

No Way Out Frontline Services in Australia's Housing Crisis



INTRODUCTION

Australia's housing crisis is no longer a looming risk or a future challenge. It is a daily reality for people across the country, and for the organisations working on the frontline to support them. Rising rents, inadequate income support, and a chronic shortage of affordable homes have combined to push more people into housing stress, insecurity, and homelessness. That includes many people who have never needed help before.

Community organisations, homelessness services, and advocacy groups are increasingly being asked to manage the consequences of this crisis without the tools to resolve it. Demand for services is growing, cases are becoming more complex, and pathways out of homelessness are narrowing. At the same time, the workers and volunteers delivering these services are themselves being affected by housing insecurity, compounding pressure on a sector already stretched to its limits.

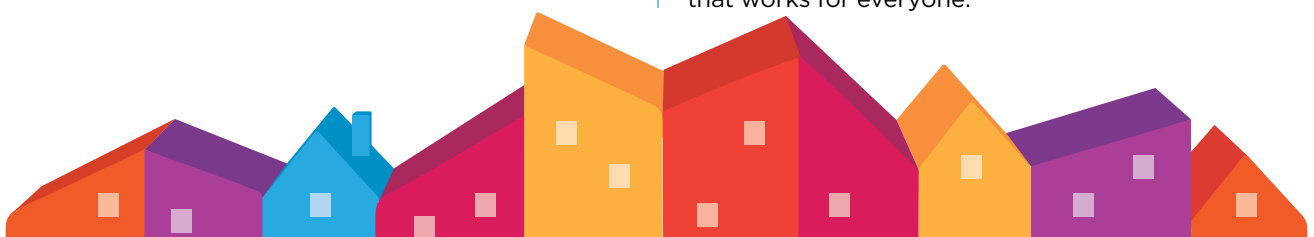
This report presents the findings of a national survey of organisations affiliated with the Everybody's Home campaign. Conducted in January 2026, the survey captures the experiences and insights of organisations working across homelessness, housing, domestic and family violence, mental health, disability, and community services. Together, their responses provide a grounded picture of how the housing crisis is playing out on the ground for clients, services, and the workforce alike.

The results are stark. Organisations report sustained and escalating demand, limited capacity to respond, and growing difficulty securing safe, affordable housing for the people they support. Increasingly,

services are being forced to turn people away, manage longer periods of crisis support, or watch clients cycle through homelessness because there are no viable exit options. Staff burnout, housing stress, and workforce attrition are becoming more common, further weakening the system's ability to cope.

With the 2026 Federal Budget approaching, this survey offers a clear message for government. The housing crisis is not the result of a temporary shock or a lack of effort by individuals or services. It is the predictable outcome of long-term policy choices that have prioritised market solutions while withdrawing public responsibility for delivering affordable homes. Addressing it will require decisive action – not just to increase housing supply in general, but to deliver homes people can actually afford, alongside the income, tax, and service settings that make housing security possible.

The findings in this report provide both a warning and a roadmap. Without intervention, the pressures facing individuals, families, and services will continue to intensify. With the right choices, government can relieve pressure on frontline services, stabilise communities, and begin to rebuild a housing system that works for everyone.



METHODOLOGY

This survey examines the experiences of organisations responding to Australia's ongoing housing crisis. The survey was distributed to organisations affiliated with the Everybody's Home campaign and received 74 responses. Data collection took place between 14 January and 28 January 2026.

Respondents represented a broad cross-section of frontline and advocacy services, reflecting the interconnected nature of housing stress and homelessness. Organisations operate across multiple service sectors, including homelessness, housing, domestic and family violence, mental health, disability,

social and community services, advocacy and legal services, and aged care. Many organisations reported working across more than one sector, highlighting the way housing pressures intersect with other forms of disadvantage.

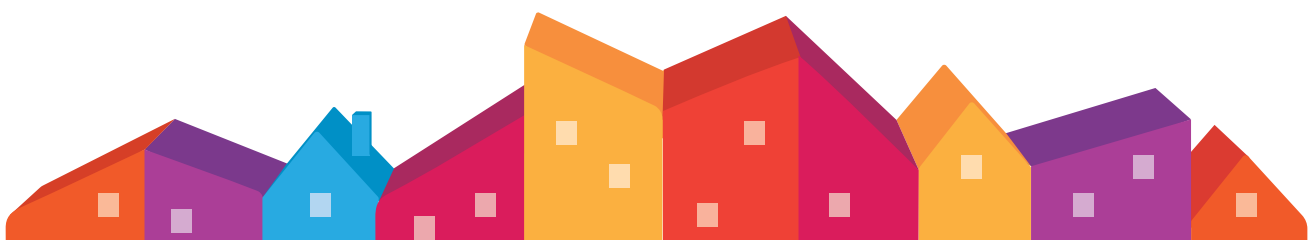
Table 1. Survey respondents by sector

Sector	% Responses	Sector	% Responses
Homelessness	71.62%	Policy and research	14.86%
Housing	55.41%	Aged care	13.51%
Domestic and family violence	43.24%	Other	13.51%
Mental health	40.54%	Health	12.16%
Social and community services	39.19%	Employment and welfare	10.81%
Disability	25.68%	Education	6.76%
Advocacy and legal services	24.32%	Government	5.41%
Youth	24.32%	Migrant, refugee and settlement services	5.41%
Alcohol and other drugs	20.27%		

Note: Respondents can select multiple values

The data collected provides a snapshot of the growing pressures facing community organisations, the impacts of the housing crisis on their clients, and the strain being placed on staff and volunteers delivering

essential services. Respondents could select multiple answers for questions relating to sector coverage and geographic reach, reflecting the complex and overlapping nature of service delivery in this space.



