



# Inquiry into Social Housing

For further information please contact:

Fiona York, Executive Officer

Email: [haag@oldertenants.org.au](mailto:haag@oldertenants.org.au)



## About HAAG

Housing for the Aged Action Group (HAAG) is a member-based, community organisation specialising in the housing needs of older people. HAAG has more than 1,100 members across Australia actively working towards achieving housing justice. HAAG was formed in 1983 by a group of older tenants in response to a lack of suitable public housing for older people. HAAG continues to work with older people through community engagement, community education and advocacy to achieve systemic change and housing justice.

HAAG has developed a robust service delivery arm in Victoria – Home at Last - and has a strong presence in advocacy for older people experiencing housing and homelessness related issues across Australia. During 2025-26, HAAG supported more than 2,900 older Victorians.

Since 2016, HAAG has researched the depth of housing and homelessness issues for older people nationally, working with services, people with a lived experience, and research and advocacy bodies across Australia. This positions us uniquely as one of the few organisations who can provide detailed insight into the impact of increasing housing insecurity on ageing and aged care service provision.

HAAG welcomes the opportunity to provide input into the Senate Economics References Committee [Inquiry into the Social Housing](#).

As an organisation that delivers housing and related support services to older people experiencing homelessness and housing stress, we see first-hand how the unequal housing system impacts on the health and wellbeing of older people. We support policies that reduce inequality, strengthen economic security, and ensure older people have access to housing that is affordable, safe, and provides security of tenure.

A key aim of HAAG's work is to support clients into public and community housing (social housing), as it provides the secure, affordable housing older people need to age with dignity. As such, our support workers observe the benefits moving into social housing has on older people. They also have close working relationships with the public housing offices and community housing providers. Many of these clients become HAAG members, providing an ongoing lens into the value of social housing for older people.

This unique insight into the benefits of social housing on older people informs our submission. The submission is also informed by the experiences of members of HAAG's various lived experience advisory groups. It also draws on our research, such as *Public vs Community housing: comparing on the rights and experiences of older tenants*<sup>1</sup>, which includes detailed interviews with community housing and public housing tenants, and our housing support team. We also drew on our previous

---

<sup>1</sup> <https://www.older tenants.org.au/publications/public-and-community-housing-comparing-the-rights-and-experiences-older-tenants>



submissions, research and policy briefs, which can be found on our website [www.older tenants.org.au](http://www.older tenants.org.au).

[Public Housing] provides stable, affordable housing. This enables people to live a life without the worry of being evicted from your housing and being able to have money available to pay energy bills and buy food and medicines. – HAAG Member, 69

## Context

Having safe, affordable, accessible and long-term housing is fundamental to healthy ageing and the wellbeing of older people. Australia's aged care system, including supports provided in the home, is largely built on the assumption that people own their home outright by the time they retire. However, HAAG's research shows this is not the reality for 42 per cent or more of older people over 55 years<sup>2</sup>, with increasing proportions of older people renting privately or retiring with a mortgage. With the current housing crisis, the number of older people renting privately into retirement will only continue to increase.

These challenges are particularly marked for older people experiencing deep and persistent disadvantage: the effects of poverty, trauma, social isolation or homelessness, and reduced capacity to live independently without informal support. HAAG estimates that more than 18,000 older people in Australia experience this type of disadvantage, and many cannot readily access aged care or are not welcome in many services<sup>3</sup>. Single older women are amongst the most marginalised groups in terms of access to safe, affordable housing, and often find informal housing arrangements that render them invisible to the homelessness system and leaves them more vulnerable to homelessness and further harm.

What older people, and others, need is secure, affordable housing, but Australia has not built enough social housing – public and community housing - to keep pace with population growth or community need.

As of June 2025, only 4 per cent of Australian households lived in social housing, down from 4.8 per cent in 2011<sup>4</sup>, and 7 per cent in the 1991.<sup>5</sup> More than 206,000 households were on social housing waitlists.<sup>6</sup> However these lists do not show the full scale of need. Strict eligibility rules, long waiting times and lack of available homes discourage many eligible people from applying.

