Renting in Victoria in 2025

Insights from frontline community sector workers

VCOSS
Victorian Council of Social Service

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About VCOSS

VCOSS is the peak body for Victoria's social and community sector, and the state's premier social advocacy body.

We work towards a Victoria free from poverty and disadvantage, where every person and community is supported to thrive. We work relentlessly to prioritise wellbeing and inclusive growth to create prosperity for all.

We achieve these goals through policy development, public and private advocacy, supporting and increasing the capabilities of the state's social service bodies, forging strong coalitions for change, and explaining the true causes and effects of disadvantage.

VCOSS's strength comes from its members and the people they serve. Our members include frontline service groups, peak bodies, advocacy organisations and individuals passionate about a fair, sustainable and inclusive Victoria.

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VCOSS thanks all those who shared with us their personal stories, experiences and insights in the development of this work. Every person is shaped by their history and environment. Many people have endured trauma or hardship. For some, this trauma and its effects continue today. When somebody shares their experiences and insights with VCOSS, they enrich both our understanding of the issues and our recommendations for change. Thank you for your courage and generosity.

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Executive Summary

Victoria has nation-leading protections for renters.

So why is it that renters continue to experience insecurity, housing stress, and discrimination in the market?

Across Australia, tax and policy settings, coupled with decades of under-investment in social housing for people on very low and low incomes,[1] have created a perfect storm.

Australia is now the second most-expensive nation for housing globally, and Melbourne is one of four major markets in Australia identified as "impossibly unaffordable"[2].

The decline in rental affordability is particularly pronounced. In many areas of Victoria, the median rental rate is no longer affordable relative to the income of an average rental household.[3]

This is exacerbated by the mismatch between demand for social housing rentals and supply. Victoria has the lowest proportion of social housing in Australia. This has pushed more low-income Victorians into the private rental market, where they compete with higher-income renters, including those who have been shut out of home ownership.

Many renters also face increasing energy, food and health costs. Meanwhile, Commonwealth Government income supports have not kept pace with these rising costs, adding to housing stress.

These market conditions are putting Victoria's rental fairness reforms to the test.

In a housing system in which demand continues to outstrip supply, the power imbalance between rental providers, property managers and renters persists.

VCOSS' fourth annual *Renting in Victoria* report provides insights from the community sector workers who are on the frontline of this crisis, supporting vulnerable renters.

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[1] Victoria has the lowest rate of social housing of any Australian jurisdiction – see the Victorian Housing Peaks Alliance report, Growing Social Housing, which provides data insights commissioned from SGS Economics and Planning, Growing Social Housing.

[2] Gruber, J 2025, 'Australian house prices close in on world record', Firstlinks, Australian house prices close in on world record.

[3] Commission for Residential Tenancies and SGS Economics and Planning, 'Renting in Victoria: 2024 Snapshot', https://files.rentingcommissioner.vic.gov.au/2025-04/Renting%20in%20Victoria%20Snapshot%202024.pdf.

In this year's report, workers highlight:

- **Persistent housing stress for renters due to frequent rent increases.**
- **Renters struggling to find suitable and affordable properties.**
- **Rental properties failing to comply with mandatory minimum standards.**
- **Renters facing barriers to raising renting issues.**

Community sector workers tell us that a lack of affordable rental housing and rent increases are compounding other cost-of-living pressures, pushing more renters further into housing stress and the most vulnerable renters into poverty.

Workers describe a market in which renters often feel they are 'treading on eggshells', with anxieties constantly looming in relation to rent increases, evictions, and – if they leave a rental – fear of receiving a bad reference.

This is despite the Victorian Government's strong policy commitment to making renting fairer and safer, and tranches of legislative and regulatory reform over multiple years, including:

- Limitations around evictions.
- Limitations around rent increases (limited to once every 12 months).
- Specific protections for victim survivors of family violence.
- Higher standards for amenity, thermal comfort and energy efficiency.

This report recommends further actions that the Victorian Government and the regulator, Consumer Affairs Victoria, can take to:

- Realise the full potential of existing laws and regulations.
- Introduce additional legislative and regulatory reforms, to better respond to market trends and close emerging gaps in renter protections.
- Increase the supply of rental housing to alleviate pressure in the market – in particular, this report recommends measures to grow social housing.

These recommendations are intended to augment existing Victorian Government commitments – including reforms that will be phased in from November this year, as part of the *Consumer and Planning Legislation Amendment (Housing Statement Reform) Act 2025*, including:

- Establishing clearer and stronger criteria for rental increases when assessed by Consumer Affairs Victoria (CAV) and the Victorian Civil and Administrative Tribunal (VCAT).
- Compulsory minimum standards for advertised rentals.
- Stronger penalties for real estate misconduct.
- Mandatory licensing, registration and education and professional development requirements for estate agents and agents' representatives.

One-third of Victorians now rent. It's vital Victoria continues to maintain the momentum on fairer, safer renting.

Summary of recommendations:

1. Work in the best interests of the renter.
2. Improve how the current laws operate.
3. Strengthen monitoring, enforcement, and dispute resolution.
4. Broader housing market interventions.

Renters are on the front line of Victoria's cost-of-living crisis

Rents and rent increases are plunging Victorians into financial stress

Community sector workers identified 'financial issues and financial hardship' as the most urgent challenge that both private renters and social housing renters face. In comparison to last year's survey, **financial issues and hardship have now overtaken 'finding a rental home' as the top issue.**[4]

Most respondents reported that the clients they support are either in housing stress[5] "all the time" or "most of the time".

Financial hardship and financial issues were even more prevalent in regional areas – with 92% of workers from these areas reporting that they "often" provide financial hardship support compared to the average of 84%.

This response from a Child and Family services worker was typical of feedback from survey respondents:

> *"We have renters saying that they cannot afford the market rent and having to pay almost all their income in rent to have the housing security. This means that these renters are under extreme financial stress."* - *Renting in Victoria survey respondent*

Rent *increases* are a key driver of housing stress. Workers described this as persistent stress, with 72% of practitioners reporting that these rent increases are happening either 'all the time' or 'most of the time'.[6] Workers also reflected on the amount of time they spend supporting renters in rent arrears.

