

SACOSS
South Australian Council of Social Service

THE HOUSING CONTINUUM

Connecting South Australian Housing Solutions

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South Australia faces significant housing challenges. Home ownership is increasingly out of reach for many households, private rental affordability continues to deteriorate, demand for social and affordable housing far exceeds supply, and too many South Australians are experiencing housing insecurity or homelessness.

These pressures are being felt across metropolitan Adelaide, our regional communities and every part of the housing system. At the same time, governments are investing unprecedented effort and resources into finding solutions.

The challenge is ensuring those solutions have the greatest possible impact. The idea of a housing continuum offers a different way of understanding that challenge.

Rather than viewing housing as a series of separate markets, programs and policy issues, the housing continuum recognises housing as a single interconnected system stretching from homelessness and crisis accommodation, through social and affordable housing, private rental housing and home ownership. People move throughout this continuum over the course of their lives, and pressures at any point inevitably affect outcomes across the entire system.

NON-MARKET HOUSING



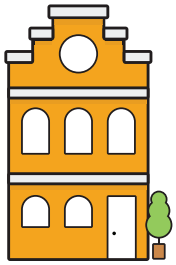
Homelessness Services

Social services for people who lack stable, safe or adequate housing.



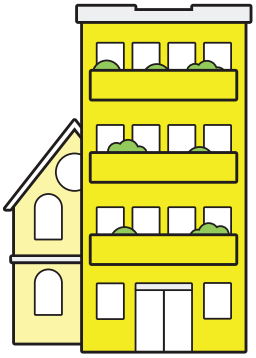
Emergency Shelters

Short-term lodging for people experiencing homelessness.



Transitional Housing

Temporary housing for people transitioning from shelters to permanent housing.



Supportive Housing

Facilities with integrated services to help people experiencing or at risk of homelessness live independently.

SACOSS is the South Australian Council of Social Service, the peak body for the non-government health and community services sector in South Australia.
We are grateful for the contribution to this document from leading housing expert and SACOSS Board member Professor Dave Adamson.

SACOSS acknowledges the traditional lands of the Kaurna people on which we live and work, and pay our respects to and acknowledge the Kaurna people as the custodians of the Adelaide region and the Greater Adelaide Plains. We acknowledge and respect the cultural authority and sovereignty of the elders, communities and organisations across all the lands on which our member organisations live and work.

Illustrations throughout this document are indicative only and are used to simplify complex information.

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When fewer households can enter home ownership, more people remain in the rental market for longer. Increased demand places pressure on rents and reduces access for lower-income households. Demand for social and affordable housing grows, waiting lists become longer, and vulnerability to homelessness increases. What happens at one end of the continuum is ultimately reflected at the other.

This interconnectedness has important implications for policy. A housing initiative may be designed to address a particular challenge, but its impacts rarely stop there. Decisions affecting home ownership, rental affordability, social housing supply or homelessness responses can create consequences throughout the system, both intended and unintended. Understanding those relationships allows governments, industry and the community sector to better assess policy choices, identify gaps, and target investment where it can achieve the greatest benefit.

South Australia has already demonstrated leadership through initiatives that increase housing supply, invest in social and affordable housing, unlock land, improve planning systems and address infrastructure constraints. These efforts recognise that no single intervention can solve the housing challenge. Lasting progress requires coordinated action across the entire housing system.

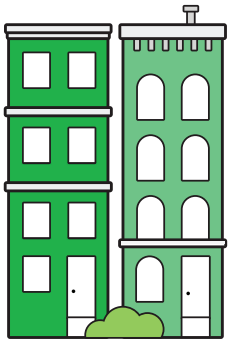
This document applies a housing continuum lens to South Australia's housing system. It explores each segment of the continuum, highlights the connections between them, and examines the pressures shaping housing outcomes today. Most importantly, it presents a set of broad recommendations designed to strengthen the continuum as a whole.

MARKET HOUSING



Community or Social Housing

Owned/operated by government, non-profits, or co-operatives.



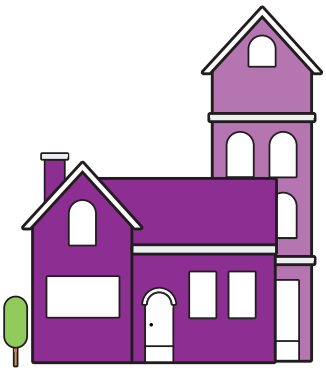
Below-Market Rental/Ownership

Private rental or ownership subsidised by government.



