

12 October 2026

Senate Economics References Committee
Parliament House
Canberra ACT 2600

Dear Chair,

Re: Inquiry into Social Housing

Uniting Vic.Tas welcomes the opportunity to provide a submission to the Senate Economics References Committee inquiry into social housing.

Uniting is the community services organisation of the Uniting Church in Victoria and Tasmania. Through our homelessness, renter support, family violence, financial counselling, emergency relief, mental health, family services and housing programs, we work alongside individuals and families experiencing housing stress, housing insecurity and homelessness every day. We are also a large community housing provider, with Uniting Housing currently supporting more than 1,300 renters across Victoria and an aspiration to deliver more than 3,000 homes over the next ten years.

Our submission focuses on Terms of Reference (a) and (d), examining the economic and social benefits of investment in social housing and the adequacy of current Commonwealth and state and territory government investment in light of the scale of unmet need.

Uniting's evidence is that Australia's shortage of social housing is no longer only a housing problem. It is placing growing pressure on homelessness services, community organisations and households, while reducing the availability of stable pathways out of housing crisis. We support a substantial and sustained expansion of social housing, including a national target of at least 10 per cent of Australia's housing stock, a long-term funded pipeline based on assessed community need, stable Commonwealth investment and reforms that improve the efficiency and predictability of delivery.

We also emphasise that social housing investment must sit within a functioning housing and homelessness continuum. Crisis and transitional accommodation, homelessness prevention, tenancy advocacy, early intervention and tenancy sustainment supports are essential both to preventing homelessness and to ensuring that people can successfully establish and maintain long-term housing.

Uniting welcomes recent Commonwealth initiatives, including the Housing Australia Future Fund and Social Housing Accelerator. Our experience, however, is that these investments do not yet match the scale of accumulated need created by decades of underinvestment.

Uniting is a member of the Everybody's Home campaign and supports its call for substantial and sustained growth in social housing supply and increased Commonwealth leadership in addressing Australia's housing shortage.

We would welcome the opportunity to provide further evidence or appear at a public hearing.

Yours sincerely,



Carol Jeffs,
Chief Executive Officer

Senate Inquiry into Social Housing

Submission by Uniting Vic.Tas, October 2026

Executive summary

Uniting's evidence is that Australia's shortage of social housing is both a housing problem and a system-wide social and economic infrastructure problem. When people cannot access safe, secure and affordable housing, the effects are felt through homelessness services, family and community services, financial hardship, health and wellbeing, workforce participation and community connection.

The shortage has developed over decades. Social housing supply has not kept pace with population and household growth or assessed community need, leaving increasing numbers of low-income households reliant on a private rental market that is increasingly unaffordable and insecure. Uniting's service data and frontline experience show how this pressure is translated into rental stress, debt, tenancy loss, homelessness, prolonged stays in crisis and transitional accommodation, and growing demand on community services.

Uniting therefore supports a substantial and sustained expansion of social housing, including a national target of at least 10 per cent of Australia's housing stock, a long-term funded pipeline based on assessed need, stable Commonwealth capital investment, and measures to improve the efficiency and predictability of delivery. Social housing should be treated as essential infrastructure because it creates the long-term housing pathways on which the broader homelessness and housing system depends.

Investment must also extend across the housing and homelessness continuum. Social housing cannot operate effectively without prevention, tenancy advocacy, crisis and transitional accommodation, and tenancy sustainment and wraparound supports. Equally, these services cannot resolve homelessness sustainably when there are insufficient long-term housing pathways.

The submission's recommendations combine these priorities: increase the stock of social housing; improve the systems through which it is funded, approved and delivered; strengthen accountability for outcomes; improve affordability and security in the private rental market; and invest in the supports required to prevent housing insecurity from becoming homelessness and to sustain successful tenancies.

