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The revival of social housing construction in Australia 2020-2030

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Executive Summary

Revived social housing investment in the 2020s

After more than two decades of almost uninterrupted stagnation, the 2020s are seeing a substantial and sustained infusion of new public investment into Australia's social housing system. As a result, the sector is set to grow on a scale unparalleled since the 1980s.

Significantly, this growth phase was initiated by the states, with the Victorian Government's $5.3 billion Big Housing Build program first to emerge in 2020. This marked a new level of state government-funded social housing development. By 2023-24, most other jurisdictions had followed suit. Complemented, from that time, by the federal government's Housing Australia Future Fund (HAFF) and other investment initiatives, the sector's growth phase is set to extend and expand through the second half of the decade.

Investment growth impacts on sector portfolio size

The early 2020s

Quantifying the national impact of this expanded social housing investment is, however, difficult. There are fundamental gaps in officially reported data. Drawing on unpublished statistics therefore collected for the purpose, this paper calculates that some 32,000 dwellings were developed or acquired for public or community housing during the period 2020-21 – 2024-25, with around 30,000 of these (92%) accounted for by state and territory government-funded programs. Allowing for the approximately 10,000 existing social housing dwellings sold or demolished during this period, the net gain to the national portfolio will have totalled some 22,000 – equating to a 5% increase on 2020.

As such, social housing construction and acquisition during the early 2020s far exceeded activity levels of the previous decade. Set within a broader context, however, social housing starts from 2020-2025 will have equated to only 3.4% of total housing construction (both private and public) – far below the 16% achieved 1945-1970

The recent period also saw marked differences in stock growth across Australia, reflecting inter-jurisdictional variations in new investment, demolitions and disposals. The standout states were Tasmania, Victoria and Queensland where net stock growth will have been sufficient to increase sector representation, not only nominally, but as a proportion of all housing. In the ACT and New South Wales, by contrast, new construction barely exceeded stock losses so that only small net increases were achieved. In South Australia, with public housing sales and demolitions exceeding stock additions during this period, a net portfolio contraction (nominally as well as proportionately) is inferred.

The decade to 2029-30

Incorporating social housing acquisition and construction projections for the second half of the decade, our analysis estimates that some 70,000 dwellings will be added to the national social housing portfolio between 2020-21 and 2029-30. Almost two thirds of this (64%) will involve homes funded under state/territory-funded programs.

Allowing for stock losses through sales and demolitions, the national net gain in social housing for the same period will total some 55,000 units; nearly triple the 20,000 net gain recorded during the 2010s (as reported in the Productivity Commission's Report on Government Services series). It also equates to a 13% increase on the 2020 stock total. At the same time, because it is only equivalent to projected national household growth over the decade (also 13%), 2020s investment will only stabilise, rather than increase social housing's share of all housing across Australia.

Net growth projected for the decade also remains modest in relation to estimates of current and projected unmet housing need. Some 437,000 households in 2021 were estimated to have an unmet need for social housing – that is, they were tenants of unaffordable private rental housing, overcrowded or homeless. That number was projected to grow to 676,000 households by 2041.

Future prospects

If they are to avoid a return to social housing sector decline, Australian governments will need to collectively commit to continuing their currently boosted levels of investment beyond the present decade and through the 2030s.

The scale and distribution of investment should be informed by an officially commissioned social housing need assessment. Except in Tasmania and Queensland, none of the current programs – including the federal government's – is underpinned by any such analysis.

Modernisation of sector governance is also overdue. Regulatory reforms initiated by the Rudd-Gillard Governments remain neglected and incomplete. There are glaring gaps in key statistical measures including on unmet housing need, as well as on stock additions and losses. The Australian Government's promised National Housing and Homelessness Plan has not materialised. Current state/territory level social housing plans lack even 'in principle' commitment to ongoing growth beyond the current decade.

So, as things stand in early 2026, the Australian social housing sector's new growth phase remains short on strategic direction, and risks being short-lived in duration.

1. Introduction

Australia's social housing sector appears to be experiencing a moment in the political sun. Since 2020, most states and territories have commenced programs of substantial investment in social and affordable housing funded from their own resources. These investments are additional to their operational commitments under the main intergovernmental sector funding agreement, the National Housing and Homelessness Agreement (NAHA) and its 2024 successor, the National Agreement on Social Housing and Homelessness (NASHH). Since 2023, state/territory investment programs have been complemented by a set of new federal funding initiatives established by the Australian Government, including the Housing Australia Future Fund and the Social Housing Accelerator (SHA) program, again additional to the NASHH.

Collectively, these commitments promise to make the largest addition to Australia's social and affordable housing stock in any decade since the 1990s. However, the precise amount of this supply boost remains unclear, due to the absence of official statistics comprehensively accounting for sector commencements, completions, demolitions and disposals.

The research reported in this Working Paper is intended to address that crucial evidence gap. Our analysis seeks to quantify both the gross and net impact of post-2020 social housing investment programs on sector stock through to 2030. The focus is on the stock of *social housing* – that is, the public housing managed by state/territory housing authorities (STHAs), and the community housing managed by registered community housing organisations (CHOs), allocated according to eligible low-income households and let at income-related rents. Although many of the new programs also refer to *affordable housing* – which is typically less tightly targeted to low-income households, and let at (higher) discount-to-market rents – data about this type of housing is even more sparse, and quantifying it is outside the scope of this paper.

The remainder of the paper is structured as follows. First, we briefly analyse the decline of social housing construction from the 1990s. Next, we describe the data collection undertaken to inform the current paper through the collation of unpublished statistics from state and territory governments. Then, in the heart of the paper, we present our findings from the data collected. First, we focus on the period 2020-2025 and the gross and net outputs of the state/territory investment programs and, from 2023, the new federal programs. Second, we focus on the period 2025-2030, integrating state/territory data with published development targets for the federal programs kicking in during this period. Finally, after some brief concluding observations policy recommendations arising from the research findings are proposed.

2. Background

2.1. Declining construction activity post-1996

The social housing sector's current moment in the sun follows a long winter. Except for a brief period in 2009-12, this was a 25-year period of minimal new construction with a resulting decline in the sector's share of Australia's overall housing stock. This phase commenced in the late 1980s, but became decisive in 1996 when the Howard Government cut funding under the Commonwealth-State Housing Agreement (CSHA) by 30% and removed requirements for the investment of federal funds in new housing stock. The CSHA had, since 1945, funded the construction of over 600,000 dwellings delivered by STHAs – which at their 1950s peak activity were building one in six of all new homes[1]. Post-1996 funding levels were scarcely sufficient to even maintain the existing social housing stock, much less to grow it. In turn the STHAs tightened eligibility to households with the highest needs and lowest incomes, reducing STHA rental revenues and tightening the sector's spiral of decline.

A brief interruption in the sector's declining trajectory occurred in 2009-12, when the Rudd Government responded to the Global Financial Crisis with economic stimulus programs. The Social Housing Initiative funded the construction of almost 20,000 new social housing dwellings and refurbished another 12,000. The Rudd Government's National Rental Affordability Scheme (NRAS) also funded the development of new 'affordable' rental stock owned by CHOs and private investors, with some CHOs 'layering' NRAS subsidies with funds from other sources to create additional social housing. However, before this approach could become properly established, NRAS was terminated by the Abbott Government in 2014. Community housing rent reforms, which increased the amount of tenants' Rent Assistance captured by CHOs, facilitated some additional new community housing development (notably, no amount of Rent Assistance is paid to public housing tenants).

