

Voices of the Crisis

Final Report from the
People's Commission into
Australia's Housing Crisis



Housing solutions
for all Australians



AUGUST 2024

About

Everybody's Home is the national campaign to fix Australia's housing crisis. It was launched in 2018 by a coalition of housing, homelessness and welfare organisations to achieve the change needed so everybody has a safe, affordable and decent place to live. The campaign is now supported by over 500 organisations and 43,000 individuals across Australia.

With thanks

The People's Commission would not have been possible without the witnesses who generously and courageously shared their stories and offered their expertise. Everybody's Home would like to acknowledge and thank every person who participated in this process, including all of the people and organisations who provided material evidence and offered in kind support.

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Acknowledgement

*"I should not be homeless or
houseless on my own country."*

Tabitha, during session nine of the People's Commission hearings

The People's Commission into the Housing Crisis serves as a timely reminder that housing justice cannot be achieved without First Nations justice. Everybody's Home acknowledges the traditional owners of this unceded continent, who have been custodians of Country for thousands of generations.

Aboriginal and Torres Strait Islander peoples have connections to place, land, waters and community that have been unbroken for 120,000 years.

We recognise their sovereignty and the cultural significance inherent in these connections; historical and contemporary.

Everybody's Home pays respect to Elders past and present, and we stand with all First Peoples in the quest for self-determination, justice and truth-telling in the face of ongoing colonial violence, including that inflicted through racism in Australia's housing and social security systems.

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Foreword

Every Australian deserves a decent home. A decent home is the foundation for a good life. Our nation is full of stories of people who achieved amazing things because they had a safe, stable home to rely on. Yet too many people have been locked out of the security of home. We have heard from some of them directly in presiding over Australia's first People's Commission into the Housing Crisis.

Over many years, government inquiries have heard mountains of evidence from academics, industry and community leaders about the causes and solutions of the crisis. It has not led to systemic change. The People's Commission has set out to inform and create the impetus for real change by hearing from the people who are most affected by the crisis. They are uniquely placed to offer solutions.

Many of the people we've heard from have been told that the crisis is their fault. That is not true. Their own resourcefulness and sacrifice are the only things keeping them afloat. Enduring intense financial stress, fear of eviction, forgoing even basic necessities like food or medicine, they are being forced to pay the price for one of the biggest and most damaging market failures in recent history.

It is in these conditions that millions of Australians will continue living their lives - unless we demand and achieve action.

Australia once had affordable, decent homes. Our governments built social housing from the ground up in the post-war years, providing homes for everyone from pensioners to public servants, from teachers to construction workers, from single parents to big families. Instead of building on that legacy, over the past four decades governments have walked away from providing homes for people other than defence force personnel. 'Market solutions' - subsidising very low income earners to rent in the private sector, with financial incentives and tax concessions for property investors - have been the preferred approach.

This Commission demonstrates that this approach has failed. Australian governments cannot rely on the private market to meet our diverse housing needs, nor can they rely on it to solve this crisis.

It is time to again recognise that homes are the foundation for social and economic wellbeing, like healthcare or education, and go back to treating housing as essential nation building infrastructure that facilitates a good society.

Through this final report, we join the voices we have heard to call for a major, sustained investment in public and community housing. These are the homes that people can actually afford to live in. We join their calls for affordable, safe and secure housing. We join their calls to protect renters from unfair evictions and unlimited rent increases. We join their calls for an end to an unfair tax system that is pushing up the cost of homes and dividing Australians on the basis of housing wealth.

The vision for housing set out in this report is possible. Australia has done it before.

We call on Australians to join us and demand action, and for governments around the country to act and restore a 'fair go' to all Australians.



The Hon Doug Cameron



Professor Nicole Gurran

Introduction

Australia is in the midst of a historic housing crisis. More people are experiencing housing stress than ever before. Over 640,000 households need social housing but cannot get it, and 122,000 people experience homelessness on any given night. As the crisis encircles and affects those on higher incomes, more and more people are locked out of the housing that they need and are struggling to find a home they can afford.

The notion that housing is in crisis is politically charged. It implies a norm of affordable, secure housing that meets people's needs, and suggests that Australia has strayed from that norm in ways that were not widely predicted. In fact the state of housing in Australia is the damaging outcome of policy actions taken by decision-makers, and the result of a system that has come to prioritise private property ownership above universal access to adequate and affordable housing.

Yet the language of crisis remains vital for the simple reason that it is the best way to describe the experiences of countless people when it comes to housing. People are being forced to spend record amounts to keep a roof over their heads, live with the constant threat of eviction, navigate life on a waiting list for housing, or in the very worst cases, deal with the bleak reality of homelessness. In recent years the scale of housing insecurity and stress has risen exponentially - extending from the inner cities to the outer suburbs; to regional and rural areas; from social security recipients and very low income earners through to middle income professionals.

Consigning so many Australians to housing induced poverty is bound to cause social dislocation. As more people prepare to live in these conditions for life, it is unsurprising that there has been a significant backlash and increasing demands for action. Action on housing is fundamental to maintaining

social cohesion and avoiding division, poverty and exclusion.

The People's Commission into the Housing Crisis has been convened in response to these conditions. The goal of the Commission has been to explore the housing crisis through a range of perspectives. By engaging with people who are living the reality of the crisis every day, the Commission has sought to understand people's experiences of hardship and housing stress, the aspects of the housing crisis that most concern them, and the impacts they feel in their own lives. Community members have been invited to provide testimony highlighting the breadth, depth and scale of this crisis from multiple viewpoints, and to offer their perspectives on what needs to change. We have also asked the organisations that work on the frontline of this crisis how their work is changing and their fears for the future.

In their responses, those who gave evidence have offered a vision for housing in Australia. Overwhelmingly, they want their governments to step up. They want affordable and social housing for people who need it. They want renting to be treated and regulated as though it is a tenure that people will live in for life, because for many, it will be. They want homes and the people who live in them to be prioritised over the interests of investors. Our hope is that the insights from this Commission can be used to help realise that vision.

About the People's Commission into the Housing Crisis

In February 2024, national housing campaign Everybody's Home began work to convene a People's Commission into the Housing Crisis. The Commission was called to inquire into the housing crisis in Australia, with particular reference to:

- The experiences of people struggling to access affordable and suitable housing;
- The flow-on impacts of the housing crisis;
- The impacts of current policy settings on housing affordability and access to housing;
- Actions that can be taken by governments to improve affordability and access to housing;
- Any other related matters.

Commissioners the Hon Doug Cameron and Professor Nicole Gurran were appointed in March 2024, and submissions were invited from individuals and organisations. Submissions were open from 7 March 2024 to 22 April 2024.

The Commission received 1,528 responses from individuals. Respondents were able to participate in a survey with both qualitative and quantitative components. Participants were also able to make entirely free-form submissions without submitting survey responses. The breakdown of individual participants by housing tenure type is outlined below in Table 1.

TABLE 1. Community survey respondents by housing tenure type

Housing tenure type	(#) Participants	(%) Participants
Renter (public, community and private)	798	52%
Homeowner	517	34%
Without a stable home	102	7%
Other	111	7%
Total	1528	100%

A further 121 submissions were received from organisations and experts, with different sections or service types within the same agencies permitted to respond. Of the participating organisations, 82 were engaged in direct service provision (Table 2). The services they provide range from financial counselling and emergency relief to homelessness services,

covering every state and territory. The breakdown of organisational survey respondents by survey type is outlined below in Table 3.

TABLE 2. Organisational survey respondents

Organisations working in service delivery	(#) Participants	(%) Participants
Yes	82	68%
No	39	32%
Total	121	100%

TABLE 3. Organisational survey respondents by service type

Service type	(%) Participants
Homelessness	59%
Social and community services	36%
Housing	35%
Domestic and family violence	26%
Policy and research	23%
Advocacy and legal services	21%
Youth	21%
Mental Health	15%
Disability	14%
Other (please specify)	12%
Alcohol and other drugs	8%
Aged care	7%
Employment and welfare	7%
Health	6%
Government	5%
Migrant, refugee and settlement services	3%
Education	2%

Note: Respondents can select multiple values

A list of the participating organisations, along with a copy of each questionnaire, are provided as appendices to this report.

Federal, state and territory Housing and Social Services Ministers were also invited to participate in the People's Commission process. Where provided, a list of those who made submissions have been included in as an appendix to this report.

The Commission held in-person hearings in Sydney on 23-24 May 2024, focusing on witnesses with

experiences of the housing crisis. These witnesses were sometimes supplemented with evidence provided by frontline workers. Further hearings were held online on 25 June 2024. Sessions focused on issues ranging from rental instability, family violence, the experiences of older and younger people, regional and rural housing issues, the experiences of First Nations communities, and the economic and social implications of the housing crisis. A full list of sessions conducted as part of the hearings is provided as an appendix to this report.

In the course of its work, the Commission was exposed to stark examples of the economic, social and health impacts of housing stress. It was also exposed to intersecting issues such as mental ill-health, domestic violence, family abuse, and homelessness. The Commission's work plan was approved by a Human Research Ethics Committee through Anglicare Australia, and all witnesses in our face-to-face hearings were offered support before and after giving evidence. An honorarium was also paid to individual witnesses for their time. Most witnesses gave permission to use their first names in the hearings and in subsequent materials, and direct quotes are attributed to them throughout this report on that basis. Quotes drawn from individual submissions provided permission to use their first name and postcode. Where people have requested anonymity, we have used pseudonyms and denoted this with an asterisk, while quotes from organisational respondents have been anonymised.

About this report

This report, and the recommendations it makes, draws on the evidence provided to the Commission and further evidence sought by the Commissioners. It identifies four areas for reform and makes recommendations within each area. The report places these recommendations in the context of changing approaches to housing policy and the experiences of people, including those the Commission heard from directly.

Part I provides a brief overview of housing policy in Australia, key developments and changes in approach, policy and housing delivery. This section provides useful context for readers of the report, and flags some of the policy issues that will be explored in greater depth in Part III.

Part II outlines the key themes raised by people who participated in the Commission and uses their words and experiences to illuminate those themes. These include the lack of affordability of housing; issues surrounding the security and stability of housing; the conditions people are living in; the shortfall of social housing; and people's experiences of government systems and programs.

Part III connects the themes in Part II to overarching causes, which are explored in greater depth. These include governments playing a significantly reduced role in providing housing; failures in the private market; the commodification and unfair distribution of housing; and the assumption of home ownership that underpins many government systems and programs.

Part IV identifies four areas for reform, and makes recommendations within each area. These include the need for government to take responsibility for ensuring all people are housed; reform of policy settings to emphasise the right to housing over returns for investors; reforms to promote security and affordability for renters; and the need for government programs and systems to help people, restore dignity and provide immediate relief.

Recommendations to transform Australia's housing system

There is growing acceptance that Australia's housing system is not fit for purpose and in significant crisis. The evidence points to the urgency of immediate and meaningful action.

Our recommendations stem from the evidence presented through the course of the People's Commission and draw on the weight of broader research by bodies such as the Australian Housing and Urban Research Institute, the National Housing Supply and Affordability Council, and advice to governments through numerous inquiry processes.

Some of these recommendations require major structural change, while others are designed to act as system supports. Additional details about structural recommendations are outlined in Part IV.

1. Invest in a broad-based social housing program

History demonstrates that increasing social housing is fundamental to ensuring Australians have access to safe, affordable and long-term housing. The national housing supply target should include a meaningful, needs-based target for social and affordable construction to begin as soon as possible. Reflecting backlog need and projected requirements in line with population growth, this target should be set at a minimum of 750,000 units over the next 20 years, or 15 percent of new housing supply, and include annual as well as long-term targets.

The policy of restricting social housing eligibility to those with very high needs, which has resulted in the residualisation of social housing, should be phased out over time.

2. Recognise housing as a human right

In the seventies, Australia committed to take appropriate steps to ensure everyone has access to adequate housing as a human right, when it ratified the International Covenant on Economic, Social and Cultural Rights. Recognising housing as a human right, through legislation and a national housing plan for Australia, will elevate this commitment across Commonwealth, state and local policies and programs.

3. Ensure housing assistance meets people's needs

Current funding for housing assistance is insufficient, reflecting budgetary allocations rather than actual unmet housing need. In addition to unacceptably long waiting lists for social housing, crisis services are turning away people in need of shelter; while nearly half of Commonwealth Rent Assistance recipients remain in housing stress.¹ Interim strategies to address unmet need for social housing can include additional funding for providers to head lease units from the private rental sector in locations with high waiting lists; increasing emergency rental assistance schemes and support to prevent rental defaults and eviction; and additional funding for crisis housing services and specialist tenant support services.

1 Australian Institute of Health and Welfare (2024) [Housing Assistance in Australia 2024](#).

Raising the rate of working age payments would also benefit renters on the lowest incomes, alongside establishing an independent Social Security Commission to set those rates.

4. Coordinate national rental reforms that limit unfair rent increases, end no-cause evictions and enact minimum standards

Protections and limits to rent increases were among the most widely supported and frequently mentioned policy responses offered by individual responses to the Commission's call for submissions. We recommend that the Commonwealth play a leading role in ensuring that all states and territories implement reforms to protect private renters from unfair rent increases, no-cause evictions, and minimum standards for safe and well maintained rental homes. Policies to support the transition to achieve this goal include implementing proactive tenant protections to ensure that housing improvements do not jeopardise tenure, and do not place the onus on tenants to take action against their landlord.

5. Abolish the capital gains tax discount and negative gearing for property investors

The Commission was presented with extensive economic and social evidence that existing capital gains and negative gearing policies are counter-productive, unfair and exacerbate the housing crisis. Policies to support the transition to achieve this goal should include:

- incrementally reducing the capital gains tax discount on investment properties over the next 10 years
- phasing out negative gearing
- abolishing incentives to downsize the family home
- using the revenue savings for investment in the supply of well-designed public and community housing that is affordable.

6. Support affordable homes in sustainable and inclusive communities

Evidence to the Commission has shown how new housing construction is failing to meet national targets and the needs of many Australians. Measures to produce homes that meet people's needs include:

- Ensuring that NSW and WA join the other States and Territories in adopting the Livable Housing Design Standard of the National Construction Code, to ensure that new builds meet the needs of people with a disability and an ageing population
- Introducing broad based mandatory and enforceable inclusionary zoning requirements, requiring social and or affordable housing in all new developments
- Linking shared equity ownership models to new housing supply
- Providing specialist housing assistance for essential workers, similar to the existing Defence Housing Australia system targeting both urban and regional areas
- Increasing the capacity of the modular housing industry as an important initiative to improve productivity in the housing sector, meet national supply targets and deliver high-quality, energy efficient homes with lower running costs for heating and cooling.

