Dwellings | Census 2016
There were 3,059,610 private dwellings\(^1\) in NSW, of these 9.3% were unoccupied. In Greater Sydney there were 1,855,753 private dwellings\(^2\), of these dwellings, 7.3% were unoccupied.\(^3\)

Households | Census 2016
There were 2,774,848 households\(^4\) in NSW and 1,719,678 in Sydney\(^5\).
In 2016 in NSW:
- 12.9% of households paying rent were paying 30% or more of their household income in rent
- 7.4% of households paying a mortgage were paying 30% or more of their household income in mortgage payments.

Lower income households
Lower-income households are those in the bottom 40% of the income distribution. The households at the bottom 20% or ‘quintile’\(^6\) are referred to as ‘very low’ income. ‘Low income’ households are those in the next quintile.

There are 936,282 lower income households in NSW. A very low income household (bottom 20%) earned $0–$649 per week and low income households in the next quintile earned $650 to $1,170 per week.\(^7\)

Tenure profile
One third (32%) of NSW households were outright homeowners, one third were mortgagees (32%) and one third were renting. Of those renting, 27% were private renters and 5% lived in social housing.\(^8\)

NSW homeownership rate is declining. In 2001, 68% of households were owner-occupiers, down to 64% in 2016. Australia-wide, the homeownership rate is also declining, from 69% in 2001 to 65% in 2016.\(^9\)

Aboriginal tenure profile
Dwellings including an Aboriginal person were:
- less likely to be owned (either outright or with a mortgage) - 42%, compared to 64% of NSW households generally;
- more likely to be in private rental - 35%, compared to 27% of NSW households generally;
- more likely to be in social housing - 19%, compared to 5% of NSW households generally.\(^10\)

Low income tenure
In NSW on census day 2011, there were 239,400 very low and low income households renting in the private market, representing just over a third of all households in the private rental market\(^11\) and 8.7% of NSW households.

The NSW homeownership rate is declining. In 2001, 68% of households were owner-occupied. In 2014 that number has dropped to 63%, a fall of 4.3 percentage points. The whole-of-Australia homeownership rate was 69% in 2001 and 65% in 2014, a fall of 3.9 percentage points.\(^12\)
Dwellings, households & tenure profile | continued

Figure 1d. Tenure profile: NSW households and Aboriginal households 2016

- **Other/rented**
  - Aboriginal households: 2%
  - All households: 5%
- **Rented/Private**
  - Aboriginal households: 33%
  - All households: 27%
- **Owned with a mortgage**
  - Aboriginal households: 32%
  - All households: 32%
- **Owned outright**
  - Aboriginal households: 15%
  - All households: 15%

Figure 1e. Tenure profile: NSW households and low income households

- **Other/rented**
  - Other private renters: 3%
- **Rented/Private**
  - Very low income private renters: 4%
- **Owned with a mortgage**
  - Low income private renters: 5%
  - Owners and purchasers: 18%
- **Owned outright**
  - Owners and purchasers: 66%

‘Other rented’ excludes tenure type not stated and other tenure.

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Housing & Rental stress

What is ‘housing stress’?
Housing stress is a measure of housing affordability where the cost of housing is high relative to the household income. Lower-income households (or households in the bottom 40% of income distribution) who pay more than 30% of their gross income on housing are said to be experiencing ‘housing stress’. This is because after paying for the cost of housing, there is insufficient income to pay for other costs of living.

Homeowners may face ‘mortgage stress’. Renters may face ‘rental stress’

Mortgage stress
In NSW, 50% of lower-income households with a mortgage were in mortgage stress in 2013-14, compared to the national rate of 47%.

Supply of affordable ownership
In New South Wales in June 2016:
- 2.3% of home purchase sales was affordable for very low income households;
- 9.0% was affordable for low-income households; and
- 31.2% was affordable for moderate-income households.

Location specific information the supply of affordable housing can be found from the City Future’s Research Centre’s Sydney Housing Affordability Index.