ESCALATING PRESSURE ACROSS THE SECTOR

The survey results point to a housing crisis that is no longer peripheral to service delivery, but one that is fundamentally reshaping how organisations operate day to day. For the vast majority of respondents, the impact of the housing crisis on their sector is both significant and severe. More than eight in ten reported that the crisis is either significantly affecting daily operations (36 percent) or having a severe impact that is threatening the effectiveness of their programs (46 percent). Only a very small minority described the impact as minimal or manageable.

Table 2. Impact of the housing crisis on organisations' primary sector

Impact	% Responses
Severe impact threatening the effectiveness of our programs	45.95%
Significant impact affecting daily operations	36.49%
Moderate but manageable impact	14.86%
Minimal or isolated impact	2.70%

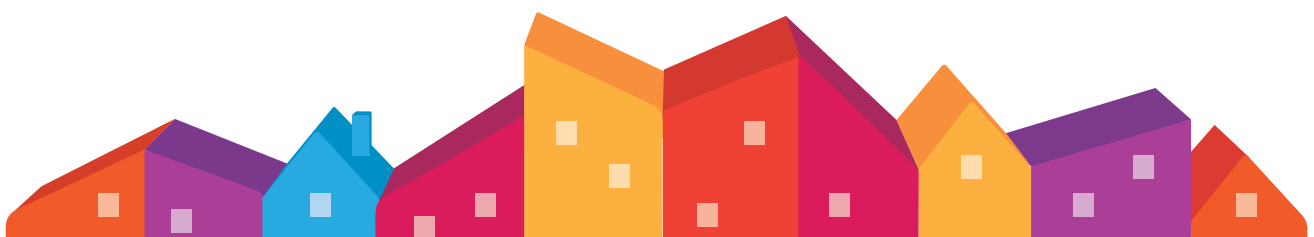
This sense of severity is reflected in the pace and scale of demand. Almost nine in ten organisational respondents (89 percent) reported that their workload has increased over the past 12 months as a direct result of the housing crisis. Rather than experiencing short-term spikes or isolated pressures, respondents described sustained and compounding demand that is stretching staff, resources, and program capacity.

Table 3. Increased workload over the past 12 months due to the housing crisis

Response	% Responses
Yes	89.19%
No	10.81%

When asked what this increase in workload looks like in practice, respondents painted a picture of services being pulled in multiple directions at once. The most commonly reported change was higher demand for services or programs, identified by 85 percent of respondents. At the same time, 80 percent reported a growing complexity of cases or support needs, and an equal proportion identified a need for additional funding or resources simply to maintain current levels of service.

The pressure is also being felt internally. Nearly three quarters (73 percent) of respondents reported a greater workload for staff, and a similar proportion (74 percent) pointed to an increased need for coordination with other organisations or sectors as housing issues intersect more frequently with health, family violence, disability, and income support. More than seven in ten (71 percent) reported increased stress or burnout among staff, signalling that the crisis is not only affecting clients, but the workforce tasked with supporting them.



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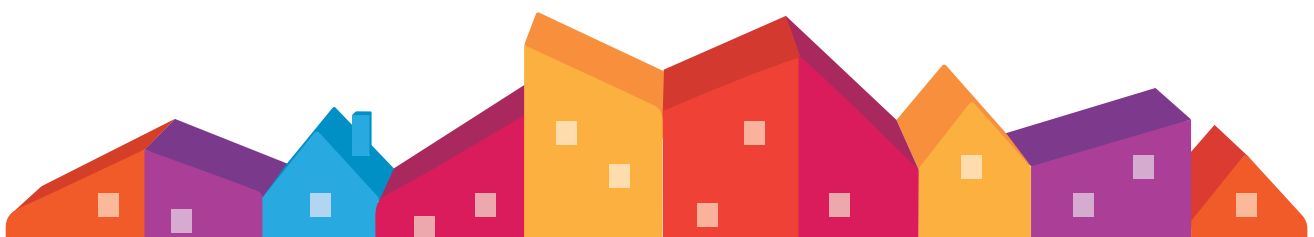
For many organisations, these pressures are beginning to erode their ability to meet service expectations. Of the respondents, 45 percent reported difficulty meeting service targets or performance goals, reflecting a widening gap between what is being asked of services and the resources available to deliver

it. Taken together, these findings highlight a sector operating under sustained and escalating pressure, where rising demand, growing complexity, and workforce strain are becoming the norm rather than the exception.

