SUBMISSION TO THE *SOCIAL HOUSING INQUIRY*

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YWCA Australia

Opening Doors. Building Futures.

Submission to the Senate Economics References Committee Social Housing Inquiry

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In Respect and Relationship with Aboriginal and Torres Strait Islander Women & Gender-Diverse People

YWCA Australia ('YWCA') acknowledges that the ongoing impacts of colonisation continue to shape housing insecurity and homelessness for Aboriginal and Torres Strait Islander women, their children, and their communities. Dispossession, the forced removal of families from land, and systemic racial and gendered violence has entrenched inequalities and exclude Aboriginal and Torres Strait Islander peoples from accessing safe and culturally responsive housing and services.

Aboriginal and Torres Strait Islander women experience the highest rates of housing stress and homelessness in Australia. They experience homelessness at greater rates than other demographics and identities and are underrepresented in home ownership. In remote areas, where inadequate housing conditions are widespread, more than 40 percent of households experience some form of housing deprivation. In urban and regional areas, rising costs and racial discrimination in the private rental market continue to lock many families out of safe and affordable homes.

As a national women's housing organisation, YWCA recognises our responsibility to respect and be led by Aboriginal and Torres Strait Islander women, their expertise and Aboriginal and Torres Strait Islander community-controlled organisations. Their knowledge, leadership and cultural authority are central to achieving housing justice and must guide the design and delivery of all housing, homelessness and family-violence responses.

We commit to creating space for the voices of Aboriginal and Torres Strait Islander women and gender-diverse peoples, ceding the floor and amplifying their leadership, and working every day toward racial and gendered justice in housing. We affirm that housing is a human right and that the right to adequate, culturally safe housing and services is inseparable from self-determination. This includes supporting the housing needs and leadership of sistergirls and brotherboys, recognising the intersectional impacts of racism, homophobia, and transphobia, and ensuring all Aboriginal and Torres Strait Islander housing strategies and responses reflect the right to live with dignity on Country and in connection with culture.

Only when Aboriginal and Torres Strait Islander women and families have safe, secure, and affordable housing on land that has and always will be theirs, can we be a nation committed to justice and reconciliation.

YWCA supports the National Aboriginal and Torres Strait Islander Housing Association's call for a dedicated, self-determined ***National First Nations Housing and Homelessness Plan.***

About YWCA Australia

YWCA Australia is a national organisation and Tier 2 Community Housing Provider with more than 140 years of experience supporting women, gender-diverse people and their families. We build, buy and manage social and affordable housing, deliver specialist homelessness, domestic and family violence and early intervention services, produce research and evidence, advocate for systems change, and create pathways for young women's leadership, voice and influence.

We provide 553 active housing tenancies nationally, comprising 485 social and 68 affordable tenancies across 246 YWCA-owned and 307 YWCA-managed properties. Our housing footprint spans Victoria, Queensland, South Australia and the Northern Territory, with an emerging presence in New South Wales.

Alongside housing, we deliver 27 specialist programs across 19 locations, supporting more than 6,000 people through over 64,000 hours of specialist support and 130,000 nights of accommodation each year. Our services include specialist homelessness services, crisis and transitional accommodation, domestic and family violence responses, rapid response homelessness services, early intervention, case management, tenancy sustainment, child and family support, and youth mentoring.

Our advocacy brings the different parts of YWCA together. We draw on frontline housing and service delivery, lived experience, young women and gender-diverse people's leadership, research and economic evidence to shape policy and influence government decision-making. Through government relations, policy submissions, parliamentary engagement and our broader advocacy platforms, including the Young Women's Council and Digital Activist Community, we translate evidence and experience into practical advice to government and advocate for systems change that improves housing security and advances gender equality.

Our point of difference is that we do the work we advocate for. As a housing provider and frontline service organisation, we see how government policy operates in practice, where systems fall short and what it takes to deliver gender-responsive solutions. This gives us a direct line from delivery and lived experience to evidence, advocacy and systems change. We advocate not only for what should work, but from practical experience of what does.

YWCA's housing is informed by our Women's Housing Framework and Gender Responsive Design Guidelines. These translate safety, accessibility, care, connection, affordability and agency into practical decisions about location, design, allocation, tenancy management and support.

Executive Summary

Australia's social housing shortfall is the cumulative result of decades in which investment has failed to keep pace with population growth and housing need. The consequences are now being felt across the entire housing continuum, as growing demand for secure and affordable homes places increased pressure on social housing, the private rental market, homelessness services as well as other supports.

This inquiry provides an opportunity to deliver recommendations that set a different trajectory, one that recognises social housing as essential national infrastructure and supports it through a long-term investment pipeline tied to housing need. A sustained pipeline provides governments, community housing providers and the broader housing sector with the certainty required to plan, invest and deliver at scale.

The Commonwealth has already taken important steps towards rebuilding that pipeline. Investment through the ***National Housing Accord***, ***Housing Australia Future Fund*** (HAFF) and ***National Housing Infrastructure Facility*** (NHIF) has re-established a stronger national role in social and affordable housing and created greater certainty for the community housing sector to support delivery.

