

HOME TRUTHS

THE REAL HOUSING STORY
IN WESTERN SYDNEY



CENTRE FOR
WESTERN SYDNEY



ACKNOWLEDGEMENT OF COUNTRY

With respect for Aboriginal cultural protocol and out of recognition that its campuses occupy their traditional lands, Western Sydney University acknowledges the Darug, Eora, Dharawal (also referred to as Tharawal) and Wiradjuri peoples and thanks them for their support of its work in their lands (Western Sydney and beyond).

ONLINE

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FOREWORD

The current housing crisis is not an abstract concept for many people in Western Sydney. Hushed conversations around the dining table reverberate across the region, as families are faced with impossible choices to survive.

There is a moral imperative to urgently address this crisis, as well as the economic reality that if left unchecked, both in Sydney's west, and the nation will slowly grind to a standstill.

This report paints a stark picture. It demonstrates, in real terms, the shortfall in social and affordable housing in the region and reveals the work we need to collectively do to rebuild this critical safety net for those in the community who need it the most.

But this is work worth doing. An investment in housing is an investment in people, in their potential and their wellbeing.

I know this first hand, as a former public servant, but more importantly as someone who grew up in social housing. The safety net that was provided through social housing enabled me to participate fully in my studies, setting me on my path for life. This is a common story for many people who went on to be CEOs, industry experts, healthcare workers and politicians, who were fortunate to grow up in a time when social housing was more abundant.

It is no secret that Western Sydney will absorb the lion's share of the state's growth over the next twenty years, its competitive housing market becoming even more crowded. Some may view this as a challenge, due to the region's socio-economic realities and demographic idiosyncrasies. I see it as a once in a generation opportunity to establish Western Sydney as a place of housing innovation, a place where all levels of government, developers, industry partners and universities work with the community to ensure that residents can access high quality social and affordable housing.



I will not allow this opportunity to pass by – there is simply too much at stake.

The university I lead will play a key role in shaping the rapid delivery of housing in the region.

We will do this through both producing the skilled workforce to meet this challenge and leveraging our expertise to inform the creative delivery of new models of housing that support the unique needs of Western Sydney's residents.

Still, these initiatives alone will not be enough. As a non-profit developer in our own right, we will continue to collaborate with government to substantially increase the delivery of social and affordable housing through our campus developments, to support not just our students and the wider community, but the nurses, teachers and other key workers who ensure our region can thrive.

I look forward to working in partnership to meet this challenge head on.

PROFESSOR JENNIFER WESTACOTT AO

Chancellor

Western Sydney University

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ABOUT THE AUTHOR



TOM NANCE

Tom Nance is the Policy and Strategy Lead at the Centre for Western Sydney, contributing to the Centre's research and commentary on various topics, shaping regional narrative and conversation in a way that prioritises equity and opportunity.

Tom's work has spanned a broad range of policy areas and issues affecting the region, including gambling-related harm, urban planning and development, education and politics.

Previously, Tom held senior leadership roles in the not-for-profit sector, where he co-authored a range of reports that have shaped policy development and service delivery in Western Sydney, including Communities of Change, Home in Western Sydney and The Culturally Responsive Framework to Address Gambling-Related Harm.

ABOUT THE CENTRE



Western Sydney University is the only university in New South Wales (NSW) with a legislated commitment to conduct research that meets the needs of Western Sydney communities. Fulfilling this unique mandate for research, the university established the Centre for Western Sydney in 2014.

The Centre combines world-class research expertise with frank and fearless advocacy on issues of importance to Western Sydney. The Centre's work is guided by its ambition for a thriving Western Sydney that is understood and respected for its strengths and contributions regionally, nationally and internationally.

Delivered through a strong politics of listening, the Centre aims to drive informed dialogue and action for and with its region.

ACKNOWLEDGEMENTS

We would like to express our sincere gratitude to the following individuals and organisations who have contributed to completing this report:

- Professor Andy Marks, Executive Director, Centre for Western Sydney
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EXECUTIVE SUMMARY

The quantitative data and the stories on the ground point to one thing: a housing crisis in Western Sydney.

A confluence of factors has led to this crisis. Low property completion rates, soaring housing costs and a lack of meaningful progress on social and affordable housing development have all been identified as contributors to the current situation. However, this is immaterial for households experiencing unprecedented levels of pressure, particularly those on very low incomes.

There was a time when social and affordable housing was more abundant; however, as this report outlines, we are far from meeting current and future demand. What once was an accessible safety net for households, enabling them to access safe and secure accommodation, has been replaced with a long waitlist. The expected waiting time for social housing in many parts of Western Sydney exceeds 10 years.¹

The Home Truths report features data from several key sources; the Centre for Western Sydney's analysis articulates the nuances that must be considered when tackling the housing crisis in the region. Importantly, it articulates 5 clear, tangible priorities for action. Each of these is designed to complement existing commitments from all government levels and policy platforms of advocacy and lobby groups, supporting appropriate housing delivery for current and future Western Sydney residents.

¹ Department of Communities and Justice. (2022).

RECOMMENDATIONS

DEFINE AFFORDABLE HOUSING

The lack of a consistent definition has been identified as a challenge to effectively delivering affordable housing to those who need it most.² The opportunity to clearly define affordable housing through the National Housing Accord must be seized to create market certainty and support delivery at scale.

1

ADOPT CLEAR TARGETS

A lack of public targets for social and affordable housing construction means that developments have often appeared ad hoc rather than part of a broader plan. The NSW State Government must set and report clear targets for social and affordable housing development at a local government level, informed by current and projected demand.

2

GET THE MIX RIGHT

Larger family sizes and inter-family and intergenerational living arrangements increase demand for four or more bedroom dwellings in Western Sydney. Constructing social and affordable housing dwellings that represent demand driven by demographic profiles must be prioritised to ensure an appropriate dwelling type mix.

3

HOUSE KEY WORKERS

Any housing stress that key workers experience has the potential to impact Western Sydney's economy significantly. Health, education and innovation precinct design must incorporate affordable housing development for key workers to safeguard the retention of the region's essential workforce.

4

TRACK THE IMPACT

At present, the social and affordable housing impact is not captured in a consistent and digestible way. An impact measurement dashboard must be commissioned to support social and affordable housing investment by showing the social and economic return on investment of each dwelling built and each tenant housed in clear and unambiguous terms.

5

² AHURI. (2023b).

CRITICAL INSIGHTS

Western Sydney will accommodate **nearly two-thirds** of Greater Sydney's population growth over the next two decades.

1

Western Sydney has a **significantly higher proportion of households with a mortgage** (35.4%) compared to the rest of Sydney (28.5%).

The proportion of households utilising **social housing was also higher** in the West, at 5.3 per cent compared to 3.0 per cent.

2

26.9 per cent of households on very low incomes in Western Sydney experienced **severe or moderate rental stress**.

3

Higher proportions of people in Western Sydney were **classified as earning a low household income**.

4

Nearly **60,000 social and affordable housing dwellings** are in Western Sydney, representing over **60 per cent** of Greater Sydney's total supply.

5

In Western Sydney, the current social and affordable housing stock only meets **44 per cent of demand**, with an estimated **shortfall of nearly 76,000 dwellings**.

Without action, this shortfall will increase to **over 160,000 by 2041**.

6

More than **8,500 extra dwellings** must be made available annually until 2041 to meet projected demand.

7

DEFINITIONS

SOCIAL HOUSING

Government-subsidised short and long-term rental housing, available for those who cannot afford private rental market costs or those who would find it difficult to be accepted for and maintain a tenancy due to complex needs (e.g., medical issues or other support requirements).³

PUBLIC HOUSING

Tenant management is delivered by the NSW Department of Communities and Justice (DCJ), with properties owned or leased by the Land and Housing Corporation.⁴

COMMUNITY HOUSING

Tenant management is delivered by not-for-profit community housing providers, with properties owned or leased by the Land and Housing Corporation or community housing providers.⁵

ABORIGINAL HOUSING

Tenant management is delivered by DCJ or Aboriginal community housing providers, with properties owned by the Aboriginal Housing Office or by Aboriginal community housing providers.⁶

AFFORDABLE HOUSING

Housing that meets the needs of people on very low to moderate incomes and is priced so they can afford other basic living costs such as food, clothing, transport, medical care and education.⁷

HOUSING STRESS

When a household in the bottom 40 per cent of the income distribution pays more than 30 per cent of their gross income on mortgage or rent payments.⁸

KEY WORKER

Critical workers, including public sector, support/ancillary workers in health care, education and emergency services; workers who support the labour force (e.g., childcare and aged-care workers and ICT support professionals and technicians); and low-paid workers who are important to local economies (e.g., hospitality and retail workers).⁹

³ NSW DCJ. (2023).

⁴ *ibid*

⁵ *ibid*

⁶ *ibid*

⁷ NSW DCJ. (2018).

