

# Rental Affordability Snapshot

## Tasmania 2019



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# More information

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# Anglicare's experience in housing

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 crisis, short-term and long-term accommodation support; mental health services; acquired injury, disability and aged care services; alcohol and other drug services; financial and Gamblers' Help 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.

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, staff, research and advocacy.

Anglicare delivers a range of housing services including Housing Connect (assistance with crisis accommodation, bond and rent for private rentals and applications for public or social housing); long-term communal or independent housing for people on a low income including some options for age-specific cohorts; and crisis accommodation for males aged 13 to 20.

Every year SARC analyses the rental market across Tasmania for the Rental Affordability Snapshot. We have also conducted in-depth research into the particular accommodation challenges for people with mental ill health (Pryor 2011), youth homelessness (Pryor 2014), the need for stable housing and care for unaccompanied homeless children (Robinson 2017) and stable housing and support to expedite family reunification within the Child Safety System (Fidler 2018).



# Key findings

Since 2007, Anglicare Tasmania has tested whether it is possible for people living on low incomes to afford to rent a home in the private market. We do this by taking a snapshot of all properties listed for rent on realestate.com.au and gumtree.com.au on one weekend each year. We then assess whether each property is affordable and appropriate for 14 types of households on low incomes.

A property is considered affordable for our low-income households if the rent is less than 30% of income (Yates 2007). To be deemed appropriate, it must also have enough bedrooms for the needs of that household type (AIHW 2019b). We are unable to assess appropriateness for particular mobility needs.

Recognising that many people on low incomes must push themselves into rental stress to secure a property – i.e. spend more than 30% of their income on rent – we also assess how many properties would be available and appropriate if households spend up to 49% of weekly income on rent.

On the Snapshot weekend of 23-24 March 2019, there were 1,050 properties listed for rent across Tasmania. This is a 60% reduction in listings since 2013.

Of this year's listings, just 212 properties (22%) would have been affordable and appropriate for our households that rely on income support payments and less than half (465) would have been affordable and appropriate for our households on the minimum wage.

If households paid 49% of their income in rent and therefore experience rental stress, 65% of listings (683) were appropriate for our households on income support payments and 80% (821) were appropriate for our households on the minimum wage.



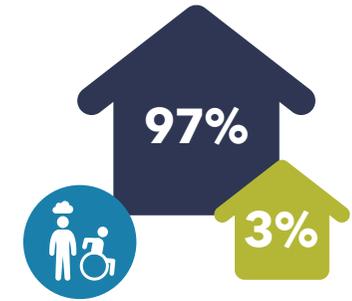
## Georgie, on Youth Allowance in Launceston

No properties anywhere in Tasmania were affordable for a person on Youth Allowance.



## Josie, single mum on Newstart with 1 child in Launceston

Just 8 properties across Tasmania were affordable and appropriate for a single mum with 1 child. All of them were on the West Coast.



## Paul, on Disability Support Pension in Hobart

All 30 properties that were affordable for Paul were in the North and North West of the state, where he has no family or supports.



## Terri, Age Pension in Southern Tasmania

Across the state, just 122 properties were affordable for a single person on Age Pension like Terri.



## Mel and Jack, both on Newstart with 2 children in Launceston

Just 44 properties were affordable and appropriate anywhere in Tasmania for this family of four.



## Michael and Ashley, both on minimum wage with 2 children in Burnie

Across the state, 293 properties were affordable and appropriate for Michael and Ashley's family. Only 30 were in the greater Burnie area where they work.



Names and some details have been changed to protect the identity of Anglicare Tasmania clients.



# More than a housing “crisis”

Anglicare argues that rather than a “crisis”, which is generally considered to represent a short-term situation, long-term housing trends have created a “perfect storm” that is disadvantaging thousands of vulnerable Tasmanians.

Over the past seven years:

- public and social housing has not been able to meet demands;
- private rental listings have declined significantly, with short-stay accommodation likely to be playing a lead role;
- private rental prices have increased; and
- house purchase prices have increased.

These conditions have resulted in:

- increased competition for private rentals;
- increased waiting lists for public housing; and
- unrelenting demand for homelessness services.

## Changes in Tasmania’s housing stock

The total number of listings advertised for rent across Tasmania on the Snapshot weekend has more than halved over the past seven years. In 2013, there were 2,676 properties advertised statewide. This year there were just 1,050, which was less than the number advertised in southern Tasmania alone seven years ago (see Figure 1). The 60% decrease in listings (1,626 fewer properties statewide) is seriously limiting opportunities for people to find and secure affordable private rental properties.

Further, of the listings offered for rent, an initial analysis suggests that the proportion that are share houses, not whole properties, has more than doubled over seven years<sup>1,2</sup>. This puts further pressure on some households, such as families, for whom a room in a share house is not appropriate (AIHW 2019b). It may also exclude other renters if share houses are set up for a certain ‘type’ of renter, such as for students or young adults rather than for older renters. It is particularly stark in southern Tasmania, where the proportion of share houses has risen from 10% of listings in 2013 to 26% this year.



1 Properties that include shared kitchen and living spaces are counted as share houses.

2 There are changes from year to year in how we source the data on share houses. This reflects the change in use of advertising platforms.



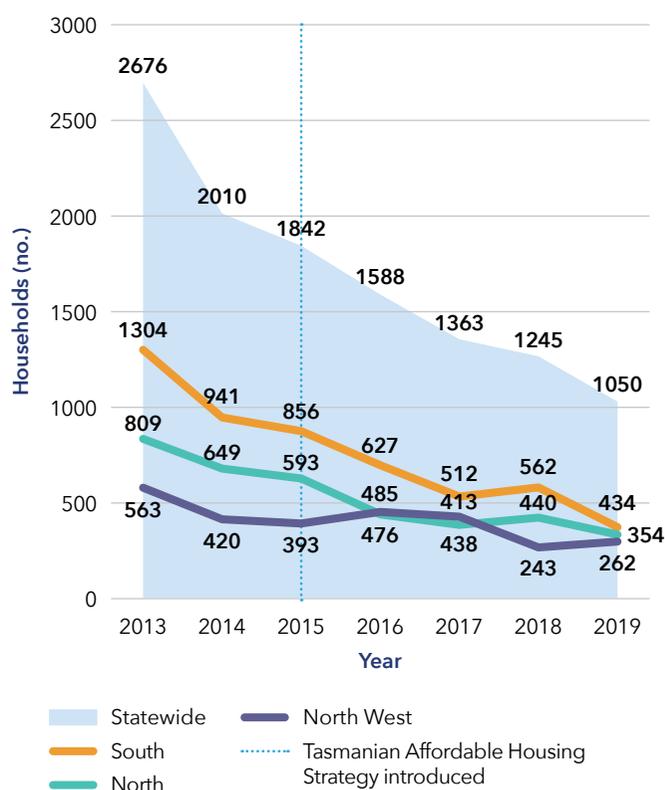
## Changes in demand for Tasmania's private rental accommodation