The Rudd Government also replaced the CSHA with the National Affordable Housing Agreement, which aimed to encourage states and territories to innovate in the delivery of social and affordable housing and other housing assistance. However, in the absence of sustained new funding and strategic direction, the effect was merely to perpetuate the use of NAHA funds to offset public housing operational losses rather than to underpin new stock investment.

As a result, from 2012, the 2010s saw investment in new social housing generally reduced to residual levels. The most notable exceptions to this picture were in New South Wales where, in 2016, the state government established its Social and Affordable Housing Fund. Pre-figuring the Albanese Government's Housing Australia Future Fund of the 2020s, this involved a capital market stake (in this case $1 billion), with annual returns pre-committed to social and affordable housing developed by CHO-led consortia. By the early 2020s this had generated some 3,400 new dwellings (2,500 of these being for social housing)[2]. In parallel, under another 'one-off initiative' during the late 2010s, NSW designated proceeds from the sale of some 300 social housing dwellings at Millers Point, Sydney to the construction of some 1,900 public housing units in more moderate land value locations[3].

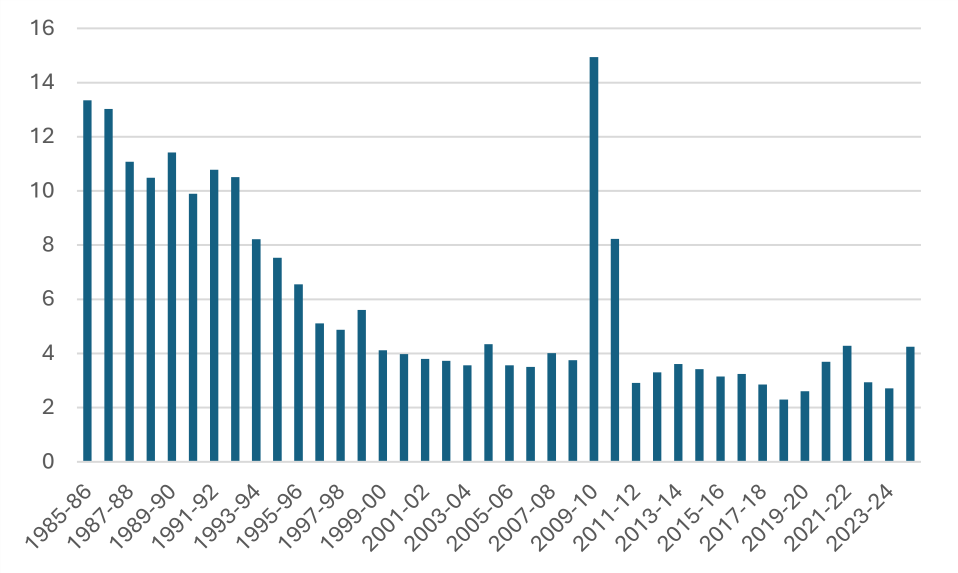
Meanwhile, facing mounting maintenance liabilities and declining rental revenues, some STHAs reduced their public housing portfolios, by transferring tenanted dwellings to community housing management, by selling homes to the private purchasers, and disposing of public housing sites in mixed tenure renewal projects. The return on the latter has typically been the development of new CHO-managed dwellings in approximately equal numbers to former public

[1] Pawson, H., Milligan, V. and Yates, J. (2025) Housing Policy in Australia: A case for system reform (second edition); Singapore: Palgrave
[2] NSW Government (n.d.) Delivering Social and Affordable Housing https://www.nsw.gov.au/departments-and-agencies/homes-nsw/housing-reforms-and-initiatives/future-directions/delivering-sahf
[3] NSW Government (n.d.) Millers Point Program https://www.nsw.gov.au/departments-and-agencies/homes-nsw/social-housing-resources/millers-point-program [4] Williams, S. (2017) 'A big deal': Affordable housing development Ivanhoe Estate in Sydney gets government go-ahead; Domain, 16 October https://www.domain.com.au/news/a-big-deal-affordable-housing-development-ivanhoe-estate-in-sydney-gets-government-goahead-20170814-gxvriu/

housing units. In a few instances, however, such projects have generated significant net social housing dwelling gains[4].

The decline in Australian public housing construction is depicted in Figure 1. Notably, these data are limited in two ways. First, they show only *commencements*, and not the dwelling disposals or demolitions that in many cases will have made way for the new stock. Secondly, they show only *public* housing commencements; construction commenced by CHOs is counted indistinguishably among private sector commencements. There would have been very few CHO commencements before 2010, but after that their development would be more significant, so this is a serious gap in the available data[5].

Figure 1: Estimated public housing commencements, 1985-2025



Source: ABS Building Activity statistics[6] Note: Public housing dwelling starts and completions are not explicitly enumerated in the ABS Building Activity series. The statistics depicted in this chart are derived from this source by subtracting 'private sector' commencements from 'total' commencements. More precisely, therefore, the sequence relates to 'public sector' (rather than 'public housing') construction activity which may also include some employee housing and/or other dwellings not part of the public housing stock.

Nonetheless, indirect evidence that new CHO construction remained relatively modest, is evident from trends in overall social housing stock charted in Figure 2. Most of the recent growth of community housing has been at the expense of public housing, through stock transfers during the 2010s. This interpretation is consistent with the inverse patterns of 2010-2020 change in each of these two cohorts as shown in Figure 2: while, in combination, the two

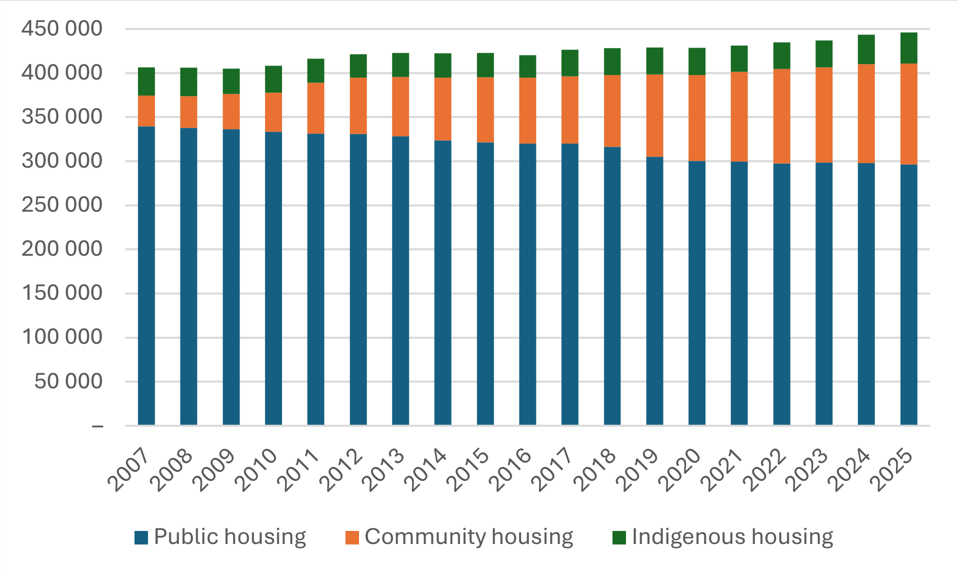
[4] Williams, S. (2017) 'A big deal': Affordable housing development Ivanhoe Estate in Sydney gets government go-ahead; Domain, 16 October https://www.domain.com.au/news/a-big-deal-affordable-housing-development-ivanhoe-estate-in-sydney-gets-government-goahead-20170814-gxvriu/

[5] If CHP development and acquisition activity could have been included in Figure 1, total social housing additions recorded during the 2010s would probably have more closely resembled the levels recorded for public housing only in the 2000s (to 2009), at around 4,000 per year – rather than the 3,000 per year for public housing only for the 2010s (from 2011) as shown in the graph.