The next phase must build on these foundations by ensuring continuity of investment and where practical, increasing scale. At the same time, it should also enable a broader range of capable community housing providers to participate in delivery to ensure community is maintained. This will require an investment approach that responds to housing need and supports the delivery of the right homes, in the right places, with the right supports.

Greater investment in social housing strengthens the housing system as a whole. It provides secure homes for people unable to access the private market, reduces pressure elsewhere across the housing system and enables governments to prevent and/or respond to housing insecurity before it becomes a crisis.

This submission responds to the Committee's terms of reference where YWCA's experience and evidence can add value. It also demonstrates how the HAFF, alongside complementary state and territory investment in social housing, is translating into much-needed social housing supply on the ground.

Our central proposition is that social housing is essential infrastructure for a healthy housing system, economy and at its core, a fair and quintessentially Australian egalitarian society. Its value extends well beyond the households who receive a home. Sufficient social housing provides a pathway out of homelessness, crisis accommodation and unsafe housing, reduces pressure on low-income renters, prevents housing insecurity from escalating into crisis, and gives people the ability to participate in work and education, care for family, dignity and agency over their lives and to remain connected to community. When social housing is in short supply, pressure is felt across the entire housing and human services system. It is a core value and foundational underpinning that should inform future commitments to a secure pipeline of social housing supply.

Australia therefore needs to move beyond periodic funding rounds and establish a permanent Commonwealth funding mechanism for social housing growth. This should build on the foundations established through the HAFF and provide a pathway to restore social housing to at least 6 per cent of all dwellings by 2035, with a longer-term target of 10 per cent by 2050.

A permanent mechanism would provide the certainty needed to grow supply over time and direct investment according to evidence of housing need across Australia. Investment decisions should reflect where need exists, who is experiencing it and the types of housing required in different communities. In doing so, it is also critically important to recognise the varying, and often elevated, costs to build in different communities. In particular, communities that are regional, rural and remote, and communities prone to disasters such as flood and bushfire prone areas.

Growing the supply of homes is only part of the task. Capital investment must be matched by appropriate support where people need more than a home to achieve lasting housing stability. The system must also provide clearer pathways for people who face particular barriers to accessing and sustaining housing, including women and children escaping family violence, young people, First Nations communities, people with disability, older women, gender-diverse people and those living in regional and remote Australia.

A second proposition underpins this submission. **Social housing is essential infrastructure.** It provides the foundation from which people can participate in the economy and their communities, while preventing housing insecurity from escalating into homelessness and greater reliance on high-cost government systems like justice or health.

YWCA Australia's ***Housing That Pays Back*** research, produced with the ***Per Capita Centre for Equitable Housing***, demonstrates the value of investing in gender-responsible social and affordable housing. We describe this as the **prevention premium** from gender-responsive housing. The prevention premium is a concept in public economics which describes the additional value generated when an intervention prevents a costly downstream outcome rather than merely managing it. The costs saved from investing in housing for women and children captures this premium. The prevention premium highlights the extraordinary fiscal efficiency of providing a stable home. When a woman is safely housed, the unfortunate experience and associated costs of service cycling through emergency departments, police call-outs, and crisis refuges is broken.

As shown in ***Housing that Pays Back,*** every **$1 invested in YWCA's gender-responsive housing generates an average of $2.02 in measurable public benefit, increasing to $2.41 for mother-and-child households and $4.66 in family reunification scenarios.** Across the portfolio modelled of 528 tenancies and 731 residents, stable housing avoids an estimated $3.5 million in health expenditure and $2.8 million in justice expenditure each year.

The modelling demonstrates the importance of how, and in what ways, social housing is delivered. YWCA's returns are generated through a gender-responsive model designed around the circumstances of the women, young people and families who live in our homes. Safe and appropriate housing creates the foundation for stability, while specialist practice and supports help people sustain their housing and rebuild their lives.

The opportunity before the Committee is to consider how Australia establishes social housing as permanent national infrastructure and sustains and where practical, grows it in line with need. Success must be measured not only by the homes delivered, but by the outcomes they create for tenants and the lasting public value of that investment. Being outcomes rather than outputs driven should be the focus of governments in how they continue to invest and scale social housing.

YWCA Australia's Recommendations to the Senate Committee

YWCA Australia advises that the Committee consider recommending the following actions.

Recommendation 1
That the Australian Parliament sets a binding national target for social housing. That social housing target should comprise at least 6 per cent of all dwellings by 2035, supported by an implementation pathway towards 10 per cent over the longer term and by 2050. The pathway would establish an annual net-additions benchmark for social housing.

Recommendation 2
That the Commonwealth establishes a permanent, rolling social and affordable housing investment pipeline beyond the initial HAFF commitments. The pipeline would have a minimum ten-year funding horizon, with no gaps between funding rounds, and be recalibrated regularly against need. This long-term investment commitment by the Commonwealth and states and territories would ensure a predictable pipeline of supply and delivery program.