7. First Nations housing justice

Evidence presented to the Commission has underscored the multifaceted housing issues facing First Nations communities. Driving reform in this area will involve learning from new reforms and initiatives being rolled out in the Northern Territory; recognising the special housing needs of key workers in remote and regional communities; recognising and addressing additional demands on Aboriginal tenant support services; addressing barriers to secure and culturally appropriate housing for women experiencing domestic violence; and addressing financial and other barriers to accessing secure and appropriate housing for women exiting prison.

8. Enshrining people's voices within a policy framework that is fit-for-purpose

Each of the recommendations in this report could be better supported by improved policy frameworks. These include a National Housing Plan with mandated targets for social housing supply and adequate housing outcomes, and an annual report to Parliament on housing targets and outcomes.

The Plan would be overseen by an Australian Housing Advisory Council, complementing and enhancing advice to government from established housing forums. The Australian Housing Advisory Council will provide a voice to Australians with lived experience and who are directly affected by the housing crisis. It will comprise tenants across private and social housing sectors, homeowners, and peak representatives.

Similar advisory bodies at state and territory levels will be established and report to the Australian Housing Advisory Council which will meet at least three times per annum. The Australian Housing Advisory Council will appoint a National Housing Advocate who will be tasked to engage with people experiencing housing need. This will provide an opportunity for people to raise systemic issues they face in accessing housing. The Federal Housing Advocate will provide information and advice to the Council and through the Council to the appropriate ministers.

Australian governments have over time developed sophisticated, effective and decisive approaches to crisis management when dealing with natural events and human induced events that result in crisis. The government should complement the Plan with a crisis management framework, developing a specific and systematic approach to address the housing crisis. This includes establishing a National Housing Disaster Framework capable of improving coordination across governments, the housing and social service sectors, industry, and experts.



Part I

An overview of housing policy in Australia

Early Developments and Post-War Boom

Australia's initial approaches to housing policy in the early twentieth century were characterised by private initiatives and minimal government intervention. After the Second World War, the influx of returning soldiers spurred a housing boom and helped prompt the Curtin and Chifley Governments to establish the Commonwealth-State Housing Agreement (CSHA) in 1945. This agreement drove the construction of public housing, which aimed to address the housing shortage, boost economic development and facilitate industrial expansion through government investment.

Expansion of Public Housing

The CSHA saw direct investment in housing become the Government's main policy response to housing affordability. The 1960s saw continued expansion of public housing under the CSHA, with a focus on urban renewal projects. Up to the seventies, Australian governments built around 30,000 homes per year, building up to 22 percent of all new homes at their peak.² Public housing was a major focus of these building programs, providing secure homes for working people on low and middle incomes. However, by the mid-seventies, political views about the role of public housing began to shift and discussion moved towards targeting people on the lowest incomes. The 1975 Henderson Poverty Inquiry was emblematic of this change, lamenting that less than 30 percent of public housing tenants were in poverty and calling for a more targeted approach.³ This approach took time to be adopted, with one in four renters living in public housing as recently as 1982.⁴

Shift to Market-Oriented Policies

The past four decades have seen a major shift in how Federal Governments began approaching housing. Major shifts in policy can be traced to the eighties, when the Federal Government's focus on public housing changed. Instead of directly providing affordable homes to people on low and middle incomes, housing was targeted to people in dire or special circumstances.⁵ By the mid 1990s, government investment in new public housing had declined, while much of the existing stock was poorly maintained and managed. Community housing emerged as an alternative to state-managed estates, and has continued to expand largely through the transfer of public stock. Social housing is the term used to describe both public and community housing, as well as Aboriginal and Torres Strait Islander Community-Controlled Housing.

Rather than investing in housing as they had done in the past, governments began offering 'demand-side' assistance to people in the private market. These include Commonwealth Rent Assistance to ease the financial stress of renting for those on low incomes, and tax concessions for investors who earn or supplement incomes as landlords. The most well-known of these tax concessions relates to negative gearing. Negative gearing describes a situation where expenses associated with an investment property, including interest expenses, are greater than the income earned from the property. These losses can be deducted from other income, such as salary and wages. Negative gearing tax deductions were formalised in Australia in 1987.

Capital gains tax exemptions, which eliminate or reduce the tax paid on increases in property value between sales, have also promoted investment in housing, both contributing to price inflation and potentially crowding out of alternative investments in industry and other productive endeavours that would otherwise expand the economic base. Since 1999, Australia has had a 50 percent discount on capital gains tax that would otherwise be paid by property investors, if the asset was held for more than twelve months. This means that if a \$100,000 capital gain was recorded, only \$50,000 is subject to tax.

2 Australian Bureau of Statistics (2023) [Building Activity, Australia](#). See Table 38.

3 Australian Government Commission of Inquiry into Poverty (1975) *Poverty in Australia: First main report*.

4 Submission from Per Capita.

5 O'Flynn, L. (2011) Briefing paper: Social housing. NSW Parliamentary Library Research Service.

Focus on Home Ownership

The late nineties and noughties saw a continuation of market-based approaches, including financial assistance for new homeowners. The First Home Owner Grant was introduced in 2000, aiming to offset the impact of the GST (also introduced in 2000) on home ownership. Since this time, a number of other grants and assistance schemes for first home owners have been offered by Commonwealth and state governments. As house prices have surged, the role of grants to first-time buyers has been reappraised by many commentators and experts. The main critique has been that these ‘demand side’ measures contribute to higher housing prices. Rather than increase overall rates of home ownership, such schemes are more likely to bring forward purchases that would occur anyway.

Contemporary Challenges and Policies

Policies from the Australian Labor Party designed to reduce and better target tax concessions aimed at housing investors, particularly negative gearing, were made at the 2016 and 2019 federal elections. Significant campaigns opposing the changes resulted in confusion, misinformation and the withdrawal of these policies. In the years since, both the current Federal Government and Opposition have ruled out major changes to the ways that housing is taxed.

As affordability worsens, the shortfall of social housing has grown and waiting lists have stretched to new heights. In response, the current Federal Government has introduced the Housing Australia Future Fund. The Fund will invest money from the federal Budget, using the returns to fund an estimated 30,000 social housing and affordable dwellings over five years. The Fund is therefore off-budget. Despite this initiative, Federal Government investment in social housing continues to decline as it has for the past four decades, while the cost of Commonwealth Rent Assistance and forgone tax income through negative gearing and capital gains exemptions, have grown steeply.

Instead, governments across all political parties have emphasised new housing supply to be delivered through the private market. In 2023, a new ‘National Housing Accord’ was agreed between the Commonwealth, states, and the Australian Local Government Association, with the goal to achieve 1.2 million new homes by 2029.

Recent estimates show that maintaining the current proportion of social housing would mean building 15,000 new social housing properties a year.⁶ Australia’s current rate of new social housing construction is about 3,000 dwellings a year.⁷ Even taking into account the recently established Housing Australia Future Fund, the amount of social housing will continue to fall without a major increase in government investment.

6 SGS Economics (2020) [Economic Impacts of Social Housing Construction](#).

7 Ibid.



Part II

Voices of the crisis: Living on the frontline of Australia's housing crisis



People are being priced out of housing

The story of my last 18 years of survival is harrowing and heartbreaking. I'm broken. I'm burnt out. I'm furious that my chances at improving my life have been hampered at every turn by government inaction and cynical policies ... I could have been something ... Instead I've been unable to study or work or hold meaningful social connections because I've been struggling to keep a roof over my head."

CHRISTOPHER (3066)

Overwhelmingly, the most common issue facing those who participated in the Commission was that they could not afford housing. Some were locked out of the housing they need and were living with friends and family, making do with informal living arrangements, or at worst, experiencing homelessness. However the most common stories encountered by the Commission were those of people attempting to remain in housing that they could not afford.

People frequently reported absorbing major rent increases to stay in place, especially if they had children and were attempting to provide them with stability. Lucie, a witness in session one of Commission hearings, reported taking on three jobs in an attempt to provide stability to her family and continue paying the rent, saying:

Every chance I get I am working only to pay rent and bills. I have nothing left over. I am exhausted. I have had just four days off in six months ... We have a roof over our heads but I am struggling to pay all the basics. I sometimes do go without to provide for my kids, meaning skipping meals."

These experiences are borne out by figures showing that asking rents are rising at prodigious rates. Over the past three years asking rents for units across the country have gone from \$365 per week in March 2020, before the onset of the COVID-19 pandemic, to \$548 in July 2024.⁸ Asking rents for houses have increased from \$450 to \$692.⁹ That is an increase of 50 percent and 54 percent respectively, greatly exceeding wage increases over the same period.

⁸ SQM Research (2024) [Weekly Rents](#). Week ending 12 July 2024.

⁹ Ibid.

For most people, rent needs to be no more than 30 percent of a household budget to avoid financial stress and difficult choices.¹⁰ This is an internationally accepted benchmark of housing stress based on many years of study into the impact of the cost of living and how it affects people. Based on this benchmark, respondents to the survey run as part of the Commission were asked if they were spending more than 30 percent of their income on housing. The results show that a clear majority of respondents were in housing stress (Table 4).

TABLE 4. Experiences of housing stress among all respondents

Spending more than 30% of income on housing	(#) Participants	(%) Participants
Yes	888	58%
No	640	42%
Total	1528	100%

The results become more dramatic when looking at rates of housing stress among respondents who are renters (Table 5). More than three in four renters are in rental stress (76 percent), compared to three in five across respondents overall (58 percent).

TABLE 5. Experiences of housing stress among respondents who rent in the private market

Spending more than 30% of income on housing	(#) Participants	(%) Participants
Yes	610	76%
No	188	24%
Total	798	100%

Both quantitative responses and qualitative submissions were used to gauge experiences of hardship, and to better understand the impacts of housing stress on people's lives (Table 6). Many respondents reported avoiding having to heat or cool their homes (52 percent), avoiding doctor's appointments (45 percent), and reducing car use (39 percent). Troublingly around a third of respondents reported skipping meals (32 percent), relying on credit cards or Buy Now Pay Later schemes (31 percent), and falling behind on bills (30 percent).

¹⁰ Australian Housing and Urban Research Institute (2019) [Understanding the 30:40 indicator of housing affordability stress](#).

TABLE 6. Actions taken to cope with housing costs over the past twelve months among all respondents

Actions taken to cope with housing costs	(%) Participants
Reduced energy use (such as avoiding heating or air conditioning)	52%
Avoided the doctor or other essential appointments	45%
Reduced vehicle use	39%
Skipped meals	32%
Relied on credit cards or 'buy now pay later' schemes	31%
Fallen behind on bills	30%
Borrowed money from family or friends	27%
None of the above	22%
Sought support from food banks or charities	19%
Combined households (such as moving in with family)	12%
Fallen behind on rent or mortgage repayments	11%

Note: Respondents can select multiple values

These experiences were more prevalent among renters (Table 7). Almost two in three respondents reported avoiding having to heat or cool their homes (63 percent), over half have avoided doctor's appointments (54 percent), and two in five have reduced car use (44 percent). Two in five respondents reported skipping meals (42 percent) and relying on credit cards or Buy Now Pay Later schemes (40 percent), while over a third reported falling behind on bills (37 percent). Renters reported finding these coping strategies demoralising:

“ Long waiting lists for public housing combined with limited supports able to help, my only option, which I'm very grateful for, is private rental however at great expense financially, emotionally, mentally and physically. [I] have no choice but to use buy now pay later for essentials. Accessing food relief which is soul destroying but still not able to have regular healthy meals which impacts overall wellbeing. [It is] impossible to have a haircut, see a dentist, replace old and worn clothes ... [I] have had to ask [a] neighbour for toilet paper, it's absolutely devastating and no way to live. Actually it's not living, I wouldn't even call it surviving.”
PETRA (3083)

TABLE 7. Actions taken to cope with housing costs over the past twelve months among respondents who rent

Actions taken to cope with housing costs	(%) Participants
Reduced energy use (such as avoiding heating or air conditioning)	63%
Avoided the doctor or other essential appointments	54%
Reduced vehicle use	44%
Skipped meals	42%
Relied on credit cards or 'buy now pay later' schemes	40%
Fallen behind on bills	37%
Borrowed money from family or friends	33%
None of the above	22%
Sought support from food banks or charities	12%
Combined households (such as moving in with family)	11%
Fallen behind on rent or mortgage repayments	10%

Note: Respondents can select multiple values

The real-world implications of high housing costs can mean that people are forced to delay important life events, such as moving out of home or having children. A recent study based on national Household, Income and Labour Dynamics in Australia (HILDA) surveys from 2001 and 2018 has found that renters are much more likely to delay having children when costs rise,¹¹ a fact that was reinforced by several people who made submissions to the Commission:

“ *I get anxiety and depression when I think about it. [I am] delaying important decisions like having babies and cutting costs on everything so that I get a home deposit if I ever get a chance.”*

NIZAM (2077)

“ *While I am glad to have a home, homelessness has completely changed my life - I have had to extend my undergraduate degree to accommodate for being unable to complete certain units, I am unable to save money and have to ration my finances for food and basic necessities, my health had gone down the drain as I have been diagnosed with my chronic illnesses or disabilities resulting from the stress, and I have had to rely on long-term mental health supports to recover from the trauma.”*

ALICIA (6008)

These dynamics have made it particularly difficult for young people to begin their lives independently of their parents, a theme that emerged in both written submissions and in a dedicated session at the hearings.

“ *I am currently unable to move out of my parents' house, additionally my partner of eight years is also unable to move out and he moves between his dad's and mum's and my family's houses. We are worried that even with full time jobs, we will be unable to move out of home.”*

EMILY (2232)

Finally, it is clear that widespread unaffordability is also impacting social cohesion and community perceptions. For example, migration is often wrongly attributed as a primary driver of Australia's housing crisis, despite evidence to the contrary.

11 Atalay, K. Li, A. and Whelan, S. (2021) [Housing wealth, fertility intentions and fertility](#). Journal of Housing Economics, Volume 54.

