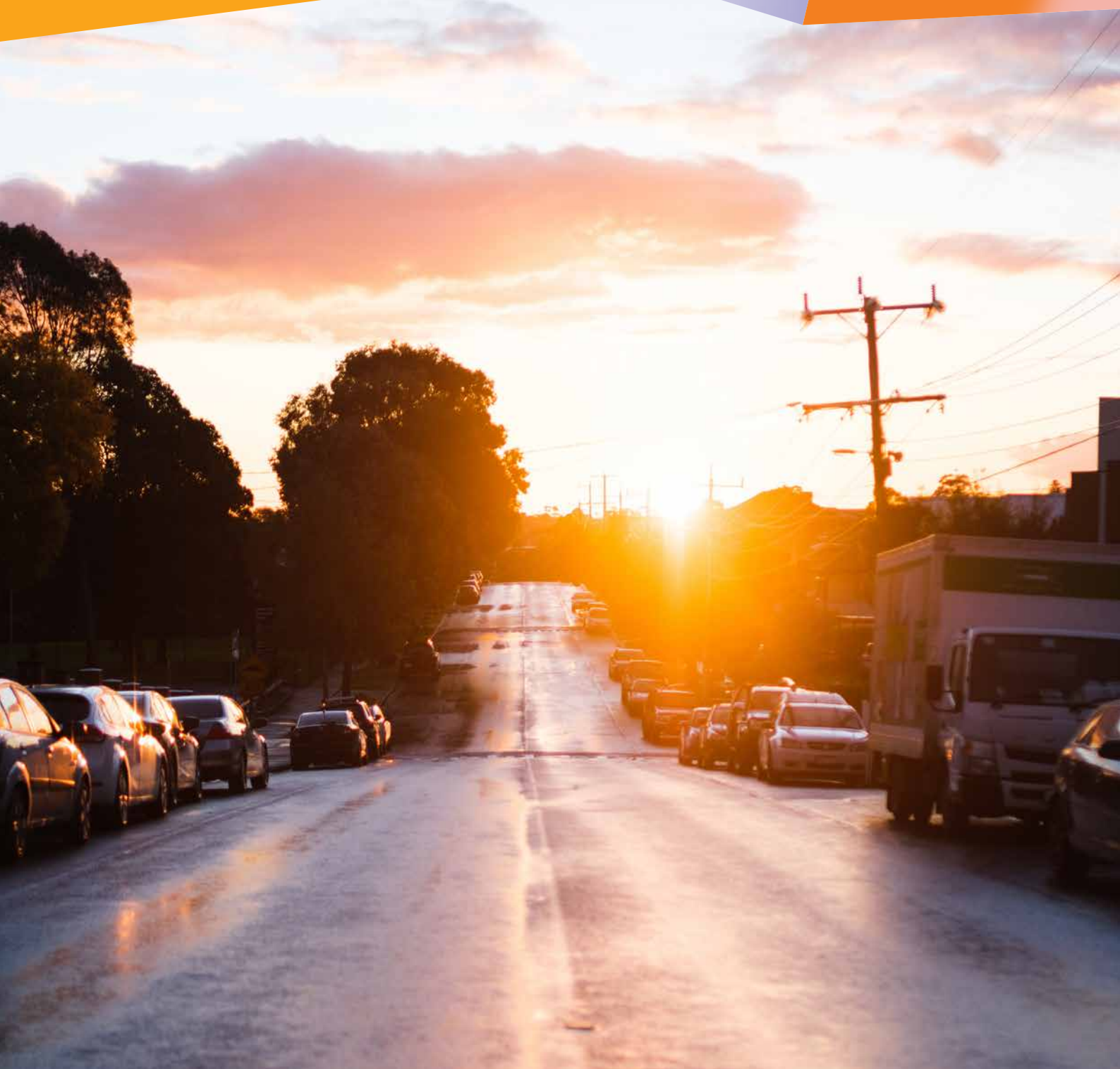


Renting in Victoria

Rental fairness:
evidence from the frontline

MAY 2026



About VCOSS

VCOSS is the peak body for Victoria's social and community sector. We activate collective power and influence change to achieve social and economic justice for current and future generations. Our goal is a Victoria free from poverty and disadvantage, where every person and community is supported to thrive.

We work to achieve our goal through policy development, public and private advocacy, supporting and increasing the capabilities of the state's social sector organisations, forging strong coalitions for change, and explaining the true causes and effects of disadvantage.

VCOSS's strength comes from our members and the people and communities at the heart of their work. Our members include frontline social services, peak bodies, advocacy groups and community associations, all passionate about an inclusive, caring and resilient Victoria.

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VCOSS acknowledges the Traditional Owners of Country, and pays respect to Elders and Ancestors. Our office is located on the sovereign, unceded lands of the Wurundjeri Woi-Wurrung people of the Kulin Nation.

Lived experience statement

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

Since 2021, Victoria has been driving an ambitious rental reform agenda.

With about 250 changes to the Residential Tenancies Act (RTA) over the past five years, Victorian renters have seen increased protections including key reforms related to:

- Family violence victim survivors
- Renters living in particular forms of disability accommodation
- Higher standards for thermal comfort and energy efficiency
- No-fault evictions
- Capping the frequency of rent increases

These rental reforms have delivered important gains.

However, Victorian renters are facing a combination of pressures that threaten to undermine the efficacy and 'real world' impact of this reform work.

Like the rest of Australia, **Victoria is in the grip of a rental affordability crisis – fuelled by inequitable tax settings, wages lagging behind inflation, and decades of under-investment in social housing.**

Over the past 10 years, median advertised rents in Australia have risen by 48% for both houses and units¹. Across Victoria, only 14% of rentals on the market met the affordability criteria for low-income households².

A combination of factors including scarce social housing supply, low Commonwealth Government income supports and high rents is creating a pressure cooker for low-income renters trying to keep a roof over their heads and cover the essentials.

These conditions are putting significant pressure on Victoria's rental reform agenda.

VCOSS' fifth annual Renting in Victoria report provides insights from 250 community sector workers who are on the frontline of this crisis, supporting Victoria's most marginalised renters.

The key issues that workers highlight in this year's report as impacting renters include:

- **Persistent housing stress** due to excessive rent increases.
- The critical need to **correct power imbalances between renter and landlord** to ensure that rental laws operate fairly in practice, not just on paper.

- Marginalised renters facing **various forms of discrimination** across each stage of their tenancy.
- Rental properties **failing to comply** with minimum standards.

Community sector workers report that a lack of affordable housing, a highly saturated rental market, and limited statutory enforcement of rental rights are stacking the deck against renters, perpetuating a power imbalance in which renters are unable to assert their rights out of fear of 'rocking the boat'.

This report sets out clear **actions that the Victorian Government and the regulator, Consumer Affairs Victoria (CAV), can take to:**

- Get maximum impact from existing laws and regulations.
- Introduce additional legislative reform to combat discrimination and the long-tail impacts of eviction.
- Improve dispute resolution processes to strengthen RTA compliance.
- Increase the supply of social housing stock to protect low-income renters who are locked out of the private rental market.

These recommendations will build on Victoria's ambitious rent reform agenda – including reforms currently being or soon to be phased in, such as:

- The implementation of Rental Dispute Resolution Victoria.
- The release of a standardised rental application form.
- The establishment of a Portable Rental Bonds Scheme.
- Curbing dubious bond claims lodged by real estate agents and landlords.
- The introduction of new energy minimum efficiency standards in 2027.

In a crucial state election year, and against a backdrop of new and unprecedented cost-of-living challenges, there has never been a more critical time to maintain the momentum on rental reforms and make renting fairer and safer for all Victorians.



A note on the recommendations

The recommendations for the Victorian Government and Consumer Affairs Victoria are presented in an order moving from reforms that are fully actionable in the near term, through to the longer-term structural investments required to address the crisis at its roots.

As the findings of this report make clear, the chronic undersupply of social housing is a foundational issue. Without targeted, sustained action to rapidly build more social housing, reform to rights, regulation and dispute resolution will not wholly address this structural problem. Recommendation 4 reflects this, and should be understood as a key foundation on which all other recommendations rest.

Recommendations for the Victorian Government and Consumer Affairs Victoria

There is a timely opportunity to consolidate and build on five years of progress towards a fairer rental system.