The growth in population, improved regional employment and growth in house prices in greater Hobart, along with increased numbers of international students and a boom in tourism, have all put market pressures on the private rental market, particularly in southern Tasmania (Department of Treasury and Finance 2018a). The rapid expansion of short-stay accommodation is also having a negative impact on the availability and affordability of long-term rentals in Tasmania (Institute for the Study of Social Change 2018).

Despite the increase in the number of dwellings over the past decade, which has outpaced the growth in population, and with the number of persons per household remaining steady, demand for rentals has been growing quicker than supply (Department of Treasury and Finance 2018a). As a result, the private rental vacancy rate for Hobart has been declining since 2013 and is at an all-time low, while Hobart rents increased in price by 21% from March 2013 to March 2018 (Department of Treasury and Finance 2018a, p. i).

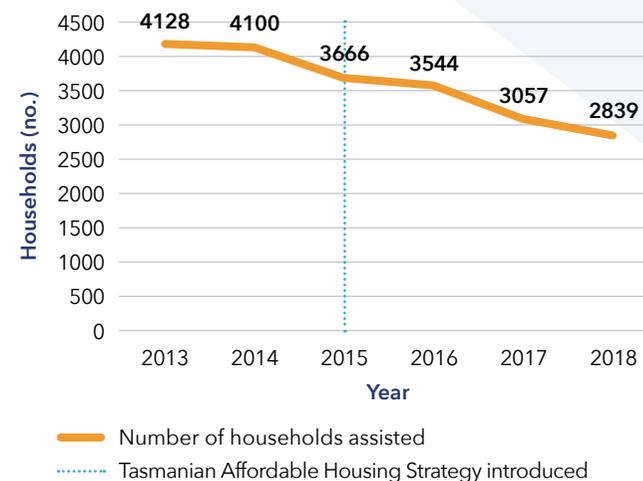
Anglicare clients tell us they are competing against 40 or more other prospective tenants each time they apply for a private rental property, leaving more vulnerable families at a competitive disadvantage.

**Figure 1: Number of rentals available in Tasmania on the Rental Affordability Snapshot weekend**



The State Government-funded Private Rental Support Service (PRSS) assists people to access and maintain a tenancy in the private rental market through bonds, rent assistance, support for some rent arrears, removals assistance, information and advocacy. Seven years ago, it assisted 4,128 households. Today just 2,839 households are being assisted, a reduction of more than 1,000 households being assisted per year (DHHS 2018, p. 39) (see Figure 2).

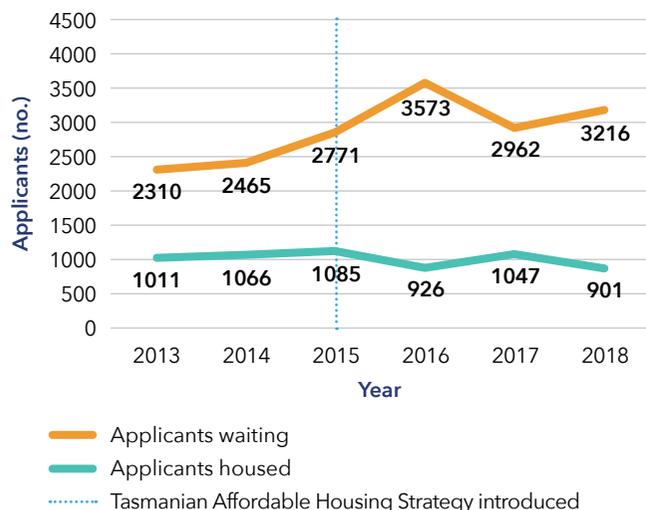
**Figure 2: Private Rental Support Service**



## Pressure on public and social housing

There were 3,216 applicants waiting for public housing in June 2018. This has increased from 2,310 applicants in 2013 – an increase of 900 applicants, or 40% (see Figure 3). The average waiting time for people to be housed as of June 2018 was 63 weeks, up from 40 weeks seven years ago (see Figure 4). This is an increase of 140 days of waiting for a stable home. Despite increased need and with all sides of politics publicly acknowledging Tasmania has a housing “crisis”, the number of Tasmanians housed in public housing flat-lined during this period (DHHS 2018, p. 39).

**Figure 3: Applicants on the Public Housing Register**



## Pressure on Specialist Homelessness Services

In any one night, 1,600 Tasmanians are homeless, a fifth of whom are children, and a further 940 Tasmanians are living in other marginal settings such as caravan parks and improvised or crowded dwellings (ABS 2018).

In 2017-18, Specialist Homelessness Services (SHS) assisted 6,500 people in Tasmania, the majority of whom said they were seeking help because of “housing crisis”, a figure significantly higher than nationally (AIHW 2019a). The other main reasons given for seeking assistance were financial difficulties or inadequate/inappropriate dwelling conditions, both of which were also above the national average. These services have consistently assisted 6,000 or more people annually for the past seven years.

**Figure 4: Waiting times for public housing**



On average, 28 requests for assistance went unmet each day, which has risen steadily each year from 14 requests being unmet daily seven years ago (AIHW 2013). Despite Tasmania having just 2% of Australia’s population, 12% of all Australians turned away from homelessness services per day in 2017-18 lived in Tasmania (AIHW 2019a, supplementary table TAS UNMET.4).

Today, the median length of SHS support provided to a homeless Tasmanian is well above the national average, standing at 62 days as opposed to the national average of 37 days (AIHW 2019a).