Table 4. Impacts of increased workload on organisations

Impact	% Responses		% Responses
Higher demand for services or programs	84.85%	Increased workload for staff	72.73%
Increased complexity of cases or support needs	80.30%	Increased stress or burnout among staff	71.21%
Need for additional funding or resources to respond	78.79%	Difficulty meeting service targets or performance goals	45.45%
Greater need for coordination with other organisations or sectors	74.24%	Other	15.15%

Note: Respondents can select multiple values



WHEN THE CRISIS COMES TO WORK

The housing crisis is not only affecting the people who rely on community services; it is increasingly affecting the people delivering them. More than three quarters of organisations (78 percent) reported that housing insecurity is affecting their staff or volunteers, through rental stress, difficulty finding affordable housing, or housing instability.

Table 5. Housing insecurity affecting staff or volunteers

Response	% Responses
Yes	78.38%
No	21.62%

Many respondents described a workforce under pressure from both sides: supporting clients facing acute housing distress while grappling with housing insecurity in their own lives. Staff in low- and middle-income roles, particularly renters, were reported to be paying an unsustainable share of their income on housing or struggling to secure stable accommodation close to work. In some cases, organisations reported staff resigning because they could not find or maintain housing, particularly in regional areas or high-cost urban markets.

“We [had to have] an employee in a regional location resign because he was unable to secure stable housing.”

“Low vacancy rates and increased rent make it difficult for staff to relocate.”

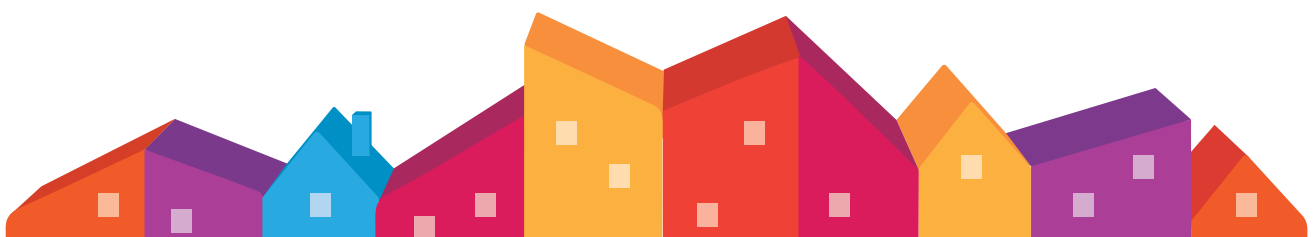
Several organisations reported that staff and volunteers themselves experienced housing instability or homelessness, blurring the line between service provider and service user. Others described staff accessing financial support services or relying on informal assistance to cover bond payments or rent shortfalls.

“[Staff] have needed to access financial support services, some have experienced housing instability themselves and had to leave their employment or experienced periods of homelessness.”

“Some staff and volunteers have experienced homelessness.”

Beyond the material impacts, respondents repeatedly pointed to the emotional and psychological toll of working within a system that offers so few pathways out of crisis. Staff described the strain of carrying hope for clients while knowing that housing options are scarce or non-existent, and the stress of being the person who must deliver that reality.

“It’s hard when you’re tasked to help find solutions but often you are up against a system which doesn’t offer you many avenues. So often you carry hope for the people you work for, but when certain systems don’t have any flexibility or availability, then you’re the one who has to relay that message to [someone] who has already been burnt out and distrustful of that system for a really long time.”





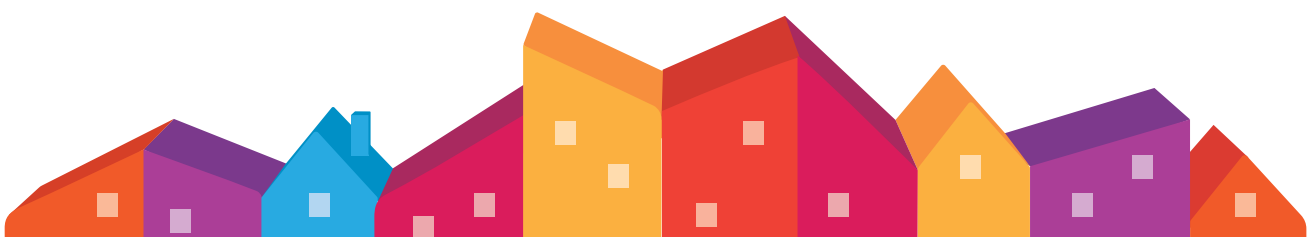
“It doesn’t matter how well you can navigate a system, if there is no housing, there is no housing... Governments don’t take responsibility for that message, but your frontline staff and the people they work alongside. And that’s not fair because it’s stressful and self-defeating.”

Housing insecurity among staff was linked to burnout, workforce attrition, and reduced service capacity. Respondents noted that low wages in the community sector, combined with rising rents and insecure tenure, are making it harder to recruit and retain skilled workers at precisely the time demand for services is increasing.

“[The] majority of staff being renters and having to pay well over a third of their income for rent leads to serious financial difficulties.”

“This is absolutely affecting our staff. As a not-for-profit our salaries are low, so housing insecurity... is really prevalent amongst our workforce and volunteers.”

