Economic and social benefits of investment in social housing

Senate Economics References Committee

UNITY HOUSING COMPANY

Submitted by Unity Housing Company
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Social housing is essential national infrastructure. Australia needs a clear destination, durable investment, and delivery institutions capable of sustaining affordability and stewardship over generations.

Unity Housing would welcome the opportunity to appear before the Committee to discuss the practical experience and recommendations set out in this submission.

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Executive Summary

Unity Housing welcomes the opportunity to contribute to the inquiry into the economic and social benefits of investment in social housing.

Unity Housing is South Australia's largest community housing provider and one of the ten largest providers nationally. We manage around 3,700 properties and provide social, affordable, disability, and specialist housing across metropolitan and regional South Australia. Our perspective is informed by long-term housing management, development, asset stewardship, partnerships, and direct experience of how public policy settings affect tenants, communities, and delivery capacity.

Our central proposition is that social housing is core social and economic infrastructure. At its best, social housing provides more than a house: it provides a secure, suitable home where people can establish stability, belonging, and connection to community. In doing so, it supports social cohesion and a functioning housing system, directly improves affordability and housing security, and provides a stable platform from which people can engage with health, education, employment, family, and community life. A stronger national system also requires consistent definitions of social and affordable housing, genuine and clearly articulated key worker housing where local labour-market conditions warrant it, and landlord practices that support sustainable tenancies and manage tenancy-related risks.

Australia's present challenge is not a lack of workable delivery models. It is the absence, over many decades, of a predictable, and durable government commitment to social housing at sufficient scale. Recent Commonwealth investment, including the Housing Australia Future Fund, is welcome and has rebuilt momentum. It should be treated as the foundation for a permanent national program, not as a complete response to the scale of need.

Unity Housing supports five directions:

- A legislated national housing strategy with a clear long-term destination, including an ambition for social and affordable housing to comprise 10 per cent of all housing stock, supported by funded milestones and independent reporting of social and affordable housing outcomes.
- A permanent and predictable subsidy framework that recognises that subsidy depth must vary by household need, location, housing type, and service model, and that rents set below the cost of provision require an explicit and durable public funding contribution.
- Long-term investment that is repeated and geographically aligned, using delivery models suited to program objectives. Where appropriate, this should include accountable subsidiarity, with national objectives and transparency combined with state and territory flexibility in delivery.

- A mixed delivery system in which public, community, and First Nations-controlled housing are complementary, and registered community housing providers play a central and growing role. This must include sustained investment in better housing outcomes for Aboriginal and Torres Strait Islander people, with First Nations organisations and communities leading decisions about housing design, location, ownership, governance, and service delivery.
- Innovation in design, construction, finance, and partnership, while keeping the creation of proper homes, enduring affordability, quality, and tenant outcomes at the centre.
- Clearer national definitions of social and affordable housing, better articulation of genuine key worker housing, particularly where regional labour shortages affect essential services, and recognition of supportive tenancy and estate-management practices as part of effective social landlord stewardship.

Recommendations

1. Legislate a national housing strategy with a long-term ambition for social and affordable housing to comprise 10 per cent of all housing stock, funded five-year milestones, separate social and affordable housing components, and periodic independent review against measured need.

2. Establish a permanent national investment and subsidy architecture combining capital grants, public land, concessional finance, and secure gap funding.

3. Adopt nationally consistent definitions of social housing and affordable housing, and publish a transparent national account of investment and outcomes, including gross disposals, demolitions, replacements, net additions, location, dwelling type, accessibility, affordability, asset condition, and tenant outcomes.

4. Use delivery models suited to the objectives and design of each program. Where appropriate, adopt accountable subsidiarity, with the Commonwealth setting clear objectives, funding principles, outcome measures, and reporting requirements, while states and territories commission delivery aligned to local need.

5. Recognise registered not-for-profit community housing providers as a central delivery and stewardship platform, alongside renewed public housing investment and dedicated First Nations-led approaches.

