

Rental Affordability Snapshot

Brisbane metropolitan area
April 2020



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“Everybody deserves a safe place to live and no individuals should ever have to sacrifice eating or pleasure just to have a roof over their head. Rental prices are sky high, job opportunities are low and there are many single parents, including myself, who are desperately trying to create a better life for themselves and their children... I have many friends who spend between 40%-70% of their income just on rent alone, before bills, groceries and expenses. This issue is everyone’s problem.”

Josh, former Anglicare client



Introduction

The Anglicare Australia *Rental Affordability Snapshot* (the ‘*Snapshot*’) has documented the lived experience of looking for housing on a low income for more than ten years.

On a ‘*Snapshot* weekend’ each year, Anglicare organisations across the country assess thousands of rental properties¹ from the property website realestate.com.au for affordability and appropriateness.²

On the weekend of 21–22 March 2020, Anglicare Southern Queensland (Anglicare SQ) surveyed 5,787 rental properties in the Brisbane metropolitan area.³

Unsurprisingly, we again found that the vast majority of Queenslanders on income support or minimum wage are unable to afford a home in the private rental sector without putting themselves in severe financial stress. We saw again the ways in which rental affordability interweaves with every aspect of people’s lives, and how rental stress decreases the ability of people to choose accommodation that supports, rather than limits, their ability to live the kind of life they value. Our profiles this year show the range of challenges people face when they can’t afford to make that choice.

On the same weekend as our *Snapshot*, however, the extraordinary happened.

After more than two decades of resistance, the Australian Government doubled the rates of Newstart (now the JobSeeker Payment),⁴ Youth Allowance and Parenting Payment, Austudy and Abstudy, among others, with a \$550/fortnight increase for six months in response to the COVID-19 pandemic.⁵

While only temporary, it is a clear acknowledgement from the Government that the Newstart/JobSeeker rate of \$40/day or less was inadequate to live on.

This year’s report therefore comprises two ‘snapshots’, as we also explore the difference the rate increase would make to the lives of people on income support if it were ongoing beyond this six month time frame.

For the first time in a decade of *Snapshots*, we would be able to point to signs of increased rent affordability for some households on low incomes.

In the Brisbane metro area, more than 200 additional families would find appropriate private rental sector housing more affordable. If the rate increase was permanent, it would reduce the tension they face between paying rent or putting food on the table. It would have generational benefits, as their children grow up carrying with them fewer experiences and effects of poverty.

At the same time, the results of our ‘post COVID-19 supplement’ *Snapshot* poignantly show the extent to which Australia’s rental sector is failing people on low incomes. Despite the recent increase in benefits, there are still few household types in Brisbane in which median rent, as a percentage of household income, come close to meeting the 30% benchmark for housing affordability. For those on the Age Pension and people with a disability, there is no change at all.

People will be recovering from this downturn for years. If income support rates are halved in six months — and if those who are most vulnerable are left out — people will be pushed even deeper into poverty and homelessness. These increases must become permanent, and they must go to everyone in need.

We also need more affordable housing. The *Everybody’s Home* campaign has shown we need 500,000 new affordable and social rentals across Australia.⁶

We’re asking people to stay at home — so we must invest in homes for people who need them most. It’s time to make sure that everyone has a place to call home.

The bottom line

On the <i>Snapshot</i> day, these were the numbers of unique properties that are affordable and appropriate for:		If the current COVID-19 supplements were to be ongoing , these would be the numbers of unique properties that are affordable and appropriate for:	
households on income support payment	household on minimum wage	households on income support payment	household on minimum wage
125	977	345	977

	Household Type	Payment Type	# Affordable		# Appropriate		% Affordable & Appropriate		Median rent as % of household income
			#	%	#	%	#	%	
1	Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	286	5%	2664	46%	6	0%	55%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	216	4%	2664	46%	2	0%	61%
3	Couple, no children	Age Pension	231	4%	5590	97%	73	1%	45%
4	Single, one child (aged less than 5)	Parenting Payment Single	145	3%	4604	80%	3	0%	68%
5	Single, one child (aged over 8)	Newstart Allowance	52	1%	4604	80%	2	0%	79%
6	Single	Age Pension	62	1%	5787	100%	62	1%	64%
7	Single aged over 21	Disability Support Pension	62	1%	5590	97%	14	0%	64%
8	Single	Newstart Allowance	0	0%	5787	100%	0	0%	60%
9	Single aged over 18	Youth Allowance	0	0%	5787	100%	0	0%	109%
10	Single in share house	Youth Allowance	0	0%	5787	100%	0	0%	71%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	2801	48%	2664	46%	833	14%	30%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	661	11%	2664	46%	22	0%	45%
13	Single	Minimum Wage	145	3%	5787	100%	145	3%	52%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	884	15%	2664	46%	41	1%	40%
Total No of Properties		5787							