Many migrants join existing households, while international students are much more likely to live in dedicated student accommodation, which is not consistently counted in dwelling numbers. More generally, the number of homes per person in Australia has been consistently rising for decades, indicating that the overall housing stock has grown in proportion to population.¹² However, ongoing perceptions that international migrants have caused a housing shortage, is undermining the social licence for migration.

“ *We often find ourselves scapegoated for the broader crisis. This misplaced blame is not only unjust but also diverts attention from the systemic issues that need urgent resolution.”*

ASHRIKA DURING SESSION SEVEN OF PEOPLE'S COMMISSION HEARINGS

12 Centre for Social Research and Methods (2017) [Regional housing supply and demand in Australia](#), Australian National University.

Organisations are seeing the impact of housing stress

“We see daily the consequences of inadequate housing policy and regulation of rental housing. Insecure housing has a detrimental impact on a person’s mental and physical health. It also creates instability, meaning people are often unable to create ties with their local community, maintain contact with their friends and family, and ensure continuity in health care, schooling and other support services.”

The impact of widespread unaffordability was felt deeply by the services and organisations surveyed as part of the Commission. Many agencies who support people in housing stress reported seeing the impacts of unaffordability (Table 8).

TABLE 8. Major primary impacts on clients

Major primary impacts on clients	(%) Responses
Inability to secure affordable and suitable housing	81%
Homelessness	75%
Inability to afford rent or mortgage	44%
Inability to leave an unsafe home environment	32%
Inadequate or inappropriate dwelling conditions	30%
Financial stress	28%
Other	5%
Eviction	4%
Frequent relocation	1%

Note: Respondents can select multiple values

The most common concerns were an inability to secure housing (81 percent) and homelessness (75 percent), suggesting that many people are at serious risk of homelessness by the time they seek help from an agency. This is reinforced by data showing that one in three clients seeking help from homelessness services are turned away due to lack of resources, as well as multiple reports showing surging demand for emergency relief.¹³

¹³ Australian Institute of Health and Welfare (2024) [Specialist homelessness services annual report 2022-23](#).

When asked about the impacts of this growing workload, many organisations cited increased complexity in their work. Other common concerns include the inability to provide housing to those seeking help and growing waiting lists. The submissions highlight the extent to which these impacts interact with one another:

“We are directing a lot of our funds and mental and physical energy towards supporting families with housing issues. Sometimes, rental costs will increase suddenly and significantly.”

Other key concerns include the inability to pay for housing (44 percent) and inappropriate housing conditions (30 percent). Notably, one in three organisations expressed concern that clients might be forced to remain in unsafe home environments (32 percent).

When asked about secondary impacts (Table 9), nine in 10 organisations nominated mental health impacts (90 percent). Almost three in five nominated forgoing meals, medications, and other essential services (57 percent). These align with individual responses, which found a high level of anxiety about the housing crisis and many respondents in housing stress skipping meals and medical appointments.

TABLE 9. Secondary impacts on clients

Secondary impacts on clients	(%) responses
Mental stress or ill-health	90%
Forgoing meals, medication or other essential services	57%
Physical insecurity or ill-health	49%
Disconnection from family, community or important places	39%
Difficulty parenting or caring	20%
Loss of income or employment	18%
Moving back in with family	11%
Ending or interrupted education	9%
Other (please specify)	6%

Note: Respondents can select multiple values

The scale of the crisis promotes a sense of helplessness among staff, with many organisational respondents expressing concern about their inability to meet client needs and burnout among their staff.

Reflections from organisational participants show that these issues feed into one another:

“ We are extremely busy, assisting people with as much material aid as we can to ease pressure on their daily costs so they can afford rent. Our volunteers are feeling the pressures of working closely with so many people who are so stressed by the lack of housing.”

Finally, many organisations reported that their own staff and volunteers were being affected by the housing crisis. It is unsurprising that community sector staff would be impacted by surging rents and rising interest rates. Many of these agencies are struggling to provide housing to their clients, making it almost impossible to contemplate providing housing to their staff.

In their reflections on the staff impacts, several respondents described how their own experiences coupled with heavy workloads are contributing to burnout:

“ [It is a] very demoralising and difficult sphere to work in as there are little to no solutions to offer. [There are] few transitional housing options outweighed by a vast number of people in need, and ineligible clients such as singles are excluded from these opportunities. Public housing wait times are completely blown out indefinitely, and there are just insufficient affordable housing options on the table to offer to people.”

Almost none of the organisational submissions found anything to be positive about with regard to the state of the housing market. Instead there is a sense of hopelessness. One respondent simply told us:

“ Clients have nowhere to go.”

Testimony from Rita Martin of the NSW Nurses and Midwives' Association during session three of the People's Commission demonstrates how the housing crisis is particularly acute for many essential workers.

"Many nurses and midwives find it increasingly difficult to access suitably priced housing of an acceptable standard within reasonable proximity to their own workplace. Housing affordability is a major concern for nurses and midwives in many areas, including metropolitan, rural and regional areas where the income of the household is not sufficient to pay market rent close to where they work. There can be significant implications for the quality of essential services and the functionality, including the health and safety of cities when nurses and midwives are unable to live in high cost metropolitan regions.

They can't find anywhere close to where they live, [so] they're moving further and further out. And that has an impact for the workforce because many of the positions you have to be within 20 minutes to come back ... we've had cases where members have lost their job because they can't get anywhere to live."

Testimony from Lou during session three of the People's Commission explores the personal impacts of being required to regularly relocate as a nurse and renter.

"Is it any wonder nurses are leaving the system and the state in droves? I've spent too many of my years isolated from my family and friends, living in rural and regional towns, working in jobs that did not allow me to fully utilise my skills. Six months ago, I decided I'd had enough and it was time to try and return to Sydney in an attempt to forge an acceptable future. I have been able to secure a job I really love. But housing has been extremely difficult.

I have spent six months couchsurfing. I don't really know how I'm going to afford to stay in Sydney. I have just signed a lease just a couple of weeks ago. But the reality is that is close to 65 percent of my take home pay. It's not sustainable in any format. I hope like hell, I don't have an accident, or become ill, as this will instantly result in being homeless again. And what about my future? I'm 68 this year. Will I ever be able to retire? And where on earth would I be able to afford to live? The future absolutely terrifies me and fills me with utter despair. I have no hope – no hope at all. And I am broken."

Testimony from Ann Marie during session nine of the People's Commission highlights the systemic injustices experienced by First Nations essential workers living on Country without the additional support offered to many other professions.

"I'm a single mother. I work out on an Aboriginal mission where there's no shops, no public transport, very little resources. I'm the only nurse who works on the mission three days a week ... If you're a police officer, and none of them are Indigenous, you get 100 percent of your rent covered. If you're a school teacher, none of them Indigenous, you get 60 to 80 percent of your rent covered. If you work for NSW Health [as a non-Indigenous nurse], which I don't, you get a \$20,000 retention package. I work for a community controlled Aboriginal organisation. I'm the only Aboriginal nurse in this area. I pay nearly \$500 a week rent.

I've dedicated 30 years of my life to rural and remote health and in the community controlled sector. I will not get to live my dreams or goals because of the rent that I pay. My son is in grade 12 this year, I've never been given the opportunity to give my son who was very academic, a chance to go to an elite school due to no incentives for me as an Aboriginal nurse."

People are being denied stability

“ [My] mental health [is in] decline due to [an] uncertain future. I am exhausted from applying so I am staying here until I get evicted in June. [I’ll] probably have to put my belongings in storage and live in my car with my two daughters.”

LISA (2480)

Being forced to move was a major theme in individual submissions to the Commission, with responses revealing that moving house can be stressful, costly, and in the case of forced evictions, traumatic.

Witnesses at the Commission’s hearings spoke of having to move repeatedly, disrupting their lives and taking a major emotional toll. For children, being forced to move repeatedly can mean leaving schools and friendship groups, denying them stability at a crucial time in their lives. One witness, Libby, has moved with such frequency that her children no longer believe her when she tells them that their current rental is their permanent home. Several respondents also reported having to relocate further and further away to keep costs down, disrupting their lives and impacting on their mental health.

“ We moved 10 hours from Brisbane, where all our family is located, six years ago to save a deposit. In that time, housing in Brisbane has become unattainable and we are now unable to afford to return. Having a baby in a rural town, away from friends and family, with no chance to move closer to them has destroyed my mental health, and made my [postpartum depression] significantly worse.”

MICHELLE (4720)

Responses to the survey showed that over two-thirds of respondents (67 percent) were concerned about uncertainty in their future, with forced evictions being raised repeatedly among these respondents. When asked if they feel worried or anxious about the housing crisis, 98 percent of respondents answered yes (Table 10).

Concern about the crisis is not just prevalent, it is ubiquitous. The drivers of this concern vary, but there are some commonalities across all tenure types (Table 11).

TABLE 10. Concern about the housing crisis among all respondents

Concern about the housing crisis	(#) Participants	(%) Participants
Yes	1504	98%
No	24	2%
Total	1528	100%

TABLE 11. Reasons for concern about the housing crisis among all respondents

Reasons for concern about the housing crisis	(%) Participants
Uncertainty about the future	67%
Increased housing costs	61%
Financial insecurity	50%
Mental ill-health	38%
Lack of access to suitable housing	29%
Physical ill-health	28%
Disruption to employment, study or training	19%
Loss of independence	17%
None of the above	16%
Relocation away from community or loved ones	14%
Eviction or forced relocation	13%

Note: Respondents can select multiple values

Uncertainty about the future (67 percent) and concern about increased housing costs (61 percent) were prevalent answers for both homeowners and renters, underlining the precarities facing highly-leveraged mortgage holders as well as renters at the mercy of rent increases.

For renters, this uncertainty about the future permeated many of the survey responses. Often these responses related to another common concern among respondents, worry about mental wellbeing (66 percent). Organisations we surveyed were also concerned about their clients being evicted, with one service telling us:

“ Even those who are in rental accommodation with a secure lease are dealing with the anxiety of a rent increase or eviction at the end of the lease. This radiates out to their relationships and other engagements.”

One mother described her despair at being repeatedly forced to move, reflecting a common concern about uncertainty among participants in the Commission.

“ *I feel stressed out about keeping on top of my rent because if the landlords decide they no longer want me as a tenant, then I would find it almost impossible to secure another rental. As a single mum, we are always the last to be picked.”*
COLLEEN (2528)

This precarity was particularly distressing for older people, with several respondents expressing anxiety about navigating the rental market as they age out of the workforce.

“ *For the first time in my life, I am unable to find and afford housing for myself. I am three weeks away from turning 60 and I am living in transitional housing after seven and a half weeks in temporary accommodation.”*
ROBYN (2333)

“ *I do not have enough money to buy anywhere due to my age, nor can I get a loan. Private rental is now beyond my reach. I was paying \$300 a week for a granny flat and got some part-time work. Then I got a family unit, but at \$970 per fortnight ... I will be OK for the rest of this year, staying with family overseas. But on my return, where can I go?”*
JANINE (2611)

This fear of eviction not only drives insecurity among renters about their future, but also makes it more difficult for tenants to ask for repairs or create accountability for rental protections that do exist. Without better protections against no-cause evictions, including at the end of fixed-term leases, renters simply cannot enforce other rights without fear of reprisal. As Victoria told the Commission:

“ *We have had to accept living in unacceptable housing conditions, mould, old appliances, drainage and bad plumbing, plus no insulation, not being able to complain or raise rental repairs due to threat of eviction.”*

Several participants reported spending thousands of dollars per move for each eviction. One witness

at a hearing calculated that she has spent a total of \$16,000 over the past fifteen years on moving, due to a combination of forced evictions and not being able to absorb rent increases.

This is supported by calculations from the Tenants Union of NSW, who have previously estimated the average immediate and direct costs of eviction at around \$4,000 for renting households.¹⁴ This figure does not include the rental bond required up front to secure a new tenancy. The NSW Productivity Commission has conservatively placed the costs to the NSW economy at \$116 million per annum.¹⁵

The harms and costs placed on renters are unique compared to other essential services. Water, electricity, and telecommunications companies are not allowed to arbitrarily cancel a service in any state or territory. Cancelling these services is a long and difficult process for the provider because governments have recognised that they are an essential part of life. These services can only be cancelled for specific reasons, and the people affected cannot be left out-of-pocket if they are not at fault.

It is important to note that evictions are not the only cause of precarity and insecurity. The high cost of housing is itself a driver of precarity, with submissions and witnesses describing the constant fear of not being able to absorb the next rent increase they will face. Speaking during session one of the People's Commission hearings, Lucie described her fear at having the rent increased again because she is already facing severe housing stress:

“ *Last year I was paying \$640 a week. The landlord raised the rent at the end of the fixed term to \$840. I told her that I could afford it but my limit was \$750. She issued me with an eviction notice. Frantically looking for a new place I was turned down so many times. We had nowhere to go ... I am now six months into my lease and I am worried because I know that at the end of this term the real estate agent will raise the rent and I won't be able to afford it.”*

Finally, the Commission heard resoundingly about the importance of stable housing for maintaining social connection and engagement in the community. It is clear this is not possible when people are at risk of eviction or unable to access and sustain a home

¹⁴ Tenants' Union of NSW (2022) [Evictions, Hardship and the Housing Crisis](#).

¹⁵ NSW Productivity Commission (2019) [Kickstarting the Productivity Conversation](#).

in the communities where they have built strong social, familial and health support networks. This was highlighted in both verbal and written testimony as a particular vulnerability for families with school-aged children, people with disabilities, and older people.

“ *I have had to relocate as my rent was increasing. I had lived in that property for nine years, and in that area for 13. I had to accept the first property offered, as when I was looking there were only 17 rental properties available within a price range I could afford without having someone live with me and my children.”*

ALICE (2541)

“ *I have complex health conditions which are not being treated and monitored appropriately because of having to relocate repeatedly.”*

ROBYN (2333)

“ *I have moved from Sydney to a regional area in order to afford a rental property and whilst this is an attractive area in which to live and I am close to my son and grandchildren, the anxiety of not having permanent secure housing is always in the background. I have been on the housing list for about five years and am about to turn 76. Even though I pay over half my income in rent, if I had to move from my current rental property I doubt that I could find anything comparable in my price range.”*

JUDITH (2452)

People are living in poor conditions

“ *As a single 52 year old male earning \$900 net a week, I can not afford to rent my own place. I am forced to remain in a cockroach infested boarding house. My mental health has suffered immeasurably. I suffer a deep depression due to not having my own place and suffering the continual indignities of a boarding house. Not having a place of my own and living in an unsafe boarding house has completely shut down my social life and any realistic dating [or] relationship.”*

SCOTT (2216)

The Commission has heard from many renters enduring dire living conditions. Accessibility remains a critical issue for people with disabilities, as suitable rental properties are scarce. The scarcity is exacerbated by a regulatory environment that fails to enforce accessibility standards. A new National Construction Code, adopted in 2023, initially sought to improve accessibility standards but was watered down by industry groups as it was being negotiated. WA and NSW remain the only jurisdictions that have not committed to adopt the standards despite both the Disability Royal Commission and the NDIS Independent Review recommending they sign up as soon as possible.