About Unity Housing

Unity Housing is South Australia's largest community housing provider and one of the ten largest providers nationally. We manage around 3,700 properties and operate across social, affordable, disability, and specialist housing. Unity's tenants include people living with disability, people who have experienced homelessness, older people, people on very low incomes, and households unable to access suitable housing in the private market.

Unity has grown through government housing programs, stock transfers, property development, tenders, partnerships, and the integration of smaller providers. This history gives Unity direct experience across different funding models and policy cycles, including the long-term consequences of decisions made at the point of investment, transfer, financing, and asset renewal.

We are a registered, not-for-profit Tier 1 community housing provider governed by an independent board. Our purpose requires us to retain and reinvest housing value for community benefit. This institutional perspective is central to our submission: a sustainable social housing system must fund and manage new housing as enduring homes, preserve affordability, maintain and renew ageing assets, support tenants and communities, and remain accountable over the full life of the housing.

Response to the terms of reference

(a) Economic and social benefits of investment in social housing

The demand case is immediate and practical. The Australian Institute of Health and Welfare reported more than 200,000 households on social housing waiting lists nationally at June 2025, while 1.26 million low-income households were in housing stress in 2024–25. Homelessness Australia reports that more than 7,000 people in South Australia lack a safe place to call home. For Unity, these figures are reflected in daily demand from people who have experienced homelessness, people living with disability, older people, and households on very low incomes who cannot secure suitable housing in the private market.

Social housing should be treated as essential national infrastructure. Successful housing systems rely on a mix of home ownership, private rental, and government or not-for-profit social housing. Secure and affordable housing should be more than a roof or a dwelling: it should provide a proper home, with stability, safety, privacy, belonging, and connection to community. That foundation directly addresses housing insecurity and homelessness and supports participation in health care, education, employment, family, and community life. The national rental market illustrates the pressure: the median rent reached $681 per week in December 2025, while rental vacancy rates were 1.7 per cent.

This framing is important because social housing cannot be assessed on rental cash flow alone. Where rents are deliberately kept within reach of very low-income households, they will not cover the full cost of land, construction, finance, management, and renewal. Public investment purchases a long-lived asset and enduring affordability, while also reducing pressure on homelessness, health, justice, and crisis services.

Social housing benefits the broader housing market. Additional social supply reduces the number of low-income households competing for scarce private rental homes. It is not simply a residual safety net. It is part of the supply response needed to make the housing system work more effectively as a whole.

(b) Historical investment and the decline in public housing

Australia's social housing system reflects a long period in which population and housing growth outpaced additions to social housing. Social housing fell from 5.2 per cent of dwellings in 1997 to 4.1 per cent of households in 2024. Reduced direct capital investment, sales, demolition and redevelopment, and inadequate funding for lifecycle costs have all contributed to this position.

South Australia has its own experience of substantial public housing sell-down and a long-term reduction in public housing's share of the state's homes. In 1993, South Australia had over 63,000 public housing properties; in 2024 this was just under 31,500, noting that around 5,000 were transferred to community housing for management between 2016 and 2018*. While the transfer program was a positive initiative designed to improve housing quality and support new construction, the cumulative impact of earlier disposals remains significant.

The South Australian Government's current policy direction is more positive with more investment in public housing, and Unity acknowledges and welcomes the renewed commitment to growth. However, much of the previous reduction occurred progressively through portfolio and broader state economic decisions rather than through an explicit public choice about the long-term capacity of the social housing system.

Unity does not argue that every disposal is inappropriate. Some public housing assets are obsolete, poorly located, or unsuitable, and others can be renewed more effectively through redevelopment or community housing management. The critical issues are transparency and stewardship. Governments should publish gross sales, demolitions, replacement activity, proceeds, location, and net changes in social housing. Renewal should preserve or improve public value rather than obscure continuing decline.

Historic experience demonstrates why social housing policy requires institutions and safeguards that endure beyond annual budgets and electoral cycles. A national strategy and transparent stock account would make changes visible and allow governments and the community to assess whether the system is genuinely growing.

