pension
- 1.5 times affordable rent for a person working for the minimum wage.

Statewide, rents for the most affordable 25% of properties advertised (17 properties) were between \$190 and \$300 per week.

Compared to last year's Snapshot data, median rents in each region were:

- 13% to \$330 per week in the North West
- 介 <1% \$320 per week in the North

22 Rents for one-bedroom properties have been compared with data from the 2024 Rental Affordability Snapshot to ensure that rents for the same type of properties are compared.



A single parent with one child needs a two-bedroom home.

On Snapshot weekend, 201 one-bedroom properties were advertised statewide with 92 in the South, 79 in the North and 30 in the North West.



Statewide, the median weekly rent for a two-bedroom property was \$450, which was:

- 7% higher than was reported for the March quarter 2024²³
- 1.8 times the amount a single parent receiving income support payments with one child can afford if the child is aged under 5
- 2 times the amount a single parent receiving income support payments with one child can afford if the child is 14 or older.

Rents for the most affordable 25% of properties advertised were between \$210 and \$390 per week.

Compared to the March quarter 2024, median rents for two-bedroom properties:

- 15% to \$355 per week in the North West
- \bigcirc 7% to \$480 per week in the South

23 Rents on Snapshot weekend 2025 were compared to the median rents for the same property type in the March quarter 2024 as compiled and reported by the Tenants Union of Tasmania https://tutas.org.au/wp-content/uploads/2019/11/RDA-Rent-Stats-Mar-2024.pdf



A single parent with two children needs a three-bedroom dwelling. The Snapshot considers two-child families with one child aged under 5 years and a second aged under 10.

On Snapshot weekend, 314 three-bedroom properties were advertised statewide with 160 in the South, 101 in the North and 53 in the North West.

Statewide, the median weekly rent for a three-bedroom property was \$520, which is:

- 4% higher than was reported for the March guarter 2024²⁴
- 1.8 times the rent a single parent with 2 children can afford if they rely on income support payments
- 1.2 times the rent a single parent with 2 children can afford if they work for the minimum wage.

The most affordable 25% of properties advertised were between \$270 and \$460 per week.

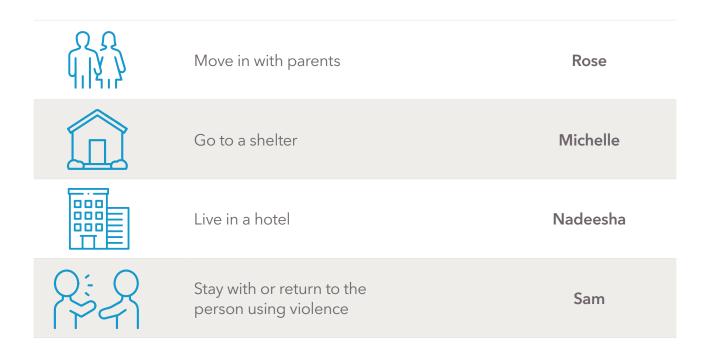
Compared to the March quarter 2024, median rents for three-bedroom properties are:

- 13% to \$450 per week in the North West
- 9% to \$578 per week in the South
- ounchanged at \$480 per week in the North

24 Rents on Snapshot weekend 2025 were compared to the median rents for the same property type in the March quarter 2024 as compiled and reported by the Tenants Union of Tasmania https://tutas.org.au/wp-content/uploads/2019/11/RDA-Rent-Stats-Mar-2024.pdf



Where do people escaping domestic and family violence go if there are no affordable rental options?



Living in overcrowded, inadequate, or temporary dwellings are considered forms of homelessness as defined by the ABS.²⁵ When people leaving domestic and family violence cannot find an affordable rental, they are likely to experience a form of homelessness while waiting for affordable housing options, such as social housing.

25 AIHW (2025) *Homelessness and homelessness services*, Australian Institute of Health and Welfare, accessed March 2025.

What could be done to address the challenges for people on the lowest incomes?



If we do not address the current challenges in Tasmania's housing system, there will be prolonged adverse social and economic outcomes. The economy may be affected as industry will be less able to attract and retain staff because key workers will not be able to afford housing close to where they work. More people will experience housing stress as they are pushed out of the private rental market, creating more demand for housing and homelessness services.²⁶

Tasmanian Housing Strategy 2023-2043



Low rental availability and affordability has impacts across the housing system, including:

- people seeking to buy a home are renting longer, which increases the total number of people applying for rental properties
- more people need to apply for social housing as they are priced out of the rental market
- people are stuck in crisis or transitional accommodation longer as they can't exit to an affordable rental (like Michelle and her family)
- people stay in hospital longer than they need (like Lance)
- people exiting prison or other facilities may find nowhere to go
- people struggle to leave domestic and family violence.

