

Policy submission

Senate inquiry on social housing

September 2026



Acknowledgments

About Neami National (Neami)

We're a values-based, national not-for-profit organisation and big believers in everyone having the opportunity to live a full life.

We support people to achieve the wellbeing and mental health outcomes that matter to them.

We provide services for mental health and wellbeing, housing and homelessness, and suicide prevention. Our team of over 1,200 people supports 38,000 people each year.

Acknowledgment of Country

We acknowledge Aboriginal and/or Torres Strait Islander peoples and communities as the Traditional Custodians of the land we work on and pay our respects to Elders past and present. We recognise that their sovereignty was never ceded.

A word on language

Throughout this submission, we use the term 'mental health challenges' which is the preferred terminology for the majority of people with lived experience of mental ill-health surveyed by Neami.



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Executive summary

Safe, stable and affordable housing is an essential foundation for mental health and wellbeing. Housing insecurity and homelessness is a powerful social determinant of mental health challenges and suicidal distress.

Australia's private rental market is largely unable to meet the needs of people on low incomes and those experiencing barriers to social inclusion. Rising rents, low vacancy rates, insecure tenure and discrimination make it increasingly difficult for many Australians to secure and maintain housing. These challenges are particularly acute for people experiencing serious and persistent mental health challenges, victim-survivors of family violence, and others experiencing multiple and intersecting forms of disadvantage. Neami's services regularly support people who remain trapped in cycles of housing insecurity and homelessness.

Social housing is a highly effective mechanism for preventing homelessness and enabling long-term housing security. However, long waitlists mean many people spend years in housing insecurity or homelessness before receiving an offer of housing. The shortage of social housing also limits the availability of tenancy sustainment and supported housing programs that are demonstrated to prevent homelessness and support recovery for people experiencing complex needs.

Neami's experience suggests that access barriers within the social housing system disproportionately affect people experiencing significant disadvantage. People experiencing serious and persistent mental health challenges commonly face systemic barriers in securing and maintaining a social housing tenancy. Insufficient availability of tenancy sustainment support, including coordination between support services and social housing providers, can place tenancies at risk. Victim-survivors of family violence can encounter barriers associated with safety and family reunification. Further, poor property maintenance and housing conditions can undermine the health and wellbeing of tenants.

Prevention-focused approaches help people maintain housing, avoid eviction and reduce demand on crisis, health, homelessness and justice systems. Evidence consistently shows that Housing First models, which integrate secure housing with flexible support, greatly improve housing retention, promote recovery and reduce recurring homelessness among people experiencing complex needs.

Neami welcomes recent government initiatives to expand social housing and strengthen homelessness responses. However, current levels of investment fall well short of what is required to meet existing and projected demand. Neami calls for social housing to be recognised as essential social infrastructure, and for the supply of social housing to be expanded at scale. Growing social housing stock should be accompanied by sustained investment in supported housing models that integrate ongoing tenancies with flexible wraparound support. A Housing First approach is critical. We call for lived experience and human rights principles to be embedded within further housing policy reform.

Summary of recommendations

Neami recommends that governments:

1. Recognise social housing as essential societal infrastructure, and integral to a whole-of-government approach to mental health promotion and suicide prevention. Adopt ACOSS' recommendation to 'set and fund national social housing targets to increase social housing to at least 6% of homes over a decade and 10% of homes over two decades, calibrated to alleviate housing stress and homelessness.'
2. Ensure that new social housing stock promotes safety and wellbeing, including through trauma-informed design, diverse housing sizes and density, heating and cooling infrastructure, proximity to services and transport, and opportunities for social connection.
3. Resource social housing providers to carry out property maintenance in a timely manner, to ensure that homes remain accessible and safe.
4. Enable prospective social housing tenants to exercise greater choice in relation to location, including to promote continued access to existing local supports.
5. Explore approaches to mitigate against social housing providers engaging in 'cherry picking' practices, to improve access to stable housing for people who may require significant support to maintain a tenancy.
6. Build the capacity of social housing providers to respond constructively to mental health challenges and distress among tenants. Ensure that organisational policies enable appropriate responsiveness, flexibility, and coordination with mental health services and other supports.
7. Adopt the [Breaking the Crisis Cycle](#) policy proposal for 20,000 additional supported housing places over the next five years, and the establishment of a national tenancy sustainment program, for people experiencing serious and persistent mental health challenges.
8. Consult with housing and homelessness, mental health and suicide prevention sectors throughout reform, particularly in relation to considerations around service integration, to ensure that design and implementation is effective.
9. Provide minimum funding periods of five years for tenancy sustainment and other housing and homelessness programs, to promote workforce retention and development.
10. Grow and sustain the Lived Experience workforce with housing and homelessness sectors. Embed Lived Experience leadership within governance structures at service and system levels, including throughout the design and implementation of reforms.
11. Legislate housing as a human right, including via a federal Human Rights Act, to promote a sustained national commitment to housing security.

Introduction

Neami welcomes the opportunity to contribute to the Senate inquiry on social housing. As one of Australia's largest providers of community-based mental health, homelessness and suicide prevention services, Neami supports thousands of people each year across metropolitan, regional and rural communities.

Through this work, we see firsthand the profound relationship between housing, mental health and wellbeing. Housing insecurity and homelessness are often both drivers and consequences of mental health challenges, suicidal distress, family violence, poverty and trauma. Conversely, access to safe, stable and affordable housing can support recovery, strengthen social and economic participation, and help prevent distress from escalating.

Neami's practice approaches across all our programs recognise housing as a key social determinant of mental health and wellbeing. In supporting people to access and maintain stable housing, we aim to foster safety, belonging and connection, enabling people to pursue the things that matter in their lives.