UNSW City Futures research estimated that around 640,000 low-income households needed social or affordable housing in 2021.<sup>7</sup> Without substantial investment, this unmet need is projected to grow to more than 940,000 households by 2041.

---

<sup>2</sup> <https://www.older tenants.org.au/publications/ageing-in-a-housing-crisis-older-peoples-housing-insecurity-homelessness-in-australia>

<sup>3</sup> [https://www.older tenants.org.au/sites/default/files/joint\\_subm\\_royal\\_comm\\_aged\\_care\\_may2020.pdf](https://www.older tenants.org.au/sites/default/files/joint_subm_royal_comm_aged_care_may2020.pdf)

<sup>4</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2023/contents/households-and-waiting-lists>

<sup>5</sup> <https://www.ahuri.edu.au/analysis/brief/census-data-shows-falling-proportion-households-social-housing>

<sup>6</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2026/contents/households-and-waitlists>

<sup>7</sup> <https://apo.org.au/sites/default/files/resource-files/2022-11/apo-nid320820.pdf>

The National Housing Supply and Affordability Council has recommended governments commit to lifting social and affordable housing up to 10 per cent of Australia's housing stock.<sup>8</sup> HAAG supports this ambition.

Reaching 10 per cent would create a broader and more sustainable social housing system. Social housing should meet the needs of people in severe hardship now and, as supply grows, become a genuine option for more people on low and moderate incomes.

Secure, appropriate housing is essential to enabling older people to receive the support they need to remain safely at home. Older people experiencing homelessness or living in inaccessible or insecure housing can face significant barriers to receiving effective support in the home. Without suitable housing, older people are at greater risk of deteriorating health and wellbeing and premature entry into residential aged care.

Public and community housing provides the housing older people need to age in place with dignity.

## Recommendations

HAAG is a strong advocate for public housing, owned and managed by government, as it provides the most secure and affordable tenure for older people. At the same time, we recognise the role community housing has in increasing the stock of secure and affordable homes for older people. As such, we make the following recommendations (outlined in detail in the body of the submission):

- 1. The Committee uses the more accurate term 'public and community housing' in its report and communications about the inquiry.**
- 2. Increase both public and community housing to 10 per cent of total housing stock by 2040.**
- 3. Increase investment in public housing as well as community housing.**
- 4. Ensure that at minimum, 20% of all public and community housing should be ringfenced for older people over 55.**
- 5. The Australian Government works with states and territories to ensure there are consistent eligibility requirements across jurisdictions, and that eligibility criteria do not exclude vulnerable older people. Evictions into homelessness should be disallowed, and changes in circumstances that effect eligibility should not apply to older people so that they can age in place.**
- 6. Restrict provision of community housing to genuinely not-for-profit organisations.**
- 7. Mandate a nationally consistent definition of 'affordable housing' in all federal funding agreements (like the National Housing Accord Facility & the National Agreement on**

---

<sup>8</sup> <https://nhsac.gov.au/reports-and-submissions/state-housing-system-2025>



**Social Housing and Homelessness (NASHH)) to cap rents at 30% of income for people on the lowest income households in perpetuity**

- 8. Make homes safe, accessible, and comfortable for older people by ensuring all public, community and private rental homes are climate resilient, and introducing minimum energy efficiency and accessibility standards for rental properties and Liveable Housing Design Standards (LHDS).**
- 9. Require all housing developments receiving Commonwealth funding, public land, planning concessions or other government support to provide equitable access to entrances, common areas, facilities and amenities for public, community and affordable housing residents, and prohibit tenure-based segregation.**

## **‘Social housing’ vs public and community housing**

‘Social housing’ is an umbrella term that refers to both public housing, which is owned and managed by state government, and community housing, which is partly subsidised by government but owned and/or managed by non-government not-for-profit organisations. Public and community housing both provide a relatively secure and low-cost alternative for those unable to access suitable housing through home ownership or the private rental market.