This support might include provision of short to mid-term accommodation and helping a person get ready for a longer term tenancy, including referrals to specialist services for medical needs, training or employment.

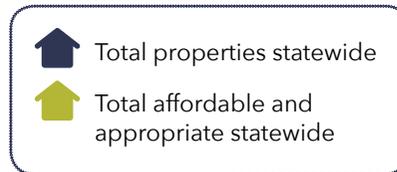
## Beyond a crisis - the need for immediate and significant short-term and long-term intervention

This perfect storm has created more than a short-term “crisis” for low-income Tasmanians. The thousands of vulnerable Tasmanians who are struggling to find or maintain an affordable home need significant action by all levels of government immediately to ensure sufficient homes are available now and in the longer term.



# Meet Georgie

- Single
- Early 20s
- She receives Youth Allowance
- Lives in Launceston
- Uses public transport to get around



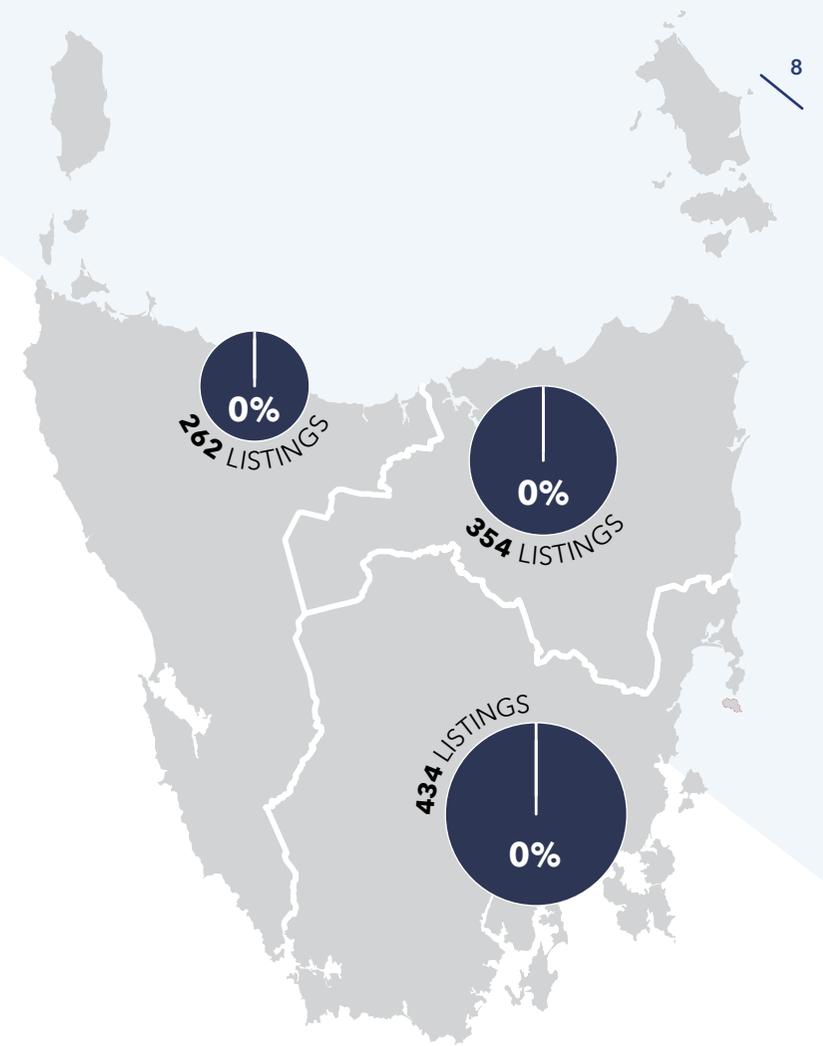
Georgie can afford to pay \$70 per week for rent.

**No properties anywhere in Tasmania, including share houses, are affordable for Georgie.**

This has been the case for people on Youth Allowance for the past 7 years.

Georgie recently left a property she was renting that had no windows, heating or cooking facilities. She is currently couch surfing.

Even if she spent 49% of her income (\$140) and put herself into rental stress, only 67 properties would be affordable and appropriate across the state, most of which are in share houses. If she needs to stay near family and friends in northern Tasmania, there were just 24 properties for her to look at.



“

*How do I look for a home when I have so little money?  
How do I look for work when I don't have a home? I want to work but it is hard to have clean clothes and keep myself well.”*

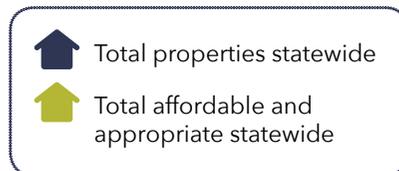
–Georgie, on Youth Allowance in Launceston





# Meet Josie and her 9-year old son Ryan

- Single mum
- She receives Newstart and Family Tax Benefit A & B
- Lives in Launceston
- Uses public transport to get around



Josie can afford to pay \$150 per week for rent.