⁸ AHURI. (2019).

⁹ AHURI. (2021).

METHODOLOGY

GEOGRAPHIC SCOPE

This report explores data on two distinct geographic areas: Western Sydney and the rest of Sydney.

Western Sydney comprises:

- Blacktown
- Blue Mountains
- Camden
- Campbelltown
- Canterbury-Bankstown
- Cumberland
- Fairfield
- Hawkesbury
- Liverpool
- Parramatta
- Penrith
- The Hills
- Wollondilly

The rest of Sydney comprises:

- Bayside
- Burwood
- Canada Bay
- Georges River
- Hornsby
- Hunters Hill
- Inner West
- Ku-ring-gai
- Lane Cove
- Mosman
- North Sydney
- Northern Beaches
- Randwick
- Ryde
- Strathfield
- Sutherland
- Sydney
- Waverley
- Willoughby
- Wollahra

The Centre for Western Sydney has consistently utilised the rest of Sydney as a comparative area for its research, enabling the exploration of similarities and differences in demographic data and the subsequent analysis of policy impact.¹⁰

APPROACH

The Centre scanned relevant government literature and policy at the state and federal levels to inform this report. While not exhaustive, the exercise provided a contextual basis for the report, with previous policy decisions and commitments articulated in a way that helps readers better understand the data this report contains.

Qualitative data points relevant to exploring the interconnected factors relating to housing in Western Sydney were identified, emphasising reliable, trusted sources like the Australian Bureau of Statistics and the NSW Department of Planning and Environment. Data were analysed on a local government area level, allowing for comparison between council areas and Western Sydney and the rest of Sydney more broadly.

SGS Economics was engaged to provide further quantitative data on housing stress, rental affordability and social and affordable housing demand. The data were analysed by Centre for Western Sydney personnel, with insights synthesised within this report.

LIMITATIONS

It is important to acknowledge that, as time has passed since the most recent Census was conducted, the data in this report may not reflect the current realities that households within the geographic scope of this research face. Any COVID-19-related help available to many households during the Census reporting period has ceased, while consistent interest rate rises since 2021 have increased both mortgage and rental costs. As a result, housing stress and the subsequent demand for social and affordable housing will likely increase significantly.

The relatively narrow geographic area profiled is also a limitation of this research. Many state and national regions are experiencing similar trends and patterns to the areas featured in this report. Future research that expands the geographic scope of this analysis may help find comparative sites and explore potential localised policy and delivery responses.

¹⁰This differs from the 'Greater Sydney' geographical region, which encompasses an average of all local government areas (LGAs) in Sydney, including Western Sydney. By isolating the LGAs, we aim to present a more precise representation for the comparison.

CONTEXT

RISING COSTS FOR HOUSEHOLDS

Since 2021, combined rising interest rates, labour shortages, supply-chain disruptions, post-COVID-19 population fluctuations and geopolitical tensions have exacerbated housing pressures across Australia. The monthly Consumer Price Index increase rapidly grew to as much as 8.4 per cent in the previous 18 months, with households spending more of their budget on essentials.¹¹ This rise has significantly outstripped wage growth, impacting the financial wellbeing of households and placing individuals and families under further pressure.¹²

To slow consumer spending and curtail inflation, the Reserve Bank of Australia increased interest rates, with 10 consecutive increases from May 2022 passed on by banks to mortgage holders.¹³ This has pushed more people into housing stress, either through increased household mortgage repayments or housing costs passed on as higher rental costs.

In this context, the most recent Census data (2021) may understate housing stress levels experienced across Australia due to the assistance available during the COVID-19 pandemic and the rise in household costs across the following 18 months. While it will be some time until the next Census reveals the full extent of housing stress, NSW Government data indicates widespread housing stress.¹⁴ As a result, the subsequent demand for social and affordable housing has likely increased significantly.

AMBITIOUS TARGETS

Housing targets have been a topic of conversation for several years, with the Productivity Commission emphasising the need for state and territory governments to commit to firm targets for new housing supply.¹⁵ The Greater Cities Commission was to play a key role in articulating the speed of construction needed, with its Greater Sydney Region Plan 2018 setting the ambitious target of 725,000 new dwellings between 2016 and 2036, an average of 36,250 a year.¹⁶

More recently, media outlets have reported that under the National Housing Accord agreement between the federal government and the states, NSW will need to construct an extra 75,000 dwellings per year to meet nationwide targets.¹⁷

Considering the state government's most optimistic projections predict around 28,000 dwellings per year will be built in Greater Sydney over the next five years, it appears unlikely this target will be met, resulting in the gap widening further between supply and demand.¹⁸

SOCIAL AND AFFORDABLE HOUSING IN NSW

Social housing is government-subsidised short and long-term rental housing available to those who cannot afford private rental market costs or would find it difficult to be accepted for and maintain a tenancy due to complex needs, like medical issues or other support requirements.¹⁹

Social housing has been provided in NSW for over a century, with the Housing Act, 1912 establishing the New South Wales Housing Board to build and maintain properties.²⁰ Its focus has gradually shifted since its establishment, with social housing evolving from supporting mostly working-class families to supporting pension-dependent and very low-income households.²¹

In 2023, social housing tenants must pay between 25 per cent to 30 per cent of their income in rent and can access housing through three distinct streams:²²

Public Housing: Tenant management is delivered by DCJ, with properties owned or leased by the Land and Housing Corporation.

Community Housing: Tenant management is delivered by not-for-profit community housing providers, with properties owned or leased by the Land and Housing Corporation or community housing providers.

Aboriginal Housing: Tenant management is delivered by DCJ or Aboriginal community housing providers, with properties owned by the Aboriginal Housing Office or by Aboriginal community housing providers.

While social housing is clearly defined, affordable housing is not consistently defined across jurisdictions and government programs in Australia.²³ NSW DCJ considers affordable housing as 'housing that meets the needs of people on very low to moderate incomes and is priced so that they can afford other basic living costs such as food,

¹¹ Australian Bureau of Statistics. (2023a).

¹² Australian Bureau of Statistics. (2023b).

¹³ Reserve Bank of Australia. (2023).

¹⁴ NSW Government. (2023b).

¹⁵ Australian Government Productivity Commission. (2022).

¹⁶ Greater Sydney Commission. (2018).

¹⁷ Smith, A. (2023)

¹⁸ NSW Department of Planning and Environment. (2023).

¹⁹ AHURI. (2023b).

²⁰ Housing Act 1912 (NSW).

²¹ L. Roth & D. Gilyana. (2023).

²² NSW DCJ. (2023).

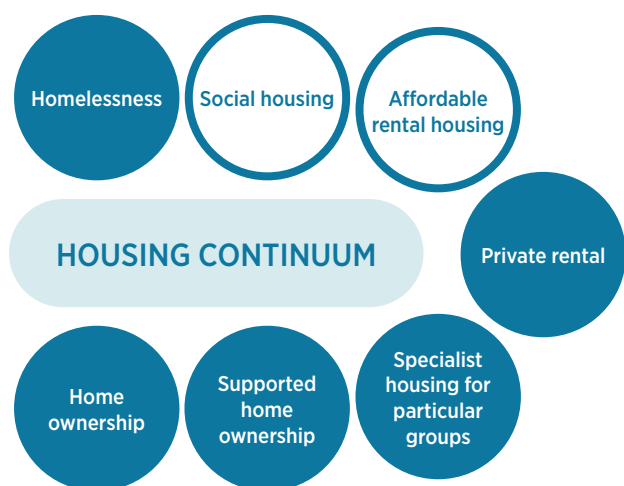
²³ AHURI. (2023b).

clothing, transport, medical care and education’, noting that community housing providers or the private sector usually manage it.²⁴

Due to inconsistency across funding programs, affordable housing eligibility can also vary. For example, eligibility for some affordable housing dwellings in NSW is contingent on income levels set out through the National Rental Affordability Scheme, which factors in the number of adults and dependent children in the household.²⁵ Likewise, the amount tenants are charged for rent varies, with households receiving a discounted rate of 20 per cent to 25 per cent below market rent or being charged between 25 per cent and 30 per cent of their gross income before tax for rent.²⁶

Acknowledging that social and affordable housing is conceptualised as two steps across a broader housing continuum is important. In practical terms, this means that with the right support, social and affordable housing tenants may be able to move into the private market depending on their circumstances and capacity.²⁷

FIGURE 1: THE HOUSING CONTINUUM



Source: Roth L. & Gilyana D. (2023).

HOUSING FUNDING AND REFORMS

The NSW and federal governments have made several important policy decisions on delivering and managing social and affordable housing.²⁸

The Management Transfer Program, in which the tenancy management of around 14,000 housing properties from the DCJ was transferred to community housing providers, was a significant moment for the housing industry.²⁹ This process commenced in October 2018 and focused on improving tenant outcomes. Community housing providers

were positioned to link residents to services providing extra support to promote economic participation and better health and wellbeing.³⁰

A change in state government has brought the housing crisis into sharp focus.

