


Housing and Homelessness in Northern Rivers

21 June 2022

 We acknowledge the Traditional Custodians of the land where we live and work and their continuing connection to land, water, sea and community. We pay respects to Australia's First Peoples, to their unique and diverse cultures, and to Elders past, present and future.

Inclusion is about the actions we take every day. We welcome, support, and celebrate diversity.

Housing stress

Housing stress is high in the Northern Rivers. Among the lowest 40% of household incomes, 13.2% were paying more than 30% of their gross weekly income on housing costs (16,179 households), compared to 11.7% for NSW and 11.4% for Australia (2016 Census). Housing stress is very high among renter households in Northern Rivers at 38.8% compared to 28.4% for NSW and 28% for Australia.

Local Government Area (LGA)	Rental stress		Mortgage stress		Total housing stress	
	#	%	#	%	#	%
Ballina	1,169	36.0	478	11.1	2,160	12.3
Byron	1,409	38.7	502	15.3	1,915	14.2
Clarence Valley	2,075	39.7	706	13.3	2,777	12.8
Kyogle	-	-	-	-	-	-
Lismore	2,921	40.6	645	12.7	2,571	14.7
Richmond Valley	-	-	-	-	-	-
Tweed	3,745	38.7	1,287	12.8	5,031	13.1
Northern Rivers¹	12,070	38.6	4,105	13.0	16,179	13.2
Regional NSW	90,807	32.5	29,669	9.8	120,464	11.4
NSW	238,583	28.4	85,559	10.1	324,150	11.7
Australia	729,709	28.0	284,567	9.9	1,014,642	11.4

2021 analysis on renter households found 68.7% in the Page Electorate and 44.6% in the Richmond Electorate were in financial stress². These data and reports from community service providers suggest many households who were in financial stress in the Richmond Electorate communities of Tweed, Byron and Ballina have already been squeezed out of these rental markets. Increasingly, essential workers cannot afford to rent in regional communities. This is putting Northern Rivers' workforce and communities at risk³.

Private rental market availability

The average monthly rental vacancy rate for the Northern Rivers over the twelve months to February 2022 was 0.8 per cent. This creates a very competitive market compared to Sydney where the average monthly vacancy rate was 3.04 per cent. There is substantial pressure in regional housing markets across NSW with an average vacancy rate of 0.95 per cent across all regional markets surveyed⁴. Net internal migration for regional NSW increased from 6,021 persons in 2019 to 12,691 in 2020⁵. Richmond-Tweed recorded the third highest increase in listing views across Australia (March-Sept 2020)⁶.

Every year the Anglicare Rental Affordability Snapshot analyses dwellings advertised for rent in locations across Australia and reports on their affordability and suitability for low-income households on defined fixed incomes. In North Coast NSW (Tweed to Port Macquarie) 354 properties were advertised for rent on the snapshot weekend of 26 March 2021. Of the properties advertised and included in the snapshot:

- only 11 properties (3%) were suitable for a couple on the aged pension without placing them in housing stress

¹ 2016 ABS Census of Population and Housing data housing stress analysis sourced from Byron Shire Social Atlas, Profile 14 (based on the National Centre for Social and Economic Modelling definition of housing stress). Ballina, Clarence Valley, Lismore and Tweed data are sourced from each LGA's online community profile (Profile 14). No data were available for Kyogle and Richmond Valley LGAs.

² <https://www.backtohome.com.au/?r=rental-stress-map-nsw-south-wales/>

³ Social Futures, 2020 Daily Intention Connect program sector development needs assessment report.

