

Housing Needs in the Bellingen Shire

Headlines and Trends from the Needs Mapping 2022 project

Presented to Action Group meeting on 18th August 2022



What information are we using...

- **Housing Needs Survey**
(individuals x 119)
- **Workforce Impact Survey**
(local employers x 18)
- **Housing Profile ID**
(mostly ABS data)
- **Inside AirBNB**
(specific tool that uses data from AirBNB website)

Call for case studies...

De-identified interviews to provide a human experience to the data

- Senior person living alone
- Single parent family
- Disability
- Aboriginal &/or Torres Strait Islander
- Local working family
- Young person





Context

- Stress along the housing continuum
- Mortgage stress, rental stress, homelessness & couch surfing, insecure accommodation etc.
- Tough choices – staying in unsafe situations, renting via AirBNB because need money
- Not equating lived experiences
- The local housing crisis is impacting folks all along the housing spectrum



Questions to consider...

- Does this reflect what we're seeing?
- Are there issues we've missed?
- How do we use this information?
- What are our priorities based on this information?

Who answered...

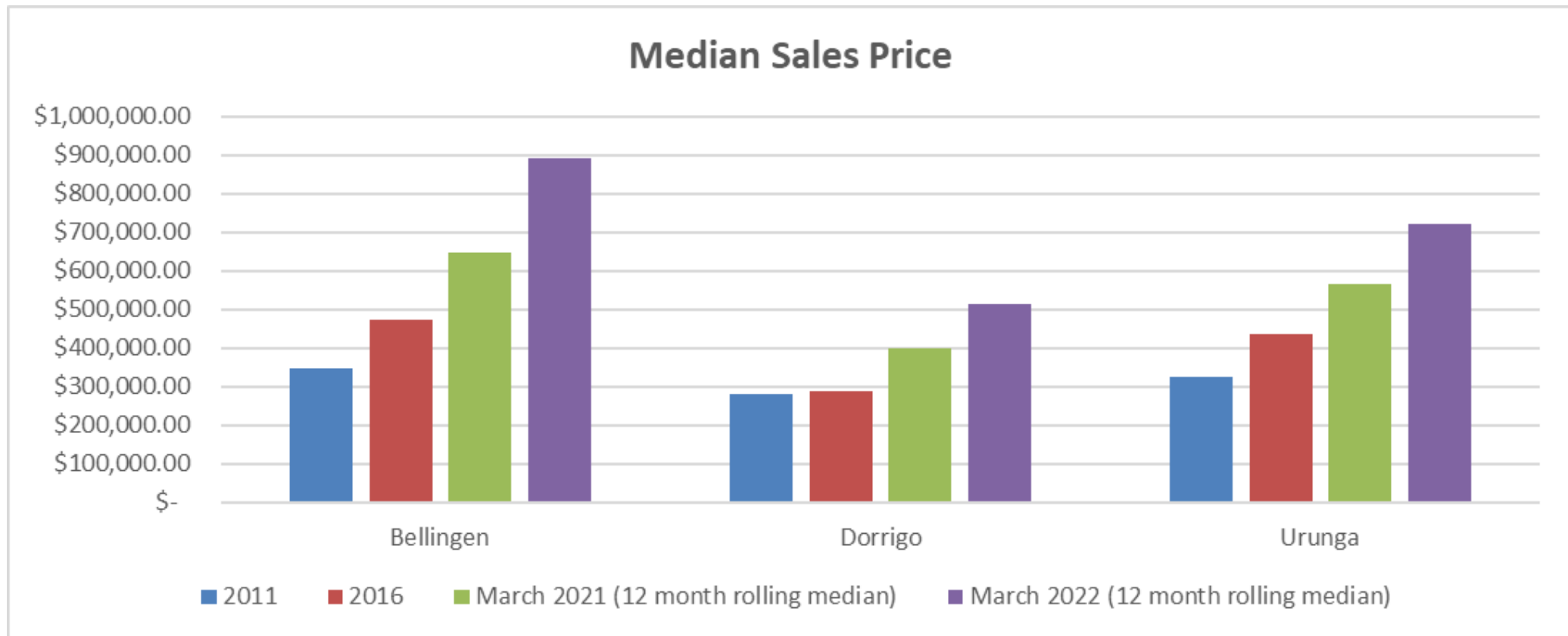
- Mostly women
- Bellingham centric
- Mostly longer terms residents (10+ years)
- Mostly people in current accommodation for 3+ years
- Equal rates: single person, couple, family
- Renters / Informal tenancies / With mortgages / Without mortgages / Homeless / Other...



What's happening



Prices have jumped...




Housing Profile i.d.

