



In partnership with



Accessing the Private Rental Market In Macarthur

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This report would not have been possible without the dedication and hard work of a group of TAFE Diploma Students, the support of Industry partners and the Real Estate Agencies who participated.

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Executive Summary

This report was commissioned by “Sector Connect”, a peak body representing the Community Services Sector in the Macarthur / Wingecarribee region of NSW. The research team consisted of six students completing their Diploma in Community Services Work at Campbelltown College of TAFE. The research project was supervised by a member of the Social and Community Services Teaching Team.

The research team posed two questions;

1. What is the current state of the private rental market in Macarthur in terms of supply and demand?
2. What are the common barriers faced by individuals and families accessing the private rental market in Macarthur?

Three data collection methods were implemented;

- 1) Rental lists at 16 Real Estate Agencies in the Macarthur Region were collected over a three week period to determine average rents and supply of real estate stock.
- 2) 12 Real estate agencies provided the research team with information pertaining to the number of people attending inspections and applying for properties. Cost and size of property was also collected.
- 3) A survey (appendix 1) was distributed through key local agencies, collecting information about those who are struggling to gain access to the private rental market in the Macarthur region.

Recommendations

- The Macarthur Region needs more affordable rental housing stock to meet demand
- Greater availability for single household accommodation
- Simplified process of applying for private rental accommodation, a process which is more respectful of individual's needs and resources. e.g. longer and more frequent inspection times
- Accessible, practical support services available for people applying for private rental (e.g. access to internet, photocopier) and sustaining tenancy.
- Further research as to the effectiveness of using the private rental market to provide housing for vulnerable people/families
- Further research into the cost effectiveness of current temporary accommodation arrangements
- Rent assistance rates need to be increased to match the current costs of private rental
- Alternative housing models need to be investigated, such as greater number of co-operatives, low-interest mortgage providers
- Greater public awareness of the difficulties faced by people in securing accommodation. To reduce individual blame and raise awareness of systemic problems.

Introduction

“Access to safe and secure housing is one of the most basic human rights” (Human Rights & Equal Opportunity Commission 2008 p1). Within our society access to safe and secure housing is found through three main channels; Supported housing (parents, caregivers providing housing for dependants, emergency accommodation), through home ownership (mortgages and full ownership) or through renting (social housing and the private rental market). Housing can be viewed as providing both ‘shelter’ and ‘non-shelter outcomes’. Shelter outcomes relate to the physical security provided by housing, non-shelter outcomes are those which relate to the psychological, social and economic security which develops through having a home (Hulse & Saugeres 2008).

This paper is interested in people, living in the Macarthur Region of NSW, who rely the private rental market (PRM) to secure a home. The World Health Organisation (WHO) defines ‘home’ as “a protective, safe and intimate refuge where one develops a sense of identity and attachment” (Robinson & Adams 2008). A lack of secure housing/sense of home has been linked to adverse outcomes in health, mental health, economic and social participation, education and employment and has been shown to contribute to the transmission of social disadvantage to following generations (Hulse & Saugeres 2008, Robinson & Adams 2008).

There is a growing body of evidence that a significant proportion of the population have difficulty securing a home within the PRM. Private rental housing is defined as “occupied private dwellings in which the household pays rent to either a real estate agent or a person not living in the same household” (Shelter SA 2004 p1). It is estimated that 30% of Australians rent their home (Hulse, Milligan & Easthope 2011). This represents 2.4 million individuals. Hulse, Milligan & Easthope (2011) noted that the proportion of people finding and seeking homes with the PRM, and the time spent renting has increased over the past decade.

There have been a number of developments over the past decade which has impacted on the current state of play in the private rental housing market. These developments include a significant shortage of public and private housing stock, Australia's ageing population, an increase in smaller households and rapid increase in housing prices (McDowell & Bellamy 2011). The housing boom has created wealth for some, however as Roberts (2009 p25) states, "As a nation, we are not really any richer when the price of housing rises, but the more vulnerable tend to be hurt". A group that is experiencing this vulnerability are "low-income renters for whom home ownership is increasingly out of reach" (Robinson & Adams 2008 p1). Shelter NSW (2011) outlined nine key issues impacting on access to housing, those most pertinent to this study are; declining access to home ownership, Declining supply of low- rent private rental housing, the risk of homelessness and private renters squeezed by high rent (p iv-vii).