Table 1: Frontline workers supporting rent arrears by tenure[7]

	Frequency
Supporting renters in private sector	82%
Supporting renters in social housing	68%

[4] VCOSS 2024, 'Renting in Victoria: Insights from frontline community sector workers', https://vcoss.org.au/wp-content/uploads/2024/04/Renting-in-Vic-2024.pdf.

[5] Housing stress is defined as spending more than 30% of their gross income on housing.

[6] The Renting in Victoria survey did not collect data on outcomes from this support and the different processes to challenge rent increases across dwelling types. Therefore, this data provides an indication of the frequency in which rent increases are occurring and their impact on the financial capacity of individuals across various dwelling types. However, it does not tell us, for example, whether social housing renters received different outcomes to private renters when challenging unfair rent increases.

[7] While this data does not provide us insight into the outcomes clients received after seeking support on rent arrears, it does give us an indication of how commonly renters are requiring support on paying overdue rents.

Graph 1: Rates of private renters experiencing rent increases plunging them into housing stress

While the Victorian Government has introduced positive reforms to limit rent increases in the private market – including restricting increases between successive fixed-term agreements and developing stricter criteria for rent increase reviews by Consumer Affairs Victoria (CAV) and the Victorian Civil and Administrative Tribunal (VCAT) – survey respondents highlighted:

- That there is no cap on the *size* of rent increase. **Respondents called for caps on rent increases as a key recommendation to make renting fairer.**
- Difficulties challenging rent increases – more detail about these challenges is provided over the page.

The pathway to challenge rent increases in private rental is difficult

Rent increases are placing many Victorians under extreme financial stress, and the current pathway to challenge these increases is not working well enough.

The Renting in Victoria survey found that 58% of respondents were aware of the CAV free rental assessment service. Of these respondents, only 31% reported referring their clients to the CAV rental assessment service either "all the time" or "most of the time".

Graph 2: Workers referring renters to the CAV Rent Assessment Service

While some workers reported the CAV free rental assessment service has provided good outcomes for renters, we mostly heard concerns.

The top concern was CAV's method of assessment – the use of comparative market analysis to assess whether a rent increase is fair. **Respondents characterised comparative market rent analysis as an inherently flawed approach in an overheated market.** Results are skewed by low supply and high costs across all parts of the system and all parts of the state.

Other issues raised about the CAV rental assessment service included:

- Lengthy wait times.
- Renters being too afraid to utilise the service out of fear of eviction by retaliating rental providers.
- The need for greater access to advocacy support to assist renters navigating the service.

VCOSS also notes that CAV's current model puts the onus on renters to challenge rent increases, requiring them to provide documentation, bear the associated costs, and face the risk of eviction or losing the property.

Implementing caps on rent increases, streamlining the assessment process, and placing the onus on rental providers to justify the increase could significantly improve outcomes for renters.

There was strong support for the establishment of a formula that clearly defines when rent increases are fair and permissible, especially for long-term tenancies.

We heard a range of views on measures and methods:

- Linking acceptable rent increases to the wage price index.
- Linking acceptable rent increases to the consumer price index.
- Introducing penalties to landlords for unreasonable rent increases.

Social housing renters reliant on Commonwealth income support experience distinct financial pressure

In contrast to the private market, social housing rents are tied to household incomes. While this provides a form of safety net for some social housing renters, survey respondents reflected that a significant number of households rely on Centrelink income, the level of which is trapping people in poverty.

Frontline workers particularly highlighted the challenges created by Centrelink incomes failing to keep pace with rising housing costs.

The Victorian community sector has long supported advocacy by the Australian Council of Social Service (ACOSS) to raise the rate of Jobseeker and other income support payments to at least $82 a day so everyone can keep a roof over their head and food on the table.

Seven-in-ten respondents to VCOSS' Renting in Victoria survey called on the Victorian Government to advocate to the Commonwealth Government to improve Centrelink payments.[8]

'Raising the Rate' was identified as a practical action the Commonwealth Government can take to help keep renters out of financial hardship. (VCOSS notes the Commonwealth also has a vital role to play in increasing housing supply, including funding to grow social housing).

[8] Survey respondents identified this need, in spite of the recent increase to Commonwealth Rent Assistance which will give a single person an extra $9.40 a week if they're receiving the maximum rate. This is because, based on median rents, private renters receiving JobSeeker or Youth Allowance will still be in deep housing stress because their base rate of payment is so low. Even with the increase, they will be paying half of their income in rent alone (ACOSS 2024, This is a budget that has a hole in its heart - ACOSS).

Box 1: A note on rent setting – the differences in private rental and social housing.

The operating contexts between private rental and social housing is vastly different (with further differences again between public and community housing).

A key difference is that *social housing has rent caps, private rental doesn't.*

Private rental: Rent is set by private owners or operators. Factors that influence the cost of rent include the market rate, location, size, and design/features of the property.

Community housing: Community housing rents are based on the household's income and cannot exceed 30% of that income. This is a requirement under the community housing regulatory system. For community housing, the majority of households receive a rental rebate that keeps them paying no more than 30% of the total household income.

Public housing: Residents pay no more than 25% of the total household income on rent. For public housing, the majority of public households receive a rental rebate that keeps them paying no more than 25% of the total household income.

On the brink of homelessness: Often assistance is not enough

The number of people receiving support from Specialist Homelessness Services (SHS) in Victoria is steadily increasing – rates into SHS have been above 10,000 for every month since January 2023.[9]

There are a number of drivers of this demand – one is rental housing stress (other drivers include family violence).

Survey respondents highlighted:

- Services are not funded to meet this rising demand, creating extreme bottlenecks and leaving many Victorians unable to access support when they first need it.
- The system is still largely oriented to crisis, limiting opportunities for at-scale homelessness prevention and early intervention.
- Existing rental supports don't reflect current market conditions, including the high cost of rental housing and other cost-of-living pressures.