Recommendation 1

Work in renters' best interests to ensure their rights are prioritised in practice

- 1.1 Address rent increases as a key driver of economic stress** by funding the Essential Services Commission to develop a Rent Increase Formula which can be legislated to deliver more certainty and fairness for renters, rental providers and property managers in the private market.
- 1.2 Deliver a genuinely tenant-centred social housing sector** by implementing the Social Housing Regulation Review Final report recommendations.
- 1.3 Ensure system-wide education of the Residential Tenancies Act by mandating that real estate agents attend sector-led ongoing training** that explains renters' and landlords' rights and responsibilities under the Residential Tenancies Act and explains the processes of applying to and navigating the Victorian Civil and Administrative Tribunal³. This must include training that explains victim-survivors' existing rights under the Residential Tenancies Act and how to apply a trauma-informed lens when supporting renters in tenancy matters.
- 1.4 Provide secure and adequate funding for disability advocacy organisations and specialist disability legal services** to enable agencies to meet advocacy demand and retain staff so renters with disability can access the tenancy support they need, when they need it.

Recommendation 2

Improve how the current laws operate to safeguard renters' rights

- 2.1 Protect low-income renters from bond-loan discrimination** by including a provision under the Residential Tenancies Act that prohibits landlords withdrawing a rental offer because the applicant has used a bond loan. This will strengthen lower socio-economic and victim-survivors' rights to secure safe and stable private rental tenancies.
- 2.2 Avoid punitive eviction timeframes** by extending the post possession order vacate periods and warrant issuance timelines from 30 days to a minimum of 90 days in all instances.

Recommendation 3

Strengthen accountability through effective monitoring, enforcement, and dispute resolution

3.1 Reorient Victoria's rental regulation approach to work for renters and ensure market integrity by:

3.1a Clarifying and differentiating Consumer Affairs Victoria's regulatory and compliance responsibilities in the rental market. This will ensure a more fit-for-purpose approach that recognises the power imbalances that silence and deter compliance action.

3.1b Adopting a regulatory stewardship model within Consumer Affairs Victoria's enforcement policy, moving beyond a narrow, risk-based approach to one focused on the overall health, fairness and integrity of the market⁴.

This should include strengthening coordination between Victorian Civil and Administrative Tribunal (VCAT), Rental Dispute Resolution Victoria (RDRV) and Consumer Affairs Victoria's (CAV) to ensure compliance with VCAT and RDRV orders is actively enforced and does not solely rely on renters to pursue further action.

3.2 Increase the capacity of Consumer Affairs Victoria to support proactive enforcement of Residential Tenancies Act protections to monitor, enforce and address frontline dispute resolution. Additional funding should be directed to expand the Rental Taskforce and scale up compliance crackdowns and the use of infringement notices for bad faith actors.

3.3 Take the enforcement burden off renters by establishing a centralised platform of rental properties. This portal will require landlords and real estate agents to proactively upload documentation to demonstrate compliance with the Residential Tenancies Act (RTA) and enable Consumer Affairs Victoria (CAV) to have oversight of the rental market, identify non-compliance and equip the CAV Rental Taskforce with real-time intelligence to act.

3.4 Ensure the Renting Central Service supports sector readiness for Residential Tenancies Act minimum standards reform to support renters in understanding and accessing their rights by funding subject matter experts in the social and community sector with reach to provide tailored guidance.

3.5 Ensure hearing flexibility at Rental Dispute Resolution Victoria and Consumer Affairs Victoria to remove barriers for renters by ensuring renters and their advocates can change the mode of hearing (within a reasonable timeframe before the hearing date).

3.6 Increase the capacity of the Liaison Officer Roles across RDRV and VCAT to support accessibility and support for particular marginalised renters.

Recommendation 4

Address social housing demand through increased supply, and ensure standards are met

4.1 Set evidence-informed, measurable social housing targets as part of a statewide strategy to⁵:

4.1a Catch up to the national average in the next 10 years.

4.1b Meet total demand by 2051 through long-term planning and sustained investment that aligns to population growth and housing need projections.

4.2 Get all social housing stock compliant with minimum standards by adequately funding social housing providers to retrofit the housing stock they manage.

/ Section One /
**Renters are at
an affordability
breaking point**



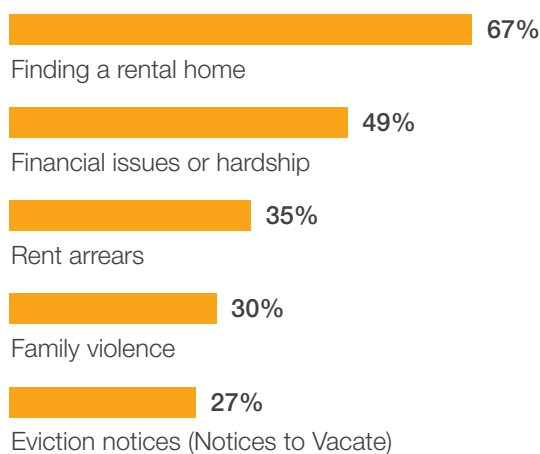
/ Finding One /

Accessing a rental home is a major obstacle, locking Victorians out of secure housing

Housing options that people on low incomes can afford are becoming exceptionally limited, reflecting the ongoing severity of Victoria's rental affordability crisis. Over the September quarter of 2025, the median rent in both metropolitan and regional Melbourne increased by 1.1%⁶. Across the state, only 14% of rentals on the market met the affordability criteria for low-income households⁷.

Frontline workers overwhelmingly reported 'finding a rental home' as the key issue they support renters with – with almost 70% of respondents identifying it as a top issue. As in previous years' reports, 'finding a rental home' and 'financial issues and hardship' remain the most prominent barriers renters face⁸.

Graph One: Top five renting issues workers supported renters with (N=244)



A combination of scarce supply of social housing, unaffordable rents, and an inequitable rental market is driving low-income renters to breaking point. Workers highlighted how these renters are continually excluded from the market:

"Due to the rising cost of rentals, we find that it is near impossible to have a client approved for a rental property within their budgets. Most of our clients are receiving government payments, which means that when they are exploring rental properties they are looking closer to 55% of their income on rent and not 30%. This means that the families are struggling already."

Renting in Victoria survey respondent

"I have a client on Centrelink payments, she has shown me exactly 76 rental applications. She has not been approved for a single one. Her application took lots of time to make presentable and a detailed cover letter. However, her Centrelink income won't allow her to afford even a 1-bedroom unit. Social housing wait times is estimated at 8 years. Caravan Park powered tent site leaves her with \$50 for food a fortnight. Make it make sense!!!!"

Renting in Victoria respondent

In 2025, there were **no properties that met the affordability criteria** for singles on JobSeeker, and just one property in the entire state was affordable for a single parent with one child over 14 who relies on Centrelink as their sole source of income⁹.

/ Finding Two /

Chronic shortages in social housing leave low-income renters with nowhere to go

The scale of social housing need 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%, 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.

Source: Victorian Housing Peaks Alliance (2025), *Growing Social Housing: data, insights and targets*.

With the private rental market continuing to lock low-income Victorians out of housing, almost 90% of survey respondents identified expanding the supply of social housing and making private rents affordable as vital to creating a fairer rental market.

As in previous years, **increasing the supply of social housing was the sector's top recommendation (see Rec 4.1)**.

Workers identified that inadequate social housing supply is placing low-income and marginalised renters at risk of homelessness:

"Supporting consumers to find private rentals has been close to impossible especially where they cannot reside in shared accommodation. Private rental costs far exceed the affordable threshold for those living on a DSP or similar payments. Demand for lower-cost rentals is so high that people on Centrelink and without recent references are being forced into various types of homelessness. Social housing seems to be the only reasonable way out of housing stress/crisis – which has its own barriers/ extended wait times."

Renting in Victoria survey respondent

"Stark rise in homelessness in rural and remote areas: There are literally no affordable rentals available. Women with children are sleeping in cars because there are no housing options. Limited emergency accommodation (for example, only one hotel in town, often fully booked exacerbates the crisis)."

Renting in Victoria survey respondent

/ Finding Three /

Victoria's cost-of-living crisis is pushing renters over the edge of financial stress

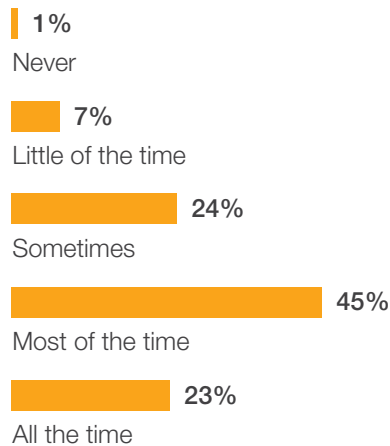
Three-quarters of frontline workers report supporting private renters in housing stress¹⁰ either “all the time” or “most of the time”. This is persistent stress, reflecting similar findings to last year's report¹¹.