⁴ Vacancy Rate Survey Results six months to April 2021 available at https://www.rnsw.com.au/Work/News/Property_data/Vacancy_Rates_Survey.aspx

⁵ ABS 2021 migration data <https://www.abs.gov.au/medias/content/media-attachments/nst-migration-regions-highest-report>

⁶ REA Insights Regional Australia Report 2020, <https://www.realistate.com.au/?insights/rea-insights-regional-australia-report-2020/>

- no property was suitable for a couple both on Newstart Allowance with two children⁷
- four properties were suitable for a single person the Age Pension
- one property was suitable for a single person aged over 21 years on Disability Support Pension
- no properties were suitable for single parent on minimum wage with Family Tax Benefit A and B with two children⁸
- 44 properties (12%) were suitable for a couple on minimum wage with Family Tax Benefit A and B with two children⁹, down from 205 properties in the 2020 snapshot.
- 7 properties (2%) were suitable for single person on minimum wage
- no properties at all were found to be suitable for single parent households on Single Parenting Payment or Newstart Allowance¹⁰
- no properties were suitable for a single person on the Newstart Allowance or Youth Allowance¹¹, including those on Youth Allowance in a share house.

Private rental costs

New bonds lodged during the December quarter 2021 in Northern Rivers show median rent ranged from \$320 per week in Kyogle Shire to \$750 in Byron Shire Local Government Areas (LGAs). Sydney (Greater Metro) increased by just 2.0% from December Quarter 2020 to December 2021, compared to 11.1% for the rest of the NSW and an average of 16.4% across Northern Rivers LGAs¹².

Median weekly rent	Greater Metro	Rest of State	Ballina	Byron	Tweed	Lismore	Kyogle	Richmond Valley	Clarence Valley
December Q 2021	\$500	\$400	\$600	\$750	\$600	\$450	\$320	\$420	\$430
Change (Q 2020 to Q 2021)	2.0%	11.1%	20.0%	11.9%	20.0%	23.3%	6.7%	20.0%	13.2%

Homelessness

The ABS found 1,494 people were homeless in the Northern Rivers on Census night in 2016 representing 51.5 persons per 10,000 population; and increase of 194 persons (or 4.6 per 10,000) since the 2011 Census. A further 1,370 were found in other marginal housing in 2016, including in caravan parks.

While the 2016 homelessness rate in Northern Rivers is slightly higher than NSW (50.4 per 10,000), the increase from 2011 is lower than for NSW (10.7 per 10,000).

Highest numbers were counted in Tweed (444), Byron (327), Lismore (309) and Clarence Valley (230) LGAs¹³. While the Northern Rivers only represents 4% of the NSW population the region recorded 18.7% of the State’s rough sleepers* (up from 18.4% in 2011).

It is important to note that despite improvements in enumeration strategies homelessness is likely to be under counted in the Australian Census of Population and Housing, particularly among Aboriginal communities.

NSW Government’s street count in February 2022 identified 357 people experiencing street homelessness in Northern Rivers (30% of the total for NSW and more than Sydney)¹⁴. Highest numbers of people were counted in Byron Bay* (138), Tweed (127) and Lismore (48) local government areas.

Tenure

The Northern Rivers recorded high levels of home ownership in the 2016 Census with 44,320 occupied private dwellings (40.1%) being owned outright (32.2% for NSW). Low proportions of Northern Rivers occupied private dwellings were owned with a mortgage at 28.2% (32.3% for NSW) and rented at 27.5% (31.8% for NSW)¹⁵.

Experience of homelessness in Northern Rivers* (Number of persons)	2011 Census	2016 Census
Homelessness		
*Improvised dwellings, tents, or sleeping out	354	483
Supported accommodation for the homeless	255	219
Staying temporarily with other households	318	412
Boarding houses	146	151
Other temporary lodgings	23	32
In severely crowded dwellings	197	192
Total homeless persons**	1,300	1,494
Other marginal housing		
Other crowded dwellings	483	513
Other improvised dwellings	99	224
Marginally housed in caravan parks	802	633

*Clarence Valley SA3 and Richmond-Tweed SA4. **Total homelessness numbers derived from LGA level data.

⁷ One child aged less than five years and one aged less than ten years.

⁸ One child aged less than five years and one aged less than ten years.

⁹ One child aged less than five years and one aged less than ten years.

¹⁰ Includes single parents on Parenting Payment with one child aged less than five years and one child less than ten years; single parents on Parenting Payment with one child aged less than five years, and single parents on Newstart Allowance with one child aged over 6 years.