Private Rental

Owned by individuals/firms charging privately owned housing market rents.



Home Ownership

Housing purchase by individuals/ households at market prices.

Understanding the Housing Continuum

By understanding housing as an interconnected system, South Australia can better design policies, anticipate unintended consequences, and focus on solutions that improve housing security, affordability and opportunity for all South Australians.

HOMELESSNESS, EMERGENCY SHELTERS, TRANSITIONAL AND SUPPORTIVE HOUSING



Putting housing first

A secure and affordable home is a fundamental human need and underpins the ability to get and maintain employment, education, good health and access to government services. Yet the broad housing crisis, coupled with risk factors such as low income, domestic or family violence, health challenges or cultural background, is pushing people into homelessness or risk of homelessness, including rough sleeping, couch surfing or forms of temporary or insecure accommodation.

While there are a range of services available to support people in homelessness, pathways out of homelessness also rely on addressing other parts of the continuum as service providers report that temporary accommodations are overwhelmed as a lack of social housing and private rental options limit pathways to more permanent accommodation options.

Homelessness services have traditionally been funded by state governments with some federal funding through the National Housing and Homelessness Agreement, but homelessness service provision in South Australia has undergone significant changes in recent times. The introduction of alliance-funding in 2020 required significant reorganisation of services and saw the withdrawal of funding for some services. While significant work has been done in coordinating and providing services since then, lack of funding and resourcing remains a critical issue.

The Department of Human Services recently released its review into the homelessness system and the current Alliancing model[1]. It concluded that the alliances did not bring the desired level of service coordination and it made recommendations for new system architecture with a suite of recommendations on how services are commissioned, collaborate, and other matters.

While these recommendations are still being worked through, homelessness services continue to report not only significant unmet need, but growing numbers of people experiencing repeat homelessness, cycling between homelessness, temporary housing, and social housing, and people experiencing persistent homelessness, who need more intensive and complex assistance.

Future directions

While the government's review of the homelessness system largely deals with system architecture, it is essential that incorporated into the framework of the homelessness system is a commitment to Housing First: the highly effective approach, as seen in Finland, and the Common Ground and Youth Foyers that operate in SA. At the heart of Housing First is the idea that housing is provided as quickly as possible, for as long as someone needs it, without the person needing to meet conditions around sobriety or alcohol/drug treatment, and critically, with separate services to tackle whatever health, social and other issues people are experiencing, for as long as needed.

Housing First requires resourcing for housing, and coordination across government and service providers, but program evaluations consistently show successful outcomes for clients and savings to government from avoided costs, principally in health, justice and police services. Yet despite the success, Housing First programs still tend to operate as pilots or particular interventions, rather than being adopted systemically as the default approach of the system.

1. Di Girolamo, N., Dobrovic, J., Rust, A., Ross, S., & Pilkington, R. (2026). Review of the South Australian SHS-Funded Homelessness System. BetterStart Group, Adelaide University and Jindawayni Consulting. Available at SA Department of Human Services.
2. Deloitte Access Economics (2025), Brisbane Common Ground Case for Change Paper, accessed November 1, 2026.

FINLAND

Finland's Housing First model is globally recognised for its systemic, evidence-based approach to ending homelessness. Launched in 2008, the policy is coordinated by the Finnish Ministry of Environment and supported by municipalities, NGOs and housing foundations, forging a partnership across government and civil society. The policy is grounded in Housing First principles of unconditional housing, permanent tenancies for as long as required and integrated support across key services, including health, addiction services, employment services and when necessary social work support.

The program reduced homelessness significantly between 2008 and 2023, with it dropping 65% and rough sleeping virtually eliminated. Yet despite this historical success, Finnish reforms since 2023 have encouraged movement into affordable housing, rather than dependence on government-supported places and have seen cuts to social services and healthcare. The outcome since 2023 has been a rise in homelessness.

COMMON GROUND

The Common Ground approach provides safe and secure accommodation, usually in a purpose-built block of apartments. Often mixed tenure developments, a Common Ground facility offers a mix of affordable housing and housing for those experiencing homelessness. Support services are often based in the same building to provide support at the time and point of need. Accommodation is for as long as the client requires it and is not conditional on resolution of issues that may have triggered homelessness for a client.