Rental stress
In NSW 76% of lower-income renter-households were in rental stress in 2013-14, compared to the national rate of 68%.

Supply of affordable rental housing
According to the Centre for Affordable Housing estimates:
- 10.0% of all new lettings was affordable for very low income households;
- 31.0% was affordable for low-income households; and
- 69.1% was affordable for moderate-income households.

This can underestimate the amount of dwellings available to low and very low income households, because some of these dwellings are rented by people who could afford to pay more.

An analysis of Census 2011 data by Hulse, Reynolds and Yates found 78% of very low income renter-households in NSW were experiencing rental stress, which is the same as the national rate. 39% of low income renter households in NSW were in rental stress compared to the national rate of 32%.

How this breaks down across the regions is shown in figure 2d.

You will find information about a Rental Affordability Index for different locations at Endnote 25.
How much does rent assistance help rental stress?
Commonwealth Rent Assistance (CRA) is paid to people receiving income support from the Federal Government to help meet housing costs and reduce housing stress.

44% of NSW households receiving CRA are experiencing rental stress, up from 39.3% in 2007.²⁴

Figure 2d. Percentage of renters paying unaffordable rents by income by region, 2011

- Sydney: 92% very low income, 56% low income
- Tweed Valley: 86% very low income, 42% low income
- Wolongong: 77% very low income, 29% low income
- Coffs Harbour: 77% very low income, 24% low income
- Newcastle: 76% very low income, 26% low income
- Shoalhaven: 70% very low income, 10% low income
- NSW Balance: 65% very low income, 14% low income
- Wagga Wagga: 56% very low income, 6% low income
- Albury-Wodonga: 54% very low income, 9% low income
- NSW Total: 70% very low income, 22% low income
House price growth – Sydney
Sydney is the most expensive private housing market amongst capital cities in Australia. The median house price (excluding units) in Sydney in the June 2017 quarter was $1,020,000. Sydney’s median house price in the June 2017 quarter represented a 9.1% increase from the March 2017 quarter – and a 12.1% increase from the June 2016 quarter.22

House and unit price growth NSW24
Housing NSW Rent & Sales Report data for non-strata (separate houses) shows that median price for:
- non-strata dwellings in Sydney in the year to June 2017 increased by 19.0%  
- non-strata dwellings across NSW in the year to June 2017 increased by 14.6%

Strata dwellings in Sydney and all NSW also continued to rise steadily in the 12 months to June 201723 to $499,000 in March 2017 Quarter (17.4% increase).

Has mortgage stress increased repossessions?
Home repossessions indicate the extent of financial pressure on mortgage-holders. In July 2017;
- 47 writs of possession were issued by the NSW Supreme Court
- 15 dwellings were repossessed by banks and building societies
- 32% of the writs were executed
- 32 borrowers were able to make arrangements with the lenders to avoid repossession.25

The downward trend in writs of possession closely mirrors the downward trend in interest rates over this period.
Private rental

Low vacancy rates across NSW
Vacancy rates in the private housing market are generally low in NSW. A vacancy rate of 3% is considered to indicate a balance between supply and demand, which provides leeway for households to move between homes.

The low level of vacancy rates across NSW in January 2018 puts pressure on asking rents.

Continuing increases in rents across NSW
Over the September 2017 Quarter the median rent for new tenancies for all dwellings in NSW was $470 per week. Over the same quarter, the median rent for new tenancies for all dwellings in Greater Sydney was $535 per week.

Over the twelve month period, the median rent for new tenancies for all dwellings across the state increased by 4.4% and in Greater Sydney increased by 2.9%.

Outside Greater Metropolitan Region (Greater Sydney, Wollongong and Newcastle areas) median rents for new tenancies for 2-bedroom flats/units remained unchanged over the year.

Across NSW and the Greater Sydney the median rent for a 2 bedroom unit is higher than the median rent of 3 bedroom house, this reflects the concentration of units/flats in higher price locations.