**Reports on Government Services, 1995 and 2026.*

(c) A target for social housing

Private ownership and private rental cannot satisfactorily house all Australians. Australia therefore needs a clear, nationally agreed destination for social and affordable housing. Unity supports a long-term ambition of at least 10 per cent of total housing stock, supported by legislation, funded milestones, and independent review.

Ten per cent should be understood as a direction of travel rather than an unsupported near-term quota. No single share is scientifically optimal for every housing system. However, Australia's current provision is low by international comparison, while unmet need is substantial. A legislated trajectory would provide discipline, continuity, and a basis for judging whether funding commitments match the scale of need.

The national strategy should distinguish social housing from affordable housing. Social housing is generally allocated according to need, with rent linked to household income (e.g. 25% income plus rent assistance). Affordable housing is usually available to low- and moderate-income households at a discount to market rent (e.g. below 75% assessed market rent). Both are essential, but they serve different income groups and require different rent settings and subsidy levels. Separate reporting will prevent growth in one category from obscuring continuing shortages in the other.

These distinctions should be supported by nationally consistent definitions that are adopted across governments, funding programs, regulation, and public reporting. Current variation in terminology can obscure who is being housed, the depth and duration of affordability, and whether reported growth represents social housing, affordable housing, or another form of assisted housing. Consistency would improve public understanding, comparability, accountability, and policy design without preventing programs from responding to local need.

Key worker housing remains a viable concept, particularly in regional areas where housing shortages can prevent essential services from attracting and retaining employees. It should, however, be more clearly articulated and used only where there is a genuine, evidenced connection between housing assistance, local service capacity, and workforce need. Eligibility, affordability, duration, and the public benefit sought should be transparent so that the term does not become a broad label for housing that is insufficiently targeted or affordable.

Targets should also have a geographic and qualitative dimension. A dwelling delivered in the wrong location, of the wrong type, or without appropriate accessibility and support connections may not meet identified need. National milestones should therefore be translated into jurisdictional, regional, dwelling-type, and cohort outcomes.

(d) Current government investment and the scale of need

Recent Commonwealth investment, including the Housing Australia Future Fund and Social Housing Accelerator, is welcome and has rebuilt momentum after a prolonged period of underinvestment. These measures should be treated as the foundation for a permanent national program, not as a complete response to the scale of need.

Unity's delivery record demonstrates both sector capability and the importance of subsidy. Our published development portfolio records more than $186 million in projects. At Henley Beach South, a $48 million partnership redeveloped 52 outdated public housing flats into 70 mixed-tenure homes, including 50 social and affordable rental homes retained or managed for long-term housing purposes. A central lesson from this experience is that genuine affordability requires subsidy. The form and depth vary, but the funding gap does not disappear because a project attracts debt or private capital.

In our experience, different cohorts and housing products require different funding responses:

- Social housing for very low-income households commonly requires substantial capital assistance and may also require operating support.
- Affordable housing may support a greater level of debt, but a market discount is meaningful only if the resulting rent is affordable to the intended household.
- Disability and inclusive housing may require additional capital, design, accessibility, vacancy, and service-interface allowances.
- Housing for Aboriginal and Torres Strait Islander communities should be supported through dedicated, culturally informed, and First Nations-led funding, ownership, and governance arrangements. Better housing outcomes require more than additional dwelling numbers. Culturally competent delivery should recognise connection to Country, family, kinship, community, and cultural practices, and should involve First Nations people in the design and delivery of housing services. This can improve trust and engagement, support tenancy sustainability, enable people to remain connected to Country and community, and strengthen health and social and emotional wellbeing.
- Regional and remote housing may require higher subsidy because land, infrastructure, construction, maintenance, and service markets differ materially from metropolitan areas.

Public funding can be provided through capital grants, land, operating payments, Commonwealth Rent Assistance, concessional finance, tax settings, planning contributions, or combinations of these. Private and social impact investors can play a valuable role, particularly by bringing capital, discipline, and partnership capability. They do not, however, remove the need for subsidy where rents are intentionally set below the cost of provision.

Unity supports a permanent national program and a rolling investment pipeline extending for at least ten years. Funding should be refreshed annually and calibrated to measured need. A predictable program would allow providers and delivery partners to retain skills, assemble sites, improve designs, aggregate procurement, invest in modern methods, and plan renewal rather than moving between disconnected funding rounds.