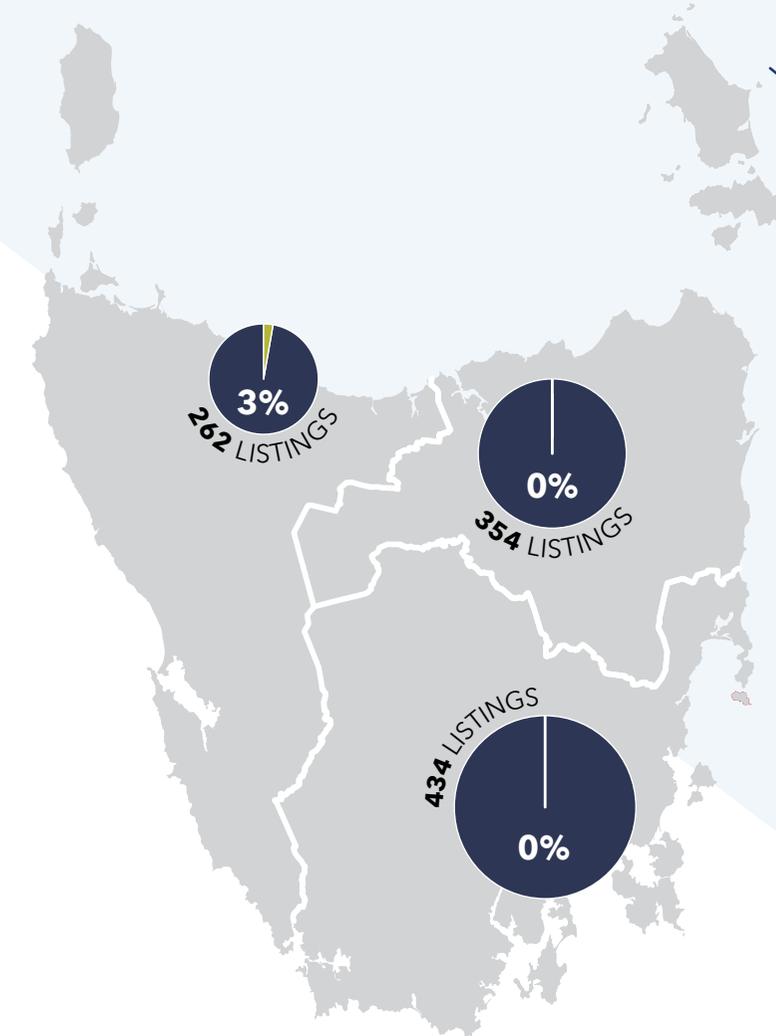
Only 8 properties are affordable and appropriate for Josie and Ryan across the state, all of which are on the West Coast – in Queenstown and Rosebery.

There were no properties affordable for them that would enable them to stay in northern Tasmania to be near family and friends.

There has been no improvement in availability of private rentals for single parents on Newstart over the past 7 years.

If Josie was able to spend \$260 a week rent (49% of her income, which would put her into rental stress) only 125 properties would be affordable and appropriate across the state, with just 33 in the North.

Josie and her son had been living in a friend's shed for the past 6 months. She finally found someone who agreed to rent a property to her at below the average weekly rent.



“

*I am so thankful to the lady who gave me a break because I'd still be homeless without her. My son can now have a stable home life and focus on his education.”*

– Josie, on Newstart in Launceston





# Meet Paul and his mate Andrew

- Single men in their 20s
- Paul receives Disability Support Pension, Andrew is on Newstart
- Paul is studying and both work casually
- Live in Hobart
- Rely on public transport



- Total properties statewide
- Total affordable and appropriate statewide

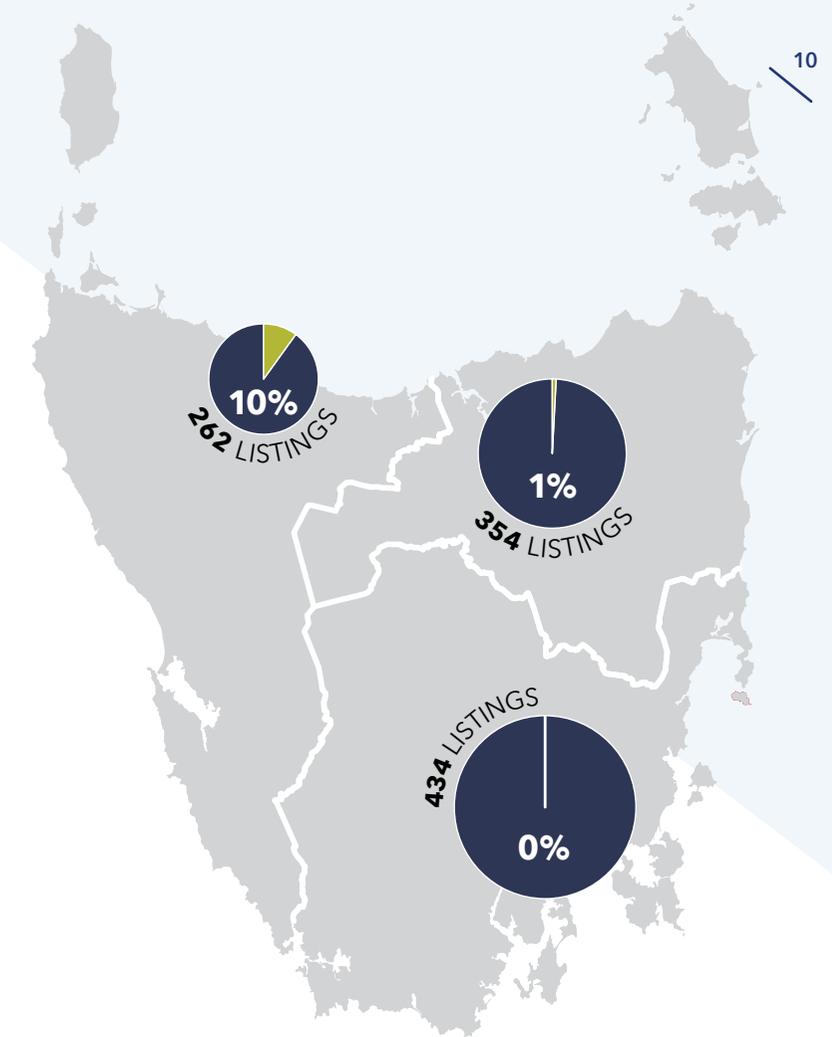
Paul currently lives at home with his mother in Hobart. He can afford to pay \$160 a week rent.

## The 30 private rentals he could afford on his own are all in the North and North West.

If Paul moved there to look for an affordable property he would have nowhere to live while he was looking nor support from family or friends.

Paul met Andrew at a youth group and they decided to look for a house to share. Andrew works casually as a cook but otherwise relies on Newstart. Andrew is living in a shelter for homeless people.

At a recent viewing of a private rental property, which they applied for despite the \$350 weekly rent putting them both into rental stress, there was a queue to get in.