Figure 4a. Residential vacancy rates, selected NSW regions, January 2018

Figure 4b. Trend in median rents [$ per week]
Social housing includes public housing, community housing, state-owned and -managed Aboriginal housing, and Aboriginal community housing organisation housing.29

Social housing waiting list
There were 51,571 applicants for social housing in New South Wales at 30 June 2017.30 This represents a decrease of 7,460 (12.6%) on the figure for the previous year.11

Income eligibility
Eligibility for social housing is primarily based on having a household income below a limit by the relevant social-housing provider. The gross weekly income eligibility limits for public housing (at March 2018) were single adults $610, and couples $840.

Where the household includes children, the limit increases by;
• $230 for additional adult child 18 years and over
• $300 for first child under 18 years, and
• $100 for each additional child under 18 years.32

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

Of new allocations for households with special needs in NSW in 2016-17;
• 62.0% were placed in public housing
• 62.2% in community housing and
• 44.4% of households in state-owned and -managed Aboriginal housing.33

Allocations to households in ‘greatest need’
Households in ‘greatest need’ are also given priority in social housing allocation and reasons for urgent allocation can include
• Homelessness
• health conditions being aggravated by housing
• life or safety being at risk in current accommodation.34

In NSW in 2016-17, 59.9% of newly-assisted households in public housing had a greatest need.34 This percentage figure represents a decrease of 10% over a five year period. However, this increased to 37.7% for community housing.

Number of social housing dwellings
There were around 148,833 social housing dwellings in New South Wales at 30 June 2017. This assumes that the number of Aboriginal community housing dwellings in 2017 was the same as in 2016 because the updated data for Aboriginal community housing dwellings at 30 June 2017 is still to be published.35 (Dwelling delivering under the NRAS in 2016 & 2027 have been excluded to enable comparison over 12 years)

Social housing dwellings increased by 0.4% over a twelve month period.
Changes in forms of social housing – public housing

There were 110,221 public housing dwellings in NSW at 30 June 2017, representing 74% of the NSW social housing sector and a 10% decrease in supply over the last ten years.  

Community housing

At 30 June 2017 there were 29,179 community housing dwellings, representing 20% of the NSW social housing sector. This is a doubling in the number of community housing dwellings over the last ten years and a 2% increase over the last 12 months.

Aboriginal housing (state owned and managed)

There were 4,608 Aboriginal Housing Office (AHO) dwellings as at 30 June 2017, representing 3% of the NSW social housing sector and a 9% increase over the last ten years.

Aboriginal community housing

There were 203 Aboriginal community housing organisations in NSW, including 104 that were funded or registered by the state government, at 30 June 2016. There were 4,845 Aboriginal community housing organisation dwellings as at 30 June 2016, representing 3% of the NSW social housing sector and a 3% decrease over the preceding ten years. Of these dwellings 3,004 were managed by funded Aboriginal community housing organisations.
Number of homeless people in NSW

There were an estimated 37,715 homeless people in NSW on the night of the 2016 Census. This was a 33.7% increase from the 28,109 estimated to be homeless in NSW in 2011. Most of the increase between 2011 and 2016 is attributed to a 74% increase in the number of people living in ‘severely overcrowded’ dwellings.44

In 2016, one third (32.4%) of the total population of homeless people in Australia were located in NSW. Of all the states and territories, NSW had the largest number of homeless people in Australia in 2016.45

Reasons for using homelessness services

In 2016-17, 74,215 people used homelessness services in NSW.46 The top three reasons for seeking assistance from homelessness services in 2016-17 were:

• housing crisis - 54% compared with 44% nationally
• financial difficulties – 42% compared with 38% nationally
• housing affordability stress - 31% compared with 25%47

Aboriginal homelessness

Aboriginal and Torres Strait Islander people make up 3.3% of the Australian population yet they make up 25% of the clients accessing Specialist Homelessness Services (SHS). Nationally, Indigenous client numbers were up from 2015-16 to an estimated 64,600.