These responses highlight a deeply concerning feedback loop: as the housing crisis intensifies, it not only increases demand for services but also undermines the stability and wellbeing of the workforce required to respond. Without action to address housing affordability and supply, the sector risks losing experienced staff and volunteers, further weakening the system at a time of unprecedented need.



PRESSURE PEAKS OVER SUMMER

The survey results suggest that pressure on frontline services is not only intensifying overall, but is spiking sharply during the December-January period, a time traditionally associated with reduced service availability and heightened vulnerability for people experiencing housing stress.

More than four in five organisations reported they had been busier or their workload increased over the summer period compared to previous years. Almost half (44 percent) said demand had significantly increased, while a further 38 percent reported a moderate increase. Only a small minority indicated that demand remained about the same, and no organisations reported a decrease in workload during this period.

Table 6. Change in workload during the December-January period

Response	% Responses
Yes, significantly increased	43.64%
Yes, moderately increased	38.18%
No, about the same	18.18%
No, decreased	0.00%

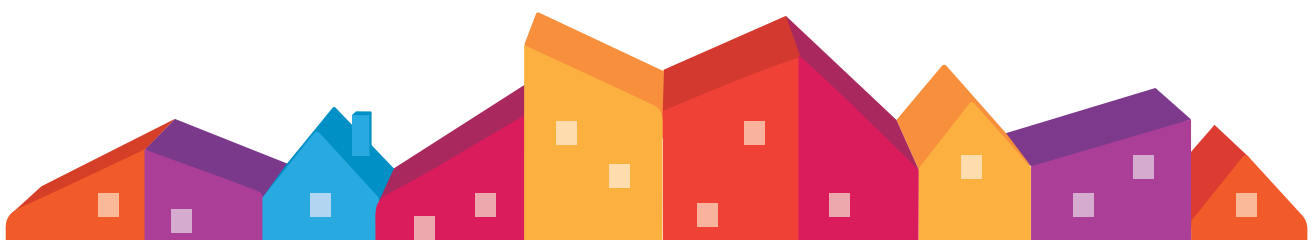
This increase in demand translates directly into reduced service access for people seeking help. Half of all frontline organisational respondents reported their teams had to turn people away frequently during the December-January period due to demand or capacity constraints. A further 33 percent said they had to turn people away occasionally. Fewer than one in five reported being able to meet demand during this time.

Table 7. Frontline teams turning people away during the December-January period

Response	% Responses
Yes, frequently	49.09%
Yes, occasionally	32.73%
No, we were able to meet demand	18.18%

These findings point to a system operating with almost no capacity to respond to surges in demand. At a time when housing insecurity worsens – due to leases expiring, more financial pressures, family violence risks, and extreme weather – frontline services are being forced to ration support. For people seeking help, this can mean delayed assistance, unmet needs, or being left without options during one of the most difficult periods of the year.

The concentration of demand over summer also compounds workforce strain. With many staff already experiencing burnout and housing stress themselves, the inability to meet demand during peak periods further erodes morale and increases the risk of attrition. Rather than providing relief, the summer period has become another pressure point in an already overstretched system.



HOLDING ON TO THE WORKFORCE

The cumulative impact of rising demand, increasing case complexity, and sustained pressure is beginning to show in workforce stability across the sector. While not all organisations reported turnover linked directly to the housing crisis, the survey results suggest that for a large majority, staffing pressures are no longer hypothetical or future risks. They are already being felt.

Almost three quarters of frontline organisational respondents (72 percent) reported that increased workloads or housing-related pressures have contributed to staff turnover over the past 12 months. Less than one in five reported that this had not occurred (18 percent).

Table 8. Increased workloads contributing to staff turnover

Response	% Responses
Yes, significantly	25.45%
Yes, to some extent	47.27%
No	18.18%
Not sure/not applicable	9.09%

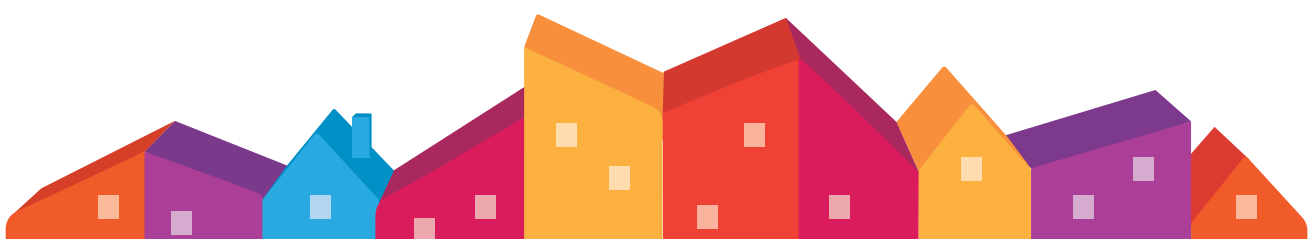
Beyond organisational turnover, the personal toll on workers is also apparent. Around one quarter of respondents (27 percent) said they had personally considered leaving their role in the past year due to increased workload or pressure linked to the housing crisis. Almost half (47 percent) reported they hadn't considered leaving their role and a quarter preferred not to say (25 percent). The reluctance to respond definitively may reflect the sensitivity of workforce issues in a sector already grappling with recruitment and retention challenges.