Rent increases continue to be a key driver of housing stress – with 68% of practitioners reporting that these rent increases are happening either “all the time” or “most of the time”.

This data is reflective of similar sector research, with 80% of rental providers raising rents in the past two years, averaging 17% per week¹².

Graph Two: Rates of private renters experiencing rent increases which plunge them into housing stress

How often do you support private renters who have been issued a rent increase that pushes them into housing stress? (N=145)



This response from a tenancy advocate was typical feedback from survey respondents:

“In Melbourne, some rentals have increased by over 50% over 3 years – for example, in 2022, it was possible to rent a 3-4 bedroom family home in the outer east for around \$400. Due to annual rent increases, renters are paying over \$600/week now which is not affordable, and the rent increases aren't reasonable as repairs and upgrades don't reflect the amounts charged.”

Renting in Victoria survey respondent

Over a third of practitioners listed ‘rent arrears’ in the top three issues they support renters with. Workers also identified ‘financial issues and hardship’ as the second most common issue they are supporting renters with – and this was consistent across both workers supporting private renters and social housing renters.

Table 1: Frontline workers reporting ‘financial issues and hardship’ in top three issues by region

Region	Frequency
Workers in central or inner Melbourne or suburban or outer Melbourne	53%
Workers in regional centres or rural or remote parts of Victoria	50%

/ Finding Four /

The mechanism to challenge excessive rent increases is failing those who need it most

With rent increases placing extreme financial pressure on Victorians, many frontline workers report that **current pathways to assess and challenge these increases are inadequate when it comes to providing fair outcomes.**

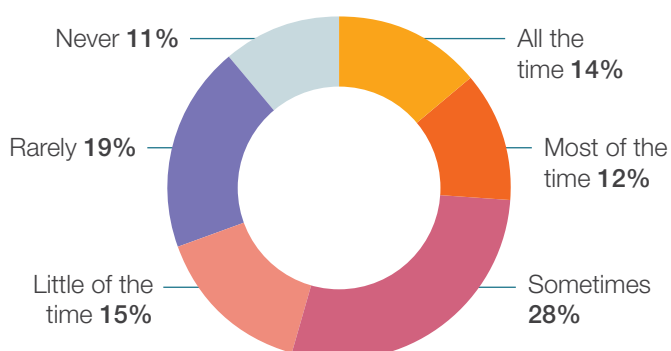
Only half of respondents were aware of Consumer Affairs Victoria's (CAV) free rent assessment service – with data highlighting opportunities to increase awareness across key social and community sectors. The highest reported services unaware of CAV's model were:

- 72% of child and family services
- 58% of disability advocacy
- 46% of youth services
- 45% of family violence services

Although half of the respondents were aware of the service, only **one in four workers reported referring their clients to the CAV rental assessment service either “all the time” or “most of the time”**. This is a 5% decline from last year's data.

Graph Three: Rates of workers who refer renters to the CAV rent assessment service

How often do you refer renters to the Consumer Affairs Victorian rent assessment service? (N=131)



While recent reforms by the Victorian Government have strengthened safeguards on rent increases – including limiting increases between fixed-term agreements and introducing stricter review criteria through CAV and the Victorian Civil and Administrative Tribunal (VCAT) – survey respondents identified several priority areas for further action:

- **A critical need to introduce a fair and fixed rent increase formula**, rather than relying on a comparative market analysis (see Rec 1.1).
- **Ensuring there are safeguards for renters who experience retaliatory behaviour from landlords** when exercising their rights.
- **Imposing a proactive duty on landlords to demonstrate that a rent increase is fair and reasonable.** This would take the burden off renters to challenge rent increases and provide documentation, which can put their housing security at risk.

A tenancy advocate working in regional Victoria highlighted a pattern commonly reported by frontline workers:

“Rental providers are supported by property managers to implement rent increases exactly on the 12-month mark every year (always deemed ‘non excessive’ by CAV due to ‘market analysis’).”
Renting in Victoria survey respondent

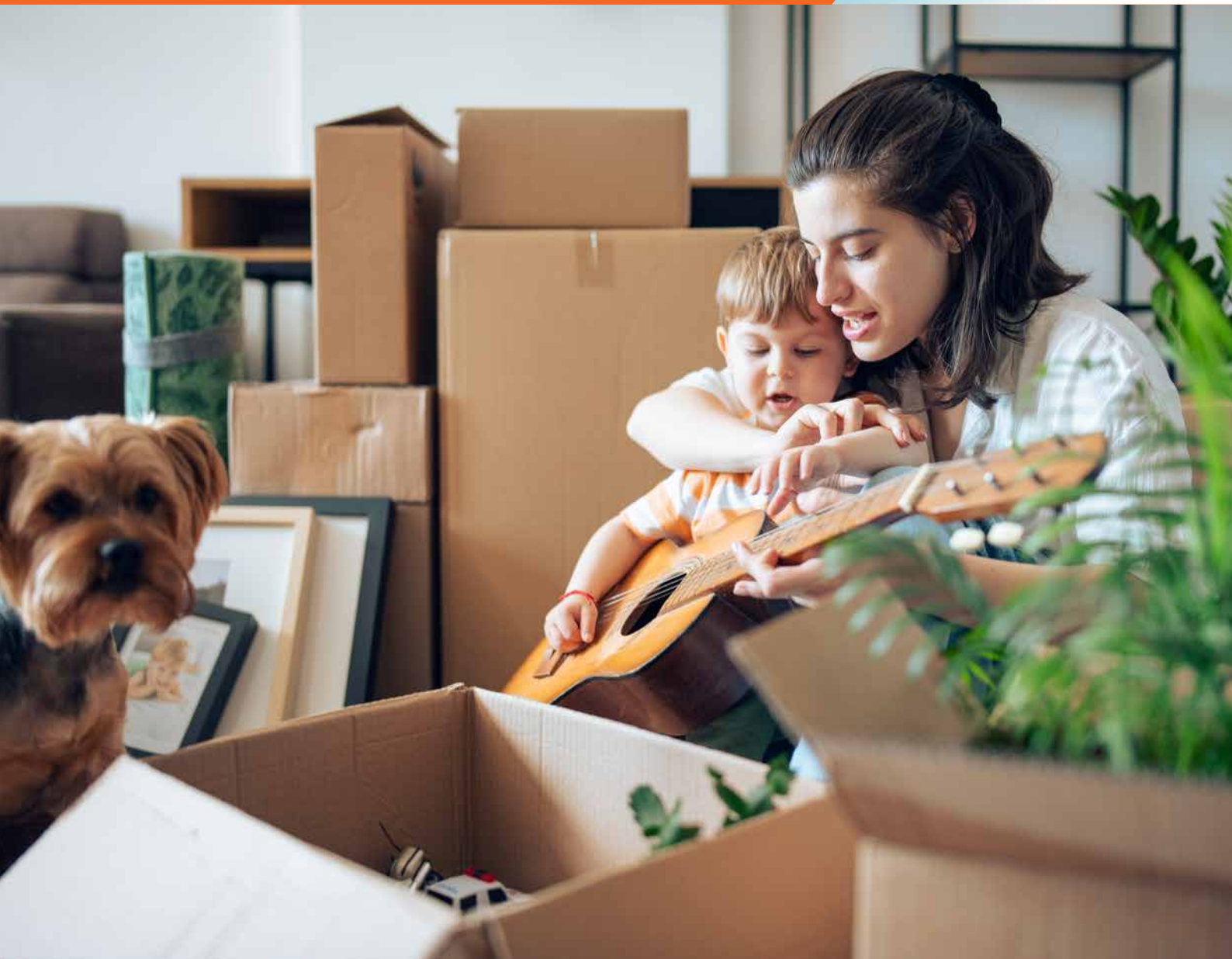
Respondents were critical of the current practice of using comparative market analysis to assess whether a rent increase is fair. Workers emphasised the **significant impact that comparative market analysis has on low-income renters who are already most affected by an increasingly unaffordable rent market.**

Further discussion of options to increase fairness for renters is contained in Section Two.