Recommendations

Uniting recommendations

1. Future reviews of the National Housing and Homelessness Agreement should explicitly assess the relationship between social housing supply and homelessness system performance, including homelessness presentations, waiting lists, crisis accommodation demand, transitional housing capacity and utilisation, and homelessness service costs.
2. Recognise that investment in social housing generates system-wide social and economic benefits, including improved pathways out of homelessness, reduced pressure on crisis services, stronger community stability and improved capacity for people to participate in employment, education and community life.

Uniting supports the recommendations advanced by the Everybody's Home campaign and Australian Community Housing.

3. Adopt a binding national target for social housing to make up at least 10 per cent of Australia's housing stock within two decades.
4. Establish a funded pipeline to deliver 54,700 net additional social homes each year, reaching the 10 per cent target by 2045

5. Establish a long-term, funded pipeline of social housing sufficient to meet assessed community need, with housing targets based on need rather than current delivery capacity. Governments should invest in the workforce, organisations and construction capability required to meet those targets.
6. Provide ongoing Commonwealth capital investment that is additional to existing housing and homelessness programs, indexed to construction costs, and maintain, strengthen and simplify long-term funding mechanisms that can leverage additional investment. The Housing Australia Future Fund should be strengthened as an established national investment platform rather than repeatedly reset.
7. Increase supply across public housing, community housing and Aboriginal and Torres Strait Islander housing, recognising that growth is required across all forms of social housing.
8. Recognise social housing as essential infrastructure and work with states and territories to remove planning, infrastructure and approval barriers. Establish clearer delivery pathways through published stage gates, decision timeframes, escalation processes and predictable, no-surprises contracting arrangements.
9. Measure and publicly report progress through net additional social homes and social housing's share of overall housing stock, including location, tenure, accessibility and communities served. Report public housing, community housing and Aboriginal and Torres Strait Islander housing outcomes separately.
10. Invest across the broader housing and homelessness continuum, including crisis and transitional accommodation, homelessness prevention, tenancy advocacy, early intervention and tenancy sustainment. Ensure that social housing investment is accompanied by the wraparound supports required for successful and sustainable tenancies.
11. Work with states and territories to strengthen affordability, security and renter protections in the private rental market, including fair limits on rent increases, while recognising that renter protections cannot substitute for increased social housing supply.

Introduction

Housing is fundamental social and economic infrastructure. Safe, secure and affordable housing provides the foundation for participation in employment, education, family life and community connection. When housing systems function effectively, they support wellbeing, economic participation and social cohesion. When they fail, the consequences extend far beyond housing itself.

This submission examines the consequences of Australia's social housing shortfall through Uniting's experience as both a community housing provider and a provider of homelessness, renter support, financial counselling and other community services. It sets out the practical barriers to increasing supply, the effects of housing insecurity on individuals and families, and the pressure that inadequate long-term housing places on homelessness and other community services.

The central argument is straightforward: Australia cannot sustainably address housing insecurity and homelessness without a substantial increase in social housing supply. That increase must be supported by reliable funding, efficient delivery systems, appropriate crisis and transitional housing, prevention and tenancy supports, and clear measurement of whether investment is producing additional homes and better housing outcomes.

The sections that follow consider these issues in turn, drawing on Uniting's service data, practitioner experience and consumer stories.

Social housing is essential infrastructure

Social housing is not simply a housing program. It is essential social and economic infrastructure. Like schools, hospitals, transport networks and utilities, it provides a foundation upon which people can participate in society, maintain employment, care for their families and contribute to their communities.

A well-functioning social housing system delivers benefits beyond the households that directly receive a tenancy. It reduces homelessness, supports wellbeing and family stability, strengthens educational and workforce participation, and reduces pressure on crisis-driven services. Conversely, when social housing supply is inadequate, homelessness services become congested, people remain in crisis accommodation for longer, and community organisations are increasingly required to respond to housing-related crises.

Social housing should therefore be viewed as a nation-building investment that generates social and economic returns across multiple policy areas. Increasing supply is not solely about housing outcomes; it is about strengthening the foundations that allow individuals, families and communities to flourish.