Recommendation 3
That the Commonwealth work with states and territories to establish a nationally consistent and transparent framework for identifying and publicly reporting unmet housing need, including where need is greatest and where additional social housing is required, to give the community housing sector greater visibility and certainty to plan and target investment.

Recommendation 4
That federally funded housing programs embed gender-responsive housing principles, ensuring homes are designed, located and operated in ways that both:

i. respond to the structural drivers of housing insecurity experienced by different cohorts, particularly women and gender-diverse people, and
ii. support housing suitability and stability, longer tenancies and better long-term outcomes.

Recommendation 5
That federally administered housing programs retain a necessary mix of capital grants, availability payments and concessional finance. The funding instrument would be matched to the economics of each project, using debt where rental revenue can support it and direct grants where deeper subsidy is required.

Recommendation 6
That the statutory body administering Commonwealth social housing funding establish tailored pathways for regional and specialist community housing providers, including Tier 2 and Tier 3 organisations. This should include access to pre-development funding for site identification, feasibility studies, due diligence, design and other early-stage costs required to develop investment-ready projects ahead of funding rounds, alongside proportionate application requirements and specialist development support.

Recommendation 7
That a meaningful share of Commonwealth-supported social housing investment be directed to regional, rural and remote Australia according to published need. This would include specific action to address severe underinvestment in the Northern Territory, with delivery models designed around local conditions.

Recommendation 8
That all levels of government make suitable public land available for social housing through transfer, long-term lease or concessional access. Public housing authorities and community housing providers would have clear pathways to participate.

Recommendation 9
That the Commonwealth work with state and territory governments to agree on and apply a consistent national definition of affordable housing across Commonwealth housing policy, funding programs and intergovernmental agreements, providing clarity on eligibility, affordability benchmarks and the duration for which homes must remain affordable.

Recommendation 10
That the Commonwealth harmonise community housing regulation and reporting where practicable. Reform would reduce unnecessary duplication without weakening standards or limiting the ability of specialist providers to respond to their communities.

Recommendation 11
That First Nations housing policy and investment be First Nations led and support Aboriginal Community Controlled Organisations and Indigenous Community Housing Organisations. This work would align with ***Closing the Gap*** and a dedicated national ***First Nations Housing and Homelessness Plan***, with data governance reflecting Indigenous Data Sovereignty principles.

Recommendation 12
That the statutory body administering social housing funding at the federal level engage specialist providers, including YWCA Australia, when assessing housing need and developing funding approaches for women and gender-diverse people, including those with children.

Recommendation 13
Capital funding for crisis, transitional and supportive housing be accompanied by agreed long-term operational and support funding arrangements with states and territories.

Recommendation 14
That any rent-to-buy program be treated as a limited supplementary pathway rather than a substitute for social rental housing.

YWCA Australia's Responses to the Committee's Terms of Inquiry

Our approach to the inquiry

YWCA Australia approaches this inquiry from an intersectional feminist and human rights perspective, informed by our experience as a Tier 2 Community Housing Provider, specialist homelessness and domestic and family violence service provider, and successful proponent under the Housing Australia Future Fund and state and territory social and affordable housing programs.

Our starting point is that **safe, secure and affordable housing is a human right and essential social infrastructure**. A home is fundamental to safety, dignity and participation in community life, and housing outcomes are inseparable from outcomes across health, education, employment, family safety and wellbeing. Social housing must therefore be understood as permanent national infrastructure requiring sustained public investment, rather than a periodic policy response to housing crisis.

We also recognise that **housing systems are not gender neutral**. Income, wealth, unpaid care, violence, disability, discrimination, age and geography shape both the risk of housing insecurity and a person's capacity to navigate the housing system. Policies and funding programs that appear neutral can reproduce these inequalities if they prioritise project scale, debt capacity or market value without sufficient regard to where housing need exists, the different forms that need takes, and the organisations best placed to respond.

This requires **gender-responsive and intersectional housing policy**. Housing should be designed, located and operated in ways that respond to the structural drivers of housing insecurity experienced by different cohorts, particularly women and gender-diverse people. Domestic and family violence remains the leading pathway into homelessness for women, making housing security, homelessness responses and violence prevention inextricably linked.

Our approach also distinguishes **housing outputs from housing outcomes**. Building more homes is indispensable, but the number of dwellings delivered cannot be the sole measure of success. The relevant test is whether those homes are affordable, safe, appropriate and connected to community, transport and services, and whether people remain securely housed over time. For people with complex needs, capital investment must also be connected to the specialist supports and tenancy sustainment services required to make housing successful.

Governments should therefore consider not only what it costs to build a home, but the public value created when secure housing prevents homelessness, supports recovery and reduces demand on crisis systems.

