



1 May 2026

Select Committee on Intergenerational Housing Inequity
Parliament House
CANBERRA ACT 2600

Dear Committee Secretary,

RE: SELECT COMMITTEE ON INTERGENERATIONAL HOUSING INEQUITY

The St Vincent de Paul Society National Council of Australia (“the Society”) welcomes the opportunity to respond to the Select Committee’s inquiry on Intergenerational Housing Inequity.

As one of Australia’s largest charitable networks, the Society draws on its experience to inform its policy positions. In addition to helping people meet daily expenses, the Society also provides many forms of accommodation. These range from short-term crisis accommodation, transitional housing, medium to longer-term community housing, accessible housing for people living with disability and specialist homelessness services.

[St Vincent de Paul Society Housing Australia](#) also holds Tier 1 registration with the National Regulatory System for Community Housing with 1,523 community housing assets of which most are long-term (56 per cent) or medium--short term community housing options (24 per cent).

The research on how Australia’s housing system works for some Australians rather than all is extensive. The most recent report by the National Housing Supply and Affordability Council found that rental affordability and purchase affordability deteriorated further in 2025, adding to concerns about integrational housing equality.ⁱ

It now takes 11.2 years to save for a home deposit, compared to 9 years in 2015. One-third of a median income is now required to service the median rent in 2025. Lower-income renters (including retiree renters) face rising levels of rental stress. Many women, particularly single mothers and elderly single women, face difficult housing conditions. And First Nations people continue to experience significant barriers to accessing appropriate and affordable housing.ⁱⁱ

Rather than reiterate all of the findings, the Society refers the Committee to the work of: the [National Housing Supply and Affordability Council \(April 2026\)](#), [AHURI](#), and [SGS Economics & Planning, Rental Affordability Index](#).

This submission should be read in conjunction with the Society’s [Let’s Build a Fairer Australia](#) and [Justice and Compassion](#) statements on housing and homelessness.

The Society recognises that reform is complex and takes time. We do not underestimate the cultural and political changes required to shift from treating housing as a means of wealth creation to seeing it as a foundational social good, accessible to all.

The Society calls on the Australian Government to:

1. Treat housing as a human right

Under international law, secure and adequate housing is a human right, essential for human survival with dignity. Australia ratified the [International Covenant on Economic, Social and Cultural Rights](#) almost 50 years ago which includes the right to adequate housing.

We first called for housing to be treated as a human right in our 2016 report, [Ache for Home](#). We are heartened that the ACT Government is the first jurisdiction to enshrine housing as a human right under the ACT Human Rights Act. We are calling on the Australian Government to enact a federal Human Rights Act and make housing a human right. This acknowledges that safe, secure and affordable housing is fundamental to human dignity and well-being. It also requires government to consider housing access in all its decisions and policy-making processes.

2. Review, increase and index Commonwealth Rent Assistance

As noted by the recent Economic Inclusion Advisory Committee (EIAC) report, of the 1.4 million Commonwealth Rent Assistance (CRA) recipients at December 2025, more than 240,000 were paying more than half their income in rent.

The EIAC recommends that further increases are needed if CRA is to meet its goal of reducing housing stress for Australians receiving Government payments. The EIAC has highlighted the needs of two groups who commonly experience extreme housing stress namely Youth Allowance recipients and First Nations peoples.

For Youth Allowance recipients, the CRA equates to just \$5.50 per week, as a result of unsatisfactory interactions between the low Youth Allowance payment and the income-based rent model for community housing.

For First Nations peoples, their housing issues go beyond rents to include a lack of housing stock, the poor quality and maintenance of their housing, and issues related to intergenerational ownership and tenure.ⁱⁱⁱ

The Society also supports recommendations made by the Australian Housing Urban Research Institute and National Shelter Australia to review CRA to include low-income households who are not eligible.

The Productivity Commission has reiterated this call, noting that some payments are not targeted to people in greatest need and some people in similar circumstances might be treated differently because of their eligibility for income support. The review should cover all aspects of the payment design (including minimum and maximum rates, the co-payment rate, indexation, income tapering and eligibility) with the aim of improving the sufficiency, fairness and effectiveness of the payment. Commonwealth Rent Assistance should significantly improve rental affordability and reflect fluctuations in rents and local rental market circumstances.

3. Implement 'A Better Deal for Renters' in full and fund initiatives to improve for renters' rights across the country

Residential rental properties must be maintained at the appropriate structural standards, and people's rights and responsibilities protected from exploitation in the rental and housing market. This should be enabled through consistent legislative provisions.

In August 2023, National Cabinet agreed to [A Better Deal for Renters](#) to harmonise and strengthen renters' rights across Australia. These included removal of 'no grounds' evictions, fair limits on rent increases, regulation of the application process and minimum property standards that address health, safety and energy efficiency.

