

October 2025

Reflections on Victoria's Housing Statement two years on

Opportunities to build on the Victorian Government's
housing agenda



Victorian Council of Social Service:

VCOSS is the peak representative body for Victoria's social and community sector, and the state's leading social advocacy organisation. We work towards creating a Victoria that is *fair, just and inclusive*. A society where nobody is trapped by poverty, and everybody is supported to live a life of *wellbeing*.

Aboriginal Housing Victoria (AHV):

Aboriginal Housing Victoria (AHV) is the largest registered, non-government Aboriginal housing organisation in Australia. As a not-for-profit, independent Aboriginal community organisation, AHV provides culturally safe, affordable and secure housing to nearly 5,000 Aboriginal Victorians in over 1,800 housing units across the State. Through the provision of secure housing by an Aboriginal rental provider, AHV helps strengthen Aboriginal communities and cultural ties and aims to maintain and sustain tenancies, to break the cycle of poverty and disadvantage. AHV is also the lead agency for Victoria's Aboriginal Housing and Homelessness Policy, *Mana-na woorn-tyeen maar-takoort - Every Aboriginal Person Has A Home*.

Council to Homeless Persons (CHP):

Council to Homeless Persons is the peak body representing organisations and individuals in Victoria with a commitment to ending homelessness. Our vision is to end homelessness in Victoria. We work towards this goal through leadership in policy and advocacy, building the capacity of Victoria's homelessness sector, and working in partnership with people who are or who have been without a home.

Justice Connect:

In the face of rising unmet legal need, Justice Connect designs and delivers high-impact interventions to increase access to legal support and progress social justice. Justice Connect believes in a fair and just world, where people and communities are supported to engage with and fully participate in our legal and social systems, and avoid the negative impacts on their wellbeing or organisational health that flow from unresolved legal problems.

Safe and Equal:

Safe and Equal is the peak body for Victorian organisations that specialise in family and gender-based violence across the continuum, from primary prevention, early intervention, response and recovery.

Tenants Victoria:

Tenants Victoria is the peak body for the state's renters, who number almost 2 million people. Our vision is for safe, secure and affordable homes for Victorian renters in a fair housing system. Our services include information, legal representation and advice, financial counselling, and outreach.

Victorian Public Tenants Association (VPTA):

The Victorian Public Tenants' Association (VPTA) is the voice of public housing in Victoria. As the peak body representing existing public housing renters and those on the waiting list, we work to see a future where every Victorian who needs a home, has one.

We all live on sovereign and unceded Aboriginal land. This document was produced on the lands of the Wurundjeri people of the Kulin nation.



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Executive summary

Having a home is the foundation for a good life.

Right now, too many Victorians are missing out.

At the last Census, more than 30,000 Victorians were without a home – forced to ‘couch surf’ at someone else’s house, get a bed for the night at a dodgy motel, sleep in a car or tent or on the street, or try and secure a place in temporary crisis accommodation. Extraordinarily, 13,715 of those who sought homelessness assistance in 2023/24 were people with jobs.¹

Others have a roof over their head but are making major sacrifices to hold onto their home. Skipping meals, not turning on the heater, going without vital medicines to pay the rent. Victoria has more people in housing stress – paying more than 30 per cent of their income on housing – than any other Australian state or territory.

And some are keeping quiet about breaches of their housing rights for fear of being evicted, living in unsafe situations to avoid homelessness.²

Put plainly, Victoria – like the rest of Australia – has a housing crisis.

On a positive note, political leaders at a state and Commonwealth level have recognised there’s a problem and made a series of flagship policy commitments and investments to tackle supply and affordability.

In Victoria, the signature piece is the State Government’s 10-year *Housing Statement*. This statement, released in September 2023, comprises five focus areas: immediate planning system reform, strategies to unlock supply in established suburbs and towns, more protections for renters, more social housing, and a new long-term (25 year) plan to guide housing growth (*Plan for Victoria*).

This paper marks the two year anniversary of the Housing Statement. It takes stock of the current challenges in our housing system, and considers what elements of the government’s strategy could be refined to deliver even greater benefits for Victorians who have least power and opportunity in our housing system, particularly those on low and very-low incomes, those who are victim survivors of family violence and people who are Aboriginal and Torres Strait Islander.

Signatories to the paper urge the Victorian Government to up the ante in six priority areas.

Specifically, we call on the Victorian Government to:

1. **Significantly increase the supply of social housing.** The Government should set a target and establish a strategy to add 7,990 new social housing dwellings a year for the next 10 years, as part of a pathway to meet total demand for social housing by 2051.³ Currently, the state has housing targets for the private market, but no targets for social housing. Without this, we are missing a crucial policy level, market signal and investment driver.
2. **Make a clear distinction between social housing and affordable housing** – and prioritise social housing. Ensure that:
 - the Government’s policy, legislative and regulatory levers and investment decisions prioritise and enable the growth and development of a thriving social housing sector, as this is where there is the greatest level of need
 - ‘affordable housing’ is not conflated with social housing, and is more tightly targeted and regulated to assure transparency, accountability and public value.
3. **Build a better future for public housing tower residents** and local communities by getting the scope and process of redevelopments right.
4. Building on strong foundations, keep driving hard on measures to **improve housing security, quality and affordability for renters and assure renters’ rights**
5. **Advance social housing regulatory reform** in partnership with stakeholders, to help the sector to grow and develop with tenants at the centre.
6. **Meet the housing needs and aspirations of Aboriginal Victorians.**

This work must be planned, funded and implemented with ongoing input from the community sector, including housing peak bodies, and from Victorians who have direct experience of challenges in the housing system, including – but not limited to – housing stress (affordability), lack of secure tenure, homelessness and social housing need. Its impacts should be evaluated within a set timeframe of implementation – we suggest no more than five years.

By taking targeted action in these areas and making smart long-term investments for the public good, the Victorian Government can achieve its supply and affordability objectives **and** leave a lasting legacy of housing justice.

What is social housing?

Social housing is short-term and long-term rental housing owned and run by the government or not-for-profit agencies. It includes both public housing and community housing. It is for people on low incomes, especially those who have recently experienced homelessness or who have other special needs.