[6] ABS (2025) Building activity, Australia https://www.abs.gov.au/statistics/industry/building-and-construction/building-activity-australia/latest-release#data-downloads

components remained almost static over this period, community housing was accounting for a growing proportion over time.

Figure 2: Social housing stock (total dwellings), 2007-25



Source: Productivity Commission Report on Government Services, Housing supplementary tables – various years[7]

The net effect of all these processes is that, relative to the total national stock of dwellings (including owner-occupied and privately rented), the social housing sector has declined from around six per cent in 1996 to around four per cent in 2021. The sector's size and trajectory should also be considered relative to estimates of unmet need for social housing. As at 2021, the sector comprised 388,000 occupied dwellings, 97 per cent of them accommodating a low-income household, while another 437,000 low-income households had an unmet housing need: that is, they were paying unaffordable rents in private rental, were overcrowded, or homeless.[8]

2.2. Renewed social housing investment from 2020

State/territory government programs

For Australia's social housing, the early 2020s saw a marked discontinuity from the dominant theme of the previous 30 years. In succession, state/territory governments broke with their previous approach of committing little more funding, and doing little more new construction, than required under intergovernmental agreements with the Commonwealth.

The Victorian Government was first with its 2020 pandemic stimulus program, the 'Big Housing Build'. Initially scoped at $5.3 billion and billed as generating 12,000 new social and affordable

[7] Productivity Commission Report on Government Services https://www.pc.gov.au/ongoing/report-on-government-services/

[8] van den Nouwelant, R., Troy, L. and Soundararaj, B. (2022) Quantifying Australia's Unmet Housing Need: A national snapshot. Available from: https://cityfutures.ada.unsw.edu.au/documents/699/CHIA-housing-need-national-snapshot-v1.0.pdf

dwellings over four years[9] the program was subsequently enhanced by a further $1 billion for an additional 1,300 new dwellings in regional locations.[10] By late 2021, Queensland, Tasmania and Western Australia had announced similar programs, bringing the total new investment commitment to $10 billion in over 23,000 new units by the mid-2020s.[11] In 2023 and 2024, the Queensland Government expanded its commitment and the NSW Governments announced its own self-funded program – both presented less as economic stimulus programs than as responses to evident housing need.[12] Similarly, post-dating the 2022 change of government at federal level, they were enacted within the context of the nationally-led impetus for expanded overall housing production embodied in the 2022 National Housing Accord[13].

Federal programs

At the federal level, the Morrison Government's economic stimulus programs included the $2.6 billion HomeBuilder grant for homebuyers and renovators[14], but no additional funds for social housing. On taking office in 2022, the Albanese Government committed to establishing a 'Housing Australia Future Fund' (HAFF). Modelled on the NSW SAHF, this is an off-balance-sheet equity investment vehicle to fund 'availability payments' for 20,000 new social housing units and 10,000 affordable rental dwellings mainly developed by, or in association with, CHOs.[15] Later that year, the government's National Housing Accord pledged funding for an additional 10,000 affordable homes. All of these dwellings were to be constructed by 2029-30.

The procurement of HAFF/NHA-funded social housing dwellings will include newly-built homes acquired from developers on a 'turnkey' basis as well as homes directly commissioned by STHAs and CHOs – i.e. involving site acquisition and development management. Especially for CHOs, a substantial proportion are likely to involve the turnkey model because this limits CHO risk exposure and externalises responsibility for securing construction finance. While it would have been instructive to distinguish between HAFF turnkey and directly commissioned dwellings as part of this research, that was a level of detail that proved to be beyond scope[16].

As it negotiated the passage of the HAFF enabling legislation, the Commonwealth also committed to the $2 billion SHA program to states and territories, for 4,000 'new and

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[9] Victorian Government (2025) About the Big Housing Build https://www.homes.vic.gov.au/about-big-housing-build#:~:text=The%20record%20$5.3%20billion%20Big,Victorians%20where%20they're%20needed
[10] Homes Victoria (2025) Regional Housing Fund https://www.homes.vic.gov.au/regional-housing-fund
[11] Pawson, H., Martin, C., Thompson, S., Aminpour, F. (2021) COVID-19: Rental housing and homelessness policy impacts in Australia, ACOSS/UNSW Poverty and Inequality Partnership Report No. 12, Sydney https://bit.ly/3nTsZld
[12] NSW Government (2024) NSW Budget: Social housing and homelessness investment, Media Release, 18 June https://www.nsw.gov.au/media-releases/nsw-budget-social-housing-and-homelessness-investment; Pawson, H., Clarke, A., van den Nouwelant, R., Petersen, H., Moore, J. and Sigler, T. (2024) Breaking Ground: Progress update and assessment of Queensland's housing crisis; Brisbane: QCOSS https://www.qcoss.org.au/wp-content/uploads/2024/06/Report_Breaking-Ground_Progress-update-of-Queensland-Housing-Crisis_web.pdf
[13] Australian Treasury (n.d.) Delivering the National Housing Accord https://treasury.gov.au/policy-topics/housing/accord [14] Australian Government (n.d.) HomeBuilder https://treasury.gov.au/homebuilder
[14] Australian Government (n.d.) HomeBuilder https://treasury.gov.au/homebuilder
[15] Melbourne Institute (2023) Final Report for the Social and Affordable Housing Fund (SAHF) Evaluation; Melbourne: University of Melbourne https://dcj.nsw.gov.au/documents/about-us/facsiar/facsiar-publications-and-resources/final-evaluation-report-sahf.pdf
[16] It may be that a breakdown of acquired versus directly-commissioned dwellings funded under the HAFF/NHA program will be published in due course by Housing Australia.

refurbished' social housing dwellings over five years to 2028.[17] Finally, in 2024 the Australian and Northern Territory Governments agreed to a $4.4 billion Remote Housing Package (RHP) for 'up to' 2,700 new social rental homes over 10 years. [18]

In round terms, these Australian Government programs pledged to fund the development/acquisition of some 25,000 social housing dwellings in the seven years to 2029-30[19].

It is through the integration of these Commonwealth program targets with the reported and projected outputs of self-funded state/territory government investment programs that this paper seeks to estimate the likely overall national scale of social housing portfolio growth during the 2020s.

3. Data collection methodology

The following analysis is largely informed by a survey of state/territory housing authorities undertaken by the author during 2025. Senior officers in each jurisdiction were requested to complete a simple matrix quantifying social and affordable housing development activity from 2020-21 – 2029-30. The pro-forma is reproduced at Appendix 2. All states and territories except the Northern Territory submitted returns during the period February-June 2025. It should be noted that some of the statistics provided may have been superseded in subsequent program evolution pre-dating the publication of the current analysis.

As acknowledged in more detail below, most responses were subject to omissions and qualifications, especially in relation to 'pipeline' projections for future years. For example, some jurisdictions were able to enumerate activity only in terms of annual completions, rather than commencements.

Most respondents also noted that their figures would be exclusive of any community housing development activity not involving government support. It must be assumed that below-market housing provided by private developers under land use planning conditions (so-called 'inclusionary zoning') would be similarly excluded. However, these qualifications are most likely to relate to affordable rental, rather than social, housing.

Another area of some uncertainty relates to Indigenous-specific social housing. As shown in Figure 2, official statistics indicate that such dwellings managed by Indigenous Community Housing Organisations and by state governments ('state owned and managed Indigenous housing' – SOMIH) totalled around 32,000 in 2025. Given that these cohorts are separately managed and funded, the extent to which relevant stock gains and losses will have been included in state/territory government survey responses is uncertain.