Poor accessibility standards, coupled with expensive housing and systemic discrimination, have left many people with disabilities with limited options, sometimes leading to living situations that do not meet their needs. This is supported by data showing that 3,652 people with disability sought help from homelessness services for long-term housing in 2022-23.¹⁶ This is up from 2,873 in 2013-14. More than nine in 10 were turned away because of a lack of social housing.¹⁷

Another issue raised with the Commission has been that of renters struggling to secure timely repairs and maintenance for their homes. Some participants including Amy* reported that landlords can delay or neglect necessary upkeep, exposing them to hazards ranging from unsafe conditions through to major structural deficiencies:

“ *We live in a substandard home that is crumbling down around us. It needs much more than spot repairs, it needs gutting ... The poor integrity of this house means I have respiratory irritation from the dust and mould we're always working to keep out ... Living here is mentally taxing.”*

“ *I spent last winter, one of the coldest on record, in a unit with a leaking roof, mould and fungi growing in my bedroom and without a working heater leading to me suffering a heart attack. I am trying to move but I cannot find another rental within my price range. I have been on [the] priority over 55 housing waiting list since 2016.”*

PAULINE (3199)

¹⁶ Op cit: Australian Institute of Health and Welfare (2024); and Australian Institute of Health and Welfare (2014) [Specialist homelessness services annual report 2022-23](#).

¹⁷ Ibid.

Living conditions will remain an issue as Australia's climate continues to change. Many rental homes lack adequate insulation and climate control measures, rendering them too cold in winter and too hot in summer. These conditions can contribute to health problems and exacerbate existing vulnerabilities, particularly for older people, children, and those with chronic illnesses. Multiple witnesses described the poor conditions they are forced to tolerate for fear of being evicted:

“ *The highest temperature this property gets in the winter is 10 degrees. It is not insulated. There is very little ventilation. We do everything we can to avoid the mould that is occurring. There are termites. You cannot walk on the floorboards without them creaking.”*

VICTORIA DURING SESSION SIX OF PEOPLE'S COMMISSION HEARINGS

“ *I was ringing the real estate, begging them every couple of days, please send somebody, please send someone ... We're all just terrified to rock the boat. We don't want to tell landlords that we have leaking taps and barely any hot water and rats in the ceiling and mould on the walls when it rains because we don't want to get kicked out. Nobody can afford to be in that situation. So we put up with it.”*

RACHAEL* DURING SESSION FIVE OF PEOPLE'S COMMISSION HEARINGS

In remote and rural areas the situation can be more dire, with many households enduring uninhabitable conditions. Substandard housing, overcrowded conditions, and limited access to essential services have repeatedly been shown to be major issues facing these communities. Remoteness can further isolate these communities, exacerbating difficulties in accessing support. Jim Allen from the Murra Mia Aboriginal Corporation told the Commission:

“ *A lot of the families that I visit [daily] are living in absolute poverty. They are isolated, they have complex needs ... the properties are [overcrowded and] rundown, and in some cases, in extreme need of repairs and maintenance.”*

A recent Government investment in remote Northern Territory communities and homelands is intended to

help address these issues,¹⁸ and is widely regarded as a solid start. However, the scale of under-investment over decades requires a deeper commitment and a sustained long-term investment.

Migrants to Australia, particularly those on temporary visas, are even more vulnerable to living in poor conditions. The Commission heard from several witnesses during session seven of the hearings who described being stuck in holding patterns without access to permanent residency, or essential services and being exploited by their employers or landlords because of their visa status:

“ *When I started living in Australia, I found this share-flat in the city ... we were in total seven people in that space, it was three bedrooms, plus the balcony which was converted into a bedroom. So we didn't have fresh air in the living room because the balcony was locked. It was a bedroom, someone was asleep in there. And that poor guy was very cold at winter because it was a balcony full of glass.”*

VALENTINA

“ *When I initially came to Australia, I was living in an eight person apartment in a twin sharing arrangement. The rent was more than \$400 a week ... the room [I was sharing with another person] was pretty small, I think it was 12 square metres ... [and] it was not exactly clean.”*

ASHRIKA

“ *Students from South Asian countries who contend with sleeping in shifts, as three to four people try to fit in one room. Some students from China and Vietnam cannot afford rent and so they resort to paying off their landlords by working for them in different capacities.”*

RAF

Finally, the affordability crisis strongly overlaps with the issue of living conditions. Witnesses and respondents to the Commission have reported living in unsuitable homes, crowded and cramped conditions, and in poorly maintained homes because they simply cannot afford to find more suitable housing.

18 National Indigenous Australians Agency (2024) [Remote NT housing investment](#).

People are waiting years for the homes they need

I have been on a public housing waiting list for over 10 years in regional Victoria. I was told by a housing officer that by the time my name would be called off the list I would be dead as the wait list is so long ... All I want is a safe affordable place to call home."

AMANDA (3219)

A number of respondents to the Commission's survey are waiting for social housing (7 percent, Table 12). The stories of housing stress uncovered by their responses, coupled with the uncertainty of waiting for years and even decades for a secure home, highlight the scale of Australia's social housing shortfall and the impact it is having.

TABLE 12. Receipt of housing or income support among all respondents

Housing or income support	(%) Participants
Receiving Commonwealth Rent Assistance	11%
Receiving another income support payment	10%
On the waitlist for public or community housing	7%
Living in public or community housing	6%

Note: Respondents can select multiple values

Witnesses advised the Commission that the wait for social housing has major impacts on their lives. Financially, private renters reported having to use a substantial proportion of their income to pay for their housing. They spoke about being unable to feed themselves or their families, forgoing medical appointments, rationing necessary medications, limiting the heating and cooling of their homes, and being unable to purchase basic necessities while they wait for housing.

The mental and physical health impacts were marked, with many people describing anxiety about their financial situation and the future. Not having a secure home was a central contributor to poor mental and physical health.

In the hearings, Commissioners asked witnesses about their experiences waiting for housing. This evoked passionate responses ranging from demoralising to traumatic, and even 'soul destroying'.

A common sentiment was that waiting made people feel powerless, forgotten, and ignored.

For older people, the prospect of an indefinite wait can be particularly taxing. The submission from Anglicare Australia included a survey of rental listings, finding that less than one percent of rental listings posted online across Australia on a snapshot weekend would be affordable for a person on the Age Pension, even including the maximum rate of Commonwealth Rent Assistance.¹⁹ Zero percent were affordable for people on JobSeeker or Youth Allowance.²⁰

These numbers help explain the high number of responses the Commission received from older people, particularly women, who were struggling in the private rental market while they waited for housing. Lyn, a recently retired nurse who began experiencing difficulties after her divorce, has been forced to find informal and housesitting arrangements because the waiting list is so long and the rental market is so unaffordable:

At the age of 73, I was looking down the barrel of being homeless for the first time in my life. While I do have a little Honda Jazz, I didn't like the idea of living in it full-time. I even looked at renting caravans, but it was out of my price range as well. I started looking at sharing a house with somebody ... The anxiety levels and stress levels were going through the roof ... That's when I went back to public housing and was told that the waiting list was [10 years] long. I didn't even put my name down."

People expressed a high degree of anxiety about ageing in the private rental market, particularly the prospect of evictions and arbitrary rent increases. Yet with waiting lists at record-highs, many have no choice. This issue is explored in greater detail in the following chapter.

Children can also be vulnerable while waiting for housing with their families. They have to contend with intense instability. Parents told the Commission about their children having high levels of anxiety, not sleeping well and being chronically unsettled. For parents, there can be an added concern about attention from child protection authorities and custodial issues. Where they could, some mothers reported choosing to house their children with relatives so they would not attract the attention.

¹⁹ Submission from Anglicare Australia.

²⁰ Ibid.

Testimony from Victoria during session six of the People's Commission describes the discrimination many people with disabilities experience in the private rental market.

"It has been a long, very ableist prejudice system dealing with real estate agents and owners who immediately refused our rental applications due to my daughter's wheelchair. I've had numerous inappropriate comments made towards me. I've been called 'a poor', 'we don't want people like you in our property', 'we are concerned your daughter will draw on the walls and break and destroy things' ... There is always assumptions that people with disabilities are trouble, problems, expensive and very hard to get rid of, because we can scream discrimination.

In our last property, we were evicted with a 'no grounds eviction' due to the mould that the owner refused to look into and repair ... we had to accept this property that was full of mould again because we had no other place to go. When we rented this, it was \$750 a week. The next year, they increased it by \$40. And then there was \$180. And now they've added another \$100 so we're going up to \$1,000 a week rent.

I would basically leave in a heartbeat if it wasn't for ... my daughter's community supports, hospital specialists, her well known and well loved support workers all live in this area ... When you build a community over that length of time, it's very hard for my daughter, who looks to that as a safe and secure life, to move."

Testimony from Jane during session six of the People's Commission speaks to the lack of affordable and accessible housing and the importance of community connection.

"The best safeguards you can have is ... being connected strongly to the community around them, because it's the person who notices that you didn't turn up for whatever thing you normally go to, who will raise the alarm and who will say no, I'm not going to stop until I find out. The social worker could take three weeks to get your case. You can't rely on the system to look after you.

Last time my husband and I were homeless because we were in between rentals, we stayed with my mum for a few weeks. Her house has 30 stairs, so that's not an option for me anymore. And I'm wondering how to manage homelessness with a power wheelchair? ... My home is accessible enough for me for now, but it may not be in the future and accessible enough is hard to find. In our last place if the lift broke down, I couldn't get my wheelchair in or out ... My husband and I lost all of our bond last time we moved because chips and scrapes are very hard to avoid in a home that is not designed for a power chair."

Testimony from Brendon during session eleven of the People's Commission explores the additional financial costs of accessibility, exacerbated further by climate change.

"My unit gets extremely hot during the summer and the costs of providing energy efficiency is obviously a lot higher to somebody who has a disability, such as myself, because I need Google enabled and speech enabled devices that I can talk to ... and they are much more expensive ... So I went ahead and installed an air conditioner in my unit, because it was getting unbearably hot in my unit, and this cost me \$1,000 extra than anyone standardly would have to put into their unit due to the appliance I needed. The NDIS does not support anything to do with climate, and doesn't have any sort of climate based energy initiatives to support people with disability in their homes."

This lack of stable and affordable housing, along with the uncertainty that comes from waiting, has impacted people's ability to find or sustain work. For those sleeping rough, it was difficult to even consider applying for a job.

More people are becoming homeless

"[We] are homeless, been living in my car but now have a one-bedroom unit which is expensive ... I'm needing heart surgery, we have mental health issues due to the housing crisis. I'm a forgotten Australian."

MANDY (3219)

It is important to note that a proportion of respondents reported that they did not have a secure home at all (seven percent, Table 1). These responses were some of the most harrowing to read, describing insecurity, isolation, and fear.

Several witnesses and survey respondents told the Commission that they had experienced multiple periods of homelessness. This is supported by data showing that more than one in 10 Australians have had an experience of homelessness at some point in their lives, and more than a third of those who have been without a home have slept rough.²¹

122,494 people were estimated to be experiencing homelessness at the time of the 2021 Census, an increase of over five percent since 2016.²² At the same time, more people are seeking homelessness support. Demand for homelessness services has escalated particularly rapidly over the past year as the housing crisis has intensified.

The monthly number of people using homelessness services increased by 13 percent, almost double the national population increase, in the five years between July 2017 and June 2023.²³ There has been considerable growth in demand among older people, with the number of people using services almost doubling in the decade from 2011-12 to 2021-22. There have also been increases among people experiencing mental illness, with a 20 percent increase in the last four years. The number of First Nations people

seeking support has risen by 37 percent for women and girls and 30 percent for men and boys.²⁴

First Nations people experience homelessness at almost 10 times the rate of other Australians, making this increase all the more alarming. An extraordinary 29 percent of those aged 15 and over have experienced homelessness at some stage, including Imogen, who the Commission heard was forced to leave home at the age of 14 due to family violence:

"There were no services in my rural area so ... I travelled [200 kms] to Melbourne alone. I spent the four following years moving between friends, family and sleeping rough. Homelessness services were not accessible until I was 18 that I was aware of ... Relocating exacerbated my distress and isolation. I was terrified in the middle of the city. I didn't know Melbourne well and at the time I didn't have anyone I knew and I was really unsure if I was going to make it at times."

The impact of homelessness on young people can be particularly devastating. Tyler told the Commission about being forced to leave an unsafe home in their teens without the lifeskills or support to re-establish their lives independently:

"When I first left my family home, I needed more than a stable roof over my head, I needed support. I needed housing options that are trauma informed, that recognise the impact homelessness and mental health have on each other and have space for growth and learning."

Climate change and natural disasters are also causing increased homelessness. Recent Australian fires and floods have displaced thousands from their homes, in some instances triggering substantial homelessness at the local level. When climate and natural disasters destroy homes, this tends to exacerbate rent inflation in local housing markets and directly increases the risk of homelessness. Kasey* described the impact of this phenomenon:

21 Australian Bureau of Statistics (2019) [General Social Survey](#). Table 12.

22 Australian Bureau of Statistics (2023) [Estimating Homelessness: Census](#).

23 Australian Institute of Health and Welfare (2024) [Specialist Homelessness Services: monthly data](#). July 2017 to June 2023.

24 Ibid.

“Leading up to the floods, I had been suffering significant housing stress for about five years ... As a renter, with rental prices increasing by hundreds of dollars ... which means being moved on at the end of every lease because the landowners know that they can get an extra \$100 or \$200. Since the floods hit, and so much of our housing stock dropped out of the rental market, that has just gotten worse and worse and worse. Eighty percent of my income is now going on the house that I pay for before I can even walk out the door.”