A recent study by Anglicare examined rental affordability in a number of areas of NSW (McDowell & Bellamy 2011). The study, using a snapshot period of 8-9th April 2011 compared the cost of available properties with a range of seven Centrelink benefits. It then compared the cost of rent with income using two bands; (1) rent representing up to 30% of income, (2) rent representing up to 45% income. The study found that a couple with two children during this period would have access to less than 1% of properties within the Sydney Statistical Division. Within the Blacktown area there was no properties available for a family able to pay 30% of income. The family would find 27% of available properties if they were able to pay up to 45% of their income. A single young person on Austudy would have found no available properties in this area, even if able to spend 45% of their income on rent. It is important to note that 'housing stress' for low-income earners begins when the household are paying more than 25% of their gross income on rental housing costs (Housing SA 2004, p3).

This research found in this report focused on an investigation of the current state of play for individuals and families accessing housing and creating a home within the PRM in the Macarthur region of NSW.

Research Design & Methodology

The overall aim of this research project was to explore ways of measuring access to housing within the private rental market in the Macarthur Region of NSW. Anecdotal evidence from grass roots service providers suggested that there were many people who were experiencing difficulty gaining access to the PRM. This research was also interested in exploring common barriers faced and the impact of this experience on individuals and families.

The research questions of this study were;

1. What is the current state of the private rental market in Macarthur in terms of supply and demand?
2. What are the common barriers faced by individuals and families accessing the private rental market in Macarthur

The project began with an extensive review of the literature pertaining to housing. Key search terms used included; private rental market, rental stress, housing insecurity, social housing, rental crisis.

The project employed three data collection methods;

1) Current rental baseline data

Rental lists were collected from 16 real estates in the Macarthur Region over four non consecutive weeks (the weeks effected by the Easter public holidays were excluded). This information was used to formulate average rents for each local LGA, average rents per number of bedrooms and an average rent Macarthur wide.

2) Real Estate Data

A total of 12 Real Estate Agencies across Macarthur collected information pertaining to number of people inspecting and applying for properties over a one week period

(see Appendix 2). This information was used to determine the demand for properties, within LGA, within price range and Macarthur wide.

3) Homeseeker Survey

A survey was distributed through key local Welfare Services which aimed to explore barriers faced by people trying to access the private rental market. A total of 66 surveys were returned; 17 were excluded due to being outside of Macarthur area, four surveys were excluded due to a missing page when returned. A total of 45 surveys were used to explore common barriers faced by people attempted to accessing housing through the private rental market in the Macarthur region.