This submission draws on Neami's experience delivering mental health, homelessness, suicide prevention and housing-related services. It highlights the critical role that social housing can play in preventing homelessness, promoting mental health and wellbeing, supporting recovery, and reducing distress and suicide risk. This submission has benefitted from the insights and perspectives of staff from the following Neami programs:

- [Supported Transition and Engagement Program](#) (STEP) in Sydney supports people sleeping rough to secure and sustain long-term housing. This can involve assistance to manage their tenancy, access and navigate services and systems such as mental health and employment support, and build social and community connections.
- [Sustaining Tenancies in Social Housing](#) (STSH) offers outreach and case management for public housing tenants in various locations in Sydney. In Campbelltown, STSH is run in partnership with [Tharawal Aboriginal Corporation](#), an Aboriginal Community Controlled Health Organisation. STSH provides a range of supports including advocacy, material aid, financial counselling, brokerage for arrears and cleaning, and support to access the NDIS, primary health care and other services.
- [Safe and Secure Housing Program](#) (SSHP) in Adelaide supports women and their dependents who have been displaced by family violence to secure long-term safe and sustainable housing and address the complex barriers impacting safety and wellbeing. This often involves three to six months of support after a tenancy is secured.
- [The Way Back](#) program in Sydney provides aftercare service for people who have attempted suicide or experienced a suicidal crisis. It provides non-clinical care and practical support through an assertive model of care, for a period of up to three months.
- [Youth Residential Recovery Service](#) (YRRS) in Melbourne supports young people (16–25) experiencing mental health challenges and housing instability. YRRS provides intensive, developmentally appropriate psychosocial support within a residential peer community for up to 12 months. It supports young people to recover, develop independent living skills, self-worth, healthy relationships, a sense of home and belonging, and to engage with study and/or work. Where needed, assistance is provided in finding longer-term housing.

Housing insecurity and homelessness are powerful social determinants of mental health challenges and suicide

Safe, stable housing is fundamental to our mental health and wellbeing and is an essential foundation for recovery from mental health challenges, suicidal distress and trauma.

Housing insecurity, including unaffordable rents, rental arrears, eviction risk and unsuitable or overcrowded housing, can create prolonged uncertainty, severe stress and a diminished sense of control over one's life. Homelessness can entail significant trauma.¹

Without safe, stable housing, education and employment can be disrupted, relationships can be strained or broken, and children and young people's development and wellbeing can be adversely affected.

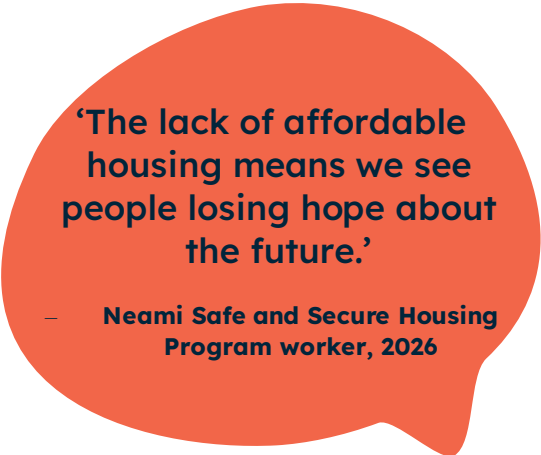
Essential conditions for physical and mental health including food, rest, hygiene, healthcare and medication can be difficult to access. Repeated moves can separate people from the informal supports, communities and services that help them remain safe, well and connected to community. The resulting fear, shame and grief can be compounded by judgement and stigma, and being made to feel invisible. A person's dignity, self-worth, identity and sense of belonging can be deeply affected.

Extensive evidence demonstrates significantly higher rates of suicidal ideation and attempts among people experiencing housing insecurity and homelessness than in the general population.² Homelessness Australia explains that 'deaths of despair from suicide and overdose are the leading cause of death among people experiencing homelessness, representing 1 in 20 of all suicides.'³

Around a fifth of respondents to Suicide Prevention Australia's Community Tracker (September 2026) survey reported housing access and affordability as their top stressor.⁴ Beyond Blue's *Australia's Mental Health and Wellbeing Check* (2025), which provides a representative survey of population mental health, found that one in three of the 5,014 respondents experienced distress related to housing affordability.⁵

The strong links between housing precarity, mental health challenges and suicidal distress are reflected within Neami's services. Staff from The Way Back explain that 'suicidal crises relating to financial hardship and housing instability continue to rise – these issues appear to be more entrenched, and often dominate the support focus, making it difficult to prioritise emotional and psychological support.'

The experience of Neami's Youth Residential Recovery Service (YRRS) is also illustrative. Many young people nearing the end of their YRRS 12-month residency experience significant distress due to a lack of safe, affordable longer-term housing to move on to. Some face returning to the unsafe living environments that contributed to their mental health challenges, putting their recovery at risk.



'The lack of affordable housing means we see people losing hope about the future.'