Systems trap people instead of helping them

“Living in a housing crisis is a poverty trap. Life has become day to day survival. Rents are rising but income and income support payments are not keeping pace. If you don't have mental health issues living in unsafe, unsecure, extremely unaffordable housing with no safeguards, no protections, no sense of long-term tenure, then you very soon will be. My mental health has deteriorated as a consequence of the precarious housing conditions.”

MARTIN (2536)

Australia's low rates of income support and pension payments are a major contributor to housing stress. Rent increases have far outstripped modest increases to income support payments. Many participants in the Commission reported receiving some form of housing or income support (Table 12), yet increases to income support and working age payments have not stopped rates of housing stress from being exceptionally high among this cohort. Australians living on income support payments are needing to find informal accommodation such as boarding houses, a room rental, or couch-surfing arrangements to keep their costs down. Even these arrangements are costly, and four in five survey respondents on income support (79 percent) reported being in housing stress (Table 13).

TABLE 13. Experiences of housing stress among respondents on income support payments

Spending more than 30% of income on housing	(#) Participants	(%) Participants
Yes	172	79%
No	46	21%
Total	218	100%

Note: Respondents include recipients of income support payments and Commonwealth Rent Assistance

Punitive compliance requirements attached to income support payments have also exacerbated income insecurity, which fuels housing stress and homelessness. Over recent years tens of thousands of people, including First Nations, parents of young children and people with disability have been breached, cut off, or withdrawn from payments as a result of punitive systems and mutual obligations.²⁵

Eligibility requirements have a major impact. The Commission heard evidence that significant numbers of people with disability are now placed on the lower Jobseeker payment, rather than the Disability Support Pension. The Commission was also advised that temporary visa holders have longer wait periods before becoming eligible for income support. Temporary residents, new migrants, people seeking asylum and international students are frequently ineligible for income support and often experience homelessness because they have no income. The COVID-19 pandemic saw these gaps exacerbated, with higher rates of homelessness among people on temporary visas who lost their jobs and were not eligible for income support.

25 Witness testimony from the Antipoverty Centre.

The interaction of Centrelink and state and territory administered child protection systems is contributing to family separations. Child protection often removes children who are living in 'inadequate' housing situations, including refuges or crisis accommodation. The household's income is then reduced because Family Tax Benefit allowances for children are withdrawn. This creates a perverse situation as the family's only hope of reunification is to find stable housing, but their only hope for securing that housing is the income provided by Centrelink to care for the child.

This situation is further exacerbated for people in the criminal justice system, who can find themselves trapped in cycles of homelessness and incarceration. The Commission heard from First Nations witnesses who described people being held past their release date simply because they didn't have housing to be released into. Jim told the Commission:

"You can't get out of prison because you can't get a house. You go into prison because you haven't got a house. Your kids are taken because you haven't got a house. You can't get the kids back because when they do finally give you a house, they give you a one bedroom unit and you've got four kids, so therefore you haven't got the right housing type to take your kids back. These are the government policies that are developed in isolation. So Centrelink develop their policies in isolation. Housing administrators develop their policies in isolation and ... Aboriginal people are just torn between all of this."

Family violence is a key reason women and children seek homelessness support, but most women who flee violence don't receive the support and housing they need to escape a violent home. Each year, domestic violence and the lack of long-term social housing is leading to 7,690 women returning to violent partners. Another 9,120 women become homeless in the process of leaving these relationships.²⁶

²⁶ Equity Economics for Everybody's Home (2021) [Nowhere to Go: The benefits of providing long-term social housing to women that have experienced domestic and family violence.](#)

These figures are supported by vivid stories from women who shared their stories with the Commission in written submissions:

"I was forced to find accommodation for my 16-year-old son and I after a domestic violence incident and the issue of an AVO. As my ex-boyfriend had been paying the rent and my name was never added to the lease, I had no rental history records for seven years which made it impossible to even be considered for any rental I applied for."

MELANIE (2292)

This helps explain why many women return to violence, as they are often left with no money and nowhere else to go. Others want to leave a violent home but remain because they have no safe alternatives. Family violence is a particularly significant driver of homelessness for First Nations women and children, affecting 46 percent of all women and children accessing homelessness services.²⁷ As Tabitha, who shared her story with Commission, describes:

"They wouldn't let me leave my new husband because I had to be paroled to that address. And I couldn't get myself another house. So I was stuck in a domestic violence relationship because I couldn't get a house. So the parole board essentially left me as an Aboriginal woman in a violent relationship, because I could not get a house ... When I finally had to get out, because physically, I couldn't sustain any more violence, I was then homeless with my kids, and then welfare want to get a hold of my kids. So then you're fighting to keep your kids because welfare want to chase you down, and ... you're homeless. It's like, I'm only homeless because I cannot sustain any more physical violence. So it's all this compounding stuff for Aboriginal families, because welfare want to jump in really fast. But all we're doing is trying to keep our families safe."

²⁷ Australian Institute of Health and Welfare (2024) [Specialist Homelessness Services Collection data cubes 2011-12 to 2022-23.](#)

Testimony from Rachael* during session five of the People's Commission exemplifies the disconnect between government programs intended to support victim survivors.

"We escaped from domestic violence, I was offered a program called 'Rent Choice Start Safely' ... We were lucky to fit into the narrow limitations of this program of subsidised rent for the first three years. The trade off is that your position on the public housing waiting list is paused while you're on the scheme. I have no idea why. Our eight year waiting list grew to eleven years. But I had to make the sacrifice in our immediate situation, I had no choice."

*'Rent Choice Start Safely' is a NSW state government initiative that provides private rental assistance for people who do not have a stable and secure place to live due to domestic or family violence. It provides a time limited private rental subsidy for up to 36 months, however accepting this short-term subsidy delays their application for long-term social housing.

This was supported by additional written testimony provided by Saffron, a tenant advocate and witness during session three of the People's Commission.

"I have recently worked with two separate clients who had gotten a private rental with the 'Start Safely' subsidy, then a year or so later received a 'no grounds' termination. The subsidy was approved for the next place for both these households but they were not able to secure another rental in the affordability range, and because they had been precluded from the priority housing list they are no further along the social housing line ... Both these clients have been to tribunal and had extensions granted for date of vacant possession, but both are now vacating into homelessness – one this week, one next week ... I had tried referring both these clients to the domestic violence service who is funded for specialist homelessness services in our area, and even though they were on 'Start Safely', because they did not have domestic violence in the current home they would not assist."

All of this places further pressure on organisations given the high stakes facing their clients:

“People feel as though they are being shunted from one service to another as no one can help them with housing, and they sometimes become angry and frustrated.”

Governments are subsidising an unfair housing system

The Commission heard from people who see investor tax concessions like negative gearing as deeply unfair, given landlords are subsidised without being required to provide a decent, secure, or affordable rental property. People note these concessions go to investors who are often wealthier than themselves and own multiple properties, all while they struggle to secure a place to call home. This reality is laid bare when one compares the distribution of government subsidies across the housing system.

Even where a person receives the full rate of Commonwealth Rent Assistance (CRA), at \$188.20 per fortnight, the total CRA payment to an individual will only be \$4,893.20 over the course of a year. Whereas a landlord claiming negative gearing tax deductions may receive a benefit of \$13,810 from these deductions, based on in 2023-24 figures from the Parliamentary Budget Office. When that landlord sells the investment, they will also be eligible for a capital gains tax discount. In 2023-24, that discount is worth \$10,200. This means that in just one year, a single investment property will cost the federal budget \$28,903.20 in direct payments and forgone revenue, despite 43 percent of CRA recipients still experiencing housing stress.²⁸

“Property is a home, a roof over someone’s head, and one of the basic needs after food. It should NEVER be prioritised as an investment first. Negative gearing should be scaled out over time with generous lead times to let investors get out of the market.”
STEVE (2040)

“I see more and more homeless people, some of them are sick [and] have no support sleeping in parks. It makes me really angry some people have several houses with support from the taxpayer negative gearing while nobody seems to care about those without. My grandchildren have given up thinking about owning a house and go from rental to rental with all the stress that entails. Where’s the joy in life? It becomes a constant grind with an uncertain future.”

SARAH (2291)

28 Australian Institute of Health & Welfare (2024) [Housing assistance in Australia](#)

Testimony from Lou during session three of the People's Commission further highlights the complexity of navigating the housing support system.

"With the pathways to applying for both social and affordable housing, these forms are incredibly complex. And I am an intelligent, articulate and educated person. The process of filling these forms was traumatising, humiliating and dehumanising. I have yet to finish and complete this form although I have attempted it six times. The section asking to prove your homelessness has just defeated me. I can't do it. I can't face it. I don't know how you do that. How do you prove you have nowhere to live? That section has reduced me to a quivering mess and I've been unable to return to it on many attempts. I feel judged by the way I live. I feel without worth and I feel not human."

Testimony from Kasey* during session eleven of the People's Commission similarly describes the impact of navigating a disconnected system.

"A constant, traumatising factor, that really needs to be paid attention to, is the paperwork aspect and how often after the disaster ... the amount of times that we had to start from the very beginning and tell our story over and over and over with agencies that do have connection with each other and there just was such a terrible lack of communication between agencies and sometimes within the one agency like within Service NSW, I had to tell our story five times, only to be told that we couldn't be supported for the most part. I mean, that in and of itself is just ridiculous."

Testimony from Tyler during session two of the People's Commission also speaks to the lack of continuity across government services.

"There is no continuity of care for people experiencing homelessness. I have seven different housing workers, which means I had to tell my story seven different times. Each worker told me the same thing. I needed the Disability Support Pension or NDIS, and I was on Youth Allowance or Job Seeker at the time to be considered for properties because even affordable housing was unlikely to consider me unless I was earning more."



Part III

Understanding the issues, finding the solutions

Governments have stepped back from social housing

Across Australia, hundreds of thousands of people are on waiting lists for social housing, with an average waiting time of more than 10 years for some groups.²⁹ Around half of those on waiting lists are already homeless.³⁰ The data shows that Australia now has a shortfall of 640,000 social homes as of 2022,³¹ the highest it has ever been. The shortfall in social housing is projected to surge to 940,000 by 2041 as the population grows and ages.³²

This undersupply is placing pressure on the rental market, with rents rising as home ownership rates fall. This has increased competition for rental properties, especially those at the more affordable end. Australian households are spending a growing proportion of their incomes on rent. Lower and middle income households, such as those we have profiled in this report, are struggling to find housing that they can afford.

Social housing stock has simply not kept pace with the growth in population, with demand now far outweighing supply. As noted by Per Capita in their submission, the Federal Government used to strongly invest in social housing for Australians across many demographic cohorts – older people, professionals such as teachers and public servants, as well as low- and middle-income earners. This policy both enabled many lower income wage earners to save and transition into home ownership, and helped ensure the financial viability of public housing whereby wage earning tenants paid higher (income based) rents. Yet as detailed in a submission from Mel Powersmith of the Antipoverty Centre, over the last three decades, governments have withdrawn from this approach as public and community housing has become increasingly ‘residualised’ – serving only those with very high needs. This approach has reduced the social mix critical to successful communities, and heightened the stigma associated with living in social housing.³³ Further, perceptions of social housing and social housing tenants have worsened as it has been restricted to people at the margins of society, and at the same time, housing overall has become less and less affordable as the percentage of social housing stock dwindles.

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- 29 Op cit: Australian Institute of Health and Welfare (2024).
30 Ibid.
31 University of NSW (2022) [Quantifying Australia's unmet housing need: A national snapshot](#).
32 Ibid.
33 Submission from Mel Powersmith.

It is useful to contrast the approach of limiting access to social housing to those with very high needs housing with that of other countries. Housing systems in nations as varied as Austria, France, the Netherlands, and Singapore³⁴ are characterised by much more proactive Government involvement in housing supply and distribution. As well as ensuring widespread access to appropriate and affordable housing in key locations, the approach helps ensure that a stable pipeline of new homes are able to be constructed by government developers who can operate counter-cyclically, rather than relying on favourable market conditions to sustain production.

The private market is not delivering the homes people need

In spite of its key role in comparable countries, social housing is rarely advanced as a solution to Australia's housing crisis. Instead, boosting housing supply through private production (liberated by reform to land use regulations) has been positioned as the primary strategy for achieving affordability. Advanced by the development industry, the real estate industry, and many commentators, the emphasis on increasing overall production implies that more housing stock will reduce house prices and rents. While it is important that new housing production keeps up with population growth and change, at best this will achieve an equilibrium between supply and demand. With house prices and rents already beyond the reach of many low and moderate income earners, achieving market equilibrium will not be enough to restore affordability.

Yet the reality is that Australia has an oversupply of dwellings compared to its needs and demographics.³⁵ Anglicare Australia's submission noted that between 165,000 and 240,000 new dwellings were built across the country each year over the last decade.³⁶ This building boom failed to make housing more affordable. Instead, many households have been able to accumulate more than one property, as demonstrated by rising numbers of Airbnb style short-term rentals. Australia's undersupply is not in generic housing, but in social and affordable housing.

Australia now has more dwellings per adult than at any other time in our history,³⁷ and yet affordability

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- 34 The Urbed Trust (2018) [Learning from International examples of affordable housing](#).
35 Ibid.
36 Ibid.
37 Submission from Anglicare Australia.

is the lowest it has ever been.³⁸ In committing to the national target for new supply, it will be critical that the states and territories also ensure that all new residential developments include a dedicated proportion of social and/or affordable housing. Again, requiring all new developments to include social and affordable housing is standard practice internationally and should be a key priority in designing state and territorial planning reforms.

Commonwealth Rent Assistance payments are available to people receiving income support payments, including Family Tax Benefits, who are renting in the private rental market or are in community housing. It is calculated as 75 percent of a person's rent above a minimum threshold up to a maximum threshold. The overwhelming majority of recipients are in the private rental market.