The Minns Labor Government has prioritised measures to increase supply to meet demand. \$2.2 billion has been allocated in the new government’s first budget to pay for more housing, critical infrastructure and better planning for housing. This includes \$300 million for Landcom to accelerate new home construction, comprising 30 per cent of affordable housing.³¹ Additionally, a suite of planning reforms has been announced to accelerate the delivery of social and affordable housing through priority approval pathways for significant developments and incentivising affordable housing construction by the private market.³² Delivering on these commitments will test the acumen and resolve of a relatively new government.

At a federal level, the National Housing Finance and Investment Corporation (NHFIC) was established in 2018 to provide loans to state governments and community housing providers to help them deliver social and affordable housing.³³ Since its inception, it has supported the construction of over 17,800 new dwellings and helped more than 114,000 Australians into home ownership.³⁴ NHFIC has recently been renamed Housing Australia, with reforms progressed by the Albanese Labor Government expanding the agency’s responsibilities in line with its housing policy agenda.³⁵

The Albanese Labor Government has also committed to significant social and affordable housing investment by establishing the Housing Australia Future Fund. It is proposed that allocating \$10 billion to this fund will create an ongoing funding stream for social and affordable housing, supporting the government’s commitment to building 30,000 new dwellings over the next five years.³⁶

REPORT OUTLINE

The rest of the report unpacks data critical to exploring interconnected housing factors in Western Sydney. The data were analysed on a local government area level, allowing for comparison between council areas and Western Sydney and the rest of Sydney more broadly.

Additional data were sourced through SGS Economics to further understand housing stress, rental affordability and demand for social and affordable housing. Centre for Western Sydney personnel analysed the data, with insights synthesised within this report.

²⁴ NSW DCJ. (2018).

²⁵ Australian Government Department of Social Services. (2023).

²⁶ NSW DCJ. (2018).

²⁷ Roth & Gilyana. (2023).

²⁸ AHURI. (2023a).

²⁹ NSW DCJ. (2019).

³⁰ *ibid.*

³¹ NSW Government. (2023a).

³² NSW Government. (2023c).

³³ Housing Australia. (2023).

³⁴ *ibid.*

³⁵ *ibid.*

³⁶ Collins, J. & Albanese, A. (2023).



FINDINGS

PROJECTED GROWTH

TENURE TYPE

HOUSING STRESSSS

PRIORITY COHORTS

SUPPLY OF SOCIAL AND AFFORDABLE HOUSING

CURRENT AND FUTURE DEMAND





PROJECTED GROWTH

Western Sydney will continue to house most of Greater Sydney's population, with over 3.4 million people projected to live in Western Sydney by 2041. This increase of around 800,000 residents accounts for nearly two-thirds of Greater Sydney's population growth.

Blacktown is predicted to be the most populous LGA in Greater Sydney, with nearly half a million residents expected to live there by 2041. Canterbury-Bankstown will also continue to play a critical role in housing people in the West; nearly 450,000 people are expected to reside there in the next two decades.

Parramatta is projected to experience the largest growth during this period, accommodating an extra 130,000 residents by 2041, taking its population to over 390,000. The Hills Shire is also expected to experience significant growth, with its additional 85,000 residents representing the highest projected annual growth rate in Greater Sydney.

Conversely, at 6,000 new residents, the Blue Mountains is projected to experience the lowest population growth in the region. Hawkesbury will also experience comparatively low growth rates, with only 9,000 extra residents anticipated by 2041.

CRITICAL INSIGHT

Western Sydney will accommodate **nearly two-thirds** of Greater Sydney's population growth over the next two decades.

FIGURE 2: PROJECTED POPULATION GROWTH, 2022 - 2041

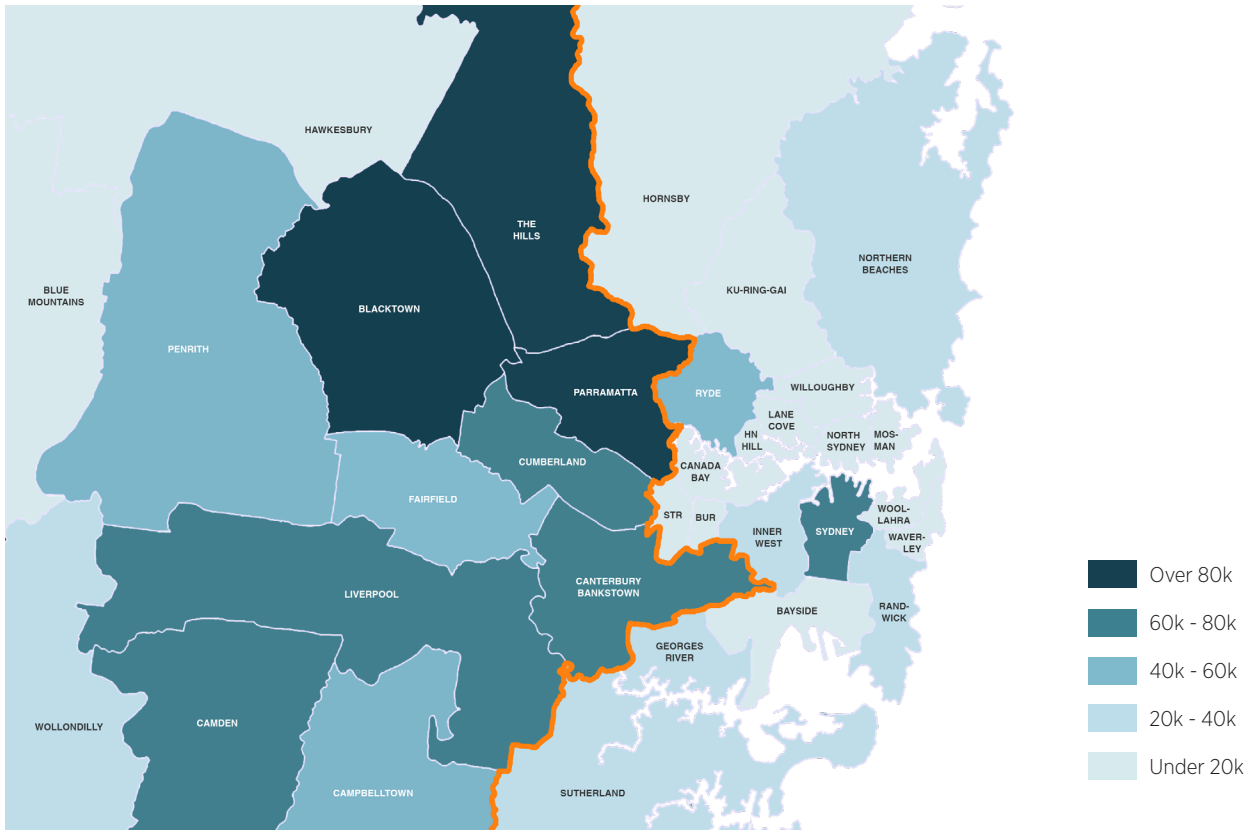


TABLE 1: PROJECTED POPULATION GROWTH AND ANNUAL GROWTH RATE, 2022 - 2041

LOCAL GOVERNMENT AREA	PROJECTED POPULATION GROWTH	PROJECTED ANNUAL GROWTH RATE	LOCAL GOVERNMENT AREA	PROJECTED POPULATION GROWTH	PROJECTED ANNUAL GROWTH RATE
Blacktown	81,822	0.8%	Bayside	17,640	0.5%
Blue Mountains	6,046	0.4%	Burwood	17,431	2.4%
Camden	70,098	1.9%	Canada Bay	19,037	1.3%
Campbelltown	49,070	1.2%	Georges River	27,665	0.9%
Canterbury-Bankstown	74,376	1.0%	Hornsby	11,863	0.4%
Cumberland	67,466	1.5%	Hunters Hill	2,146	1.0%
Fairfield	41,159	0.9%	Inner West	29,397	0.9%
Hawkesbury	9,396	0.4%	Ku-ring-gai	16,652	0.9%
Liverpool	73,223	1.4%	Lane Cove	7,551	1.3%
Parramatta	130,424	2.0%	Mosman	3,108	0.8%
Penrith	49,691	1.0%	North Sydney	14,724	1.3%
The Hills	85,236	2.2%	Northern Beaches	26,439	0.6%
Wollondilly	34,545	2.2%	Randwick	34,373	1.4%
Western Sydney	772,553	1.3%	Ryde	49,388	1.7%
			Strathfield	10,130	1.4%
			Sutherland	26,372	0.7%
			Sydney	78,653	1.7%
			Waverley	6,816	0.5%
			Willoughby	13,826	1.1%
			Woollahra	8,467	0.9%
			Rest of Sydney	421,678	1.0%

Source: Australian Bureau of Statistics, 2023, & Department of Planning and Environment, 2023.