Home	
Housing Demand	+
Housing Supply	+
Housing Consumption	+
Prices & Incomes	+
Housing Stress & Need	+
Affordability Monitor	+


Need for affordable housing
259 households (4.8% of all households)


Median Price (Dec 2021)
Median House Price (Dec 2021)
Bellingen (A) \$875,000
Regional NSW \$610,750
Median Unit Price (Dec 2021)
Bellingen (A) N/A
Regional NSW \$495,000

Number of housing sales affordable to low income households (Dec 2021)
11 sales (4.3% of all sales)


Household type in most need of affordable housing
Families (100 households)


Median Rental (Dec 2021)
Median House Rental (Dec 2021)
Bellingen (A) \$550/week
Regional NSW \$450/week
Median Unit Rental (Dec 2021)
Bellingen (A) N/A/week
Regional NSW \$370/week

Number of rentals affordable to low income households (Dec 2021)
2 rentals (2.1% of all rentals)




[Bellingen Shire | housing
monitor \(id.com.au\)](https://www.bellingen.nsw.gov.au/housing-monitor/id.com.au)

Supply

- Unhealthy homes – approx. 42% said their homes are either mouldy, or have inadequate thermal comfort and/or insulation. This is a significant issue that impacts health, wellbeing and energy bills.
- A further 30% live in poorly maintained dwellings with issues such as water damage and poor wiring.
- There's a mismatch b/w dwellings & household's changing needs – 23% of dwellings too small for growing family, whilst approx. 27% say their dwelling is too large and otherwise inappropriate.
- **Good news...** we have seen an uptick in the construction of smaller dwellings across the Shire b/w 2011-16.



Quick headlines...

Higher rates of housing stress – along the continuum

2018: 27% 2022: 51%

More families responding

2018: Biggest group was 55-64

2022: More spread across groups

Widespread impacts on people's lives

Health & wellbeing | Impact of COVID |
Natural hazards | No or inadequate insurance

Renters responding in high numbers

59% renters in financial stress

Renters



Renters...

Approx. 21% of Shire residents are renters, which is lower than the state average

Renters are over-represented (40%) as respondents to our housing needs survey

Approx. 25% of renters have an informal rental agreement, this tenure type can create an added layer of vulnerability or precarity

For instance, these respondents indicated they have very short tenancy arrangements of between 1-6 months i.e. accelerated 'Bellingham Shuffle?'

A further 10% are either homeless or 'other', including folks still homeless after recent floods

Most significantly, rental stress has increased dramatically – see next slide:



The cost of renting...

Average rent is now \$550pw

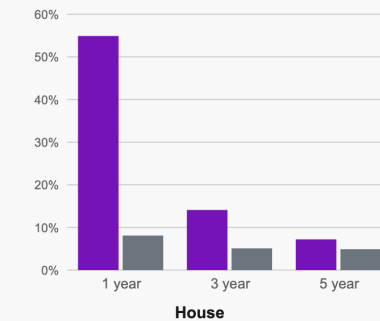
When asked about the **impact of high housing costs**, the responses from renters were:

- It impacts on my **mental health and wellbeing** (81%)
- I cut back on other **essentials like food and healthcare** (79%)
- I draw on my super or other **savings** (58%)
- I worry about **falling behind** on my rent (48%)
- I rely on assistance from community services and/or local **charities like food bank** (35%)
- It impacts on my ability to maintain **employment** in the area (23%)

How have rental costs been changing?

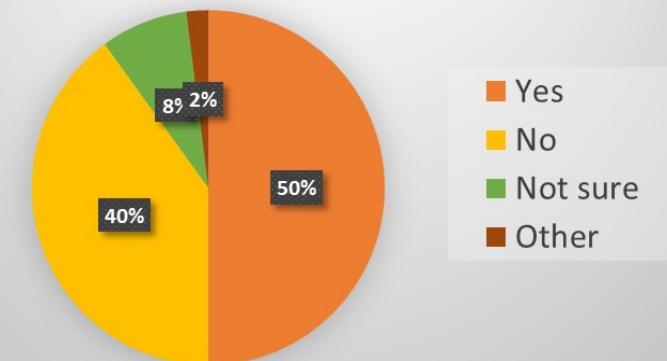
Annual average change in median rental listing, Dec 2016 - Dec 2021

■ Bellingen (A) ■ Regional NSW



Source: PropTrack (REA group housing listings, updated twice annually). Calculated and presented by .id (informed decisions).
[Disclaimer](#) [Data notes](#)

Do you consider yourself to be in housing stress? (>30% income on housing costs)



The Bellinggen Shuffle...

“We have moved every year since we moved here in 2012.”