The approach has proved to be highly effective and has provided significant returns on investment. For example, a recent evaluation by Deloitte calculated savings to government of $17,500 per individual with a cumulative saving of $455,800 over ten years[2]. This is in addition to the social value to the tenant from improved quality of life, better physical and mental health and social cohesion.

"Housing is about far more than having a roof over your head. It is about security, dignity, and stability. I know what it means to experience homelessness and the uncertainty of not knowing where you will sleep or what comes next. Secure housing is transformative, yet too many people remain in limited housing options. We need to recognise that a safe, secure and affordable home is a fundamental requirement for living a dignified life and participating in society."

- Duncan, person with lived experience of homelessness



RECOMMENDATION

That the government adopts Housing First as an overarching principle for the homelessness system, with this commitment built into the commissioning of future homelessness services. It should be resourced with further investments in supported accommodation and long-term wrap-around support.

COMMUNITY OR SOCIAL HOUSING

Rebuilding supply to meet a growing need

Public and community housing provides homes to those who are marginalised from the private market – people who may have been in home ownership or private rentals, who have experienced work, life, or health events that have denied them access to secure housing, and who may have found themselves homeless, or in insecure/ inappropriate accommodation. The supply of public and community housing not only provides essential support to those who have been pushed out of the rest of the housing continuum, but in sufficient quantities, it can add to overall housing supply and help make the housing system more affordable and less precarious for all people.

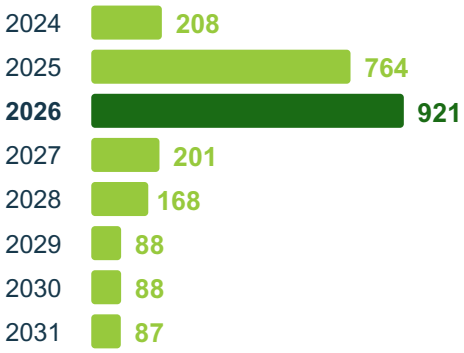
As part of its post-World War Two industrial development, South Australia built substantial numbers of public homes, available to broad segments of the community, including people in the workforce. However, budget constraints and the rise of neoliberalism from the 1990s, with its approach of transferring government roles to the market, saw the public housing sector start to shrink from around 11% of the housing market in the final decade of the last century to around 6% now. This includes community housing, which has grown in recent years both in its own development, and through the transfer of public houses into the community sector. This decline in the total of public and community housing dramatically changed who has access to public housing, with properties now only available for those people experiencing the deepest and most intractable disadvantage.

Recently, however, we have seen the first significant net growth in public and community housing stock this century, thanks to a combination of state and federal investment: an increase of 149 public homes (417 social homes overall), across 2024-2025.

The state government's Housing Roadmap[1], shows the total SA Housing Trust building program of 2,525 public housing dwellings in the years to 2031, hitting a high point of 921 new houses in 2026. However, this number declines significantly with only modest new builds from 2027.

Public housing construction pipeline

New homes by financial year



Future directions

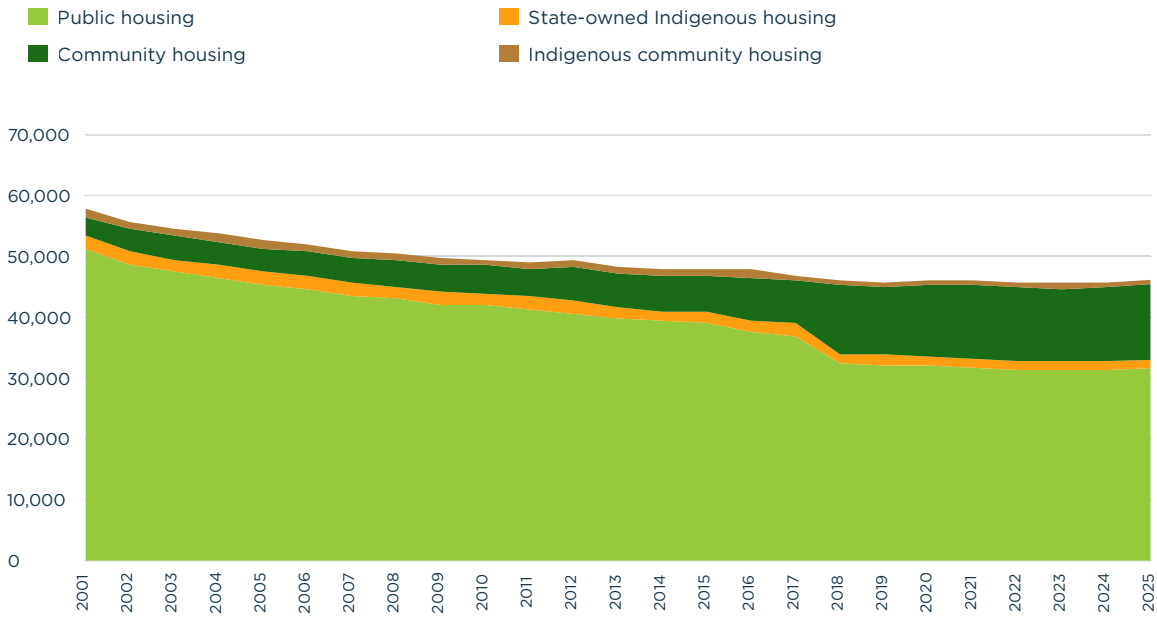
The rebuilding of the public housing sector will take time: there will need to be substantial and consistent yearly commitments. For instance, a net increase of 350 public homes per year is needed simply to keep pace with population growth, but this would be less than what is needed to seriously tackle need, and significantly less than needed to grow the relative size of the social housing sector and impact across the housing continuum.