TENURE TYPE

Dominant household tenure types in Western Sydney differ from the rest of Sydney, illustrating communities' differing needs and challenges.

Western Sydney has a significantly higher proportion of households holding a mortgage (35.4%) compared to the rest of Sydney (28.5%). At 51.3 per cent, most households in Camden are currently repaying a mortgage, while Wollondilly, The Hills and Blacktown all have a notable cohort of mortgage holders. By contrast, Fairfield, Cumberland, Canterbury-Bankstown and Parramatta all had a proportion of mortgage holders below the regional average.

The proportion of households utilising social housing was also higher in the West, at 5.3 per cent compared to 3.0 per cent. Campbelltown had the highest proportion of households in social housing at 8.4 per cent. In contrast, proportions in other LGAs in Western Sydney's inner ring, namely Fairfield, Canterbury-Bankstown, Cumberland, Liverpool and Blacktown, were also comparatively high. Conversely, The Hills, Wollondilly and Camden all had a significantly low proportion of households in social housing.

The lower proportion of households in the private rental market in Western Sydney is also notable, with only 27.5 per cent compared to the rest of Sydney's 34.4 per cent. Parramatta is the region's outlier in this regard; 39.8 per cent of households rent in the private market.

CRITICAL INSIGHT

Western Sydney has a **significantly higher proportion of households with a mortgage (35.4%)** compared to the rest of Sydney (28.5%).

The proportion of households utilising **social housing was also higher** in the West, at 5.3 per cent compared to 3.0 per cent.

FIGURE 3: TENURE TYPE AS PROPORTION OF TOTAL HOUSEHOLDS, 2021

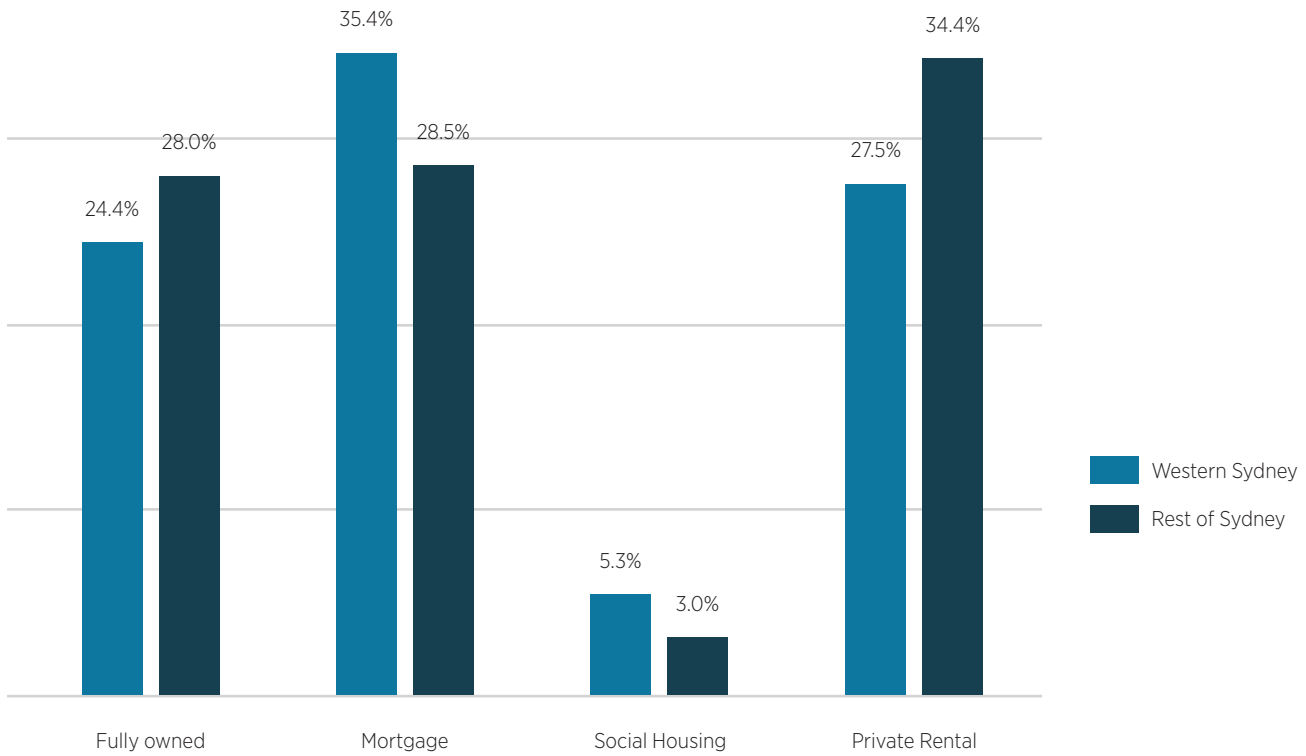


TABLE 2: TENURE TYPE AS PROPORTION OF TOTAL HOUSEHOLDS, 2021

LOCAL GOVERNMENT AREA	FULLY OWNED	MORTGAGE	SOCIAL HOUSING	PRIVATE RENTAL
Blacktown	19.3%	40.9%	6.2%	26.4%
Blue Mountains	40.1%	37.8%	1.9%	15.4%
Camden	19.5%	51.3%	1.3%	22.8%
Campbelltown	21.8%	38.2%	8.4%	24.0%
Canterbury-Bankstown	27.0%	28.3%	7.5%	28.5%
Cumberland	22.0%	27.6%	6.7%	33.8%
Fairfield	30.0%	25.7%	7.7%	28.3%
Hawkesbury	31.1%	39.3%	3.3%	19.8%
Liverpool	21.8%	36.7%	6.4%	26.9%
Parramatta	20.4%	28.9%	4.2%	39.8%
Penrith	23.6%	37.6%	4.1%	27.7%
The Hills	30.5%	45.3%	0.4%	19.6%
Wollondilly	29.8%	47.3%	1.0%	14.7%
Western Sydney	24.4%	35.4%	5.3%	27.5%
Bayside	24.8%	27.6%	3.3%	36.9%
Burwood	25.4%	21.6%	2.8%	42.3%
Canada Bay	30.2%	27.9%	2.4%	34.4%
Georges River	31.8%	30.0%	2.8%	29.4%
Hornsby	33.3%	38.7%	1.9%	20.7%
Hunters Hill	39.1%	30.7%	5.4%	18.8%
Inner West	24.2%	28.0%	3.3%	39.1%
Ku-ring-gai	39.6%	36.6%	0.3%	19.2%
Lane Cove	27.2%	31.8%	1.6%	34.5%
Mosman	37.5%	25.1%	0.8%	31.5%
North Sydney	24.7%	19.6%	1.6%	48.6%
Northern Beaches	34.0%	34.0%	1.6%	24.5%
Randwick	25.9%	22.8%	6.1%	38.6%
Ryde	25.2%	28.7%	3.1%	37.2%
Strathfield	20.6%	27.7%	3.3%	40.9%
Sutherland	35.6%	37.8%	2.3%	19.4%
Sydney	13.3%	18.0%	6.8%	53.7%
Waverley	23.0%	22.7%	1.6%	45.0%
Willoughby	31.0%	26.1%	1.8%	35.8%
Woollahra	34.2%	23.1%	0.4%	35.3%
Rest of Sydney	28.0%	28.5%	3.0%	34.4%

Source: Australian Bureau of Statistics, 2023.



HOUSING STRESS

Housing stress is a significant concern for many households in Western Sydney, particularly those with low and very low incomes. 26.9 per cent of households on very low incomes experienced severe or moderate rental stress, a figure that decreases to 18.7 per cent for low-income households.

Overall, The Hills local government area had the highest rate of housing stress in Western Sydney at 13.4 per cent, driven by its very low and low-income household cohorts. Likewise, Parramatta and Camden also had higher housing stress when compared to other LGAs in the region.

It is important to acknowledge that housing stress is calculated using Census data, which was captured in 2021 in the context of the increased assistance available to some households during the COVID-19 pandemic and comparatively low interest rates. As a result, current rates of housing stress are likely significantly higher, with Western Sydney particularly vulnerable to shifts due to comparatively lower rates of home ownership and higher rates of mortgage holders.