Table 9. Personally considered leaving role due to workload or housing-related pressure

Response	% Responses
Yes	27.27%
No	47.27%
Prefer not to say	25.45%

These findings point to a workforce operating close to its limits. For many workers, the pressures of the housing crisis are not confined to workplace responsibilities but intersect with their own housing insecurity, financial stress, and emotional fatigue. When combined with relatively low pay, insecure funding arrangements, and limited capacity to achieve positive outcomes for clients, the risk of burnout and attrition becomes acute.

The implications for service delivery are profound. As demand continues to grow, the loss of experienced staff, or the disengagement of workers who are close to leaving further weakens organisational capacity. Without meaningful action to address housing affordability and resource frontline services adequately, the sector risks entering a self-reinforcing cycle in which rising need is met with diminishing workforce capacity.



WHAT LIES AHEAD, AND WHAT IS ALREADY HERE

Organisations responding to the survey are under no illusion that current pressures will ease in the near future. Almost all respondents (98 percent) expect demand for their services to grow in 2026, signalling that the housing crisis is not seen as a temporary spike, but as a deepening and sustained challenge.

Table 10. Expected demand for services in 2026

Response	% Responses
Yes	98.18%
No	1.82%

This expectation is grounded in what organisations are already seeing on the ground. When asked to identify the most significant impacts of the housing crisis on their clients, respondents overwhelmingly pointed to homelessness or being at risk of homelessness (75 percent) and financial stress or the inability to meet basic living costs (62 percent). These were followed by a growing number of people experiencing mental health impacts, housing instability, family stress and increased risk of domestic violence alongside physical health impacts, barriers to employment and social isolation.

“People who have never experienced homelessness with qualifications, jobs, and families becoming homelessness due to the housing crisis.”

“People can’t afford [rent increases] and become homeless for the first time in their lives.”

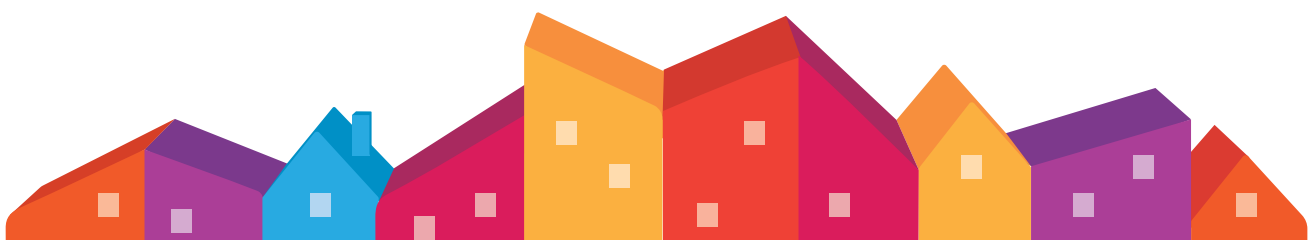
Table 11. Top impacts of the housing crisis on clients

Impact	% Responses
Homelessness or risk of homelessness	74.55%
Financial stress, debt, or inability to meet basic living costs	61.82%
Mental health impacts (stress, anxiety, trauma)	58.18%
Housing instability (frequent moves, eviction risk, overcrowding)	45.45%
Family stress, breakdown, or increased risk of domestic violence	32.73%
Physical health impacts linked to poor or insecure housing	5.45%
Barriers to employment or maintaining stable work	5.45%
Social isolation or loss of community connection	5.45%
Increased contact with legal, justice, or child protection systems	3.64%

Note: Respondents can select up to three responses

Organisations described a widening cohort of people being pushed into crisis, including people who have never previously needed help. Workers reported seeing people with jobs, rental histories, and stable incomes unable to secure housing, cycling through short-term accommodation, or being forced to leave their communities altogether.

Many respondents highlighted how housing instability is compounding other forms of disadvantage. Financial stress, mental health impacts, family breakdown, and increased risk of domestic and family violence were frequently described as interconnected consequences of housing insecurity, rather than separate issues.



“[There is] reluctance to leave a violent relationship due to housing insecurity.”

“I am seeing more domestic and family violence, people staying in relationships as they cannot afford to leave, more alcohol and drug usage, and more homeless people loitering around larger complexes and moving themselves into units of those who are vulnerable which then has that person's housing ended.”

Looking ahead, organisations expressed particular concern about trends that threaten to accelerate these impacts further. The most commonly identified risks over the next 12 months were rising rents and rental stress (70 percent) and increasing homelessness (68 percent). Respondents also highlighted growing concern about mental and physical health impacts, family stress and breakdown, and evictions and housing instability, reflecting the way housing pressures ripple outward into other systems.