Rent for social housing is set as a proportion of income. In Victoria, public housing tenants are charged 25 per cent of their income, or the market rent, whichever is lower.

Community housing organisations usually charge tenants between 25 to 30 per cent of their income plus the value of the Commonwealth Rent Assistance that each tenant receives, or 74.99 per cent of the market rent, whichever is lower.

What challenges does Victoria need to address through the Housing Statement?

At the time of its launch in September 2023, the Victorian Government's *Housing Statement* reflected that:

“Housing affordability is at its lowest in decades, and it’s taking so much longer to save for a deposit than it used to. Vacancy rates for rentals are at record lows, and prospective tenants are finding theirs is just one of dozens of applications. Key workers are struggling to find housing close to where they work – especially in the regions. And many families are getting priced out of the market altogether.”

“Just like with the private housing market, the supply of social and affordable homes needs to keep up [with] demand.”

Two years on, community sector housing advocates continue to highlight the following key challenges:

- **Housing costs too much for most people.**
Housing affordability in Australia is at its lowest in 30 years – and Victorian housing affordability is below the national average.⁴ Rental affordability is at its lowest point in over 10 years and vacancy rates are at historic lows.⁵ Notices to vacate for non-payment of rent have increased fivefold since 2021 as renters struggle to keep up with price hikes.⁶
- **There aren't enough rentals on offer.**
In Victoria, rental vacancies have fallen significantly in the past two years, while the population has grown.⁷ Vacancy rates have been under 1.5 per cent for the past 12 months.⁸ Not only does this make it hard to find a rental home, it creates the preconditions for unscrupulous landlords to exploit their power imbalance over renters.
- **Rents are too high.**
Rents are rising sharply and rent assistance payments are not keeping up. In many areas of Victoria, the median rental rate is no longer affordable relative to the income of an average rental household.⁹ Across Victoria, only 0.2 per cent of affordable and appropriate dwellings were available to singles on a Centrelink income.¹⁰
- **There's not enough support for people to hold on to rental properties.**
It is imperative that people can hold on to their tenancies over the medium and long term. This requires intervening early when people are at risk of not paying their rent or failing to meet some other obligation of their tenancy. Existing supports such as the Private Rental Assistance Program, the Aboriginal Private Rental Assistance Program and the Rental Stress Support Package are insecurely funded and/or over-subscribed.

- **Compounding challenges are driving people into shoddy homes or homelessness.** Homelessness services are reporting increased demand from people who haven't needed support in the past, alongside an increase in clients with multiple and complex needs. The number of employed people seeking homelessness assistance in Victoria has grown to the point that employed people now make up one-in-eight homelessness clients in Victoria.¹¹ In 2021, there were 30,660 people experiencing homelessness in Victoria.¹²
- **There's not enough social housing.** There were 66,079 applications for social housing in Victoria as of March 2025. This comprises more than 100,000 Victorians, including adults and children. It represents both new applicants (55,553) and existing tenants who are unsafe or in inappropriate housing and have requested a transfer (10,564).¹³ Long wait times for social housing are putting people at risk: the average wait time for public housing for people escaping family violence in Victoria is almost two years.¹⁴

We acknowledge that the Government is focused on addressing many of these issues. Since the release of the *Housing Statement*, announcements about planning, rental reforms and other housing reforms contain initiatives that will help some Victorians in the private rental market, or into home ownership. We broadly support this work, with caveats outlined in the next section of this paper.

A critical challenge that Government needs to do much more to address is **building more social housing**.

Social housing (both public and community 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 shortcomings¹⁵, Victorians can still secure a roof over their head.

Later sections of this paper detail the acute shortfall of social housing, and related challenges in maintaining and regulating the current supply. Without an appropriate social housing target and sustained, long-term planning and investment to get there, this shortfall will undermine the good work that Government is doing in other parts of the housing system.

Two years on – positive steps on the road to housing justice so far

The Victorian Government published its first progress report on the *Housing Statement* in September 2024. We expect that the publication of this paper will coincide with a second progress report from the Government.

Some examples of positive action we highlight are as follows (this is not an exhaustive list):

- The Victorian Government has passed equity-focused changes to the *Residential Tenancies Act* that will **restrict unfair and excessive rent increases** in certain circumstances and **ban no-fault evictions**.
- It has introduced a **Short Stay Levy**, which requires short-stay accommodation platforms like Airbnb to make a small contribution to public and community housing in Victoria in recognition of their distortionary impact on the housing and rental market.
- It has completed a comprehensive review of the state’s planning framework and published *Plan for Victoria*. It has set ambitious targets for new homes in each LGA. Several co-authors of this paper made formal submissions to the *Plan for Victoria* developmental process.¹⁶

However, while we can see positive potential in many existing or planned *Housing Statement* initiatives, there are opportunities to strengthen design and implementation to bolster the impact for Victorians who struggle most in our housing system.

For example:

- **Unlocking and rezoning surplus government land.** This is a positive and sensible move to free up land for new housing for Victorians. However, there should be greater ambition. Putting aside only 10 per cent of the land for “affordable housing” is a missed opportunity. A more significant proportion of this government land should be quarantined for social housing (as distinct from affordable housing) to support people on the lowest incomes.
- **The implementation of Rental Dispute Resolution Victoria.** This new approach to rental disputes seeks to divert cases away from formal Victorian Civil and Administrative Tribunal hearings so they can be resolved by quicker, less adversarial mechanisms. We supported the establishment of this new body to help improve rental fairness for suitable cases. Now that RDRV has moved beyond the pilot phase, it is vital that meaningful renter-centred outcomes data is systemically collected and analysed to assure that RDRV is delivering on its promise to deliver, not only fast, but also fair outcomes. This data should support continuous quality improvement within RDRV and assist broader systems reform. RDRV should also have a continued focus on working with stakeholders to establish the right referral pathways into tenancy advocacy and complementary social services supports.