“

*We were told we were in the group of 40 shortlisted for the property out of 120 applications. But we haven't got an offer of a lease. Even if we cut back on other things so we can pay higher rent, it seems nothing is available for us.”*

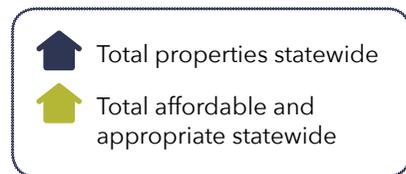
–Paul, on Disability Support Pension in Hobart





# Meet Terri

- Single woman in her mid-60s
- She is on the Age Pension
- Lives in southern Tasmania
- Private car



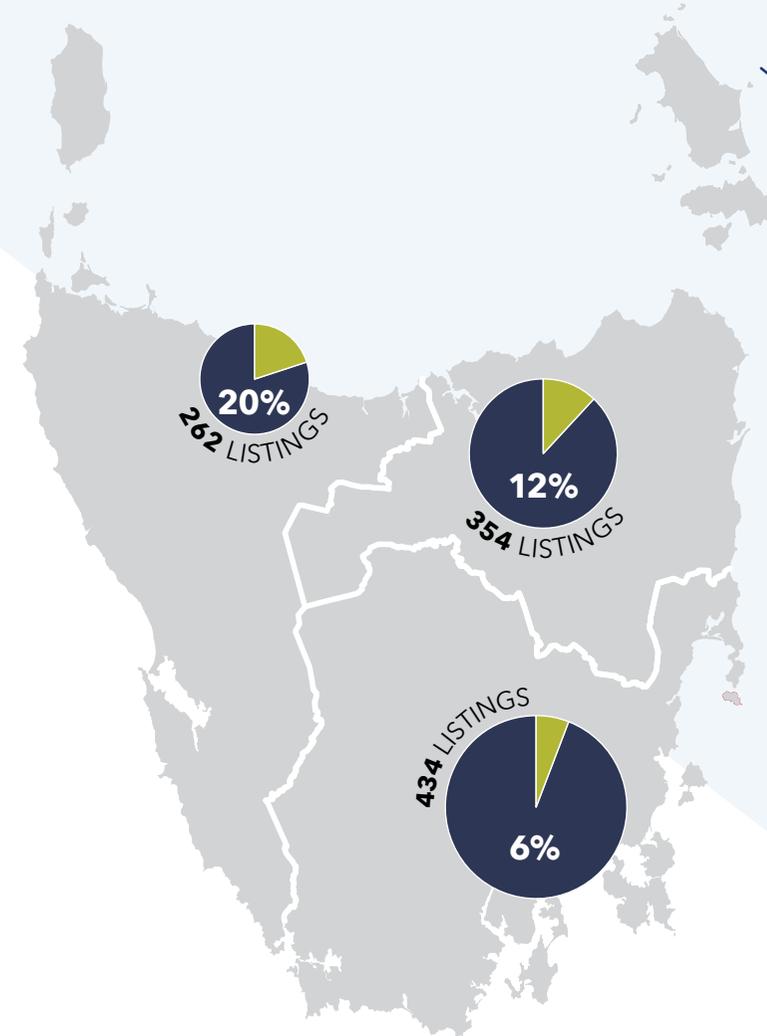
Terri can afford to pay \$160 a week in rent.

**122 properties were affordable and appropriate for Terri.**

If she paid \$260 of her income for rent so that she was in rental stress, a further 241 properties would have been appropriate.

Terri was recently living with her mum. While she was there a family member assaulted her and a Family Violence Order was issued. Terri has lived in a backpackers' hostel in a shared dorm, couch surfed, and stayed in a shelter for homeless people over the past few years while she looked for private rental.

She was prepared to look anywhere in the state and to live alone or in a share property. In March she finally moved into a Housing Tasmania unit in rural Tasmania.



“

*In the backpackers, I was living week to week juggling my bills. Sometimes my food was stolen. I'd get emergency relief when I couldn't manage.”*

–Terri, on Age Pension in Southern Tasmania





# Meet Mel and Jack and their children Charlie (8) and Alex (10)

- Couple looking for work in Launceston
- Both on Newstart with Family Tax Benefit A & B
- Jack works part-time in computer graphics
- They share a car



-  Total properties statewide
-  Total affordable and appropriate statewide

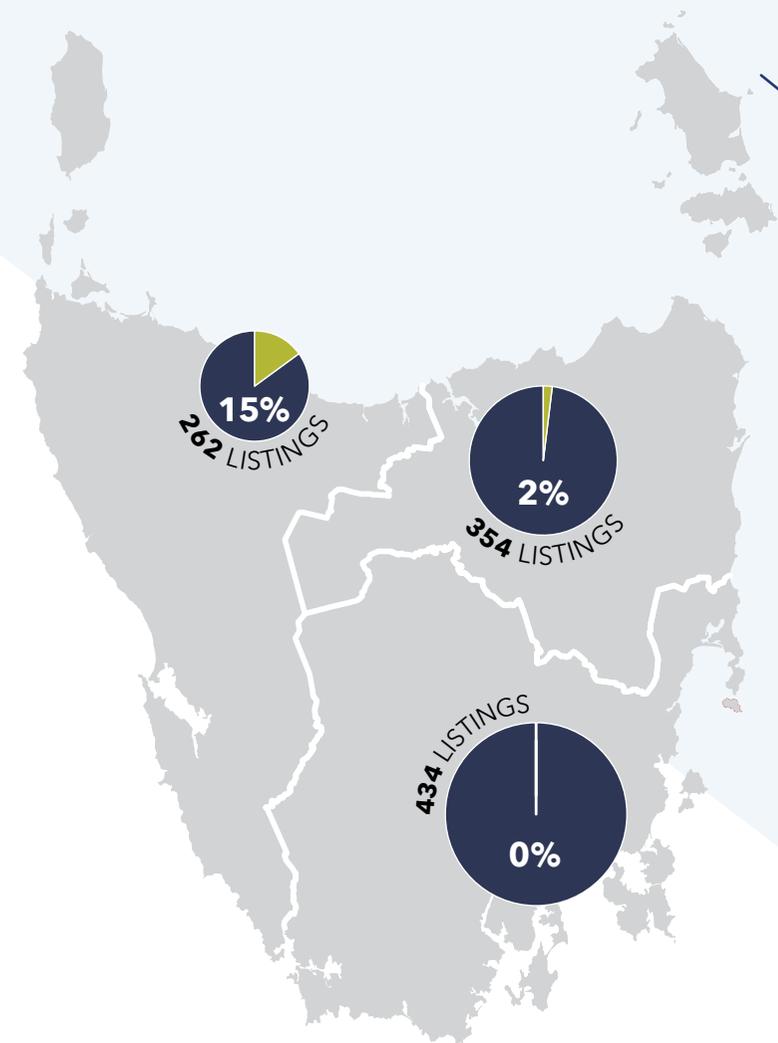
Mel and Jack have a good credit check and rental history with supportive references and can afford to pay \$250 a week in rent.