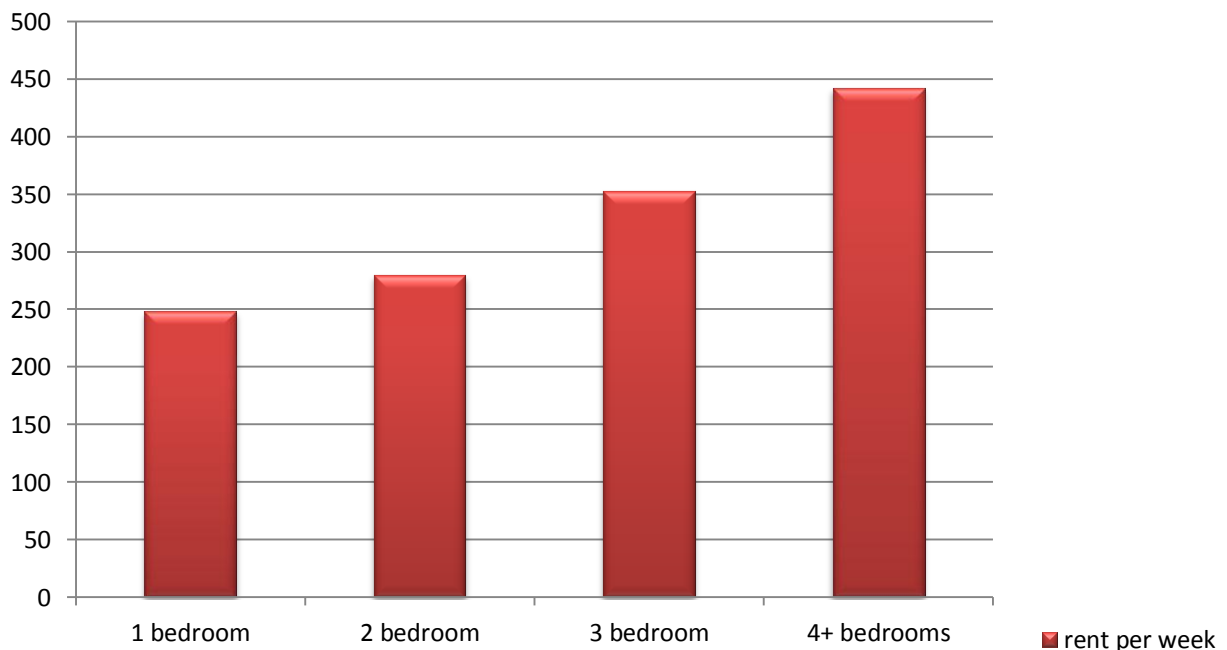
Results

Average Rents

Average rents were formulated using rental lists collected over four one week periods between March and April 2011. The weeks effected by the Easter public holidays were excluded. The Graph below shows average rents across these weeks according to bedroom size.

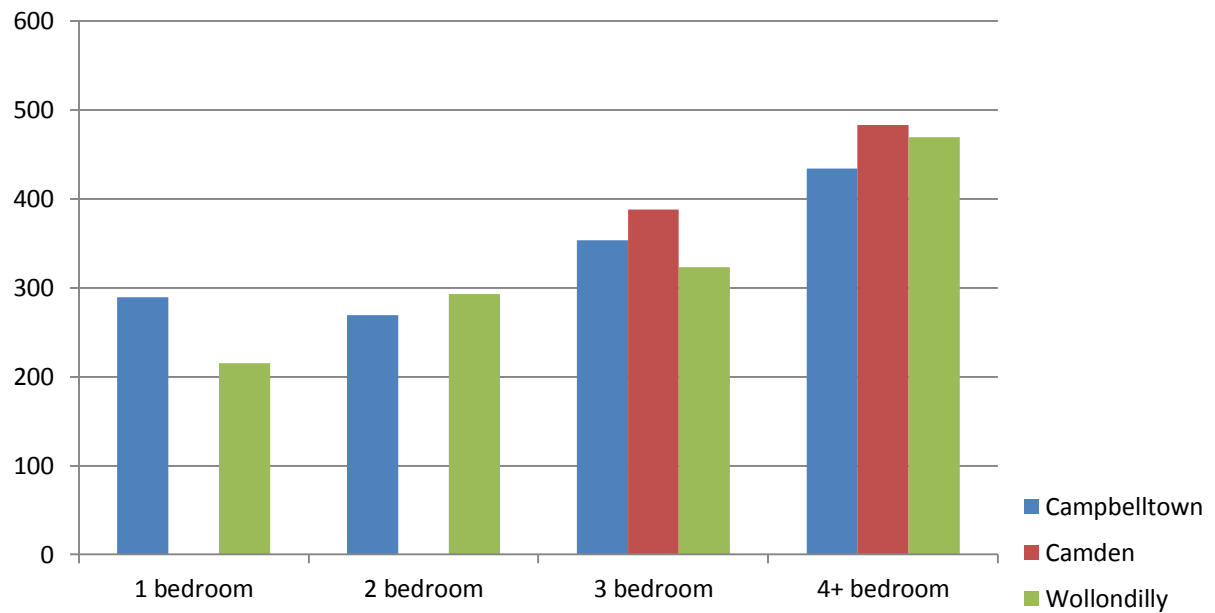
Average rent for a one bedroom property (n=17) across Macarthur during this period was \$250, with a range from \$190-\$380 per week. Average rent for a two bedroom property was \$280, with a range from \$210-\$350. Average rent for a three bedroom property was \$353, with a range from \$280-\$475. Average rent for a four and higher bedroom property was \$442, with a range from \$310-\$575.