¹¹ Persons aged over 16 years on Youth Allowance.

¹² NSW Department of Communities and Justice, Rent and Sales report, https://public.tableau.com/app/page/16/facts-statistics/viz/RentandSales_15565127794310/Rent

¹³ Local Government Areas (LGAs), ABS Census of Population and Housing: Estimating homelessness, 2016, Cat. No 2049.0.

¹⁴ NSW Department of Communities and Justice, 2021 street count: results <https://www.facts.nsw.gov.au/about/reforms/homelessness/premises-orality-to-results-street-homelessness/street-count>. *Byron Bay Shire result for 2022 excludes Brunswick Heads, Mullumbimby and surrounding areas as counts were unable to be completed in these areas due to extreme weather. Sydney recorded 357 persons in the 2022 count. Includes SE and North Sydney.

¹⁵ ABS Census of Population and Housing 2016, QuickStats.

In the Northern Rivers 3,659 households lived in rented social housing (3%) compared to 4.2% for Regional NSW and 4.4% for the whole of NSW in 2016¹⁶.

Social and affordable dwellings

Analysis from UNSW City Futures Research Centre and Everybody's Home (2019) found Australia will need over 1 million new social and affordable homes by 2036. Nearly one third (316,700) of those will be needed in NSW; 99,700 of those outside of Greater Sydney, including in Northern Rivers. In Richmond-Tweed 6,500 social dwellings and 3,500 affordable dwellings are needed immediately. A further 3,800 social and 1,600 affordable dwellings are needed now in Coffs Harbour-Grafton¹⁷. Social Futures estimates that prior to the catastrophic floods of February 2022 Northern Rivers had a shortfall of 10,000 social housing and 5,000 affordable housing dwellings.

Dwelling characteristics

Of 124,389 private dwellings counted in the 2016 Census in Northern Rivers 11.1% (13,885) were unoccupied compared to 9.9% for NSW. Highest rates of unoccupied dwellings were found in Byron Bay (15.3%), Clarence Valley (13.6%) and Kyogle (14.7%) LGAs¹⁸. Find more information about dwelling structure and size in the table on page 3.

¹⁶ 2016 ABS Census of Population and Housing data sourced from Byron Shire Social Atlas Profile Id.
¹⁷ Richmond-Tweed includes Tweed, Byron, Ballina, Lismore, Kyogle and Richmond Valley.
¹⁸ ABS Census of Population and Housing 2016, Quick Stats.