Table 1: Number and % of affordable and appropriate properties by household type, Brisbane metro — pre COVID-19 supplements

“ Compared with a household paying 30% of its income on rent, a household paying 40% was two and a half times more likely to go without a meal; twice as likely to have sold or pawned belongings to cover essential payments; and almost twice as likely to have children with inadequate health or dental care.”

What did we find?

In 2019 we met some Brisbane renters. How were they doing in 2020 before the COVID-19 supplements and legislation changes?



Households with children

Peter, Kelly, Grace (3) and Hunter (6)

Peter and Kelly are both on Jobseeker Payment (formerly Newstart). There are still only 6 Brisbane properties (0%) affordable and appropriate for a family like theirs. Struggling to meet their commitments, they recently received a 'notice to remedy breach' for non-payment of rent. Their property manager is not unsympathetic, but his first responsibility is to the landlord, and he is unwilling to risk the possibility of a future landlord insurance claim being denied: "The first thing the insurance company does is say — show me you followed the process. If I haven't breached and sent notice to leave, I've not followed that process, they won't pay out".⁸

Emily and Jordan (11)

Emily is on Newstart, and can afford only 2 single properties (0%) in Brisbane that are suitable for herself and Jordan. Emily has great difficulties finding childcare for Jordan to enable her to attend job interviews. She is isolated by the fact that her family and friends live many kilometres away from the only house she has been able to rent. Her stress and isolation are also compounding Emily's mental health issues, as she has no local 'safety net' to lean on.⁹

Kyle, Isla (2) and Leo (8)

Kyle is on the Parenting Payment Single. There are just 2 appropriate properties (0%) in Brisbane he can afford. His son Leo's pet has been boarded with a friend since the relationship breakdown. Leo is distressed without his kitten, but pets aren't allowed under the terms of Kyle's new lease.

Hannah and Mia (8 weeks)

Hannah is on the Parenting Payment Single. There are only 3 affordable properties (0%) in Brisbane appropriate for Hannah and Mia. Hannah has regular appointments at the hospital for Mia, who has a respiratory condition, but struggles to get there on public transport because of the difficulties managing a small sick baby on the long trip from the outskirts of the metro region, which is the only place Hannah has been able to afford.

Daniel, Zoe, Harper (2) and Oliver (7)

Daniel and Zoe both work and receive minimum wage. They can afford 833 (14%) three-bedroom properties in Brisbane's metro area. A series of unexpectedly short leases (terminated by the lessor), however, has meant that they have moved frequently, and Oliver has already changed school multiple times. He is becoming increasingly anxious with each new environment and peer group.

Jess, Ava (4) and Grace (9)

On minimum wage, Jess can afford just 22 (0%) three-bedroom properties in Brisbane. The property she can afford has minimal insulation, something she was unaware of when she had to make a quick decision about taking the house. It is extremely hot in summer and cold in winter, and the use of fans and heaters pushes her energy bills sky-high.

Asim, Arjana, Roaa (3) and Kariem (6)

Asim and Arjana can afford 41 (1%) three-bedroom properties on their minimum wages. Currently without a car, the family is using public transport to get to 'open houses', which are often only open for 10–15 minutes. Given the strong demand for lower rent properties, they have unsuccessfully attended 6 open houses so far, which is expensive, time consuming and difficult with the children.



Households on the Age Pension

Barbara

Barbara can afford 62 (1%) 1-bedroom properties in Brisbane on the Age Pension. Very few of them are in walking distance to a supermarket, and Barbara is no longer able to drive.

Bob and Elsie

Bob and Elsie are on the Age Pension. One percent (73) of appropriate properties in Brisbane are affordable for couples similar to them. Since they haven't been able to obtain one of these properties, they regularly have to decide whether to pay rent or purchase the medication they need for their health issues.