- **The introduction of mandatory training and licensing for the real estate industry**, including agents, property managers, conveyancers and owner corporation managers. We welcome this measure as an opportunity to uplift industry operators' understanding of their obligations under the *Residential Tenancies Act*. We note that the **type** of training that real estate agents receive – and **who** delivers it – matters. The detailed implementation design, and monitoring and evaluation, of this measure should include an intentional focus on building the industry's capability to assure safety for renters with complex needs. This would include capability in trauma-informed approaches, ability to identify and respond appropriately to family violence, and understanding of Aboriginal cultural safety and self-determination. Social services bodies hold deep expertise and should be a key partner in building real estate industry capability.
- **Streamlining decision-making to more efficiently increase housing supply**. This is positive, provided that dwellings meet quality standards related to liveability and climate resilience.
- Focusing on **regional housing needs**, including the Regional Housing Fund, is critical. We look forward to greater specificity on how the initiatives will be implemented and acquitted.

Opportunities to re-focus, stretch further and achieve greater impact

The Victorian Government has set an objective of enabling delivery of stable, affordable and appropriate housing for every Victorian.

This is the right goal.

To achieve it, the Government must respond to the needs of every Victorian at every stage of their housing journey.

There needs to be a continuum of responses for a continuum of needs. This includes a strong social housing system, affordable housing that is targeted appropriately, private rental housing with adequate protections, and supported home ownership – particularly for priority communities such as First Nations people.

The Government’s agenda, represented by its reform and investment commitments, partially responds to this continuum of needs. It contains initiatives that will improve the overall supply of housing, improve conditions and housing security for some private renters, and provide assistance for some key workers on middle incomes.

But to realise its potential to address the housing crisis, the Government’s agenda needs to do more to provide enough homes and help sustain housing for those on very low to low incomes, and people with acute needs.

“The Government must respond to the needs of every Victorian at every stage of their housing journey.”

The Victorian Government’s own Social Housing Regulation Review process found that *‘[t]here is a profound market failure in providing suitable and affordable housing for low-income and vulnerable cohorts in the community’*.¹⁷ To address this market failure, ambitious and immediate action is needed to significantly increase the stock of social housing and ensure a long-term pipeline, and provide appropriately funded services to help people avoid eviction and homelessness.

The 2023 *Housing Statement* claimed that ‘Victoria has the biggest social and affordable housing agenda of all of Australia’s states and territories’.

Unfortunately, Victoria is starting from the lowest base.

Due to decades of underinvestment by successive governments, the proportion of social housing stock in Victoria has dropped so significantly that we now have the lowest percentage of social housing in the country.

Given the decades of underinvestment and the scale of unmet need, significantly increasing the supply of social housing – including an increase in both public and community housing – should be the highest priority.

Affordable housing can help make the housing system more equitable, by reducing housing costs in the private market for people on moderate incomes.

But it does not serve the same purpose in the market as social housing. Only public and community housing provides access and security for those on low and very low incomes.

In our reimagined housing system, any government policies, regulatory enablers, tax concessions or grant schemes that support the growth of affordable housing should be designed with guard rails that assure public value.

The starting point must be a new, consistent definition of affordable housing. See further discussion on page 16.

The Victorian Government has indicated that it is focused on, and committed to fixing, the housing crisis, but there is a long way to go. To provide housing where and for whom it is needed most, we must set aside the disproved idea that tweaking the private market can fix the crisis. By taking action in the priority areas explored below, the Government can achieve its stated goal of fixing the housing crisis for **all** Victorians, ensuring those who are most vulnerable are not locked out or left behind.

A note on cohort specific measures

While everyone needs a safe, affordable and accessible place to live, different parts of the Victorian population have different needs and aspirations for housing and related supports.

Across all housing initiatives, we call on the Victorian Government to commit to targeted investments and bespoke solutions where needed.

Groups facing greater barriers to affordable and secure housing include, but are not limited to:

- Aboriginal and Torres Strait Islander communities
- People with disabilities
- Adult and child victim survivors of family violence, including young people without a protective parent
- People with mental health support needs
- People on temporary migration visas not eligible for social housing
- Formerly incarcerated people
- Young people
- Older people experiencing systemic disadvantage
- Members of the LGBTQIA+ community

Government should commit to evaluations that continue to build the evidence of what works for whom, and transparent methods of acquitting investments.

Key opportunity to stretch: Significantly increase the supply of social housing through immediate actions and a long-term strategy, including a target of at least 7,990 social dwellings per year for 10 years

What is the challenge?

At the time of writing, the Victorian Government has publicly committed to delivering 11,225 new social housing dwellings from 2023 to 2029, with a net increase of 10,185.¹⁸ This equates to just over 1,600 new dwellings a year, which will keep the percentage of social housing stagnant on a per capita basis.

While it is a critical baseline commitment, it will not address the deficit in social housing borne of decades of underinvestment by successive governments. However, there is a risk that this level of investment could result in an overall decrease of social housing per capita given anticipated population increases.

Further, the Government has not committed to any long-term target or strategy to turn the deficit in social housing around.¹⁹

Victoria has the smallest proportion of social housing of all states and territories in Australia, at around 3.0 per cent.²⁰ Even after the Big Housing Build, this proportion will only increase to about 3.5 per cent²¹ – still under the national average of 4.5 per cent. In 1996, the national average was almost 6 per cent.²²

As of March 2025, there were 66,079 applications for social housing in Victoria, comprising 55,553 new applications and 10,564 social housing renters waiting to move to a safer or more suitable social housing property. However, the number of *applications* on the social housing waiting list underestimates the number of actual *people* waiting for social housing.

Each application represents a household in need of social housing. The size of these households presents significant variation, so it is difficult to estimate the number of people currently on the waitlist. The 2023 *Final Report into the Rental and Housing Affordability Crisis in Victoria* indicated that waitlist applications, which then numbered 51,455, equated to 93,602 people. With an additional 10,000 people waiting for a social housing transfer, the waitlist truly comprised more than 100,000 people.²³ In 2025, we can confidently state that this number has significantly grown.