Chronic underinvestment and the housing shortfall

Australia's social housing system has not kept pace with growing demand. For many years, investment has fallen short of what is required to meet population growth, replace ageing housing stock and address rising housing needs. As social housing availability has declined relative to need, more low-income households have been pushed into an increasingly unaffordable private rental market.

The result is a housing system under significant strain, characterised by growing waiting lists, increasing homelessness and heightened demand for housing assistance services. The shortage is not simply a matter of the number of dwellings; it is a shortage of viable pathways into safe, secure and affordable housing for people who cannot compete effectively in the private market.

Financing and delivery challenges

Expanding social housing supply will require sustained and predictable investment over the long term. Community housing providers frequently rely on debt finance to leverage government investment and deliver projects at scale.

The current global economic outlook suggests that borrowing costs are likely to remain structurally higher than those experienced during the low-interest-rate environment of the 2010s. Combined with broader construction cost pressures, this is likely to reduce project feasibility, increase operating costs and diminish the number of homes that can be delivered from existing funding allocations.

Stable, long-term funding mechanisms reduce financing risk, attract investment and support a reliable pipeline of projects. Long-term certainty also enables community housing providers and developers to plan effectively, build capability and maintain delivery capacity.

Investment alone, however, will not deliver the volume of housing required if projects continue to face avoidable delays. In our recent submission to the Productivity Commission¹, Uniting shared its experience as a community housing provider and housing developer is that fragmented approval pathways, inconsistent requirements, infrastructure bottlenecks and the sequential nature of planning and regulatory processes can delay projects, increase costs and reduce the number of homes ultimately delivered.

Clearer delivery pathways, supported by transparent stage gates, published decision-making timeframes, escalation processes and more predictable contracting arrangements, would improve certainty, reduce costs and accelerate project delivery. Social housing should be treated as priority development because of the substantial public benefits it provides.

¹ [Submission 39 - Uniting Vic.Tas](#), 12 June 2026, Housing supply regulation inquiry, *Productivity Commission*.

Recent Commonwealth initiatives, including the Housing Australia Future Fund, have begun to establish a national investment platform capable of supporting a long-term pipeline. From Uniting's perspective, the priority should be to continue, simplify and strengthen HAFF rather than repeatedly redesign funding frameworks. Stability and predictability are essential to maintaining project momentum and increasing supply at scale.

Housing insecurity and homelessness

The shortage of social housing has implications that extend far beyond the housing system. It increases housing insecurity, contributes to homelessness and places significant pressure on community services. Uniting's experience demonstrates that homelessness is often the culmination of a prolonged period of housing insecurity rather than a sudden event.

For some households, timely advice, advocacy and early intervention can prevent homelessness entirely. For others, long-term housing stability is only achievable through access to social housing. This reinforces the importance of investing across the full housing and homelessness continuum, from prevention and early intervention through to permanent housing solutions.

The human impact of housing insecurity

The impacts of Australia's housing crisis are experienced not only through affordability statistics, waiting lists and homelessness data, but in the daily lives of people who access Uniting's services. When housing costs consume a disproportionate share of household income, families have less capacity to participate in community life, support their children's development, purchase essentials or build financial security.

When we asked Uniting consumer Rachel* what access to a safe, affordable and secure home would mean for her and her child, she responded:

"I wouldn't have to ask my mum for food, or for her to cook meals for us to have in the freezer. We (my son and I) would be able to build memories and have fun, not every day but at least occasionally. Bake a cake for someone's birthday and not have to ask for help all the time. We could do more things, we could eat better."

"Not have to make the choice between working all the time to be able to send him to day-care, which means for him he can socialise and get the educational benefits, but then I never get to see him. It would mean I would be able to buy him something new for the first time, not second hand. He has never had a toy that came in the box, brand new. He doesn't understand that now, but he will soon, and I just hope things are different by then."