(e) Modern methods of design and construction

Modern methods of construction, including modular, panelised, and off-site approaches, may improve delivery time, consistency, and quality in suitable projects. These benefits are not automatic. They depend on repetition, logistics, supplier maturity, early design decisions, regulatory alignment, and sufficient pipeline scale.

Government procurement should remain provider-neutral and focus on outcomes. Proposed solutions should be assessed for design life, accessibility, adaptability, thermal and energy performance, embodied carbon, maintenance, warranties, replacement parts, and resident experience. Innovation should improve both the number of homes delivered and the quality of the communities created.

Governments frequently call for innovation and responsiveness, but lengthy approvals, highly prescriptive contracts, fixed payment structures, and conservative financing requirements can constrain both. Unity supports modern construction and financing approaches where they improve delivery, quality, accessibility, energy performance, maintainability, or tenant outcomes. Program settings should define the public purpose and required outcomes, then give capable and accountable providers reasonable flexibility in how those outcomes are achieved.

(f) Benefits of a steady investment pipeline

A stable pipeline can support innovation more effectively than isolated demonstration projects. Builders, manufacturers, designers, training organisations, and providers are more likely to invest in repeatable systems when there is a dependable subsidy stream.

A rolling program would improve workforce planning, retain sector knowledge, support investment in manufacturing and supply chains, reduce stop-start procurement costs, and give community housing providers greater confidence to assemble sites and maintain a viable development pipeline. This is both housing policy and industry policy.

(g) Further investment and delivery models

Additional public investment is required through a combination of direct capital spending, public land, concessional finance, ongoing subsidy, and partnerships. The appropriate mix will vary by household, location, housing type, and service model. Policy settings should begin with the intended household and work backwards. Rent, eligibility, subsidy, design, location, support interfaces, and tenure should be configured to meet that household's needs.

Community housing as a platform for growth

Unity believes community housing can play a central and growing role in Australia's future housing system. This is not a competition between public and community housing. Renewed public investment remains indispensable, and dedicated First Nations-controlled housing arrangements are also essential. Aboriginal and Torres Strait Islander community-controlled housing organisations bring cultural authority, local knowledge, trusted relationships, and accountability to community. Their leadership, supported by genuine shared decision-making and long-term capability investment, is fundamental to housing that is appropriate, culturally safe, and aligned with community priorities. Each part of the system should contribute its strengths to a sustained national growth task.

Registered community housing providers offer a distinctive combination of capabilities:

- Long-term stewardship, with assets and surpluses retained for housing and community benefit.
- Independent, skills-based governance and organisational continuity across political cycles.
- Apolitical capacity to work constructively with governments of different political persuasions.
- Access to Commonwealth Rent Assistance, relevant tax concessions, and Housing Australia finance.
- Capacity to borrow, enter development partnerships, work with institutional and impact investors, and combine different funding sources.
- Established tenancy, estate and asset management, development, and community engagement capability, including supportive tenancy models and connections with support providers that help sustain tenancies and manage tenancy-related risks.
- Strict regulatory accountability through the community housing regulatory system, alongside strong corporate, charitable, contractual, and financial obligations.

Community housing providers can also bring greater capacity for active estate management and social landlord practice. Unity uses supportive tenancy approaches, early intervention, local knowledge, and established connections with specialist support providers to identify and manage tenancy-related risks, support neighbours and communities, and help tenants sustain their housing. This is not a criticism of public housing authorities, which often manage greater concentrations of need within funding and operating constraints they do not control. It reflects the practical value of giving social landlords sufficient organisational capacity and flexibility to work beyond transactional tenancy administration.