/ Section Two /

In an unequal market, the playing field for renters needs to be levelled



/ Finding Five /

Discrimination continues to exclude marginalised renters at the very first step

VCOSS strongly support CAV's introduction of a standardised rental application form, which will help reduce discriminatory practices by addressing inconsistencies and limiting excessive information requirements.

VCOSS particularly endorses:

- Not allowing the rental provider or agent to ask whether applicants have taken legal action or have had a dispute with a previous rental provider.
- Not allowing the rental provider or agent to access applicants' bond history, including whether they've made a claim.
- Removing questions in relation to dependents.
- Providing applicants with greater flexibility regarding who they put as references¹³.

This form came into effect at the end of March 2026¹⁴.

However, beyond the parameters of the standardised rental application form, frontline workers continue to report that many renters face barriers or discrimination in the application process.

Some key examples include:

- Young people and older people who do not have a rental history facing barriers in getting their foot in the door.
- Racism towards First Nations renters.
- People with higher incomes being prioritised over low-income renters.
- Renters with children (particularly single parents) being discriminated against.

There are many common discriminatory practises in the rental market. Tenants Victoria's recent research on rental racism shows the most significant barriers to accessing housing include high rental costs and exclusion based on receiving Centrelink assistance, along with discrimination based on race, religion, gender and family structure (i.e., having children or being a single parent)¹⁵.

Further examples of discriminatory practises are described by community sector workers who responded to the survey:

"Many families I support have trouble finding a rental. All are Aboriginal. Although there is never outright racism or discrimination, it is difficult to know if they are being denied due to these reasons."

Renting in Victoria respondent

"I work with young people who are at risk of and experiencing homelessness. This ranges from rough sleeping, couch surfing or living in overcrowded conditions. This impacts young people's health and wellbeing. They are often overlooked with rental applications because they are young or in a challenging market and miss out on housing opportunities because there are stronger applicants with higher incomes."

Renting in Victoria respondent

/ Finding Six /

Fears of retaliation and inherent power imbalances prevent renters from exercising their rights

Victoria's housing system is not neutral – it is built on power imbalances that shape rental outcomes. Landlords and real estate agents hold the authority to issue rent increases, withhold bonds, and seek eviction¹⁶. While Victoria has strengthened renters' rights at law, entrenched power disparities can still undermine these rights in practice at each stage of a tenancy.

“A major issue is the growing reliance on rental references: when a property manager develops a personal dislike or unfair vendetta against a renter, this can result in poor or withheld references that effectively block the renter from securing future housing. These dynamics create a cycle where renters are judged not on their actual conduct, but on the subjective views of one agent, leaving vulnerable people locked out of safe, stable housing through no fault of their own.”

Renting in Victoria respondent

Workers commonly report a culture in which renters are:

- Being repeatedly rejected during the application process due to income level or other discriminatory practices.
- Feeling forced to accept properties in poor conditions due to unaffordability in the market (see further discussion on minimum standards in Section Three).
- Hesitant to raise issues out of concern that doing so may trigger a rent increase.
- Hesitant to exercise their rights because they fear getting ‘on the bad side’ of their real estate agent or landlord, potentially resulting in a negative rental reference.
- Receiving invalid Notices to Vacate but feeling too intimidated to challenge them through VCAT, out of fear they may be added to a tenancy blacklist.
- Scrambling to get their bond back due to severe economic pressures, and at times facing dubious bond claims from landlords.
- Burdened with the need to self-advocate and gather evidence to contest non-compliance with minimum standards, rent increases, and Notices to Vacate.

Inherent power imbalances between renters and real estate agents and landlords exist at every stage of renting – accessing, living in, and leaving a tenancy.



/ Finding Seven /

System-wide education and renter advocacy are vital to drive meaningful RTA compliance

Tenancy law and the pathways for renters to exercise their rights are complicated. For many renters, the laws and processes can feel overwhelming and onerous.

VCOSS welcomed the launch of CAV's *FundaRentals campaign* in 2025, which recognises the value of developing clear guidance for both renters and real estate agents on key rights. However, workers identified that there is **more work to be done to ensure the system is not heavily relying on renters' individual fact-finding and self-advocating to exercise their rights.**

Strengthening renter education was a top call from the sector when it comes to supporting renters to access Rental Dispute Resolution Victoria (RDRV) and VCAT:

- 52% of frontline workers reported that 'ensuring renters are given accessible information about their rights' was key to improve RDRV.
- 61% of survey respondents identified that 'there needs to be more education, so renters know their rights' to make VCAT better.

Workers provided examples of where renters are not receiving adequate information or timely support:

- Private landlords and real estate agents issuing invalid Notices to Vacate and providing minimal support to renters, such as referrals to tenancy advocacy, general guidance on their rights under the RTA, or support in finding an alternative rental.
- Renters facing bond claims and rent arrears and unaware of the pathways to challenge these.
- Social housing renters receiving minimal support to have repairs done, and being confronted by advocacy pathways that are bureaucratic and inaccessible.

The complicated nature of tenancy rights means that **renters must have multiple touchpoints to clear and tailored information.** Workers identified that entering and exiting from tenancies are key stages where renters should be given referral information and tailored guidance on their rights.

Workers identified that education must extend beyond renters, with significant effort needed to educate self-managed private landlords, social housing staff, and real estate agents about their obligations under the RTA (see Rec 1.2 and 1.4).

One worker reflected on a common scenario that sees renters leaving tenancies without appropriate support and information:

"Renters receiving no-fault NTV's, then finding it difficult to find another private rental in the NTV-vacate date timeframe, with the outgoing real estate agency offering no support whatsoever to rehome these renters."

Renting in Victoria respondent

Access to tenancy advocacy is a key lever to support renters to understand and exercise their rights.

Tenancy advocacy is critical for addressing power imbalances between landlords and tenants.



Workers spoke about the importance of the Tenancy Plus and Tenancy Advocacy Assistance Program (TAAP) which provide tenancy advocacy and legal guidance on the RTA, negotiate with parties, and can represent renters at Rental Dispute Resolution Victoria or VCAT:

“VCAT is an overwhelming process for the public who don’t know the rental laws and RTA. TAAP and Tenancy Plus programs are very over capacity. More funding is needed for more workers in these programs.”

Renting in Victoria survey respondent

“Because although we have a brilliant TAAP worker in this area she covers way too large an area. We need 3 of her!”

Renting in Victoria survey respondent

In this past year, the Victorian Government has made significant investment into tenancy advocacy support, including:

- The newly announced *Victorian Renter Rights Program*¹⁷, which doubled funding for private renter support to deliver better housing justice outcomes.
- The 2026–27 State Budget announcement which provided a 30% funding increase¹⁸ to Tenancy Plus – a critical program which supports social housing residents to maintain their tenancies.

These funding uplifts will enable the expansion of both TAAP and Tenancy Plus – helping more renters get timely advice and support on their tenancy rights. VCROSS warmly welcomes these investments into tenancy advocacy as they represent a significant step in meeting the high demand levels for these services.

/ Section Three / Compliance with minimum standards requires independent enforcement, not renter burden

/ Finding Eight / Compliance systems must be enforced structurally, to move the reporting burden away from tenants

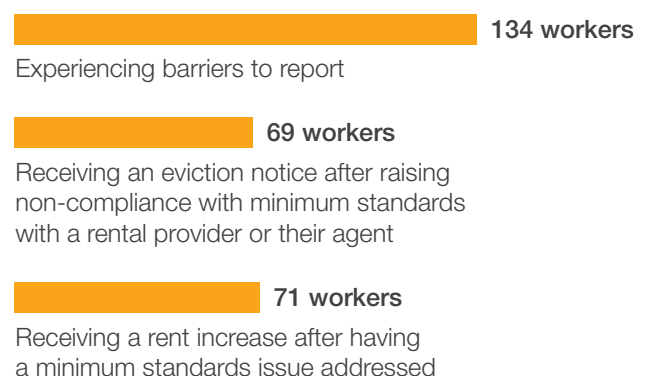
On paper, Victoria leads the nation when it comes to minimum standards.

VCOSS welcomes recent RTA reforms requiring all rental properties to meet the minimum standards before being advertised¹⁹. However, workers overwhelmingly report that stronger compliance measures and enforcement of these reforms is required to address limitations and maximise their impact for vulnerable renters.

The top issue workers raised regarding minimum standards was the significant barriers²⁰ renters face when trying to report non compliance. For example, many workers reported that renters who raise issues with non-compliance face rent increases or eviction notices.