— **Neami Safe and Secure Housing Program worker, 2026**

The scale and growth of mental health challenges and distress in Australia provides important context. Population rates of mental health challenges and of high or very high levels of distress have risen over the past fifteen years.⁶ The most recent Australian Bureau of Statistics data indicate that around one in five Australians aged 16–85, and nearly two in five young people (16–24) have experienced a mental health condition in the past year.⁷ Suicide is the leading cause of death among Australians aged 15–49 years.⁸ Suicide Prevention Australia’s Community Tracker (September 2026) survey found that distress is ‘widespread, with almost 3 in 4 Australians reporting higher levels than this time last year.’⁹

The private market alone is unable to meet the breadth of need for rental housing

The Everybody's Home *Priced Out* report explains that Australia's private rental affordability crisis has accelerated to the extent that middle-income earners are now experiencing rental stress. The median rental is now unaffordable in every capital city for households on incomes up to \$130,000.¹⁰

Median advertised rents in the most expensive market decile rose by forty-four per cent over the six years to 2024–25. In contrast, rents in the least expensive decile increased by sixty-one per cent, indicating that lower-cost rental markets experienced the fastest growth.¹¹ Anglicare's *Rental Affordability Snapshot: National Report 2026* found that only 0.5% of the private market is affordable for a single person on a minimum wage. This figure drops to 0.03% for people in receipt of the Disability Support Pension and 0.2% for those receiving the Age Pension. The private market is effectively unaffordable for people on Job Seeker (only one listing nationwide was affordable) or Youth Allowance (no affordable listings were found).¹² Extremely low vacancy rates and uncertainty around rent increases and lease renewals have contributed to ongoing insecurity.¹³

The first working paper from the *Australian Homelessness Monitor 2026* states that rising rents have contributed to growth in poverty over the past eight years. The paper explains that 'the cost and availability of rental housing is a key structural driver of homelessness at the population level', and rental market conditions in recent years 'have exposed many low-income Australians to an increased risk of homelessness'.¹⁴ The growing severity of housing stress is also illustrated by a large increase in the proportion of households on social housing waitlists who are already homeless or at risk of homelessness.¹⁵

As demonstrated in the *Priced Out* report, the current rental crisis is not a temporary phenomenon, but a significant structural challenge in Australia's housing system. The report explains that 'without policies that protect people from escalating rents and expand the supply of genuinely affordable housing, housing insecurity is likely to become an increasingly permanent feature of the housing system'.¹⁶

Unaffordability, instability of tenure and discrimination within the private rental market is particularly acute for people experiencing additional barriers to social inclusion.

In 2024–25, almost 289,000 people were assisted by a Specialist Homelessness Service (SHS).¹⁷ Over the past fifteen years, the number of SHS clients experiencing mental health challenges or family violence has increased. In 2024–25:

- Around one-third (88,800 people) had a current mental health challenge. More than half were already experiencing homelessness when they first presented to a SHS, including around 9,000 people who were sleeping rough. Around 4,000 people in this group were still sleeping rough at the end of their support period.¹⁸
- Around two in five (117,000) people had experienced family violence. Around 30,200 were already experiencing homelessness when they first presented to a SHS, and around 16,000 remained homeless at the end of their support period.¹⁹

- Around 29,500 young people aged 18–24 years and 11,000 children (aged 12–17) presented to a SHS alone. Around half were experiencing a current mental health and/or alcohol and other drug challenge, while more than one-third had experienced family violence. Around half were already experiencing homelessness when they first presented, and 9,300 remained homeless at the end of their support period.²⁰
- Over a third of people experiencing persistent homelessness are First Nations.²¹

The private housing market is often inaccessible for people experiencing serious and persistent mental health challenges.

Eighty-seven per cent of people aged 15 and over with a mental health challenge who were assisted by a SHS in 2024–25 were not in paid employment.²² The unaffordability of private rental for people receiving a social security payment is often compounded by discrimination. In a joint submission to the Productivity Commission’s Mental Health inquiry in 2020, Neami, Mind Australia, Wellways and SANE Australia explained that ‘it is the experience of many of the people who use our services that stigma and discrimination towards those experiencing mental ill-health on the part of landlords and real estate agents is a very significant issue.’²³ The inquiry’s final report found that ‘people with mental illness often face discrimination in the private rental market as many consider they are relatively difficult tenants and/or have reduced income stability.’²⁴

It is estimated that over 31,000 people experiencing significant and persistent mental health challenges are repeatedly moving between forms of homelessness such as rough sleeping and crisis accommodation, and facilities such as acute mental health units and prisons.²⁵

‘You can’t get better when you don’t know where your next meal is coming from or if a doctor’s visit is going to send you broke or if you lose your accommodation. This is no way for anyone to live. I want to get better but without the right circumstances, support and opportunities it’s not possible. I am just in constant survival mode.’¹

- Respondent to the *Because You Matter* survey, 2026

Homelessness Australia explains that for this group, the absence of stable housing means that ‘the basics of care – such as keeping appointments, managing medication and outreach, and sustaining wellbeing – are near impossible to maintain. When people lose contact with support, their conditions go unmonitored and mental health deteriorates.’²⁶

This contributes to cycles of moving between¹ homelessness and institutionalisation. Homelessness Australia notes that health practitioners ‘speak of ‘discharge of despair’ when people are discharged from hospital into insecure housing or homelessness, knowing the gains made during admission may quickly be lost.’²⁷

Insufficient coordination between housing and homelessness, mental health and related services can also reduce the effectiveness of support that may be in place.²⁸ In part, this reflects a lack of coordinated responses across different portfolios and levels of government.²⁹

¹ The submission also draws on experiences shared through the first *Because You Matter* survey, run by the Australian Psychosocial Alliance (APA) and Monash University. This survey is for people aged 16 and above who have accessed support from an APA provider, and provides insights into how social determinants and service access affect wellbeing.

Family and carers of people with significant and persistent mental health challenges can also experience housing insecurity. For many, the extent and unpredictability of the informal support they provide can mean having to cease employment or reduce working hours.³⁰ Research has also demonstrated that many family and carers provide financial assistance to the person they support which can contribute to their own financial hardship.³¹

The private housing market is also often inaccessible for victim-survivors of family violence who have left or are attempting to leave a violent relationship.

‘Women are churned through the DV system quickly. But they often have to stay living with the perpetrator because there isn’t alternative housing. They feel trapped.’