Graph 1
Average rent in Macarthur over 4 week period by a number of bedrooms



These properties were then grouped into the three LGA's which make up the Macarthur Region; Campbelltown, Camden and Wollondilly. There were no one or two bedroom properties in the Camden LGA within the data collected.

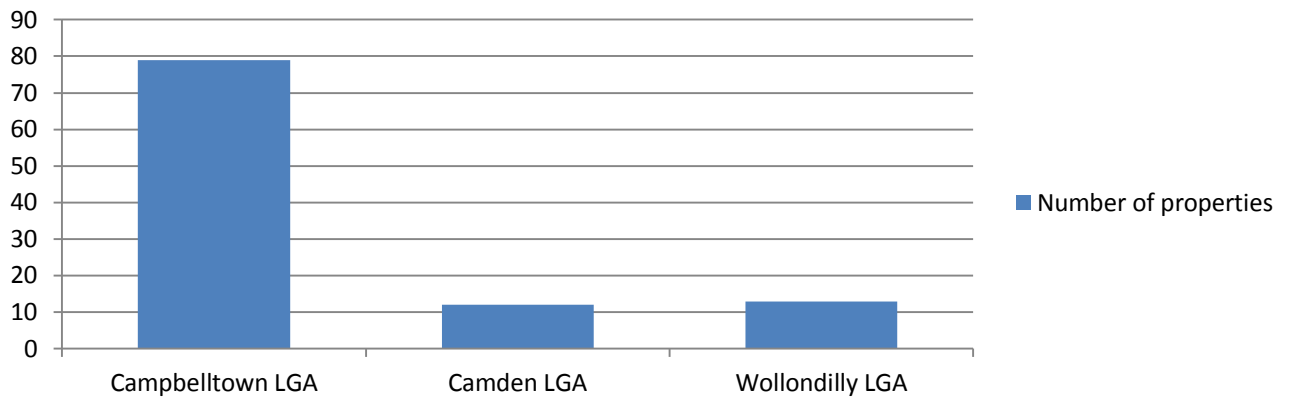
Graph 2
Average rent in Macarthur LGA's over 4 week period by number of bedrooms



Real Estate Data

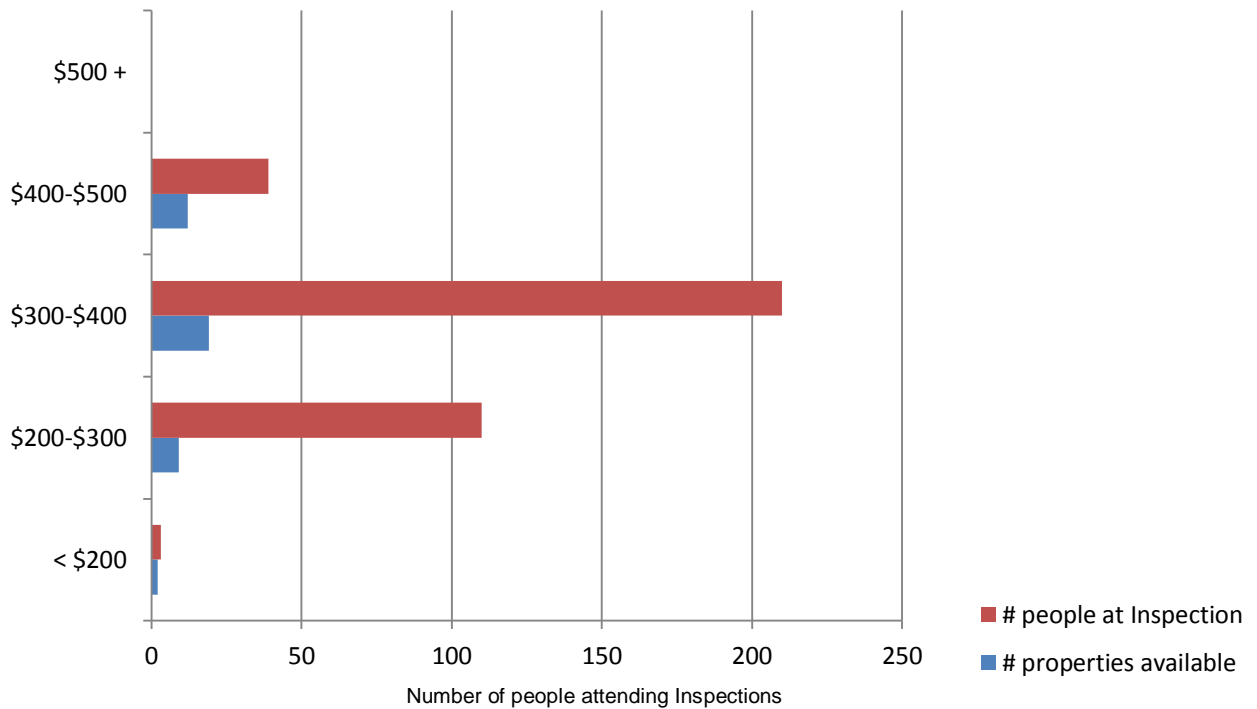
The following graph is based on one week's property listings gathered from Real Estates in Campbelltown (5), Camden (2) and Wollondilly (5). Most properties were available in the Campbelltown LGA (79), followed by Wollondilly LGA (13) and Camden LGA (12).