Graph Four: Rates of workers who reported barriers and backlash in their top three most common issues with minimum standards.

Frequency of renter barriers and backlash related to minimum standards (N=247)



CAV's current risk-based compliance approach places primary responsibility for enforcement on individual renters, relying on them to pursue dispute resolution²¹. This approach limits regulatory intervention in matters of individual redress, which CAV considers more appropriately handled privately or through industry dispute mechanisms²². The consequences of this approach for renter access to justice are discussed in Section Five of this report.

At present, CAV's approach to regulatory compliance is set out in a single policy²³. As a result, the regulator adopts a singular posture for all its various compliance functions and responsibilities.²⁴ CAV does not have a separate, fit-for-purpose approach to rental regulation. As shown in Graph Three above, CAV's current regulatory regime is not sufficiently effective in countering **the power imbalances that prevent and deter renters from pursuing compliance action – indicating that CAV's current enforcement approach is inadequate (See Rec 3.1).**

Workers reflected on the limitations of the current enforcement regime in upholding renters' rights:

“Owners and real estates need to be made more accountable for not meeting minimum standards. It is hard for long-term tenants to be aware of their rights and feel their tenancy is safe after placing a complaint regarding repairs and maintenance.”

Renting in Victoria respondent

“We need better oversight and compliance methods which put the onus and responsibility of safe, secure housing on rental providers and landlords, rather than individuals having to raise complaints and go through lengthy processes, often putting them in additional financial and mental stress.”

Renting in Victoria respondent

Workers also commonly reported non-compliance in social housing:

“Target social housing. Their standards are bare minimum! Many jurisdictions already have minimum standards, but enforcement is weak. Proactive inspections (random or targeted), not only complaint-based systems. Meaningful penalties for non-compliance that exceed the cost of repairs. Clear timeframes for landlords to fix issues, with follow-up checks. Public reporting or registers of non-compliant properties. Without enforcement, minimum standards become 'optional'.”

Renting in Victoria respondent

Some key recommendations workers put forward to drive up minimum standards compliance were:

- Increase the use of infringement notices to hold non-compliant rental providers to account.
- Develop a centralised register of rental properties in Victoria which requires evidentiary requirements for minimum standards compliance (see Rec 3.3).
- Increase uptake of the CAV Rent Special Account to incentivise landlords to conduct minimum standards repairs in a timely manner.
- Increase rental spot checks and audits to improve independent oversight of rental properties (see Rec 3.2).
- Improve coordination between CAV, RDRV and VCAT to enforce non-compliance with orders (see Section Five on dispute resolution for further discussion).

/ Finding Nine /

Mould remains a key minimum standards breach, with rates spiking in private rentals

VCOSS supports the RTA 2021 changes that classify mould as an urgent repair and require rental providers to disclose recent mould-related repairs.

However, we note that this information is only required to be provided *after* a tenancy offer is made. VCOSS recommends requiring earlier disclosure to strengthen existing obligations.

Despite the changes to the RTA, **mould remains the most common reported minimum standards issue**. Over the past two years²⁵, **50% of participants provided support to renters experiencing mould problems**.

"I worked with a single mother who had black mould growing in her home and was getting no support from her housing officer and eventually ended up getting very sick and going to hospital for it."

Renting in Victoria respondent

Exposure to mould can cause pain, fatigue, increased anxiety, depression, and cognitive deficits²⁶, and can worsen respiratory disorders such as asthma²⁷.

Case studies in relation to mould in social housing were widely reported, demonstrating the distressing health effects that can be caused by non-compliance:

"Vic Homes not providing a clean, mould free property at the start of a tenancy. I have multiple stories – one client accepted a property as her transitional housing lease had expired – rough sleeping was the other option. The property had visible mould in the bathroom (grout) and strong odour of mould in the bathroom and kitchen cupboards. The client moved in in March 2025, it is now nearly 12 months later and the mould issue has still not been rectified. In this time the client's mental health deteriorated as a direct result of mould in the property [so] that she was admitted to a psychiatric in-patient hospital for 2 months. I have spent countless hours advocating for the client with Homes Vic to get the property free from mould to no avail, impacting my own wellbeing and increasing feelings of burn out. I am still advocating to have the mould issue addressed but I have lost all hope that it will actually be done. I got to the point that they agreed for a private company Mould Australia, to go in to do a report. The report has been done in November 2025 stating the bottom of the cupboards need replacing in both bathroom and kitchen. No action has been taken by Homes Vic."

Renting in Victoria respondent

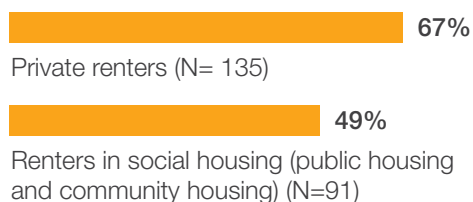


Mould is more prevalent in rental homes – in both the private and public markets. Just over 30% of Victorian rentals have mould, compared with less than 20% of owned homes.²⁸

A child and family services worker reflected on their experience of dealing with mould issues in the private rental market:

Graph Five: Incidence of workers supporting renters with mould

Housing type



The number of private renters seeking support for mould problems has spiked by almost 10% since last year's report. While this data may indicate that more private renters are seeking support, it also highlights concerns regarding the efficacy of current legislative reforms aimed at protecting renters against mould.

“I have worked with families with young children who have asked for repairs or maintenance on housing issues that are likely to cause health issues, like mould. When the family escalated this, they were provided with a Notice to Vacate. The property was then advertised privately immediately with a rental increase.”

Renting in Victoria respondent

Tenants Victoria's *Mould Clinic* reports that renters are often unsure who is responsible for eradicating the mould in their homes. Renters often believe that it is their responsibility to clean the mould. Landlords and real estate agents often exacerbate this misconception by advising renters to change their behaviour to minimise mould – such as by opening windows during winter or not drying clothes indoors. This is a failure to acknowledge that mould is often caused by structural issues in the property, which are beyond a renter's control and require action on the part of the rental provider²⁹.

/ Finding Ten /

New energy efficiency minimum standards provide an opportunity to increase sector readiness and awareness

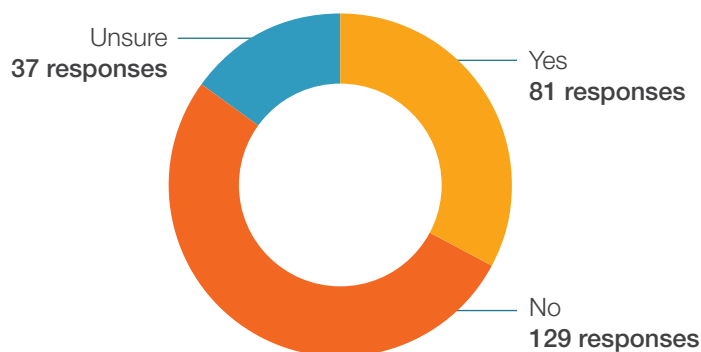
VCOSS welcomes the Victorian Government's announcement in 2025 that it would introduce minimum energy efficiency standards for rentals in relation to insulation, cooling, draught sealing and water heaters. If implemented and enforced well, these standards have the potential to make homes significantly healthier and more comfortable for renters and even to prevent heat-related deaths³⁰, critical in the context of a rapidly warming climate (see Rec 4.2). These standards will also help reduce energy costs for renters and help Victoria reach its climate action commitments.

These new standards will commence through a staged approach from March 2027 – making this year a timely opportunity to ensure a wide and clear understanding of the standards for workers in advance of these welcomed reforms.

Current awareness of the new energy efficiency standards is low – with almost 70% of participants unaware of or unsure about the new reforms.

Graph Six: Rates of worker awareness of new energy efficiency standards

Starting in 2027, there will be new minimum standards for rental properties covering energy efficiency. Are you familiar with these new standards? (N=247)



Sub-sectors with the greatest awareness of the upcoming standards included:

- 60% of Tenancy Advocacy and Support
- 60% of Policy and/or Research
- 57% of Housing Provision

Data analysis on sub-sector awareness of the standards also provides insight into where the Department of Energy, Environment, and Climate Change and CAV should focus their education efforts to support sector readiness on the standards. Sectors with high rates of unawareness were:

- 58% of Disability Advocacy Services
- 50% of Health Services
- 50% of Youth Services
- 45% of Specialist Homelessness Services
- 48% of Mental Health Services

These new energy efficiency standards stand to benefit all renters, however sector education is vital to ensure education and enforceability of the standards. Failure to recognise and address this awareness gap would be a significant missed opportunity. The social and community sector has incredible reach to renters across the state – if provided with accessible information on minimum standards, sector workers can help educate renters on their rights and link them in with tenancy advocacy where necessary (see Rec 3.4).