In the previous year, the number of Indigenous clients accessing SHS grew at a faster rate than the general client population with the majority of this growth from increased client numbers in NSW (about 6,600).48

Nationally, in 2016-17, there were 814 Aboriginal persons per 10,000 head of the population who used homelessness services, compared to a rate of 88 non-Aboriginal persons per 10,000 of the population.49

Aboriginal people are ‘over-represented’ in the population of homeless people in NSW. In 2016, 6% of the homeless population were Aboriginal50, whereas only 2.9% of the population identified as Aboriginal and/or Torres Strait Islander.51

### Figure 6a. Composition of the homeless population in NSW**

- Persons in improvised dwellings, tents or sleeping out (‘rough sleepers’): 6.8%
- Persons in supported accommodation for homeless: 15.5%
- Persons staying temporarily with other households: 14.2%
- Persons staying in boarding houses: 18.2%
- Persons in other temporary lodging: 0.6%
- Persons living in ‘severely’ crowded dwellings: 44.6%

A growing proportion of Australia’s homeless is located in NSW, up from 26.8% on 2011 Census night to 32.4% on 2016 Census night.”
NSW HOUSING FACT SHEET 7

Notes


3. See Endnotes 1 and 2.


6. Quintiles comprise five equal groups into which a population can be divided.

7. Australian Bureau of Statistics, 2016 Census of Population and Housing, General Community Profile, Catalogue number 2001.0, Table G29 (Total household income (weekly) by Household composition): http://www.censusdata.abs.gov.au/census_services/getproduct/census/2016/communityprofile/1?opendocument Note that the number of low income households here is derived from ABS tables which exclude ‘Visitor only’ and ‘Other non-classifiable households’ and here the total number of household for NSW total 2,604,314.


10. Aboriginal and Torres Strait Islander Peoples Profile, Catalogue number 2002.0, Table 110: http://www.censusdata.abs.gov.au/census_services/getproduct/census/2016/communityprofile/1?opendocument

11. Estimates derived from Kath Hulse, Margaret Reynolds and Judith Yates, ‘Changes in the supply of affordable housing in the private rental sector for lower income households, 2006–11’, pp 74-79 (Tables A17 to A22) and Australian Bureau of Statistics, ‘Housing Occupancy and Costs, 2011-12’, Cat 4130.0, State and territory data 1994-95 to 2011-12, Table 17. For the purposes of this estimate, we have taken the total household numbers from the latter (ABS) publication.

12. National Housing Supply Council, Housing supply and affordability issues, March 2013, p.143. The ‘30/40 rule’ uses a 30% housing cost ratio to determine potential affordability problems, defines lower-income households as those in the lowest two quintiles of the equivalised disposable income distribution and assesses housing costs in relation to gross household income (Judith Yates and Michelle Gabrielle, ‘Housing affordability in Australia’, Australian Housing and Urban Research Institute, 2006, p.14). Ryanti Miranti and Binod Nepal, ‘Housing stress in Australia 2007’, National Centre for Social and Economic Modelling (University of Canberra, 2008) define housing stress as the situation where a family's housing costs are more than 30% of its disposable income and the family is in the bottom two quintiles of the equivalised income distribution.

13. Australian Bureau of Statistics, ‘2013-14 Survey of Income and Housing’, unpublished data with computations provided by Dr. Judy Yates, Honorary Associate Professor, School of Economics, University of Sydney. The 2013-14 SIH collected information from a sample of households over the period July 2013 to June 2014. The figures provided are the proportion of mortgagors in the lowest 40% of the income distribution facing direct housing costs of 30% or more of income.


15. City Futures Research Centre at University of NSW have developed a Sydney Housing Affordability Index which you can check out at https://cityfutures.be.unsw.edu.au/cityviz/affordability-index/

Unpublished data supplied to Shelter NSW by NSW Attorney-General’s Department, 10 October 2017.