“House is being sold. We thought this day would come and were planning to buy but prices have escaped our reach. It's terrifying.”

“I couldn't get a rental if I tried. Living in a van on my in-laws property with minimal income due to covid destroying my business. There have been a few I've looked at but I wasn't even considered.”

“I have been subject to unrealistic rental increases and difficult landlord agents. Definitely stressful. I grew up here and returned 5 years ago and it's gotten worse every year.”

“ Prior to buying I was forced to move every 6 months for 3 years.”

*Refers to a series of short to medium term rentals often 'shuffling' through the small number of rental properties in the area.

“I have no bargaining power...”

Approx. 78% of renting respondents are anxious about negotiating with their real estate agent/ landlord:

“ We don't raise any issues with our landlord or estate agent because we know we have no power. The rent hikes are killing us.”

“I try not asking for anything!”

“ We have rented for 15-years and it is a constant stress.”



AirBNB



Inside AirBNB – a more informed conversation

- 232 listings in Bellingen Shire
- 85.3% are entire home listings
- Average price is \$280 per night
- Average income is \$20,212
- Average income for 'frequently booked' is \$33,611

[Inside Airbnb: Mid North Coast](#)

Mid North Coast

Filter by:

Bellingen

2 out of 3,792 listings

Room Type

☐ Only entire homes/apartments

Airbnb hosts can list entire homes/apartments, private, shared rooms, and more recently hotel rooms.

Depending on the room type and activity, a residential airbnb listing could be more like a hotel, disruptive for neighbours, taking away housing, and illegal.

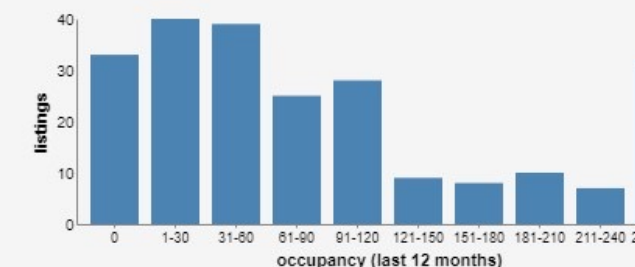


Activity

☐ Only recent and frequently booked

The minimum stay, price and number of reviews have been used to estimate the the number of nights booked and the income for each listing, for the last 12 months.

Is the home, apartment or room rented frequently and displacing units of housing and residents? Does the income from Airbnb incentivise short-term rentals vs long-term housing?



AirBNB - What are we seeing...

- Some people are making large annual incomes via AirBNB (\$60k+ pa)
- For some AirBNB income supplements low local wages / high costs of living and properties
- Evidence of properties coming off private rental market to AirBNB
- Group of properties booked 255+ nights per year
- **What are the policy / advocacy platforms that could be developed from a more informed picture of AirBNB?**



Housing Impacts on People

Most common issues listed...



FINANCIAL STRESS (RENT /
MORTGAGE / RATES)



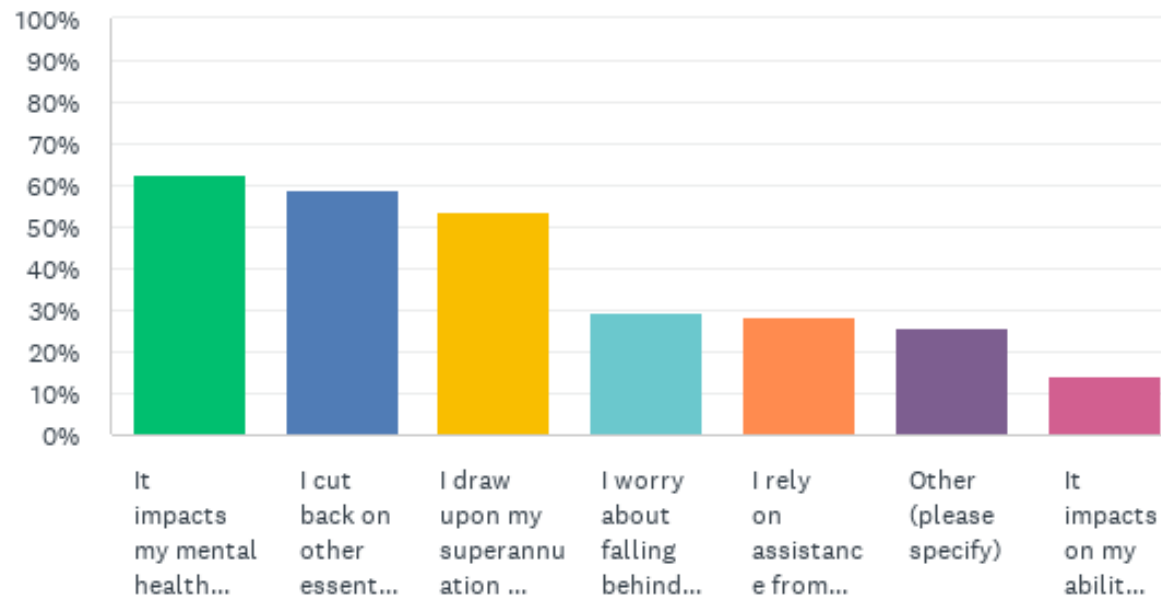
INAPPROPRIATE STRUCTURE
(UNHEALTHY BUILDINGS / POOR
MAINTENANCE)