However, in recent years governments of all levels have increasingly moved away from direct provision of housing (public housing), preferring instead to increase social housing stock through funding community housing.<sup>9</sup>

The term ‘social housing’ obscures these differences, and the shift away from public housing provision towards community housing. HAAG therefore prefers to refer to ‘public and community housing’ rather than ‘social housing’. We urge the Committee to adopt this more accurate terminology in its report and communications.

### **Recommendation 1**

**The Committee uses the more accurate term ‘public and community housing’ in its report and communications about the inquiry.**

## **The economic and social benefits of investment in public and community housing**

For older people on low incomes, public and community housing provides something the private rental market increasingly cannot - an affordable home with long-term security of tenure. The benefits of this security extend beyond housing, allowing the older person to age in place. It enables older people to remain connected to their communities, access health and aged care services, and spend their limited income on essentials such as food, medication and energy bills rather than unaffordable rent.

HAAG sees these benefits directly through our housing support services. For many older people we work with, moving into public or community housing marks the end of years of housing insecurity, unaffordable rent and fear of eviction. For older people, secure housing is also the foundation that enables support in the home. Aged care policy increasingly seeks to support older people to remain living independently at home, but this assumes that a person has a safe, stable and appropriate home in which that care can be delivered. Older people experiencing homelessness,

---

<sup>9</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2023/contents/social-housing-dwellings>



housing insecurity or living in unsuitable housing can face significant barriers to receiving the support they need. Public and community housing therefore plays an important role in enabling older people to age in place, remain connected to their communities and avoid premature entry into residential aged care.

As one public housing resident told HAAG:

'I was paying a lot of rent up there where I was in private renting. ... And I sit here and have my cup of tea and look out the window and I think how lucky am I? How grateful I am to Home at Last. They were marvellous. ... I would have died I think, you know if [the housing support worker] hadn't of got me this place. I had something to look forward to, you know what I mean? And I never want to move again. I love it here.'

Another HAAG member described public housing as providing 'stable, affordable housing', enabling people to live without the constant fear of eviction and to have enough money left to pay energy bills and buy food and medicines.

Vanessa's experience illustrates the many benefits that flow from the security and affordability public housing provides:

Vanessa is a HAAG stalwart, a member of our Committee of Management and working groups, and an enthusiastic volunteer. She is a staunch advocate for housing for older people, willingly speaking out about housing needs and solutions at every opportunity.

However, it was only after she found secure and affordable housing after moving into a public housing unit that her life was able to bloom in this way.

When Vanessa was 60 years old, she found herself sleeping rough. After experiencing abuse as a child, marrying, having two children and moving to Australia, she was in a horrific car accident, and unable to work for a year. Her husband started to get violent towards her, so refusing to be abused anymore, Vanessa left.

'For a while I stayed with family, but they didn't have room. I tried desperately to get work, but nobody would hire me as I was 60 years old. I tried everything! I was too ashamed to tell people I was struggling, so I ended up on the streets. I would sleep in front of people's houses, under big hedges to hide under. It was scary, I was cold, hungry and stiff.'

Eventually Vanessa connected with agencies including HAAG, and received the assistance that resulted in her moving into a public housing unit.

'When I got the keys to my place, it was the most amazing feeling – like heaven! It was like a weight had been lifted. Nobody could hurt me. I've been there for 10 years now. *I know that I'm one of the lucky ones. Many people are forced to wait for years to find social housing like this.*'



'Today I live life to the fullest. Now I volunteer at a hospital, I'm a peer worker for the elderly, I help my friends and neighbours. I have riches money can't buy.