– Neami Safe and Secure Housing Program worker, 2026

As Neami’s recent submission to the federal Inquiry into the relationship between family, domestic and sexual violence and suicide explains, many victim-survivors are experiencing poverty due to financial abuse and/or not having been in paid employment.³² Maintaining a job in the process of leaving a violent relationship may not be feasible and displacement may make travel unsustainable. Fifty per cent of women escaping family violence must rely on social security as their main income source.³³ Family violence can also affect a person’s rental history through circumstances beyond their control, including a lease being broken, property damage caused during violent incidents, or police attendance at the property. Women may be ‘blacklisted’ on the private rental market for up to a three-year period. Discrimination in the private rental market can particularly affect First Nations women, women from multicultural and multifaith backgrounds, and women from migrant and refugee backgrounds.³⁴

The considerable complexity, time and stress involved in attempting to access stable housing, often unsuccessfully over a long period of time, can prolong and exacerbate the trauma of family violence. Neami staff see the distress and suicidality present in many families experiencing housing insecurity with no end in sight.

In addition to long wait times for safe and affordable housing, staff observe that overcrowding and unsafe temporary accommodation exacerbate trauma and stress. The Way Back reports that the complexity and emotional toll of attempting to navigate the housing system has led to some consumers experiencing a recurrence of severe distress, whereby a number disengaged entirely from seeking housing. This has particularly affected consumers with cognitive impairments and acute mental health concerns.

‘We have people still in transitional accommodation after four years – there’s nowhere affordable to move on to. At some point, they’ll have to relocate, but they don’t know when or where. They already needed to move far away from the perpetrator. There’s too much uncertainty. How do you find a new job, make new connections, your kids get used to a new school – when you don’t know when you’ll lose all that again.’

– Neami Safe and Secure Housing Program worker, 2026

Women must often choose between unsafe and insecure accommodation (such as emergency accommodation, boarding houses or caravans) or other forms of homelessness, or returning to the perpetrator.³⁵

The efficacy and benefits of social and supported housing

Australian and international research demonstrates that social housing is highly effective at insulating low-income households from various forms of housing insecurity including unaffordability, rental arrears and forced relocation. Social housing is shown to offer far greater protection for tenants than government assistance to access the private rental market.³⁶

Commonwealth Rent Assistance (CRA) is the primary form of government assistance to access the private rental market, however Curtin University's longitudinal study found that it did not significantly decrease housing stress or rental arrears. This study, which also examined international examples, found that cash assistance is often largely negated by rising rents. In contrast, social housing enables ongoing affordability due to rent being set as a proportion of tenant income, which also provides protection in the event of job loss or other reduction in income.³⁷

The City Futures Research Centre (UNSW) explains that 'in providing relatively secure tenancies usually priced well below market rates, social housing has special importance in accommodating socio-economically disadvantaged households who would be placed at risk of homelessness in the private rental market.'³⁸ The Australian Housing and Urban Research Institute (AHURI) explains that social housing provides the 'best chance of stable, secure and affordable housing' for tenants who rely on income support and also experience a long-term health challenge, disability or complex needs, or are aged.³⁹

International evidence demonstrates that the most effective approach to expanding the supply of affordable rental housing is to retain government investment in the public system.⁴⁰ Further, the Australian Senate Community Affairs Committee inquiry into Australia's rental crisis found that 'a robust and healthy social housing system likewise eases pressure on the private rental sector'.⁴¹

The National Housing Supply and Affordability Council recommends that 'governments commit to long term targets for social housing to be as high as 10% of housing stock, to minimise housing stress for low-income households.'⁴² An Australian Senate Community Affairs Committee inquiry into Australia's rental crisis found that 'a robust and healthy social housing system likewise eases pressure on the private rental sector'.⁴³

Social housing promotes good mental health and wellbeing

Social housing can reduce exposure to recognised contributors to mental health challenges and suicidal distress, including unaffordable rent increases, involuntary moves and recurring housing crises. It creates a stable platform from which people and their families can maintain or rebuild routines, relationships and their health, and engage in employment, education and the broader community.

Almost all tenants who responded to the National Social Housing Survey 2025 'reported gaining at least one broad benefit from living in social housing – be it economic (97%), health (96%) or social (92%).' Experiences included 'reduced anxiety because public housing is more stable for myself and my children', that 'I don't feel worried that I might be asked to leave at any moment' and that 'staying close to support network is of a great benefit'.⁴⁴

Reducing homelessness and housing insecurity through the provision of safe, stable housing represents significant cost savings for governments.⁴⁵

For example, modelling indicates that providing four years of social housing to one thousand young people unable to live at home safely would generate \$30.2 million in Commonwealth Government cost savings and \$65 million at the state and territory level, over that timeframe. These savings would be delivered through increased work participation and reduced social security payments, and avoided costs in relation to health care, family violence, and justice system involvement.⁴⁶

Support to find and sustain housing, integrated with wraparound supports, enables positive outcomes for people experiencing complex needs

Many people who experience serious and persistent mental health challenges that can affect day-to-day functioning require some form of support to secure and maintain a tenancy. Transitioning into a new home may be particularly difficult where a long history of homelessness and/or institutionalisation has diminished the necessary skills and routines. Staff from Neami's Supported Transition and Engagement Program explain that some new tenants find their tenancy responsibilities overwhelming, which may be compounded by the effects of trauma, mistrust in other people, and isolation. Some tenants who had experienced sleeping rough can have multiple people they know from the streets stay with them for a prolonged period of time, posing a risk to their tenancy.