Another second Uniting consumer's experience demonstrates the transformational impact that secure, affordable housing can have on people's lives, wellbeing and future prospects. Steph and her three children spent 18 months experiencing homelessness and couch surfing with a friend after she lost her family support systems.

"I used to fall back on my Nan. She was my rock, but she passed away. If I didn't have a friend to fall back on, I would have been living in my car."

Steph and her children spent 18 months in a state of uncertainty while seeking stable housing.

"I was on the emergency housing waitlist for 12 months. We never knew if we were going to get a phone call offering us a place."

They then spent six months in emergency accommodation in a hotel.

"We moved into emergency accommodation in a hotel for six months. I was paying \$800 rent a fortnight. It left me and the kids with nothing."

With support from Uniting, Steph and her children moved into permanent ongoing housing. In Uniting Housing, Steph has access to 12 months of case management support and an opportunity for her family to put down roots in the community.

"My home is my stability. Knowing that me and my kids can put down roots here and we don't have to worry about leaving. It gives me and my kids an opportunity to get connected to the community."

Homelessness services and the housing bottleneck

Homelessness services are under considerable strain. Demand for support exceeds service capacity, and the growing housing crisis is increasing demand further. People can be unable to access support because of limited staffing, brokerage funding, crisis accommodation, referral pathways and the availability of appropriate long-term housing.

In July 2026, Uniting homelessness practitioners in Ballarat reported:

- 498 households on a priority housing list
- increasing family violence presentations
- growing rental affordability pressures
- limited transitional housing pathways
- service closures and restricted intake due to demand
- workforce burnout driven by persistent unmet need

Practitioners described being forced to choose between highly vulnerable families when allocating scarce housing opportunities. One practitioner said:

"Right now, we have a transitional housing property that's about to become available. But we have five families on our priority waitlist that are currently sleeping in their cars, in tents, or couch surfing with family. There are 23 kids between these five families. In one of those families, a child is undergoing treatment for cancer. In another, one child has a significant disability. How do we choose what family gets the house?"

Crisis, temporary and transitional accommodation

The benefits of social housing investment cannot be considered in isolation from the broader homelessness and housing support system. When people cannot access social housing, they remain in temporary accommodation for longer periods, reducing the availability of places for people experiencing acute crisis. This creates bottlenecks throughout the homelessness system and increasingly forces providers to rely on accommodation options that were never designed to support people experiencing homelessness.

As one Uniting Homelessness team leader observed:

"At what point did we start saying that an appropriate response was to start putting people in motels, and see that as the norm, and try and make the motels safe? Motels are built for holiday makers. They are not built to house people in crisis."

The same practitioner questioned whether funds being spent on extended motel use could instead contribute to building, purchasing or repurposing properties as appropriate crisis accommodation.

Transitional housing is intended to provide medium-term accommodation and support to assist people moving from homelessness into stable long-term housing. However, the ongoing shortage of social housing means transitional housing increasingly functions as a holding pattern rather than a pathway home.

Uniting homelessness practitioners are currently supporting households that have remained in transitional housing for up to a decade because there is nowhere else for them to go. This creates two significant problems: transitional properties become unavailable to people experiencing homelessness who require immediate access to accommodation; and families may eventually have to leave homes and communities where they have established connections over many years.

The crisis system cannot successfully stabilise households if transitional housing is unavailable or unsuitable. Similarly, the transitional housing system cannot operate as intended if people are unable to move into longer-term social housing. Increasing social housing supply therefore improves the

functioning of the entire housing and homelessness system by creating pathways out of crisis and transitional accommodation.

Tenancy advocacy and early intervention

Uniting's delivery of the Tenancy Assistance and Advocacy Program (TAAP) in Melbourne's Hume-Merri-bek region, as an example, provides insight into the growing scale and complexity of housing insecurity experienced by renters.