It's given me my life back'

HAAG member Lyn describes the positive changes to her life after moving into community housing:

40 years ago, Lyn never thought she'd be at risk of homelessness. She was married, buying her own home and working fulltime in her husband's business. However, she didn't have superannuation as there was no compulsory superannuation at the time, and any spare money was invested back into the business.

When a terrible accident at work smashed her hips and pelvis Lyn was in hospital for months. Nonetheless, she returned to work, but then her marriage broke down. In the messy divorce the home was sold, and Lyn came away with very little from the sale.

Years of living in private rental followed. Lyn could manage the rent while working, but when the effects of the work accident caught up with her, she was no longer able to work. Paying the rent became difficult on Jobseeker payment, and she feared getting behind in the rent. Lyn had no choice but to put up with the poor condition of her rental home.

'It was really stressful living with these conditions' said Lyn. 'I went without all sorts of things as paying the rent was my priority.' When the landlord put the rent up 'I lived every day thinking I was going to end up getting an eviction notice or being taken to court to extract the rental arrears from me'.

Fortunately, Lyn was put in touch with HAAG, helping her apply for social housing.

'I'm now living in a great cooperative housing community for older women, and I just love it, it's changed my life for the better in so many ways.'

'Before I came here, I was isolated as I had no money to do anything because of the cost of keeping a roof over my head. At the village where I live now, they provide activities for residents; I'm on the residents committee running the village; I've learnt new skills. I no longer feel isolated and have formed some great friendships with other residents.'

'This has improved my mental health, and when that's in a good place then your physical health improves as well.'

'The village also allowed me to bring my pets, which was vitally important, as they give you unconditional love and help balance life.'

'There are so many older people still dealing with the stresses of private rental. I wish they could be afforded the benefits and stability of social housing, like I have.'

## Insufficient public and community housing

Despite the many benefits of public and community housing Australia has not built enough over decades to keep pace with population growth or community need.

As of June 2025, only 4 per cent of Australian households lived in social housing, down from 4.8 per cent in 2011<sup>10</sup>, and 7 per cent in the 1990s.<sup>11</sup> More than 206,000 households were on social housing waitlists.<sup>12</sup> However these lists do not show the full scale of need. Strict eligibility rules, long waiting times and lack of available homes discourage many eligible people from applying.

UNSW City Futures research estimated that around 640,000 low-income households needed social or affordable housing in 2021.<sup>13</sup> Without substantial investment, this unmet need is projected to grow to more than 940,000 households by 2041.

The National Housing Supply and Affordability Council has recommended governments commit to lifting social and affordable housing up to 10 per cent of Australia's housing stock.<sup>14</sup> HAAG supports this ambition.

### Recommendation 2

**Increase both public and community housing to 10 per cent of total housing stock by 2040.**

## The importance of public housing

While HAAG supports investment in both public and community housing, growth in community housing should not come at the expense of publicly owned and managed housing. Public housing provides particularly strong affordability and security of tenure for older people on very low and fixed incomes. HAAG's research comparing the experiences of older public and community housing tenants has identified important differences in affordability, rights and security between the two systems, with public housing providing the only non-discriminatory access point for eligible priority category applicants to obtain secure, affordable, and appropriate housing.<sup>15</sup>

Governments have increasingly shifted away from directly providing public housing towards funding community housing. Increasing the overall number of 'social housing' dwellings can

---

<sup>10</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2023/contents/households-and-waiting-lists>

<sup>11</sup> <https://www.ahuri.edu.au/analysis/brief/census-data-shows-falling-proportion-households-social-housing>

<sup>12</sup> <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2026/contents/households-and-waitlists>

<sup>13</sup> <https://apo.org.au/sites/default/files/resource-files/2022-11/apo-nid320820.pdf>

<sup>14</sup> <https://nhsac.gov.au/reports-and-submissions/state-housing-system-2025>

<sup>15</sup> <https://www.oldertenants.org.au/news/report-reveals-inequality-public-and-community-housing>

therefore mask a continued decline in publicly owned housing. Governments must invest directly in new public housing as well as community housing, rather than treating the two as interchangeable.