- Tenancy sustainment and supported housing programs encompass a wide range of different models. Forms of assistance include support to access and maintain a tenancy, and mental health and other supports. The housing component of supported housing programs often takes the form of a social housing tenancy.⁴⁷
- Tenancy sustainment support is proactive, flexible and practical. It can support tenants to build their skills in managing a tenancy and home, navigate service systems, and advocate to their housing provider. If issues begin to arise that could jeopardise the tenancy such as arrears, property concerns, conflict or declining mental health, early engagement with a support worker can avoid eventual eviction and homelessness.
- Tenancy sustainment services are highly effective. For example, one evaluation of several Australian programs found that 'less than 4% of people were evicted'⁴⁸ due to this support. Neami's service delivery experience also demonstrates the value of tenancy sustainment support:
 - Neami's Sustaining Tenancies in Social Housing (STSH) supported 534 people in 2024–25, with 98.5% of tenancies maintained.²
 - Together Home Program (THP) supported 51 people in 2024–25. All were able to sustain their tenancies. THP delivered outreach support to people who previously experienced homelessness to sustain a community housing tenancy and build a meaningful life in the community.³

An external evaluation of the program (delivered across various providers) found that, at the time of the evaluation, THP clients remained housed for an average of 725 days.⁴⁹

² For further detail about this program and its outcomes, see ARTD's 2023 evaluation final report: [The Tenancy Management Pilot and Sustaining Tenancies in Social Housing Evaluation](#)

³ This program is no longer operational. For further detail about the program and its outcomes see AHURI's 2025 evaluation final report: [Together Home Program Evaluation](#).

Homelessness and housing and mental health sectors have been calling for Housing First to shape Australia's policy response to homelessness.

The Housing First approach began as Finnish model providing ongoing housing integrated with recovery orientated support to people with serious and persistent mental health challenges, who had cycled between homelessness and institutional settings. Housing First is now more broadly understood as a set of principles and adapted to many different international contexts. Rapid access to an ongoing tenancy is achieved without requirements for people to first engage in forms of temporary housing and demonstrate 'housing readiness'. Housing First recognises that flexible and practical support in combination with secure tenure is critical to tenancy sustainment, recovery, and social inclusion.

Homelessness Australia describes the evidence for Housing First approaches as 'compelling. Local and international studies consistently show that supportive housing improves housing retention', and that in 'some countries, Housing First is funded through health budgets because of the savings it generates for health and mental health systems.'⁵⁰

A range of different supportive housing models are necessary to meet the needs associated with different life stages, circumstances and challenges

Housing First combines the security of a permanent home with recovery-orientated support to sustain the tenancy. Support should intensify where necessary after housing placement, as many people require increased support to transition into managing their own tenancy. Models and approaches with demonstrated efficacy include:

- **Permanent supportive housing**, combining secure tenure with flexible, ongoing multidisciplinary support.
- **Tenancy sustainment services** that can intervene early when financial stress, declining wellbeing, conflict or other concerns place a tenancy at risk. A whole-of-family approach is important, particularly where tenancy issues jeopardise the housing stability of co-resident family members.
- **Assertive outreach** that can maintain contact with people who are sleeping rough, disengaged from services or reluctant to approach conventional systems.
- **Youth Foyer, Youth Residential Recovery Services and other developmentally appropriate, medium term supported housing** for young people, with consideration to an appropriate transition period and approach as young people move from youth to adult systems.
- **Culturally responsive and community-controlled models**, particularly for Aboriginal and Torres Strait Islander communities.
- **Integrated housing and support hubs**, where residents can voluntarily access mental health, alcohol and other drug, health, peer and community supports.
- **A diversity of scattered-site and congregate models**, recognising that choice and individual definitions of safety matter.
- **Flexible brokerage** to address practical barriers to establishing or maintaining a tenancy.

Barriers to social housing can mean that stable tenure is out of reach for years

The shortage of social housing creates long waitlists and can lead to inappropriate placements

The Australian Institute of Health and Welfare reported that at 'June 2025, there were 206,000 households nationwide on the consolidated social housing waitlist, up from 183,000 at June 2024.'⁵¹ It is important to note that a large proportion of people in need of social housing are not on a register. An Australian study based on 2021 census data suggested that over half a million low-income households were living in housing that did not meet their needs, and projected substantial further growth in unmet need over the next two decades.⁵²

In areas of Sydney where Neami delivers the Supported Transition and Engagement Program, people on the priority register for social housing can wait for around five years, and those with the highest physical health priorities may wait around 12 months. If a person is on the general waitlist, they may not be offered a tenancy for around 15 years.

Due to the scarcity of social housing vacancies, prospective tenants often have little choice as to the location or type of dwelling in which they will live and are unable to decline offers without risking being removed from the waitlist. Tenants experiencing complex needs may end up living far away from their support services⁵³ and informal supports. Some high-density units can entail a noisy environment and lack of privacy, which may be particularly challenging for people who have a history of trauma, and may exacerbate mental health challenges. Tenants may be allocated a tenancy in locations where they had previously experienced trauma, which may not be conducive to recovery. Some tenants may experience standover or other types of behaviour from other residents that makes them feel unsafe to attend and/or leave their home, leading to or compounding isolation.

Dwellings may also be of an unsuitable size or configuration to support cultural obligations, including accommodating family members, extended family and kin for periods of time, without risking breaches of tenancy conditions. Family reunification may also be delayed or prevented where there is insufficient space for children to return to the care of a parent.

A 'housing readiness requirement' and cherry-picking practices can exclude people who experience the greatest need

Prospective tenants who experience complex needs often need to be considered as 'housing ready' before they can access a social housing tenancy.⁵⁴

Homelessness Australia explains that 'community housing providers are increasingly reluctant to house people with complex needs unless wrap-around supports are available' to provide support to sustain the tenancy.⁵⁵ This accords with Neami's practice experience. We find that social housing providers are often less likely to accept a person for a tenancy if they are not currently receiving a support service.