Further, besides increasing the total number of public and community homes, significant work is needed to upgrade and improve the energy-efficiency of these homes. Some work on this is being funded through the Social Housing Energy Performance Initiative (SHEPI) which initially aimed to upgrade 3,500 public and community houses, but with SA having many older public housing properties, there is more to do to ensure these homes can provide healthy, comfortable living for tenants.

1. SA Housing Trust (n.d.), SA Housing Roadmap, Government of South Australia

Total number of social housing dwellings

South Australia • 2001–2025



In June 2025 South Australia had some 46,131 public and community housing dwellings, consisting of:

- 31,611 public housing dwellings
- 1,369 state-owned and managed Indigenous houses
- 12,455 community housing tenancies
- approximately 696 Indigenous community houses

There were 13,687 applicants on the waiting list for public and community housing.

Source: Productivity Commission, Report on Government Services 2026

"The biggest lesson I learnt from my experience with homelessness is all the support services that exist can never give a homeless person the one thing that housing does: privacy. When I was given privacy [in public housing], I found equality, I had more choices in my life and became empowered. The benefits of stable housing far outweigh the possibility of endless searching for privacy."

- Jeni, community housing tenant



RECOMMENDATION

That the government commit to at least maintaining the high-point of its Housing Roadmap. That is, committing to building around 1,000 new public and community homes, every year, to reverse decades of decline, lower the wait-list, and help stabilise the rest of the housing continuum.

BELOW-MARKET RENTAL/OWNERSHIP



Bridging the gap between social housing and the private market

The provision of below-market rent and ownership options is an important part of the housing continuum as it can provide stepping stones for some people into the mainstream housing market. It can also provide vital long-term access to housing for those on low-to-moderate incomes who would have difficulty affording private rents or mortgages, but who are unlikely to qualify for public or community housing.

The largest below-market program in recent years has been the National Rental Affordability Scheme. Introduced in 2008 by the Australian government, NRAS offered tax and other incentives over ten years to investors who rented properties to eligible low-moderate income tenants at 20% below market value. However, the effectiveness of the scheme was mixed[3], and it officially ended in June 2026.

Some community housing providers continue to offer below-market rentals, and schemes have been introduced by both state and federal governments, including:

- Build-to-rent schemes, where apartment buildings are developed as rental-only buildings usually managed by a single entity. These can be done either commercially[4] at market rates (with "affordability" coming primarily from small apartment sizes) or in conjunction with community housing providers[5] to offer below-market rentals to people on low to moderate incomes.
- The SA government's rent to own scheme[2], where eligible participants pay 75% of market rent on a home which they then purchase after two years at a price locked in when the original lease is signed.
- HomeStart Housing Loans[6], where the SA government offers a range of housing loans at below-market standards (usually low deposit loans).
- Shared Equity Option[7], where the SA government's Homestart scheme pays up 25% of the value of a home, essentially as an interest-free loan, but retains the equivalent share of equity until the loan is paid off (e.g. at sale or re-financing of the property).