Public investment should also create enduring public assets. Public land is a finite resource and, wherever possible, should remain in public ownership and be used to provide public housing and other long-term public benefits. Where public land, government funding or planning concessions are provided to non-government developments in return for public, community or affordable housing, these commitments should be transparent, enforceable and maintained over the long term.

Australia has not built enough public and community housing to keep pace with population growth or community need. Measures to increase housing supply more broadly, including ‘affordable housing’, will not necessarily increase the supply of housing available to older people on the lowest incomes. For this cohort, dedicated public and community housing is essential.

Public housing is subject to renewal programs in a number of states and territories, including the controversial Sirius building redevelopment in Sydney, the public housing renewal program in 13 low rise estates and redevelopment of 44 towers in Melbourne, and a major redevelopment of public housing in inner city Perth.<sup>16</sup> These redevelopments have caused disruption and displacement for tenants, who receive varying levels of support, and have resulted in public housing being entirely replaced by community and private housing. In some cases, public land has been sold to developers, and in others, the land is retained but the buildings are no longer in public hands. This nationwide trend away from public housing is obscured by terminology (social and affordable housing).

With public housing providing such a vital safety net for the most vulnerable community members, it is imperative that public land remains in public ownership, and that there is increased investment into public housing, not only into community housing.

### **Recommendation 3**

**Increase investment in public housing as well as community housing.**

## **Public housing for older people**

With more older people retiring without home ownership, and experiencing housing insecurity in the private rental market, governments must invest in housing that is genuinely affordable and provides long-term security of tenure. Increasing the supply of public and community housing specifically available to older people is critical. Older people have particular housing needs,

---

<sup>16</sup> <https://www.wa.gov.au/government/smith-street-build-rent-project>

including accessibility, proximity to health and aged care services, and the security required to age in place. HAAG recommends that a proportion of new public and community housing be allocated to people aged 55 and over, based on the level of need in each area.

#### **Recommendation 4**

**Ensure that at minimum, 20% of all public and community housing should be ringfenced for older people over 55.**

### **Eligibility requirements for public and community housing**

Income and asset eligibility requirements for public and community housing vary vastly across the states and territories, leading to people in similar circumstances being treated differently depending on where they live. For example, in Victoria older people 55 years and over are considered a priority category for public and community housing eligibility. In NSW it is not until someone is 80 years that they are considered a priority category. Other states have no prioritisation for older people.

Low limits of allowable assets to be eligible for public and community housing mean that many older people have to run down their limited savings before they can join the waiting list for public and community housing. As people increasingly retire with modest superannuation balances, more and more older people will find themselves ineligible for public and community housing. Older people report wanting to retain a small nest egg (for example, a funeral fund, or to meet health costs) but this may render them with very few housing options due to these strict eligibility requirements.

Some states, such as Queensland, have income eligibility requirement which have not kept up with indexation, meaning that even people on government support payments such as the Age Pension are very close to being rendered ineligible unless these income limits are updated. Policies to evict tenants from public housing if they no longer meet eligibility criteria are very likely to lead to homelessness, and destroys the ability for older tenants to age in place.

HAAG's research *Not Poor Enough: Not Rich Enough: older people falling through the housing assistance eligibility gap* calculated that 140,000 older private renters had low wealth (between \$35,000-\$200,000) in the private rental market<sup>17</sup>, making them ineligible for public and community housing. However, this not enough to purchase a home of their own (and banks will not lend to

---

<sup>17</sup> P. Veeroja et al, (research commissioned by Housing for the Aged Action Group), *Not Poor Enough: Not Rich Enough: older people falling through the housing assistance eligibility gap*, [oldertenants.org.au/sites/default/files/not\\_poor\\_enough\\_not\\_rich\\_enough.pdf](http://oldertenants.org.au/sites/default/files/not_poor_enough_not_rich_enough.pdf)

them due to their age), locking them into private rental until they have depleted their savings to the point where they meet eligibility thresholds.