Neami's SSHP staff supporting victim-survivors of family violence report that some public housing authorities and community housing providers 'cherry pick' tenants, creating an additional barrier to stable housing for people with multiple barriers or complex needs. SSHP staff explain that community housing providers can have access to 'a huge amount of personal information' about applicants through the Single Housing Register, where engagement with multiple services and agencies is recorded. According to staff, this information can influence how applicants are perceived and assessed, potentially disadvantaging victim-survivors with complex histories and reducing their access to housing options.

As a case manager from Neami's Supported Transition and Engagement Program explains, 'those who would potentially benefit most from stable housing often face the greatest barriers to accessing it.'

Unmet demand for tenancy sustainment support and supported housing programs can lead to recurring homelessness

Australia has long had a significant shortfall in tenancy sustainment and supported housing programs, despite their demonstrated efficacy in preventing homelessness.⁵⁶ Long waitlists or a lack of local programs often means that people are left without the support they need to sustain their tenancy. As Homelessness Australia explain, 'major inquiries have been pointing to the same gap for years: Australia does not have enough housing linked with ongoing support for people with serious and persistent mental ill health.'⁵⁷

As tenancy sustainment and supported housing programs are often delivered via social housing tenancies, Australia's shortage of social housing stock is a central impediment to a Housing First approach.⁵⁸

Short-term and uncertain funding for housing and homelessness programs also limits the ability of the sector to facilitate tenancy sustainment and positive mental health and wellbeing outcomes. Particularly where tenants have had ongoing support needs, program closures have led to tenancy loss and recurring homelessness.

Many social housing providers currently lack the capacity and capability to engage constructively with tenants experiencing mental health challenges

Social housing providers are often not resourced to equip their staff with an understanding of how mental health challenges and suicidal distress may affect a person's ability to meet tenancy requirements, and how to link tenants with specialised support where needed.⁵⁹

As staff from Neami's homelessness and housing programs in NSW explains:

'I've worked with consumers whose mental health, AOD use or hospital admissions have affected their ability to respond to correspondence, attend appointments or meet tenancy requirements. For example, I've supported people who received warning letters or breach notices while admitted to hospital or during periods of significant mental health deterioration. In these situations, tenancy concerns can continue to escalate while the person is focused on treatment and recovery, creating additional stress.'

'I've seen tenancy managers use judgmental or inappropriate language, which can increase distress and make people feel misunderstood.'

Significant advocacy may be required to prevent a social housing provider from ending a tenancy.

Staff within Neami's Supported Transition and Engagement Program suggest that social housing staff could be supported to develop greater capability via mental health training:

'A stronger understanding of how mental health symptoms can impact communication, daily functioning and engagement may assist staff to work more flexibly with vulnerable tenants. Greater awareness of local support services and referral pathways could also support earlier intervention where a tenant is struggling and there is no active support service involved.'

They explain that knowledge of trauma-informed and recovery-orientated practice could help prevent tenancy issues from escalating.

Victim-survivors of family violence can face complex barriers to securing social housing

Neami's recent submission to the federal Inquiry into the relationship between domestic, family and sexual violence and suicide explained that: 'victim-survivors are a priority population for social housing⁶⁰ yet are often at risk of having their application category downgraded. For example, their category is automatically downgraded when they enter short-term accommodation. Women escaping perpetrators who use stalking and intimidation may also move frequently for their safety and can have difficulty continually updating their address to keep their application current. Those with a large family experience the additional barrier of social housing stock with sufficient bedrooms being scarce.'

Further, the intersections between the social housing system and family court system can prevent reunification for victim-survivors with their children. Safe and Secure Housing Program (SSHP) staff explained that 'the family court may decide that children cannot return to live with their mother if she is living in temporary accommodation, as this is a form of unstable housing. If the children are no longer on the mother's income statement, she may be unable to apply for social housing with more than one bedroom. Further, women who commence paid employment may have their category 1 social housing application downgraded, due to their income being just above the threshold. As SSHP staff explain, women in this particular situation 'might be able to just afford a one-bedroom unit [on the private market], but that would mean she would not gain custody of her children as there wouldn't be room for them. These kinds of situation are a huge gap for women working towards reunification'.

The benefits of social housing can be undermined by poor property maintenance that impacts safety, access, and physical and mental health

A 2024 report found that complaints about social housing made to the Victorian Ombudsman increased by eighty-three per cent over the previous two years, with maintenance concerns identified as a 'key issue'.⁶¹ The National Social Housing Survey 2025 has since reported declining satisfaction with emergency maintenance as well as day-to-day maintenance in community housing across Australia.⁶²

Experiences of significantly delayed or unactioned responses to maintenance requests are not uncommon among the social housing tenants that Neami supports. Delays can persist even when properties become unsafe due to issues such as black mold or windows rotting and becoming dislodged.

A case manager from one of Neami's housing and homelessness programs in Sydney explains:

'Maintenance concerns are regularly raised by consumers and commonly include mould, leaks, pest infestations, faulty hot water systems and general property deterioration. While experiences vary, I have supported consumers where maintenance issues affecting health and wellbeing remained

unresolved for extended periods despite repeated follow up. In some cases, consumers and myself have been directed back and forth between maintenance providers and Homes NSW, with little clarity around responsibility or timeframes.’

Neami staff report that social housing becoming unsafe can lead to or compound distress and a sense of hopelessness among the people they support.