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[17] Australian Government (2023) Social Housing Accelerator https://treasury.gov.au/policy-topics/housing/social-housing-accelerator
[18] Australian Government (2024) Landmark $4 billion investment for remote housing in the Northern Territory to help Close the Gap, Department of Prime Minister and Cabinet Media Release, 12 March. Available from: https://www.pm.gov.au/media/landmark-4-billion-investment-remote-housing-northern-territory-help-close-gap
[19] In addition, the Commonwealth Government anticipates that crisis and transitional housing construction programs will deliver some 1,700 units by 2029-30 - https://treasury.gov.au/policy-topics/housing/social-affordable-housing#haff-programs

Given the above considerations, therefore, the survey figures are acknowledged as imperfect in both completeness and comparability. In some cases, Australia-wide estimates needed to incorporate declared researcher assumptions – e.g. 'patching in' the figure for a previous year to allow for a non-response. Such assumptions are specified as table footnotes and in the main text. A draft version of this paper was circulated to participating senior officers, with some minor amendments made in response to comments provided.

4. Quantifying outputs from investment committed to new social housing: the early 2020s

Table 1 presents statistics provided by state/territory governments via the researchers' survey described above. Importantly, it should be stressed that these outputs largely involve homes developed under state/territory self-funded programs as described above. The exception here will be the initial pipeline of dwellings funded by the Commonwealth Government's Social Housing Accelerator program announced in 2023 and expected to generate around 4,000 dwellings for completion by 2028. Our national estimates shown in Table 4 and in Figures 3 and 4 assume that 68% of this number[20] will have been commenced or acquired[21] during 2023-24 and 2024-25, with the remainder commenced in 2025-26.

Other than the SHAP, the federally-funded social and affordable housing investment programs announced during the 2022 Parliament (see above) will have begun to generate commencements and acquisitions only from 2025-26.

Table 1: Social and affordable housing commencements and acquisitions 2020-21 – 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25	Total to 2024-25
ACT	214	140	224	223	189	990
NSW	892	781	890	1,191	2,177	5,931
NT	NR	NR	NR	NR	NR	NR
Qld	655	830	1,727	2,040	NR	7,292
SA	355	156	169	212	281	1,173
Tas	338	439	625	349	425	2,176
Vic	1,889	1,921	2,649	3,262	2,497	12,218
WA	111	628	756	913	1,224	3,632
Aus total	4,454	4,895	7,040	8,190	8,833	33,412
Aus total – social housing only	4,454	4,892	6,798	7,642	8,681	32,467

Source: Authors' survey. Notes: 1. Figures for Tas, Vic and WA relate to completions rather than starts. 2. 2024-25 figure for SA estimated based on first three quarters. 3. Figures for Qld, Vic and WA explicitly include 'turnkey' acquisitions. 4. Qld total factors in an estimate for 2024-25 - 2023-24 figure carried forward. 5. Aus totals for 2024-25 factor in 2024-25 estimate for Qld. 6. National totals make no allowance for missing data from NT. 7. Derivation of estimate for 'Aus total – social housing only'

[20] This assumption based on statistics drawn from state/territory government statements of assurance published by Australian Treasury: https://treasury.gov.au/policy-topics/housing/social-housing-accelerator These show that 2,723 SHA-funded dwellings had been commenced by 30 June 2025.
[21] Although it must be noted that program rules allowed state/territory governments to devote some of these resources to the 'restoration' of unoccupied public housing dwellings in need of major repair.

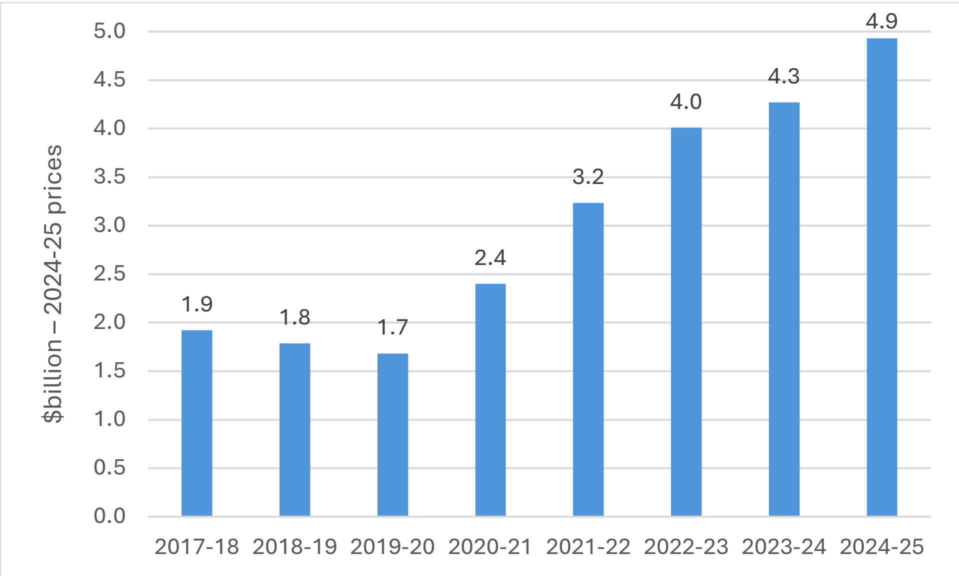
explained in text. 8. 2024-25 figures for Tasmania were based on estimates. Homes Tasmania data also includes newly built purchased homes and may not be comparable to other data. 9. These statistics were submitted in the period February-June 2025 and some may have been superseded by the time of publication.

The jurisdiction-specific figures provided in the main body of Table 1relate to 'social *and affordable* housing commencements and acquisitions' rather than to social housing, specifically. In practice, however, the vast bulk of this activity relates to the latter. According to their survey returns, only in the ACT, NSW and Victoria were state/territory-funded affordable rental housing (ARH) units being developed during the period – and only in relatively small numbers. These are deducted from the 'Aus total' figure to generate estimated national annual totals for social housing only – see final row of Table 1.

While subject to all of the above data quality qualifications, Table 1 shows a fairly rapid growth trajectory for social housing commencements (including acquisitions) during the early 2020s, with the national total almost doubling in this period to some 8,700 in 2024-25 (up by 92%). Consistent with this finding, the period from 2019-20 saw a marked increase in state and territory government social housing capital expenditure – see Figure 3[22].

Setting this activity within a wider context, however, gross housing commencements across Australia during this timeframe (both private and public sector) summed to 934,000[23]. Thus, at some 32,000 dwellings over the period, social housing starts equated to only 3.4% of this total – far higher than for most of the previous 30 years, but well below the 16% achieved 1945-1970[24].

Figure 3: Social housing capital expenditure (real terms), state/territory governments, 2017-25



[22] It is acknowledged that this may have also reflected stepped-up public housing major repairs activity. Also, to the extent that social housing construction is facilitated by estate renewal projects which generate capital receipts from land sales, some of this expenditure will be backed by anticipated income.
[23] ABS (2025) Building activity, Australia https://www.abs.gov.au/statistics/industry/building-and-construction/building-activity-australia/latest-release#data-downloads
[24] Pawson, H., Milligan, V. and Yates, J. (2025) Housing Policy in Australia: A case for system reform (second edition); Singapore: Palgrave

Source: Productivity Commission Report on Government Services 2026[25]

State/territory survey returns also indicate that a substantial proportion of recent development activity has involved public housing estate renewal where newly constructed homes replace obsolete dwellings cleared in the process. With our survey returns revealing that over 6,000 public housing properties were demolished during the five years to 2024-25, and also factoring in dwelling sales, the period saw some 10,000 public housing units lost to the national portfolio – see Appendix Tables A1-A3.