The economic characteristics of community housing delivery

Registered community housing providers bring three economic features that public housing authorities, by their structure, cannot replicate:

- Commonwealth Rent Assistance. CRA is payable to eligible tenants in the private market and community housing, but not to public housing tenants. For an identical household in an identical dwelling, community housing tenure draws a Commonwealth contribution that is already funded and otherwise unavailable. [aihw.gov.au]
- Tax concessions and concessional finance. Not-for-profit charitable status, Housing Australia lending, and the affordable housing capital gains tax discount, which is available only where a provider registered under the National Regulatory System for Community Housing manages the property, together deepen the capital that can be directed to housing purpose. [ato.gov.au]
- Balance sheet capacity. Providers can borrow against assets, enter development partnerships, and combine grants, land, concessional debt, and their own equity in a single project, then reinvest surpluses and asset value into further housing rather than returning them to consolidated revenue.

The economic significance of this is not that leverage removes the need for subsidy. Australian modelling is clear that upfront capital grants remain the most cost-effective pathway, and that commercial capital increases project costs and therefore the funding gap.

The significance is that a capable provider converts a fixed public contribution into a larger, longer-lived, and permanently retained housing outcome.

The community housing model also protects against quiet disinvestment. Providers are structured and regulated to preserve housing purpose, maintain assets, and retain and grow housing value over time. Unity's experience under the National Rental Affordability Scheme illustrates this difference: Unity retained its affordable housing properties when incentives ended, while most private investors exited the scheme and sold. Those homes continue to serve Unity's long-term housing mission.

Partnerships with private developers, financiers, institutional investors, impact investors, support providers, local government, and community organisations can expand capability and share risk. The public contribution and housing purpose should remain visible. Private finance should not be mistaken for subsidy, and partnership structures should protect enduring affordability and reinvestment.

Scale matters, but scale alone is not the objective. The value of a capable community housing sector is its ability to turn long-term public investment into additional homes, enduring affordability, maintained assets, reinvestment, and accountable tenant services.

(h) Governance and administrative arrangements

There are often too many parties involved in new housing developments and transactions, including federal, state and local governments, community housing providers, builders and other consultants. This needs to be simplified where possible.

Unity supports a national framework that combines Commonwealth leadership with delivery arrangements suited to the objectives and design of each program. Commonwealth-led models, including the Housing Australia Future Fund, have an important continuing role. Where responsibilities can be effectively devolved, an approach we describe as "accountable subsidiarity" can also support timely and locally responsive delivery.

Housing markets, land systems, planning arrangements, construction conditions, existing portfolios, and community needs differ across Australia. Where this fits the program design, state and territory governments may be best placed to administer grants, contribute land, coordinate approvals, and commission locally appropriate housing outcomes. The Social Housing Accelerator provides a useful example: Commonwealth funding was allocated to states and territories, enabling them to disburse funds for social housing relatively efficiently through delivery mechanisms suited to their circumstances.

Where accountable subsidiarity is used, flexibility should not mean fragmented objectives or reduced scrutiny. Commonwealth funding should be accompanied by:

- Clear national outcomes and funding principles.
- Jurisdiction-specific commitments additional to existing effort.
- Transparent selection and contracting processes.
- Consistent definitions and public reporting.
- Measures of net additional occupied homes, not only announcements or commitments.
- Independent evaluation of affordability, quality, delivery, and tenant outcomes.

Used in the right circumstances, this model can preserve local responsiveness while making every level of government and each funded provider accountable for agreed outcomes. It can support a clear division of roles: the Commonwealth provides national direction and investment capacity, states and territories align programs with local need, and delivery organisations are held to transparent stewardship and performance requirements. It should complement, rather than replace, Commonwealth-led models where national administration, competitive allocation, or direct financing better serves the program's purpose.

Measuring investment, stewardship, and outcomes

Australia needs a nationally consistent performance framework that provides a clear picture of social housing investment, stewardship, and outcomes. Existing Commonwealth, state and territory, regulatory, and program reporting provides useful information, but remains fragmented and incomplete.

The Productivity Commission's Report on Government Services is important, but does not consistently capture the broader measures needed to assess long-term performance and stewardship. A complementary national framework should apply across public, community, affordable, disability, and other government-supported housing.