These principles also require **lived experience and housing need to inform investment decisions**. People experiencing housing insecurity should have a meaningful role in the design and evaluation of housing policy, while governments should transparently identify where unmet housing need exists so that public investment and community housing sector capability can be directed accordingly.

Finally, YWCA recognises that responsibility for the housing system is shared. The Commonwealth has a critical leadership and investment role, but lasting reform requires coordinated action with states and territories, community housing providers, specialist services and other partners. Funding arrangements should reflect that reality, particularly where Commonwealth capital investment depends on state and territory funded services to deliver sustainable housing outcomes.

This inquiry provides an opportunity to build on the foundations established through recent Commonwealth investment. YWCA's recommendations are directed towards the next stage of that approach namely, establishing social housing as enduring national infrastructure, growing supply according to evidence of need, strengthening the capacity of the community housing sector to deliver it, and ensuring success is measured not simply by the homes built, but by the safety, stability and opportunity they create for people and communities.

A. The economic and social benefits of investment in social housing

Investment in social housing creates value well beyond the provision of a home. Safe, secure housing gives people the stability to rebuild their lives, care for family, participate in education and employment, and remain connected to community. It can prevent housing insecurity from escalating into homelessness and reduce demand on other parts of government.

Social housing should therefore be understood as preventative infrastructure. Investment made through the housing system can improve people's lives while reducing expenditure that would otherwise arise through homelessness, health, justice and other high-cost government systems. The economic return is created through the social outcome: people remaining safely and securely housed.

The scale of that return also depends on how effectively housing responds to need. Women and children, young people and people experiencing intersecting forms of disadvantage can face higher risks of homelessness or require housing that responds to particular circumstances. Domestic, family and sexual violence remains a major pathway into homelessness for women and children. Gender-responsive housing responds to these structural drivers through the way homes are designed and operated, and through the supports that enable people to sustain their housing over time.

YWCA's research demonstrates that this approach produces measurable public value.

Housing That Pays Back | *Why Investing in Housing for Women and Families Delivers Measurable Economic Returns*

Earlier this year, YWCA partnered with the Per Capita Centre for Equitable Housing to examine whether sustained investment in gender-responsive housing generates measurable net public value. ***Housing That Pays Back*** used YWCA Australia's housing portfolio as its evidence base and found a clear economic return from providing safe and stable housing for women and their families.

The analysis covered 528 tenancies supporting 731 residents across social and affordable housing. It applied a structured cost-benefit methodology using Australian evidence, national cost benchmarks and deliberately conservative assumptions.

The results are significant. Every $1 invested in YWCA's gender-responsive housing generates an average $2.02 in measurable public benefit. For a mother and child household, the return increases to $2.41. In a family reunification scenario, it reaches $4.66 for every dollar invested.

These returns are generated because housing stability changes what happens elsewhere in people's lives and across government systems. Across the portfolio modelled, stable housing is associated with approximately $3.5 million each year in avoided health expenditure and $2.8 million in avoided justice system costs. For families with children, the benefits can increase further where secure housing supports family preservation or reunification.

Importantly, these estimates are conservative. The modelling excludes whole categories of potential benefit, including employment income and long-term outcomes for children. Most potential child protection savings are also excluded from the base analysis. The benefit-cost ratios should therefore be understood as a floor on the public value generated.

The value is also experienced directly by tenants. Seventy-five per cent of respondents agreed or strongly agreed that YWCA housing had made them feel safer and 81 per cent reported greater housing stability. Tenants also reported stronger connections to support and greater capacity to manage challenges in their lives.

Housing That Pays Back quantifies these wellbeing gains using the Wellbeing-Adjusted Life Year framework. The conservative analysis estimates an annual wellbeing value of $7,337 per tenant, equivalent to approximately $5.4 million each year across the 731 residents included in the analysis.

These findings demonstrate the pathway through which the economic return is created. Stable housing strengthens safety and wellbeing. Greater stability reduces the likelihood and frequency of crisis. Reduced crisis means less demand on high-cost government systems. Public investment in housing therefore creates both direct human benefit and measurable public value.

The findings also have implications for how governments assess housing investment. Dwelling numbers remain an essential measure of additional supply, but they tell only part of the story. Public investment should also be assessed against the housing stability it creates, the needs it responds to, and the longer-term value generated for people, communities and governments.

Give Me Shelter | *Housing All Australians and Young Australians*

The findings of ***Housing That Pays Back*** are consistent with broader Australian research on the economic consequences of housing insecurity.

SGS Economics & Planning, for Housing All Australians, has examined the long-term costs of underproviding housing through the ***Give Me Shelter*** research. Its modelling captures benefits including reduced demand for support services, improvements in health, reduced interaction with justice systems, educational outcomes and increased economic participation.

The research estimates that failing to address Australia's housing needs will cost $25 billion annually by 2051, while providing adequate housing could generate benefits approaching $110 billion.

The case is particularly important for young people. Research examining youth homelessness estimates the cost of unmet housing need among young Australians at $4.5 billion, while the benefits of providing adequate housing are estimated at $7.3 billion annually by 2051.