**44 properties were affordable and appropriate for them on the Snapshot weekend, only 6 of which were in northern Tasmania.**

The remaining 38 were in the North West.

Since their previous rental lease ended four months ago, the four of them have been couch surfing between family homes and staying in caravan parks across northern Tasmania. The travelling is affecting Jack's work and the children's attendance at school.

If they are willing to go into rental stress by increasing their rent payments to \$404 a week (49% of their income), they would have 86 properties in the North to look at.



“

*We are looking outside Launceston now, which is fine for the kids but I'm not sure what work we will be able to find.”*

–Mel, on Newstart in Launceston



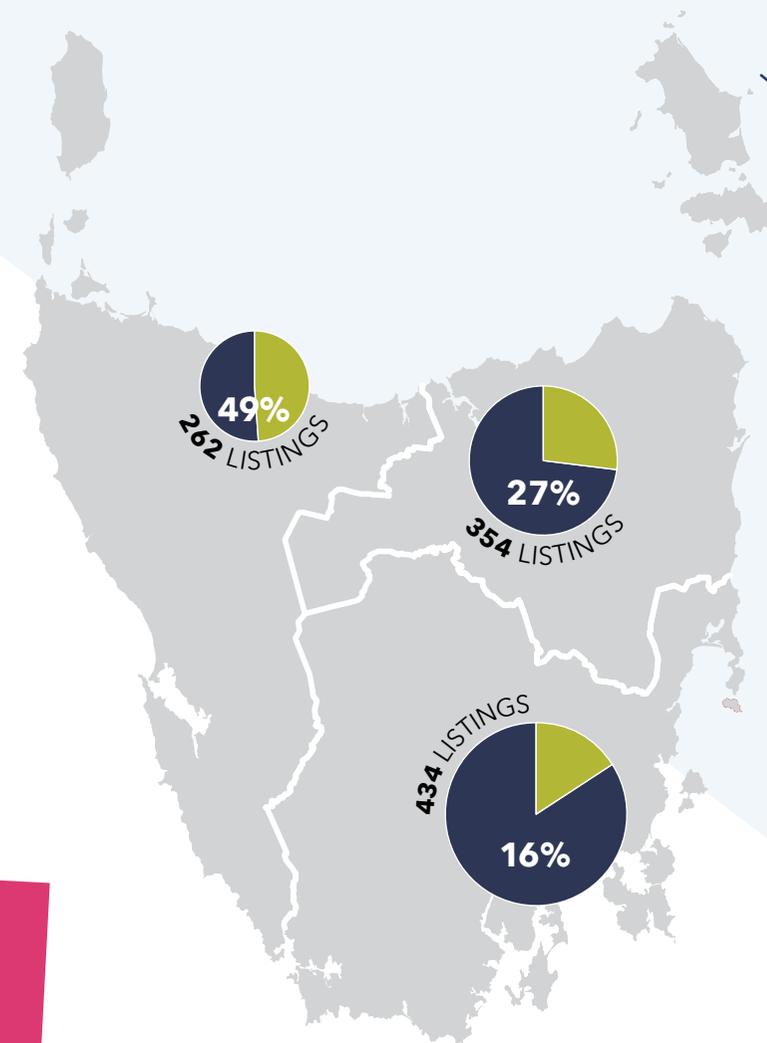


# Meet Michael and Ashley and their children Zachary (4) and Kayla (9)

- Couple receiving minimum wages in Burnie
- Ashley is a full-time cleaner and Michael a part-time truck driver
- They share a car



 Total properties statewide  
 Total affordable and appropriate statewide



Working as a full-time cleaner in Burnie, Ashley and her truck-driving partner Michael can afford to pay \$438 a week in rent.

**293 properties across the state were affordable and appropriate for this family, with almost half of these in North West Tasmania.**

Of the 129 affordable properties in the North West, 30 were in the greater Burnie area, which is where they both work. With one car between them and limited public transport, Michael and Ashley would likely find it difficult to live in any of the 79 properties listed outside Burnie along the North West coastal and rural areas. Twenty of the properties would not be reasonable as they require almost two hours commute each way, being in Rosebery, Queenstown and nearby towns.

Even if they felt able to increase their rent to \$715 a week, representing 49% of their household weekly income, there would be just 10 additional properties for them to look at across the North West region.

Michael and Ashley's current lease is not being renewed as the house is to be renovated and sold. Housing availability more than affordability is limiting their opportunities.

“

*We might not find something near to work even if we pay a lot more in rent.”*

–Ashley, on minimum wage in Burnie



# What can be done?

Affordable and secure housing provides an essential foundation for a decent life through better outcomes in health, education, employment and early childhood development (Productivity Commission 2016). However, 10% of households in Tasmania are living in housing stress<sup>3</sup> (ABS 2018) and low-income Tasmanians are at increasing risk of extreme housing stress, which will restrict their ability to heat their home, access health care and provide opportunities for their children.

Too many Tasmanians are forced to suffer a series of inadequate short-term situations while waiting for affordable and appropriate accommodation, resulting in lowered health, wellbeing, education and employment outcomes for thousands of families (Steen 2018).

This year's Rental Affordability Snapshot has shown the continued trend of decreasing private properties advertised for rent in Tasmania, with an all-time low of just over 1,000 listings on the Snapshot weekend. This is 60% less properties than seven years ago. The Snapshot also shows the important connection between affordability, appropriateness and availability of properties.

Since last year's Rental Affordability Snapshot, the Tasmanian Government has held a Housing Summit, released the Affordable Housing Strategy's second action plan and say they are on target to assist 1,600 households statewide when the first action plan concludes in June.