2016 Census of Population and Housing results	Tweed (A) LGA		Richmond Valley (A) LGA		Lismore (C) LGA		Ballina (A) LGA		Byron Bay (A) LGA		Clarence Valley (A) LGA		Kyogle (A) LGA		Northern Rivers		NSW		
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	
Occupied private dwellings	35,085	89.3	8,538	91	16,188	91.4	16,222	91.3	11,374	84.7	19,599	86.4	3,528	85.3	110,534	88.9	2,604,320	90.1	
Unoccupied private dwellings	4,208	10.7	843	9	1,516	8.6	1,549	8.7	2,057	15.3	3,076	13.6	606	14.7	13,855	11.1	284,741	9.9	
Total private dwellings	39,293		9,381		17,704		17,771		13,431		22,675		4,134		124,389		2,889,061		
Dwelling structure (Occupied private dwellings)																			
Separate house	22,929	65.4	7,179	84.1	13,407	82.8	11,223	69.2	9,266	81.5	16,821	85.8	3,351	95	84,176	76.7	1,729,820	66.4	
Semi-detached, row or terrace house, townhouse etc	6,491	18.5	483	5.7	1,543	9.5	3,615	22.3	814	7.2	1,093	5.6	22	0.6	14,061	12.8	317,453	12.2	
Flat or apartment	4,175	11.9	631	7.4	754	4.7	799	4.9	731	6.4	945	4.8	62	1.8	8,097	7.4	519,390	19.9	
Other dwelling	1,208	3.4	215	2.5	393	2.4	480	3	392	3.4	595	3	67	1.9	3,350	3.1	23,580	0.9	
Number of bedrooms (Occupied private dwellings)																			
2 bedrooms or less	10,148	28.9	2,069	24.2	3,883	24.0	3,939	24.2	2,967	26.1	4,605	23.5	977	27.8	28,588	20.5	752,026	28.9	
3 bedrooms	14,503	41.3	3,838	44.9	7,142	44.1	6,910	42.6	5,077	44.6	8,955	45.7	1,590	45.2	48,015	43.4	970,001	37.2	
4 or more bedrooms	9,413	26.8	2,381	27.9	4,725	29.2	4,941	30.4	2,990	26.3	5,469	27.9	845	24	30,764	27.8	816,405	31.3	
Number of bedrooms not stated	1,022	2.9	259	3	453	2.8	440	2.7	341	3	570	2.9	108	3.1	3,193	2.9	65,888	2.5	
Average number of bedrooms	3	--	3	--	3.1	--	3.1	--	3	--	3.1	--	2.9	--			3	--	
Tenure (Occupied private dwellings)																			
Owned outright	14,166	40.4	3,297	38.6	5,817	35.9	6,644	41	4,150	36.5	8,628	44	1,618	45.8	44,320	40.1	839,665	32.2	
Owned with mortgage	9,945	28.3	2,407	28.2	5,067	31.3	4,293	26.5	3,233	28.5	5,259	26.8	969	27.4	31,173	28.2	840,004	32.3	
Rented	9,413	26.8	2,490	29.1	4,674	28.9	4,547	28	3,500	30.8	4,976	25.4	788	22.3	30,388	27.5	826,922	31.8	
Other tenure type	421	1.2	70	0.8	149	0.9	231	1.4	102	0.9	121	0.6	39	1.1	1,133	1.0	23,968	0.9	
Tenure type not stated	1,138	3.2	279	3.3	484	3	507	3.1	377	3.3	622	3.2	121	3.4	3,528	3.2	73,763	2.8	
Household structure (Occupied private dwellings)																			
Family households	23,650	67.4	5,784	67.7	10,672	65.9	11,067	68.2	7,338	64.6	13,248	67.6	2,274	64.5	74,033	67.0	1,874,524	72	
Single (or lone) person households	10,104	28.8	2,507	29.3	4,754	29.4	4,594	28.3	3,132	27.6	5,736	29.3	1,142	32.4	31,969	28.9	620,778	23.8	
Group households	1,332	3.8	258	3	764	4.7	555	3.4	896	7.9	617	3.1	109	3.1	4,531	4.1	109,004	4.2	
Family composition																			
Couple family without children	10,759	44.3	2,489	42.1	4,346	39.8	5,187	45.9	2,995	39.8	6,554	48.4	1,142	49.3	33,472	44.2%	709,524	36.6	
Couple family with children	8,751	36	2,141	36.2	4,034	37	4,083	36.2	2,862	38.1	4,348	32.1	713	30.8	26,932	35.5%	887,358	45.7	
One parent family	4,462	18.4	1,178	19.9	2,366	21.7	1,884	16.7	1,566	20.8	2,449	18.1	424	18.3	14,329	18.9%	310,906	16.0	
Other family	312	1.3	107	1.8	169	1.5	138	1.2	96	1.3	188	1.4	38	1.6	1,048	1.4%	32,438	1.7	
Homelessness																			
Homeless persons per 10,000 population 2011	36.2	--	31.3	--	66.2	--	36.2	--	95.5	--	39.9	--	22.8	--	46.9	--	39.7	--	
Homeless persons per 10,000 population 2016	48.6	--	32.0	--	71.6	--	18.4	--	103.6	--	45.4	--	38.0	--	51.5	--	50.4	--	
Homeless persons 2016	444	--	73	--	309	--	77	--	327	--	230	--	34	--	1,494	--	37,692	--	

Sources: Australian Bureau of Statistics 2016 Census of Population and Housing Quick Stats; Estimating Homelessness 2016 ABS Cat No. 2049.0.

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