Future directions

These below-market schemes will not be affordable for those on the lowest incomes and are not an alternative to public and community housing, but they nonetheless take pressure off both the private market and traditional social housing. Importantly, because initiatives like both the build-to-rent and rent-to-own schemes specifically target new builds, they contribute to supply rather than just helping people into existing housing. Accordingly they are less likely to be inflationary in the way that many schemes designed to provide cash to people buying houses, usually first home buyers, simply end up bidding up prices and making the homes no more affordable.

All these below-market offerings provide an important niche in the housing continuum, although the scale of such offerings is still relatively small and its impact on the market overall will be limited.

1. HomeStart (2025), Annual Report 2024-25
2. Department for Housing and Urban Development (2026), Rent to Own housing scheme expands into dozens more suburbs, Government of South Australia, 28 July. Department for Housing and Urban Development
3. Rowley, S. (2026), 'The National Rental Affordability Scheme has ended. What's next for those who relied on it?', The Conversation, 1 July. tolerance.ca
4. Essence Communities (n.d.), Build to Rent Adelaide. Essence Communities
5. See for instance, Uniting SA (2026), Uniting on Second, Junction Australia (2026) Thrive Tonsley
6. HomeStart (n.d.), Home loans. Home loans
7. HomeStart (n.d.), Shared Equity Options

BELOW-MARKET HOUSING

Who HomeStart helped [1]

2024–25

2,923

home loans provided

HomeStart customer profile

First-home buyers	62%
Aged 18–39	64%
Single people	50%
Moved from private rentals	**54%**

Shared Equity Options

1,170

home loans with shared equity

Source: HomeStart Annual Report 2024–25.

BELOW-MARKET HOUSING

Rent-to-Own [2]

Homes offered across Adelaide

2025

125

2026

326

201 more homes offered in 2026

Compared with 2025

EIGHT-YEAR TARGET

2,000

homes across South Australia between 2026 to 2034

Source: SA Government Rent-to-Own scheme update.

"We've seen firsthand the difference affordable housing makes to people struggling to obtain a property. Our latest development, Uniting on Second, delivers 70 apartments with a mix of affordable sales and affordable rentals, with rent capped at 74.9% of the market rate. Affordable housing is a vital part of the housing continuum, giving people access to housing who would otherwise be priced out of the market."

- Ben Moore, Chief Development, Property and Housing Officer, UnitingSA



RECOMMENDATION

That the government continue to develop and fund below-market renting and home ownership options, as an addition to traditional public and community options.

PRIVATE RENTAL

Rising costs, limited choices, and the need for reform



While private rental accommodation has always existed, the proportion of people in the rental market has steadily grown, particularly among younger people, and people are now spending far longer renting. The rental market has been transformed by important changes to other parts of the housing continuum, most notably:

- The decline in the supply of public housing over the last few decades has meant that proportionately more renters are in the private market and growing numbers of low-income people who face multiple disadvantages are having to compete for private rentals; and
- Massive rises in house prices have meant many people who previously would have rented briefly before exiting into home ownership are now unable to buy a house, or they stay in the rental market for extended periods.

Renters continue to face some significant challenges. They face intense competition to get a rental property in market characterised by low vacancy rates, with supply sometimes further impacted by short-stay accommodation or homes being left vacant. Once they have found a rental property, tenants can be financially impacted by rent rises and may experience adverse health outcomes if their rental homes are poor quality, have mould, lack ventilation or are hard to maintain at a reasonable temperature. Energy costs are a further challenge as renters have limited agency to upgrade their homes. The cost of improved insulation, efficient heating/cooling, or energy efficient appliances fall to landlords, but as energy bills are paid by the tenant, there is little incentives for landlords to invest in such measures. There are only a few and grossly inadequate standards for energy efficiency in rental properties.

There were a range of recent reforms to enhance renters' rights in the last term of State Parliament, such as the ban on no-cause evictions; longer notice periods; a partial rent-bidding ban; and strengthened rights for pet-owners.

These were significant and welcome, but they did not address fundamental issues of affordability, and renters often still struggle with basic issues like getting maintenance and repairs done. The fundamental power imbalance between landlords and renters also means that even existing rights and protections are hard to enforce, with tenants risking reprisals or relying on under-resourced services, such as RentRight SA (who report receiving 900 calls for assistance per month)[3].