Graph 3
Number of properties available over a one week period by LGA



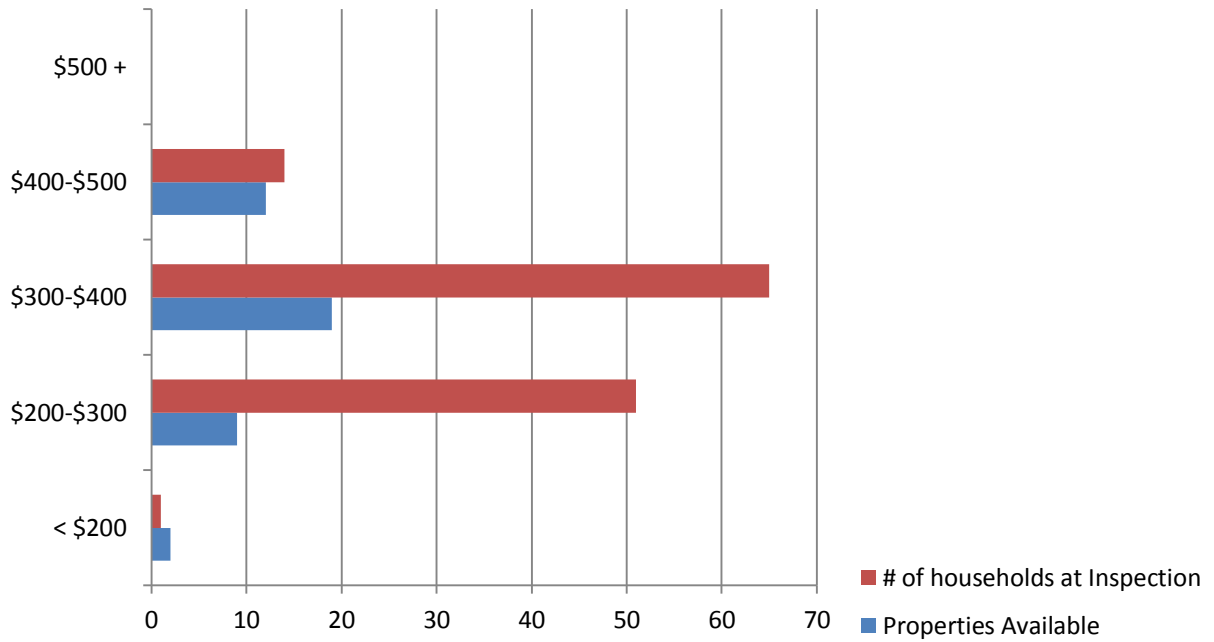
Graph 3 shows the disparity between the number of properties available and the number people attending inspections. The greatest difference between supply and demand was found within the \$300-\$400 pw price range. There were 210 Adults and Children who attended property inspections for a total of 19 properties. In the \$200-\$300 pw price range 110 Adults and Children attended inspections for a total of 9 properties. 39 Adults and Children attended 12 property inspections within the \$400-\$500 pw price range. 3 people attended inspections for 2 properties under \$200 pw. During the one week snapshot period there were no properties over \$500 available for inspection with the participating real estate agencies.