Given that the private rental market cannot meet the housing needs of an ever-growing proportion of the population, the need for government to increase social housing supply is urgent and essential.²⁴

The severe shortage of social housing to support people on low and very low incomes is also a major driver of the broader rental affordability crisis, making it harder even for renters on moderate incomes to find a home.²⁵

What is the impact?

Social housing is essential to protect people on low and very low incomes and those with acute needs from poverty, homelessness, and family violence. Social housing renters report economic, health and social benefits from living in social housing.²⁶ Providing adequate social housing is also essential to creating a well-functioning private rental market, by reducing pressure and demand.

Conversely, a lack of safe and secure housing can have devastating long-term consequences – including children being removed from families, children and young people disengaging from education, people struggling to find work or hold down a job, and poor health outcomes.

And a shortfall in social housing leads to significant downstream costs for government, which will only increase over time. At a national level, a cost-benefit analysis has found that failure to provide housing for people on low and very low incomes and those experiencing homelessness will cost the community \$25 billion per year by 2051.²⁷

The same analysis found that addressing the housing crisis for these cohorts in Victoria would produce budget savings of \$7.8 billion over 30 years – from social benefits, including improved health outcomes, reduced crime and reduced family violence.²⁸

A robust social housing system would also ease pressure on the private rental sector, contributing to affordability across the housing system.²⁹

What action is needed?

The Victorian Government should immediately introduce mechanisms for growing social housing supply – including increases in both public housing and community housing.

This should include setting more ambitious social housing targets for initiatives already announced – such as an explicit social housing target for the use of surplus government land, and introducing mandatory contributions to social housing from private developers.

And the Government needs to adopt a **long-term**, ambitious social housing target to guide planning and investment. Research commissioned from SGS Economics & Planning by the Victorian Housing Peaks Alliance shows that, just to catch up to the national average of 4.5 per cent social housing stock, Victoria needs to build 7,990 social homes a year for the next 10 years. This will provide a pathway to reach the additional 377,000 new social homes required by 2051.

With family violence being the most common reason women and children seek support from homelessness services, the Victorian Housing Peaks Alliance also commissioned research on the social housing needs of family violence victim survivors. The modelling demonstrates that, as a projected bare minimum, victim survivors will require at least 83,000 new social homes by 2051 – approximately 22 per cent of additional social housing.

Our position is that the new *Plan for Victoria* should be used as a vehicle to develop a long-term strategy for increasing and maintaining Victoria's social housing supply, given that 'affordable housing and choice' is one of its core pillars.³⁰

The starting point should be to confirm where and for whom social housing should be developed, including targets for regional areas. It should include an investment strategy with a clear development pipeline.

Yana's story: Social housing with targeted support protects people from family violence and homelessness

Yana* is a woman from a culturally diverse community who was experiencing family violence from her husband. She fled the home she shared with her husband into temporary accommodation. But when the temporary accommodation gave her an eviction notice, she was facing homelessness.

Yana received support from a community legal service, with integrated social work support. The community lawyers provided Yana with advice about her tenancy rights and options, and they also negotiated more time for her in the temporary accommodation. This allowed the social worker from the community legal service enough time to help Yana access social housing without an intervening period of homelessness.

At that stage Yana had no furniture or basic household items, so the social worker from the community legal service supported her to access family violence support and funding to furnish her new home.

Yana has now also joined her community garden and is undertaking some study. Thanks to having safe and stable housing, she is able to move forward with her life following her experience of family violence.

* Name has been changed

Key opportunity to re-focus: Put the focus back on social housing by defining, delimiting, regulating and targeting affordable housing

What is the challenge?

Affordable housing has the potential to support and bolster a fair and resilient housing market by providing targeted financial assistance, especially for key workers on low to middle incomes. Most often delivered as a discount to market rent, affordable housing is a particularly vital tool for addressing workforce shortages and service deserts, providing assistance for key personnel such as aged care and early childhood workers to be able to live in the areas where they work.

However, it is not the same as public or community housing, and it shouldn't be conflated with these cornerstones of a functional housing safety net.

The Government has leaned heavily on 'affordable housing' initiatives to solve the housing crisis. However, 'affordable housing' is not well defined in either the *Housing Statement* or subsequent reform announcements, which makes it unclear how much – if any – affordable housing will be provided for people on low and very low incomes.

This lack of clarity about who 'affordable housing' is intended for is symptomatic of broader problems with how this type of housing is defined and delivered in Victoria – as noted in the Social Housing Regulation Review's Final Report. The affordable housing system also lacks adequate mechanisms to ensure long-term compliance by private providers.

Government resources should be targeted to where there is greatest need, and where investment will provide the most public benefit. This is social housing, which has suffered decades of underinvestment.

Getting clear about the term 'affordable housing'

Under the Victorian *Planning and Environment Act 1987*, 'affordable housing' refers to housing that is appropriate for the needs of households on very low, low and moderate incomes. Under this definition, affordable housing is an umbrella term that includes social housing. The income bands for very low, low and moderate incomes are updated annually.

However, it is accepted practice for the term 'affordable housing' to be used by government, community sector and private sector organisations to refer to forms of subsidised rental housing that are *distinct from* social housing. An example is the National Rental Affordability Scheme, which provides an annual financial incentive for up to 10 years to approved participants who rent dwellings to eligible people on low to moderate incomes at a rate at least 20 per cent below market value rent.

The Victorian Government uses the phrase 'social and affordable housing' in many housing announcements (rather than, for example, 'affordable housing including social housing'), indicating that affordable housing is understood to be something that is different to social housing.

In this paper, the authors use the term ‘affordable housing’ to refer to subsidised rental housing that is distinct from social housing.

	Affordable housing	Social housing	
		Public	Community
Supports	People who cannot afford to live close to employment or required services.	Low and very low-income earners (including income support recipients).	
Ownership	Various	Victorian Government	Community organisations

What is the impact?

Without clear and appropriate definitions and parameters around affordable housing initiatives, this kind of housing can be targeted to people on moderate incomes, leaving those in most need literally out in the cold.

This includes people in precarious housing situations or experiencing homelessness, many of whom are victim survivors of family violence, including financial abuse. With these people priced out of the private rental market and ‘affordable housing’, there will be further pressure on already over-stretched social housing and homelessness services.