The framework should report:

- Net additions, disposals, demolitions, transfers, renewals, and replacements.
- Location, dwelling type, accessibility, energy performance, target cohorts, asset condition, and renewal needs.
- Capital investment, operating subsidy, other public support, and affordability for intended households.
- Tenant, service, and delivery outcomes, including tenancy sustainability, satisfaction, influence, completion timeframes, and costs.

Contingent maintenance liabilities

The two systems also carry asset risk differently, and the difference is invisible in national reporting.

- The Victorian Auditor-General found in 2012 that the public housing operating model was unsustainable, with costs increasingly exceeding revenues, and that the department had responded through short-term measures including reducing acquisitions and preventative maintenance. An estimated 10,000 properties, 14 per cent of the portfolio, were nearing obsolescence and carried a significant maintenance liability, with no accurate property condition data to inform asset decisions.
- The follow-up audit in 2017 found these challenges persisted, including deferral of stock acquisitions and renewals, with 60 per cent of dwellings then over 30 years old.
- Registered community housing providers cannot manage a shortfall this way. Performance Outcome 2 requires demonstrated asset management, and every provider must record and report maintenance liabilities by category, from responsive repairs through to full lifecycle responsibility including structural works. An unfunded backlog would be visible to the Registrar and would engage directors' obligations under corporations and charities law.

Unity raises this not to criticise public housing authorities, which operate under funding settings they do not control, but because deferred maintenance is a debt rather than a saving. The national performance framework should require all social housing landlords, public and community, to report asset condition, backlog maintenance, and funded lifecycle renewal on a consistent basis.

A more comprehensive framework would also improve comparability across delivery models. Community housing providers are subject to formal regulatory oversight and extensive performance reporting requirements. While public housing operates under different governance arrangements and accountability mechanisms, there would be value in establishing a common set of outcome and stewardship measures applied consistently across the system.

The objective is not to create additional regulation or administrative burden. Rather, it is to ensure that governments, providers, and the public can clearly understand what investment has been made, what outcomes have been achieved, and whether Australia's social housing system is growing and improving over time.

(i) Efficacy of rent-to-buy schemes

Rent-to-buy schemes may assist a limited group of moderate-income households who can sustain home ownership but face a deposit or transition barrier. They are not a substitute for social housing for people on very low incomes, people whose support needs make ownership unsuitable, or households requiring deeply subsidised rent.

Any scheme should be transparent about the purchase price, the treatment of rent and equity contributions, maintenance responsibilities, consumer protections, exit arrangements, and the consequences if a household cannot complete the purchase. Public subsidy should be assessed against alternative uses, including whether the same investment could deliver more enduring social or affordable housing outcomes.

(j) Other related matters

Financial sustainability is necessary for every housing provider, but it is a means rather than the purpose of the system. Social housing exists to provide secure and genuinely affordable homes to people who cannot obtain suitable housing through the market.

The essential policy test should be whether each investment model delivers more than houses by creating suitable, secure, and enduring homes for the people it is intended to serve, maintains affordability over time, and preserves public value. Financial innovation, new construction methods, and additional investors can help, but they must serve that purpose rather than displace it.

Conclusion

Australia has an opportunity to move from episodic housing programs to a durable national system. The present Commonwealth re-engagement is welcome, but the next step must be a long-term strategy that connects ambition, investment, subsidy, delivery, stewardship, and accountability.

Unity Housing's experience shows that registered community housing providers can play a central role in that system. They combine public purpose with independent governance, delivery capability, access to finance and partnerships, strong regulation, and long-term responsibility for homes and tenants.

The essential test is whether the system delivers more than houses: it must create secure, suitable, and genuinely affordable homes where people can build stable lives, while preserving those homes for future generations and remaining transparent about growth and loss. Financial innovation, new construction methods, and additional investors can help, but they must serve that purpose rather than displace it.

Unity Housing would welcome the opportunity to appear before the Committee to discuss the practical experience and recommendations set out in this submission.

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UNITY
HOUSING COMPANY

Contact

Unity Housing
10 Gibson Street
Bowden SA 5007
PO Box 32
Welland SA 5007
T: 08 8237 8777
E: reception@unityhousing.org.au
www.unityhousing.org.au