Raising eligibility thresholds for older people with assets up to \$200,000 would enable otherwise vulnerable older people to age in place with dignity and security.

As well as the impact on older people, state and territory governments are using increasingly strict eligibility criteria as a way to manage their waitlists, creating ongoing residualisation of public and community housing. This has implications for not only the financial viability of the housing (due to rental income being so low), but also for creating stigma through concentrating disadvantage. An expanded approach to eligibility, combined with the required increase in housing stock, would assist both people in need of affordable housing as well as addressing financial and social sustainability<sup>18</sup>.

### **Recommendation 5**

**The Australian Government works with states and territories to ensure there are consistent eligibility requirements across jurisdictions, and that eligibility criteria do not exclude vulnerable older people. Evictions into homelessness should be disallowed, and changes in circumstances that effect eligibility should not apply to older people so that they can age in place.**

## **Protecting public investment in community housing**

While community housing providers are required to be not-for-profit organisations, for-profit entities can enter the sector through related charitable entities that register as community housing providers and become eligible for government subsidies.<sup>19</sup>

HAAG does not support for-profit providers being able to be registered as community housing providers. The profit imperative disadvantages low-income tenants. As we have seen in the community housing sector, where although providers are not-for-profit they still rely on rental income, low-income tenants are disadvantaged, there is less security of tenure and higher rents. For-profit developers should not be in receipt of government money for housing – taxpayer money should be used for the benefit of the community, not for the profits of private developers.

In a privatised service, profits must be paid to shareholders, not reinvested in better services. Interest rates are higher for private companies than they are for government. Contracts to deliver public services are agreed between private companies and government behind closed doors. There

---

<sup>18</sup> <https://apo.org.au/sites/default/files/resource-files/2026-01/apo-nid333258.pdf>

<sup>19</sup> <https://www.abc.net.au/news/2025-10-08/together-housing-tetris-capital-greensborough-affordable-tower/105818280>

is very little transparency, public accountability or scrutiny. The companies are not subject to Freedom of Information requests because of ‘commercial confidentiality’. When private companies fail to deliver, the public has no powers to intervene, and government doesn’t always have the time or expertise to force them to keep their promises. Privatisation means less flexibility for changing circumstances - if a contract with a private company needs changing, government must pay more to make changes or improvements, add in extras or to opt out.<sup>20</sup> Private companies pick and choose which services they want to provide, and leave the less profitable services to government – for example, providing housing for low-income tenants.

The 2022 Victorian Social Housing Regulation Review also made it clear that for-profit firms should not be allowed to provide social housing in Victoria.<sup>21</sup>

### **Recommendation 5**

**Restrict provision of community housing to genuinely not-for-profit organisations.**

## **Reinvest revenue from housing tax reforms into public and community housing**

The 2026-27 Federal Budget reformed negative gearing and the Capital Gains Tax (CGT) discount for residential property investors, replacing the 50 per cent CGT discount with inflation-based indexation and limiting negative gearing on established properties<sup>22</sup>. These reforms are a welcome and overdue step. They show that government can deliver structural tax reform in response to a housing crisis that decades of incremental policy have failed to address.

Government estimates put the revenue from these changes at around \$3.6 billion over the forward estimates period<sup>23</sup>. Given the scale of unmet need in public and community housing, this revenue should be directly reinvested into building and acquiring more of it. General housing supply measures, including the infrastructure funding attached to this budget, are aimed at the private market and will not meaningfully increase the housing options available to people on the lowest incomes. Revenue raised by winding back tax concessions that inflated house prices should be used to address the affordability crisis those concessions helped create.

