



Snapshot: Anglicare Northern Territory—Northern Territory

Introduction

Anglicare NT recognises that unsafe, inadequate and expensive housing is a challenge across the Northern Territory. People who struggle to find affordable housing often resort to living in overcrowded and sometimes unsanitary conditions, which constrains their capacity to maintain employment and participate within their community in a meaningful way.

Anglicare NT continues to advocate for additional resources in the housing sector to ensure that improved housing stock and support services can be available for Territorians who most need this support.

Anglicare NT provides services such as the Tenancy Support and Sustainability Program to help people at risk of eviction to retain their public housing tenancy, the Youth Housing Program to assist young people 15-19, and the transitional accommodation program to help adults and families experiencing homelessness to establish a stable housing environment. Additionally, Anglicare NT provides some emergency relief support services and case management.

Findings

On Snapshot weekend, 1,354 private rentals were advertised in the NT on realestate.com.au. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time. To this end, we found that:

- three individual properties were suitable for at least one household type living on income support payments without placing them in housing stress
- 53 individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress.

Further analysis

- There were no (n=0) properties that were both affordable and appropriate for people who receive Newstart, Single Parenting Payment, Disability Support Pension or Youth Allowance
- Of the three unique properties that were affordable and appropriate, the analysis made evident that only people who currently receive the age pension (ie. a couple with no children) would be appropriate for these properties.



On the Snapshot weekend, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
3	53

Table 1: Rental Affordability, Northern Territory, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	0	0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	0	0%
3	Couple, no children	Age Pension	3	0.2%
4	Single, one child (aged less than 5)	Parenting Payment Single	1	0.1%
5	Single, one child (aged over 8)	Newstart Allowance	0	0%
6	Single	Age Pension	0	0%
7	Single aged over 21	Disability Support Pension	0	0%
8	Single	Newstart Allowance	0	0%
9	Single aged over 18	Youth Allowance	0	0%
10	Single in share house	Youth Allowance	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A (both adults)	53	3.9%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	0	0%
13	Single	Minimum Wage	0	0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A & B	0	0%
Total No of Properties		1,354		



Discussion

Across the NT, the average cost of renting has decreased over the year to around \$500 per week (down from \$560 in 2015, and \$581 in 2014).

The average rental cost within the NT as a whole (\$500.06 in 2016) is lower when compared with Darwin and its suburbs which on average costs \$532 per week. The average rental cost in Darwin in 2016 is \$532 per week; a reduction from \$604 per week in 2015. However, while rental prices as a whole have reduced in this reporting period, it is important contextually to note that median rent price for all dwellings in Darwin was still higher than every other capital city except Sydney (as reported by CoreLogic December 2015 report).

There are a number of factors that may impact the average price decrease, including:

- the NT reported the lowest population growth of any jurisdiction at 0.3% [ABS Data September 2015]
- the NT contains five of the top 11 council areas for the shortest time a 'house' is held, including the shortest in Australia, being Palmerston at 5.7 years. [CoreLogic RP Data, March 2015]
- overall property prices in Darwin have experienced the biggest drop in price of any capital city in Australia, with rents dropping 11.5%. [CoreLogic RP Data, April 2016].

While there was a reduction on the weekly costs of rent on average, on Snapshot weekend there was still less than 5% (57) of surveyed properties that were both affordable and appropriate within the NT for people on the pension, some form of welfare payment or the minimum wage. This continues a three year trend of lack of availability of housing stock that is both appropriate and affordable for those in our community who have the most limited resources.

Policy Implications

The Rental Affordability Snapshot process has reinforced the importance of government policy interventions and the need for appropriate resources to address the housing affordability crisis in the NT. Too many people who are reliant on some form of welfare payment are paying too large a percentage of their limited resources towards housing, which often isn't particularly appropriate for their needs and places extra stress on the household to maintain essential services such as electricity, water and purchasing fresh and healthy food.

The NT is significantly reliant on the Australian government for the funding of its homelessness and public housing programs, and the Australian government has had a role in providing leadership and funding for social housing for over 75 years. The current strategic direction and withdrawal of the Australian government from social housing has a major and disproportionate impact on the NT. The repositioning of housing as a major national issue has not been adequately addressed given the NT's dependence on Australian government support of all remote housing, the majority of homelessness investment and some public housing.

Despite programs like the 'head-leasing initiative' funded by the NT government, there has not been significant progress to address the crisis of housing affordability. Policy interventions to counter the risks associated with housing stress could include further increasing the supply of affordable and appropriate housing across the NT, as well as extending the National Rental Affordability Scheme with a focus on young people.

Anglicare NT remains concerned about the lack of information about the future of housing policy in the NT and encourages both NT and Australian governments to make some long term strategic investments to ensure stability in housing for those people who most need support/

The National Affordable Housing Agreement calls for all levels of government to act in regard to this issue with particular emphasis placed on housing for Indigenous people. The NT has the highest rates of youth homelessness in Australia and without intentional intervention; this housing crisis will continue to disadvantage young people and impact on their ability to meaningfully participate in their community.



Conclusion

The Rental Affordability Snapshot demonstrates clearly that there is a housing affordability crisis in the NT as we have identified **0%** of properties were affordable for families who receive Newstart or parenting allowances.

The Snapshot also demonstrated that less than 0.5% of rental properties surveyed were affordable and appropriate for a couple living on the age pension and less than 4% of rental properties were affordable and appropriate for families living on the minimum wage.

The picture for rental affordability in the NT is precarious, with more investment required in the National Rental Affordability Scheme leveraging private investment in affordable housing. Failure to attract either government or private investment in affordable housing options will continue to place cost of living pressure on those who can least afford the increases.