CRITICAL INSIGHT

26.9 per cent of households on very low incomes in Western Sydney experienced **severe or moderate rental stress.**

FIGURE 4: HOUSING STRESS BY INCOME COHORT, 2021

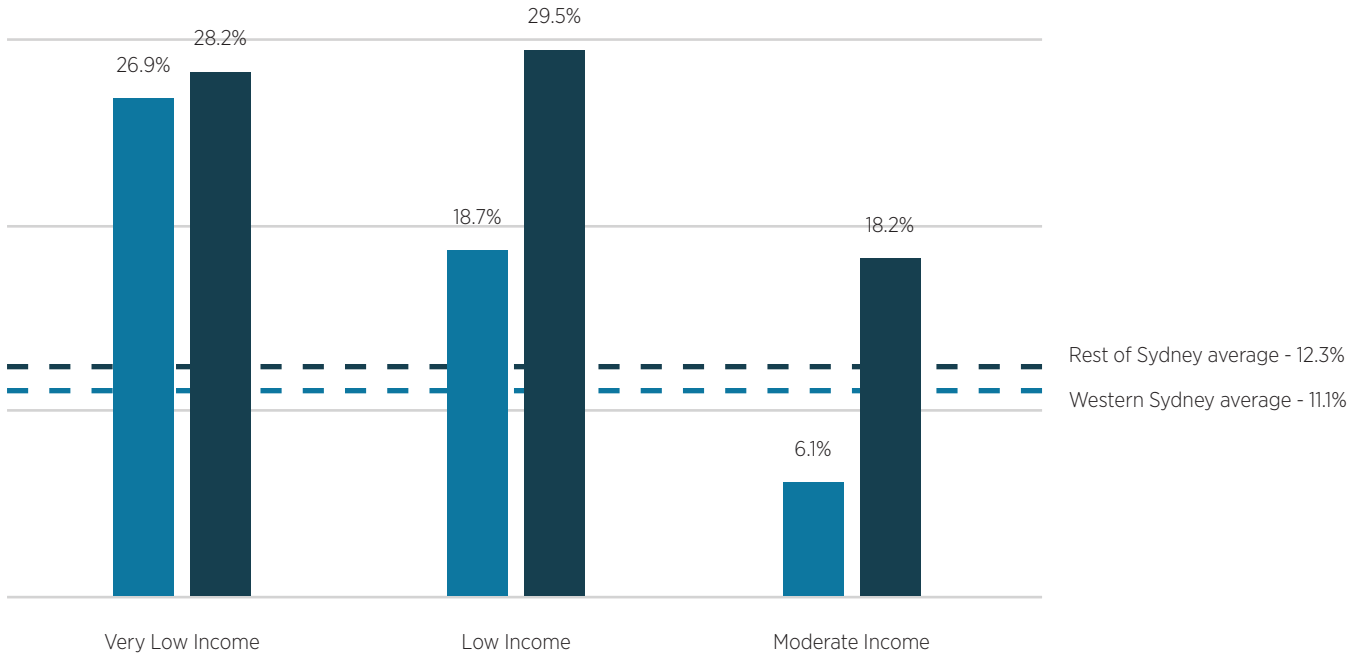


TABLE 3: HOUSING STRESS BY INCOME COHORT, 2021

LOCAL GOVERNMENT AREA	VERY LOW INCOME	LOW INCOME	MODE-RATE INCOME	ALL HOUSE-HOLDS
Blacktown	26.0%	16.4%	4.6%	9.3%
Blue Mountains	24.0%	19.4%	5.8%	11.3%
Camden	30.3%	27.2%	7.3%	11.9%
Campbelltown	20.9%	11.9%	3.1%	8.2%
Canterbury-Bankstown	25.1%	16.4%	5.4%	11.4%
Cumberland	27.6%	16.4%	4.6%	11.4%
Fairfield	25.6%	12.5%	2.7%	11.5%
Hawkesbury	24.0%	18.9%	6.1%	10.1%
Liverpool	28.2%	16.0%	4.2%	10.9%
Parramatta	32.7%	25.3%	9.6%	12.6%
Penrith	28.6%	18.8%	5.2%	10.8%
The Hills	30.4%	33.2%	16.1%	13.4%
Wollondilly	27.4%	21.3%	6.6%	11.6%
Western Sydney	26.9%	18.7%	6.1%	11.1%
Bayside	26.1%	26.4%	13.2%	12.7%
Burwood	31.9%	26.6%	10.7%	14.0%
Canada Bay	28.2%	23.0%	11.2%	11.8%
Georges River	26.6%	24.6%	9.5%	12.6%
Hornsby	27.7%	26.7%	12.0%	11.8%
Hunters Hill	24.1%	22.8%	18.1%	8.7%
Inner West	27.6%	31.7%	18.7%	11.3%
Ku-ring-gai	32.1%	33.4%	23.8%	14.0%
Lane Cove	34.6%	38.4%	23.4%	12.6%
Mosman	35.1%	38.4%	30.9%	13.9%
North Sydney	34.5%	41.1%	32.0%	13.2%
Northern Beaches	22.3%	29.4%	23.9%	12.4%
Randwick	24.7%	29.0%	19.2%	10.9%
Ryde	32.8%	28.8%	13.2%	13.4%
Strathfield	36.0%	27.6%	10.2%	13.6%
Sutherland	21.9%	25.6%	15.1%	11.4%
Sydney	38.5%	38.5%	24.6%	12.2%
Waverley	28.0%	39.2%	33.6%	13.1%
Willoughby	32.6%	34.5%	22.4%	13.7%
Woollahra	25.7%	20.9%	10.0%	10.6%
Rest of Sydney	28.2%	29.5%	18.2%	12.3%

Source: SGS Economics, 2023.



PRIORITY COHORTS

Four priority household cohorts were identified to explore vulnerability to housing stress more deeply, in line with target groups for social and affordable housing articulated in the literature. These were:

- **Key Workers:** households with at least one person who is classified as a key worker.
- **Older Women:** households with at least one woman aged 45 or over.
- **Culturally and Linguistically Diverse (CALD):** households with at least one person who was born overseas, or one person who had at least one parent born overseas.
- **First Nations:** Households with at least one person who identifies as Aboriginal and/or Torres Strait Islander.

The available data reveal that a higher proportion of these groups were classified as earning a low household income in Western Sydney than in the rest of Sydney. In particular, the high rate of CALD households classified as being on low incomes demonstrates the potential demand for culturally appropriate housing solutions.

CRITICAL INSIGHT

Higher proportions of people in Western Sydney were **classified as earning a low household income.**