Table 12. Housing insecurity trends causing the most concern over the next 12 months

Trend	% Responses
Rising rents and rental stress	70.27%
Increasing homelessness	67.57%
Growing number of people experiencing housing insecurity or accessing social services	36.49%
Impact on mental and physical health	33.78%
Growing inequality in access to housing	28.38%
Evictions and housing instability	27.03%
Overcrowding or unsafe living conditions	12.16%
Impact on workforce participation or education outcomes	1.35%
Other	16.22%

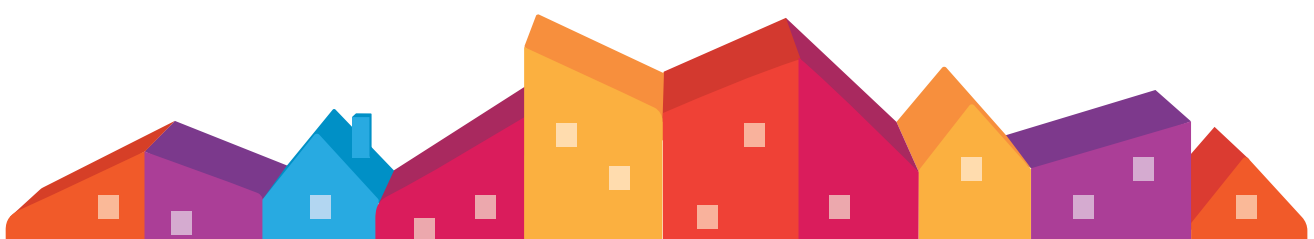
Note: Respondents can select up to three responses

On the ground, this is already translating into prolonged stays in crisis and transitional accommodation, overcrowding, and visible homelessness across communities. Organisations described people remaining stuck in unsafe or temporary housing for months or even years, not because their needs are complex, but because there are no affordable or appropriate options to move into.

“Short-term motel placements frequently end before long-term housing can be secured, forcing people to cycle between homelessness, couch surfing, overcrowded housing, or sleeping rough.”

“We are increasingly seeing [people] stuck in crisis accommodation or unsafe situations for months, not because their needs are complex, but because there are simply no affordable or social housing options available.”

These findings paint a stark picture of a system moving in the wrong direction. Demand is expected to rise, housing insecurity is becoming more severe and widespread, and the impacts on individuals, families, and communities are deepening. Without decisive intervention, the trends identified by organisations are likely to intensify. This would place even greater pressure on services, workers, and the people they support.



GOVERNMENT MUST LISTEN AND ACT

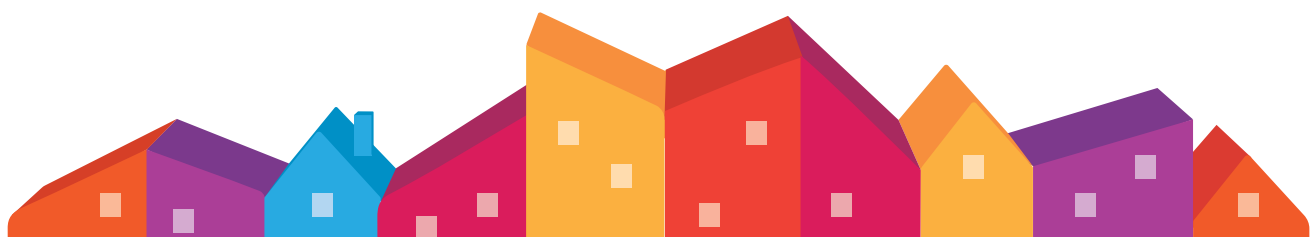
When asked to look ahead to the 2026 Federal Budget, organisations were clear about the actions they believe are most urgent to reduce housing insecurity and its impacts across the community. Above all, respondents emphasised the need for structural, long-term solutions that address both the supply of housing and the systems that have allowed housing stress and homelessness to escalate.

The most frequently identified priority was increased investment in public and community housing, nominated by 85 percent of respondents. This reflects a consistent theme across the survey: without a substantial expansion of genuinely affordable housing, frontline services will continue to manage the crisis without pathways to resolution. Respondents repeatedly noted that crisis responses cannot function when there is nowhere for people to move on to.

Table 13. Priority actions for the 2026 Federal Budget

Action	% Responses
Increase investment in public and community housing to reduce pressure on services	85.14%
Increase funding for homelessness prevention and early-intervention services	50.00%
Abolish or reform tax handouts to property investors to fund more public and community housing	43.24%
Raise the rate of income support (e.g. JobSeeker, Commonwealth Rent Assistance)	37.84%
Invest in energy-efficient, quality housing to reduce cost-of-living pressures	22.97%
Strengthen renters' rights and protections to improve housing security	12.16%
Other	27.03%

Note: Respondents can select up to three responses



“The current housing crisis is the consequence of four decades of under-investment in social and affordable housing by successive governments in Australia... It needs long-term commitment by a visionary Government.”

“Supplying more homes alone will not solve this crisis unless it is paired with better renter protection, income adequacy, and rapid rehousing pathways.”

Alongside public and community housing, organisations highlighted the importance of prevention and early intervention, with half calling for increased funding in this area. This reflects growing recognition that preventing housing loss through timely financial support, tenancy assistance, and wrap-around services is more effective than responding once people have already entered homelessness.

Respondents also identified the need to address the income and cost-of-living pressures driving housing insecurity. Many pointed to the inadequacy of income support, including JobSeeker and Commonwealth Rent Assistance, as well as the role of tax settings that prioritise property investment over housing affordability. Together, these factors were seen as pushing even working households into unsustainable housing stress.