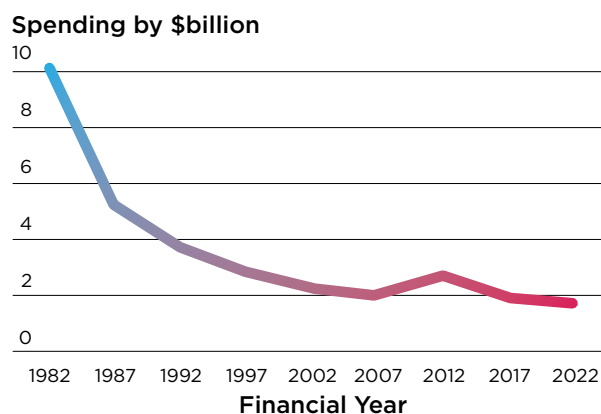
In 2022-23, the Federal Government spent \$4.7 billion on rent assistance payments.³⁹ Expenditure on the payment has more than tripled since it was introduced, up from \$1.4 billion in 1993-94.⁴⁰ The enormous expansion of the payment is important, because part of the justification for moving to demand-side assistance was to reduce the cost to government in delivering housing. Yet Federal Government funding for Commonwealth Rent Assistance now far outstrips the combined funding it provides for both social housing and homelessness services, which in 2021-22 was at \$1.6 billion.⁴¹ This makes Commonwealth Rent Assistance, an investment largely targeted at the private rental market, the government's biggest housing program for people on low incomes.

Even so, a considerable proportion of households receiving CRA remain in housing stress even after the payment. According to the Australian Institute of Health and Welfare, almost one in two people were in rental stress after receiving CRA.⁴²

The growing support for the private housing market and investors is in stark contrast to the provision of social housing. The amount that the Federal Government spends on public and community housing through agreements with the states over the last four decades has gone backwards from \$2.5 billion in 1982, compared with \$1.7 billion in 2022. In that time, Australia's population has increased

from 15.2 million people in 1982 to 26.1 million.⁴³ This means that in 1982, the government spent about \$164 per person on public and community housing. In 2022, that number shrunk to \$61.⁴⁴ Adjusted for inflation, the drop is even more stark as shown at Figure 1.

Figure 1. Support for social housing, adjusted for inflation⁴⁵



Private rental housing now receives five times more support than social housing. Even in response to the Global Financial Crisis (GFC), where social housing investments were made as a form of stimulus, support for the private market has far outstripped support for social housing in recent decades. It is also important to note that this was a short-term measure rather than ongoing funding, as was the case with the recent \$1 billion and \$2 billion injections into the National Housing Infrastructure Facility and Social Housing Accelerator respectively.^{46 47}

This change in approach has coincided with a major increase in the cost of renting. Data from the Australian Bureau of Statistics shows a 62 percent increase in average weekly housing costs for renters in the decades coinciding with the tax changes,⁴⁸ as the majority of landlords have gone from being positively geared to negatively geared and more highly leveraged. Although increases have been far higher for private renters, housing costs have increased across the board with a 42 percent increase for owners with a mortgage.

38 Australia Institute (2024) [Housing affordability](#).
 39 Op cit: Australian Institute of Health and Welfare (2024).
 40 Productivity Commission (1995) [Report on Government Services](#).
 41 Op cit: Australian Institute of Health and Welfare (2024).
 42 Australian Institute of Health & Welfare (2024) [Housing assistance in Australia](#)

43 Everybody's Home (2024) 'Written Off: The high cost of Australia's unfair tax system.' <https://everybodyshome.com.au/resources/written-off>
 44 Ibid.
 45 Ibid.
 46 Commonwealth of Australia (2023) [Mid-Year Economic and Fiscal Outlook 2023-24](#).
 47 Joint Ministerial Statement (2023) [Delivering on the \\$10 billion Housing Australia Future Fund](#).
 48 Australian Bureau of Statistics (2015) [Housing Occupancy and Costs](#).

Policy settings contribute to an unfair housing system

Submissions to the People's Commission from individuals, organisations, and researchers overwhelmingly support reform to the capital gains tax discount and negative gearing tax deductions. Within individual submissions, there was anger about these arrangements. Many respondents highlighted the unfairness of the arrangements, especially for young people who are inheriting a broken system.

As economist Saul Eslake noted in his submission, concessions such as negative gearing disadvantage first homebuyers who are unable to compete with investors able to access tax deductible finance.⁴⁹ In addition to driving up rents and house prices, these tax concessions cost billions each year, resources that would be much better spent directly delivering more affordable rental housing.

Data supplied to the Commission from the Australia Institute shows that 60 percent of the benefit of those concessions went to the top 20 percent of income earners, while only three percent went to the bottom 20 percent.⁵⁰ This is backed by an analysis from the Parliamentary Budget Office which found that tax concessions claimed by landlords is estimated to have cost more than \$81 billion over the last decade,⁵¹ and around \$10 billion in 2019-20 alone.⁵²

As a result of these concessions, which incentivise investment and underwrite the losses of landlords, the rental market is now geared towards encouraging private investors being able to make profit, rather than towards providing secure and affordable homes to all Australians.

In policy terms, Australia is also a global outlier. Additional material provided by Per Capita highlights that most OECD countries apply 'loss quarantining' rules to prevent losses made on investment properties from being offset against income generated elsewhere. Where negative gearing is allowed, it is generally with far stricter loss quarantine rules. Australia's laws are arguably the most generous in the world to investors, serving to subsidise investment in housing an asset class at the expense of single-property home buyers.⁵³

Finally, it is important to note that the cost of these arrangements are expected to grow even more exponentially over the coming decade. The Parliamentary Budget Office has projected that the cost of negative gearing and capital gains tax exemptions for investors will cost \$165 billion over the next decade.⁵⁴

Australia's systems assume that most people will own a home

In recent decades, renting has gone from being a largely transitional form of housing - used by younger adults saving to own, or people relocating to an area - to a more permanent tenure. Record numbers of Australians will now rent for life, and that number is growing. In spite of these changes, laws and regulations across the country continue to treat renting as temporary, for instance, by allowing 'no grounds' evictions.

The uncertainty experienced by renters and the consequent mental anxiety about sudden increases in rents or an eviction notice was a source of great anxiety for many of the witnesses to the Commission as well as for survey respondents.

The Commission heard from many older Australians about the challenges they face as they retire into poverty. An increasing number of Australians face retirement without enough savings or assets, meaning they will rely entirely on the Age Pension. Without owning their own home, they struggle to get by on the fixed Age Pension payment which is being outstripped by rent increases. The evidence supplied by Anglicare Australia included an analysis of rentals listed online, which revealed that just under one percent of properties were affordable for a single person on the Age Pension in the first quarter of 2024.⁵⁵ As well as the difficulties of affording rents and rental increases on fixed incomes, retired renters face particular barriers in seeking to rent a new property when competing with higher income wage earners, and are more likely to be experiencing housing stress and living in poverty.⁵⁶

These issues also affect older women, who are one of the fastest growing cohorts of people experiencing homelessness.⁵⁷ Many women will retire with less because of time taken out of the workforce, lower

49 Submission from Saul Eslake.

50 Submission from The Australia Institute.

51 Op cit: Everybody's Home (2024).

52 Submission from The Australia Institute.

53 Per Capita (2022) Housing Affordability in Australia: Tackling a wicked problem.

54 Parliamentary Budget Office (2024) [Cost of Negative Gearing and Capital Gains Tax Discount](#).

55 Submission from Anglicare Australia.

56 Submission from Housing for the Aged Action Group.

57 Op cit: Australian Institute of Health and Welfare (2024).

pay, and the impact of life crises such as family breakdown or domestic violence. All of this can lead to women losing assets and income, making them much more vulnerable and likely to retire into poverty.

Secure, affordable housing becomes even more important after retirement, as older people begin planning the latter part of their lives and begin to need care and support at home. The structure and funding of our aged care system presumes that people own their own home or enjoy living in secure and affordable rental housing, while aged care itself is increasingly focussed on providing that care within the home.

Home ownership is a major factor in providing for comfortable and dignified retirement. Indeed, the Age Pension, the funding of the aged care system, and much of the social security system is predicated upon the assumption of home ownership. These systems will be greatly impacted by changing patterns of home ownership, as more and more people are now retiring as renters while others are retiring with substantial mortgage debt. To date, no work has been undertaken to model that impact. This work is becoming urgent as a generation of Australians is locked out of home ownership and more people are set to be lifelong renters.

Other issues raised with the Commission include the constant churn of rental leases, the widespread legality of no-cause evictions across the country, and the scarcity of affordable homes. These factors have combined to create fierce competition for rentals. This is forcing people into properties that don't meet basic standards. It also leaves them vulnerable to unscrupulous behaviour by some landlords. As more Australians are set to become lifelong renters, it is important to ensure protections so that everyone can obtain and maintain tenancies in the private rental market. Setting the balance in the market is critical to building a system that is stable, and affordable. Renters should be entitled to stronger protections, more security, and more choice.

Depending on which state or territory they live in, renters are afforded very different levels and types of protections. In some states, renters can be evicted for no reason at all, are disempowered in disputes with landlords, and vulnerable to poor housing conditions that make people sick or send energy bills sky-high. People cannot create a home if they can't ask for repairs, if they don't have the flexibility to deal with changing life circumstances, or if they can be evicted with little notice and no cause. They are also unlikely to be able to retrofit their homes and age in place as they get older. Even small changes are difficult to plan for if tenants are constantly worrying about the possibility of a rent increase.

There are almost no limits on rent increases in most parts of the country, making it difficult for people to plan for their future or maintain an affordable tenancy. Given the high number of renters in this survey who are already in rental stress (76 percent, Table 5), it is unsurprising that the fear of rent increases was a clear theme among Commission participants. Many expressed anxiety about the spiralling cost of renting and the uncertainty it brings.

There have been reforms in Victoria and the ACT, restricting no-cause evictions, limiting the regularity of rental increases, and requiring rental properties to meet minimum standards. Yet even in the ACT, which has touted its limits on rent increases, reforms have been modest. Rent increases in the ACT are limited to 10 percent above the Consumer Price Index (CPI), although landlords can still increase rents beyond this if they enter into a new lease.⁵⁸ Queensland and WA have also embarked on reform of its residential tenancies legislation and restricted the frequency of rent increases, although it is important to note that this does not reduce the size of the increases. The NSW Government is also in the process of banning 'no grounds' evictions.

58 ACT Civil and Administrative Tribunal (2023) [Rent increases](#).



Libby

Lucie

Part IV

Hearing people's voices: Recommendations for change

Government must take responsibility for ensuring all people are housed

Competition for affordable rental homes is so fierce that thousands of Australians are missing out every week. This scarcity is driving homelessness, rental bidding, and overcrowding. Governments can relieve this pressure with a program to deliver more social housing. More low-cost properties would mean more choices for all renters, making it cheaper and easier to find a home.

Given the abject failure of the private market to provide affordable housing, it is past time for governments to invest in the development of social housing. This is the only way that every Australian can have a safe and secure place to call home.

More and more Australians are coming to understand the relationship between the growing social housing shortfall and market-wide unaffordability. Polling conducted by Essential Research for the Everybody's Home campaign has found that 75 percent of Australians favour social housing as a solution to the housing crisis.⁵⁹ Further polling conducted by The Australia Institute for Everybody's Home found that 80 percent of Australians want the government to spend more on affordable housing, while 68 percent believe the government isn't doing enough to tackle the housing crisis.⁶⁰

These sentiments were frequently echoed by responses in submissions, including by those who are not on the waiting list. Survey results presented to the Commission by the Antipoverty Centre showed that 55 percent of people who responded want to live in social housing, with 46 percent saying they prefer public housing, 41 percent having no preference, and the remaining 13 percent preferring community housing.⁶¹ This included both homeowners and people receiving incomes above the median wage. 68 percent of respondents who had previously lived in social housing said they want to do so again, and a third of those were living in a home they own.⁶²

In spite of the appetite for action, there is no plan to end the shortfall and expand social housing. The government's Housing Australia Future Fund, enacted in 2023, would create off-budget funding

for 30,000 social housing and affordable dwellings over the next five years. Everybody's Home supports this fund as a welcome first step, but it will not come close to meeting the social housing shortfall. As this report has previously noted, the current share of social housing as a proportion of Australia's housing stock will require construction of 15,000 new social housing properties a year.⁶³ Our current rate of new net social housing construction is about 3,000 dwellings a year.⁶⁴

It is not possible to end Australia's housing crisis off-budget. It will require a capital investment, and a plan to sustainably fund and maintain social housing. Without action, many Australians, including those who responded to the People's Commission, will continue to be left to the mercy of the private rental market as they endure severe rental stress and insecurity. An increased and ongoing investment program is needed to end the social housing shortfall. Governments must again take up their responsibility to ensure affordable homes for every Australian, including essential workers whose roles are vital to the health, safety and stability of our communities.

If the Federal Government does create a serious program to end the shortfall and expand social housing, it will leave a legacy of tackling the housing crisis and transforming hundreds of thousands of lives. It will reduce poverty, improve health outcomes, increase productivity, and help build a better society.

The Government has driven an ambitious program of building homes in the past and can do so again, with new opportunities presented through modular and prefabricated housing. Homes are overwhelmingly built using the same work practices, management systems that have predominated for decades. With a streamlined manufacturing process, modular and prefabricated homes can be constructed more rapidly than conventional housing with improved quality, better insulation and more efficiency in heating and cooling.

State and local governments can also play a key role in increasing social housing stock through measures such as mandatory inclusionary zoning, requiring developers to contribute to social housing stock and return a benefit to the public. Governments may also alleviate short-term housing pressures by funding for social housing providers to head lease units from the private rental sector in locations with high waiting lists, supporting shared equity models and providing specialist housing assistance for key workers, targeting both urban and regional areas.

59 Essential Research (2018) [The Essential Report: Homelessness questions – 31 July 2018](#).

60 The Australia Institute (2023) [Polling: Affordable housing](#).

61 Witness statement from the Antipoverty Centre.

62 Ibid.

63 Op cit: Australian Institute of Health and Welfare.

64 Ibid.

The design of this new social housing must reflect changing population needs and demographics. It is vital to work with future tenants to develop modern public and community housing that reflects the needs of those who will live there. Governments must embrace their responsibility for the design of public infrastructure that supports healthy communities.

This includes the development of a diverse social housing stock with accessibility to services.⁶⁵

65 Australian Housing and Urban Research Institute (2017) [Public housing renewal and social mix: Policy brief](#).

Testimony from Greg during session eight of the People's Commission highlights the physical and mental benefits that come from the security of tenure in public housing.