Singles

Luke (28)

Luke lives by himself on a Disability Support Pension. There are only 14 (0%) one-bedroom properties available in Brisbane that he can afford. Few of these meet Luke's requirements for accessible housing, and they are in areas where he has no community support.

Ben (36)

Ben is on JobSeeker Payment, and cannot afford one single property in Brisbane. Given that JobSeeker Payment/Newstart, despite its name change, has not increased in real terms for more than 25 years, this is unsurprising.¹⁰ Ben's poverty impacts every aspect of his life, from housing to health, safety and social connectedness. His options for accommodation are limited to couch-surfing, short-term crisis accommodation or room-sharing.

Karin (21)

On Youth Allowance, Karin cannot afford a single one-bedroom (109% of her income) property anywhere in Brisbane, or even a shared rental (71%). When Karin has applied for properties, she has constantly missed out in favour of applicants who are more prosperous, older or even more conservatively dressed.

Arjun (40)

Arjun is on minimum wage, and can afford just 3% (145) of 1 bedroom properties. He has specific dietary needs due to a health condition, but is frequently unable to purchase the more expensive foods that he needs to stay healthy because rent consumes most of his wage.

Household Type	Payment Type	# Affordable	% Affordable	# Appropriate	% Appropriate	# Affordable & Appropriate	% Affordable & Appropriate	Post COVID-19 median rent as % of household income	Pre COVID-19 median rent as % of household income	% difference — pre vs post COVID-19
Couple, two children (one aged less than 5, one aged less than 10)	Jobseeker Allowance (both adults)	1397	24%	2664	46%	164	3%	36%	55%	34%
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	515	9%	2664	46%	17	0%	47%	61%	23%
Couple, no children	Age Pension	251	4%	5590	97%	87	2%	44%	45%	1%
Single, one child (aged less than 5)	Parenting Payment Single	349	6%	4604	80%	29	1%	51%	68%	25%
Single, one child (aged over 8)	Jobseeker Allowance	251	4%	4604	80%	9	0%	57%	79%	27%
Single	Age Pension	81	1%	5787	100%	81	1%	64%	64%	1%
Single aged over 21	Disability Support Pension	81	1%	5590	97%	17	0%	64%	64%	1%
Single	Jobseeker Allowance	103	2%	5787	100%	103	2%	31%	60%	48%
Single aged over 18	Youth Allowance	81	1%	5787	100%	81	1%	63%	109%	42%
Single in share house	Youth Allowance	52	1%	5787	100%	52	1%	35%	71%	51%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A	2801	48%	2664	46%	833	14%	30.5%	30%	0%
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage + FTB A & B	661	11%	2664	46%	22	0%	45%	45%	1%
Single	Minimum Wage	145	3%	5787	100%	145	3%	52%	52%	0%
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage + Parenting payment (partnered) + FTB A&B	1746	30%	2664	46%	322	6%	35%	40%	14%
Total No of Properties				5787						

Table 2: Number and % of affordable and appropriate properties by household type, Brisbane metro — pre and post COVID-19 supplements

A Brave New World?

More than a decade of Snapshots has shown that the ability of low income earners to choose accommodation that *enables* rather than *limits* their ability to live the kind of life they value is restricted. Rental affordability influences every element of people's lives — where they live, the quality of their housing, their access to services, their health, safety, employment, even the nature of their relationships.

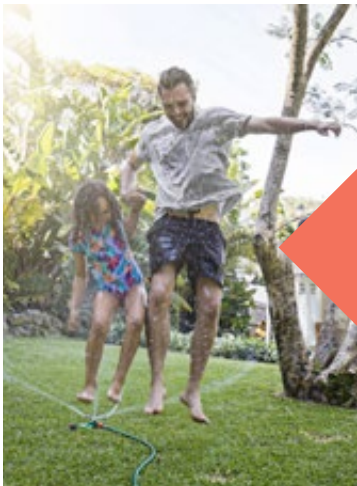
Housing is never just a roof over our heads, and never more so than now, as COVID-19 wreaks havoc in our communities. Safe housing is a right for each and every one of us.

So what would a permanent increase in income support mean for the people we met earlier in this report?