A reliance on broadly-defined affordable housing can also divert resources such as land, grants and tax breaks away from housing solutions for people experiencing poverty and homelessness.

What action is needed?

Government housing initiatives will be most effective if they’re targeted to address specific problems. The most useful and feasible role for affordable housing is in addressing the *spatial impacts* of the housing affordability crisis. In particular, affordable housing can support a better distribution of labour across cities and towns. It can support lower paid essential workers who can’t work remotely (such as disability, aged care and early childhood workers) to live near their places of employment, reducing the cost of commuting and the burden of congestion for the wider community.

It can also help people on moderate incomes who are at risk of experiencing housing stress to remain in their neighbourhoods and connected to their communities.

The Government should:

- Release clear and appropriate definitions and parameters for affordable housing initiatives.
- Determine affordability in relation to *incomes* rather than *rents*, retaining the protection of a cap set at 30 per cent of the median income. This would improve affordability while maintaining a distinction between affordable housing (determined in relation to average incomes) and social housing (determined in relation to an individual's actual income).
- Prioritise the growth of both public and community housing over affordable housing.
- Where digital technologies are used in the allocation of affordable housing (for example, via housing ballots), ensure the allocation mechanism protects the digital rights and privacy of applicants.
- Ensure compliance mechanisms are in place and enforced so that affordable housing remains affordable in the long term.

Key opportunity to re-focus and strengthen: Build a better future for public housing tower residents and the community by getting the scope and process of redevelopments right

What is the challenge?

The public housing towers currently provide around 6,000 homes. This represents about 10 per cent of Victoria's social housing stock. The *Housing Statement* expressed government concern about the towers' safety, amenity and appropriateness. It committed to "*Australia's biggest ever urban renewal project*" – redeveloping all 44 of Melbourne's high-rise public housing estates by 2051 – as "*the next big step toward providing more modern, accessible and energy efficient homes*".³¹

Not surprisingly, community sector organisations that work closely with residents in the towers – including signatories to this paper – report high levels of renter anxiety about the Government's plan for their homes.

It is crucial that Government meaningfully engage with residents to reduce this anxiety.

This engagement is also central to the project's long-term feasibility and success.

People who have lived in these homes – sometimes for decades – understand what they and other residents need in a way that no amount of government or community sector analysis can replicate. That's why meaningful engagement with residents *must* be at the heart of the process.

At this stage – despite Government implementing a consultation process that has improved over time – community engagement is not reaching the right people in the right ways. Many residents express frustration to community sector organisations that information, including information about their rights, is difficult to obtain, access or understand. This is impacting confidence and trust for some community members.

The public housing tower redevelopments can be a once-in-a-generation chance to create a legacy of housing justice, improving the lives of thousands of Victorians and flowing through to benefit the whole housing system and community.

But only if Government gets the process right in terms of both the scale of its ambition and the scope and transparency of its planning and implementation. Otherwise the problems it aims to fix will be reproduced for future generations.

What is the impact?

This is a hugely significant infrastructure project for Victoria, with the capacity to deliver more homes, and more energy efficient and liveable homes – especially for those on low and very low incomes or with complex support needs.

With an improved process and more far-sighted ambition, the Government can seize the opportunity to make a significant contribution to social housing growth, and to the lives of people who need it.

What action is needed?

The 'what'

For this significant renewal project to be successful, the Government needs to take a long-term view of what Victorians need.

The Government has shown leadership in the conversation around the urgent need to increase housing supply. However, as previously noted, the important element missing from this leadership and from the conversation is *supply of adequate social housing*.

The current proposal for the public housing tower redevelopments – to increase the amount of social housing on the redeveloped sites by 10 per cent – **will deliver just 700 new dwellings for the life of the project.**

This is squandering a major opportunity to address the housing crisis.

The public housing tower redevelopments are a huge undertaking that is already causing major upheaval (although the Government can and must minimise this through measures described below). Given the scale of the 30-year renewal project, the social costs of dispersing established communities and the public investment the process represents, Victoria needs to get 'bang for its buck' in terms of social housing up-lift.

The current proposal does not provide this bang. Most of the 10,000 homes being built over the next six years will need to be used for almost 7,000 households being uprooted. Unless it is part of a broader strategy to increase the supply of social housing, the process will worsen already-ballooning social housing wait times.

Including both public housing and community housing, the Government should deliver an ambitious increase – **well beyond 10 per cent** – in the amount of social housing up-lift forming part of this large-scale and long-term renewal project. This up-lift should be distributed across redevelopment sites such that residents have the option to return to a suitable home on the same site they left, if they choose. All public land should be retained in public ownership, and residents should be guaranteed that they can return to public housing – as distinct from community housing – if that is their preference. This distinction should be clearly communicated.

A minimum of 10 per cent of all social housing and 10 per cent of all affordable housing delivered through the renewal process should be Aboriginal housing. This reflects the significant over-representation of Aboriginal people in the social housing and homelessness service systems associated with the enduring impacts of colonisation – Aboriginal rates of homelessness in Victoria are around 13 times that of the mainstream population.³²

The 'how'

How this social housing uplift is planned, designed and implemented will determine whether the project provides what Victorians need for future generations.

The Government's stated aims are to improve the safety, amenity and liveability of the next generation of public housing estates, connecting them to surrounding communities and improving the public realm. These are laudable goals, but in order to provide what future residents need, Government must listen to what current residents say.

The process of the public housing tower redevelopment and its impact on residents have been widely discussed during the recent inquiry into the redevelopments.³³

Residents have told trusted community sector organisations that their top-line needs are:

- **Clarity, transparency and responsiveness.** First and foremost, residents need to know what to expect from a process that will significantly impact their lives. They need clear, linguistically accessible information, including written communication that outlines their rights and cannot be reversed. They also need their questions and concerns addressed in a timely manner, which we characterise as within a fortnight – at most. Renters who relocate to facilitate a renewal program should maintain their status as public housing renters, including rent calculations and the implementation of public housing policies and procedures in perpetuity, regardless of whether they choose to exercise their right of return. We recommend the Government adopt a set of principles around clarity, transparency and responsiveness, devised in partnership with community organisations that are on the ground with residents.
- **Guaranteed right of return,** including specific and articulated entitlements to relocate and then return to their building and to a dwelling that matches their needs, if they choose to do so. To provide a genuine guarantee, Government must ensure that new homes are built which meet the needs of relocating renters.