[9] Council to Homeless Persons 2023, 'New housing index shows crisis worse since Housing Statement announced', https://chp.org.au/article/new-housing-index-shows-crisis-worse-since-housing-statement-announced/#:~:text=The%20number%20of%20people%20who,every%20month%20since%20January%202023.

Workers' reflections illustrate the challenge:

> *"Many of our clients have been evicted as they cannot meet the growing rental prices. We try to link them with housing services but unless they are homeless, they get little assistance. We have women who have escaped family violence but as they are now not in immediate danger, supports are limited. Especially at risk are women from overseas who have escaped violence but are on visas linked to their partners and cannot access Centrelink support."* - *Renting in Victoria survey respondent*

It's near impossible to find a place

Over the past 20 years, the number of lower-cost rental properties has declined.[10]

With social housing scarce, workers highlighted how clients are priced out of private rentals, leaving them in limbo:

> *"We work with single parents on Centrelink incomes, they're reporting applying for over 100 properties and not getting offered one. Single parents on Centrelink incomes eventually give up and end up waiting for social housing, which can take a very long time. We used to work with a mix of people in private rental and social housing, now all our clients are needing social housing because they are priced out of the private rental market or, if they can afford it, they're not being offered it because there are so many other people on employment incomes also applying."* - *Renting in Victoria survey respondent*

> *"Obtaining a rental as a single mother with children on a Centrelink Income - it is almost impossible to get accepted for private rental."* – *Renting in Victoria survey respondent*

Almost 90% of survey respondents identified expanding the supply of social housing and making private rental affordable as vital to creating a fairer rental market.

Increasing the supply of social housing supply was the sector's top recommendation.

[10] VCOSS 2023, 'VCOSS submission to the Inquiry into the Rental and Housing Affordability Crisis in Victoria', https://vcoss.org.au/wp-content/uploads/2023/07/SUB20232007_VCOSS-rental-and-housing-affordability-crisis-inquiry.pdf.

Box 2: A note on social housing supply and demand in Victoria

Social housing is an essential component of our housing system. It ensures that where the private market fails, through discrimination, high rents and low incomes, or other shortcomings, Victorians can still secure a roof over their head.

Currently, Victoria has the lowest proportion of social housing of all states and territories in Australia, at around 3.1%,[11] because of decades of under-investment by successive governments.

While *Plan for Victoria* outlines the Victorian Government's commitment to build 2.24 million new homes by 2051, there are no specific targets for growing social housing. Without this, we are missing a crucial policy lever, market signal and investment driver.

Based on modelling commissioned from SGS Economics & Planning, the Victorian Housing Peaks Alliance, convened by VCOSS, is advocating for the Victorian Government to set a target to build 7,990 new social housing dwellings every year for the next 10 years to catch up to the national average, as part of a pathway to reach the additional 377,000 new social homes required by 2051.[12]

Community sector workers also expressed support for stronger enforcement of the Vacant Residential Land Tax, as a strategy to make better use of existing supply.

According to Prosper's 'Empty Homes' report, 5.2% of all dwellings in metropolitan Melbourne sat empty or under-used over the entire year in 2023. The Prosper report indicates that if vacant homes were all put out for rent, the rental stock could be almost 20% larger.[13]

> *"Why are there so many people desperate for a rental when there are so many empty houses? Vacant property tax NOW"* – *Renting in Victoria survey respondent*

While a Vacant Residential Land Tax is in place in Victoria, it is not well enforced and relies on self-reporting. Better enforcement would have multiple benefits – providing additional revenue to government which can be used to deliver essential services or encouraging owners to make these homes available in the private market.[14]

[11] Victorian Housing Peaks Alliance (2025), Growing Social Housing: data, insights and targets, https://vcoss.org.au/wp-content/uploads/2025/05/Growing-Social-Housing_Final.pdf.
[12] Ibid.
[13] Prosper Australia 2024, 'Speculative Vacancies 11, Empty Homes in Melbourne 2019-2023', https://www.prosper.org.au/wp-content/uploads/2024/07/Prosper_SpecVac11_July2024-web.pdf.
[14] Ibid footnote 10.

We've tried 'carrots' – we now need more 'sticks' to drive up compliance with minimum standards

One of Victoria's flagship rental fairness reforms has been the introduction of minimum standards. This reform has been strongly backed by VCOSS and the community sector.

A key finding from this year's Renting in Victoria survey is that, **on paper, Victoria's minimum standards are good – but community sector workers highlight continuing issues with rental provider compliance.** While compliance is an issue across the system, the survey reported lower compliance in private rental compared to social housing.

Graph 3: The frequency of support related to minimum standards across dwelling types

Workers told us that **renters are "terrified" to raise issues related to minimum standards due to fear of eviction.** It was noted by many survey respondents – especially those supporting renters in the private sector – that "a lack of compliance accountability", and under-supply of affordable rentals, is a contributing factor in non-compliant rental provider and property manager actions and behaviours.

Across all dwelling types, the most common solutions that workers called for, to strengthen minimum standards were:

- Improving rental provider and property manager understanding/education of minimum standards.
- Stronger enforcement mechanisms to ensure compliance, such as fines and penalties.
- Independent regulation of minimum standards, such as audits before the home can be leased.
- Ensuring renters have access to funded tenancy support and advocacy to support them to exercise their rental rights.

"We need to build a system where there is action taken against rental providers who will not meet the minimum rental standards, there must be penalties and consequences for these providers" – Renting in Victoria survey respondent

The issues and solutions raised were broadly differentiated according to whether workers were predominantly assisting renters in the social housing market or the private market – highlighting the different operating contexts of these rental markets.

It was more common for workers who predominantly work with private renters to call for:

- Greater rental protections to ensure renters aren't being evicted for raising non-compliance with minimum standards.
- Establishing a Housing Ombudsman for the private rental sector.
- Greater resourcing to Consumer Affairs Victoria to strengthen its role as regulator of minimum standards.