Future directions

With the renting market still unaffordable, insecure, and stressful for renters, governments need to continue to reform tenancy laws to strengthen the position and wellbeing of renters. SACOSS has been working with SA Unions, Better Renting, and Anti-Poverty Network SA and has identified five priority areas for government action:

- Making the process of getting a new rental easier and cheaper;
- Making weekly rents more affordable;
- Improving the quality of rental housing;
- Legislating stronger regulation of landlords; and
- Providing an independent renter voice

There are multiple ways government can address these priorities, but they also should pursue policies to increase supply of rentals, such as a levy on short-stay accommodation (that could build on the government's plans to implement a short-stay accommodation register), and implementing a tax on long-term vacant homes.

1. Australian Bureau of Statistics (2022), Housing: Census, 2021.
2. Best, R. & Burke, P. J. (2022), 'Effects of renting on household energy expenditure: Evidence from Australia', Energy Policy, vol. 166, article 113022.
3. "Deceptive": Inquiry hears barrage of SA renter complaints', InDaily, October 7, 2026.

PRIVATE RENTING

21%

of South Australians live in private rental accommodation[1]

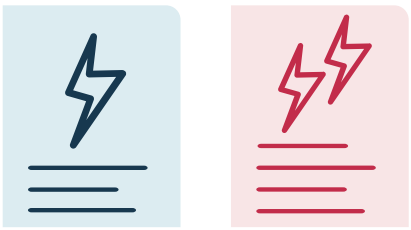


Each person represents 1% of South Australians.

ENERGY COSTS

8% higher

Average energy bills for renters[2]



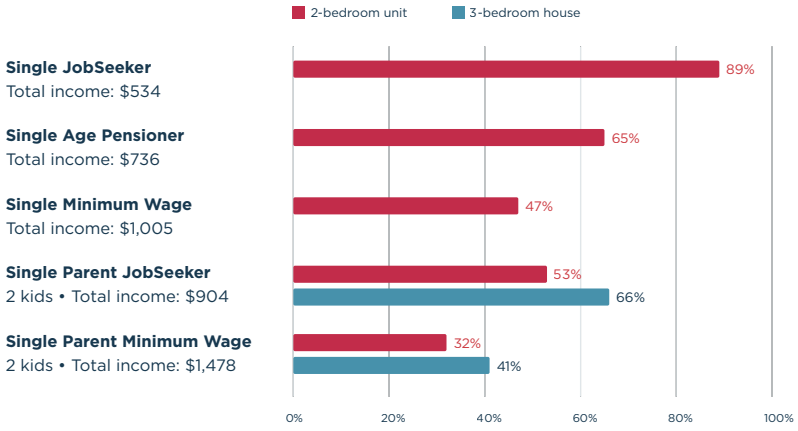
Compared with homeowners in similar buildings.

Even in Adelaide's cheapest suburbs, renting a two-bedroom unit would consume 89% of a single JobSeeker recipient's income and 65% of a single age pensioner's income. A single person earning the minimum wage would spend almost half their income on rent, leaving limited money for food, energy, transport and other essentials.

How much income goes on rent?

Share of income needed to rent in Adelaide's cheapest suburbs

Median weekly rents, June 2026: $475 for a 2-bed unit; $600 for a 3-bed house



Source: SACOSS calculations based on South Australian Housing Trust (2026), Private Rent Report, June quarter 2026.

"I've been renting for 12 years, and it feels like the power imbalance between tenants and agents has widened. Getting a lease updated or a plumber to look at the toilet can be a struggle. You want to stand up for yourself, but there's always that worry that if you push too hard, your lease won't be renewed."

- Oli, JobSeeker, renter



RECOMMENDATION

That the government uses the promised introduction of portable rental bonds to implement a range of measures to make renting more affordable and more secure, with better quality housing and easier ways for renters to exercise their rights and voices.

HOME OWNERSHIP

The affordability of ownership



Historically, home ownership has been for most people the end-point of their housing journey, and it has been the most secure form of housing tenure. While the share of people in home ownership has not substantially changed in SA, at 69%, the proportion of people who are mortgagees still paying off their home loans has grown significantly. This reflects substantial increases in house values this century and recent high interest rates, but it leaves an increasing number of people vulnerable to sliding back down the continuum if they can't maintain mortgage payments. This lack of affordability of ownership also puts pressure on the private rental market as first home-buyers, are now having to rent for longer.