Fixing the housing system is a complex task. A range of measures to address housing affordability for people on low incomes are outlined below. The first two measures will have the greatest impact and must be the highest priority to address housing affordability for people on low incomes.

26 Tasmanian Government, 2022, Tasmanian Housing Strategy 2023-2043.

Increase social housing at scale

Government investment in social housing has failed to keep up with demand. In February 2025, there were 5043 applicants on the social housing register in Tasmania, increasing by 7.2% from 4705 in February 2024.²⁷ Anglicare's most recent Housing Connect Front Door Service Snapshot found that private renters were the largest group of people seeking housing support.²⁸ As people are unable to find available and affordable rentals, the demand for social housing grows.

For people on the lowest incomes, the private rental market does not provide secure, affordable housing.

Given the abject failure of the private market to provide affordable housing, it is past time for governments to invest in the development of social housing. This is the only way that every Australian can have a safe and secure place to call home.²⁹

The supply of social housing must be proportionate to the number of people who need it. Insufficient social housing is an Australia-wide issue. However, in Tasmania, the deficit in supply is even greater compared to need.

In Tasmania, there are only 1333 social houses per 10,000 people in the most socioeconomically disadvantaged decile, 14% fewer than the national average of 1544.³⁰

The Grattan Institute, which has championed a Social Housing Future Fund,³¹ recommends that the Federal Government:



State and Federal Governments need to work together to increase the supply of social housing at the scale needed.

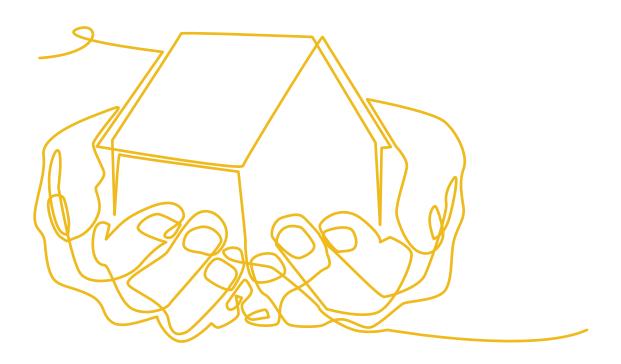
- 27 Tasmanian Government (2025) Homes Tasmania Housing Dashboard February 2025.
- 28 Anglicare Tasmania (2025) Housing Connect Front Door Service Snapshot December quarter 2024.
- 29 Anglicare Australia (2022) Homes for all: A Roadmap to Affordable Housing, accessed April 2025.
- 30 Calculated using data from Australian Government Report on Government Services and Australian Bureau of Statistics.
- 31 Coates B (2021) 'The compelling case for a future fund for social housing', *The Conversation*, accessed April 2025.
- 32 Sathanapally A, Bennett S, Breadon P, Coates B, Hunter J, Wood T and Griffiths K (2025) *Orange Book 2025: Policy priorities for the federal government*, Grattan Institute.

Increase income support payments

People on the lowest incomes, relying on government payments as their main source of income, are largely unable to afford private rental housing. Payments must be raised above the poverty line. Anglicare Australia states that raising JobSeeker, Parenting Payment and Carer Payment to the poverty line would pull almost 2.3 million Australians out of poverty, including 840,000 children.³³ This must be a priority for the next Federal Government.

It is important that the increases to support payments are accompanied by expansion in housing supply and a more sustainable vacancy rate or there is a risk that rent increases will absorb the increase to payments.

The Grattan Institute recommends an increase to maximum rates of Commonwealth Rent Assistance (CRA) by 50 percent for singles and sharers, and 40 percent for couples.³⁴ These changes would assist many people on low incomes, but would do little for people on the lowest incomes because rents are beyond their budgets, even with CRA. Reforms to the CRA would be welcome; however, they are not a substitute for increases to income support payments. Any changes to the CRA should aim to ensure that low income households spend no more than 30% of their income on rent.



³³ Anglicare Australia 2025 Investing in People: Anglicare Australia's Plan for Australia's Federal Budget, accessed March 2025.

³⁴ Sathanapally A, Bennett S, Breadon P, Coates B, Hunter J, Wood T and Griffiths K (2025) *Orange Book 2025: Policy priorities for the federal government,* Grattan Institute.