For hundreds of families across the country, including 220 families like Peter and Kelly's in the Brisbane metro region, it could mean no longer having to make the choice between paying rent or buying food — but having capacity to do both.

It would mean fewer struggles managing the normal, day-to-day concerns common to everyone's lives — having the ability to choose a home that provides access to necessary health, education and transport services; that takes into account the cost, time and distance involved in the journey to work; and supports connectedness to family, friends and the local community.

It would have generational impacts, as children in these families grow up impacted by fewer experiences of poverty and with greater opportunities to live a satisfying and productive life.



“Low income families struggle to provide types of housing that will enable what they typically regard as a “normal family life” or a “normal childhood”. Dwelling size is important, giving children their own bedrooms, as is provision of a backyard, having pets and local parks. Parents are also conscious of the disruption that results from moving children to different schools and consider carefully whether other trade-offs can be made, such as travel times to work, to keep kids in the same school. This exacerbates the geographic challenges facing renters across the board and makes access to employment more difficult.¹¹”

Or not...?

At the same time, the results of our 'post COVID-19 supplement' *Snapshot* poignantly show the extent to which Australia's rental sector is failing people on low incomes.

Even with the doubling of the JobSeeker Payment, the percentage of properties affordable and appropriate for a single person would rise from 0% to only 2%, demonstrating how abysmally low the regular rate is. For those on the aged pension and people with a disability, there is no COVID-19 supplement and no 'brave new world' at all. Their reality continues to be that of Bob and Elsie, Barbara or Luke, who are profiled above.

As Anglicare Australia CEO, Kasey Chambers, points out:

We must raise the rate of these payments for good. If they are halved in six months — and if pensioners and people with disability are left out — renters will be pushed even deeper into poverty and homelessness.¹²

In addition, we desperately need more social and affordable housing. The Queensland Government has acted quickly in response to COVID-19 impacts on the housing and homelessness sector.¹³ These are welcome and necessary bandaids, but people also need homes for the long-term.

As at 30 June 2019, there were nearly 40,000 people on wait lists for social housing in Queensland, with more than 1 in 5 of those in the Brisbane City Council area.¹⁴ Growth in social and affordable housing is a key platform of the *Queensland Housing Strategy 2017–2027*,¹⁵ with a range of strategies identified to address this pressing shortage. A National Housing Strategy, as proposed by the Housing and Urban Research Institute (AHURI) and widely supported by the housing sector, would provide additional leverage and drive outcomes across the whole housing system, by helping to integrate and enhance the financial and policy settings that exist across all three levels of government in all states and territories.¹⁶

What can be done?

In Queensland, as in other states, there are currently unique and rapidly changing short term measures being proposed or implemented to tackle immediate needs generated by the COVID-19 crisis. The following recommendations address issues that will continue to impact tenants on low incomes in the medium and longer term.

Raise the Rate — permanently

There is no doubt that income inadequacy is at the core of rental unaffordability for people on low incomes. The rates of Newstart/JobSeeker Payment, Youth Allowance and similar payments have been stagnant for more than two decades. The recent temporary increases, while welcome, are a clear acknowledgement from the Government that the usual rate of \$40/day or less is inadequate to live on.

Unquestionably, the increases should be maintained into the future, and regularly and independently reviewed to reflect cost of living changes. We know that the impacts of prolonged drought, bushfires and floods, as well as unemployment and underemployment as a result of COVID-19, will be felt for much longer than six months.

Our profiles this year highlight the impact that a lack of affordability and appropriate rental housing has on the day-to-day concerns of people's lives, and on their overall quality of life. An adequate income would go much of the way toward ensuring people have enough resources to find a home that supports a satisfying and productive life.

As Anglicare Australia wrote last year in an open letter to the Prime Minister: "Raising the rates of these payments would be the most powerful step that any government could take to reduce poverty in Australia."¹⁷

Make Renting Fair — long-term

While the Palaszczuk government has announced a number of urgent COVID-19 protections for the Queensland rental market,¹⁸ statewide consultation informing last year's review of Queensland's tenancy laws¹⁹ highlighted a range of issues that can impact long-term on a renter's security, quality of life and the sense of 'home' to which everyone is entitled.

