



Pathways to Private Rental

26 March 2018

Our Vision

Appropriate and Affordable Housing for ALL Territorians

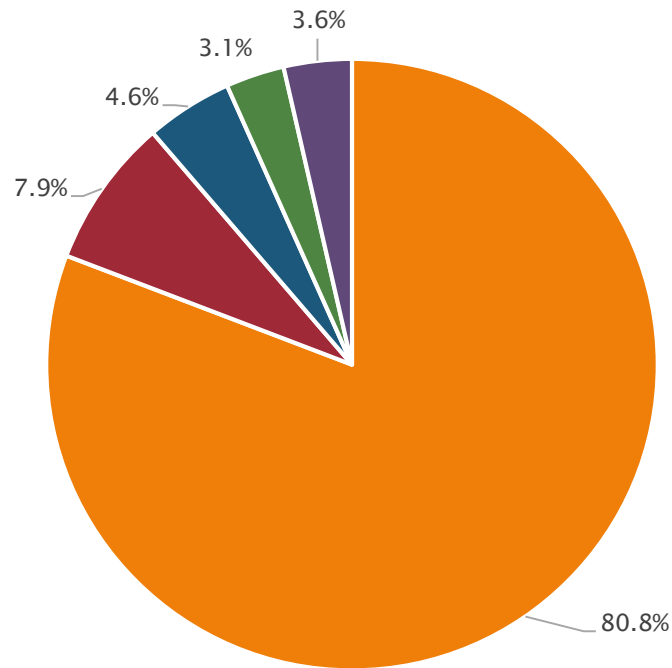


- Housing is a human right
- Work collaboratively with all stakeholders
- Territory wide – a focus on regions and Aboriginal communities
- Promote consumer rights
- Aboriginal housing disadvantage must be addressed

Homelessness in the NT

- 13,727 persons (↓ 10.5% on previous Census)
- 88% Aboriginal
- 87% live in remote NT
- 23% are kids under 12
- 12 times the rate per capita nationally
- Unmet demand for specialist services x 2