"Compliance needs to be met before a tenant moves into a rental so the onus is not on the tenant to report breaches. Agents and landlords should be served with a financial penalty should they breach minimum standards and repeat offenders be further penalised. CAV should do spot checks at open inspections and report an issue with an advertised property would be a good start. ***With high rents and low availability of rental stock, the tenant will always forgo repairs and prioritise retaining their rental property****." – Renting in Victoria survey respondent*

It was more common for workers who predominantly work with social housing renters to highlight:

- A lack of funding for public housing stock is impacting compliance with minimum standards.
- Ineffective and confusing processes for renters to raise repairs.
- Delays in communication with tenants regarding minimum standards and action on repairs.
- Repairs not always being of decent quality.
- That community housing providers require additional funding to be compliant with current and future minimum standards.

> *"Increased resourcing for maintenance for public housing properties. multiple complaints made, no communication back, no progress made."* – *Renting in Victoria survey respondent*

Pleasingly, there is significant movement to drive up compliance.

VCOSS notes that, in addition to providing resources to CAV to continue to deliver the Rental Taskforce (a dedicated unit focused on ensuring compliance with rental laws and regulations, including minimum standards), **the Victorian Government is progressing further reforms via the *Consumer and Planning Legislation Amendment (Housing Statement Reform) Act***.

New laws due to come into effect in November 2025 will make it illegal for providers and agents to advertise or offer to lease a premise unless they reasonably believe it is compliant with the rental minimum standards. This reform package also includes penalties for non-compliance.

However, it is still unclear whether independent auditor enforcement mechanisms will exist to ensure rentals are compliant with minimum standards before being advertised. This is an area of keen interest to the community sector.

The sector also continues to highlight the need to ensure these new rights and obligations are effectively embedded (communicated, monitored and enforced), given the frequency with which workers are supporting renters with issues related to minimum standards compliance.

Greater attention is needed to ensure Victorian renters are living in mould free homes – with fear of eviction a key reason renters aren't raising non-compliance with this minimum standard

Consistent with VCOSS's 2024 Renting in Victoria report, mould still remains the most frequently-raised issue when we ask about compliance with minimum standards. This is despite changes made to the RTA in 2021 that included:

- Classifying mould as an urgent repair.
- Requirements of rental providers to disclose any recent mould-related repairs. VCOSS notes that this information is only required to be provided *after* a tenancy offer is made. Our view is that disclosure should be required earlier in the process, strengthening existing obligations.

Graph Four: Renters seeking support for mould

Interestingly, while non-compliance was identified as a significant and persistent issue, **only a small proportion of frontline workers called for improvements to legislation in relation to mould and ventilation. Instead, respondents were more focused on how to increase renters' confidence to raise matters**, including confidence in making applications to VCAT to support resolution.

They told us that renters are so desperate to source and retain a home, they don't want to "rock the boat" with their landlord.

Many workers confirmed that – in their experience – renters are often being "punished" if they raise non-compliance with minimum standards.

Of the frontline workers we engaged with, **30% reported *"supporting renters when they have received an eviction notice after raising non-compliance with minimum standards with a rental provider or other agent"* as one of the top three most-common issues.**

Survey respondents highlighted a need for stronger monitoring and enforcement of minimum standards through independent audits and penalties.

> *"Multiple properties are mouldy, structurally damaged. People are desperate for housing, so they're forced to move in even when they don't feel safe" – Renting in Victoria survey respondent*

Power imbalances in the market are being weaponised by bad faith actors

As reported in earlier sections of this report, workers told us that the renters they support are terrified to assert their rights. This is rooted in renters' lived experience.

For example, survey respondents told us that renters commonly report:

- Retaliatory actions by rental providers if private renters raise minimum standards.
- Being blacklisted from properties if they disclose being a victim survivor of family violence and being viewed as "too risky".
- Being denied support when experiencing financial hardship or facing rent arrears.

Workers reported they have witnessed rental providers/property managers increasing rents, issuing a notice to vacate, threatening eviction or threatening to give a bad reference when renters have asserted their rental rights.

The following scenario illustrates the kinds of matters community sector workers are coming across:

> *"I recently have been supporting a man with an intellectual disability who received a Notice to Vacate as the house had sold. The agent told him if he wasn't out by the date on the Notice to Vacate - the police would come that day and remove him. He was terrified and they knew it. The matter never went to VCAT because despite my reassurance that he could stay until they got a VCAT order, he was too worried that if he waited until it went to VCAT they would not give him a positive reference. Agents hold the reference over people's heads to force them to be compliant. Without a glowing reference - securing another rental on a low income is almost impossible." – Renting in Victoria survey respondent*

VCOSS notes that the Victorian Government's 2021 reforms included positive steps aiming to combat 'blacklisting' of family violence victim survivors.

The Residential Tenancies Act prohibits residential rental providers and/or database operators listing information about a person on a tenancy databased regarding a breach of a residential rental agreement where the breach was the result of an act or a circumstance of family violence[15].

However, findings from the 2025 Renting in Victoria report show that these 'blacklisting' practices still occur. VCOSS' recommendations highlight opportunities to improve rental provider/property manager compliance with existing obligations and renter confidence in existing rights, as well as the need to address emerging gaps in laws and regulations and funded services.

> *"Intimidating property managers not working with clients regarding rental arrears/financial hardship. Threatening tenants with eviction. Real estate agents bullying renters regarding how they have laid out their furniture and other items within the home, also leading to a threat of eviction"* - *Renting in Victoria survey respondent*

[15] Residential Tenancies Act Regulations 2021

Family violence challenges persist

Victim survivors are facing barriers in exercising their existing rights under the Residential Tenancies Act

There is a strong link between family violence victimisation and housing instability.

In the VCOSS survey, victim survivors were identified as the largest renter cohort that respondents were supporting (64%).