---

<sup>20</sup> <https://weownit.org.uk/privatisation>

<sup>21</sup> <https://www.dtf.vic.gov.au/social-housing-regulation-review>

<sup>22</sup> Australian Government, *Tax reform – Negative Gearing and Capital Gains Tax Reform*, Budget 2026-27: <https://budget.gov.au/content/04-tax-reform.htm>

<sup>23</sup> <https://www.abc.net.au/news/2026-05-12/budget-2026-government-breaks-promise-negative-gearing-cgt/106669860>

Reinvesting this revenue in public and community housing would also ensure older people on low and fixed incomes, who are the least likely to benefit from home ownership incentives or general market supply, see a direct return from this reform.

## Recommendation 6

**Reinvest the savings from Capital Gains Tax Discount and negative gearing reforms into the construction and acquisition of public and community housing to meet current and future need.**

## Ensure government-funded affordable housing is genuinely affordable

There is no consistent definition of affordable housing across different jurisdictions in Australia. Different levels of government provide affordable housing and rely on different definitions. An AHURI research defined ‘affordable housing’ as housing provided subject to access and affordability requirements set by government. This included: rental housing priced at below market rents and earmarked for eligible low to moderate income households.<sup>24</sup>

According to Housing Australia Future Fund Facility (HAFFF) and National Housing Accord Facility Program Fact Sheet ‘Affordable Housing’ means dwellings that are provided at a rent that is 74.9% or less of the market rent for each dwelling to households meeting the income eligibility limits. These limits are based on median equivalised household incomes from the Australian Bureau of Statistics (ABS).<sup>25</sup>

### *What this would look like in practice*

- In 2022-23, the median equivalised disposable household income was \$1,192 per week (in June 2023 prices).<sup>26</sup> The highest rate of Age Pension even with Commonwealth Rent Assistance at September 2026 is approximately \$728.55 (or \$1,457.10 per fortnight). Therefore, older people in receipt of income support payments are not likely to be appealing to the affordable housing providers.

<sup>24</sup> V. Milligan, et al, Profiling Australia's affordable housing industry, AHURI Final Report No. 268, 2016: <http://www.ahuri.edu.au/research/final-reports/268>

<sup>25</sup> Housing Australia Future Fund Facility and National Housing Accord Facility Program Fact Sheet, 2023: [https://www.housingaustralia.gov.au/sites/default/files/2024-01/hafff\\_nhaf\\_fact\\_sheet\\_-\\_general.pdf](https://www.housingaustralia.gov.au/sites/default/files/2024-01/hafff_nhaf_fact_sheet_-_general.pdf)

<sup>26</sup> The most recent figures available. Australian Bureau of Statistics, Household income and wealth - Dynamic economy that shares prosperity: <https://www.abs.gov.au/statistics/measuring-what-matters/measuring-what-matters-themes-and-indicators/prosperous/household-income-and-wealth>

- According to Rent.com, in 2025 November average rent in Australia for a house was \$690 per week.<sup>27</sup> By HAFFF definition, the affordable housing rental cost would be approximately \$517 per week (74.9% of \$690 per week). A person needs to earn \$1,722 per week to avoid being in rental stress (30% of household income). This is not the reality for many people on low incomes, especially older renters. It is important to note that average of rent for a house in Sydney was \$900 per week and lowest in Melbourne at \$560 per week.

## Recommendation 7

**Mandate a nationally consistent definition of ‘affordable housing’ in all federal funding agreements (like the National Housing Accord Facility & the National Agreement on Social Housing and Homelessness (NASHH)) to cap rents at 30% of income for people on the lowest income households in perpetuity.**

## Make housing safe, accessible, and comfortable for older people

Regardless of whether older people live in public housing or community housing, their housing needs to be appropriate to allow them to age in place – homes need to be safe, easy to move around in, and comfortable in winter and summer.

By safe, we mean security of tenure as well as well as safe from harm. This means lifetime leases in public and community housing.