Supply and affordability are key (related) issues in the current housing market. High prices, large deposit requirements and high interest rates mean that market prices are beyond the reach of many households or result in severe housing stress.

A key part of the state government's housing strategy is to increase supply. It has set a target of 13,500 new builds per year, and completed 13,003 new dwellings in South Australia in 2025-26[1].

To further boost supply, at the 2026 State Election, the government announced:

- $1 billion for the Housing/Apartment[2] FastTrack Funds to speed-up release of land, and overcome financing hurdles for large apartment projects;
- 'Pattern Books'[3], pre-approved house design templates for faster approvals;
- Measures to boost construction workforce, such as $29 million for a skills package to train 1,000 tradespeople[4]; and
- Stamp Duty concessions for first-home buyers[5] and for downsizing by older homeowners[6] into new homes.

This last initiative is important as it reduces the price barriers, but is really targetted to stimulate new builds, rather than the more generic first-home owner grants which simply lead to price inflation in that section of the market.

The state government's "affordability overlay" also requires 15% of stock in most large developments to be sold at an "affordable" prices, although the data shows that this price point is not affordable for those on low to moderate incomes.

Future directions

The future of housing prices remains unknown, and state government policies are only part of the picture. Home ownership affordability is undermined by the use of housing as a private investment vehicle, and of interest rates as the key tool to curb inflation. The federal government's recent decision to phase out the capital gains and negative gearing tax concessions begins to address the first of these, and houses prices have started to modestly fall, but it is hard to distinguish these good outcomes from the broader impacts of high interest rates.

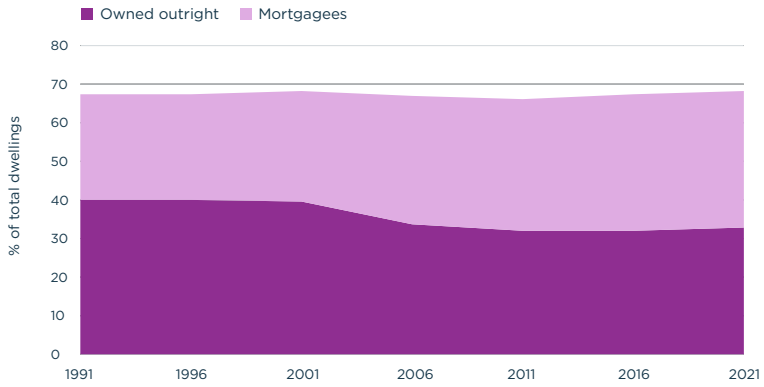
What is clear is that boosting private housing supply is important, both in terms of home ownership and along the housing continuum. However, alone, it cannot fix the housing crisis. Nationally, over the 20 years from 2001 to 2021, the population increased by 34%, while the number of dwellings increased by 39%. This suggests a more nuanced relationship between supply, and affordability and availability[7].

1. Australian Bureau of Statistics (2026), Building activity, Australia, June 2026, 7 October. Australian Bureau of Statistics
2. Government of South Australia (2026), Housing, State Budget 2026–27. State Budget 2026-27
3. Simmons, D. (2026), 'Labor targets industrial land and unveils Pattern Book for housing', InDaily, 5 March, updated 6 March. InDaily, Inside South Australia
4. Government of South Australia (2026), Skills, State Budget 2026–27. State Budget 2026-27
5. RevenueSA (n.d.), Stamp duty relief for eligible first home buyers, Government of South Australia. RevenueSA
6. RevenueSA (n.d.), Seniors downsizing stamp duty relief, Government of South Australia. RevenueSA
7. Grudnoff, M. (2025), 'Is population growth driving the housing crisis? Here's the reality', The Australia Institute, 29 August, originally published in The New Daily

Home ownership has remained relatively stable as a share of total housing, but fewer households own their homes outright than in 1991. A growing share are still paying off a mortgage.

Source: ABS Census data

Home ownership share of total housing



An affordable price. An affordable mortgage?

Borrowing capacity and repayment costs for three household examples

$517,000 State government affordable housing price benchmark in Adelaide 2026.