Taking all of this into account, therefore, although substantially stepped-up compared with the previous decade, the net social housing gain attributable to new development activity in the early 2020s will have amounted to only just over two thirds of gross construction – thus expanding total dwelling stock by around 5% - see Table 2.

Table 2: Net and gross impacts of social housing development activity, 2020-21 – 2024-25

	Social housing stock 2020	Activity/impacts 2020-21 - 2024-25			
		Social housing starts	Public housing demolitions and sales	Starts as % of 2020 stock	Net impact on social housing stock - as % of 2020 total
ACT	11,508	948	832	8.2	1.0
NSW	154,530	5,671	3,013	3.7	1.7
NT	12,579	NR	NR	NA	NA
Qld	71,424	7,292	778	10.2	9.1
SA	46,062	1,173	1,641	2.5	-1.0
Tas	13,806	2,176	138	15.8	14.8
Vic	76,412	11,575	3,111	15.1	11.1
WA	42,019	3,632	NR	8.6	NA
Aus	428,340	32,467	9,513	7.6	5.4

Sources: Social housing stock from annual Report on Government Services[26]; other data from author's survey. Notes: 1. Table 1 notes 1-6 apply with respect to starts. 2. Activity largely relates to state/territory-funded programs but also includes Social Housing Accelerator projects commenced by 30 June 2025. 3. No allowance made for any social housing demolitions and sales other than in the public housing stock. 4. National estimates make no allowance for missing data from NT and WA.

It is nevertheless evident from Table 2 that, when related to the size of each jurisdiction's stock in 2020, the gross scale – and especially the net impact – of social housing development activity during the early 2020s varied substantially across Australia. Expressed in relation to the size of state/territory portfolios at the beginning this period, it is Tasmania which has been the stand-out performer, with its social housing stock having expanded by some 15% in consequence. Similarly, the magnitude of Victoria's Big Housing Build has been such that social housing has been expanded by 11% over the period, despite substantial stock losses incurred in BHB implementation. On the other hand, commencements in ACT and NSW were barely sufficient to exceed sales and demolitions, while in SA sizeable demolition and sales programs outweighed new development, thus resulting in nominal social housing stock decline. In ACT and NSW, as

[25] Productivity Commission Report on Government Services 2026, Housing supplementary tables https://www.pc.gov.au/ongoing/report-on-government-services/
[26] Productivity Commission (2025) Report on Government Services 2025, Housing supplementary tables https://www.pc.gov.au/ongoing/report-on-government-services/

well as in SA, net stock change will have been insufficient to prevent further erosion of social housing as a proportion of all housing.

The stock change inferences discussed above are highly consistent with the limited 'total social housing dwellings' statistics published annually in the Productivity Commission's Report on Government Services (ROGS). These show that, for example, the largest proportionate increases during the early 2020s were recorded by Tasmania and Victoria (in both cases up by 11% in the period 2020-2025), while the South Australian portfolio remained static[27].

Returning to the uncertainty surrounding the community housing contribution to recent social housing portfolio growth, our survey data also enables us to shed light on this issue by triangulating our survey-derived figures for gross *social housing* construction with the ABS-derived statistics on *public housing* commencements graphed in Figure 1. Thus, deducting estimated public housing commencements sourced as such (Figure 1) from estimated total social housing commencements derived from our survey (Table 1) suggests that around 15,000 of around 32,000 new dwellings commenced (or acquired) over the period (45%), were attributable to CHOs – see Table 3 and Figure 4.

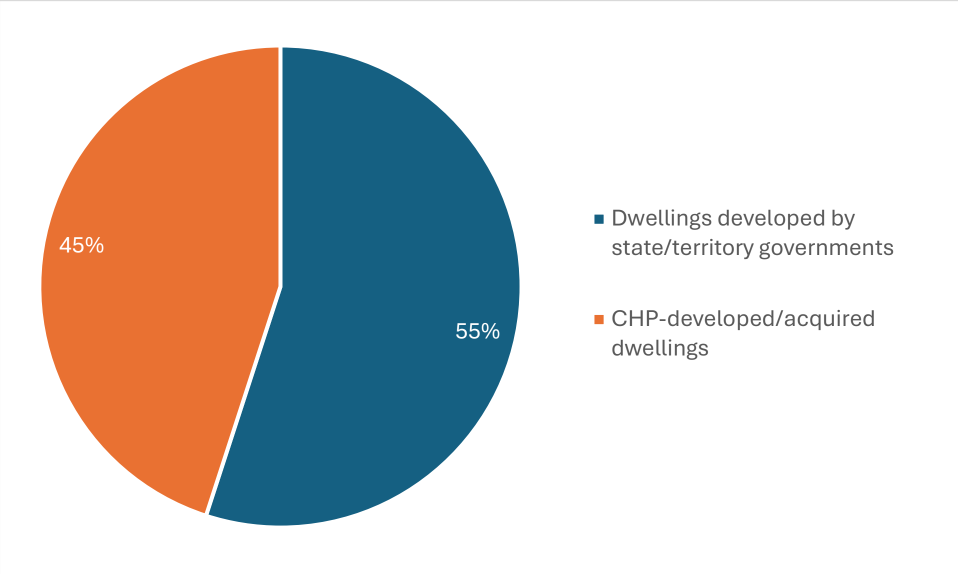
Table 3: Triangulating ABS and survey statistics to estimate CHO contribution to total social housing construction activity, 2020-21 – 2024-25

	Dwellings commenced in period
Public housing (ABS-derived) (a)	17,871
Total social housing (authors' survey) (b)	32,467
Implicit CHO contribution ((b)-(a))	14,596

Sources: ABS Building Activity statistics[28]; Authors' survey. Note: Figure 1 and Table 1 footnotes apply to rows 1 and 2, respectively.

[27] It should be recognised that newly developed social housing is enumerated in the ROGS statistics only upon completion. Thus, a calibration largely focused on commencements – as in our analysis – would not be expected to tally exactly with the former.
[28] ABS (2025) Building activity, Australia https://www.abs.gov.au/statistics/industry/building-and-construction/building-activity-australia/latest-release#data-downloads

Figure 4: Estimated contributions of public housing authorities and community housing providers to social housing sector growth, 2020-21 – 2024-25



Sources and notes to Table 3 apply.

It will be noted from Appendix 2 that our survey also asked directly about the split between public housing and community housing within the overall construction numbers. Unfortunately, however, the returns were significantly incomplete in this respect. This is why we needed to resort to the triangulation method explained above as a basis for estimating the CHP contribution to total social housing development activity. However, the few responses on this received in the survey sum to national figures reasonably consistent with the picture painted by Table 3. As shown in Appendix Tables A4-A5, for those jurisdictions submitting data, the CHP share of construction under state/territory funded programs during the early 2020s was 37%.

All of the caveats listed in the Notes to Table 1, also apply here. In particular, the limitation arising from the fact that in some jurisdictions the numbers represent completions rather than commencements. It is also possible that, partly for reasons discussed earlier, the public housing commencements statistics drawn from the ABS series are not a wholly accurate proxy for public housing starts. Given these qualifications, the figures presented in Tables 1-3 must be acknowledged as extremely broad brush estimates. Arguably, however, they have some value in indicating a strong growth trend both nationally and in the more populous states during the early part of the decade. A growth trend subsidised until 2024-25 mainly by state/territory governments (not the Commonwealth) and one in which CHPs accounted for not far short of half of all activity.