Anglicare supports the second action plan's additional capacity for youth, men's and women's crisis accommodation services, as well as the expansion of social housing through new land releases. We are eager to assess whether the Private Rental Incentive Scheme pilot has increased the number of private rental properties and can offer tenants longer-term affordable rent.

Anglicare is, however, concerned that the practical actions underway and planned fail to meet the needs of those in crisis now and the longer term needs of low-income Tasmanians. Housing researchers estimate there is a shortfall of 1,400 dwellings just in the greater Hobart area (Institute for the Study of Social Change 2018), which leaves the Strategy's current goals and timeline falling well short of need in Hobart and across the state.



<sup>3</sup> Housing stress describes a household in the lowest 40% of Australia's household income that spends more than 30% of its income on rent or mortgage payments. 'Extreme rental stress' is defined as spending at least 50% of a household's income on rent.

# Recommendations

Anglicare recommends the State Government should build on the strategic thinking that has developed the Affordable Housing Strategy and its action plans by urgently and substantially increasing the level of investment in initiatives that will quickly stimulate more development of affordable housing for rent and purchase.

## Funds could be sourced from:

- Allocating additional conveyance duty (stamp duty) to affordable housing if the amount received by the Government is in excess of the amount already budgeted. In recent years, the amount budgeted has been swamped by the actual amount received by \$30-40m.<sup>4</sup> (Department of Treasury and Finance 2016, p. 9; 2017, p. 8; 2018b, p. 9).
- Increasing the release of money from the Housing Fund, from the annual allocation of \$1m over the next three years to investing the entire amount remaining, \$3.8m, in the 2019-20 year.

- Transferring the housing debt owed to the Federal Government to the State Government's Finance General. This would enable State Government to allocate the entire Commonwealth housing funding to addressing the need in public and social housing rather than using it to service a historic debt. This would boost the State's housing budget by approximately \$16m annually.

Further, current reforms to the Tasmanian Planning Scheme should incorporate inclusionary zoning to set targets for a percentage of affordable housing required in all new developments and redevelopments, as well as incentives that encourage short-stay accommodation properties to be freed up for long-term rental.

The State Government should also urgently increase funding to Housing Connect front door and support services so they are able to meet demand across the increasingly diverse range of client groups needing crisis, medium and long-term housing and tenancy support.



<sup>4</sup> 2015-16 budgeted \$180.5m, actual \$216.2m - \$36m additional; 2016-17 budgeted \$191.2m, actual \$230.8m - \$40m more than expected.



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# Appendix 1: Regional context

## Regional context: South

The private rental market in southern Tasmania is failing people on low incomes.

### Stock

The total number of properties advertised for rent in 2019 was just a third of the number of properties in 2013. While all regions experienced reductions over the 7 years, southern Tasmania led the way, with the North listings dropping by 60% and the North West numbers halving. This drop from 1,304 listings in 2013 to just 434 in 2019 is seriously limiting opportunities for people seeking to rent.

### Prices

At the same time the cost of renting has increased. Median rents in the South rose 9% in the past year, with \$20 to \$50 a week increases in Hobart city, Kingston, Glenorchy and the Eastern Shore (TUT 2019). The increase in median rents in the South is higher than the North (increased by 6% over the past year) and North West (up by almost 7%).

### Affordability

Just 7% (32) of the 434 properties in the South were affordable and appropriate for our households reliant on income support payments and less than 30% (117) were affordable and appropriate for our households on minimum wage.

Southern Tasmania was the worst region for affordability with 20% of listings in Northern Tasmania affordable and appropriate for people on income support and just under 50% for those on the minimum wage, and just under 50% of listings in the North West affordable and appropriate for those on income support and almost 70% of listings for households on minimum wage.

In the South, there were no affordable properties for single people on Youth Allowance, Newstart Allowance or Disability Support Pension; there were no affordable properties for single parents on either Parenting Payment or Newstart; and no affordable properties for a couple on Newstart Allowance with two children.

If these vulnerable people and families are among the thousands on the Public Housing Register, they are unlikely to be successfully housed within a year.

For people on the Age Pension, southern Tasmania also has little to offer. Just three properties were affordable and appropriate for a couple on Age Pension, all of which were in rural towns.

There were 28 properties for a single person on Age Pension, all of which were in share houses. Nine of the share houses were in rural towns where access to public transport is limited.

Although singles and families on the minimum wage fared better than those on government allowances, just 69 properties (16%) were affordable and appropriate for the highest earning minimum wage family. These properties were mostly in Hobart's outer suburbs or in regional towns on the East Coast, Tasman Peninsula, Channel and Derwent Valley, where public transport and employment opportunities are limited.

Spending up to 49% of income on rent in southern Tasmania would increase housing opportunities for households on income support to almost half the private market (up to 212 properties) and almost 70% for minimum wage earners (296 properties).



## Regional context: North

The private rental market in the North is not offering much to Tasmanians on low incomes.

### Stock

Total rental property listings have decreased by almost 60% from 2013 (809 listings) to 2019 (354 listings). While all regions experienced reductions over the 7 years, the decrease in the North was marginally lower than the South (where stock decreased by 66%) but higher than the North West (where stock halved).

### Prices

Over the past year, median rents have increased 6% (TUT 2019). While all regions experienced rent increases, the rise in the North is marginally lower than the North West (up nearly 7%) and South (up by 9%).

### Affordability

Northern Tasmania had one third of all properties listed in the Snapshot period. Just 20% of them (72) were affordable and appropriate for people reliant on income support payments and 157, just under half, for people on minimum wage.

This was better than southern Tasmania (7% affordable and appropriate for income support households and 30% for minimum wage households) but worse than the North West where just under 50% of listings were affordable and appropriate for households reliant on income support and 70% for households on minimum wage.

There were no properties affordable for single people on Newstart or Youth Allowance or for single parents on Newstart in the North. For single people on the Disability Support Pension, single parents on Parenting Payment and couples with children on Newstart, affordable and appropriate properties were severely restricted, with no more than six properties listed for any of these groups.

Single people and couples on Age Pension face a tough time in northern Tasmania. There were 31 properties (9%) for a couple on Age Pension, with just over half of these being centrally located (greater Launceston) and the rest being in regional towns such as Beaconsfield and Georgetown along the Tamar, Scottsdale, and the East Coast villages of Scamander and Stieglitz. Access to public transport is limited outside Launceston and may pose further barriers to older people making a home.