"Housing has given me the emotional and physical space to create a safe environment. I was worried at the time I moved in that public housing wouldn't be safe ... I'd never lived in [public] housing before I got this place, but actually, it's the safest accommodation, most stable with the most nurturing neighbors I've ever had in my life. One big reason is that my neighbours don't judge me for being poor or unwell ... There's a good sense of community and people tend to stay long term. I wish more people could have the dignity and sanity to live in a community like I do. It might reduce their worries.

Staying in one neighborhood for year after year actually allows you to build a kind of subtle belonging that I don't think that society acknowledges enough. You get a sort of loyalty to bus drivers, baristas, neighbours, people working at Coles, the Reject Shop, Bakers delight, et cetera, you get acknowledged, you often feel contented.

It's possibly the best thing that's ever happened in my life. I plan to live there forever. I'm planning to finish my life there. I love the community. I feel kind of teary actually ... I love the little place I'm in and it's improved my life immeasurably and kind of made it worth living ... With my own stable long-term flat, I can actually make plans for the medium term. That's something I'd never been able to do before. There was always some threat of losing my home because someone else deemed my tenure inconvenient. Currently, I have a 10-year lease. It took me literally years to believe that was my reality. Such was my lack of proving previous housing security ... I lived in 51 residences in 29 years prior to 2019, so basically two a year."

Testimony from Susan during session eight of the People's Commission similarly exemplifies the benefits of stable and secure social housing.

"I am a community housing tenant and live in the inner west of Sydney. I have been at my current address for almost 14 years. During that time, my life has significantly improved due to having affordable secure housing in a safe environment. When I moved into my current home in 2010, I was emaciated and suffering acute anxiety leading to frequent panic attacks. My housing worker provided daily contact counselling and reassurance. I also received support from Centrelink staff who encouraged me to enrol at TAFE. During the years 2011 to 2014, I studied at TAFE and volunteered at a local neighborhood center. My confidence increased during this period."

Testimony from Ashlie during session eight of the People's Commission describes the immeasurable relief that comes with long-term, secure social housing tenure.

"I can breathe, for the first time in all those years, I can breathe. I've been offered a 10-year lease recently, and I've never had that kind of security in rental, ever. It's always been six months, a year. One I was able to keep for 11 years until the house was sold but that was out of the ordinary. I am just so grateful that I have somewhere that I can call home, my home ... the relief is immense that I've got somewhere to stay."

Investing in social and affordable housing saves money and improves productivity

Analysis from Swinburne University in Melbourne estimates that the current cost of the forgone wider social and economic benefits resulting from Australia's chronic undersupply of social and affordable rental housing is \$676.5 million per year, rising to nearly \$1.3 billion a year in 2036 if the situation continues to deteriorate at the same rate.⁶⁶

Research shows that the benefit-to-cost ratio of investing in social and affordable housing in metropolitan areas close to work and study opportunities is 4.80.⁶⁷ This is the ratio of economic benefit to economic cost of a proposed initiative. In other words, for every dollar invested in well located social and affordable housing, there is an economic return of \$4.80. This applies over a 40-year period.

The productivity impacts measured by this research include travel time savings, better employment outcomes, and improved consumption and saving capacity for households who are no longer in housing stress.

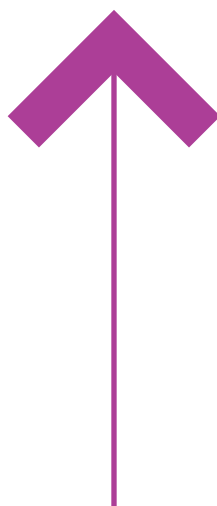
Investing in social and affordable housing is smart economic policy. Associate Professor Christian Nygaard reviewed a wide range of previous studies that examined the economic savings made in different social areas when appropriate and affordable housing and associated support was available. These areas include savings to the health budget, and reduced spending on emergency accommodation. Associate Professor Nygaard also looked at research that had estimated productivity advantages across a raft of areas, and put a dollar figure on these. These include savings in rent that are passed on to tenants, improved school completion rates, and productivity gains.

As part of this work, Associate Professor Nygaard investigated the value-for-money of alternatives to constructing additional social and affordable housing, including increasing the rate of private sector dwelling construction. He found that these other options are poorly targeted alternatives to investing in social housing.⁶⁸

66 Centre for Urban Transitions (2019) [Social and affordable housing as social infrastructure](#). Swinburne University of Technology.

67 City Futures Research Centre (2019) [Strengthening economic cases for housing policies](#). University of New South Wales.

68 Centre for Urban Transitions (2021) National program for construction of social and affordable rental housing. Swinburne University of Technology.





Recommendations

Housing the population must become a priority for governments. The Commission proposes a program to begin building well-designed social housing with low running costs to reach a goal of 750,000 homes over the next two decades, or 15 percent of new housing supply, and include annual as well as long-term targets.

This should be accompanied by a plan to sustainably fund and maintain social housing. This could be funded by tax and policy reforms proposed below, which reform policies that benefit investors at the expense of people in need of homes. It could also be funded by diversifying tenants and making social housing available to more people, which would increase rental yields.

Additionally, Commonwealth funding to State and Territory Governments should ensure a focus on asset maintenance and new capital investment.

State, Territory and Local Governments should also introduce incentives and requirements for new developments to include affordable and low-cost housing, with real obligations on developers when building on government land. Levers such as concessions and rate caps can also be leveraged to promote the supply of affordable and low-cost housing.

A fairer tax system for better housing outcomes

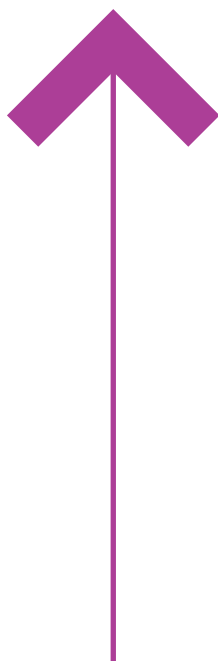
It is clear that tax incentives for property ownership and investment have contributed to price inflation without delivering affordable rental supply, deepening housing inequality in Australia. Unwinding these policy settings will take time, making it urgent to begin the process of reform.

Submissions to the People's Commission from individuals, organisations, and researchers overwhelmingly support reform to negative gearing tax deductions and the capital gains tax discount. Within individual submissions, there was anger about these arrangements. Many respondents highlighted the unfairness of the arrangements, especially for young people who are inheriting a broken system.

Several submissions call for phasing in a regime of tax reform. As part of these reforms, the capital

gains tax discount could be incrementally reduced over the next 10 years. This incremental approach would guard against concerns about the impact of the reform on housing markets. The current negative gearing arrangements should be phased out over the coming decade.

The revenue savings from these changes should be invested in measures that directly improve rental affordability. Phasing out negative gearing and capital gains tax exemptions on investment properties would provide significant and immediate funds for homes for people on low incomes who are struggling to survive in the private rental market or are homeless. It would also reduce house price inflation, encourage investment in new builds to add to the affordable housing supply, and reduce price pressure in the rental market.





Recommendations

The Commission proposes phasing in a regime of tax reform designed to deliver a fairer system that assists in building more social housing, and reduces housing inequality.

As part of these reforms, the capital gains tax discount on investment properties would be incrementally reduced over the next 10 years. This incremental approach would guard against concerns about the impact of the reform on housing markets. The current negative gearing arrangements should also be phased out.

These tax reforms must be accompanied by a reset of policy settings which provide inequitable benefits to those with existing wealth and assets. There are several options for review and reform which could raise revenue and promote equality. For example incentives to downsize, introduced in the 2017 federal Budget, could be abolished. In practice these simply deliver a tax break for high income earners with high marginal tax rates earning income from property sales.

The revenue savings from these reforms would be used for investment in the supply of well-designed public and community housing that is affordable.

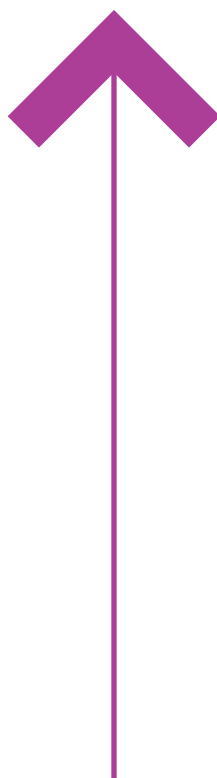
People must be allowed to create secure homes where they live

Protections and limits to rent increases were among the most widely supported and frequently mentioned policy responses offered by individual responses.

Everybody's Home has previously supported enacting limits across Australia to protect the rights of renters, and ending no-cause evictions and restricting unjustified or punitive rent increases. These measures were widely supported by organisational respondents. Submissions and

testimony presented to the Commission also frequently highlighted the inadequate quality and accessibility of rental properties.

These protections should be actively enforced and lease conditions should be actively monitored, rather than putting the onus on tenants to take action against their landlord. The Federal Government has an opportunity to drive and lead a process of reform in conjunction with states and territories.





Recommendations

The Commission calls on the Federal Government to coordinate a process of rental reform. As part of this process, each state and territory should be asked to commit to four principles:

- Limits to unfair rent increases;
- An end to no-cause evictions;
- Minimum standards for rental homes, including accessibility standards; and
- Independent enforcement of rental rules and regulations.

Much of the interplay between housing and Australia's retirement and disability systems can be addressed by expanding social housing and ensuring the homes are accessible. This would enable more people to age in place without the need for residential care. However, to assist those living in the private rental market, the Commission calls on the Federal Government to coordinate rental protections allowing people to make sensible modifications that support them to continue living at home.

Programs should help people, restore dignity and provide immediate relief

Again and again, the Commission has heard from people whose experiences of government programs and systems have made it harder for them to build their lives and recover from traumatic events, rather than easier. Australia's emphasis on mutual obligation and conditionality contrasts unfavourably with more successful 'housing first' approaches, which treats suitable housing as the foundation to taking on other life issues. Several witnesses and participants in the Commission would benefit from this approach, including women escaping violence, who are often forced to accept unsuitable homes or lose their emergency accommodation. In some cases, they are forced to lose their place on the waiting list for social housing in order to access temporary support. Witnesses who are recovering from extreme weather events also reported that systems of support were retraumatising, inadequate, and inflexible. The submissions and hearings were replete with examples of people struggling against systems and programs ranging from disability, employment services, child protection, and most notably, income support.

Many participants in the Commission reported receiving some form of income support. Rates of housing stress are likely to be exceptionally high among this cohort. Poverty and housing are inextricably linked because housing is the largest fixed cost for most Australian households. As we face a housing market that has never been less affordable or more volatile, Australians are spending record amounts on housing, impacting financial security and driving hardship across the nation.

Over one million Australians currently live on JobSeeker or Youth Allowance.⁶⁹ This does not include other working age payments, such as the Parenting Payment or the Disability Support Pension. Many are likely to be renting, yet modest increases to the rates of these haven't made a dent in affordability. The weekly rate of JobSeeker is very low compared to comparable payments globally,⁷⁰

and is barely above half of the Henderson poverty line. With so many Australians living on income support, the pace and size of rent increases are far outstripping these payments and pushing more Australians into poverty and housing stress.

In the decades since the JobSeeker payment was developed, then called Newstart, rents in capital cities have almost tripled.⁷¹ Income support payments and Commonwealth Rent Assistance are both linked to general CPI rather than to housing costs, and have failed to keep up. It's important to remember that essential living costs like food, education, health, transport, petrol, and electricity have also been rising since the early nineties, outstripping CPI.

It is clear that Commonwealth Rent Assistance payments are leaving behind the people who need them most. Only one in four people on working age payments, such as JobSeeker and the Disability Support Pension, are eligible for help.⁷² The payment is also poorly structured for people on low payments, such as Youth Allowance, and those who are sharehousing or in informal housing arrangements. Income support must be reformed, and there must be an increase to the base rate of income payments.

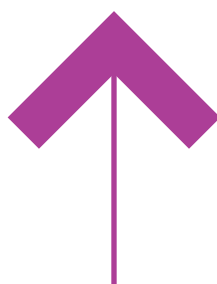
Finally, the Commission notes that delivering an improved standard of living and an economy that works for all, including disadvantaged Australians, requires encouraging the voice of civil society and lived experience in the decisions of government. Many submissions from individuals and organisations expressed a feeling of exclusion and a lack of voice when dealing with housing related issues. Solving the housing crisis requires a respectful partnership between civil society and government and an appropriate forum for those directly affected by the housing crisis and those providing assistance to affected residents.

69 Australian Government (2024) [JobSeeker Payment and Youth Allowance recipients: Monthly profile, May 2024](#).

70 Australian Council of Social Service and UNSW Sydney (2022) [Poverty in Australia 2022: A snapshot](#).

71 Op cit: SQM Research.

72 Department of Social Services (2023) [DSS Demographics, March 2023](#).





Recommendations

The Commission calls on the Federal Government to ensure renters on the lowest incomes can count on decent incomes, by raising the rate of working age payments to the poverty line, and establishing an independent Social Security Commission to set the rates of payments. This body would ensure that payments do not fall below the poverty line, reflect the real cost of living, and incorporate the cost of housing.

The Commission also calls on the Federal Government to convene a process with State and Territory Governments to sign on to a Housing First approach to support. This will affect some Federal Government services, such as employment and income support, and several state and territory programs, ranging from family violence to child protection. All programs should make suitable housing the foundation of support, with real power and agency for people to determine whether homes are suitable to their needs without losing support.

The Commission recommends the establishment of an Australian Housing Advisory Council which complements and enhances advice to government from the established housing forums.

The Housing Advisory Council will:

- Provide a voice to Australians who are directly affected by the housing crisis.
- Include representation from peak welfare bodies, state and federal government housing ministers, and representatives of tenants in public, community and private rental housing.
- Be funded and resourced by the Commonwealth and meet at least three times per year.
- Receive reports from state and federal ministers on initiatives to address the housing crisis.
- Provide advice to governments on issues affecting tenants of public, community and private rental housing.

Membership of the Council will be determined through consultation with peak welfare bodies and housing ministers but must include members living in public, community and private rental housing.

Conclusion

The People's Commission into the Housing Crisis was convened to hear the voices of people who are on the frontline of Australia's housing crisis, and to understand their experiences. Parts of this report may come as a surprise to some. Other parts will confirm what many of us already know. Housing stress is pervasive, driving uncertainty, precarity, anxiety and inequality. The help that is on offer to those who are struggling is dwarfed by the support and concessions provided to investors, as the cost of housing continues to spiral.

Without meaningful change, generations of Australians will continue to be subjected to a housing system that puts profits before people.