Our survey found:

- 67% of practitioners working in suburban or outer Melbourne listed family violence as a common rental issue.
- 65% of practitioners working in regional centres listed family violence as a common rental issue.
- 53% of practitioners working in central or inner Melbourne listed family violence as a common rental issue.
- 40% of practitioners working in rural or remote parts of Victoria listed family violence as a common rental issue.
- Just over 40% of practitioners in Suburban or Outer Melbourne and Regional Centres have supported clients with family violence modifications. This support need was slightly lower in rural or remote parts of Victoria (24%) and in Central or Inner Melbourne (38%).

These workers were supporting renters in both the private market and social housing:

- 61% of practitioners supporting primarily private renters reported family violence as common rental issue.
- 48% of practitioners support primarily social housing renters reported family violence as a common rental issue.

Across the board, survey respondents identified gaps in knowledge and understanding of family violence and existing RTA provisions for victim survivors as a key barrier to victim survivors accessing timely and fair tenancy outcomes.

As the Victorian Government progresses the introduction of mandatory licensing and training (including continuing professional development), findings in this VCOSS report underscore the importance of incorporating family violence training and trauma-informed practice training.

It is also relevant to note the *Social Housing Regulation Review Final Report* identified a need for social housing providers to ensure their staff can access and undertake ongoing professional development, so they are better equipped with the skills they need to support social housing renters[16].

Some specific examples of the renting challenges faced by family violence victim survivors include:

- Removing a person using violence off a lease.
- Apportioning liability for damages incurred by the person using violence.
- Receiving the correct information from real estate agents regarding their rights.

"I have had a client living in an unsafe rental property due to family violence and the person using violence knew her address. It took 10 months for her to secure a property. She applied for hundreds of properties- all under 40% of her and her partner's Centrelink income. She then put her parents as guarantors and still no success. She received feedback that she should not include any information about her experiences as a victim survivor of family violence, as some rental providers see that as a risk factor" – Renting in Victoria survey respondent

"Multiple women and children who have experienced family violence and are trying to get their name off a lease are finding barriers preventing them from doing so, or rental managers that do not understand the rights in place for victim survivors of family violence. Similarly, for damage to property that has occurred from the perpetrator - because both names are on the lease, women are still finding themselves liable for damages and are still being impact when trying to find alternative housing." – Renting in Victoria survey respondent

"Family violence victim/survivors can experience further trauma from landlord/housing providers if they aren't educated in family violence." – Renting in Victoria respondent

"I've had clients evicted unfairly from private rentals (in particular, one case where a real estate made up a lie about a gas leak to remove her and her children) when the real estate found out about the family violence, placing them in financial hardship and unsafe situations where they've had to source unsafe accommodation. I'd had clients clearly blacklisted on the private rental market because their former intimate partner punched holes in the walls (which she repaired)." – Renting in Victoria survey respondent

Family violence modifications were also a hot topic in survey responses. Across all rental types (private rental, public housing, and community housing), respondents cited family violence and family violence modifications as issues that they are commonly supporting renters with.

[16] Victorian State Government 2022, 'Social and affordable housing regulation in Victoria: Final report', https://engage.vic.gov.au/social-housing-regulation-review.

Family violence workers are spending a lot of time on housing issues, which is concerning, but also presents an opportunity for them to provide useful information to renters

People do not experience renting issues in a vacuum – for example, repair matters may come up in the context of family violence case work or bond matters surface when someone presents to a community information and support agency asking for food relief.

In this year's survey, nearly 70% of respondents who identified as specialist family violence workers reported that they spend more than 60% of their time supporting clients with renting issues.

These findings reflect the constant interaction of family violence and housing instability.

> *"If the Government are serious about tackling family violence, then they need to get serious about tackling the housing crisis - the two things come hand in hand and often cause victim survivors return to the person using violence as they're not able to find their own housing."* – *Renting in Victoria survey respondent*

The survey identified that some vulnerable renters may avoid engaging engage with general renter services, instead choosing to rely on trusted relationships with family violence services.

Specialist practitioners are often well-placed to help victim survivors understand and assert their rental rights. They are highly qualified professionals who understand the range of challenges victim survivors face. This extends to victim-survivors' housing challenges, which are a common intersection with experiences of family violence[17]. This presents an opportunity to leverage the capacity of services that work directly with victim survivors to help renters know and assert their rights.

However, its important that they have the right information, training and support to do so.

Family violence workers who responded to our survey reported that they have a sound understanding of how to support renters with key tenancy issues such as modifications, repairs, rent increases, rent arrears, financial hardship, and bond issues.

However, they also identified areas where they have less confidence. The least confident areas of tenancy support family violence workers listed were compensation claims and VCAT. We particularly heard that there is a knowledge gap when it comes to how to support renters to access and navigate VCAT. This creates an additional challenge as VCAT is often required to intervene when removing a person violence off a lease or apportioning bond.

[17] inTouch Multicultural Centre Against family Violence, 'inTouch submission in response to a stronger, more diverse, and independent community sector – issues paper', https://engage.dss.gov.au/wp-content/uploads/2024/09/Submission-54-inTouch-Redacted.pdf.

Many renters are facing additional barriers

Renters from lower socio-economic backgrounds are being discriminated against in the private rental market – with single parents faring particularly badly

Many of the renters supported by survey respondents are from low socio-economic backgrounds. For example, 57% of respondents identified 'single parents' as a primary group they support, making single parents the second most-common cohort that respondents were primarily supporting.

Of these workers primarily supporting 'single parents' the impact of additional barriers that single parents face was stark;

- 87% supported renters with financial issues or hardship
- 83% supported renters with rent arrears
- 78% supported renters to find a rental home.

Respondents to the 2025 Renting in Victoria survey reported high rates of discriminatory practices in the private rental market against lower socio-economic renters.

Two examples repeatedly raised by workers were:

- Real Estate Agents and/or landlords rejecting rental applications on the basis they are using a Government Bond Loan
- Real Estate Agents and/or landlords rejecting rental applications on the basis they are receiving financial assistance to cover their first month's rent

We heard that financial assistance is often stigmatised in the private market, with a perception that renters seeking financial support will "not be reliable" for future payments. It seems these practices are not constrained to a few bad faith actors, but – based on community sector worker insights – appears to be relatively widespread in the private rental market.