5. Quantifying outputs from social housing investment commitments: the later 2020s

From 2025-26, social housing construction arising from the Commonwealth Government's HAFF program will begin to feed through into the acquisition/build phase at scale. Assuming that, along with the other smaller federal programs identified above, the HAFF fulfils stated Ministerial commitments, the period to 2029-30 will see some 23,000 social housing units developed or acquired accordingly – this number factoring in an assumption that 68% of the

4,000 units funded under the SHA program will have been commenced in 2023-24 and 2024-25 (see above).

Complementing this federally-funded cohort, at least some of the self-funded state/territory programs initiated (or expanded) since 2020 are set to continue to deliver significant levels of new social housing during at least the early part of this period. Unfortunately, however, not all state/territory government survey returns included estimates for such commencements in these future years. Nevertheless, the self-funded social and affordable commencement projections for the period 2025-26 - 2029-30 for NSW, Victoria[29] and WA sum to 15,389. These are factored into the relevant rows in Table 4, assuming a peak in 2025-26, declining smoothly to zero in 2030-31.

While subject to many detailed qualifications, the broad brush estimates shown in Table 4 and Figure 5 indicate the scale of the general revival in social housing construction during the 2020s. Across the decade, this may sum to around 70,000 newly-built and acquired dwellings, with activity peaking at levels unseen since the early 1990s.

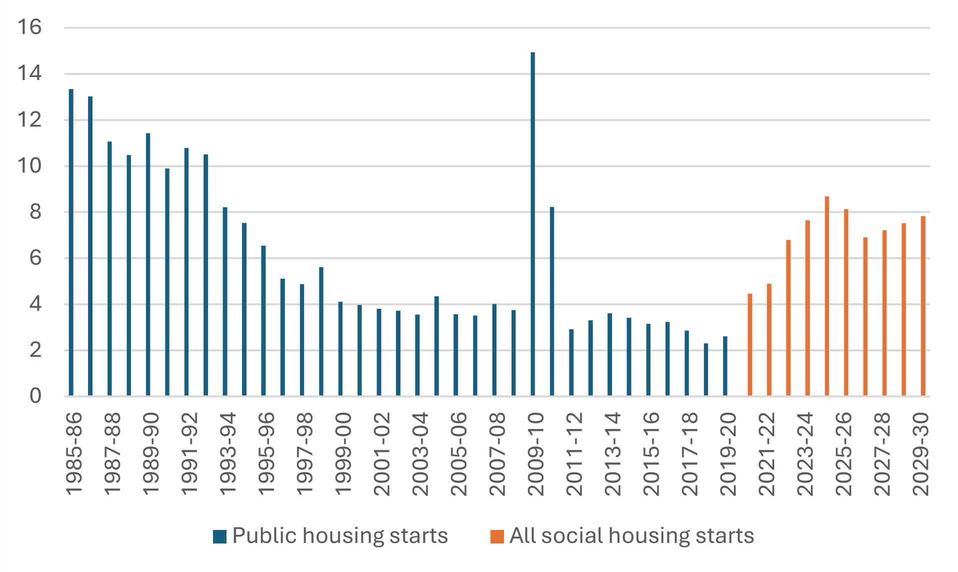
Table 4: Estimated social housing construction activity, Australia, 2020-21 – 2029-30

	Social housing commencements (dwellings)			*% of total activity state/territory funded*
	State/territory self-funded programs (col (a))	Federal HAFF/SHAP/NT programs (col (b))	Total	
2020-21	4,454		4,454	*100*
2021-22	4,892		4,892	*100*
2022-23	6,798		6,798	*100*
2023-24	6,585	1,057	7,642	86
2024-25	7,015	1,666	8,681	81
2025-26	5,130	2,996	8,126	63
2026-27	4,104	2,801	6,905	59
2027-28	3,078	4,134	7,212	43
2028-29	2,052	5,467	7,519	27
2029-30	1,026	6,800	7,826	13
Total	45,134	24,923	70,056	*64*

Sources: Col (a) authors' survey, Col (b) Australian Government. Notes: 1. Col (a) figures for 2020-21 – 2024-25 from Table 1 – notes to Table 1 also apply. 2. Col (a) figures for 2025-26 - 2029-30 relate to NSW, Vic and WA only, and (for NSW and WA) include ARH dwellings. 3. An estimated 2,000 homes commenced during 2023-24 and 2024-25 will have been attributable to the federally-funded Social Housing Accelerator program. 4. Distribution of activity across years for state/territory-funded programs (Col (a)) from 2025-26 assumes peak output in Year 1, with a steady reduction to zero in 2030-31. 5. Col (b) distribution across years assumes steady increase from zero in 2024-25 to peak in 2029-30.

[29] Note: New dwellings generated by Victoria's self-funded programs from 2025-26 have been estimated by deducting the state's projected share of federally-funded programs (5,410 dwellings) from the gross projected completions (i.e. both state- and federally-funded) specified in Victoria's survey return.

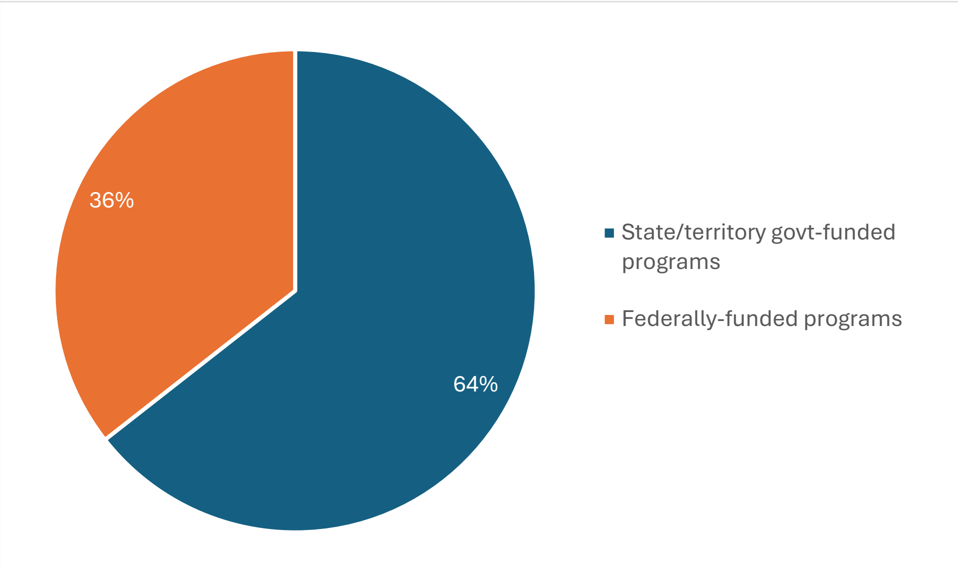
Figure 5: Estimated annual social housing commencements, 1985-2030 (000s)



Sources: see Table 3. Notes: 1. See notes to Table 3. 2. Pre-2020 community housing construction activity not known – see text.

Notably, the figures set out in Table 4 and graphed in Figure 6 also demonstrate that it is the states and territories rather than the Commonwealth that can be credited with funding nearly two thirds (64%) of the investment surge of the 2020s[30] (see also Figure 3). Indeed, given that a proportion of HAFF and SHA projects will involve state/territory-owned land contributed at below market value, the state/territory contribution will be even greater than this suggests[31].