In 2024 and 2025, the National Association of Renters' Organisations and National Shelter released report cards on progress,^{iv} as did AHURI (in 2024).^v Two years on, there is no overall process of engagement nationally and a widening of experiences for renters, depending on where they live. Some states and territories have implemented most of the rental reforms, but others have barely made any progress.^{vi}

The Society is a signatory to National Shelter Australia's joint statement on priority areas for rental reform. In addition to [A Better Deal for Renters](#) these include better support for tenant self-advocacy, penalties for non-compliance, a landlord registration (or licensing) scheme, and access to free tenancy advice, assistance and advocacy.

Stronger Commonwealth leadership is needed. The most recent communique issued by the Housing and Homelessness Ministerial Council is dated December 2024. This work must be prioritised to improve

certainty for renters and landlords and the living arrangements and wellbeing of over six million people in the private rental market.

4. Implement strategies to reuse underutilised or vacant residential property and land, transition to a broad-based land tax and mandate inclusionary zoning

Incentives that encourage leaving residential properties vacant should end and a transition to broad-based land tax should be supported.

In NSW, the Society has called for taxation arrangements to be reformed to bring underutilised land and housing to the market, including introducing a tax on long-term vacant residential properties and transitioning from stamp duty to a broad-based land tax.^{vii}

Catholic Social Services Victoria and Prosper Australia have called for similar taxation reforms. These approaches could reduce vacancy rates, improve the use of existing properties and encourage property owners to bring vacant homes to market.

The volume of vacant housing in Melbourne now surpasses two and a half years' worth of new dwelling construction and could house everyone on the Victorian public housing waitlist twice over.^{viii} In January 2025, the Victorian Government implemented a Vacant Residential Land Tax, a tax designed to encourage property owners to lease, sell or develop vacant residential land to improve housing supply and affordability in Victoria. The tax is progressive and based on years of vacancy.

The Society in NSW has also called for the scaling up of mandatory inclusionary zoning across the state.

In 2025, National Shelter Australia supported the development of a National Framework for Inclusionary Zoning to generate a recurrent, sustainable supply of social and affordable housing in new developments. A Framework would improve coordination, consistency and clarity and improve the acceptance of such measures among the development industry, local communities and other stakeholders. By integrating an agreed percentage or number of social and affordable homes into existing planning, development and infrastructure funding processes, the approach complements other efforts of all tiers of government to respond to Australia's housing crisis.^{ix}

5. Wind back tax concessions that drive housing inequity

Parliamentary Budget Office figures estimate that annual tax revenue foregone in the 2025-26 year due to negative gearing deductions and the capital gains tax discount on residential investment properties is \$15.4 billion, with 70 per cent of those claiming the capital gains tax discount earning over \$140,000. Tax revenue foregone is projected to increase to \$24.2 billion by 2034-35, or a total estimate of \$205 billion over 10 years (PBO, Mar 2026).

ABS Lending Indicators confirm that these tax breaks are contributing to worsening housing affordability. Negative gearing should be reviewed and the capital gains tax discount reduced from 50 per cent to 25 per cent over five years, with the change applied consistently across individuals, trusts and superannuation funds. The Society's submission to the parliamentary inquiry into the operation of the capital gains tax discount is accessible on our [website](#).

A deterioration in housing affordability for both renters and homeowners is widespread in most capital cities and regional areas and has coincided with an increase in wealth inequality. Rising housing prices increase the wealth of households that own housing assets relative to the wealth of households that do not own housing assets. Rising housing prices have also made accessing homeownership more challenging for people who cannot rely on inheritances or intra-family financial support. Consequently, there are growing concerns housing inequality may become entrenched, as housing assets become more concentrated among existing homeowners and further out of reach for renters.^x

Research shows that the cost of investor tax breaks over the next decade could build more than half a million social homes. Further, tax breaks for investors have outstripped federal spending on social housing by at least five times.^{xi}

6. Gradually increase social housing to 10 per cent of all total dwelling stock

Compared with other wealthy countries, Australia has one of the lowest levels of housing stock per adult, with just over 400 dwellings per 1,000 people.^{xii}

Social housing now comprises just 3.6 per cent of the housing supply (or around 432,000 dwellings) compared with 5.7 per cent in 1980s. Currently 190,000 households are on the public housing waitlist, up 12 per cent from 2024 and 35 per cent from 2018. Of those on the public housing waitlist, 41 per cent are homeless or at risk of homelessness, up from 26 per cent in 2015.^{xiii}

Weak conditions in the social and affordable housing sector, alongside a deterioration in rental affordability have placed pressure on social housing waitlists in 2025. Waitlists for public housing rose by nearly 21,000 households, representing the largest rise in over 10 years.^{xiv}

Governments should also prioritise groups facing the greatest housing disadvantage. For example, First Nations-led organisations should be supported to increase the proportion of First Nations people living in appropriately sized housing, particularly in remote and very remote areas.