From the September 2017 Rent and Sales Report data has been transitioned to an online dashboard system. In addition to this, the rent and sales statistics are available to users in a downloadable excel file. These figures were obtained on 5 March 2018 at: https://www.housing.nsw.gov.au/about-us/reports-plans-and-papers/rent-and-sales-reports

Housing NSW, Rent and Sales Report, no. 117 & 120, table 4.

Previously we also mapped the changes in rents for Manly and Gosford local government areas. For the June 2017 Quarter, Rent and Sales Report data reports on Northern Beaches local government area (which includes the old Manly local government area) and Central Coast local government area (which includes the old Gosford local government area). Council amalgamations occurred on 12 May 2016.


In April 2010, NSW implemented an integrated social housing waiting list, combining public and community housing into a single list (so that community housing waiting list data is now reported as public housing waiting list data). The social housing waiting lists data now covers the combined public housing and community housing waiting list, and the waiting list for state-owned and -managed Aboriginal housing, but do not include waiting list data from Aboriginal community housing organisations whose tenancy allocations processes are independent of government. The public housing waiting list data and the state-owned and -managed Aboriginal housing waiting list data exclude applicants for transfer, but the community housing waiting list data does include applicants for transfer.

Steering Committee for the Review of Government Service Provision, ‘Report on government services 2018’, Table 18A.5. Note (d) of Table 18A.5 states that “data for 2016-17 exclude suspended applicants”. For information on suspending an application, go to FACS Housing’s policy document at: http://www.housingpathways.nsw.gov.au/additional-information/policies/managing-the-nsw-housing-register-policy. (See Figure 5a). The NSW Government Family and Community Services (FACS) Housing is still to publish on its website figures and analysis for 30 June 2017.


Centre for Affordable Housing, ‘Local Government Housing Kit Database’, table M3a.

Same reference as Endnote 11. Estimates derived from Kath Hulse, Margaret Reynolds and Judith Yates, ‘Changes in the supply of affordable housing in the private rental sector for lower income households, 2006–11’, pp 74-79 (Tables A17 to A 22)

Same reference as Endnote 11. The table shows the proportion of renters in the lower 40% of income distribution with housing costs of more than 30% of income. Very low income (Q1) households constitute the lowest 20% of the distribution and low income (Q2) constitute the next 20%.

National Shelter, Community Sector Banking and SGS Economics and Planning have formed a partnership to develop and release a Rental Affordability Index (RAI) every six months. Quarters 2 and 4, 2015 and Quarters 2 and 4, 2016 are available. The last was released on 17 May 2017. You can obtain a RAI for Postcode in Greater Sydney-Newcastle-Illawarra and Local Government Area elsewhere across New South Wales. Scores of under 120 are deemed ‘unaffordable’.


From the September 2017 Rent and Sales Report data has been transitioned to an online dashboard system. In addition to this, the rent and sales statistics are available to users in a downloadable excel file. These figures were obtained on 5 March 2018 at: https://www.housing.nsw.gov.au/about-us/reports-plans-and-papers/rent-and-sales-reports

Previously we also mapped the changes in median sales prices for Manly and Gosford local government areas. The June 2017 Quarter, Rent and Sales Report data reports for local government area changed to incorporate new Council areas as a result of amalgamations (from 12 May 2016) (eg the new Northern Beaches LGA includes the old Manly local government area and the Central Coast local government area includes the old Gosford local government area). We again will report on these areas from June 2018 Quarter.

Steering Committee for the Review of Government Services Provision, ‘Report on government services 2018’, Table 18A.5. Note (d) of Table 18A.5 states that “data for 2016-17 exclude suspended applicants”. For information on suspending an application, go to FACS Housing’s policy document at: http://www.housingpathways.nsw.gov.au/additional-information/policies/managing-the-nsw-housing-register-policy. (See Figure 5a). The NSW Government Family and Community Services (FACS) Housing is still to publish on its website figures and analysis for 30 June 2017.