Survey respondents identified the need for greater protections to ensure low-income renters are not excluded from the market due to seeking financial assistance.

> *"I have witnessed an agency that has a silent-but well-known blanket rule: ignore any applicant who indicates they will be using a Government Bond Loan. They justified this to my client by implying that past tenants abused the property because it was not "real money" for the bond and the money is too hard to recover through bond loans."* – *Renting in Victoria survey respondent*

"Clients who apply for bond loan assistance or rent in advance assistance feel that their application then becomes discoloured. Particularly, when the rental application asks if the tenant is requesting support from services to make payments. This has a negative impact and influences applications to be unsuccessful. Clients also feel shamed when they are putting this information on rental applications and real estate agents at times treat clients in a different way when they are aware that there is service involvement/financial aid as there then becomes a fear that these clients will not be able to pay rent moving forward." – Renting in Victoria survey respondent

Most survey respondents are supporting renters with disabilities – but many report a lack of confidence to effectively support them in dispute resolution processes.

Just over 50% of survey respondents identified people with disabilities as a primary group they are supporting with renting issues.

People with disabilities frequently access services for support with renting issues, yet 40% of workers report low confidence in helping them navigate dispute resolution processes. This highlights the need to build greater sector capacity to better support renters with disabilities in these situations.

Graph Five (over the page) presents the top renting issues reported by workers who identified 'people with disabilities' as a primary group they work with.

Findings mirror the broader data set where financial issues or hardship is the top issue following 'finding a rental home'. Some people with disabilities rely on social security and income support such as the Disability Support Pension – which does not adequately cover the cost of living, especially in a context where people with disabilities are often facing higher living costs such as home modifications, medical fees, and transport. These additional financial costs coupled with barriers to employment often results in people with disabilities facing compounding barriers to achieving fair renting outcomes.

About 30% of workers who listed primarily working with people with disabilities reported commonly supporting:

- Clients experiencing discrimination[18] by a housing provider

[18] It should be noted that data collected on discrimination encapsulated multiple forms of discrimination such as ableism, transphobia, and racism. Therefore, while it may be that these workers are supporting people with disabilities who are experiencing ableism – workers could be reporting other forms of discrimination.

- Clients to make accessibility modifications to their homes[19]

It was more common for practitioners who work in Suburban or Outer Melbourne (29%) and Central or Inner Melbourne (36%) to be supporting renters with accessibility modifications to their home than regional centres (16%) or rural and remote parts of Victoria (12%). This could largely be due to the distribution of services, with less services available in regional or rural parts of Victoria.

Interestingly, the rates of workers "commonly supporting renters with disability modifications" varied across private rental and social housing:

- 18% of workers who predominantly work with private renters
- 37% of working who predominantly work with social housing renters

"Elderly and disabled who cannot afford private rentals are having to move away to areas they do not know, leaving friends and supports behind, having a big impact on their mental health." – Renting in Victoria survey respondent

Graph 5: Main issues for people with disabilities

[19] These were the same rates as workers who did not list people with disabilities as a primary group they work with.

Young adults without a rental history are struggling to get a foothold in the market

Just over one-third of survey respondents identified young people as a primary group they are supporting with renting issues.

Graph Six (over the page) identifies key challenges young people are facing in the rental market. The findings mirror broader evidence regarding the systemic barriers young people face in accessing the rental market – the headline message is **young people are locked out of the rental market, facing significant barriers to pass the first step of finding a rental.**

The current housing supply crisis, subsequent limited availability, and the unaffordability of rentals disproportionately affects young people and other marginalised groups[20]. Young people on income support face difficulties accessing rentals, with less than 1% of Victorian rentals affordable for a young person accessing Youth Allowance or JobSeeker[21] . Additionally, workers report that a significant proportion of young people are struggling to secure a rental as they come out of statutory care.

> *"Young people coming out of care find it hard to secure an affordable rental due to their age and income. They often want to live on their own due to their past trauma but cannot afford to. I have another young person who is struggling to get photo ID, so I cannot help him apply for private rental without this documentation."* – *Renting in Victoria survey respondent*

> *"I support 18–21-year-olds that have been involved with child protection due to no fault of their own, and once they are 18 child protection closes the case, and they are left to their own devices without any living or life skills. These young people are so vulnerable and are not even considered for private rentals."* – *Renting in Victoria survey respondent*

About 60% of workers who reported that they commonly support young renters are also supporting with family violence. While the evidence base for the co-occurrence of family violence and housing insecurity is well established, a focus on young people and how to break this link is not as widely discussed.

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[20] YACVIC 2024, 'Inquiry into the Rental and Housing Affordability Crisis in Victoria', https://www.yacvic.org.au/assets/Documents/YACVic-Submission-Inquiry-into-the-Rental-and-Housing-Affordability-Crisis-2023.pdf.

[21] Anglicare 2024, 'Rental Affordability 2024 Snapshot: Anglicare Victoria – Victorian rental market', https://cdn.anglicarevic.org.au/wp-content/uploads/2024/04/2024-Rental-Affordability-Snapshot-Report-Anglicare-Victoria.pdf.

Some additional barriers for young renters, identified in the Renting in Victoria survey include:

- Facing barriers in the rental application process such as struggling to get photo identification.
- Having limited rental history which puts them at a disadvantage in their application.
- Being discriminated against because of their age.

Graph 6: Top issues for young renters

Exercising rental rights is often confusing, onerous, and lacking follow through

Graph Seven: Improving VCAT

Renters' rights are only effective when people know about them.

Tenancy law is complicated. Survey respondents reported that, in their experience, renters do not have access to timely and relevant information about their existing rights and how to exercise them.

Almost two-thirds of respondents (74%) also identified that limited education amongst rental providers, real estate agents, and renters is limiting the effectiveness of VCAT (refer to Graph Seven).