Graph 4
Number of people attending Property Inspections compared with Properties Available during over a one week period



Graph 5 shows the difference between supply and demand according to property availability and households attending inspections. The greatest difference again lies in the \$300-\$400 price range, 64 households demonstrated their interest, by attending a property inspection and placing an application, in 19 properties. The next highest difference lies in \$200-\$300 price range where 51 households demonstrated interest in 9 properties. Less difference can be found in the \$400-\$500 price range where 14 households demonstrated interest in 12 properties, and in the less than \$200 pw where 1 household demonstrated interest in 2 properties.

Graph 5
Number of households attending Property Inspections compared with Properties available during over a one week period



4) Themes from the qualitative data

A two page survey (see appendix 1) was distributed through key welfare agencies and educational institutions in the Macarthur region; Centrelink offices, four Refuges, a TAFE and a local agency which offers material assistance.

A total of 66 surveys were returned; from this 17 were excluded due to being outside of Macarthur area, 4 surveys were excluded due to a missing page when returned. This leaves a total of 45 surveys.

A careful review of the responses to the following two questions, (a) What issues are you coming across in your search for rental accommodation; (b) How has your search impacted on your life/the life of your family, found four central themes;

- (1) It is difficult to find rental accommodation in the Macarthur region.
- (2) Application Process is difficult
- (3) Individual believes they are facing barriers to acceptance due to their personal characteristics/current situation
- (4) Search is having a personal impact on individual/family

Theme 1: It is difficult to find rental accommodation in the Macarthur region

“There is a shortage of housing in the area in my price range. And there is a lot of people looking at the same properties with more to offer than me” (survey respondent)

88% of responses within this category referred to the respondent being unable to find appropriate accommodation in the area. This was the most common issue raised within all surveys. Most respondents related their difficulty to the cost of housing. Quality of housing available was also raised by a number of respondents.

Within this subgroup 12% of responses related to living in unsuitable accommodation, due to an inability to find suitable accommodation.

*“I live in a shed with no electricity and water, it is small and I have medical issues”
(survey respondent)*

“We have been living in a bedsitta (sic) for a year, it gets really wet on the inside every morning. We are sick and very tired” (survey respondent)

Theme 2: Application process is difficult

“As my husband has the mental health issues a lot falls on me – looking after the family, finding houses, filling in and lodging forms. I find I am worn out a lot” (survey respondent)

The difficulties associated with applying for rental properties were mentioned a total of 14 times, this represented 12% of total Responses. Respondents noted that the price of petrol and the need to take time off work were issues related to the application process. An equal proportion of comments referred to the level of identification required, the demands of the application process and the time it takes to find accommodation.

Theme 3: Individual believes they are facing barriers to acceptance due to their personal characteristics/current situation

The second largest proportion of responses (32%) was related to the respondent believing that their search was made difficult due to discrimination based on their personal characteristics or current situation.

“I feel like I am being treated like a third class citizen”

The most common category was perceived discrimination due to family characteristics; single parenting and large families were most commonly cited. This subgroup was closely followed by perceived discrimination due to income and employment status.

“I am not getting approved – even with a tenancy guarantee”

Equal amount of responses related to perceived discrimination based on (a) mental health and lack of rental history (11%) and (b) criminal history and physical health issue (5%).

“Biggest issue is no prior rental history, also the fact that I am sick as well”

Theme 4: Personal Impact

“I have anger and anxiety issues due from housing”

The largest proportion of responses within this theme related to the detrimental impact the search was having on themselves or their family. The word ‘stress’ was used by 36% of responses within this category.

“The stress doesn’t stop”

“Very stressful having to drag my daughta (sic) out, wind, rain or shine every day. We have had the ‘flu on and off for the past four months”

For 21% of respondents within this category their unsuccessful search for private rental housing had resulted in children being separated from their families.