Figure 6: Social housing development and acquisition activity, 2020 – 2030: estimated contribution of state/territory and federal government programs

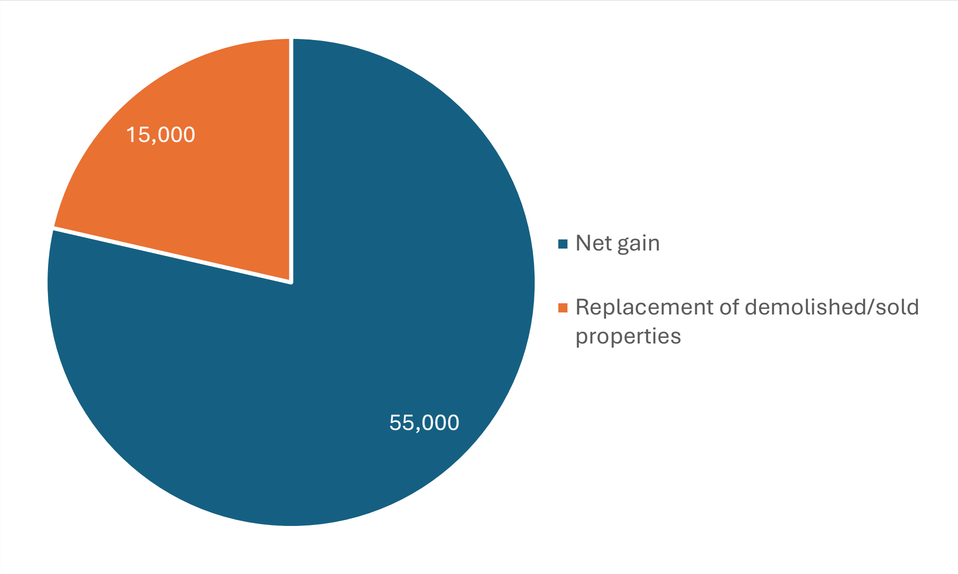


Sources and notes to Table 4 apply

[30] It should be acknowledged, however, that activity pledged by the federal government in the five years to 2029-30 also includes the delivery of 20,000 affordable rental housing units additional to the numbers specified above.
[31] Arguably, this is an issue that should analysed as part of HAFF program evaluation.

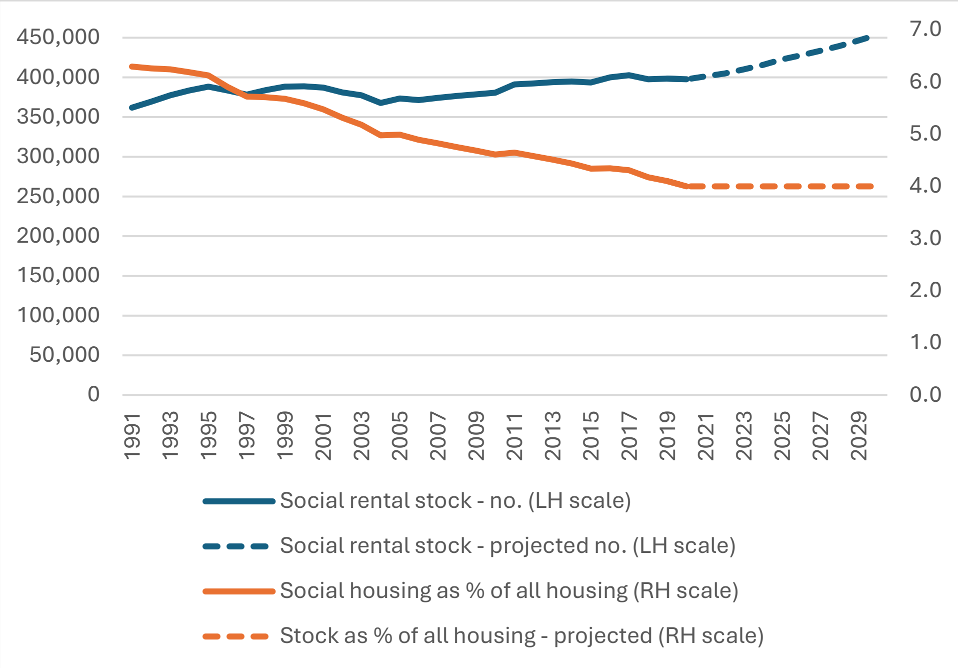
Importantly, the increment to the national social housing portfolio resulting from the stock additions estimated in Table 4 will be substantially moderated by stock losses due to public housing demolitions and sales, many of the former probably integral to construction programs where these include redevelopment of existing public housing estates. Over and above the approximately 10,000 units lost in this way during the five years to 2024-25 (see above), survey returns from NSW and Victoria projected another 5,000 such losses during the second half of the decade[32] - see Figure 7.

Figure 7: New social housing developed (or acquired) 2020-2030: estimated gross versus net gain to the national stock portfolio



Sources and notes to Table 4 apply.

Figure 8: Social housing stock, Australia, 1991-2030, projected according to research findings



[32] Approximately 3,000 being attributable to NSW and 2,000 to Victoria.

Sources: Australia's Welfare[33]; ROGS[34]; Household and Family Projections[35]; Authors' survey. Notes: 1. 'Social housing' defined as public housing plus community housing; excludes Indigenous-specific housing. 2. Social housing as percentage of all housing calculated as social housing dwellings proportionate to total occupied dwellings. 3. Projections factor in reported demolitions and sales as if distributed equally across the 2020s.

Integrating these elements, it can be anticipated that the 70,000 gross additions to the social housing stock over the decade (Table 4) will result in a net increase totalling around 55,000 dwellings – thus expanding the 2020 national portfolio by approximately 13%. Since ABS projections for 2021-2046 likewise imply a 13% increase in total households during the 2020s[36], social housing portfolio growth as estimated above should halt but not reverse the historic decline in the sector's representation within the housing system during the decade. This is illustrated in Figure 8.

The incompleteness of state/territory survey returns on projected construction numbers for future years hampers assessment of the likely breakdown between public housing and community housing activity during the second half of the decade. However, with the growing contribution of the federal government's HAFF program, with its general emphasis on CHO involvement (as developer and/or manager) it seems likely that CHOs will account for the majority of social rental housing growth from 2025-26 onwards. On a similar note, with a designated funding stream designated to First Nations organisations in HAFF Round 3[37], it would be expected that Indigenous Community Housing Organisations will also expand their role in coming years.

6. Conclusions and recommendations

Albeit of fairly limited magnitude when scaled against the extent of national unmet need for social housing[38], the prospective expansion of Australia's social housing portfolio during the 2020s represents a notable policy reversal that might even mark a decisive turning point in the sector's previous twenty-first century stagnation. It is also worth noting that, alongside the 70,000 social housing dwellings to be constructed or acquired during the 2020s, it is anticipated that some 30,000 affordable rental units will be procured[39].

Importantly, however, the resumed federal funding post-2022 and state/territory investment commitments post-2020 that underlie this development have come about in an unplanned and coincidental way. Co-ordinated action by Australian governments on housing production in the

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33 AIHW (1997) Australia's Welfare 1997; Canberra: AGPS

34 Steering Committee for the Review of Government Service Provision; Report on Government Services, various years

35 ABS; Household and Family Projections, various years

36 ABS (2024) Household and family projections 2021-2046 https://www.abs.gov.au/statistics/people/population/household-and-family-projections-australia/latest-release

37 Housing Australia (2025) Financing under the Housing Australia Future Fund https://www.housingaustralia.gov.au/financing-under-housing-australia-future-fund

38 van den Nouwelant, R., Troy, L. and Soundararaj, B. (2022) Quantifying Australia's Unmet Housing Need: A national snapshot. Available from: https://cityfutures.ada.unsw.edu.au/documents/699/CHIA-housing-need-national-snapshot-v1.0.pdf

39 20,000 of these under the Federal HAFF/NHA program, and another 10,000 committed by state/territory governments under the terms of the 2022 National Housing Accord.

early 2020s has been largely limited to the shared resolve to expand overall housing supply embodied in the 2022 National Housing Accord. The Accord was primarily focused on market housing development, albeit with some limited attention devoted to affordable rental housing construction. It contained no explicit consideration of social housing.