Accommodation Status



Severe Overcrowding

Sleeping Rough

Supported Accommodation

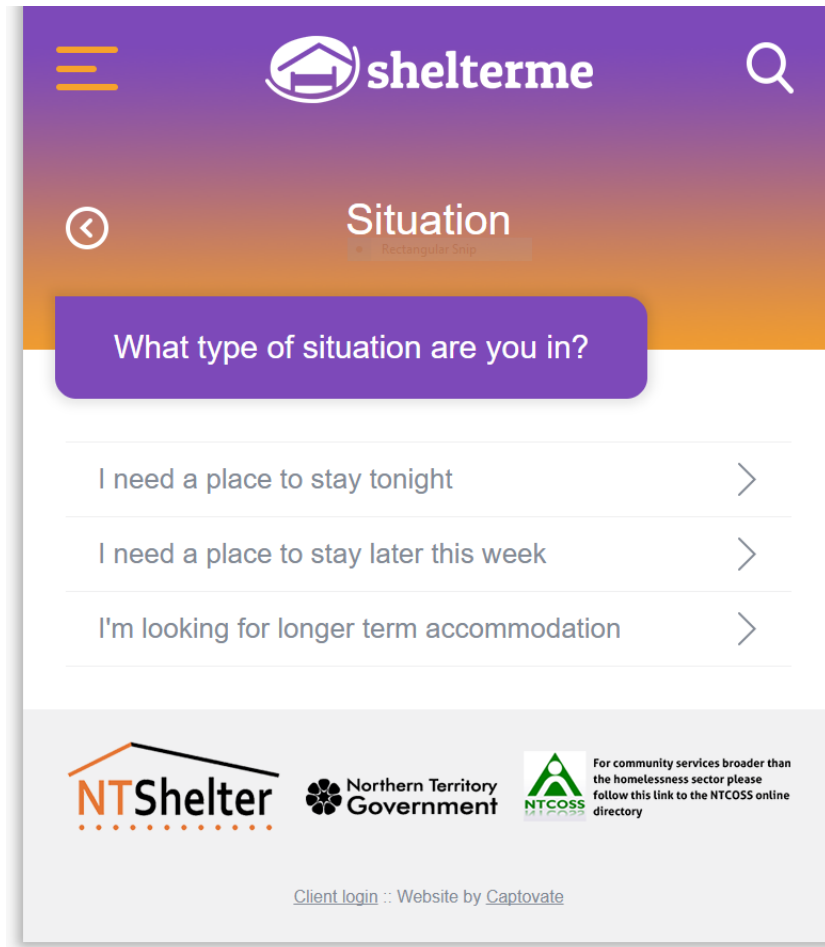
Couch Surfing

Boarding Houses

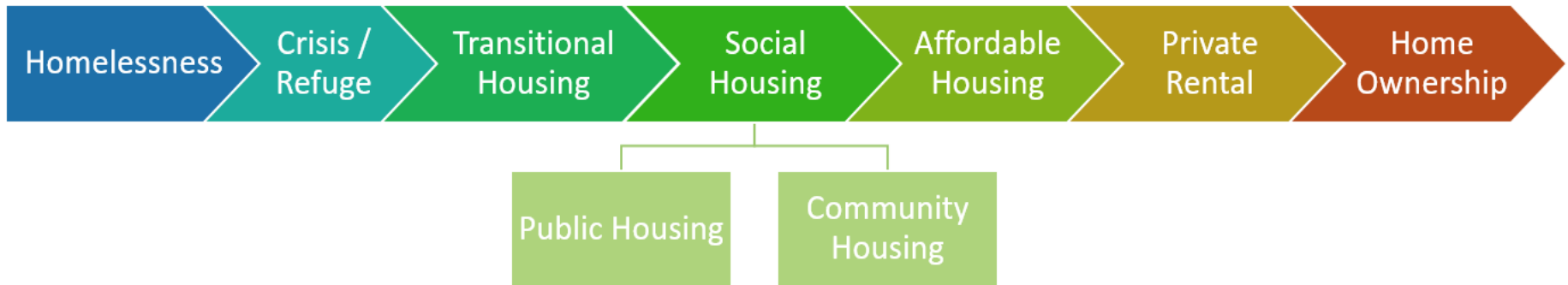
Drivers of Homelessness

Financial difficulties housing stress, unemployment	16
Accommodation issues housing crisis, inadequate or inappropriate dwellings	20
Domestic violence and relationship issues time out from family, family breakdown, violence and assault	44
Health reasons mental health issues, substance abuse issues	4
Other transition from care/ custody, lack of support, discrimination	16

ShelterMe



The Housing Continuum



Why a Discussion on Private Rental

- ❑ Australia – 9.9 million dwellings, 5% classified social and affordable
- ❑ Estimated 500,000 affordable housing shortfall over 10 years
- ❑ Public Housing in NT fallen by 10.6% since 2004 (600 properties)
- ❑ Commonwealth incentives being wound back – NRAS

What is “Rental Stress”?

- ❑ The 40/30 rule
- ❑ Low income earners in the lowest two quintiles (bottom 40%) who pay more than 30 per cent of their income in rent
- ❑ Families with a member of the family with a disability – twice as likely to be in lowest income decile

The Suitable Tenant*

- Ability to Pay
 - Promptly and in full
 - Rent not greater than 30% of income

- Ability to Care
 - Care to appropriate standard
 - Written references

* Acknowledgement – Tually, Slatter, Faulkner and Oakley in *The Role of Private Rental Brokerage in Housing Outcomes for Vulnerable Australians*, Australian Housing and Urban Research Institute, May 2016

Rental Readiness

- ❑ Capacity to pay promptly
- ❑ Care for the property
- ❑ Avoid damage or disruption
- ❑ Experience of the market
- ❑ Knowledge of tenant & landlord rights and responsibilities
- ❑ Budgeting and money management
- ❑ Appropriate housekeeping
- ❑ Independent living skills
- ❑ Adequate interpersonal skills

Successful Engagement with NGOs

- ❑ Personal rapport
- ❑ Commitment
- ❑ Relationships and trust
- ❑ Back likely winners
- ❑ Reciprocity

Reciprocity

For Agents / Landlords

- ▶ Income stability (head leasing, longer term leasing)
- ▶ Advertising cost savings
- ▶ Reduced vacancy periods
- ▶ Letting “hard to let” rentals
- ▶ Risk mitigation (selection, prompt response)
- ▶ Assistance with tenancy management and early intervention
- ▶ Decreased risk of damage or disturbance

For NGOs & Clients

- ▶ Preferential notification (pre-market opportunities)
- ▶ “Trial” or “probationary” tenancies
- ▶ Offers of hard-to-let properties
- ▶ A foot in the door for clients
- ▶ An opportunity for good rental record / history
- ▶ Potential discount to market rent

Challenges

- ❑ Lack of resources in NGOs
 - ❑ Time, knowledge of market, other skills
- ❑ Preconceived ideas & stereotypes
- ❑ Additional challenges for particular cohorts
 - ❑ Aboriginal persons
 - ❑ Persons with a disability
 - ❑ Clients with high or complex needs
- ❑ Lack of suitable accommodation for singles
 - ❑ Marginal accommodation options

Success Stories

- ❑ Private Rental Liaison Officer Programme (HousingSA)
 - ❑ 550–750 entrants per year into private rentals
- ❑ My Place Pilot – Alice Springs
 - ❑ Central Australian Affordable Housing Company and DHCD
- ❑ Housing Support Programme – CatholicCare NT
 - ❑ Katherine
- ❑ NFP Real Estate – Homeground (Victoria)
- ❑ Transitional Housing Accommodation Programmes – NT

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