In terms of the *design and implementation* of the housing tower redevelopments, we understand that residents' needs include:

- **An appropriate range of dwelling types** in the redeveloped sites, including homes for single people, large families, and people with disabilities. This planning needs to be undertaken in close consultation with residents and others who have lived experience of different housing needs, and it must be factored into early design phases.
- **Residents getting a say** about the built environment in and around their homes, including design of community and recreational spaces.
- **A future-focus lens,** which anticipates multi-generational needs and how people will live in the climate and the cities of the future.

This is the moment to take stock and ensure the right solutions are being implemented in the right way, with enhanced community engagement and consultation at the centre and leveraging the expertise of trusted community sector organisations and peak bodies. This is vital to ensure public housing residents' needs are met with good access to amenities and services and connections to community.

Where residents are relocated, this engagement and consultation should not cease. It is important to make sure impacted residents are listened to about their ongoing needs on the redeveloped sites.

A structured review would improve planning, design and implementation of the process for the remaining 39 towers.

Key opportunity to maintain Victoria’s reputation as nation-leading: Building on strong foundations, keep driving hard on measures to improve housing security, quality and affordability for renters and assure renters’ rights

What is the challenge?

While the Government has made changes to tenancy rules that offer some welcome protections for private renters, there is scope to do more to help people retain tenancies in both the social and private rental systems.³⁴

Overall, the Government has focused on housing supply and affordability rather than housing security. But these forms of support are mutually reinforcing – helping people to stay in their rental properties relieves strain on other parts of the housing system, preventing significant personal suffering and public expense.

For tenants in both social housing and private rentals, access to support services can be crucial to sustain tenancies and reduce evictions. However, programs offered by these services are hampered by limited funding and scope, meaning that people who most need supports are often unaware of or can’t access them.³⁵

What is the impact?

For many people, support to maintain a tenancy can mean the difference between staying trapped in a cycle of disadvantage and breaking out of it.

Without this support, people with acute and diverse needs – such as those experiencing serious mental health issues, disability and family violence – are at risk of being evicted into homelessness. This has devastating consequences for individuals, families and communities, and costly flow-on effects for Government.

Particularly for renters in social housing – most of whom face high barriers to accessing private rentals – losing a tenancy is likely to lead to homelessness. People in this position often enter a ‘revolving door’ of homelessness: evicted from social housing into the homelessness system, they become priority entrants back into the social housing system and continue in a cycle of precarity.

This has terrible effects on people’s physical and mental health, and high costs on the community. As well as the cost of rehousing someone – generally much higher than keeping them in a tenancy in the first place – periods of homelessness result in people using more government services, at a cost of up to \$25,000 per person per year.³⁶ It also extends waiting times for other social housing applicants in lower priority categories.

What action is needed?

The Victorian Government has recognised the social and economic benefits of tackling problems before they become crises. Avoiding evictions – and their personally devastating and socially costly flow-on effects – aligns with the Government’s Early Intervention Investment Framework.³⁷

Programs that help people avoid eviction from rental tenancies have high rates of success, and have been shown to save significant expense for government – both relating to eviction events themselves (for example in staff time, unpaid rent, and Tribunal costs and legal fees) and ongoing health and justice related costs associated with homelessness.³⁸

The Government should commit to providing access to suitable support services that can help people sustain tenancies in social housing and private rental housing. Models of support that are already proving effective can be expanded to help more people, including through:

- support with rental arrears or behaviours that affect tenants' or their neighbours' tenancies
- supporting renters to access other assistance (such as mental health or family violence services)
- support to navigate the private rental market
- community legal services and tenancy advocacy programs
- increased access to financial counsellors.

People are often at their highest risk of eviction in the early stages of a tenancy, so a key focus should be on providing renters with the support they need when they first move in.³⁹

Much of the policy and regulatory groundwork that can help guide best practice for sustaining tenancies has already been done in the Social Housing Regulation Review. To help keep people safely in their home, the Government should advance implementation of recommendations in the Review for stronger standards and best practice approaches on sustaining tenancies. This is discussed in greater detail on page 25 of this paper.

Clara's story: holistic supports can help renters in crisis stay safely housed.

Clara* is a single mother who has dealt with compounding challenges of ill health and family violence, including financial abuse, which led to her facing the crisis of eviction into homelessness.

Clara was able to receive support from Justice Connect, whose lawyers represented her at VCAT, assisting her to obtain an affordable rental repayment plan.

Justice Connect's integrated social worker arranged brokerage to help Clara meet these repayments, and contacted Centrelink to explain Clara's circumstances.

Clara's Centrelink payments, which had previously been cancelled, were reinstated as a matter of urgency and her entitlements back-paid.

Whereas she had experienced homelessness in the past, Clara was now able to remain safely housed with her young child and can contact the Justice Connect team if she needs help in the future.

**Name has been changed.*

Key opportunity to strengthen: Improve the transparency, accountability and regulation of social housing

What is the challenge?

The social housing system continues to evolve, but the regulatory settings have not kept pace.

Victoria needs contemporary regulation that supports the growth and development of the sector and better supports the long-term interests of social housing residents and their communities.

What is the impact?

The *Social Housing Regulation Review*, initiated by the Victorian Government in 2021 and conducted by an independent Panel, found that the sector has not experienced the level of growth that was envisaged at the inception of the regulatory system in 2004. In its published *Final Report to Government*, the Panel identified that *‘there is scope for regulatory reforms that better support and facilitate financial sustainability and growth’* (alongside *‘policy and investment certainty and continuity’*).