Households with special needs are defined as households that at the time of allocation have:

- for public housing and community housing—a household member with disability, a main tenant aged 24 years or under, a main tenant aged 75 years or over, and/or satisfy the Aboriginal and Torres Strait Islander household definition
- for SOMIH—a household member with disability, a principal tenant aged 24 years or under and/or a principal tenant aged 50 years or over.


Households in greatest need are defined as:

Greatest need households are defined as households that at the time of allocation are homeless, in housing inappropriate to their needs, in housing that is adversely affecting their health or placing their life and safety at risk, or, have very high rental housing costs. (Steering Committee for the Review of Government Service Provision, ‘Report on government services 2018’, Box 18.3, page 18.8).


Steering Committee for the Review of Government Service Provision, ‘Report on government services 2018’, tables 18A.3 & 18A.8 Crisis and transitional housing is a form of social housing. Funding for the Crisis Accommodation Program (CAP) was separately reported under the former Commonwealth–State Housing Agreement. Crisis Accommodation Program data was last reported in the Australian Institute of Welfare, ‘Crisis Accommodation Program’ (housing assistance data development series) 2008–09 report, but the Australian Institute of Welfare data has not been used in calculating the total social housing supply in this factsheet. Data for crisis and transitional housing is not separately identified in ‘Report on government services 2018’, but it might be indirectly reported under other forms of social housing (Box 18.1 page 18.2). The community housing dwelling data in the ‘Report on government services 2018’ might include dwellings which provide crisis accommodation, but there is currently no way of identifying and reporting these types of dwellings separately. Government-owned and managed Aboriginal housing does not include social housing provided by Aboriginal organisations (such as land councils) with finance from other sources. Government-subsidised community housing does not comprise all of the non-profit, non-government affordable rental housing sector. It refers to social housing provided through the Commonwealth–state/territory multilateral funding agreements by non-Aboriginal organisations, and does not include affordable rental housing provided by community organisations with finance from other sources; it specifically does not include nonmarket rental housing provided under disability and aged care programs. (Although this housing is a form of social housing, conventional discourse seems to derive classifications from government-funding sources and programs.) The numbers indicates the numbers of dwellings at 30 June of each financial year.


Steering Committee for the Review of Government Service Provision, ‘Report on government services 2018’, table 18A.3. Community housing here refers to social housing provided through Commonwealth–state/territory multilateral funding agreements by non-Aboriginal organisations. It does not include affordable rental housing provided by community organisations with finance from other sources; it specifically does not include submarket rental housing provided under disability and aged care programs.

Steering Committee for the Review of Government Service Provision, ‘Report on government services 2018’, table 18A.3. Government-owned and managed Aboriginal housing does not comprise the entire Aboriginal social housing sector: it refers to that part financed through the Commonwealth–state/territory multilateral funding agreements. Government-owned and managed Aboriginal housing does not include social housing provided by Aboriginal organisations (such as land councils) with finance from other sources. Government-subsidised community housing does not comprise all of the non-profit, non-government affordable rental housing sector: it refers to social housing provided through the Commonwealth–state/territory multilateral funding agreements by non-Aboriginal organisations, and does not include affordable rental housing provided by community organisations with finance from other sources; it specifically does not include nonmarket rental housing provided under disability and aged care programs. (Although this housing is a form of social housing, conventional discourse seems to derive classifications from government-funding sources and programs.) The numbers indicates the numbers of dwellings at 30 June of each financial year.


Notes | continued

46 Australian Institute of Health and Welfare, ‘Specialist homelessness services, 2016-17’, Supplementary tables - National, table CLIENTS.2

47 Australian Institute of Health and Welfare, ‘Specialist homelessness services, 2016-17: NSW Fact Sheet


51 Australian Bureau of Statistics, ‘2016 census quickstats NSW’