The responses to the Commission from everyday people have shed light on what it's like to live with the precarity of the current system day to day. People are forced to abandon their dreams of providing security and stability for themselves and their loved ones, to rent and even sharehouse well into their retirement years, and to live with a constant fear of price hikes or eviction. Even those who are the system's 'winners' are filled with worry about what the future holds for the next generation.

Reimagining this system is a challenge, but as the Commission has shown, it is also an opportunity to rethink our approaches. It will mean taking steps that put people at the centre of housing, benefiting all of us and supporting the workers that our communities rely on the most. They also place the onus on Australia's Government to reclaim responsibility for ensuring everyone can have a home.

The People's Commission has done more than showcase stories and experiences. It offers a roadmap to make housing more secure and more affordable. It calls for major reform of our tax and policy settings. And most importantly, it outlines strategies for Government to take responsibility for housing in a way that puts people at the centre of the policy response.

Tackling this crisis will take time, and a willingness to put the interests of Australians who need a home ahead of the interests of investors. It will also require a concerted and enduring commitment from governments at every level. This work must begin immediately.

Rental stress, insecurity, and homelessness does not have to be the way of the future. We can and we must invest in affordable rentals for everyone, especially people who need them the most, and ensure that everyone has a place to call home.



Appendices

Appendix 1 List of participating Ministers and Departments

- Hon Julie Collins MP - former Federal Minister for Housing, Minister for Homelessness
- Hon Rose Jackson MLC - NSW Minister for Housing, Minister for Homelessness
- Rebecca Vassarotti MLA - ACT Minister for the Environment, Heritage, Homelessness and Housing Services
- Hon Harriet Shing MP - VIC Minister for Housing
- Homes Tasmania

Appendix 2 List of participating organisations

- Aboriginal Housing NT
- Abundant Housing Network Australia
- Affordable Housing Australia Pty Ltd
- Agencies for South West Accommodation In
- Anglicare Australia
- Anika Legal
- Antipoverty Centre
- Armidale Central Council District
- Asthma Australia
- Australia Institute
- Australian Council of Social Service
- Australian Federation of Disability Organisations
- Australians for Mental Health
- Berkeley Neighborhoods Centre
- Blessing Bags Melbourne
- BPW Australia
- Bungree Aboriginal Ass
- Carrie's Place Domestic Violence and Homelessness Services
- Catholic Social Services Victoria
- Centacare Catholic Family Services
- Change the Record
- City of Ballarat
- cohealth
- Combined Pensioners and Superannuants Association
- Community Housing Industry Association
- Community Restorative Centre

- Council of Single Mothers and their Children
- Crossway LifeCare
- Disability Advocacy Network Australia
- Democracy in Colour
- Domestic Violence NSW
- Ensemble Housing
- Federation of Ethnic Communities' Councils of Australia
- Grounded Community Land Trust Advocacy
- Home in Place
- Home Stretch
- Homelessness Australia
- Homes NSW
- Housing for the Aged Action Group
- Hume Community Housing
- Inclusion Australia
- Jesuit Social Services
- Juno
- Kalgoorlie-Boulder Youth Accommodation Service
- Kyabra
- Launch Housing
- Lucy's Project Ltd.
- Macquarie Care
- Melbourne City Mission
- MeLI
- Mercy Foundation
- Mission Australia
- Murra Mia Aboriginal Corporation
- Narrabri & District Community Aid Service Inc.
- National Shelter
- Neami National
- Neighbourhood Homecare Pty Ltd
- North Coast Aboriginal Development Alliance
- Northwest Community Group Inc.
- NSW Nurses and Midwives' Association
- Older Women's Network
- PeelConnect
- People with Disability Australia
- Per Capita, Centre for Equitable Housing
- Port Stephens Family and Neighbourhood Service
- PowerHousing Australia

- prefabAUS
- Project Respect
- Public Interest Advocacy Centre
- Pyrmont
- Quantum Support Services
- Sacred Heart Mission
- Same Day Granny Flats WA
- Saul Eslake
- Scots Church Adelaide
- Seniors Rights Service NSW
- Shelter Housing Action Cairns
- Social Futures
- Social Justice Advocates of the Sapphire Coast Inc.
- Southern Homelessness Services Network
- Southern Peninsula Community Support
- St Vincent de Paul Society National Council
- St Vincent de Paul Society NSW
- St Vincent de Paul Society Victoria
- Tenants' Union of NSW
- The Haven Nepean Women's Shelter
- The Salvation Army
- The South Australian Youth Forum
- Think Forward
- Uniting Vic.Tas
- Victorian Public Tenants Association
- We Are Mobilise
- Wesley Mission
- Wintringham
- Women's & Girls' Emergency Centre
- Women's Housing Alliance
- Womens Village Collective
- Yes Unlimited
- Your Community Health
- YourPlace Housing Ltd
- Youth Affairs Council of Western Australia
- Youth Outreach - Gold Coast Project for Homeless Youth Inc.
- YP Space Mid North Coast

Appendix 3 Organisational submission survey

- Name of organisation
 - Your name
 - Position
 - Email
1. What sector/s does your organisation operate in?
 - ☐ Advocacy & legal services
 - ☐ Aged care
 - ☐ Alcohol and other drugs
 - ☐ Disability
 - ☐ Domestic & family violence
 - ☐ Education
 - ☐ Employment & welfare
 - ☐ Government
 - ☐ Health
 - ☐ Homelessness
 - ☐ Housing
 - ☐ Mental Health
 - ☐ Migrant, refugee & settlement services
 - ☐ Policy & research
 - ☐ Social & community services
 - ☐ Youth
 - ☐ Other (please specify)
 2. What states does your organisation operate in? (select all that apply)
 - ☐ National
 - ☐ ACT
 - ☐ QLD
 - ☐ NSW
 - ☐ NT
 - ☐ SA
 - ☐ TAS
 - ☐ VIC
 - ☐ WA
 3. Does your organisation work in service delivery?
 - ☐ Yes
 - ☐ No

4. What are the top three primary impacts your clients report experiencing as a result of the housing crisis?
 - ☐ homelessness
 - ☐ inability to leave an unsafe home environment
 - ☐ inability to afford rent/mortgage
 - ☐ inadequate or inappropriate dwelling conditions
 - ☐ inability to secure affordable and suitable housing
 - ☐ eviction
 - ☐ frequent relocation
 - ☐ financial stress
 - ☐ Other impacts (please specify)
5. What are the top three secondary impacts your clients report experiencing as a result of the housing crisis?
 - ☐ difficulty parenting or caring
 - ☐ mental stress or ill-health
 - ☐ physical insecurity or ill-health
 - ☐ forgoing meals, medication or other essential services
 - ☐ ending or interrupted education
 - ☐ loss of income or employment
 - ☐ disconnection from family, community or important places
 - ☐ moving back in with family
 - ☐ Other impacts (please specify)
6. Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work [open ended]
7. Describe the flow-on impacts of the housing crisis in the context of your organisation's work [open ended]
8. Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.
9. Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.
10. Is there anything else your organisation would like to share with the Commission?

Appendix 4 Individual submission survey

1. What best describes your current situation? I am a: (select one)
 - ☐ renter
 - ☐ homeowner
 - ☐ without a stable home
 - ☐ other (please specify)
2. Can you tell us a bit more about your situation? I am currently: (select all that apply)
 - ☐ living in temporary or emergency housing
 - ☐ living in public or community housing
 - ☐ living in a private rental property
 - ☐ living in a sharehouse
 - ☐ living in a home I own with a mortgage
 - ☐ living in a home I own without a mortgage
 - ☐ living with parents or extended family members
 - ☐ registered on the waitlist for public or community housing
 - ☐ receiving commonwealth rent assistance
 - ☐ receiving another income support payment
 - ☐ other (please specify e.g. sleeping rough, couchsurfing)
3. Housing stress is defined as a household paying more than 30% of their total income on housing. Are you currently experiencing housing stress?
 - ☐ Yes
 - ☐ No
4. Do you feel worried or anxious about the housing crisis? (this may include worry for others in the community)
 - ☐ Yes
 - ☐ No
5. In the last 12 months, have you experienced any of the following as a result of the housing crisis? (select all that apply)
 - ☐ disruption to employment, study or training
 - ☐ uncertainty about the future
 - ☐ loss of independence
 - ☐ mental ill-health
 - ☐ lack of access to suitable housing
 - ☐ relocation away from community or loved ones
 - ☐ increased housing costs
 - ☐ physical ill-health

- ☐ financial insecurity
- ☐ eviction or forced relocation
- ☐ none of the above

- 6.** Have you done any of the following to cope with housing costs? (select all that apply)
- ☐ skipped meals
 - ☐ relied on credit cards or 'buy now pay later' schemes
 - ☐ combined households (e.g. moving in with family)
 - ☐ fallen behind on bills
 - ☐ avoided the doctor or other essential appointments
 - ☐ sought support from food banks or charities
 - ☐ reduced vehicle use
 - ☐ fallen behind on rent/mortgage repayments
 - ☐ borrowed money from family or friend
 - ☐ reduced energy use (e.g. not using heating or air conditioning when required)
 - ☐ none of the above

About you

- 7.** First name *
- 8.** Surname
- 9.** Postcode *
- 10.** Email *
- 11.** Certain cohorts may experience more acute impacts of the housing crisis than others, including those below. Do you identify as any of the following: (select all that apply)
- ☐ Aboriginal and/or Torres Strait Islander
 - ☐ Living with a disability
 - ☐ LGBTQIA+
 - ☐ Culturally or linguistically diverse
 - ☐ Other (please specify)
- 12.** What age group do you fall into?
- ☐ Under 18
 - ☐ 18-24
 - ☐ 25-34
 - ☐ 35-44
 - ☐ 45-54
 - ☐ 55-64
 - ☐ 65+
- 13.** What income bracket do you fall into?
- ☐ 0 - \$18,200
 - ☐ \$18,201 - \$45,000
 - ☐ \$45,001 - \$120,000
 - ☐ \$120,001 - \$180,000
 - ☐ \$180,001 and over
- 14.** Are you happy for the Commission to use your responses in its final report? *
- ☐ Yes, I am happy for you to use my responses with my first name and postcode only
 - ☐ Yes, I am happy for you to use my responses anonymously
 - ☐ No, please do not use my free-text responses in the report
- 15.** Are you happy to be contacted to share your story publicly? *
- ☐ Yes, I would be willing to share my story directly with the Commission
 - ☐ Yes, I would be willing to talk to journalists about my story
 - ☐ No, I would not like to be contacted
- 16.** How has the housing crisis impacted your ability, or the ability of someone you know, to access safe, affordable and suitable housing? [open-ended]
- 17.** How has the housing crisis impacted other parts of your life? [open-ended]
- 18.** What do you think most needs to change to make housing more affordable and accessible? [open ended]
- 19.** What actions should be taken by governments to most improve affordability and access to housing? [open ended]
- 20.** Is there anything else you would like to share with the Commission? [open ended]

Appendix 5 List of in-person hearings and witnesses

Day 1 - Thursday, May 23

Session 1: Homes as a foundation of life	Rachael Talie Lucie Libby	This session will feature evidence from families in housing stress and at risk of homelessness, including single parent families and women escaping violence. It will highlight the impact on children and families of unstable housing.
Session 2: Shaping the futures of young people	Imogen Maddy Tyler Brodie	This session will focus on young people experiencing rental stress and poor housing conditions, the experiences of young people leaving care, and the challenges facing people trying to buy their first home.
Session 3: The role of housing in a fair economy	Lou Saffron Rita Martin - <i>NSW Nurses and Midwives' Association</i>	This session will look at the experiences of working people in the housing system, such as those earning the minimum wage and working casually, and essential workers who are priced out of their communities. There is the potential to hear from unions who are supporting members struggling with housing issues, and employers who cannot attract workers due to the high cost of housing.
Session 4: Older people and ageing in place	Marie Joe Lyn Gail	This session will hear from older people who are struggling in the rental market, people retiring into poverty, and people who are being pushed into aged care before they are ready. There is also the potential to hear from people who are supporting or funding adult children struggling with their own housing issues.

Day 2 - Friday, May 24

Session 5: Income support and housing justice	Emily (<i>in absentia</i>) Scott (<i>in absentia</i>) Rachael* Oni (<i>appeared following session 6</i>)	This session will hear from people on income support payments and those who have been on waiting lists for social housing.
Session 6: Disability and inclusion	Jane Victoria	This session will hear from people with disabilities who are struggling in the private rental market, forced into aged care because they cannot find homes that meet their needs, or are being turned away from homelessness services.
Session 7: New migrants and international students	Valentina Raf Ashrika	This session will hear from new migrants, refugees and international students about the difficulties they face finding housing and their experiences of stigma and scapegoating for the housing crisis.
Session 8: The benefits of a stable home	Tessa Susan Greg Ashlie	This session will hear from people who gained access to social housing after experiencing instability, and from those who grew up in social housing and hear from them about how it set them up for success in life.

Session 9: Housing and First Nations communities	Tabitha Ann Marie Jim Allen - <i>Murra Mia Aboriginal Corporation</i> Skye Thompson - <i>Aboriginal Housing NT</i>	This session will hear about the housing issues facing First Nations communities including chronic underfunding, discrimination in the rental market and overcrowding.
Session 10: Impacts on regional communities	Rowena Jenny Rebecca	This session will explore the impacts of the housing crisis on regional communities and businesses.
Session 11: Climate safe housing	Brendon Glenn Kasey*	This session will explore the intersection of the climate and housing crises, from the growing frequency of natural disasters through to the need to adapt homes to changing weather conditions.
Session 12 (a): Further recommendations for government action	Matt Grudnoff & Greg Jericho - <i>The Australia Institute</i> Emma Dawson - <i>Per Capita</i> Saul Eslake - <i>Independent Economist</i>	Submissions to the People's Commission have had a strong consensus on the need for reforms to de-commodify housing. This session will hear from a selection of organisations who have made submissions on this issue.
Session 12 (b): Further recommendations for government action	Kristin O'Connell & Mel Powersmith - <i>Anti-Poverty Centre</i> Andi Sebastian & Jacqui Ng - <i>Council of Single Mothers & their Children</i> Beverly Baker - <i>Older Women's Network</i>	This session will examine the policy changes needed to help more Australians get stable, decent homes that they can afford by hearing from organisations led by people with experience.





Housing solutions
for all Australians