LACK OF STABILITY (LACK OF
SECURE TENURE)

Most common impacts...

Q16 Do high housing costs ever impact other areas of your life? If so, how?



Covid, natural hazards, insurance etc...

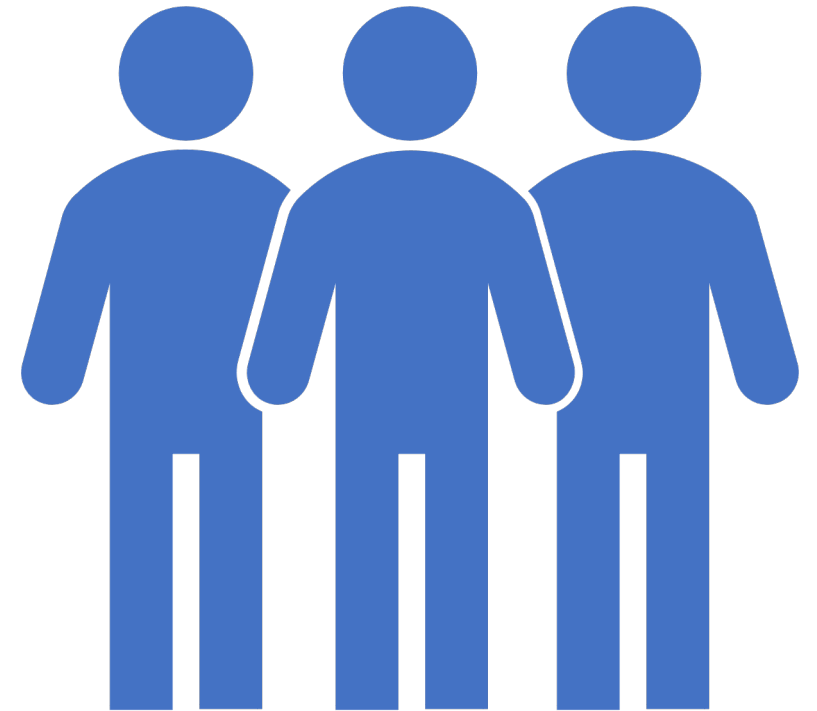
- **COVID** – impacted on housing related stress (49%), particularly fear of eviction, rent increases, combined with reduced incomes (41%) and changes to household make up (22%)
- **Natural hazard events** – direct impact of floods & storms on properties (32%), indirect impacts (27%), also mention of impact of road closures on ability to work / access medical services etc.
- **Insurance** – Partially insured (13%), no insurance (37%), Unsure (5%)



Workers



Impacts on local economic development



Impact on workforce & local employers

50% have had staff leave directly related to housing issues

54% have had difficulty employing new staff due to lack of available housing

57% believe their employees are likely to be in housing stress

27% have personally had to move due to lack of affordable housing

Changes linked to in-migration...

Hard to get casual workers - e.g. planting and harvesting

Staff will not be able to stay as they cannot afford the housing

Applicants are more open to moving into the area

Some customers with more disposable income

We will have no staff resulting in the closure of our business

I will fall into poverty. As it is quality of life is poor

People moving here fully cashed up to buy big.

Low-income jobs will not be filled

Suggestions from employers...

- Amnesty on unapproved dwellings
- Innovative conversions – e.g. railway carriages, shipping containers etc.
- Increased rates for lands with multiple unoccupied houses &/or AirBNB properties
- Eco / sustainable living – new village with micro-grid, tanks, permaculture etc.
- Reforms – negative gearing / STHL legislation / build public housing
- Workforce housing as a priority – 77% agreed

Summary



Not great news – especially for renters and those on low to moderate incomes



Some opportunities



Need to find ways to innovative, mobilise and inform the community and broader conversation



Questions to consider...

- Does this reflect what we're seeing?
- Are there issues we've missed?
- How do we use this information?
- What are our priorities based on this information?
- Did anything else arise for you seeing this?