By accessible, we mean housing that meets minimum accessibility standards<sup>28</sup> as well as housing that is able to be obtained (for example, via our Home at Last service), and accessible by public transport. This means mandating accessibility standards in public and community housing. Around 50% of our Home at Last clients have a mobility issue that impacts on their housing. Sometimes people can’t be discharged from hospital after an injury due to a step over a bath, or being on the top floor of an apartment building with no lift access. Sometimes our clients won’t be accepted into community housing if they can’t manage any stairs, even if there is a lift.

By comfortable, we mean meeting minimum energy efficiency standards, so that housing is warm in winter and cool in summer. Older people suffer serious health impacts when temperatures are too hot or cold. With the increasing influence of climate change these impacts will only increase without action to ensure public and community homes provide thermal comfort.

<sup>27</sup> Rent.Com, November 2025: Rent.com.au rental market snapshot, 2025, accessible at: <https://www.rent.com.au/blog/rental-market-snapshot-november-2025>

<sup>28</sup> Liveable Housing Design standards <https://anuhd.org/wp-content/uploads/2023/04/abcb-standard-forlivable-housing-design.pdf>

HAAG welcomes measures that have been introduced to ensure public and community housing meets relevant standards, or subsidises upgrading homes, such as the Social Housing Energy Performance Initiative (SHEPI)<sup>29</sup>, delivering energy performance upgrades and cleaner energy technologies to social housing homes. However, at times these are not equally applied to public and community homes. For example, the Victorian Public Tenants Association has identified inconsistencies in the way government programs supporting access to renewable energy are applied to public and community housing<sup>30</sup>:

- The ‘Community Housing Program, Solar Victoria’ allows not-for-profit community housing organisations to apply for a rebate of up to \$1,400 per tenancy on behalf of their renters to install solar panels on the properties they manage. However, there is no similar program assisting the installation of solar panels on public housing apartments.
- The Energy Efficiency in Social Housing Program, jointly funded by the Commonwealth<sup>31</sup>, aims to improve the energy efficiency and liveability of social housing properties across Victoria. However, in Victoria solar panels are not included in the program while in other states they are.

HAAG sees a clear role for the federal government in regulating to ensure both public and community housing are subject to the same standards, and that eligibility for subsidies and programs apply equally to both.

### **Recommendation 8**

**Make homes safe, accessible, and comfortable for older people by ensuring all public, community and private rental homes are climate resilient, and introducing minimum energy efficiency and accessibility standards for rental properties and Liveable Housing Design Standards (LHDS).**

## **Prevent tenure-based segregation**

As governments increasingly use partnerships with private developers, public land, planning concessions, and other incentives to deliver public, community and affordable housing, these developments must provide all residents with equitable access to the homes, facilities and communities that public investment helps create.

---

<sup>29</sup> <https://minister.dcceew.gov.au/wilson/media-releases/joint-media-release-8000-more-victorian-social-homes-benefit-energy-upgrades>

<sup>30</sup> <https://www.parliament.vic.gov.au/4a4839/contentassets/bfa4d6f747174a50b96e576129ed6f3a/submission-documents/s034-victorian-public-tenants-association.pdf>

<sup>31</sup> Under the Federal Social Housing Energy Performance Initiative (SHEPI)  
<https://www.dcceew.gov.au/energy/programs/social-housing>



HAAG is concerned about mixed-tenure developments that distinguish or segregate residents according to tenure, including through separate entrances or unequal access to common areas, facilities and amenities. People living in public, community or affordable housing should not receive an inferior standard of housing or be excluded from parts of a development because of their tenure.

Where developments receive Commonwealth funding or other government support, funding and contractual arrangements should require equitable access to entrances, common areas, facilities and amenities for all residents and prohibit tenure-based segregation. These requirements should be transparent, enforceable and maintained for the life of the publicly supported housing.

#### **Recommendation 9**

**Require all housing developments receiving Commonwealth funding, public land, planning concessions or other government support to provide equitable access to entrances, common areas, facilities and amenities for public, community and affordable housing residents, and prohibit tenure-based segregation.**