



Council  
to Homeless  
Persons

**Report**

# Housing Insecurity Index 2025

OCTOBER 2025

# Executive Summary

Council to Homeless Persons' (CHP) Housing Insecurity Index presents the key indicators of housing insecurity in Victoria alongside social housing availability. The index tracks rent price data, the social housing waitlist, access to specialist homelessness services, housing affordability stress and social housing stock to provide an overview of Victoria's housing affordability crisis. In this second edition of the index, additional metrics have been introduced to examine the relationship between family violence and homelessness, and to track Victoria's annual per person expenditure on social housing and homelessness services.

The 2025 report, released to mark two years since the Victorian Government's Housing Statement, finds that family violence and housing affordability stress are among the key drivers of Victoria's homelessness crisis. But the crisis itself is ultimately attributable to the decades-long lack of investment in social housing across the state. The figures – which reveal that more than 13,000 people access specialist homelessness services because of family violence every month – are a stark reminder that family violence and homelessness are inextricably linked, and policy responses must tackle both to be effective.

Rents have continued to rise over the past year, following the explosive increases recorded in 2024. Meanwhile, the social housing waiting list has grown by more than 7 per cent year-on-year, while the total number of social housing dwellings has seen a marginal increase of just 2.5 per cent.

Statewide annual expenditure on social housing and homelessness services per person, at \$399.80, is below the national average. Given that one-third of Australians who make use of homelessness services are in Victoria, and the state's existing proportion of social housing is the lowest in the country, increased investment is urgently needed to catch up with the rest of the nation and relieve the stress and trauma experienced by the tens of thousands of Victorians affected by housing insecurity.

In response, CHP makes three key policy recommendations to the government: increase preventive measures to stop people falling into homelessness; set a Social Housing Target, including a commitment to a Social Housing Building Blitz of at least 4000 new social homes per year initially; and increase support for crisis accommodation and homelessness service delivery.

# The Index

Council to Homeless Persons' 2025 Housing Insecurity Index is presented below. Further details and analysis can be found in the following pages of this Report.

Measure		Result
Annual rents*	Victoria	+3.9%
	Melbourne	+3.7%
	Regional Victoria	+6.0%
Victorian social housing waiting list*	Total	66,117 (+7.4% YoY)
	Priority	37,438 (+7.6% YoY)
Total number of social housing dwellings in Victoria§		90,400
People receiving support from Specialist Homelessness Services in Victoria in last recorded month!		33,467 (+3% YoY, and +9.7% since July 2017)
People accessing Specialist Homelessness Services because of family and domestic violence!		Above 13,000 every month since August 2023
People accessing Specialist Homelessness Services because of housing affordability stress!		above 10,000 every month since Feb 2023
Proportion of social housing in Victoria's total housing stock#		3%
Victorian annual expenditure on social housing and homelessness services per person#		\$399.80

\* As at March quarter 2025

§ Public housing as at 30 June 2024 and Community housing as at 4 September 2025

! As at June 2025

# As at 30 June 2024

# Rising rents

Victorian rents, especially in Melbourne and its surrounding suburbs, have continued rising over the past year, building off skyrocketing increases in 2024.

According to the government's March Quarter 2025 Rental Report, median rents increased by 3.9 per cent to \$560 per week across Victoria.<sup>1</sup> In Melbourne, rents were up by 3.7 per cent to \$585 per week, while regional Victoria recorded an increase of 6% to \$460 per week.

**Table: Victorian rental trends, as at March quarter 2025**

Locality	Median weekly rent	Annual per cent change
Victoria	\$560	+3.9%
Melbourne	\$585	+3.7%
Regional Victoria	\$460	+6.0%

Source: Department of Families, Fairness and Housing Rental Report statistics – March quarter 2025

While the rate of growth has slowed from the record increases recorded in recent years, rental affordability has nevertheless deteriorated significantly. The REA Group PropTrack Rental Affordability Report 2025 shows that a median-income Victorian household can afford to rent few more than half of all rentals advertised over July-December 2024.<sup>2</sup>

Additionally, a recent report by the Commissioner for Residential Tenancies found that almost all Victorian rentals – and especially those in metropolitan areas – were unaffordable to people on government support such as Jobseeker and the age and disability pensions. This report also found that notices to vacate for nonpayment of rent had increased fivefold since 2021, as renters struggle to pay rising rents.<sup>3</sup>

Other key factors include people being compelled to share housing, live in smaller or unsuitable properties, or compromise on location. These pressures carry serious social and economic consequences, including

<sup>1</sup> Victorian Government Department of Families, Fairness and Housing. Rental Report statistics - March quarter 2025. <<https://www.dffh.vic.gov.au/publications/rental-report>>.