When given the opportunity to highlight a single insight for policymakers to understand in 2026, respondents were remarkably consistent in their message. Many stressed that the housing crisis is no longer confined to people with complex needs or very low incomes, but is increasingly affecting working families, older renters, and people who have never previously needed assistance.

“People cannot afford to pay their rents. Full-time workers are struggling to pay the increased rents.”

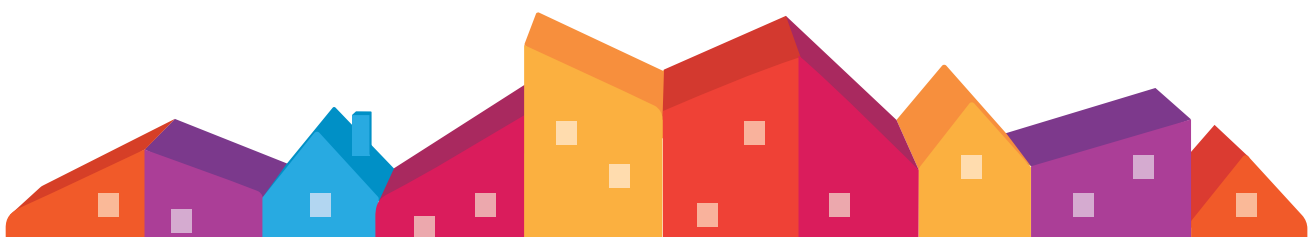
“The housing crisis is no longer a short-term supply issue. It is a systemic failure across the entire housing continuum, and without sustained investment in social and affordable housing, crisis responses will continue to collapse under demand.”

A strong values-based message also emerged, with many respondents emphasising that housing must be understood and treated as a basic human right, not a commodity. Others pointed to the downstream costs of inaction, noting that the impacts of housing insecurity are being absorbed in health systems, child protection, family violence services, and the justice system. These often come at a far greater expense than prevention would require.

“The overall impact on physical and mental health due to the stress and trauma being experienced is costing the country a lot more than is being spent to prevent it.”

Respondents were clear that incremental change will not be enough. Without sustained investment in public and community housing, reform of renter protections and tax settings, and adequate income support, the pressures documented throughout this survey will continue to intensify. For many organisations, the message to government was simple: the housing crisis is deep, structural, and worsening. The cost of delay is being borne by individuals, families, communities, and the services that support them.

This evidence provides a clear foundation for the actions organisations want to see from government, moving beyond crisis management toward a fairer, more secure housing system for everyone.



WHAT NEEDS TO CHANGE

The findings of this survey leave little room for ambiguity. Frontline organisations are experiencing escalating demand, increasing complexity, workforce strain, and diminishing capacity. This is not because the housing crisis is misunderstood, but because it has been responded to with the wrong approach for decades. What is required now is not more generic housing supply, but government leadership in delivering homes people can actually afford, alongside the income, tax, and service settings needed to make housing security possible.

Government must fund public and community housing at scale

Across the survey, organisations were clear that the single most important action government can take is to significantly increase investment in public and community housing. This is not a call for marginal increases or time-limited programs, but for the Federal Government to resume responsibility for funding and delivering affordable homes as essential social infrastructure.

While governments often point to overall housing supply as the solution, the survey findings show that this framing misses the point. Services are not overwhelmed because there are too few homes in general, but because there are too few homes that low- and moderate-income people can afford. Private supply alone has not delivered affordability, security, or stability, and there is no evidence it will do so in the future.

Public and community housing provides permanent, affordable homes insulated from speculative pressures. It creates genuine exit pathways from homelessness, reduces pressure on crisis services, and stabilises communities. Without a substantial expansion of this housing, every other part of the system, from homelessness services to health and family violence responses, will continue to absorb the cost of failure.

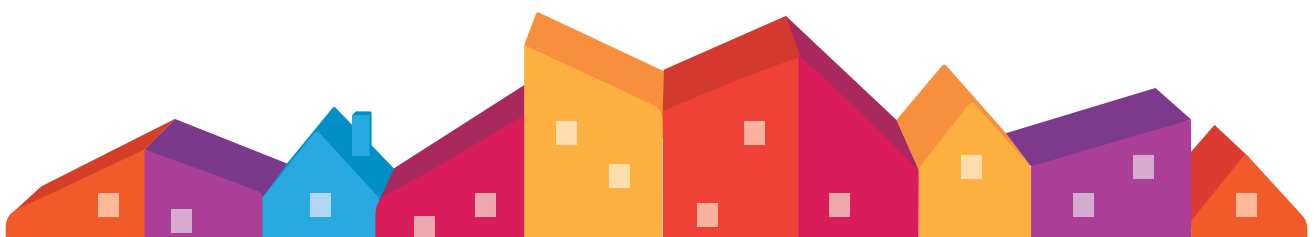
The Federal Government must therefore move beyond facilitating the market and take direct responsibility for delivering housing, in the same way it does for schools, hospitals, and income support.

Investor tax reform is essential to fund homes and rebalance the system

The survey also points to the need to confront the structural settings that have fuelled housing stress. Organisations repeatedly identified tax concessions for property investors as a key driver of unaffordable rents and house prices, and as a missed opportunity to fund the housing Australians actually need.