/ Section Four /

Unaffordable rents hit hardest for those who are already dealing with other forms of systemic inequality

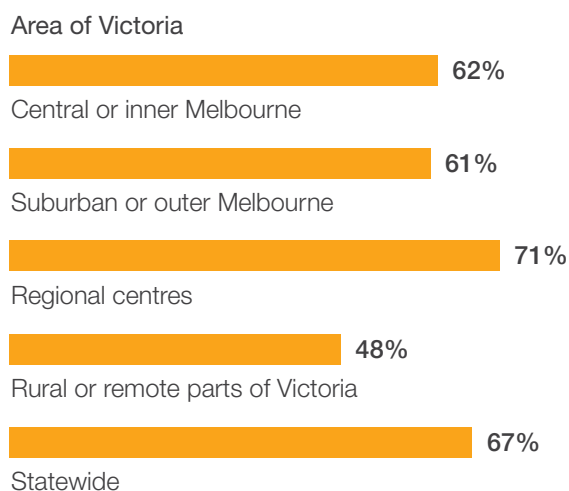
/ Finding Eleven /

Family violence victim survivors remain structurally disadvantaged in the rental market

The 2026 Renting in Victoria report reflects a **deeply entrenched concurrence across economic hardship, rental insecurity, and family violence victimisation**³¹.

Family violence victim survivors remain the largest renter cohort that respondents were supporting (65%). Support needs for family violence remain high across the state – with workers in regional centres reporting the highest rates (70%).

Graph Seven: Proportion of respondents supporting family violence victim survivors



Rates of **family violence support for renters have increased in both private rental and social housing compared to last year:**

- 67% of practitioners supporting primarily private renters reported family violence as a common rental issue (a 5% increase from last year).
- 59% of practitioners support primarily social housing renters reported family violence as a common rental issue (an 11% increase from last year).

Additionally, almost **three quarters of family violence workers reported spending 60% or more of their time on renting issues.**

Workers outlined the critical role that tenancy advocacy and family violence support plays in supporting victim survivors to exercise their rights under the RTA.

A tenancy advocate provided the below case study, highlighting how TAAP workers can support victim survivors in tenancy matters:

“Sally* is a 37-year-old parent with one child. Sally self-referred to TAAP for rental advice and advocacy. Sally initially presented for assistance with a Notice to Vacate. She secured alternate accommodation through a new rental provider after the vacate date but prior to a VCAT hearing for possession, however there was a bond and compensation claim put into VCAT about the vacated tenancy. Sally then advised, shortly into her new tenancy, that she had fallen into rental arrears as she had experienced family violence and the person using violence had not paid their portion of the rent. Sally was not aware of this until her recent separation. Sally wanted to access supports to clear the arrears and to apply for a creation of tenancy using 91V provisions of the RTA. Sally was supported to apply for the Escaping Violence Payment with a part payment to go directly to the rental provider towards the rent arrears. VCAT ordered in favour of the creation of tenancy and the rental provider advised a new bond would need to be submitted to the RTBA. The TAAP advocate assisted Sally to apply online for a new bond loan via DFFH.”

Renting in Victoria survey respondent

The Victorian Government has been responsive to the critical and unique challenges victim survivors face in the rental market, particularly with its nation-leading changes introduced to the RTA in 2021. VCOSS notes the Victorian Government are committed to improving tenancy outcomes for victim survivors, with a further tranche of reforms on the way.

Part of the 2021 protections specifically aim to make renting fairer and safer for victim survivors of family violence³².

However, respondents identified that victim survivors are still facing barriers to understanding and exercising their rights. Some examples included:

- Facing stigma and judgement from real estate agents due to their experience of family violence.
- A lack of family violence training amongst rental providers and housing staff in both private rental and social housing settings.
- Victim survivors having rental offers withdrawn when they disclose, they are using a DFFH bond loan (see Rec 2.1).
- Not receiving timely responses when trying to get new locks or security cameras installed³³.

Workers reported that victim survivors continue to face stigma and barriers in both private rental and social housing settings:

“Women experiencing domestic violence and single parenting face stigma and judgement from real estate agents.”

Renting in Victoria report respondent

“Community housing and DFFH never respond to us or act in accordance with MARAM and safety when we need repairs because of family violence – and it is so hard to get a hold of anyone. Our biggest challenge is finding a home for victim survivors, we currently have a victim survivor who has been in refuge a few months and has applied for over 200 rentals and been unsuccessful in all of them.”

Renting in Victoria respondent

/ Finding Twelve /

Low-income single parents are effectively shut out of the rental market

Single parents were identified as the second most common cohort requiring help with rental issues, **with 64% of respondents providing support to them in the past year.**

For workers who support clients across a range of issues (not solely related to housing) and who primarily work with single parents, there was a common intersection of challenges related to financial hardship and finding a rental home.

Table Two: Common barriers reported by workers who primarily support single parents

Rental Issue	Percentage (N=157)
Finding a rental home	82%
Financial issues or hardship	80%
Rent arrears	78%
Eviction notices (notices to vacate)	69%

As per year's report, respondents to the 2026 Renting in Victoria survey reported high rates of discriminatory practices in the private rental market against lower socio-economic renters.

"There is a lot of difficulty for single-income families to get approved for a property due to low income. We have had renters ask property managers (when unsuccessful) if there is anything they could be doing better in their applications, to be told their applications are great but the owners select people on higher incomes/dual working incomes."

Renting in Victoria report

In tough market conditions, renters who are single parents struggle to assert their rental rights due to having less financial resources than double income households, and being time-poor with significant caring responsibilities. Our findings also mirror other sector research which finds that single parents are over-represented in relation to challenges likely to affect housing security, including family violence, rent arrears, and notices to vacate their rented home³⁴.

"Most of the women I work with are single mothers of multiple children navigating significant financial hardship first and foremost due to ex-partners' abuse including financial abuse, and neglect of their parenting responsibilities. Family violence protections that enable victim-survivors to remain in the shared address are inadequate for this cohort as they do not have the financial means to independently maintain payments for private rent. We need increased long-term social housing, increased rent control, and increased crisis housing for women and children family violence victim-survivors, and increased accountability for men who use violence."

Renting in Victoria report

Workers commonly reported:

- Real estate agents discriminating against single parents in the rental application process, such as rejecting rental applications on the basis of using a Department of Families, Fairness and Housing bond loan or prioritising prospective tenants on higher incomes.
- The acute economic pressures single parents face is further compounded by an unaffordable private rental market and scarce supply of social housing.

A fairer rental market for single parents requires decisive action to increase social housing stock, apply a rental fairness formula to rent increases, and address discrimination in the rental application process.

/ Finding Thirteen /

Renters with disabilities continue to encounter systemic inequity and compounded barriers

Just over 50% of frontline workers reported people with disabilities as a primary group they support. **This is a 5% increase from last year's report.** Mirroring issues encountered by the broader community, the top challenges facing people with disabilities were finding a rental home and financial issues.

Table Three: Comparison of common rental issues for frontline practitioners primarily supporting people with disabilities versus all frontline workers

Rental issue	% of all frontline workers providing support for the identified issue (N=247)	% of frontline workers providing support to primarily renters with disabilities (N = 137)
Eviction Notices (Notices to Vacate)	64%	76%
Bond issues	32%	37%
Issues with Specialist Disability Accommodation	7%	85%
Victorian Civil and Administrative Tribunal (VCAT)	41%	51%

Support related to eviction notices (notices to vacate) was considerably higher amongst frontline practitioners supporting people with disabilities than workers supporting other renter cohorts (see Rec 1.5). While this may indicate strengthened advocacy for renters with disabilities, frontline workers report many deeply concerning cases of people with disabilities facing eviction. This underscores the persistent gaps in protection and heightened risk of housing insecurity amongst this cohort, despite existing protections.

"Client aged 65 years with health and mobility issues, has a child aged 11 years with a disability was given a Notice to Vacate after living there for nine years. Homelessness services took 6 months to intake. Client applied for as many properties that were affordable in the rural area – approved the week of the Notice date. Client now living in a property that is at the highest end of rent affordability and living in fear of not being able to afford the rent and becoming homeless. Not eligible for public or community housing as he is in a rental."