Research commissioned by St Vincent de Paul NSW found that in NSW alone, over 57,600 households are on the social housing wait list, and this is projected to increase to 221,500 by 2041. Rising unmet demand, exacerbated by rental price surges and housing stress also affect over 35 per cent of renters. Only 60 per cent of NSW's social housing stock meet minimum standards. Homelessness is projected to cost \$445 million annually by 2031.^{xv}

The Society calls on all levels of government to commit to restore social and affordable housing supply to at least 6 per cent of national housing stock within a decade, supported by sustained long-term investment and a clear pathway to 10 per cent in subsequent years.

Even from a purely cost-benefit analysis perspective, investment in affordable housing returns double the cost outlay, with every \$1 invested generating \$2 in benefits. This outperforms the cost-benefit return in many other major infrastructure projects.^{xvi}

7. Increase the funding of housing with wrap-around support and specialist homelessness services

Research shows that secure housing reduces poverty and improves outcomes in health, education and employment, economic and social participation, and social mobility. Remedying this delivers a strong return on investment. Affordable housing with wrap-around support saves around \$13,100 per person annually in government services, even after factoring in the cost of housing per person.^{xvii}

Research commissioned by St Vincent de Paul NSW^{xviii} found that people transitioning to the Society's community housing had often experienced insecure and unsustainably expensive housing, with around half exposed to some form of homelessness. Loss of employment, accidents, injury, mental health crises, domestic and family violence and death were recurring topics. Housing and tailored support offered by the Society contributed to tenants' experiencing greater stability and safety which enabled many to obtain work, engage in education, and better manage their health conditions.

Vincentcare Vic and other Intake Assessment Providers participated in a seven-year longitudinal study (RMIT, 2024) of households experiencing a form of housing crisis. The research found that one-third of those seeking assistance had mental health issues and those with medical issues and substance misuse had doubled. Households experiencing family or domestic violence also doubled to nearly 16 per cent.

Findings from a review of St Vincent de Paul Qld's Park Hotel Homelessness Response^{xix} are also relevant. The Park Hotel is a new model of homelessness crisis accommodation that aims to facilitate sustainable access to housing and improve life outcomes for people experiencing homelessness. Services must include ongoing engagement with residents, and a flexible, resident-led approach that is tailored to their needs and circumstances.

In summary, the effective transition of people from homelessness to more permanent housing solutions must include resourcing for the provision of wrap-around, resident-led and trauma-informed support services.

In 2024-25, almost 289,000 people were assisted by specialist homelessness services. However, around 350 people who sought help each day were turned away. This totals 129,000 unassisted requests throughout the period, up from 110,000 in 2023–24.^{xx} Further, 27.4 per cent of people using homelessness services are experiencing persistent homelessness (experiencing homelessness for more than 7 months in a 2 year period), up from 22 per cent in 2019.^{xxi}

The Society supports calls made by Homelessness Australia to increase funding of specialist homelessness services by \$670 million per year to ensure no one is turned away when support is needed.

The Society has previously supported calls for the National Housing and Homelessness Plan to be legislated (see private Members' Bill introduced by Senator Pocock).^{xxii} This would include development of a 10-year Plan to improve transparency and accountability. A National Housing Consumer Council would be established to provide advice on the plan from the perspective of consumers; and a National Housing and Homelessness Advocate would also be established to independently monitor the progress of the plan and to undertake reviews into systemic housing issues.

8. Increase private market and institutional incentives to invest in social and affordable housing

The Society acknowledges that the Housing Accord includes funding to incentivise superannuation funds and institutional investors to invest in the social and affordable housing market.

We support National Shelter Australia's calls for an expansion of the Housing Accord to mobilise Australia's superannuation system as a source of long-term capital for social and affordable housing supply. Measures identified by National Shelter include aggregating housing pipelines through community housing providers, standardising contracts and revenue models, providing partial government guarantees, and expanding the role of the Housing Australia.

As noted by National Shelter in its submission to this inquiry, "Australia's superannuation system now manages more than \$3.8 trillion in assets, much of which seeks stable, inflation-linked returns over long horizons. Well-structured housing investment, particularly when delivered through community housing providers with appropriate governance and rental protections, can meet these objectives while contributing directly to national housing outcomes."

Thank you for considering this submission and please do not hesitate to contact the Society if you require further information.

Yours sincerely



Toby oConnor
Chief Executive Officer

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