FIGURE 5: LOW INCOME HOUSEHOLDS BY COHORT AS A PROPORTION OF OVERALL HOUSHOLDS, 2021

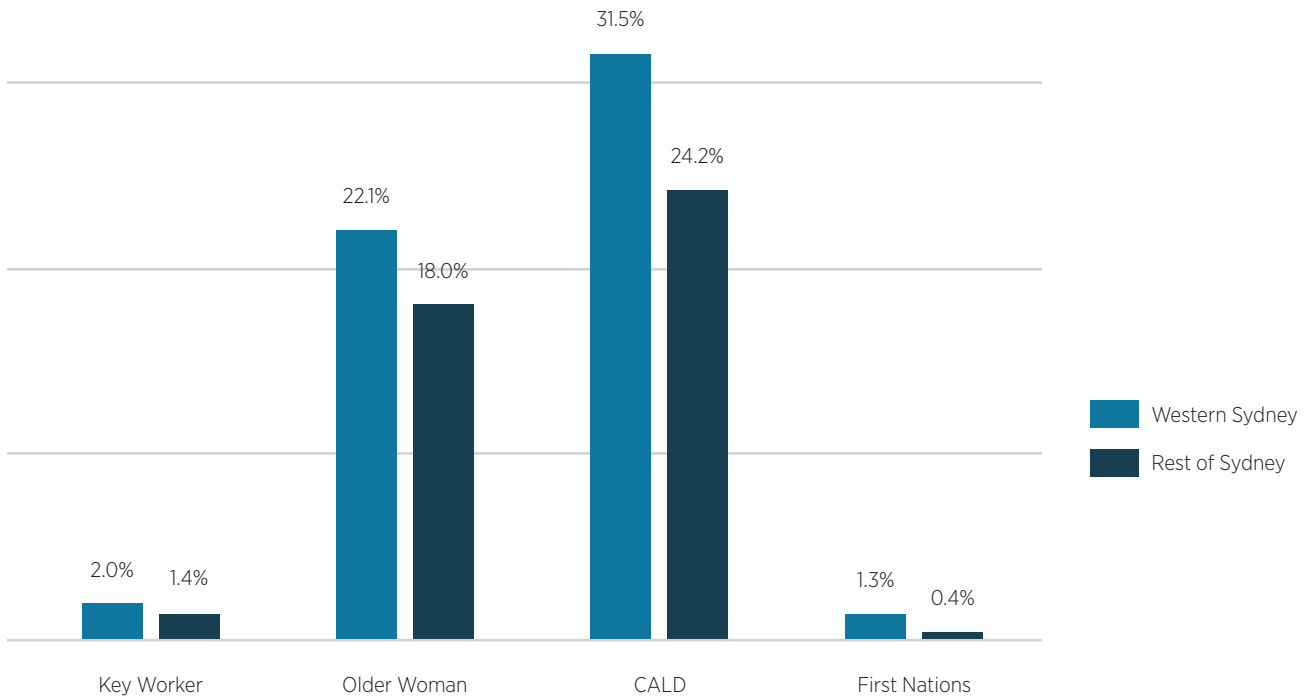


TABLE 4: LOW INCOME HOUSEHOLDS BY COHORT AS A PROPORTION OF OVERALL HOUSHOLDS, 2021

LOCAL GOVERNMENT AREA	KEY WORKERS	OLDER WOMEN	CALD	FIRST NATIONS
Blacktown	2.0%	19.0%	24.5%	2.1%
Blue Mountains	2.5%	30.7%	38.2%	1.3%
Camden	1.7%	16.5%	23.8%	1.3%
Campbelltown	2.6%	23.8%	33.1%	2.8%
Canterbury-Bankstown	2.0%	25.6%	39.6%	0.6%
Cumberland	2.0%	21.6%	34.8%	0.6%
Fairfield	1.9%	31.9%	42.3%	0.7%
Hawkesbury	2.1%	23.4%	30.5%	2.3%
Liverpool	1.9%	21.4%	34.4%	1.2%
Parramatta	1.9%	17.8%	28.2%	0.5%
Penrith	2.3%	20.9%	30.4%	2.7%
The Hills	0.9%	17.7%	17.1%	0.2%
Wollondilly	2.0%	22.3%	31.0%	1.8%
Western Sydney	2.0%	22.1%	31.5%	1.3%
Bayside	1.9%	20.1%	30.6%	0.6%
Burwood	1.7%	20.0%	31.1%	0.2%
Canada Bay	1.3%	19.3%	26.1%	0.3%
Georges River	1.8%	23.7%	29.7%	0.4%
Hornsby	1.4%	22.0%	21.3%	0.3%
Hunters Hill	0.9%	18.7%	21.0%	0.3%
Inner West	1.6%	16.5%	26.9%	0.7%
Ku-ring-gai	0.8%	18.3%	18.1%	0.1%
Lane Cove	1.2%	13.6%	19.1%	0.2%
Mosman	0.9%	17.2%	17.7%	0.1%
North Sydney	1.2%	13.9%	19.7%	0.2%
Northern Beaches	1.2%	19.9%	19.6%	0.2%
Randwick	1.5%	18.2%	23.9%	0.9%
Ryde	1.7%	19.0%	27.6%	0.2%
Strathfield	1.7%	16.7%	26.9%	0.3%
Sutherland	1.4%	23.2%	25.5%	0.6%
Sydney	1.3%	9.9%	25.2%	0.9%
Waverley	1.0%	13.1%	19.2%	0.2%
Willoughby	1.1%	17.8%	22.7%	0.1%
Woollahra	0.8%	13.6%	17.1%	0.1%
Rest of Sydney	1.4%	18.0%	24.2%	0.4%

Source: SGS Economics, 2023.



SUPPLY OF SOCIAL AND AFFORDABLE HOUSING

Nearly 60,000 social and affordable housing dwellings are in Western Sydney, representing over 60% of Greater Sydney's total. Of the 10 LGAs with the highest social and affordable housing properties, eight were located in Western Sydney.

Canterbury-Bankstown had the most social and affordable housing dwellings in Western Sydney, closely followed by Blacktown. Liverpool, Cumberland, Campbelltown and Fairfield also had significant numbers of social and affordable housing dwellings.

While the number of dwellings that community housing providers manage in Western Sydney and the rest of Sydney is similar, Western Sydney accommodates nearly double the amount of social and affordable housing dwellings managed by the state government, partially the legacy of the large estates built in previous decades.

A few local government areas go against this trend in Western Sydney. Community housing providers manage nearly three-quarters of Hawkesbury and the Hills' social and affordable housing stock, while Penrith, the Blue Mountains and Wollondilly also have more properties managed by community housing providers than the state government.

CRITICAL INSIGHT

Nearly **60,000 social and affordable housing dwellings** are in Western Sydney, representing over **60 per cent** of Greater Sydney's total supply.

FIGURE 6: SUPPLY OF SOCIAL AND AFFORDABLE HOUSING, 2022

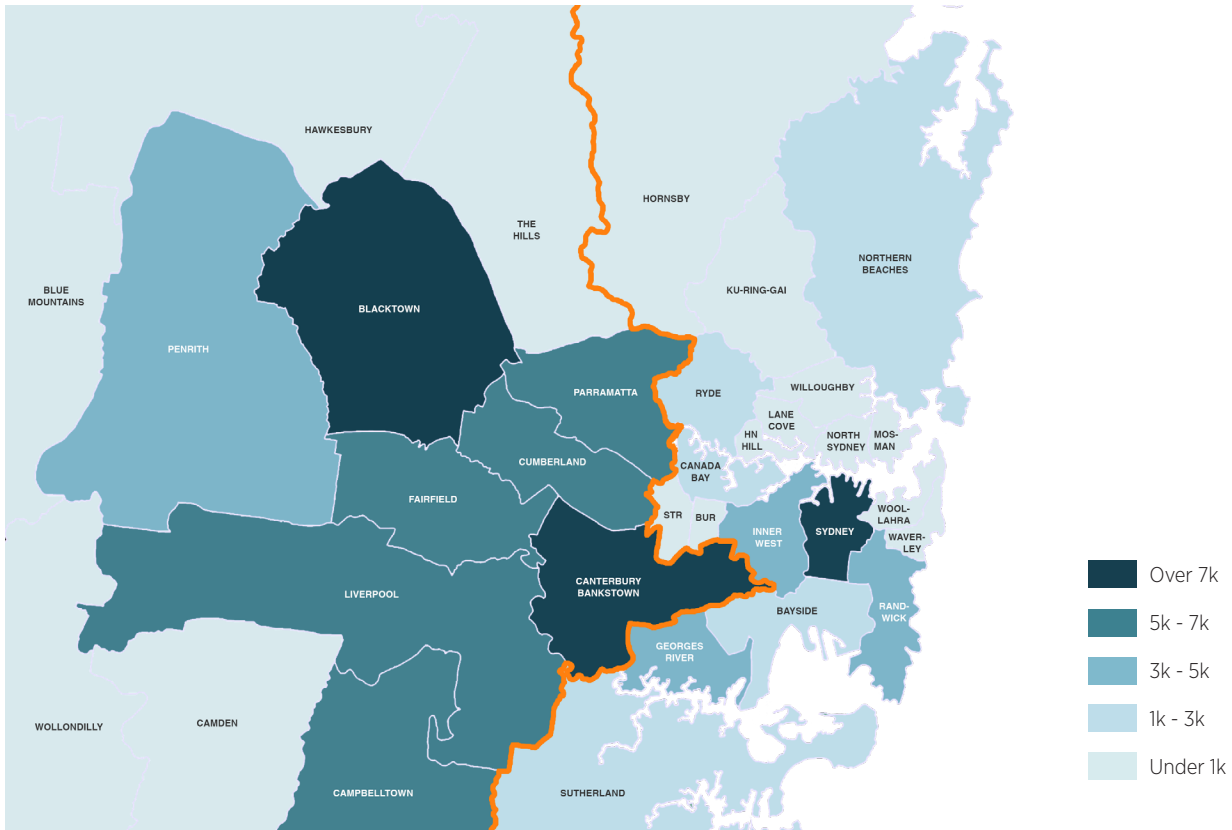


TABLE 5: SUPPLY OF SOCIAL AND AFFORDABLE HOUSING, 2022

LOCAL GOVERNMENT AREA	PUBLIC HOUSING	ABORIGINAL HOUSING	COMMUNITY HOUSING	TOTAL
Blacktown	8,867	233	1,257	10,358
Blue Mountains	322	10	366	699
Camden	323	8	136	467
Campbelltown	5,231	180	1,064	6,475
Canterbury-Bankstown	7,788	91	2,503	10,382
Cumberland	4,902	45	1,563	6,510
Fairfield	4,290	102	1,814	6,206
Hawkesbury	234	6	657	897
Liverpool	4,512	108	1,908	6,527
Parramatta	4,243	39	1,353	5,634
Penrith	1,994	64	2,265	4,324
The Hills	80	2	223	305
Wollondilly	187	6	213	406
Western Sydney	42,974	895	15,322	59,190

LOCAL GOVERNMENT AREA	PUBLIC HOUSING	ABORIGINAL HOUSING	COMMUNITY HOUSING	TOTAL
Bayside	1,866	22	600	2,487
Burwood	322	8	162	492
Canada Bay	717	17	361	1,095
Georges River	2,477	29	796	3,302
Hornsby	225	6	632	863
Hunters Hill	24	0	282	306
Inner West	2,821	53	1,002	3,876
Ku-ring-gai	3	0	139	143
Lane Cove	7	0	282	289
Mosman	2	0	82	84
North Sydney	14	1	574	589
Northern Beaches	12	0	1,576	1,588
Randwick	3,846	45	739	4,630
Ryde	143	1	1,690	1,834
Strathfield	345	8	173	526
Sutherland	1,751	25	757	2,533
Sydney	8,047	152	2,858	11,057
Waverley	525	6	101	632
Willoughby	13	1	520	533
Woolahra	81	1	15	97
Rest of Sydney	23,241	374	13,341	36,956

Source: SGS Economics, 2023.