Moreover, arguably with the exceptions of Queensland[40] and Tasmania[41], the scale of associated programs rests on no published analysis of the quantum of unmet need for social housing[42]. And, once again excepting these two states, none of the currently ongoing programs – neither state/territory nor federal – is scaled according to any long-term portfolio-size target. Similarly, none is associated with even 'in principle' commitment to the funding necessary to underpin commissioning of additional new development beyond the current decade.

A number of policy recommendations can be argued on the basis of this paper's findings.

1. Assuming a shared resolve to avoid resumed social housing decline from the early 2030s, Australian governments must pledge to extend recent investment programs into the next decade. Indeed, for compliance with the recently-published recommendations from the OECD[43], these programs would need to expanded as well as extended.

2. The scale of future funding commitments should be framed within an officially commissioned social housing need analysis. It is nevertheless instructive to note that, even to maintain the sector's proportionate share of all housing at its current (historically low) level will call for continued funding at or around recent norms.

3. The appropriate distribution of responsibility for funding future social housing investment and operation must be reviewed and renegotiated between Australian governments. Implicit here is the case for a fundamental overhaul of the National Agreement on Social Housing and Homelessness.

4. Considering the essential need to maximise the benefits of public investment for all stakeholders, not least tenants, the reform process covering social housing governance

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[40] Pawson, H., Clarke, A., van den Nouwelant, R., Petersen, H., Moore, J. and Sigler, T. (2024) Breaking Ground: Progress update and assessment of Queensland's housing crisis; Brisbane: QCOSS https://www.qcoss.org.au/wp-content/uploads/2024/06/Report_Breaking-Ground_Progress-update-of-Queensland-Housing-Crisis_web.pdf

[41] Homes Tasmania (2023) Tasmanian Housing Strategy – Exposure Draft: Data dashboard https://www.tasmanianhousingstrategy.tas.gov.au/__data/assets/pdf_file/0008/600938/Tasmanian_Housing_Strategy_Data_Dashboard.pdf

[42] Although this is not to deny that the implementation of other state/territory government-funded programs is likely influenced by considerations on the geography of housing need, as well as locational suitability regarding proximity to relevant social and economic facilities.

[43] The OECD 2026 Economic Survey report on Australia (https://www.oecd.org/content/dam/oecd/en/publications/reports/2026/01/oecd-economic-surveys-australia-2026_1b6f84bc/d22a1efd-en.pdf) voiced concern that 'Investment in social or affordable housing has been weak', going on to note that: 'The Housing Australia Future Fund (HAFF) … is expected to support a total of 20,000 social housing units over 5 years, which may be insufficient to reverse the decline in share of the housing stock'. Moreover, the report contends that 'Greater public investment in social and affordable housing would have the dual benefit of protecting low-income or vulnerable households, while expanding the housing supply and thereby alleviating upward pressure on house prices. One means of achieving that would be to substantially increase the size of the HAFF and raise the target for the social housing it funds'.

and regulation initiated during the Rudd-Gillard era needs to be revived. An associated federal-state/territory dialogue on addressing the declining condition of the legacy public housing portfolio is also needed.

5. As evident from the glaring data gaps highlighted by this paper, the review and upgrading of social housing stock and management data collection must form a key component of the reform process. Appropriate distribution of responsibilities between the AIHW, the Productivity Commission (with respect to the annual Report on Government Services), and the National Regulatory Scheme for Community Housing will need to be considered as part of this.

Appendix 1 – Supplementary tables

Table A1: Public housing demolitions 2020-21 – 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25	2020-21 - 2024-25
ACT	79	34	51	51	43	258
NSW	232	403	467	390	479	1,971
NT	NR	NR	NR	NR	NR	NR
Qld	47	71	40	58	58	274
SA	127	238	235	190	66	856
Tas	20	21	19	24	24	108
Vic	711	478	188	764	464	2,605
WA	NA	NA	NA	NA	NA	NA
Aus	1,216	1,245	1,000	1,477	1,134	6,072

Source: Authors' survey. Note: Queensland 2024-25 figure estimated on the basis of 2023-24

Table A2: Public housing sales 2020-21 – 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25	2020-21 - 2024-25
ACT	164	153	117	95	45	574
NSW	250	271	260	57	204	1,042
NT	NR	NR	NR	NR	NR	NR
Qld	191	207	36	35	35	504
SA	252	204	125	76	128	785
Tas	17	7	4	1	1	30
Vic	35	95	180	92	104	506
WA	NR	NR	NR	NR	NR	NR
Aus	909	937	722	356	517	3,441

Source: Authors' survey. Note: Queensland 2024-25 figure estimated on the basis of 2023-24.

Table A3: Public housing demolitions and sales 2020-21 – 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25	2020-21 - 2024-25
ACT	243	187	168	146	88	832
NSW	482	674	727	447	683	3,013
NT	NR	NR	NR	NR	NR	NR
Qld	238	278	76	93	93	778
SA	379	442	360	266	194	1,641
Tas	37	28	23	25	25	138
Vic	746	573	368	856	568	3,111
WA	NR	NR	NR	NR	NR	NR
Aus	2,125	2,182	1,722	1,833	1,651	9,513

Source: Authors' survey. Note: Queensland 2024-25 figure estimated on the basis of 2023-24

Table A4: Public housing commencements, 2020-21 – 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25	Total to 2024-25
ACT	90	93	223	212	172	790
NSW	834	704	731	965	1,851	5,085
Qld	382	457	570	946	946	3,301
SA	274	128	103	210	161	876
Tas	161	160	303	86	180	890
Aus (net of NT, Vic, WA)	1,741	1,542	1,930	2,419	3,310	10,942

Source: Authors' survey. Notes: 1. Qualifications listed in Table 1 footnote apply. 2. NT, Vic and WA were non-respondents on this question. 2. Queensland 2024-25 figure estimated on the basis of 2023-24.

Table A5: Community housing commencements, 2020-21 – 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25	Total to 2024-25
ACT	124	47	1	11	17	200
NSW	145	142	294	433	286	1,300
Qld	273	373	1,157	1,094	1,094	3,991
SA	81	28	66	2	50	227
Tas	177	279	322	263	245	1,286
Aus (net of NT, Vic, WA)	800	869	1,840	1,803	1,692	7,004

Source: Authors' survey. Notes: 1. Qualifications listed in Table 1 footnote apply. 2. NT, Vic and WA were non-respondents on this question. 2. Queensland 2024-25 figure estimated on the basis of 2023-24.

Appendix 2 – New build social and affordable housing pro-forma sent to state/territory governments

State/territory:

Officer completing pro-forma:

	Actuals				Estimates		
	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27 - 2029-30
1. Social/affordable rental dwelling commencements:							
(a) Developed by state/territory govt for management by state/territory govt							
(b) Developed by state/territory govt for management by community housing org							
(c) Developed by community housing org							
(d) Total developed by state/territory govt or community housing orgs (sum of above)							
2. Dwellings acquired by state/territory govt or CHO for social/affordable housing use*							
3. Public housing dwelling demolitions							
4. Public housing sales (to sitting tenants or on open market)							
5. Total social housing completions/acquisitions							
6. Total affordable rental housing completions/acquisitions							

**Including newly-built homes purchased 'off the shelf'/acquired via 'turnkey' arrangements*