The Hume-Merri-bek region encompasses Melbourne's northern growth and established inner-northern communities, including major centres such as Broadmeadows, Craigieburn, Sunbury, Brunswick, Coburg and Glenroy. Together, the two municipalities are home to more than 400,000 residents and include some of Victoria's fastest-growing communities.

In 2025, Uniting supported almost 250 tenancy advocacy interventions across the region. More than one-quarter (28 per cent) of matters related to possession proceedings or notices to vacate. A significant proportion involved rent arrears (15 per cent) and urgent repair disputes (5 per cent), demonstrating how financial stress and poor housing conditions can combine to place tenancies at risk.

Housing insecurity rarely occurs in isolation. Renters accessing tenancy advocacy services frequently experience intersecting vulnerabilities, including family violence, mental health challenges, disability, financial hardship and social isolation. Twelve per cent of clients disclosed family violence and 5 per cent identified disability as a contributing factor, although these figures are likely to underestimate the true prevalence.

In 2025, 66 per cent of local TAAP clients were women, while lone-person households accounted for 40 per cent of clients and single-parent families for 31 per cent. Practitioners also report growing demand from older renters, asylum seekers, people living in group housing arrangements and middle-income households experiencing housing stress for the first time.

These trends reinforce that housing insecurity is not confined to people already experiencing homelessness or those on the lowest incomes. Timely tenancy advice and advocacy can resolve disputes, navigate legal processes and sustain a tenancy. However, where affordable housing options do not exist, even effective advocacy has limits.

Investment in social and affordable housing should therefore be accompanied by continued investment in tenancy advocacy, early intervention and tenancy sustainment services. These services help prevent homelessness, support renters to remain safely housed and reduce demand on crisis and homelessness systems.

Low-income households in the private rental market

Over recent decades, the housing system has shifted more responsibility for housing low-income households onto a private rental market that was never designed to provide sufficient affordable housing for people on the lowest incomes.

Uniting's financial counselling services demonstrate the pressures faced by these households. In 2025, 91 per cent of people who accessed Uniting's financial counselling program in Victoria had a household income of less than \$50,000 and 61 per cent relied on income support payments. Among financial counselling consumers, 41.5 per cent were living in a private tenancy, compared with 7.9 per cent in public housing and 3.6 per cent in community housing.

Everybody's Home's Priced Out analysis shows the severity of rental affordability pressures.² A person earning \$40,000 a year would need to spend 88 per cent of their disposable income on the median asking rent for a unit in Melbourne; at \$70,000, 55 per cent would be required. In regional Victoria, a person earning \$40,000 would spend between 53 and 60 per cent of income on rent in Gippsland, North-East Victoria and Western Victoria, rising to 69 per cent on the Bellarine Peninsula and 72 per cent in South-West Victoria.

² Azize, M. (2026) Priced Out: An Income Test for Australia's Rental Market. Everybody's Home.

When an increasingly large proportion of income is committed to rent, less is available for food, utilities, transport, healthcare, childcare and other essentials. Uniting's financial counselling data shows that nearly one-third (32 per cent) of people seek assistance because they are struggling with utility bills and related debt. More than one-third (38 per cent) present with debts of between \$5,000 and \$30,000.

One in ten financial counselling consumers required Emergency Relief support after entering the service, while 15 per cent were identified as being at risk of homelessness. Having a tenancy therefore does not necessarily mean having housing security. A household may have a roof over its head while being one unexpected bill, rent increase or loss of income away from housing instability.

The consequences of these pressures are increasingly managed by community services. Financial counsellors negotiate debts and bills and connect people with Emergency Relief; homelessness services respond when housing arrangements break down; and family and other community services address the broader consequences of housing and financial insecurity. Increasing social housing supply would provide low-income households with a more secure option and reduce the extent to which people are required to compete in an increasingly unaffordable private rental market.

Housing pressures in regional communities

The impacts of Australia's social housing shortage are not confined to metropolitan areas. Regional communities face rising rents, limited housing supply and increasing barriers to securing affordable and stable housing.