CURRENT AND FUTURE DEMAND

Greater Sydney has a significant gap between current social and affordable housing supply and demand. In Western Sydney, the current social and affordable housing stock only meets 44 per cent of demand, with an estimated shortfall of nearly 76,000 dwellings.

Two Western Sydney LGAs have experienced rapid growth over the past decade, The Hills and Camden, experiencing a significant proportion of unmet demand for social and affordable housing. Further, Canterbury-Bankstown needs the largest property increase in Western Sydney to address current demand, followed by Parramatta, The Hills and Blacktown.

Demand is projected to increase over the next two decades, with Western Sydney needing nearly 220,000 social and affordable housing dwellings to accommodate its growing population. In practical terms, over 8,500 extra dwellings must be made available annually until 2041 to achieve this target. Demand is projected to be highest in Blacktown, Canterbury-Bankstown and Parramatta, which requires a significant number of extra dwellings during this period.

It is important to acknowledge two distinctive differences between Western Sydney and the rest of Sydney concerning the demand for social and affordable housing dimensions.

Western Sydney has a higher proportion of demand for social housing in its overall social and affordable housing mix at 57.2 per cent, compared to the rest of Sydney. While this is predicted to ease to 52.4 per cent by 2041, it is worth noting due to its implications for planning and delivering social and affordable housing.

In addition, there is a higher demand for social and affordable housing dwellings with four or more bedrooms in Western Sydney. This reflects the higher proportion of larger households in Western Sydney due to larger family sizes and inter-family and intergenerational living arrangements.

CRITICAL INSIGHT

In Western Sydney, the current social and affordable housing stock only meets **44 per cent of demand**, with an estimated **shortfall of nearly 76,000 dwellings**.

Without action, this shortfall will increase to **over 160,000 by 2041**.

More than **8,500 extra dwellings** must be made available annually until 2041 to meet projected demand.

FIGURE 7: DEMAND FOR SOCIAL AND AFFORDABLE HOUSING, 2021

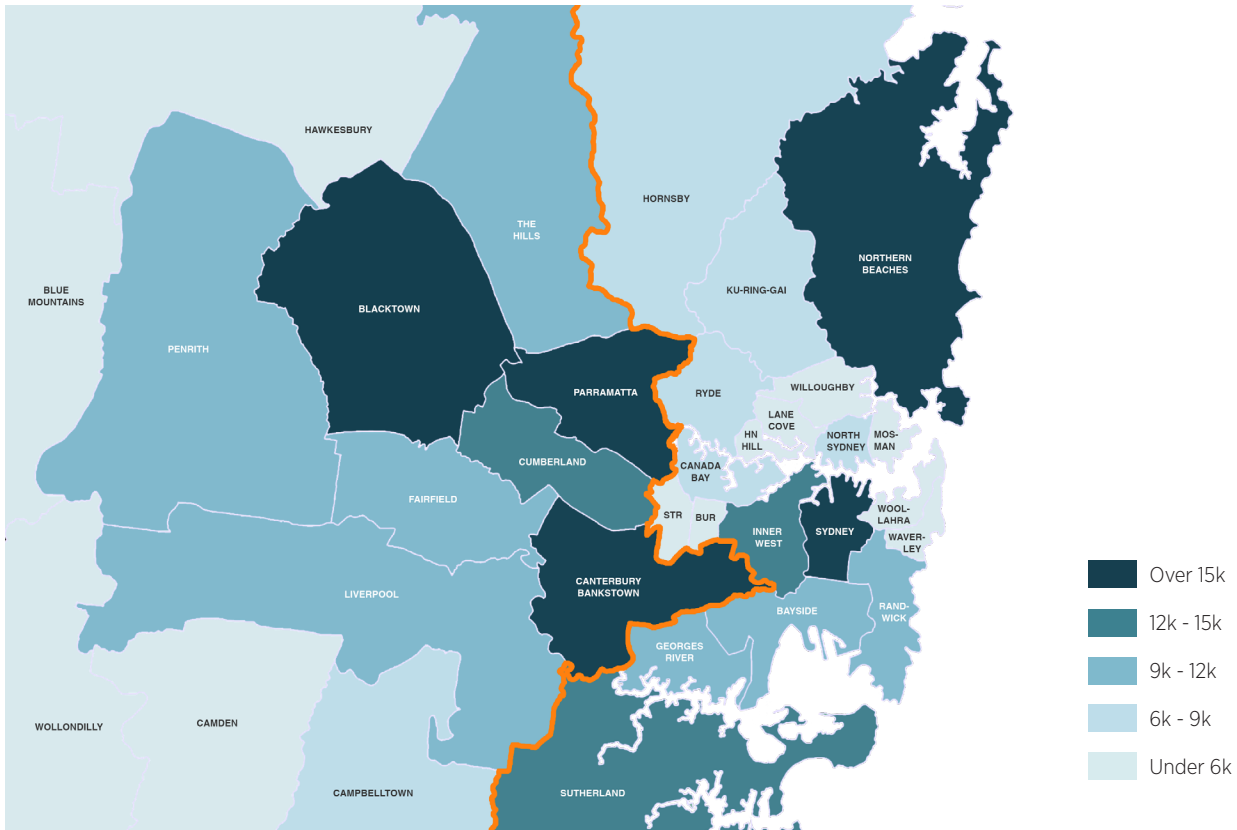


TABLE 6: DEMAND FOR SOCIAL AND AFFORDABLE HOUSING, 2021

LOCAL GOVERNMENT AREA	SOCIAL HOUSING	AFFORDABLE HOUSING	TOTAL SAH HOUSING	SHORT-FALL	DEMAND MET	LOCAL GOVERNMENT AREA	SOCIAL HOUSING	AFFORDABLE HOUSING	TOTAL SAH HOUSING	SHORT-FALL	DEMAND MET
Blacktown	11,870	7,090	18,960	8,610	54.6%	Bayside	5,010	5,520	10,530	8,040	23.6%
Blue Mountains	2,440	2,470	4,910	4,210	14.2%	Burwood	1,320	1,130	2,450	1,950	20.1%
Camden	2,160	2,990	5,150	4,680	9.1%	Canada Bay	3,270	2,770	6,040	4,940	18.1%
Campbelltown	5,910	2,830	8,740	2,260	74.1%	Georges River	4,500	4,610	9,120	5,810	36.2%
Canterbury-Bankstown	12,850	7,680	20,530	10,140	50.6%	Hornsby	3,950	4,480	8,430	7,570	10.2%
Cumberland	7,720	4,750	12,470	5,960	52.2%	Hunters Hill	550	320	870	560	35.3%
Fairfield	6,220	3,530	9,750	3,550	63.6%	Inner West	7,250	6,800	14,050	10,170	27.6%
Hawkesbury	2,030	1,660	3,690	2,790	24.3%	Ku-ring-gai	2,510	4,510	7,020	6,880	2.0%
Liverpool	7,070	4,350	11,410	4,890	57.2%	Lane Cove	1,020	1,580	2,600	2,310	11.1%
Parramatta	7,840	7,470	15,310	9,680	36.8%	Mosman	790	1,340	2,130	2,040	4.0%
Penrith	6,300	5,360	11,660	7,330	37.1%	North Sydney	2,340	3,690	6,030	5,450	9.8%
The Hills	3,510	6,050	9,560	9,260	3.2%	Northern Beaches	6,250	10,200	16,460	14,870	9.6%
Wollondilly	1,230	1,530	2,760	2,350	14.7%	Randwick	5,540	4,420	9,960	5,330	46.5%
Western Sydney	77,150	57,760	134,900	75,710	43.9%	Ryde	4,030	4,250	8,280	6,450	22.1%
						Strathfield	1,310	1,410	2,720	2,200	19.3%
						Sutherland	6,920	7,440	14,360	11,830	17.6%
						Sydney	10,860	8,140	19,010	7,950	58.2%
						Waverley	1,940	3,200	5,140	4,500	12.3%
						Willoughby	2,220	2,860	5,080	4,550	10.5%
						Woollahra	2,060	1,750	3,810	3,720	2.5%
						Rest of Sydney	73,650	80,420	154,060	117,110	24.0%

Source: SGS Economics, 2023.