The Panel also found that many social housing tenants are dissatisfied with aspects of service, particularly in relation to repairs and maintenance. Further, different oversight mechanisms, service delivery standards and asset management standards across public and community housing have contributed to:

- differential treatment of tenants (for example, different rent setting policies, allocation processes, customer service standards, maintenance arrangements, dispute resolution processes, and likelihood of eviction depending upon provider type)
- complexity and confusion for tenants, their advocates and dispute resolution bodies
- a lack of transparency and accountability for the use of public funds.⁴⁰

What action is needed?

The independent Panel’s *Social Housing Regulation Review Final Report* and the Government’s formal response were both published in December 2024, and provide a roadmap for reform.

The *Final Report* makes 44 headline recommendations, encompassing:

- legislative reform and improved system architecture that puts tenants at the centre of the social housing system
- social housing regulation that is streamlined and consistent across both public and community housing, including a consistent set of performance standards
- regulation that drives better standards of social housing delivery, including updated and modernised standards for dwellings, tenancy management (tenancy sustainment) and workforce capability
- complaints and dispute resolution arrangements that better work for tenants
- regulation that drives improved accountability for the use of public funds
- regulation that better supports the sustainability and growth of the social housing sector
- establishment of an independent regulator for the social (and affordable) housing sector.

The Victorian Government's response:

- supports 20 recommendations in full
- supports 20 recommendations in principle or in part
- does not support three recommendations
- defers consideration of one recommendation to allow time for further analysis on the suitability of a single social housing regulator.

It charges the Department of Treasury and Finance and Homes Victoria with joint responsibility for progressing a reform package and commits to “working with stakeholders”.

It is crucial that the Victorian Government gets this right.

Translating the Government's response into a detailed implementation blueprint must:

- Involve meaningful partnering with system users (tenants) and other system actors (including peak bodies, advocacy organisations, and providers of both housing and support/tenancy sustainment). It is crucial that Government collaborates with stakeholders on the detailed design, sequencing, introduction, and monitoring and evaluation of the reforms – as distinct from inviting feedback on options determined by Government.
- Be supported by funding that enables social housing tenants and sector stakeholders to play their part.

There also needs to be changes to data reporting, for greater transparency about social housing demand and need. The Government should:

- provide data on the number of Victorian Housing Register (VHR) applications received, and the time taken to add applications to the VHR waitlist
- improve timeliness of social housing allocations data
- disaggregate and report separately on allocations to rooming houses, given that many rooming houses do not constitute suitable long-term housing.

John's story: from a problem to a crisis

For the past eight years, John* has called one of the public housing towers in Melbourne his home.

John first contacted the Victorian Public Tenants Association (VPTA) in March 2021, after he'd been trying to get the housing office to address a sewerage leak in his bathroom for a year. He'd had numerous plumbers attend his property but they'd been unable to fix the problem.

Even with the support of the VPTA, the situation remained unchanged. John's housing office advised that they were aware of the issue and that he should update them if the leak got worse.

It did.

By October 2022 there was brown water dripping from the walls and roof of the apartment, and other households had become affected. John and the VPTA were informed that the matter would be escalated to an engineer for investigation.

In December 2022 John requested a transfer to a vacant property in the building, of which there were many. He was told the issue was not urgent enough to warrant a transfer. By that stage John had more than 25 containers on the floor of his apartment to catch the brown water leaking from the walls and ceiling. His daughter wasn't able to stay with him as there wasn't enough floor space around the containers.

John and the VPTA were assured that the problem was still "under investigation", but that John's leak couldn't be fixed until plumbing issues identified in other parts of the building were addressed.

In April 2023 a pipe in John's apartment exploded. He was moved into an empty apartment two doors down.

Leaks continued to appear in other parts of the building, with residents receiving little or no communication about what was happening or what was being done about it. In June 2023, more than two and a half years after the problem began, residents decided to speak to the media about what they'd been going through.

Homes Victoria then called a meeting with residents, Community Connectors and VPTA to discuss the major sewerage problem and investigate why it had gone on so long without a resolution. In the following weeks, engineers completed an assessment of the building to identify how many properties had been affected. By that stage, residents had taken it upon themselves to map which parts of the building were impacted. They provided this to Homes Victoria to assist with the process.

The investigation found a large majority of homes were affected and the issue was far more critical than expected.

Shortly afterwards, residents were moved out of the building into temporary accommodation.

More than two and a half years after reporting to the housing office, when the situation had escalated from a problem to a crisis, John and his neighbours started to see action.

**Name has been changed.*

Key opportunity to strengthen: Meet the housing needs and aspirations of Aboriginal Victorians

What is the challenge?

First Nations communities are severely overrepresented in homelessness numbers. As outlined in the Yoorrook Justice Commission's reporting, First Peoples in Victoria are 10 times more likely than non-Indigenous Victorians to access homelessness services.⁴¹

As in other areas of over-representation facing First Nations people, this variance is too often due to structural barriers and systemic exclusion.

Victoria has the highest rate of Aboriginal people seeking homelessness services in Australia.⁴²

What is the impact?

We welcome the Victorian Government's commitment in the *Housing Statement* that 10 per cent of all new social housing will be allocated to Aboriginal people and delivered by the Aboriginal Community Controlled sector.

However, what is missing is an explicit commitment to resourcing implementation of the *Mana-na woorn-tyeen maar-takoort (Victorian Aboriginal Housing and Homelessness Framework)*, and to meeting the needs and aspirations of Aboriginal people beyond social housing.

What action is needed?

In designing and implementing housing initiatives, the Victorian Government needs to embed Aboriginal self-determination.

This means funding and implementing the 2020 *Mana-na woorn-tyeen maar-takoort (Victorian Aboriginal Housing and Homelessness Framework)* and the *Blueprint for an Aboriginal-specific homelessness system in Victoria*.

We were pleased to see the Government allocate three years of funding to continue the Wathaurong and Ngwala Aboriginal Access Points and the Aboriginal Private Rental Assistance Program. However, more ambitious commitment is needed. We note that conditions for Aboriginal Victorians have worsened since the release of the Framework in 2020.⁴³

The implementation of these reforms needs to be co-designed and undertaken in consultation with Aboriginal housing organisations and to reflect current circumstances.