Uniting's experience in Ballarat highlights how the shortage of social and affordable housing creates pressure across the local housing and homelessness system. People experiencing homelessness frequently remain in crisis and transitional accommodation for extended periods because there are limited pathways into long-term housing.

When people remain in crisis accommodation for longer periods, service capacity is reduced and opportunities to assist others experiencing housing crisis become more limited. Housing shortages therefore create bottlenecks throughout the homelessness system, reducing its ability to respond effectively to growing demand.

Uniting's continued investment in housing responses in Ballarat, including the redevelopment of Ruby's House and other local initiatives, reflects the importance of maintaining and expanding housing and homelessness infrastructure in regional communities. However, local initiatives alone cannot address the scale of demand.

The experience of Ballarat reinforces a broader national lesson: homelessness services cannot solve homelessness without housing. Social housing provides the critical exit pathway that enables people to move beyond crisis and establish long-term stability.

Supporting successful and sustainable tenancies

Increasing the supply of social housing is essential, but housing supply alone does not guarantee long-term housing stability. Many households entering social housing have experienced prolonged housing insecurity, homelessness, family violence, financial hardship, disability, mental ill-health or other forms of disadvantage.

Successfully transitioning from housing insecurity to housing stability can require more than access to a tenancy. It may require tenancy advocacy, financial counselling, family violence support, mental health services, employment assistance and community connection.

Uniting's experience is that tenancy sustainment and wraparound supports play a critical role in helping people establish successful tenancies, maintain housing stability and avoid future experiences of homelessness. Investment in social housing should therefore be accompanied by sustained investment in tenancy sustainment, homelessness prevention and broader support services.

The role of the private rental market

Many low-income households will continue to rely on the private rental market. Improving affordability, security and renter protections is therefore an important complementary measure. However, rental market reforms cannot substitute for the substantial expansion of social housing required to meet current and future demand. Governments should work with states and territories to introduce fair limits on rent increases and strengthen renter protections while new social homes are being delivered. These measures can provide immediate relief and greater housing security, but they must sit alongside a sustained expansion of social housing supply.

Accountability, measurement and system performance

Government should measure progress through outcomes rather than announcements or funding commitments. The most meaningful measures are net additional social homes and social housing's share of overall housing stock, supported by transparent reporting of location, tenure, accessibility and the communities served.

Public housing, community housing and Aboriginal and Torres Strait Islander housing outcomes should be reported separately so that changes in each part of the system are visible.

Future reviews of the National Housing and Homelessness Agreement should explicitly assess the relationship between social housing supply and homelessness system performance. Indicators should include homelessness presentations, waiting lists, demand for crisis accommodation, transitional housing capacity and utilisation, and homelessness service costs. This would provide governments with a clearer picture of the benefits of social housing investment and the costs of continued undersupply.

Conclusion

Australia's shortage of social housing is not simply a housing challenge. It affects the effectiveness of homelessness services, family violence responses, community wellbeing, workforce participation and broader social and economic outcomes.

Social housing should be recognised as essential national infrastructure. Like schools, hospitals and transport networks, it provides the foundation upon which individuals, families and communities can thrive.

Increasing social housing supply will deliver benefits far beyond the households that directly receive a tenancy. It will reduce pressure on homelessness services, improve pathways out of crisis and transitional accommodation, strengthen communities and support better social and economic outcomes.

However, supply alone is not enough. Governments must also invest across the broader housing and homelessness continuum, including homelessness prevention, tenancy advocacy, crisis and transitional accommodation, and tenancy sustainment and wraparound services.

The evidence from Uniting's services demonstrates that the costs of continued underinvestment are already being borne by individuals, families, communities and public systems. A sustained national commitment to expanding social housing, improving delivery systems and strengthening the broader housing and homelessness system is required to ensure Australians can access safe, secure and affordable housing.