FIGURE 8: PROJECTED DEMAND FOR SOCIAL AND AFFORDABLE HOUSING, 2041

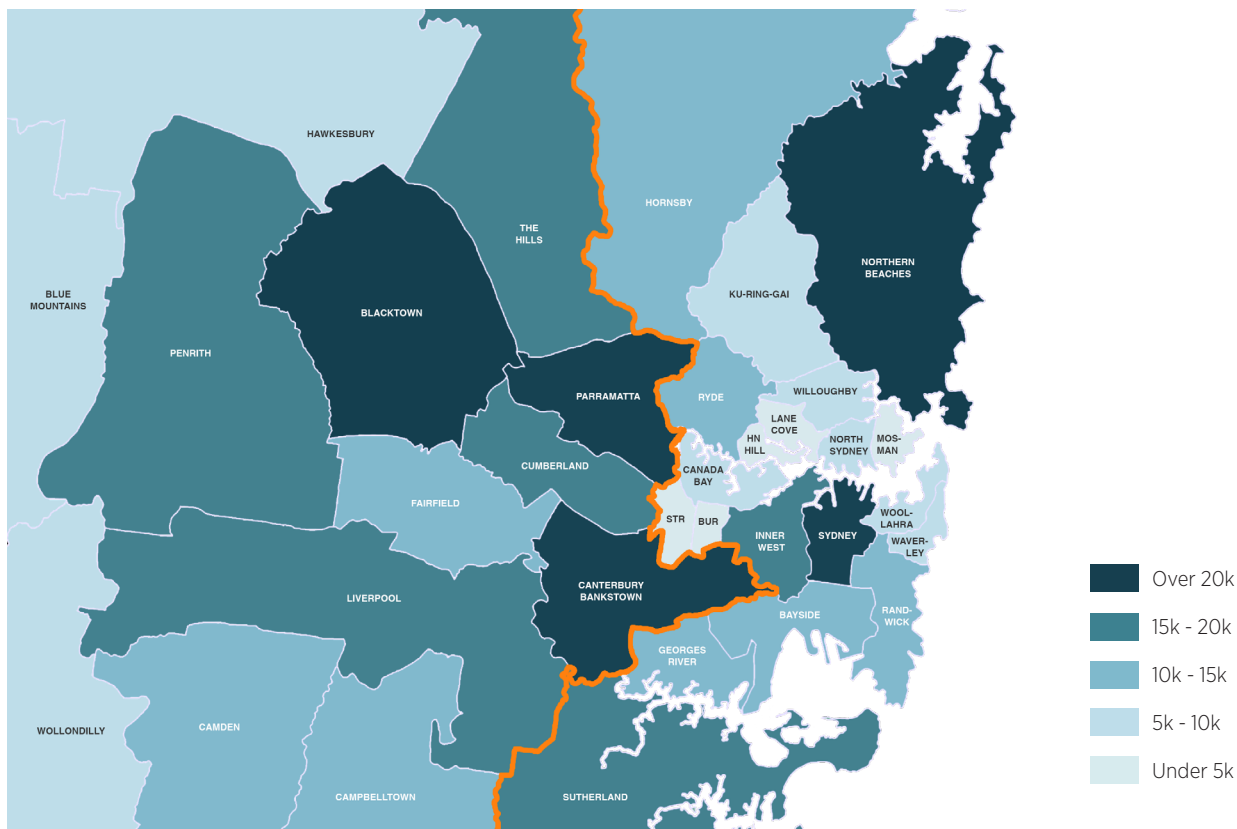


TABLE 7: PROJECTED DEMAND FOR SOCIAL AND AFFORDABLE HOUSING, 2041

LOCAL GOVERNMENT AREA	SOCIAL HOUSING	AFFORDABLE HOUSING	TOTAL SAH HOUSING	PROJECTED SHORTFALL	LOCAL GOVERNMENT AREA	SOCIAL HOUSING	AFFORDABLE HOUSING	TOTAL SAH HOUSING	PROJECTED SHORTFALL
Blacktown	17,330	13,350	30,680	20,320	Bayside	6,140	8,070	14,210	11,720
Blue Mountains	3,250	3,340	6,590	5,890	Burwood	2,190	2,130	4,320	3,830
Camden	4,650	7,610	12,250	11,780	Canada Bay	4,510	4,510	9,020	7,920
Campbelltown	8,680	5,440	14,120	7,640	Georges River	5,640	7,010	12,650	9,350
Canterbury-Bankstown	17,630	12,050	29,680	19,290	Hornsby	4,900	6,370	11,260	10,400
Cumberland	11,000	8,020	19,020	12,510	Hunters Hill	650	4,20	1,070	760
Fairfield	8,920	5,460	14,380	8,170	Inner West	8,430	9,590	18,010	14,140
Hawkesbury	2,750	2,530	5,280	4,380	Ku-ring-gai	3,200	6,330	9,530	9,390
Liverpool	11,040	7,920	18,960	12,430	Lane Cove	1,280	2,360	3,640	3,350
Parramatta	12,460	14,850	27,310	21,670	Mosman	920	1,820	2,740	2,650
Penrith	9,030	8,960	17,980	13,660	North Sydney	2,800	5,270	8,070	7,480
The Hills	6,000	11,910	17,910	17,610	Northern Beaches	7,760	14,060	21,820	20,230
Wollondilly	2,360	3,220	5,570	5,170	Randwick	6,680	6,630	13,300	8,670
Western Sydney	115,070	104,650	219,720	160,530	Ryde	5,750	7,690	13,430	11,600
					Strathfield	1,690	2,230	3,920	3,400
					Sutherland	8,930	10,880	19,820	17,280
					Sydney	14,550	13,720	28,270	17,220
					Waverley	2,230	4,210	6,440	5,810
					Willoughby	2,790	4,170	6,960	6,430
					Woolahra	2,850	2,850	5,690	5,600
					Rest of Sydney	93,870	120,300	214,170	177,220

Source: SGS Economics, 2023.

TABLE 8: DEMAND FOR SOCIAL AND AFFORDABLE HOUSING BY BEDROOM, 2041

LOCAL GOVERNMENT AREA	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM	6 BEDROOM	PROPORTION OF 4+ BEDROOM
Blacktown	14,910	7,010	5,060	2,240	890	570	12.0%
Blue Mountains	4,260	1,100	710	320	130	80	8.0%
Camden	6,080	2,660	2,040	900	350	220	12.0%
Campbelltown	6,760	3,260	2,360	1,050	420	270	12.3%
Canterbury-Bankstown	15,040	6,260	4,900	2,140	830	500	11.7%
Cumberland	9,520	4,140	3,150	1,370	530	320	11.6%
Fairfield	6,250	3,470	2,720	1,190	460	280	13.5%
Hawkesbury	3,210	940	650	290	120	80	9.1%
Liverpool	9,360	4,120	3,190	1,400	550	340	12.1%
Parramatta	14,810	5,580	4,070	1,760	680	410	10.4%
Penrith	10,070	3,570	2,500	1,110	450	290	10.3%
The Hills	8,010	4,240	3,320	1,450	560	340	13.1%
Wollondilly	3,280	1,010	740	330	130	80	9.7%
Western Sydney	111,560	47,360	35,410	15,540	6,080	3,780	11.6%

LOCAL GOVERNMENT AREA	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM	6+ BEDROOM	PROPORTION OF 4+ BEDROOM
Bayside	7,950	2,980	1,930	830	320	190	9.4%
Burwood	2,410	920	520	330	90	50	10.9%
Canada Bay	5,080	1,830	1,240	540	210	130	9.8%
Georges River	7,000	2,660	1,760	760	300	180	9.8%
Hornsby	6,440	2,140	1,570	690	270	160	9.9%
Hunters Hill	770	140	90	40	20	10	6.3%
Inner West	12,390	2,990	1,550	670	260	160	6.0%
Ku-ring-gai	4,810	2,060	1,560	680	260	160	11.6%
Lane Cove	2,300	630	420	180	70	40	8.1%
Mosman	1,890	410	260	110	40	30	6.7%
North Sydney	5,770	1,170	670	280	110	70	5.7%
Northern Beaches	13,500	3,900	2,590	1,120	440	270	8.4%
Randwick	8,160	2,720	1,430	610	240	150	7.5%
Ryde	7,930	2,660	1,680	720	280	170	8.7%
Strathfield	1,990	940	590	250	100	60	10.3%
Sutherland	12,510	3,360	2,290	1,010	400	260	8.4%
Sydney	19,670	4,900	2,200	930	360	220	5.3%
Waverley	4,250	1,180	600	260	100	60	6.4%
Willoughby	3,850	1,450	970	420	160	100	9.8%
Woollahra	3,200	1,150	780	340	130	80	9.8%
Rest of Sydney	131,860	40,160	24,690	10,770	4,140	2,550	8.1%

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