The longer term proposals are focused on increasing stability, safety and wellbeing for people who rent their homes:

1. End tenancies fairly by removing 'no reason' evictions
2. Enforce minimum health and safety standards for all rental homes
3. Make it easier for renters to have pets
4. Allow renters to make reasonable modifications (e.g. safety rails, hanging pictures)
5. Increase protections for renters experiencing family violence.





Zoe's story

Zoe is just about to turn 18, and has lived with a foster family for the past eight years. With the loss of their carer allowance, the family will no longer afford to support her. Zoe has found an informal housing arrangement with an acquaintance that will provide a roof over her head, but she's worried about the crowded and insecure nature of the premises, and the challenges of maintaining the level of hygiene that will keep her safe. She's frightened about whether she can cope with difficulties that are proving confronting for adults with much more life experience and support than she has.

Increase affordable housing stock

Australia desperately needs more affordable housing. The *Everybody's Home* campaign has shown we will need 500,000 new affordable and social rentals across Australia by 2026.

A National Housing Strategy would provide a coherent, cross jurisdictional approach to achieving this, identifying the respective roles of federal, state and local governments and the mechanisms required to provide an affordable home for everyone who needs one.

Stay for *The Home Stretch*²⁰

Like Zoe, young people transitioning out of state care into adulthood face particular difficulties with housing. As a member of the Home Stretch Queensland Steering Group, Anglicare SQ is one of 13 major out-of-home care providers across Queensland seeking a commitment by the Queensland Government to extend the leaving care age to 21 years, providing young people with the option to stay in a stable placement or supported care environment until they are more ready to cope independently. This is especially critical during the current health crisis. The Northern Territory government has assured young people in care who turn 18 years during the COVID-19 pandemic that they will not be exited from care without support and a safe place to live.²¹ We urgently ask the Queensland Government to make the same commitment.

A final word

While the world has changed rapidly in the last few months, the long-term nature of COVID-19's impact on the property market remains unknown. We can however be sure that without significant ongoing policy change and demonstrable action, people on low incomes will continue to struggle with rental affordability.

Appendices

Appendix 1: Additional tables

Accommodation type /property size	Median weekly rent						
	2020	2019	2018	2017	2016	2015	2012
House/Townhouse	\$465	\$450	\$450	\$450	\$460	\$460	\$435
Unit/Flat/Apartment	\$440	\$400	\$400	\$400	\$420	\$400	\$380
Shared Rental (embedded)	\$180	\$190	\$180	\$165	\$180	\$160	\$175
One bedroom ¹	\$340	\$340	\$325	\$350	\$370	\$355	\$300
Two bedroom	\$440	\$400	\$400	\$400	\$410	\$400	\$375
Three bedroom	\$450	\$430	\$450	\$440	\$450	\$445	\$420
Four bedroom	\$540	\$530	\$530	\$530	\$540	\$548	\$530
Five bedrooms or more	\$750	\$695	\$680	\$695	\$730	\$695	\$700
Brisbane Metro	\$450	\$425	\$430	\$425	\$440	\$430	\$400

¹ excludes embedded share rentals, medians calculated separately

Table 3: Comparison of median advertised rents by accommodation type and property size, 2020 to 2012

Region	Number of rental advertisements						
	2020	2019	2018	2017	2016	2015	2012
Brisbane - East	454	589	691	712	732	647	494
Brisbane - North	696	842	1,070	1,308	997	922	677
Brisbane - South	1,484	1,920	1,951	1,918	1,610	1,356	989
Brisbane - West	646	718	929	1,000	796	806	898
Brisbane Inner City	2,507	2,421	3,475	3,485	3,345	2,631	1,469
Brisbane Metro	5,787	6,490	8,116	8,423	7,480	6,362	4,527

Table 4: Comparison of number of rental advertisements by region, 2020 to 2012

Appendix 2: A note on methodology

The *Snapshot* was undertaken over the weekend of 21-22 March 2019 (the *Snapshot* weekend). This year, Anglicare Australia again partnered with REA Group (who operate the realestate.com.au website) to collect data on rental listings across Australia, replacing previous manual collection methods. State- or region-based data from the total dataset was provided to participating Anglicare and affiliate organisations. Anglicare SQ assessed a data set of 83 postcodes (209 suburbs) from across the five ABS Brisbane City statistical divisions (Inner, North, South, East and West), as well as selected established commuter suburbs in the Moreton Bay South region.