<sup>2</sup> REA Group PropTrack Rental Affordability 2025. <<https://rea3.irmau.com/site/pdf/3b22652f-3417-486f-a433-38443e3f0587/REA-Group-Rental-Affordability-Report-2025.pdf>>.

<sup>3</sup> Commissioner for Residential Tenancies. Renting in Victoria: 2024 Snapshot. April 2025. <<https://files.rentingcommissioner.vic.gov.au/2025-04/Renting%20in%20Victoria%20Snapshot%202024.pdf>>.

relationship breakdown, difficulties for children and older people in inadequate accommodation, and reduced access to services and employment.

Combined with the ongoing cost-of-living crisis also affecting food, energy and health costs, these pressures are having a severe impact on renters, especially those on lower incomes.



# Increasing social housing waiting list

The total social housing waiting list is now at 66,117, up 7.35 per cent year on year. This is greater than the populations of the Melbourne suburbs of St Kilda, Carlton and South Yarra combined.<sup>4</sup>

**Table: Victorian Housing Register at March 2025 (compared to last quarter, & year-on-year)**

Victorian Housing Register		March 2024	Dec 2024	March 2025
Applications	Total	48,620	51,602	55,553
	Priority	26,449	27,983	30,209
Transfers	Total	9839	9985	10,564
	Priority	6806	6821	7,229

Source: <https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr>

With more than 4500 new applicants between December 2024 and March 2025, competition for social housing is increasing sharply as demand continues to significantly outstrip supply. Of the total figure, 55,553 applications were made by people not currently living in public or community housing, while 10,564 applications were received from current social housing residents who have applied to move to another social housing property due to a change in circumstances. A total of 37,438 applicants are on the new or priority waitlist – a 7.6 per cent increase year on year.

*“People are sleeping in cars with their kids, couch surfing or living in public spaces... Tens of thousands of people desperately need help to find secure housing, doing whatever they can to maintain their jobs, routines and connections while they wait. We must end this struggle.”*

**CHP Chief Executive, Deborah Di Natale**

<sup>4</sup> Australian Bureau of Statistics, 2021 Census data.



# Family violence and housing affordability stress driving homelessness

More than 33,400 people accessed Victorian homelessness services in the latest monthly data.<sup>5</sup> A staggering 43.3 per cent of people – the vast majority of them female – did so because of family and domestic violence. In comparison, 31.4 per cent of people who accessed homelessness services did so because of housing affordability stress.

The number of people who received support from Specialist Homelessness Services in Victoria increased from 32,519 in June 2024 to 33,467 in June 2025. Of those, 20,425 were female and 13,042 were male. A total of 4,439 were Aboriginal or Torres Strait Islander people.

A total of 57,317 nights of short-term/emergency accommodation were provided to 4041 specialist homelessness services clients in June 2025.

The severity of the family violence crisis is evident in figures that show the number of people accessing specialist homelessness services because of family and domestic violence has remained above 13,000 for every month since August 2023, and above 14,000 for the past four months.



<sup>5</sup> <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-monthly-data/contents/monthly-data>

**Table: Number of people seeking support from Victorian specialist homelessness services for family violence**

Month	People seeking assistance for family violence	Women seeking assistance for family violence
June 2025	14,520	10,783
May 2025	14,671	10,882
April 2025	14,286	10,647
March 2025	14,354	10,645
Feb 2025	13,956	10,408
Jan 2025	13,827	10,314
Dec 2024	13,458	10,083
Nov 2024	13,410	10,076
Oct 2024	13,776	10,336
Sept 2024	13,468	10,097
Aug 2024	13,415	10,102
July 2024	13,720	10,294

Source: Australian Institute of Health and Welfare, Specialist Homelessness Services: monthly data





The number of people accessing specialist homelessness services because of housing affordability stress has been above 10,000 for every month since January 2023.

**Table: Number of people seeking support from Victorian specialist homelessness services for housing affordability stress**

Month	People seeking assistance for housing stress	Month	People seeking assistance for housing stress
June 2025	10,512	Sept 2024	10,329
May 2025	10,756	Aug 2024	10,421
April 2025	10,368	July 2024	10,485
Mar 2025	10,726	June 2024	10,336
Feb 2025	10,534	May 2024	10,841
Jan 2025	10,259	April 2024	10,755
Dec 2024	10,052	Mar 2024	10,741
Nov 2024	10,286	Feb 2024	10,802
Oct 2024	10,573	Jan 2024	10,629

Source: Australian Institute of Health and Welfare, Specialist Homelessness Services: monthly data

The top 50 months on record for people in housing affordability stress visiting specialist homelessness services all belong to Victoria. Two of the last six reported months were in the top 10, down from five year on year.