Environmental Justice Australia’s 2024 report *Climate hotbeds: Extreme heat in social housing*, which focused on Victoria, found that basic cooling infrastructure such as air-conditioning is missing from many social homes. The report explains that:

Victoria’s social housing stock is ill equipped for current extreme weather conditions and unlikely to withstand exacerbating climate harms. These homes are often in neighbourhoods with more concrete, fewer trees and higher average temperatures than greener parts of our cities and towns. During heatwaves, they become dangerous to live in—especially for older adults, young children, people who are socially isolated or who have disabilities and medical conditions.⁶³

Systemic barriers to housing and recovery can harm the mental health and wellbeing of workforces in the housing, homelessness and mental health sectors

A recent extensive survey of frontline staff in the housing and homelessness sectors found that ‘exposure to workplace trauma is frequent and cumulative... they experience moral distress when systemic factors prevent them from addressing clients’ unmet needs... they bear witness to clients’ lived experiences of trauma’, and they can find themselves ‘managing emergency situations that arise due to the failures and limitations of other services systems.’

Seventy-eight per cent of respondents had supported a client who died by suicide or had survived one or more attempts. Over forty per cent of respondents experienced ‘symptoms of post-traumatic stress that warranted further assessment.’ The report on the survey’s findings explained that trauma and burnout significantly contribute to the recruitment and retention difficulties in the sector.⁶⁴

Staff within Neami’s programs are supported through a range of approaches such as group reflective practice sessions, professional development and flexible leave provisions. Providers having organisational practices to promote staff wellbeing are necessary, yet in the current systemic context they are insufficient. As one Neami Service Manager put it: ‘the lack of safe, stable housing for the people we’re supporting wears workers down’.

Current ambition to increase social housing stock is welcome, yet will fall well short of meeting the scale of need

Progress has been made across Australia towards addressing decades of underinvestment in social housing. The first working paper from the Australian Homelessness Monitor 2026 explains that, within the context of population growth, Australia's target of a net increase of 55,000 social and affordable housing dwellings by 2030 'should halt, although not reverse the sector's previously declining share of all housing.'⁶⁵

The federal government's recently released *Homes for Australia: A National Plan* was welcomed by Homelessness Australia for recognising that 'ending homelessness depends on continuing to expand social housing, backing the homelessness services on the front line of the housing crisis, and strengthening cross-government efforts to reduce the risk of homelessness'.⁶⁶ Important measures within *Homes for Australia* include the Youth Housing Incentive, which will support over 4,000 young people at risk of or experiencing homelessness to access a community housing tenancy. The Social Housing Energy Performance Initiative aims to deliver energy upgrades to 100,000 dwellings, which could improve the thermal performance of homes and affordability of utility bills.⁶⁷

As Homelessness Australia acknowledges, while *Homes for Australia* represents positive progress, the current planned expansion of social housing stock will fall substantially short of meeting the scale of need. *Homes for Australia* states that 'future investment options to continue rebuilding social housing' will be considered, however it appears that a clear, long-term national target that builds upon existing commitments has not yet been set. *Homes for Australia* also outlines a commitment to: 'evaluate the National Agreement on Social Housing and Homelessness (NASHH) ahead of a new agreement, with a focus from a homelessness perspective on strengthening prevention, embedding Housing First principles, and improving coordination across governments and service systems.'⁶⁸

'I hope to have adequate housing and a liveable income one day so I can have what other people have... a life worth living. And the ability to have something stable and reliable that can help me focus on my recovery.'

— Respondent to the Because You Matter survey, 2026

'To feel happiness and joy again. To have enough money for essentials like food, medicines, rent. To finally be offered public housing. To have friends and be a real part of the community.'

— Respondent to the Because You Matter survey, 2026

Detailed recommendations

Neami believes that every person in Australia should have access to a safe, stable home, and homelessness should be rare, brief and non-recurring. Addressing Australia's housing crisis is vital to improving population mental health outcomes and reducing distress.

Our position is that social housing should not be viewed as a residual safety net or merely a stepping stone to the private market. Rather, it should be recognised as a legitimate long-term housing option that provides security, stability and dignity for people on low incomes.

A significant expansion of social housing stock would directly benefit those experiencing the greatest housing precarity whilst also having an indirect moderating effect on the private rental market, making housing more accessible and affordable for all renters.

Neami recommends that governments:

- 1. Recognise social housing as essential societal infrastructure, and integral to a whole-of-government approach to mental health promotion and suicide prevention. Adopt ACOSS' recommendation to 'set and fund national social housing targets to increase social housing to at least 6% of homes over a decade and 10% of homes over two decades, calibrated to alleviate housing stress and homelessness.'⁶⁹**

The national Everybody's Home campaign explains that a 'clear, legislated target will hold governments accountable, reverse decades of decline, and ensure housing is treated as essential infrastructure - like schools, hospitals, and roads. Setting a 10% target is the bold step we need to guarantee every Australian has the security of a safe, decent and affordable home.'⁷⁰

Social housing requires considered design that promotes safety and wellbeing. This includes trauma-aware design principles such as clear sightlines, good lighting, noise management and secure entrances. Homes should offer privacy and security, alongside voluntary opportunities for social connection⁷¹ through shared spaces and gardens. Homes should be in reasonable proximity to services and transport.

A mix of housing types and densities is needed to accommodate various needs, including those related to access and mobility, diverse household sizes, and cultural values and practices. Large, highly concentrated developments will not suit every person, particularly where trauma, sensory needs, family violence, disability or previous institutional experiences affect what feels safe. Timely property maintenance and adequate heating and cooling infrastructure is integral to safety. High energy efficiency standards can reduce household energy costs, improving affordability for tenants.