Renters should be able to access correct, simple, and timely information regarding their rights through multiple touch points which don't heavily rely on self-education.

Workers told us that there are currently unrealised opportunities in the system, where real estate agents, landlords, VCAT and community sector organisations could be better educated to support renters to exercise and enforce their rights.

Some suggestions provided by workers were:

- Building the knowledge of VCAT members of the Residential Tenancies Act and how it is being applied/enforced/exercised for renters living in various housing situations such as social housing, rooming houses, and private rentals.
- Ensuring rental providers are educated on the Residential Tenancies Act as part of their obligations.
- Staff working in social housing need access to professional development which strengthens their understanding of renter's rights under the Residential Tenancies Act.
- Property managers should be playing a role in educating and empowering renters – but often, they have little knowledge of renters existing rights under the Residential Tenancies Act.

VCAT is not seen to be delivering fair housing outcomes for renters

At the time survey data was collected, Rental Dispute Resolution Victoria had not been established. The focus of sector feedback on independent dispute resolution was the Victorian Civil and Administrative Tribunal (VCAT).

A major focus of feedback was that while VCAT orders are legally binding, VCAT itself does not have the same powers as a court to enforce these orders.

Where a rent provider fails to comply with a VCAT order to pay money, the renter's only option is to go through the courts to get the order enforced. The upfront fees and the complexity of these processes create a barrier which many renters cannot afford or do not know how to navigate.

In relation to non-monetary orders of the VCAT (such as repairs), workers shared anecdotal evidence that these orders are commonly breached by rental providers with little to no consequence. While there are penalties stipulated for non-compliance under the Victorian Civil and Administrative Tribunal Act 1998, we have heard these are rarely utilised by VCAT.

In our 2025 Renting in Victoria survey:

- 60% of practitioners said that VCAT orders must be enforceable (and enforced) to improve their effectiveness.
- 48% of practitioners reported that VCAT is only 'slightly effective' in providing timely and meaningful support to Victorian renters.

> *"VCAT cannot enforce orders it makes. Some rental providers refuse to abide by the orders made"* – *Renting in Victoria survey respondent*

Many renters still find VCAT intimidating, overwhelming, and challenging.

Some workers did share examples of renters having positive experiences with VCAT. In particular, workers noted the crucial protection VCAT can provide in preventing evictions and making orders that allow for tenancies to be sustained.

However, the most common theme was that renters struggle to understand and have confidence in accessing and navigating VCAT.

Just over 50% of workers reported that a key solution to improving VCAT is to make it more inclusive and accessible for renters.

Some of the key issues raised by workers were:

- Renters facing lengthy wait times at VCAT
- The VCAT process is complicated, and many renters don't understand what's going on
- Inconsistent decision making by VCAT members
- Limited investment in ensuring interpreter services at VCAT are appropriately funded and meet renters needs.
- Renters are often self-advocating at VCAT in circumstances where they would benefit from support – this may be due to not being able to access the appropriate support or not knowing what support is available.

It is crucial to ensure there are clear processes and appropriate evidence to assist VCAT members to make fair decisions – but we need to ensure renters are supported and empowered in this process.

A key way to facilitate this support is to provide renters with greater access to legal and non-legal services as they navigate the VCAT process.

> *"I recently attended a VCAT hearing and found it incredibly inaccessible. The tenant, who had limited English, was provided with an interpreter, but most of the conversations being had between the VCAT Member, lawyer, and real estate agent were not interpreted"* – *Renting in Victoria survey respondent*

> *"In my experience, renters are often advocating for themselves, while rental providers generally have a bigger pool of funds of representation (especially with historical cases); the rental provider may have approached a Leasing Agent, whose job is to complete VCAT hearings, however, the renter may be on a low-income, work part-time and cannot miss work for fear of being sacked (another problem for a different forum), and so cannot put their best foot-forward when making their case."* – *Renting in Victoria survey respondent*

Findings reflect that VCAT has a solid foundation to build off, but there continues to be systemic failures inhibiting success. Further work is required to ensure VCAT is providing an accessible pathway to safeguard renter's rights and deliver effective outcomes.

RDRV provides an exciting opportunity – but education, accessibility, and enforcement must be built into its design – otherwise, it will replicate the current issues in VCAT

Announced as part of the Housing Statement, Rental Dispute Resolution Victoria is a new service which seeks to provide resolution processes for common tenancy issues such as repairs and rent increases. Many workers are welcoming the establishment of Rental Dispute Resolution Victoria (RDRV) – but reiterate that the body must work effectively for renters and the sector supporting renters.

Sector workers noted that they are critical conduit to provide information on RDRV to renters. Therefore, they need to be given clear information on how RDRV operates.

> *"RDRV must be accessible – for example, people who face language barriers, disability, mental illness etc find it easy to navigate the service and get person-centred support. Getting support should not be a burden - people are already spending significant amounts of time attending job appointments, food relief appointments, health appointments etc just to meet their very basic needs. Often if something is difficult or will cause undue stress, people can't cope and therefore won't pursue a dispute, even if it is likely to be in their favour." – Renting in Victoria survey respondent*

We heard that even though RDRV is being positioned as a free, fast, fair service to resolve simple disputes, some renters will still need access to legal assistance to navigate tenancy matters – even through mediation processes.

They also reinforced the importance of educating key system actors (real estate agents, tenancy advocacy support, family violence workers, disability advocacy) on RDRV to support renters to access the model.

Other key measures suggested by workers to ensure renters feel safe to engage with the body included:

- Sustaining an in-person access point in addition to phone and digital service.
- Ensuring renters receive appropriate referrals to support services
- Clear communication and education around the role of RDRV and whether the body has any powers to ensure compliance with an outcome
- Ensuring there are interpreter services available and written material can be translated
- Embedding cultural safety in RDRV, such as having dedicated staff to work with specific communities (for example, LGBTQIA+, people with disabilities).
- Working with Aboriginal Community Controlled Organisations (ACCOS) and First Nations communities to ensure RDRV is culturally safe and accessible for First Nations communities.