**Table: Highest monthly incidences, by state, of people seeking support from specialist homelessness services for housing affordability stress**

Ranking	Number seeking assistance	State/Territory	Month
1	10,956	Victoria	May 2023
2	10,841	Victoria	May 2024
3	10,802	Victoria	Feb 2024
4	10,756	Victoria	May 2025
5	10,755	Victoria	April 2024
6	10,741	Victoria	March 2024
7	10,726	Victoria	March 2025
8	10,723	Victoria	August 2023
9	10,703	Victoria	June 2023
10	10,629	Victoria	Jan 2024

*Source: Australian Institute of Health and Welfare, Specialist Homelessness Services: monthly data*

More than one-third of all Australians who access specialist homelessness services because of housing affordability stress reside in Victoria, which is by far the national leader on this indicator.<sup>6</sup> Victoria has 36 per cent more people in housing affordability stress seeking help from homelessness services than NSW and 52% more than Queensland.

Where paid employment was once a protective factor against homelessness, in Victoria this is increasingly no longer the case.

<sup>6</sup> Australian Institute of Health and Welfare Specialist Homelessness Services (SHS) Collection Data Cubes – SHSC demographics (2022-23 and 2023-24)

The number of employed Victorians seeking homelessness assistance has increased 23.5 per cent in the past five years, to now stand at 13,715 people.<sup>7</sup>

All this puts enormous pressure on services, which were already struggling due to lack of resources and funding. A 2024 CHP survey revealed that soaring workloads had led more than half of frontline workers to consider quitting the sector.<sup>8</sup> The frequent necessity to turn away people in desperate housing need because of a lack of capacity and insufficient social housing supply undoubtedly adds to the pressures already facing frontline staff.



<sup>7</sup> Australian Institute of Health and Welfare Specialist Homelessness Services (SHS) Collection Data Cubes – SHSC other outcomes (2022-23 and 2023-24) and SHSC other outcomes (2011-12 to 2021-22)

<sup>8</sup> <https://chp.org.au/article/victorias-homelessness-sector-in-crisis-facing-workforce-exodus>

# Social housing well below need

The number of social housing dwellings in Victoria is approximately 90,400<sup>9</sup>, an increase from 88,189 in June 2023<sup>10</sup> that reflects some of the 9300 social homes funded by the Big Housing Build starting to come online.

However, even with this recent increase, current numbers remain well below existing need, let alone projected future need. Based on number of households in social housing at 30 June 2024 as recorded in the Productivity Commission's most recent Report on Government Services<sup>11</sup> and new applications on the Victorian Housing Register as at March 2025, there are currently approximately 135,000 Victorian households living in or waiting for social housing – a shortfall of approximately 45,000 social housing dwellings. (This shortfall is even greater in practice as size, location and other factors mean not all social housing dwellings are appropriate for every applicant. Hence the current social housing waiting list sits at the higher number of 66,117 applicants.)

**135,000 houses**

current need

**90,400 houses**

current supply

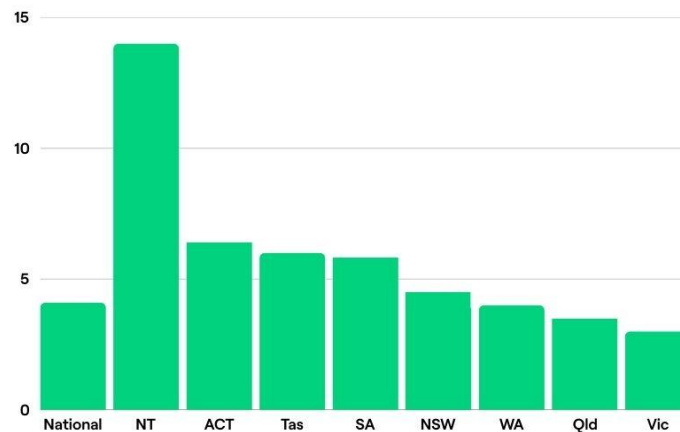
Despite a slight increase in social housing dwelling numbers as a result of the Big Housing Build, the latest data from the Productivity Commission shows that Victoria – where public and community housing residents make up just 3 per cent of households – continues to have the lowest proportion of social housing of any state or territory in Australia.