Single worker
Minimum wage
$1,005 weekly income

HomeStart Low Deposit Loan
$416,290 lending limit
$100,710 gap
$650 per week mortgage payment
65% of income

Single parent
Minimum wage • 2 kids
$1,346 weekly income
Includes Family Tax Benefit (FTB)

HomeStart Low Deposit Loan
$501,490 lending limit
$15,510 gap
$784 per week mortgage payment
58% of income

Single worker
Average wage
$2,036 weekly income

HomeStart Low Deposit Loan
$501,490 lending limit
$15,510 gap
$784 per week mortgage payment
39% of income

"I work full-time in a good job, but as a solo mortgagee now in my 50s, every time interest rates increase my payments take up more and more of my total income. This is just bad economics, hiking interest rates which affects everyday workers who are living pay to pay while those with cash in the bank get a bonus – and inflation continues regardless."

- Emma, mortgagee



RECOMMENDATION

That the state government continue efforts to increase housing supply, and this effort be matched across the whole housing continuum.

DEMOGRAPHICS MATTER

Different circumstances provide particular housing challenges

DEMOGRAPHIC	KEY CHALLENGES
People with disabilities	• Increased risk of homelessness and housing insecurity as consequence of greater likelihood of financial hardship or violence • A general shortage of disability-accessible housing, sometimes forcing people with disability into unsuitable housing arrangements, e.g. residential care, living with family for longer than appropriate • Homelessness and housing services are not always disability-friendly, and there can be a lack of coordination/integration between these services and disability services
People experiencing chronic homelessness, and post-homelessness support	• Chronic homelessness often intersects with a variety of complex challenges, e.g., disability, physical/mental health, trauma, substance use, and/or domestic/family violence • Funding constraints mean that homelessness service can sometimes struggle to address all of the intersecting life challenges of people experiencing chronic homelessness
LGBTQIA+ people	• Increased risk of homelessness and housing insecurity because of gender/sexual identity, fuelled by trauma, unsupportive family environment, and domestic violence • Discrimination in the rental market
Younger people	• Existing services being highly fragmented, under-resourced, and not always well-aligned to the needs of young people • Children under 15 may experience gaps in support as they fall below the age threshold for many standard youth shelters • Young people leaving family homes or other households may stay in informal housing arrangements, e.g., friends, making it difficult to track need, and for services to connect with them • Young people leaving the care or justice systems being at heightened risk of homelessness/housing insecurity
Aboriginal people	• Ongoing and severe impacts of racism and prejudice in accessing housing • Limited housing supply exacerbated by large family/household size (including extended kinship and multigenerational families) • Lack of an Aboriginal community controlled housing sector • Higher rates of poor quality housing, particularly in remote areas • Overcrowding which is partly reflective of available housing often not meeting the cultural/familial needs of Aboriginal communities

Not everyone experiences the housing continuum in the same way. Marginalised or disadvantaged people often face particular housing challenges which can make it harder to access housing at various points of the housing journey.

While it is important to understand the housing systems as a continuum, it is just as important to understand the challenges below and address the specific barriers faced by different groups.

The groups shown below are also not mutually exclusive; one person may experience several challenges at once. An older woman with disability, for example, may face limited income alongside a short of accessible rental properties.

DEMOGRAPHIC	KEY CHALLENGES
Veterans	• Heightened risk of homelessness and housing insecurity as part of transition from defence to civilian life and associated loss of benefits/ supports • Reluctance to access services due to defence training and culture that can promote 'resilience/'stoicism'
Older Women	• Lower financial security due to lower lifetime earnings • Greater risk of domestic and family violence and mistreatment, and the housing and work repercussions of this • Being locked out of home ownership options, due to age, being single, and income status
Migrants (Temporary Protection Visa holders[1])	• Limitations (generally) on access to employment, income support, and social housing, increasing risk of homelessness or housing insecurity • Likely to have less information about the rental market, how to navigate it, and available supports (and often have no documentable rental history) • In some cases, migrants may be moving into regional areas (for work opportunities) where there are already limited rental markets
Rooming houses	• Unsuitability of for-profits as accommodation providers for people with complex behavioural and health issues • Variable quality of rooming house accommodation (despite recent positive reforms) • Limited rights for tenants, including regarding privacy protections (again, despite recent progress)

RECOMMENDATION

That policies along the housing continuum directly address these different circumstances: providing housing that is affordable, accessible, safe and culturally appropriate, alongside services that people can find and use.

1. TPV holders can be divided into six groups: international students; asylum seekers; participants in the Pacific Australia Labour Mobility (PALM) scheme; skilled workers; working-holiday makers; and New Zealanders on Special Category Visas (SCVs).

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