



What is social housing and who is it for?

With rents and home prices soaring, you may be feeling unsure of your future housing or unable to leave an abusive situation. Social housing could be the answer.

- » Introduction
- » What is social housing?
- » Public housing in Australia
- » Social housing vs private renting: the differences
- » Eligible older Australians overlook social housing
- » How to access social housing

Introduction

The last few years have brought lots of media attention on the housing crisis, particularly its impact on renters. If you're an older person renting or living with others rather than in your own home, you might feel you have little accommodation security and limited housing options. It's particularly concerning if you're experiencing or at risk of abuse and believe you cannot leave the situation because you have nowhere else to go.

In all the discussion, you may have heard the term 'social housing' and wondered what that is. Is it 'public housing'? Is it something different? Interestingly, the answer to both of these questions is 'yes'. And if you're eligible for it, social housing could be a solution to your housing concerns.

Here is an overview of social housing in Australia, general eligibility principles and links to more information in your state or territory.



What is social housing?

Social housing is government-subsidised, short and long-term rental housing provided to people who are very unlikely or unable to afford private rental market rents. This might be because of low incomes, but it could also come from the extra complexities or vulnerabilities associated with aged-related needs, health issues or family violence.

The term 'social housing' covers two types of subsidised rental housing:

- **public housing**, which is owned and managed by state and territory governments
- **community housing**, which is regulated by state and territory governments but managed (and often owned) by not-for-profit organisations.

Public housing in Australia

After the Second World War, the Australian Government started to build homes for people on lower incomes, including large families and returned service personnel. The Commonwealth and the states built close to 100,000 properties during the 1940s and 1950s.

This was the beginning of a large-scale public housing program across the country. And while every state called its program something different, people came to recognise this public housing as being owned and run by a government body called the 'Housing Commission'.

Since then, governments have played a greater or lesser role at different times in adding to the nation's stock of public housing. They have also contracted not-for-profit community housing organisations to manage (and sometimes own) properties on their behalf.

The Australian Institute of Health and Welfare estimates there are now about 446,000 social housing dwellings across Australia, which is about 4% of all housing. And, as this 2020 article on *The Conversation* notes, it's likely that about 10% of Australians have called social housing home at some time in the past 20 years.



Social housing vs private renting: the differences

The main difference between social housing and private renting is the way social housing is accessed and allocated.

When you look for housing in the private rental market, you compete with all the other people who are looking for a new home. You watch for suitable places to be advertised, take yourself to view them, and submit separate applications for each property. This can be time-consuming, difficult, very stressful and often futile.

Social housing, however, is allocated according to need, based on your household income and other circumstances. Rents are typically calculated at around 25 to 30% of the household's assessable income. To access social housing (if you're eligible), you register via a central portal and wait to be allocated a place when one becomes available.

Social housing is also different to emergency accommodation, which is offered to someone who is currently homeless or has just fled a violent household.



Eligible older Australians overlook social housing

The Housing For the Aged Action Group (HAAG) recently found that more than 508,000 people aged over 55 with low to moderate wealth and incomes are living in private rentals or paying off mortgages into retirement. HAAG calls this group the 'Missing Middle': older people who are struggling with mortgages or excessively high private market rents and have low wealth and savings to act as a buffer.

The report notes that many people in this cohort may be eligible for social housing but are currently not on official government social housing waitlists. Possible reasons for this include:

- lack of awareness about eligibility requirements
- concerns about excessive waiting times
- poor experience with the application process in the past
- lack of assistance to make an application.

With governments all around the country committed to building more social housing, there may be greater opportunities to access this option – especially for older people on low incomes with additional health, disability or household complexities.

How to access social housing

While most states and territories offer housing to people who are on a low income, each has different eligibility rules and availability. Wait times can vary dramatically, depending on the urgency of your need and your location.

Applications for social housing are managed by the state and territory governments, all of which have websites where you can check your eligibility and make an application.

To find out about eligibility for social housing in your state and territory and how to apply, go to the Australian Government's MyGov website:

- Social, public and community housing (webpage)

Sources

1. Australian Institute of Health and Welfare (2024). Housing assistance in Australia 2024 – social housing dwellings (web report).
2. Baker E, Leishman C and Bentley R (2020). The many faces of social housing – home to 1 in 10 Australians. The Conversation, 13 March.
3. Veeroja P, Reynolds M and Stone W (2024). Not poor enough, not rich enough: new research highlights older Australians falling through the cracks of housing crisis. Centre for Urban Transitions, Swinburne University of Technology.

by Cathy Callaghan



Cathy is an advocate for better and fairer housing policies, based in New South Wales.