Renting in Victoria respondent

Although VCAT can postpone an eviction for up to 30 days where serious hardship would result, this effectively leaves renters with no more than 30 days to find a new home once a possession order is issued. In today's highly unaffordable and competitive rental market, this timeframe is unworkable and causes significant distress – particularly for renters with disabilities or low incomes, who face additional structural barriers to securing housing. Extending the postponement period would be a critical safeguard against homelessness and housing instability (see Rec 2.2).

For low-income renters with disabilities, eviction carries acute and long-lasting consequences. Victoria's rental laws are clear: evictions should be a last resort. Yet notices to vacate for non-payment of rent have **increased five-fold since 2021, as renters struggle to afford rising rents**³⁵.

The impacts of eviction are particularly severe for renters with disabilities, who face compounding barriers in securing alternative housing. Limited availability of accessible properties, discrimination, and reliance on established support networks mean short eviction timeframes can result in prolonged housing instability and serious harm.

/ Section Five /

Enforceability, referrals and outcomes data are vital to rebalancing the scales in dispute resolution



/ Finding Fourteen /

Awareness of Rental Dispute Resolution Victoria needs strengthening across the sector to ensure renters aren't left behind

Rental Dispute Resolution Victoria (RDRV) was established in 2025 as part of the Victorian Housing Statement. It aims to assist renters and rental providers to resolve disputes about bond, compensation, repairs, and excessive rent in a less adversarial format. If cases can't be resolved, they go to a VCAT hearing.

Tenancy issues often arise when someone is seeking other forms of social support. For example, a dubious bond claim may come to light when a young person is seeking financial counselling. It is this cross-cutting relevance of housing that underpins the critical role the social and community sector has in educating renters on their rights and referring them to tenancy advocacy and into dispute resolution pathways.

As a new dispute resolution body, sector awareness of RDRV should be improved: **52% of frontline workers are either 'unaware' or 'unsure' of it.**

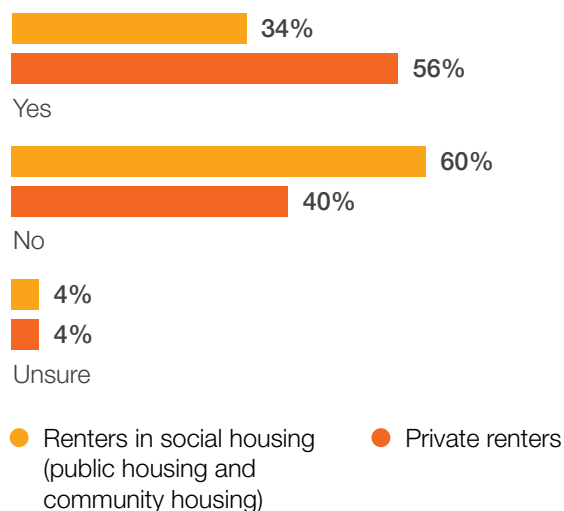
Sectors with the lowest awareness of RDRV were:

- Disability advocacy (75%)
- Child and family services (73%)
- Youth services (69%)
- Financial and material aid (56%)

Alongside a need to build general sector awareness of RDRV across the state, analysis identified higher rates of unawareness across:

- Rural or remote parts of Victoria (60%)
- Frontline workers predominantly supporting renters in social housing (public housing and community housing) (60%)

Graph Eight: Awareness of RDRV across tenancy type



/ Finding Fifteen /

Enforceable RDRV and VCAT orders are key to fair outcomes

A major focus of sector feedback on dispute resolution is that, while RDRV and VCAT orders are legally binding, the current process for having them enforced is inaccessible and not fit-for-purpose.

Ensuring enforceability of orders in RDRV and VCAT was a top call from the sector:

- 44% identified that “VCAT orders must be enforceable”
- 47% called for “VCAT to apply penalties for non-compliance with VCAT orders”
- 42% reported the need to “ensure enforceability of outcomes achieved at RDRV”

Where a rental 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 complexity associated with these processes create barriers that many renters can’t afford or don’t know how to navigate.

In relation to non-monetary orders of 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 that these are rarely utilised by VCAT.

The process to have an order made at RDRV follows a similar process – noting that if a resolution cannot be reached, the matter will proceed to VCAT first.

“Landlords do not take complaints from tenants or direction from VCAT seriously and sometimes the tenants suffer because of it.”

Renting in Victoria respondent

Only a quarter of workers (26%) reported VCAT to be either a ‘very effective or ‘mostly effective’ in providing timely and meaningful support to renters.

The limited powers of both RDRV and VCAT, in conjunction with limitations in CAV’S current rental regulation regime, need to be addressed to create a safer and fairer rental market.

“VCAT orders should be directly enforceable because the current system places an unreasonable burden on renters and undermines the effectiveness of the tribunal. When VCAT awards compensation or issues an order, renters must take the additional step of going to the Magistrates’ Court if they are not paid by landlords to enforce it, which is time-consuming, costly, and intimidating. This barrier means many renters simply give up on pursuing what they are legally entitled to, allowing non-compliant rental providers to avoid accountability. Making VCAT orders enforceable would ensure that decisions have real consequences, strengthen the integrity of the dispute-resolution system, and create a fairer and more accessible process for all parties”.

Renting in Victoria respondent

There is opportunity to strengthen how CAV and VCAT can support each other, as opposed to being two separate regulatory paths. For example, if CAV routinely used its powers to prosecute non-compliance with VCAT orders, and recorded convictions on the Rental Non-compliance Register, this could deter non-compliance and improve overall rental standards³⁶ (see Rec 3.1).

/ Finding Sixteen /

Hearing flexibility will support renter engagement and help address digital barriers

To ensure fairness, renter participation in RDRV and VCAT processes must be a top priority.

Many renters face digital barriers in engaging with these processes and require in-person support, while other renters value the ability to engage through digital-based options.

Workers report that, where possible, renters should be empowered with the choice of in-person or phone/video call hearings.

Hearing/mediation processes can't be a one-size-fits-all approach. For example, a renter with a physical disability may prefer their hearing to take place over the phone, while a renter who is deaf may prefer an in-person setting to ensure clear view of an interpreter (see Rec 3.5).

“Many people have barriers in understanding language and how to use the phone hearing instructions. Many miss the hearings and have not had their voices heard.”

Renting in Victoria respondent

Due to the intimidating nature of dispute resolution and the power imbalances between renter and landlord, we need to build an inclusive system that meets renters where they are. Otherwise, we risk renters either disengaging from the process or not presenting to hearings at all.

“Having hearings over the phone and only announced a week in advance makes it difficult for clients to engage meaningfully and support services to prepare and support in time.”

Renting in Victoria respondent

Some of the feedback on VCAT included:

- The system is not responsive to changing disability needs.
- Tenancy advocates face barriers to changing the mode of a hearing once it's been listed.
- If the hearing modality is not appropriate, it can be very difficult to get an adjournment at VCAT once the hearing is listed.

/ Finding Seventeen /

High quality referrals are a critical part of supporting renters through dispute resolution and advancing housing justice

Workers identified the critical role referrals play at each stage of the dispute resolution process.

- **Just over half (53%) of workers report that an 'increase in the number of liaison officers in VCAT' will improve VCAT.**
- **45% identified 'referrals' as an aspect of RDRV that could be improved.**

These referrals include:

- Renters being given opportunities to be linked in with the necessary supports to ensure meaningful participation in the dispute resolution process (such as tenancy advocacy and independent disability advocacy).
- Ensuring sufficient investment in increasing the capacity of the Liaison Officer Roles across RDRV and VCAT (see Rec 3.6).
- Providing referrals into broader social supports where necessary after engaging with RDRV and VCAT (for example, family violence support, mental health support, and financial counselling services).

Ensuring that renters are linked into support such as tenancy advocacy and disability support is essential for meaningful participation in dispute resolution processes, and for helping to correct power imbalances between renters and landlords. RDRV and VCAT also play an important role in connecting renters to broader support services during and after dispute resolution.

Tenancy issues are not experienced in a vacuum.

For example, a rental issue may be caused by experiences of family violence, in which case a warm referral to a family violence organisation could help mitigate broader risks.