- Ensuring renters are protected from any backlash they may encounter from Real Estate Agents / housing providers after taking a matter to RDRV.
- Embedding meaningful renter-centred outcomes data collection from the outset to ensure continuous quality improvement of the model. Through doing so, RDRV will be able to identify trends and act accordingly.

Recommendations

Frontline workers identified opportunities to refine existing regulations to help ease the pressure and reduce the burden on renters to self-advocate to assert their rights in the market. However, further rental market regulation can only go so far to address these issues. Government should also progress other housing market interventions. Therefore, VCOSS proposes the following recommendations.

Work in the best interests of the renter

- **Take the pressure off renters to challenge unfair rent increases** by imposing a proactive duty on a rental provider to demonstrate that a rent increase is fair and reasonable, rather than putting the onus on the renter to initiate an appeal.
- **Create a tenant-centred social housing sector** by fully implementing the Social Housing Regulation Review Final report recommendations
- **Ensure effective social security safety nets** by advocating for the Federal Government to:
    - Raise the rate of Jobseeker and other income support payments to at least $82 a day so everyone can keep a roof over their head.
    - Provide supplementary payments (in addition to the base rate increase) to people with disability and illness and single parents that reflect the additional costs they face. Commonwealth Rent Assistance should also be more than doubled to reflect rents paid by people on low incomes[22].
- **Ensure Real Estate Agents be mandated to attend sector-led ongoing training** that explains the rights and responsibilities of landlords and renters under the Residential Tenancies Act and the processes of applying to and navigating VCAT[23] – and ongoing training that explains victim-survivors' existing rights under the Residential Tenancies Act and how to apply a trauma-informed lens when supporting victim survivors in tenancy matters.
- **Get victim survivors the tenancy support they need, when they need it**, by strengthening the capacity of family violence services to support victim survivors awareness of their rights and how to enforce them[24].

[22] Australian Council of Social Service 2025-26, 'Budget Priorities Statement 2025-26: Submission to the Treasurer', https://www.acoss.org.au/wp-content/uploads/2025/02/ACOSS_Budget-Priorities-Statement-2025-26-FINAL-14.1.2025.pdf.

[23] While there is appetite for the sector to deliver these training modules to real estate agents, it is contingent on the Victorian Government providing the appropriate funding – social and community sector organisations should not have to absorb the cost of delivering training to real estate agents on this subject matter.

[24] For further information, please refer to VCOSS Family Violence and Renting Insights Paper

Improve how the current laws operate

- **Establish a formula for fair rent increases**.
- **Increase the monitoring, enforcement and frontline dispute resolution capacity of the regulator, Consumer Affairs Victoria**. Additional funding would enable CAV to bolster the Rent Assessment Service, which provides renters with information they can use to self-advocate if they receive an unfair rent increase, and support CAV to keep scaling the new Renting Taskforce.
- **Prevent discrimination against low-income renters** by including a provision under the Residential Tenancies Act that landlords cannot withdraw a rental property offer on the basis that the applicant has used a bond loan. This provision will strengthen lower socio-economic victim-survivors' rights to secure private rental tenancies.
- **Make it easier to apply for rentals** by funding Consumer Affairs Victoria to conduct an independent review of the factors, effects, and solutions to possible discrimination in the rental application process[25].
- **Strengthen fair and accountable practices in the private rental market** by establishing an independent housing ombudsman for the private rental sector.

Strengthen monitoring, enforcement, and dispute resolution

- **Flip the script on how we tackle non-compliance with minimum standards** by sufficiently resourcing and empowering Consumer Affairs Victoria to proactively investigate and penalise rental providers who do not comply with minimum standards.
- **Boost resources for VCAT** to provide timely dispute resolution and establish a new internal appeals mechanism that improves the consistency of decision-making.
- **Ensure quality improvement processes in establishing RDRV** by implementing meaningful outcomes-focused data collection which provide renter-centred insights.

Broader housing market interventions

- **Set evidence-informed, measurable social housing targets as part of a statewide strategy to[26]:**
    - o Catch-up to the national average in a decade.
    - o Meet total demand by 2051.

[25] Legislative Council Legal and Social Issues Committee, 'The rental and housing affordability crisis in Victoria Final Report', The rental and housing affordability crisis in Victoria.
[26] For further discussion, please refer to the Victorian Housing Peaks Alliance 'Growing Social Housing' report

- **Get all social housing stock compliant with minimum standards** by adequately funding social housing and other not for profit housing providers to retrofit the housing stock they manage.
- **Make better use of existing supply** by strengthening enforcement of the Vacant Residential Land Tax.
- **Expand access to tenant advocacy services** including increased core funding for the Department of Families, Fairness and Housing's Tenancy Plus program, and increased core funding for Consumer Affairs Victoria's Renter Services programs including the Tenancy Assistance and Advocacy Program (TAAP), the Retirement Housing Assistance and Advocacy Program (RHAAP), and the Tenancy Central Service which provide advocacy support to renters including actioning repairs.
- **Improve housing outcomes for people with disabilities** by monitoring state and Commonwealth progress on reforms recommended by the Disability Royal Commission and the NDIS Review, and implementing actions that are within the State's remit.

Appendix 1: Methodology

This report provides insights from frontline community sector workers on renters' experiences and the rental market in Victoria. It is the fourth annual 'Renting in Victoria' report conducted by VCOSS.

Insights were elicited from a survey distributed to a sample of around 1,000 community sector workers who support renters. This year's survey generated 205 responses from workers across more than 15 different parts of the community sector.

Practitioners were asked what renters they predominantly support[27]:

- Private renters (N=127)
- Social housing renters (N=65)

[27] While this data can provide indication of some emergent trends across private rental, public housing, and community housing – this data has been disaggregated by asking practitioners who they predominantly support. Therefore, there may be overlaps in the data that cannot be accounted for. We also note the sample size for public and community are considerably lower and therefore are not representative across the state.

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