It is important that prospective tenants can decline housing offers in locations that would not be appropriate for their health and wellbeing needs without jeopardising further offers. A significant expansion of social housing stock will be conducive to prospective tenants exercising greater choice in future.

- 2. Ensure that new social housing stock promotes safety and wellbeing, including through trauma-informed design, diverse housing sizes and density, heating and cooling infrastructure, proximity to services and transport, and opportunities for social connection.**
- 3. Resource social housing providers to carry out property maintenance in a timely manner, to ensure that homes remain accessible and safe.**

4. **Enable prospective social housing tenants to exercise greater choice in relation to location, including to promote continued access to existing local supports.**
5. **Explore approaches to mitigate against social housing providers engaging in ‘cherry picking’ practices, to improve access to stable housing for people who may require significant support to maintain a tenancy.**

The Productivity Commission has called upon state and territory governments to build the capacity of social housing providers to identify early signs of, and engage with tenants experiencing, mental health challenges and distress.⁷² It gave the example of a pilot program that provided training to social housing staff which ‘showed that with increased awareness and understanding of mental health and suicide among workers, there were fewer incidences of tenancy problems, decreased use of emergency departments and improved mental health outcomes’.⁷³

6. **Build the capacity of social housing providers to respond constructively to mental health challenges and distress among tenants. Ensure that organisational policies enable appropriate responsiveness, flexibility, and coordination with mental health services and other supports.**

To improve mental health and wellbeing outcomes, investment must extend beyond housing supply alone. While increasing the availability of social and affordable housing is critical, many people experiencing or at risk of homelessness also require ongoing support to establish and sustain a tenancy while addressing mental health, physical health, alcohol and other drug challenges, and family violence or other complex circumstances.

Neami’s position is that Housing First must underpin Australia’s homelessness response, particularly for people experiencing serious and persistent mental health challenges.

Housing First combines the security of a permanent home with recovery-orientated support to sustain the tenancy. The Productivity Commission explains that ‘the Housing First approach will only be successful should adequate supports and services sit alongside the tenancy’.⁷⁴

Tenancy support and flexible brokerage should be accessible to family and carers of people experiencing mental health challenges, particularly where they are co-resident.⁷⁵

Along with a wide range of leading homelessness and mental health peak bodies and providers, Neami is a signatory to the recent policy proposal led by Homelessness Australia - *Breaking the Crisis Cycle: A National Mental Health Homelessness Prevention Program*. The proposal calls for Australian governments to ‘rapidly expand supportive housing models (using Housing First principles) for people with significant mental health challenges at risk of persistent homelessness.’

Breaking the Crisis Cycle explains that an additional 20,000 supported housing places could be created over the next five years through measures such as a dedicated Housing Australia Future Fund (HAFF) funding round to build and repurpose stock, and ‘national targets and shared commitments to supportive housing through the next National Mental Health and Suicide Prevention Agreement’. The proposal recognises the importance of having a diversity of different supported housing models.

The second major component of the *Breaking the Crisis Cycle* proposal is for a national tenancy sustainment program to be established as a core psychosocial support, ‘to stop people with psychosocial disability from falling out of social housing and private rentals. This should be integrated with a national approach to address unmet need for psychosocial supports currently being considered through the next National Mental Health and Suicide Prevention Agreement.’

Homelessness Australia explains that implementation of the proposal ‘would significantly increase the effectiveness of mental health interventions, reduce overall pressure on overstretched mental health services, and prevent recurring homelessness for 20,000 Australians by 2031.’⁷⁶

- 7. Adopt the [Breaking the Crisis Cycle](#) policy proposal for 20,000 additional supported housing places over the next five years, and the establishment of a national tenancy sustainment program, for people experiencing serious and persistent mental health challenges.**

Neami encourages the Australian government to work with the states and territories to progress implementation of the *Breaking the Crisis Cycle* policy proposal as a matter of priority, rather than waiting to consider it as part of the development of the next National Agreement on Social Housing and Homelessness (NASHH).

- 8. Consult with housing and homelessness, mental health and suicide prevention sectors throughout reform, particularly in relation to considerations around service integration, to ensure that design and implementation is effective.**
- 9. Provide minimum funding periods of five years for tenancy sustainment and other housing and homelessness programs, to promote workforce retention and development.**

The significant and unique contributions that Lived Experience workforces make to the provision of responsive, relational support within the mental health and suicide prevention sectors is well established. The Lived Experience workforce within the housing and homelessness sector has not yet grown and developed to a similar extent. Further, lived experience involvement in housing and homelessness sector governance and reform is currently largely consultative and tokenistic. Clear structures and mechanisms are required to embed participation throughout housing policy and reform, and service design, delivery and evaluation.

- 10. Grow and sustain the Lived Experience workforce with housing and homelessness sectors. Embed Lived Experience leadership within governance structures at service and system levels, including throughout the design and implementation of reforms.**

Australia must meet its obligations as a party to international human rights treaties that include the right to housing and an adequate standard of living more broadly.⁷⁷

Legislating housing as a human right sets a clear expectation that governments have a responsibility to take active policy measures to ensure housing security. The ACT recently became the first Australian jurisdiction to enshrine the human right to adequate housing in law. The Bill’s Explanatory Statement states that it ‘will compel the Government to think differently about housing, reframing decisions about housing through the lens of social need rather than private profit. By enshrining the right to adequate housing in legislation, current and future Governments must consider the right when making decisions.’⁷⁸

Neami recommends that all other Australian governments, including the federal government, to follow the ACT’s lead and:

- 11. Legislate housing as a human right, including via a federal Human Rights Act, to promote a sustained national commitment to housing security.**

More information

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Endnotes

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