Taken together, ***Housing That Pays Back*** and ***Give Me Shelter*** demonstrate a consistent proposition namely, that investment in social housing creates substantial public value because secure housing changes the trajectory of people's lives.

For women, children and young people, that can mean a pathway out of homelessness, greater safety after violence, the preservation or reunification of families, and the stability from which to build a future. For governments, those outcomes also reduce demand on systems designed to respond once people are already in crisis.

Economic and social good are aligned when it comes to housing women, young people and children. The opportunity is to recognise that value in the way Australia makes decisions about social housing investment and to build gender-responsive and intergenerational outcomes into the architecture of future Commonwealth funding.

Housing as violence prevention infrastructure

The economic and social benefits of social housing are particularly clear in the context of domestic and family violence. For women and children experiencing violence, the ability to leave depends on having somewhere safe and affordable to go.

Crisis accommodation provides an essential immediate response, but permanent housing provides the pathway out of crisis and homelessness. When that pathway is constrained, women can remain in temporary accommodation for longer, move between insecure housing, or face pressure to return to an unsafe home. The consequences are felt across the service system as crisis accommodation remains occupied and specialist services manage the compounding effects of housing scarcity.

Social housing changes this trajectory. A permanent home gives victim-survivors the security required to leave violence and rebuild their lives. It can reduce economic dependence on a partner who uses violence and create the conditions for longer-term safety and healing. It also enables crisis and specialist services to perform their intended role rather than repeatedly responding to unresolved housing need.

Social housing investment should therefore be recognised as part of Australia's violence prevention infrastructure. Housing policy and the implementation of the ***National Plan to End Violence against Women and Children*** should work together, recognising secure housing as fundamental to safety after violence and to preventing further harm.

This also reinforces the economic case established through ***Housing That Pays Back***. Investment in stable housing can prevent costs that would otherwise emerge through repeated homelessness, health interventions, justice responses or child protection involvement. While many of these benefits accrue to state and territory systems rather than the agency funding the housing, they remain a return on public investment.

The value of social housing must therefore be assessed across government and over time. The prevention premium is realised when investment in housing enables safety earlier and reduces the need for more intensive government intervention later and on a repeated or ongoing basis.

Young women and gender-diverse people

The benefits of social housing investment must also be understood across generations. YWCA's ***We've Been Robbed*** research alongside Swinburne University of Technology captures the experiences of young women and gender-diverse people for whom housing insecurity is increasingly shaping the transition to adulthood.

Participants in the research described remaining in unsafe family homes because they had nowhere else to go, becoming dependent on partners for housing, or moving through insecure rental arrangements. These experiences show how housing insecurity can remain hidden long before a young person presents to a homelessness service.

This matters because the consequences can compound over time. Housing insecurity can constrain a young person's ability to leave violence and establish an independent life. Repeated instability can affect participation in education and work, while dependence on family or partners can mask the extent of unmet housing need.

A growing social housing system should provide pathways for young people before their circumstances deteriorate into acute crisis. Some young people will require supported housing, while others need access to secure, permanent social housing that enables them to establish independence.

This requires governments to understand need beyond housing registers and homelessness service presentations. Administrative data primarily identifies people who have already reached or entered the formal system. Young people remaining in unsafe homes, relying on partners for accommodation or moving through temporary arrangements may never appear in those measures.

Investment decisions should therefore draw on a broader evidence base capable of identifying unmet and emerging housing need. States and territories have an important role in transparently identifying where that need exists so Commonwealth investment and community housing sector capability can respond earlier.

For young people, earlier access to secure housing creates the foundation for independence and reduces the risk that housing insecurity becomes entrenched across the life course. This is both a social benefit and an economic one.

Taken together, the evidence under this term of reference demonstrates that the economic and social value of social housing is determined by more than the number of dwellings delivered. Investment creates greater public value when housing responds to identified need and enables people to remain securely housed.

B. Historical levels of investment in social housing

Social housing as national infrastructure

Australia's social housing system reflects the investment decisions of successive governments over several decades. For much of the post-war period, public housing formed part of Australia's nation-building agenda. Governments invested directly in housing to provide secure and affordable homes and support growing communities.

That commitment weakened over time. Social housing construction failed to keep pace with population and household growth, while homes lost through sale or redevelopment were not always replaced. Investment became increasingly episodic and responsibility fragmented across governments. Social housing consequently declined as a proportion of Australia's housing stock.

This decline matters because social housing performs an essential function within the broader housing system. The private market will continue to provide most Australian homes, but there will always be households whose incomes cannot support the cost of an appropriate home at market rents. Social housing provides a secure and affordable pathway for those households and, at sufficient scale, enables people to move out of homelessness and crisis accommodation.

The need for that function has grown as housing has become more expensive relative to household incomes. ABS data shows housing's share of household expenditure increased from 13 per cent in 1984 to 20 per cent in 2015–16. By 2025, the ***National Housing Supply and Affordability Council*** found that the median rent for a new lease consumed a record 33.1 per cent of median household income.

