



# HOUSING JUSTICE



Housing justice ensures everyone has fair access to safe, secure, and affordable housing. It addresses systemic inequalities that have disproportionately impacted certain groups, aiming to reform these systems so more people have stable homes, ultimately striving to realise the fundamental right to housing for all.

## **Everyone has the right to safe and secure housing**

Australia is in the grips of the worst housing crisis in living memory. The cost of inequity is profound for people in need of suitable homes. All types of people struggle to have access to safe, secure and long-term housing. No longer is employment a safety-net against homelessness. Access to ownership grows harder and harder.

### AUSTRALIAN CENSUS

Whilst there are limitations to this data, the Census<sup>1</sup> provides a critical national snapshot of the extent of homelessness in Australia and locally.

# 30,660



Victorians were without a home on the last Census night

People sleeping rough represent **LESS THAN 7 PERCENT** of all people without a home in Australia. The majority live in temporary, insecure, or unsafe housing situations

# 8.8x



The homelessness rate for Indigenous Australians was 8.8 times the rate for non-Indigenous Australians

### AUSTRALIAN INSTITUTE OF HEALTH AND WELFARE

Australian Institute of Health and Welfare<sup>2</sup> (AIHW) tracks and shares data annually from specialist homelessness services, and tells a much more accurate and detailed picture of what is being experienced by frontline services.

# 25%



of Victorians without a home are young people, aged 12 to 24 years old.

The **top three** reasons for people seeking assistance:

- Financial difficulties
- Family and domestic violence
- Housing affordability stress

# 96 people



are turned away on average every day from a specialist homelessness service as demand exceeds available help.



# HOUSING JUSTICE



## AFFORDABLE HOUSING

Affordable housing refers to the supply of homes that are purposefully designed and priced to be accessible for people on low to moderate incomes.

- Victoria has more people than any other Australian state or territory living in housing stress – that is, on a low income and paying more than **30 per cent of their income on housing**<sup>3</sup>
- In Victoria, the current proportion of **social housing is 3.1%**. The national average, which still isn't enough to meet demand, is 4.5%<sup>3</sup>.
- In Victoria, **80,000 new social housing homes** will need to be built in the next decade just to meet demand<sup>3</sup>.

Housing affordability generally refers to the relationship between housing costs and household income, while affordable housing specifically targets low-income earners and often involves government subsidies.

## HOUSING AFFORDABILITY

Housing affordability looks at the relationship between people's incomes and the cost of buying or renting a home. It speaks to the broader housing landscape and the systemic challenges that affect whether people can afford a place to live.

- Australia has **3 of the top ten** most unaffordable housing markets in the world, labelled 'impossibly unaffordable'<sup>4</sup>.
- Melbourne is the **seventh most unaffordable** housing market in the world<sup>4</sup>.
- Between 2012 and 2024, the average wage received in current dollars increased 37.5%, while average **house prices increased by 95.1%**<sup>5</sup>.

For decades, government policies have created further housing inequities. This includes an unfair tax system that provides tax breaks to people who are already owners. Government has divested from social housing and left housing affordability to the private sector. For those struggling, government's refusal to increase some Centrelink payments mean they cannot afford a home. These decisions have failed people living in Australia.

## OUR ROLE

How the Foundation works to increase Housing Justice:

### Prevention

At the core of our work is a commitment to creating systemic change. This includes supporting:

- Organisations and interventions that utilise Housing First principles
- Research to better understand what interventions work
- Collaboration between sectors, to reduce drivers of homelessness
- Targeted approach to certain cohorts including young people, women and First Peoples

### Supply

We aim to increase the supply of affordable housing for lower income households by:

- Strategic and creative responses, including fostering alternative housing models
- Reducing the cost of developments with underutilised land contributions and innovative financing models
- Supporting capital projects that leverage government funding and can be used as prototypes

### Policy

For decades, government policies have created further housing inequities. We advocate:

- For a fairer tax system, which does not encourage housing speculation solely for wealth creation
- Increase to welfare payments
- Laws that empower renters
- Significant government investment in social housing

We are one of **Australia's leading philanthropic organisations working in housing and homelessness**. As well as funding and supporting the issues around homelessness and housing, we encourage our philanthropic peers to also support these issues. Notably, we help convene the Affordable Housing Funders Network with our peak body Philanthropy Australia and run regular sessions encouraging best practice in funding affordable housing.

## References

<sup>1</sup> ABS Census (2021) *Estimating Homelessness*

<sup>2</sup> AIHW (2025) *Homelessness Services Annual Report 2023/2024*

<sup>3</sup> VCOSS (2025) *Growing Social Housing: Data, insights, and targets*

<sup>4</sup> Forbes Australia (2024) *Sydney, Melbourne, Adelaide are top 10 most unaffordable cities for housing*

<sup>5</sup> Per Capita (2025) *The Lost Decade: How low wage growth stopped young Australians buying a home*