“We just need someone to give us a go, so that we can be one big happy family again”

Table 1
Analysis of themes raised within survey

	<i># times reported</i>	<i>%</i>
1) It is difficult to find affordable rental accommodation in Macarthur Region;	26	22% of total responses
a) Unable to find appropriate accommodation,	21	88%
b) Current accommodation is inappropriate	3	12%
2) Application Process is difficult;	14	12% of total responses
a) Demands of time and transport created difficulties	7	50%
b) Application process was difficult because of identification required, application process, access to internet/computer	7	50%
3) Individual believes they are facing barriers to acceptance due to;	37	32% of total responses
a) Criminal history	2	5%
b) Rental history	4	11%
c) Discrimination based on family characteristics and age	9	24%
d) Income	8	22%
e) Unemployment	8	22%
f) Mental Health	4	11%
g) Physical disability/Health issue	2	5%
4) Personal Impact	39	34% of total responses
a) Stress	14	36%
b) Search is exacerbating mental health concern	5	13%
c) Search is straining family relationships	7	18%
d) Search is separating family	8	21%
e) Impacting on children	3	8%
f) Impacting on physical health/medical condition	2	5%

Discussion

The quantitative data presented in this report clearly shows that current demand for housing within the PRM in the Macarthur Region of NSW is much higher than the supply. Data suggests that if all properties considered during the week of our study were successfully leased there would be a total of 127 households in Macarthur whose search for a home in the PRM had been unsuccessful.

The qualitative data, provided throughout the surveys, provide a brief glimpse of the lived experience of some of the individuals and families who are struggling to find housing and make a home within these conditions. The impact on peoples' lives can be profound, for example 21% of respondents to our survey linked their difficulties in finding a home to children being separated from their families. If we view housing as a fundamental Right within Australian society, clearly something is going wrong within the Macarthur Region of NSW.

The PRM is a competitive marketplace. Potential tenants are assessed on the basis of their ability to pay the rent and care for the property; factors such as income and tenancy history are used to make this assessment (AHURI 2008). The survey results clearly show that some people are unable to provide such evidence. Many respondents (32%) reported feeling that their search was hampered by one or more of their individual situational factors. The ability for these individuals can be made only more difficult by the current demand for housing.

A healthy community requires healthy citizens. One of the most basic requirements we have is the need for physical shelter and a place that we can call home. Action is required to ensure that all members of our community have access to this fundamental need. Further research is needed to inform this action. This research was unable to consider the length of time it is taking for people to secure housing in the PRM. Once housed within the PRM how secure is an individuals' tenancy? What ratio of income is required to meet the rent? Are all important questions to ask?

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TAFE RESEARCH PROJECT

NO NAME REQUIRED ... FULLY CONFIDENTIAL



**ARE YOU
STRUGGLING TO FIND
SOMEWHERE TO RENT?**

HAVE YOUR SAY WITH A QUICK SURVEY.

NO NAME REQUIRED ... FULLY CONFIDENTIAL

We are a group of Students from
Campbelltown TAFE who are
investigating the demand for
affordable housing in the Macarthur
District.

The results of our research will be used
to inform key decision makers about
our local housing issues.

If you are interested in
contributing further to this
research project, or receiving
a copy of the final report
please

Call Ashleigh on
46 201 880
(Thursday/Friday)

or send an email
ashleigh.ellis2det.nsw.edu.au

Social & Community Services
Campbelltown College

TAFE
NSW
SOUTH WESTERN
SYDNEY INSTITUTE

If no,

5c. Are you eligible to be placed on the waiting list for social/public housing?

- Yes
- No
- Don't know

6. What issues are you coming across in your search for rental accommodation?

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7. How has your search impacted on your life/the life of your family?

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‘Getting housed in Macarthur’ Research Report

Please fill in the following information for each house inspection during the week beginning Monday 16th May – Ending Sunday 22nd May

Property Information;

Suburb:

Rental Price: \$ *per week*

Inspection Time:
Day *Time*

Inspection Details:

How many people attended the House Inspection?
(Please count both children and adults):

How many applications were received?:

How many households does this represent?:

How many applications were considered?:

Thank you for your participation