For households on low and very low incomes, these pressures are harder to absorb. Yet the part of the housing system specifically designed to provide secure housing according to people's capacity to pay has become smaller as a share of overall housing. Australia has therefore entered the current housing crisis with a social housing system that has less capacity to respond to growing need.

The consequences extend through the housing and homelessness system. When social housing is unavailable, people can remain in crisis or temporary accommodation because there is nowhere permanent to move to. Others compete for increasingly scarce lower-cost private rentals or remain in housing that is unaffordable or unsafe. Insufficient social housing therefore constrains the pathways available to people experiencing housing insecurity and limits governments' capacity to intervene before that insecurity becomes entrenched.

Recent Commonwealth investment, particularly through the HAFF, has begun the important work of rebuilding social and affordable housing supply. The historical experience demonstrates, however, that reversing a decline built over decades requires sustained investment over the long term.

The task now is to build on these foundations and restore social housing as permanent national infrastructure. This requires an enduring Commonwealth investment mechanism capable of growing social housing in line with assessed need, providing the certainty required for governments and community housing providers to build a long-term pipeline of homes.

C. The case for establishing a target for social housing

A target for sustained national growth

Australia needs a national social housing target to turn renewed investment into a long-term commitment to growth. A target expressed only as a number of new homes can be met while social housing continues to decline as a proportion of the wider housing system. Population growth increases housing need, while redevelopment and the loss of existing stock can reduce the net benefit of new construction. A proportional target provides a clearer measure of whether the social housing system itself is growing.

YWCA supports a legislated target for social housing to comprise at least 6 per cent of all Australian dwellings by 2035, with 10 per cent as the long-term ambition. Six per cent would begin to reverse the historical decline and restore social housing to a more meaningful role within the housing system. The longer-term ambition recognises that Australia needs a social housing system capable of responding before people reach acute crisis.

The target ought to be supported by interim milestones and measured through net additional social housing. Replacement dwellings should only contribute where redevelopment produces a net increase in supply.

Translating a national target into housing need

A national target establishes the scale of ambition, but its value will depend on where homes are delivered and whose housing needs are met. YWCA encourages the Committee to consider a nationally coordinated approach in which the Commonwealth works with states and territories to establish transparent jurisdictional pathways towards the national target, informed by consistent assessments of unmet housing need.

As part of this approach, states and territories would publicly identify where additional social housing is required. This would provide greater transparency for Commonwealth investment and enable community housing providers to develop pipelines in response to identified need. This is particularly important in regional and remote Australia, where housing need can be acute, but projects face different development economics. Smaller developments can struggle to compete with metropolitan projects offering greater scale. Higher construction costs can affect viability, while lower property valuations can mean the cost of delivering a social home exceeds its completed market value. This valuation gap can constrain borrowing and weaken a project's competitiveness even where the housing need is clear.

The Northern Territory illustrates the risk. Despite significant housing need, less than one per cent of funding allocated through HAFF Rounds 1 and 2 went to the Territory. This raises an important question about whether nationally competitive funding processes adequately respond to need in markets where project scale, development costs and property valuations affect viability.

YWCA encourages the Committee to consider regional allocation requirements within the national target, based on demonstrated housing need. Funding settings would also need to recognise the different economics of regional and remote delivery. The objective is to ensure national investment reaches communities where housing is needed, including where projects may be more difficult to finance.

A gendered and generational target

Where homes are delivered is one dimension of need. Who can access them is equally important. YWCA supports a gendered and generational dimension within the national target so that growth responds to the different pathways into housing insecurity across the life course.

For women experiencing domestic and family violence, access to permanent housing can determine whether leaving violence leads to lasting safety. Crisis accommodation provides an essential immediate response, while permanent social housing provides the pathway to housing security. ***Nowhere to Go*** estimated an immediate need for 16,810 additional social housing dwellings for women who would otherwise face a choice between violence and homelessness.

YWCA is particularly concerned about the growing housing insecurity experienced by young women. Young women seeking safety from violence can face the combined pressures of low incomes and limited access to housing they can afford. Some remain in unsafe family homes or relationships because they have nowhere else to go, while others move between temporary arrangements without necessarily appearing on housing registers or in homelessness data.

Recent increases to Youth Allowance and Commonwealth Rent Assistance are welcome, as is increased Commonwealth investment in youth homelessness responses such as the youth foyer model. These initiatives provide an important foundation. The next question is how Australia creates viable pathways into permanent housing for the growing number of young people who need it, particularly young women seeking housing security after violence.

A gendered and generational target would bring this need explicitly into the national growth agenda. YWCA encourages the Committee to consider how a defined proportion of Commonwealth-funded housing could respond to the needs of women and gender-diverse people across the life course, with specific provision for young people. This would need to be supported by funding settings that make youth tenancies financially viable and by housing designed and operated in ways that respond to experiences of violence.