Better homes for renters

Renting for life is the norm for an increasing share of the population. Rental properties are people's homes and the housing stock and legislation should support the standard of living we want for all Australians. This requires ongoing work, including:

- improving the energy efficiency of rental housing stock, so people don't pay more on their energy bills just because they are renting
- improving the accessibility of rental housing stock, so there are plenty of options for people who are ageing or who live with a disability
- reforming legislation to enable renters to make minor modifications so that renters can make their homes comfortable and safe
- measures to encourage long-term leases
- reforming legislation to limit the frequency of rent increases to enable renters to plan with greater certainty.

Change tax system incentives to prioritise housing

The primary purpose of our housing system should be to provide homes for people to live in. Our current tax system has produced outcomes that are not supporting this objective. Recommended changes to the tax system include winding back negative gearing and capital gains tax discounts. At the State level, a switch from stamp duty to a broad-based land tax would be more equitable and encourage more efficient use of existing housing stock by removing a barrier to moving, including downsizing.³⁵ This is unlikely to be achieved without assistance from the Federal Government.

35 Eslake S (2024), Independent review of Tasmania's state finances, accessed April 2025; Sathanapally A, Bennett S, Breadon P, Coates B, Hunter J, Wood T and Griffiths K (2025) *Orange Book 2025: Policy priorities for the federal government,* Grattan Institute.

Key Recommendations

Federal Government

Anglicare Tasmania calls on the Federal Government to:

- 1. Increase funding and work with States to deliver social housing at scale.
- 2. Raise the rate of income support payments above the poverty line.

State Government

Anglicare Tasmania calls on the State Government to:

1. Increase funding and work with the Federal Government to increase the number of social homes beyond the current commitment.





How is household income calculated?

We use publicly available information on rates of payment for JobSeeker, Youth Allowance, the Disability Support Pension, the Age Pension, Parenting Payment, and minimum wage rates. Household income also includes all applicable Family Tax Benefits, additional supplements and allowances, and the maximum rate of Commonwealth Rent Assistance.

What sort of properties are counted?

RAS counts houses, units, flats, bedsits and rooms in sharehouses that are advertised for long-term rental (at least 6 months). It does not count boarding houses, caravan parks, holiday accommodation, retirement villages, student accommodation run by UTAS or other educational institutions, or dedicated backpacker/fruitpicker accommodation. Sharehouses must offer private individual rooms, not just a bed in a shared room. Accommodation that asks for farm work, childcare etc instead of or in addition to monetary rent is not counted.

Where are properties advertised?

We get our properties from two sources: realestate.com.au and flatmates.com.au. Care is taken to ensure properties are not counted twice due to being advertised on both platforms. In previous years we have used Gumtree, but this platform no longer produces a high number of unique properties. The move from Gumtree to flatmates.com.au has slightly changed the nature of this year's data.

What does 'affordable' mean?

For lower-income people, a property is affordable if no more than 30% of income is spent on rent. This is a widely-recognised, internationally accepted standard that leaves sufficient income left over for a reasonable standard of living.

What does 'appropriate' mean?

An appropriate property is one that has enough bedrooms for the whole household (one bedroom for a single or couple, two bedrooms for a single or couple with one child, 3 bedrooms if there are two children). In addition, it is not considered appropriate for a person on DSP to live in a sharehouse, in recognition of the fact that some disabled people have special needs that cannot be easily accommodated in a sharehouse. We realise that this is not the case for all disabled people and that many would choose or prefer this style of living. (To see what is available when sharehouses are counted in, please refer to the 'Single on Age Pension' cohort, as the two have the same income.)

Why are sharehouses counted separately for people on Youth Allowance?

People on Youth Allowance receive a different amount of Commonwealth Rent Assistance depending on whether they live in a sharehouse.

Aren't sharehouses just for students? Can anyone live in a sharehouse?

In response to Tasmania's tight rental market, it is increasingly common for working singles or older adults to live in sharehouses. It is true, however, that many sharehouses are designed and set up for students and may be reluctant to accept non-students. In addition, it is common for advertisements to specify that applicants must be working, discriminating against people on income support benefits.

Some sharehouses ask for specific genders (for example, only women), ethnicities or other personal characteristics ("must be vegetarian or vegan"). We have omitted these as they are not truly 'available' to much of the population.

Do prices include power, water, internet etc?

This varies from one advertisement to another. Unfortunately, in most cases it is not possible to determine the base rent exclusive of utilities.