Effective referral pathways support a genuinely person-centred response by providing a wrap-around approach that addresses people's legal and non-legal needs in a coordinated and holistic way.

Critical work is underway by RDRV to map and strengthen important referral pathways both during dispute resolution and beyond engagement, but this work must be embedded to ensure renters are not left without support once disputes conclude. Genuine partnership with the sector will be critical to ensure referral pathways are meaningfully co-designed and grounded in renters' lived experience, to be effective, responsive, and to truly meet renters' needs.

/ Appendix 1 / Methodology

Purpose

This report provides insights from the fifth annual 'Renting in Victoria' survey conducted by VCOSS. The survey draws on the professional perspectives of frontline community sector workers on renters' experiences and the rental market in Victoria. The findings are intended to provide system level insight into renter experiences, rather than direct renter self reporting.

As an annual survey, it provides a mechanism to monitor trends over time and to assess the implementation and impact of reforms to the Residential Tenancies Act. In particular, the survey seeks to understand whether legislative changes are contributing to improved rental quality, greater fairness, and more effective resolution of disputes for renters facing structural disadvantage.

Methodology

The survey is administered annually and takes approximately 20 minutes to complete. It is structured into seven sections, combining quantitative and qualitative questions to capture both systemic patterns and lived experience insights.

- **Section 1** collects background information about respondents and the cohorts they primarily support.
- **Sections 2 to 5** examine renter experiences across key domains, including housing quality, housing costs and rental affordability, and pathways for resolving complaints and disputes.
- **Section 6** explores respondents' awareness of renters' rights, supports, and services.
- **Section 7** includes concluding questions and short case studies to provide contextual detail and illustrative examples of issues identified throughout the survey.

Together, these sections enable a comprehensive assessment of how rental laws and policies are operating in practice, particularly for renters experiencing compounded disadvantage.

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 247 responses from workers across more than 15 different parts of the community sector.

Practitioners were asked what renters they predominantly support^{37 38} :

- Private renters (N=135)
- Social housing renters (N=91)
- Unsure (N=5)
- Other (N=16)

Endnotes

- 1 Australian Institute of Health and Welfare 2025, 'Housing affordability', [https://www.aihw.gov.au/reports/australias-welfare/housing-affordability#:~:text=Housing%20costs%20relative%20to%20income.costs%20\(ANU%20CSPR%202025](https://www.aihw.gov.au/reports/australias-welfare/housing-affordability#:~:text=Housing%20costs%20relative%20to%20income.costs%20(ANU%20CSPR%202025)
- 2 Homes Victoria 2025, 'Homes Victoria Rental Report: September Quarter 2025', <https://www.dffh.vic.gov.au/publications/rental-report>.
- 3 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.
- 4 For further detail see Tenants Victoria's 2025 submission to 'Refreshing Consumer Affairs Victoria's Regulatory Approach and Compliance Policy', <https://tenantsvic.org.au/wp-content/uploads/2025/09/Tenants-Victoria-submission-to-CAV-Regulatory-and-Compliance-Policy-Refresh.pdf>.
- 5 For further discussion, refer to the Victorian Housing Peaks Alliance 'Growing Social Housing' report.
- 6 At the time of publishing (May 2026), this was the most recent statistic released by Homes Victoria.
- 7 Homes Victoria 2025, 'Homes Victoria Rental Report: September Quarter 2025', <https://www.dffh.vic.gov.au/publications/rental-report>.
- 8 Please refer to VCOSS' Renting in Victoria in 2025 Report and VCOSS' Renting in Victoria in 2024 Report.
- 9 Anglicare 2025, 'Rental Affordability: 2025 Snapshot', <https://cdn.anglicarevic.org.au/wp-content/uploads/2025/10/Anglicare-Victoria-2025-Rental-Affordability-Snapshot-report.pdf>.
- 10 Housing stress is defined as spending more than 30% of their gross income on housing.
- 11 Please refer to VCOSS' Renting in Victoria in 2025 Report.
- 12 Tenants Victoria and Consumer Policy Research Centre 2025, 'Setting the Price', <https://tenantsvic.org.au/wp-content/uploads/2025/09/CPRC-Setting-the-Price-Tenants-Victoria.pdf>
- 13 We note that the Renting in Victoria 2026 survey was open before the standardised rental application had come to effect. Therefore, we are unable to analyse its impact in protecting renters from discrimination in the rental application process in this report.
- 14 Consumer Affairs Victoria 2026, 'Applying for a property', <https://www.consumer.vic.gov.au/housing/renting/starting-and-changing-rental-agreements/applying-signing-and-moving-in/applying-for-a-property>.
- 15 Tenants Victoria and The University of Melbourne 2026, 'Shelter is a dignity: towards antiracism practises in rental housing', <https://tenantsvic.org.au/wp-content/uploads/2026/03/Shelter-is-dignity.pdf>.
- 16 Anika Legal 2025, 'Unrepresented', https://anika-clerk.s3.amazonaws.com/documents/Unrepresented_-_Anika_Legal_-_November_2025.pdf.
- 17 Victorian Government 2026, 'More support services to help renters realise their rights', <https://www.premier.vic.gov.au/more-support-services-help-renters-realise-their-rights>.
- 18 Victorian Government 2026, 'Easier. Safer. More Affordable', <https://s3.ap-southeast-2.amazonaws.com/vicbudgetfiles2026.27vicbudget/2026-27+State+Budget+-+Service+Delivery.pdf>.
- 19 Consumer Affairs Victoria 2025, 'New changes to the rental laws', New changes to the rental laws – Consumer Affairs Victoria.
- 20 Common barriers renters face have been discussed throughout the report including fears of retaliation, power imbalances, and gaps in education across renters, real estate agents, and landlords.
- 21 Tenants Victoria 2025, 'Refreshing Consumer Affairs Victoria's Regulatory Approach and Compliance Policy', <https://tenantsvic.org.au/wp-content/uploads/2025/09/Tenants-Victoria-submission-to-CAV-Regulatory-and-Compliance-Policy-Refresh.pdf>.
- 22 Consumer Affairs Victoria, 'Our compliance policy', <https://www.consumer.vic.gov.au/about-us/regulatory-and-compliance-approach-and-priorities/regulatory-approach-and-compliance-policy/our-compliance-policy>
- 23 ■

- 24 These responsibilities include residential tenancies, owners corporations, consumer disputes, and licensing and registration.
- 25 Please see VCOSS' Renting in Victoria in 2025 report.
- 26 <https://pmc.ncbi.nlm.nih.gov/articles/PMC7231651/>
- 27 https://asthma.org.au/wp-content/uploads/2022/03/AA2022_Mould-Fact-Sheet_A4_v2.pdf
- 28 Australian Housing Conditions Dataset 2022
doi:10.26193/SLCU9J
- 29 Tenants Victoria 2026, 'The Mould Report: A Renter Snapshot', <https://tenantsvic.org.au/wp-content/uploads/2025/08/The-Mould-Report-A-Renter-Snapshot-May-2023.pdf>.
- 30 <https://www.sciencedirect.com/science/article/pii/S2212420921006324>
- 31 For further discussion on family violence and renting. Please read: VCOSS' Family Violence and Renting Insights Paper.
- 32 For further guidance on the family provisions please see: Justice Connect: Family Violence Provisions.
- 33 We note under the new RTA changes, a renter in the private market does not require the permission of the landlord to make these changes. However, the context of social housing is different as these renters are often unable to fund these changes themselves.
- 34 For more discussion, please read Council of Single Mothers and their Children (CSMC) and Tenant Victoria's report Restricted, Resilience, Resourceful: Legal Help-seeking for Single-Parent Renters.
- 35 Commissioner for Residential Tenancies and SGS Economics and Planning 2024, 'Renting in Victoria: 2024 Snapshot', <https://files.rentingcommissioner.vic.gov.au/2025-04/Renting%20in%20Victoria%20Snapshot%202024.pdf>.
- 36 Tenants Victoria 2025, 'Refreshing Consumer Affairs Victoria's Regulatory Approach and Compliance Policy', <https://tenantsvic.org.au/wp-content/uploads/2025/09/Tenants-Victoria-submission-to-CAV-Regulatory-and-Compliance-Policy-Refresh.pdf>.
- 37 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.
- 38 Responses are voluntary and not designed to be representative of all workers or renter cohorts across Victoria; findings should therefore be read as indicative of key issues and trends observed in practice, noting that broader market and policy contexts may also influence reported experiences.



Victorian Council of Social Service

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