The housing Australia builds over the next decade will shape housing security for generations. A national target provides an opportunity to grow the social housing system while deliberately creating pathways for people whose needs are currently underserved.

D. The impact of current Commonwealth, State and Territory government investment in social housing

A significant rebuilding of national investment

Recent Commonwealth investment has materially changed Australia's social and affordable housing landscape, re-establishing a significant national investment pipeline alongside expanded Housing Australia financing and complementary state and territory investment.

For the community housing sector, the HAFF has been game changing. It has enabled projects to proceed, provided greater certainty for providers and strengthened partnerships across governments and the sector.

The impact extends beyond the homes funded. Housing Australia and governments have strengthened their capability to structure and deliver complex housing investment, while community housing providers have expanded their development capacity. Australia now has stronger institutional capability to deliver social and affordable housing at scale.

YWCA Australia encourages the Committee to consider how this capability can be retained and built upon through a sustained investment pipeline. The opportunity is to convert the momentum created by current investment into enduring national capacity for social housing growth.

Ensuring regional and specialist providers can contribute

Current investment has demonstrated the capacity of the community housing sector to expand delivery. The next phase provides an opportunity to broaden and deepen that capacity.

Large metropolitan projects can achieve scale efficiently, while regional and specialist providers bring different forms of value. They may hold local relationships, understand particular housing needs or own sites capable of responding to unmet demand. Their projects can nevertheless face barriers before they reach a funding round.

Pre-development costs are a particular constraint. Site identification, feasibility work, due diligence and design require significant investment before a project is sufficiently developed to seek capital funding. Smaller providers have less capacity to carry these costs while waiting for an investment pathway to become available.

YWCA encourages the Committee to consider tailored pathways for regional and specialist community housing providers, including Tier 2 and Tier 3 organisations. Access to pre-development funding would help providers convert identified housing need into investment-ready projects, while proportionate assessment requirements would enable a broader range of capable organisations to contribute to national delivery.

This is particularly important if Australia is to build a pipeline responsive to gendered housing need. Specialist providers bring expertise that extends beyond construction, including knowledge of how housing design and tenancy models can respond to the circumstances of women and gender-diverse people. Current investment settings should enable that capability to contribute alongside larger-scale delivery.

As a community housing provider that builds, buys and manages housing, YWCA Australia understands the realities around a financial gap between development cost and completed asset value in regional, rural and remote areas. Beyond metropolitan areas, construction costs can significantly exceed completed values, resulting in concessional debt having limited capacity to improve viability. Regional projects can struggle to compete for national funding despite demonstrated housing need, even if available land and a capable provider exists to support the project.

The case in the Northern Territory is an acute example of this, whereby only 0.84 per cent of homes contracted through the first two HAFF funding rounds were located in the Northern Territory, despite significant unmet housing need in the region. Through the subsequent flatlining of availability payments and concessional loan values in the second and third HAFF funding rounds, a structural barrier was created that excluded the participation of regional communities.

A one-size-fits-all model to the HAFF leads to the exclusion of communities with highest housing need outside of metropolitan cities. As such, an intentional re-structuring to prioritise regional, remote and rural communities is required. Only through this more nuanced and targeted approach will we be able to take equitable strides towards addressing the housing crisis and need for social housing across the nation.

A better-designed HAFF could respond through regional allocation requirements and access to direct capital grants where demonstrated need is accompanied by a structural viability gap. Tailored pathways for regional and specialist providers would also help ensure that national investment can draw on existing sites and specialist housing capability.

Case study | *Burnayi Lurnayi, Bendigo, HAFF Funded Project*

Burnayi Lurnayi at Flora Hill demonstrates what can be achieved when Commonwealth and state investment is combined with specialist community housing capability.

The $20 million development will deliver 35 permanent social homes in Bendigo through Homes Victoria's Big Housing Build and HAFF Round 1, with up to half prioritised for First Nations women and families. Developed in partnership with DJAARA, the local Aboriginal Controlled Community Organisation in Bendigo, the project brings together First Nations leadership and YWCA Australia's gender-responsive housing expertise.

The value of this investment extends beyond the 35 homes delivered. YWCA Australia's ***Housing That Pays Back*** research found an average $2.02 in measurable public benefit for every $1 invested in its gender-responsive housing portfolio. Applied illustratively, a $20 million investment would equate to approximately $40.4 million in public benefit over the modelled period.[1]

Case study | *Parramatta Park, Cairns, HAFF-funded project*

YWCA Australia's Parramatta Park development demonstrates the value of enabling smaller projects in high-need regional markets.

The $5.7 million HAFF Round 1 project will deliver 12 two-bedroom social homes in Cairns. The housing typology is significant, providing homes suitable for women with children and households requiring additional space for care.

Regional delivery also brings different project economics. In Cairns, climate-related construction and insurance costs can increase development costs, while workforce constraints can further affect viability. These factors can make smaller regional projects appear less competitive despite significant housing need.