Much more is required to make sure that Aboriginal Victorians have the same housing choices as other Victorians and the same opportunities to build inter-generational wealth through home ownership.

Madylin's story: bespoke housing solutions can empower First Nations people to meet their housing aspirations

Madylin is a young, proud Gunditjmara woman.

After she started uni and was faced with the choice between stable housing and continuing her education, she made it her mission to buy a home of her own.

"I don't think I ever had a safe stable place to live probably since I was 11," Madylin says. "I wanted somewhere that was mine. I wanted somewhere that no one could kick me out of, no one could bring anyone in without me asking."

With the help of Indigenous Business Australia (IBA) and the Victorian Homebuyer Fund (VHF), Madylin was able to buy a home at just 19 years old.

These programs gave her "an even playing field" when it came to getting into the housing market.

Of now owning her own home, Madylin says, "It's like a breath of fresh air. It's knowing you can have somewhere to come home to. Also to share with other people, like if my friends are having a shit time at their home they can come here... I'd definitely say it's a healing journey."

Madylin wants to see a future "where Aboriginal people are dominant in the housing market, houses are owned by us for us in our communities, we're not having to beg for safe and suitable housing. I want that for my future kids and for my little cousins."

"I think that's what we deserve."

This case study is adapted from the Aboriginal Home Ownership Hub. See Madylin's story and others here: <https://aboriginalhomeownershiphub.org.au/>

¹ Council to Homeless Persons, New data shows huge rise in working people facing homelessness (December 2024): <https://chp.org.au/article/new-data-shows-huge-rise-in-working-people-facing-homelessness/>

² This was a key finding of VCOSS's 2025 Renting in Victoria report: <https://vcoss.org.au/wp-content/uploads/2025/08/Renting-in-Victoria-2025-1.pdf>

³ 2051 is the timeframe of the Victorian Government's Housing Statement.

⁴ PropTrack Housing Affordability Report (2024): <https://cdn.rea-group.com/wp-content/uploads/2024/09/21004733/PropTrack-Housing-Affordability-Report-August-2024.pdf>

⁵ Commissioner for Residential Tenancies and SGS Economics & Planning, Renting in Victoria: 2024 Snapshot (2024): <https://files.rentingcommissioner.vic.gov.au/2025-04/Renting%20in%20Victoria%20Snapshot%202024.pdf>

⁶ Ibid

⁷ Anglicare Victoria, Rental Affordability 2024 Snapshot (2024): <https://www.anglicarevic.org.au/research/victorian-rental-affordability-snapshot-2024/>

⁸ SQM Research (2025): https://sqmresearch.com.au/graph_vacancy.php?region=vic-Melbourne&type=c&t=1

⁹ 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>

¹⁰ Anglicare Victoria 2025, 'Rental Affordability 2025 Snapshot', <https://cdn.anglicarevic.org.au/wp-content/uploads/2025/04/Anglicare-Victoria-2025-Rental-Affordability-Snapshot-report.pdf>

¹¹ Council to Homeless Persons, Employed and at risk: the new face of homelessness in Victoria (April 2024): <https://chp.org.au/wp-content/uploads/2024/04/Employed-and-at-risk-FINAL.pdf>

¹² Australian Bureau of Statistics, Estimating homelessness – Census (2023): <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release#key-statistics>

¹³ Housing peaks analysis of applications on the Victorian Housing Register: <https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr>

¹⁴ DFFH, Annual Report 2023-24 (2024): <https://www.dffh.vic.gov.au/sites/default/files/documents/202410/DFFH%20Annual%20Report%202023-24.pdf>

¹⁵ For example, systemic barriers (market behaviour, workforce culture, capability and capacity) to identifying renters' needs and making appropriate referrals (e.g. to tenancy sustainment services).

¹⁶ A selection of community sector housing peaks' submissions to this process are provided here: Council to Homeless Persons, <https://chp.org.au/publication/submission-on-developing-a-new-plan-for-victoria/>

Tenants Victoria, <https://tenantsvic.org.au/wp-content/uploads/2024/09/Submission-to-Plan-for-Victoria-September-2024-PDF-322KB.pdf>

Community Housing Industry Association Victoria, https://chiavic.com.au/wp-content/uploads/2024/09/A-new-plan-for-Victoria_CHIA-Vic-FINAL-submission.pdf

VCOSS, <https://vcoss.org.au/environment-and-climate-change/2024/09/plan-for-thriving-communities/>

¹⁷ Social housing in Victoria: interim report. Social Housing Regulation Review (December 2021): <https://apo.org.au/sites/default/files/resource-files/2021-12/apo-nid315724.pdf>

¹⁸ Numbers are from: Homes Victoria, Social Housing Accelerator Program – Victorian Implementation Plan October 2023 (2023): https://treasury.gov.au/sites/default/files/2023-11/shap-vic_0.pdf

¹⁹ For examples of other states' long-term targets, see the Tasmanian Housing Strategy 2023-2043 and Action Plans: <https://www.tasmanianhousingstrategy.tas.gov.au>; and the Western Australia Housing Strategy 2020-2030: <https://www.wa.gov.au/government/document-collections/wa-housing-strategy-2020-2030>

²⁰ Australian Institute of Health and Welfare 2025, 'Housing Assistance in Australia', [Housing assistance in Australia, Households and waitlists - Australian Institute of Health and Welfare.](#)

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- ²⁵ Commonwealth Senate: Community Affairs References Committee, The worsening rental crisis in Australia – Final report (December 2023): https://parlinfo.aph.gov.au/parlInfo/download/committees/reportsen/RB000177/toc_pdf/TheworseningrentalcrisisinAustralia.pdf
- ²⁶ Australian Institute of Health and Welfare, National Social Housing Survey 2023 (2023): <https://www.aihw.gov.au/reports/housing-assistance/national-social-housing-survey-2023/contents/about>
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- ²⁹ Commonwealth Senate: Community Affairs References Committee, The worsening rental crisis in Australia – Final report (December 2023): https://parlinfo.aph.gov.au/parlInfo/download/committees/reportsen/RB000177/toc_pdf/TheworseningrentalcrisisinAustralia.pdf
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