There were 42 properties (12%) deemed affordable for single people on Age Pension. However, all but two listings were for share houses. Many of the share houses asked for "someone who is aged 18-26" or flat mates who share the love of "a healthy active lifestyle but also love to play on PS4 and movie binge" (see various ads on gumtree.com.au).

Anglicare does not dismiss the possibility that someone on the Age Pension could happily share with university students, but we believe the opportunities are likely to be more limited than the data shows.

As for couples on the Age Pension, these listings ranged from central and greater Launceston through to Gravelly Beach and Georgetown and across to the East Coast, so the need for private transport is likely to be high for many of these properties.

If people searching for a home in northern Tasmania were able to spend 49% of their income on rent and enter rental stress, just over six in ten properties (227) would be appropriate for households on income support and nearly eight in ten for those on the minimum wage. The cost of running and maintaining a car for the large percentage of properties outside Launceston would need to be factored into the household finances.



## Regional context: North West

### Stock

North West Tasmania has seen a halving of the number of properties listed since 2013, down from 563 listings in 2013 to just 262 in 2019. Although the percentage reduction is the lowest of the 3 regions (halving in the North West compared to a 60% and 66% reduction in the North and South respectively), the wide geographical area of the North West places different pressures on households seeking affordable and appropriate rental properties.

### Prices

Median rent in the region has increased by 7% over the past year, with the largest increases occurring on the Central Coast and greater Devonport and Burnie, all of which increased by \$20 to \$25 per week over the past year (TUT 2019). The increases in rents in the regional centres of the North West is comparable to those of the cities of Hobart and Glenorchy as well as Hobart's Eastern Shore.

### Affordability

Tasmania's North West had 25% of all properties advertised statewide in the Snapshot period. Of the 262 properties listed in the region, less than half (41%, or 108 listings) were affordable and appropriate for people on income support and 70% (191) for people on minimum wage.

This made the North West by far the best region for rental affordability, with just 7% of the listings in the South being affordable and appropriate for income support households and 30% for households on minimum wage and 20% of Northern listings affordable and appropriate for households relying on income support and just under 50% for those on minimum wage. However, the geographic footprint of the North West poses specific issues.

Of the 108 properties considered affordable and appropriate for people on income support payments, 17 properties were in Burnie, 27 in the Devonport area, 17 were in the Smithton area, 28 were in remote towns on the West Coast and the remainder were variously in small towns along the coast or inland. All properties outside central Burnie and Devonport would require owning a car in order to be feasible options.

No properties were affordable for single people on Youth Allowance or Newstart and only eight properties were affordable for single parents on Newstart. All of these eight were in Rosebery and Queenstown on the West Coast, far from population centres.

For single people on Disability Support Pension, single parents on Parenting Payment and couples with two children on Newstart, the options for affordable and appropriate homes were limited to less than 40 properties across the region.

If low-income Tasmanians in the North West were willing to go into rental stress and spend up to 49% of their income on rent, the vast majority of the properties listed would be options for them: 244 listings (93%) for people on income support and 254 (97%) for minimum wage earners. However, young people on Youth Allowance would still be restricted to only 33 properties even if they spent 49% of their income on rent.

Anglicare clients tell us a significant factor in looking for a home in the North West is its accessibility to work, school, family and community. Running and maintaining a car is a significant expense which might be impossible if half of income is going to rent.



# Appendix 2: Data

## Detailed table by population cohort, household type and income type — state and region

Cohort	Household type	Income type	Up to 30 per cent of household income spent on rent			Up to 49 per cent of household income spent on rent		
			Percentage affordable and appropriate	Number affordable and appropriate	Number by region	Percentage of properties	Number of properties	Number by region
 Young people	Single (aged over 18)	Youth Allowance	0	0	South: 0 North: 0 North West: 0	2	16	South: 0 North: 1 North West: 15
	Single (in a share house)	Youth Allowance	0	0	South: 0 North: 0 North West: 0	5	51	South: 10 North: 23 North West: 18
 Single adults	Single	Newstart Allowance	0	0	South: 0 North: 0 North West: 0	13	141	South: 30 North: 48 North West: 63
	Single (aged over 21)	Disability Support Pension	3	30	South: 0 North: 3 North West: 27	17	176	South: 9 North: 55 North West: 112
	Single	Minimum wage	18	190	South: 48 North: 62 North West: 80	49	513	South: 147 North: 156 North West: 210
 Older people	Single	Age Pension	12	122	South: 28 North: 42 North West: 52	35	363	South: 112 North: 105 North West: 146
	Couple (no children)	Age Pension	11	111	South: 3 North: 31 North West: 76	43	455	South: 89 North: 163 North West: 203

Cohort	Household type	Income type	Up to 30 per cent of household income spent on rent			Up to 49 per cent of household income spent on rent		
			Percentage affordable and appropriate	Number affordable and appropriate	Number by region	Percentage of properties	Number of properties	Number by region
 Single parents	Single, one child (aged over 8)	Newstart Allowance	1	8	South: 0 North: 0 North West: 8	12	125	South: 4 North: 33 North West: 88
	Single, one child (aged less than 5)	Parenting Payment Single	3	36	South: 0 North: 6 North West: 30	24	249	South: 22 North: 77 North West: 150
	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	3	31	South: 0 North: 2 North West: 29	19	200	South: 26 North: 61 North West: 113
	Single, two children (one aged less than 5, one aged less than 10)	Minimum wage + Family Tax Benefit A and B	11	112	South: 3 North: 26 North West: 83	33	350	South: 103 North: 110 North West: 137
 Couples with children	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	4	44	South: 0 North: 6 North West: 38	25	258	South: 48 North: 86 North West: 124
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Parenting Payment (partnered) + Family Tax Benefit A and B	16	170	South: 18 North: 48 North West: 104	36	380	South: 115 North: 128 North West: 137
	Couple, two children (one aged less than 5, one aged less than 10)	Minimum wage + Family Tax Benefit A	28	293	South: 69 North: 95 North West: 129	43	447	South: 158 North: 150 North West: 139