Parramatta Park demonstrates why value for money needs to account for local housing need and the suitability of the homes being delivered. National investment settings that enable smaller regional projects can support housing security while keeping people connected to their communities and support networks.

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[1] Burnayi Lurnayi has not been separately modelled and this figure is not a project-specific forecast. It illustrates why value for money in social housing extends beyond construction cost to the longer-term public value created through housing stability.

E. The role of modern methods of design and construction for housing and community building

No additional comment.

F. The benefits to Australia's modern construction industry

No additional comment.

G. Opportunities for further investment and diversified models of investment in social housing

Investment models must respond to housing need

Further growth in social housing will require sustained public investment supported by a more flexible range of funding models.

Social housing has an inherent funding gap. Rents affordable to people on low incomes cannot meet the full cost of developing and maintaining the housing. Private and concessional finance can help fund delivery, but public investment remains essential to bridge this gap.

The appropriate form of investment will depend on the housing being delivered and the market in which it is located. Concessional finance can support projects with sufficient rental income to service debt. Availability payments can provide long-term revenue certainty. Direct capital grants are essential where deeper subsidy is required, including projects responding to acute housing need or operating in markets where development costs substantially exceed completed values.

YWCA encourages the Committee to consider a Commonwealth investment framework that retains this flexibility. Funding decisions would match the investment instrument to demonstrated housing need and project economics, with value assessed across the life of the housing.

This is particularly important for gender-responsive housing. Projects designed for women escaping violence, young people or households requiring ongoing support may have different revenue and operating profiles. Investment settings need to accommodate those differences if growth in social housing is to reach people whose needs are currently underserved.

H. Governance to deliver social housing at scale to meet lasting need

Commonwealth leadership

YWCA recognises that investment and the delivery of social housing is a shared responsibility of, and requires cooperation between the Commonwealth and state and territory governments, however enduring national growth requires Commonwealth leadership. The Commonwealth is uniquely placed to set national targets, sustain investment across political cycles and coordinate action between jurisdictions.

States and territories retain critical responsibility for housing delivery and service commissioning, supported by local government, community housing providers and First Nations community-controlled organisations. Effective Commonwealth leadership provides the national framework within which these responsibilities align around housing need and measurable outcomes.

YWCA encourages the Committee to consider a governance model built around sustained Commonwealth investment, transparent national targets and clear accountability for delivery.

This should include consistent reporting that tracks Commonwealth-funded housing from commitment to occupancy and identifies genuine net additions to social housing. Reporting should also demonstrate where investment is reaching communities with identified housing need, ensuring regional and specialist projects remain visible within national delivery.

The ***National Agreement on Social Housing and Homelessness*** provides an existing mechanism for stronger coordination. Where Commonwealth capital funds housing for people with identified support needs, agreements with states and territories should establish the corresponding service and operating arrangements as part of the investment pathway.

I. The efficacy of rent to buy schemes

No additional comment

J. Other related matters

No additional comment

Conclusion

Australia has begun rebuilding its social housing system. Recent Commonwealth investment, particularly through the HAFF, has restored national momentum and strengthened the capacity of governments and the community housing sector to deliver. The opportunity before the Committee is to build on that foundation and recommend the settings required for sustained growth.

YWCA encourages the Committee to take six key conclusions from this submission.

1. Social housing is essential national infrastructure and requires a permanent Commonwealth investment pipeline capable of growing supply in line with need.
2. A national target of at least 6 per cent of all dwellings by 2035, with a pathway towards 10 per cent over the longer term, would provide enduring direction and accountability for that growth.
3. Investment must respond to where housing is needed and to the different circumstances of the people who need it. This requires greater visibility of unmet need, viable pathways for regional and specialist providers, and a gendered and generational approach to national investment.
4. The funding architecture must also reflect the economics of different projects. The next evolution of the HAFF should retain access to concessional finance while providing direct capital where deeper subsidy or regional market conditions require it.
5. For people whose housing needs extend beyond the provision of a home, capital investment must be coordinated with the supports required to achieve lasting housing stability.
6. Above all, sustained progress requires Commonwealth leadership. The Commonwealth is uniquely placed to maintain national ambition, coordinate investment across jurisdictions and ensure Australia continues building social housing through political and economic cycles.

YWCA's experience demonstrates what this investment can achieve. ***Housing That Pays Back*** shows that gender-responsive social housing creates measurable public value. ***Burnayi Lumayi*** and ***Parramatta Park*** show what becomes possible when national investment reaches specialist and regional providers.

The next phase is to turn renewed investment into enduring national infrastructure, growing the social housing system in line with need and ensuring the homes Australia builds create lasting housing security for the people and communities they are intended to serve.

We would welcome the opportunity to appear before the Committee and share on-the-ground insights from delivering social and affordable housing across Australia. Drawing on our experience as a national gender-responsive housing provider, we can assist the Committee to identify how Australia can meet this moment with the scale of ambition and national coordination that the housing crisis demands.

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