



The result we want:

Stable and affordable housing for children and young people

Every kid... needs a home

The situation we face

There is a housing affordability problem in NSW. The cost of buying or renting a house in NSW has increased dramatically over the last 10 years.

- 50% of NSW mortgagees who have an income below the median are in unaffordable housing situations¹.
- 63% of NSW private renters who have an income below the median are in unaffordable housing situations².

There are 156,000 NSW households in housing stress³ living in private rental⁴: 88,000 are in Sydney and 68,000 in non-metropolitan NSW. Of those in Sydney, 37,000 are families with children. Of those outside of Sydney, 23,000 are families with children.

There are 83,000 lower-income home purchasers in housing stress in NSW: 56,000 in Sydney and 27,000 outside of Sydney.

In 2004-05, homelessness services gave support on 13,500 occasions where a child accompanied a parent or guardian⁵. Over 10,000 NSW children and young people (under 18) accompanied their parent or guardian to a service⁶ and half were under the age of five.

Homelessness services do not have the capacity to meet demand. Almost two in every three children (63%) who accompanied a potential client of a homeless service and who requested immediate accommodation were turned away in 2003/04⁷.

What can be done?

To increase affordability the State Government can:

- Reduce access barriers to home ownership for low-income first home purchasers;
- Encourage private investors to lease at the lower-priced end of the rental market;
- Encourage landlords and real estate agents to lease rental properties to low-income families;
- Enhance the community housing sector's capacity to provide rental dwellings to low-income families;
- Enhance homelessness services' capacity to accommodate families with children.

1 An unaffordable housing situation is a situation where a household pays at least 30% of their gross household income in housing costs and where that household has an income below the median income.

2 Unpublished Department of Housing data

3 Housing stress refers to a situation where a household pays at least 30% of their gross household income in housing costs and where that household is in the lowest two quintiles of the income distribution – based on equivalent disposable income, i.e. adjusted for household composition.

4 Data provided by Judith Yates from Judith Yates and Michael Gabriel, 'Housing affordability in Australia', background report, Australian Housing and Urban Research Institute, February 2006.

5 Australian Institute of Health and Welfare, 'Homeless people in SAAP: SAAP national data collection annual report 2004-2005 – New South Wales supplementary tables', Canberra, 2006, p.6.

6 Australian Institute of Health and Welfare, 'Homeless people in SAAP: SAAP national data collection annual report 2004-2005 – New South Wales supplementary tables', Canberra, 2006, p.11.

7 Australian Institute of Health and Welfare, 'Demand for SAAP accommodation by homeless people 2003-04', AIHW Bulletin, no.34, March 2006, p.3.