<sup>9</sup> 64,223 public housing dwellings per Australian Institute of Health and Welfare's Housing Assistance in Australia 2025 Data tables: Social housing dwellings 2025, and 26,201 community housing dwellings per Community Housing Sector performance live tracker at <https://www.vic.gov.au/community-housing-sector-performance>, accessed on 4 September 2025

<sup>10</sup> [https://www.audit.vic.gov.au/sites/default/files/2024-06/20240619\\_Planning-Social-Housing.pdf](https://www.audit.vic.gov.au/sites/default/files/2024-06/20240619_Planning-Social-Housing.pdf)

<sup>11</sup> <https://www.pc.gov.au/ongoing/report-on-government-services/2025/housing-and-homelessness/housing>

**Table: Social housing as a proportion of total housing stock, by state**



*Data source: AIHW Housing assistance in Australia, June 2025*

The national average is 4.1 per cent. Queensland (3.5 per cent) and WA (3.8 per cent) are the only other states below the national average, while NSW (4.5 per cent), SA (5.8 per cent) and Tasmania (6.2 per cent) are above average. The ACT is at 6.5 per cent and NT at 14.4 per cent.

SGS Economics' March report "Growing Social Housing" found Victoria needs to build 7,990 new social homes every year for the next 10 years to catch up to the national average.<sup>12</sup>

The financial viability of a partial pathway towards this target has also been endorsed by Infrastructure Victoria's recommendation in March 2025 that Victoria build 60,000 new social homes over the next 15 years.<sup>13</sup>

There is strong public support for increasing investment in social housing. Research commissioned by the Community Housing Industry Association and PowerHousing Australia ahead of the 2025 federal election showed that 84 per cent of voters in the 24 most contestable electorates believe ensuring Australians have safe and stable housing is a fundamental government responsibility, and 76% agree more social housing is needed.<sup>14</sup> The need is clear and the solutions are well understood & achievable. The government must now step up and deliver policies that will shift the dial on the housing crisis.

<sup>12</sup> [https://vcoss.org.au/wp-content/uploads/2025/05/Growing-Social-Housing\\_Final.pdf](https://vcoss.org.au/wp-content/uploads/2025/05/Growing-Social-Housing_Final.pdf)

<sup>13</sup> <https://assets.infrastructurevictoria.com.au/assets/Victorias-draft-30-year-infrastructure-strategy.pdf>

<sup>14</sup> New research reveals affordable housing is a vote-changing election issue. < <https://www.communityhousing.com.au/wp-content/uploads/2025/02/11022025-MR-CHIA-PHA-polling.pdf>>.



# Social housing & homelessness investment far behind associated services

In 2023/24 Victoria spent \$399.80 per Victorian on social housing and homelessness services.

In comparison, justice and public health service costs<sup>15</sup> in Victoria over the same period included:

- \$630 per Victorian on police services
- \$1,059 per case heard in the Magistrates Court civil jurisdiction
- \$1,542 per case heard in the Magistrates Court criminal jurisdiction
- \$736 per person treated in a public hospital emergency department but not subsequently admitted
- \$7,763 per person treated in a public hospital emergency department and subsequently admitted as an inpatient

Increasing social housing and homelessness investment would create reductions in these far higher costs in intersecting services, while saving tens of thousands of Victorians from life-long trauma.



<sup>15</sup> MCM's Victorian Youth Homelessness Snapshot 2025: <https://www.mcm.org.au/-/media/mcm/documents/research-and-advocacy/research/mcms-2025-victorian-youth-homelessness-snapshot.pdf>

# Recommendations

## **Recommendation 1: Increase investment in homelessness prevention and early intervention.**

Increasing investment in measures to prevent at-risk people from being forced into homelessness is crucial to tackling the crisis. This should include increasing funding for proven models such as Housing First, as well as boosting income support payments and Commonwealth Rent Assistance so people can afford rent and essentials.

The government should also ensure access to support for those facing domestic violence – as well as other issues such as mental ill-health, disability or life crises – so housing isn't lost when people are at their most vulnerable.

## **Recommendation 2: Set a Social Housing Target and deliver a Social Housing Building Blitz.**

To reduce the existing shortfall, the government should set a Social Housing Target and commit to a Social Housing Building Blitz. This must be no fewer than 4000 new social homes per year, as already recommended by Infrastructure Victoria. More than this is required to meet projected demand though, so Victoria should aspire to meet the target of 79,900 new social homes required over 10 years to catch up to the national average of social housing stock, as recommended by SGS Economics.<sup>16</sup>

Victorians cannot accept more years of our state languishing at the bottom of Australia's social housing ladder.

## **Recommendation 3: Increase support for crisis homelessness services.**

As a result of the worsening housing crisis, specialist homelessness services are under severe strain and frequently unable to meet skyrocketing demand, with thousands of people needing urgent help being turned away every year. Investing in crisis accommodation and service delivery relieves pressure on other sections of the budget like justice and health.

<sup>16</sup> SGS Economics & Planning. Growing Social Housing: Data, insights and targets. 12 May 2025. <<https://apo.org.au/node/330589>>.

# Together we can end homelessness.

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