Negative gearing and the capital gains tax discount have reshaped housing from a place to live into a vehicle for wealth accumulation, privileging investors over renters and first-home buyers. These settings cost the Federal Budget billions each year, while public investment in housing has been allowed to wither.

Reforming these concessions is not about punishing investors; it is about ending taxpayer-funded incentives that worsen inequality and redirecting public money toward public purpose. Phasing out these handouts would free up revenue to fund public and community housing at scale, while helping to cool speculative demand that pushes rents and prices higher.



Income support must reflect the real cost of housing

The survey findings make clear that housing insecurity cannot be addressed without tackling income adequacy. Organisations reported growing numbers of people who are employed, receiving income support, or doing “everything right”, yet still unable to afford rent.

JobSeeker, Commonwealth Rent Assistance, and other payments have fallen far behind the real cost of housing and living. As a result, people are being pushed into homelessness not because they lack effort or engagement, but because the system is structurally stacked against them.

Raising the rate of income support is a necessary part of preventing homelessness, reducing service demand, and enabling people to maintain stable tenancies. Without adequate incomes, even the best-designed housing system will continue to fail the people it is meant to support.

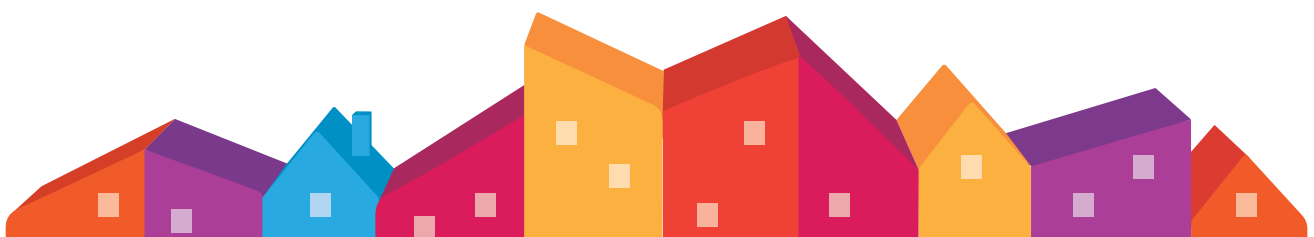
Services must be funded to prevent crisis, not just respond to it

Finally, the survey highlights the urgent need to properly fund homelessness prevention, early intervention, and frontline services. Organisations are being asked to manage growing demand, increasing complexity, and longer periods of support, often with limited resources and exhausted staff.

Prevention is consistently more effective than crisis response. Yet services are too often funded to intervene only once people have already lost their housing. Investing in prevention, tenancy support, and sustained casework reduces homelessness, improves wellbeing, and lowers long-term costs across health, justice, and child protection systems.

Without adequate funding for services, even increased housing supply will fall short. Housing security requires not only homes, but the supports that allow people to sustain them.

The evidence from this survey is unequivocal: without government leadership in delivering public and community housing, reforming tax settings, raising incomes, and funding services, housing insecurity will continue to deepen. The cost of inaction is already being borne by individuals, families, communities, and the organisations trying to hold the system together.



CONCLUSION

The findings of this survey leave little doubt about the scale and seriousness of Australia's housing crisis. Across the country, frontline organisations are reporting sustained increases in demand, growing complexity of need, and diminishing capacity to respond. These pressures are not isolated or temporary. They are systemic, escalating, and increasingly difficult to manage within existing policy settings.

What emerges most clearly from the survey is that the housing crisis is no longer confined to a narrow group of people at the margins. It is affecting working families, older renters, people with jobs and long rental histories, and the very workforce tasked with supporting people through housing stress and homelessness. Services are seeing more people for longer periods, with fewer pathways out of crisis, while staff and volunteers face burnout, housing insecurity, and difficult decisions about whether they can continue in their roles.

The evidence also shows that the current approach is failing on multiple fronts. Generic increases in housing supply have not delivered affordability. Crisis services cannot function without exit options. Income support has not kept pace with the cost of housing. And a system that relies heavily on the private market, while underinvesting in public and community housing, continues to shift costs onto individuals, families, and overstretched services.

Importantly, this report does more than document harm. It points clearly to what needs to change. Organisations across the sector are calling for government to take responsibility for delivering

public and community housing at scale, to reform tax settings that entrench inequality, to raise incomes so people can afford to stay housed, and to fund services to prevent crisis rather than simply respond to it. These are not radical proposals. They are practical, evidence-based responses grounded in decades of experience on the frontline.

The choice facing government is stark. Without decisive action, housing insecurity will deepen, homelessness will become more entrenched, and the capacity of services to respond will continue to erode. With leadership and investment, it is possible to relieve pressure on frontline organisations, restore stability for individuals and families, and rebuild a housing system that treats secure housing as a foundation for wellbeing, participation, and dignity.

The housing crisis is the result of years of poor policy decisions. It can also be resolved through policy decisions. The voices in this report make clear that the time for incremental change has passed. What is needed now is commitment, responsibility, and action so everyone in Australia has a safe, secure and affordable place to call home.

