



Housing Stress in Norwood Payneham St Peters LGA

Housing stress is usually defined as where households, and low income households in particular, face housing costs amounting to more than 30% of their income, while *extreme* housing stress is where housing costs are more than 50% of income.

Housing stress is a commonly used measure of hardship and is an important indicator or risk of homelessness.

Table 1: All Housing

Total No. of Dwellings	15634
No. in Housing Stress	2680
% of Households in Housing Stress	17.1%

Table 2: Low Income Households (<80% of median income)

Total No. of Low Income Households in Housing Stress	1585
No. of Households Paying Mortgage Housing Stress	210
No. of Rental Households in Housing Stress	1375
Public Housing	210
Private Landlord	1073

Table 3: Incomes and Indicative Rental Prices (September Qtr, 2013)

	Weekly Payment	House Type	Average Rent
Unemployed (single, no children)	\$316.75	1 Bdrm Flat	\$238
Aged Pensioner (single)	\$444.70	2 Bdrm Flat	\$290
Sole Parent (2 children)	\$480.80	3 Bdrm House	\$400
Youth – 18 y.o (single, away from home)	\$203.75	3 BR Share House	\$133
Minimum Wage (full time, national)	\$622.20		

SACOSS is recommending that the state government:

- Increase the stock of social housing to assist those who are disadvantaged in the private rental market;
- Establish a Housing Stress Emergency Payment Fund to provide temporary assistance to prevent homelessness;
- Establish a moratorium on collection of rent arrears for people in public housing on recommendation from financial counsellors where debt will never be paid; and
- Implement the agreed funding for consumer credit legal services.