Nationally, nearly 70,000 properties were surveyed (n = 69,960). The following property types were excluded from the data:

- Advertisements for ‘non dwellings’ such as workshops, garages, shops, warehouses etc.
- Duplicate advertisements for the same property.
- Properties that included conditions such as house cleaning or childminding.
- Short term leases (less than 6 months), holiday accommodation and boarding houses.
- Properties already listed as ‘leased’.

For the purposes of the Snapshot, we also applied the following assumptions to the dataset:

- Where rents are banded (eg the property was advertised as renting at \$300-\$320 per week) the higher rent in the band was used.
- Where rents were not stated in the advertisement, they were assumed to be too expensive.
- Where rents are listed as “from x” or “offers above x” or “x neg”, the figure given as ‘x’ was used.
- Where multiple properties were advertised in the same advertisement (e.g. 2 rooms available in the one share house), these were counted as separate properties. The exception to this rule was where it was not clear from the advertisement how many properties were available. In these cases, they were counted as two properties.

Predefined tests of affordability and appropriateness were then applied to the survey data, resulting in the number of advertised properties on a given day which were adequate for households of different types living on a low income. For a dwelling to be determined as suitable it had to satisfy tests of both affordability and appropriateness.

Affordability

The Snapshot uses a commonly used benchmark of housing affordability called the ‘30:40 indicator’.²² That is, when housing costs are greater than 30% of disposable income and that household’s income is in the bottom 40% of the income distribution, the household is deemed to be in ‘housing stress’.²³

Household incomes are derived from the maximum rate of Centrelink pensions, allowances or net minimum wage combined with the Commonwealth Rent Assistance (CRA) and Family Tax Benefits (FTB) where applicable. Consistent with Australian Housing and Urban Research Institute (AHURI) research about the nature of housing assistance,²⁴ CRA was included in the household’s total income, rather than being treated separately as a specific housing allowance. The total resulting income for each household type was used to establish a maximum affordable weekly rent based on the 30% rule.

While any measure of affordability will have weaknesses, the Australian Housing and Urban Research Institute (AHURI) has found that the 30:40 measure (or the Ratio method) was a reasonable indicator of housing stress and was useful in identifying “households likely to be at risk of problems associated with a lack of affordable housing.”²⁵ The ratio method underpins the Housing Affordability Index offered by the HIA and Commonwealth Investment Bank²⁶ and the Council of Australian Governments also uses the ratio method in the National Affordable Housing Agreement as its measure of affordability.²⁷

Appropriateness

We applied the following assumptions in regard to appropriateness:

- A room in a share house, bedsit or at least a one-bedroom property is suitable for a single person with no children.
- A room in a share house is not suitable for couples or those on a disability support pension.
- A 2 bedroom property is suitable for a single person or couple with one child.
- Households with 2 children require a 3 bedroom property. We assume that the children are of different gender, and that it is not appropriate for the children to share a room. We acknowledge that in cases where two children under 18 years are of the same gender, there will be slightly more suitable (2 bedroom) properties available.

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The Coronavirus supplement will not be paid to age pensioners, disability support pensioners, asylum seekers, international students, carers or overseas workers who are unable to return to their home country. Full details are available at: www.dss.gov.au/about-the-department/coronavirus-covid-19-information-and-support#cor
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About Anglicare Southern Queensland

Anglicare Southern Queensland's experience in identifying and responding to the needs of vulnerable members of our many and varied communities is underpinned by 110 years of delivering innovative, quality care services.

Our 3,043 staff and 639 registered volunteers operate across southern Queensland and in Longreach and Townsville. We offer a comprehensive, integrated range of community services that comprises community aged care, residential aged care, and community support programs including child safety, disability support, counselling and education, mental health, homelessness and chronic conditions. Our services are designed to 'wrap around' clients in a comprehensive way, recognising their health needs but also addressing the social needs which contribute to wellness.

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Anglicare Southern Queensland acknowledges the Traditional Owners of the lands on which our services now stand. We pay our respect to Elders – past, present and emerging – and acknowledge the important role of Aboriginal and Torres Strait Islander people in caring for their own communities.

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