

Submission to the Senate Economics References Committee

24 September 2026

Dear Committee members,

Re: Inquiry into Social Housing

Council of Single Mothers and their Children Inc. (CSMC) is a non-profit organisation founded in 1969 by single mothers to secure a better life for women parenting alone and their children. We achieve change by championing the agency, rights and needs of single mothers and their children through:

- Information, support, referral and advocacy services, including support via telephone, email and messenger to over 3175 single mother contacts per year.
- Specialist information and resources to over 6700 single mother members, including email bulletins and via our website.
- Representation of the needs and issues of single mothers and their children to government, community organisations, the media and research partners.
- Advocacy to achieve the social, economic and legal equity for single mothers and to raise the status of single mothers and their children.

Records at CSMC show housing concerns have been in the top three presenting issues to our Support Line for well over two decades. We have direct experience in user-based housing challenges, including those relating to public and community housing. The intersecting issues affecting single mother residents in public housing are significant and require the very best of public policy to ensure that these families can live good lives and achieve their goals.

While our Prime Minister's experience growing up in public housing speaks to a time of stability, his current day equivalent lives with a mother recovering from family violence, caught in poverty, often in unsafe locations to keep her children near schools, and facing extreme wait times for social housing. As the Domestic, Family and Sexual Violence Commission's 2026 *Yearly Report to Parliament* found, persistent homelessness among women and children affected by family violence has increased since the National Plan baseline, with the increase particularly marked in 2024–25 and is now at its highest recorded level.

Too many of these mothers and children are in unsafe or unsuitable private rentals, subject to constant rent increases and lack of affordable and suitable rental options. Our work with young people and that of many others shows that the family's housing and income stress impact negatively on their confidence and ability to concentrate.

We are a signed organisational supporter of Everybody's Home's national campaign for the expansion of social and affordable housing.

Regards



Nina Springle
Acting Chief Executive Officer, CSMC

Recommendations

1. Recognise housing as an essential service and human right, embedding this principle across housing, social security and family violence policy frameworks **(Terms of Reference (a) and (b))**.
2. Increase investment in social housing to internationally comparable levels, noting Victoria's social housing stock is the lowest of any state or territory while need is the highest **(Term of Reference (c))**.
3. Fund a sustained national pipeline of at least 25,000 social and affordable homes a year, consistent with the Everybody's Home campaign CSMC supports **(Terms of Reference (c) and (d))**.
4. Develop incentives for landlords in the private rental market to offer three-to-five-year leases, akin to commercial leases **(Term of Reference (a))**.
5. Raise working age income support payments above the poverty line, and increase Commonwealth Rent Assistance by 30 per cent, indexed to lower quartile rents in capital cities **(Term of Reference (a))**.
6. Integrate housing policy with family violence responses, so that women and children are never forced to remain in unsafe relationships for lack of housing options **(Term of Reference (j))**.
7. Ensure the quality and security of tenure of community housing, including nationally compatible standards for community housing providers **(Term of Reference (h))**.
8. Fund implementation of the Social Housing Regulation Review recommendations aimed at increasing equity between public and community housing renters, without reducing standards for either **(Term of Reference (h))**.
9. Ensure the building quality of new social housing, future-proof it against climate change impacts, and raise all social housing stock above minimum standards **(Term of Reference (e))**.
10. Ensure any alternative proposals to the Victorian Public Housing Towers redevelopment are fairly and independently evaluated alongside government's **(Term of Reference (h))**.
11. Ensure government does not sell any of the land currently housing the Victorian Public Housing towers, and maximise public housing in the rebuild, 80 to 100 per cent of any rebuilt or refurbished stock **(Term of Reference (g))**.
12. Ensure building design and tenancy policies prioritise safety and tenant wellbeing, with wraparound services costed into future budgets **(Term of Reference (h))**.
13. Guarantee a right of return for relocated tenants, with financial support for rent differences and relocation costs **(Term of Reference (h))**.
14. Ensure genuine consultation with tenants before and during any rebuild, reflecting the cultural diversity of the tenant population **(Term of Reference (h))**.
15. Ensure the rights and developmental needs of children are specifically addressed through relocation and future housing **(Term of Reference (h))**.
16. Provide a reasonable proportion of family apartments in any rebuild, with downsizing options as children grow up **(Term of Reference (e))**.
17. Ensure goals of tenant diversity do not come at the expense of inclusivity, compatibility, community connection and safety **(Term of Reference (e))**.

No recommendation is made in response for Terms of Reference (f) or (i), see Introduction.

Introduction

This submission draws on CSMC's research, policy work and direct service data to address Terms of Reference (a) to (e), (g), (h) and (j). CSMC has not addressed Terms of Reference (f) and (i), as these fall outside its areas of evidence and expertise.

A note on terminology

'Social housing' imbricates two distinct housing models: public housing, owned and managed directly by government; and, community housing, owned or managed by not-for-profit community housing providers.¹ As CSMC has previously set out, public housing costs 25 per cent of a tenant's income against up to 30 per cent for community housing; community housing additionally takes 100 per cent of a tenant's Commonwealth Rent Assistance entitlement, providers can add their own charges on top, and tenure is less secure because providers frequently manage properties they do not own. The sector effectively operates to two different standards.²

Term of Reference (a): The economic and social benefits of investment in social housing, including its impact on housing access, affordability, renting, homelessness and housing security

CSMC's experience is drawn from its support services and its 2023 national survey of single mothers. CSMC has also contributed evidence to national policy processes, including testimony to Everybody's Home's *People's Commission into Australia's Housing Crisis*.³ Where housing security is absent, costs extend beyond housing into employment, children's wellbeing, physical and mental health, and, for many women, the decision of whether it is safer to remain in a violent relationship than to face the private rental market alone.⁴

Access: single mothers structurally screened out before affordability is even assessed

Reliance on an income-to-rent ratio of three-to-one as an eligibility test for prospective tenants, regardless of a tenant's payment history or reliability, disproportionately excludes single mothers on a single income supporting dependants. This exclusion has been increasingly automated. CSMC's submission on the *National Housing and Homelessness Plan Bill 2024* states that this national indicator of affordable rent is being weaponised as a form of discrimination through rental-tech algorithms driving online rental applications, and reports that applicants who raise this with real estate agents are told not to bother applying without an income three times the rent.⁵ CSMC's national survey also captures evidence of a single applicant competing against dual-income households for family homes: 'I found landlords were not keen to rent to me for the first time in my life, which I can only put down to being a single mother of two small children, as I have an unblemished rental history and stable employment.'⁶

The cost-of-living crisis has intensified this pressure

Single-parent families report the highest rate of housing stress of any family type, at 22 per cent, against 6.9 per cent for couples with dependent children, and the highest rate of material deprivation, at three

¹ Homes Victoria, Social Housing, accessed 7 September 2026, <https://www.homes.vic.gov.au/social-housing>.

² Council of Single Mothers and their Children (2025), *Submission on the Redevelopment of Melbourne's Public Housing Towers*, p.8.

³ Council of Single Mothers and their Children (2024), *People's Commission into the Housing Crisis: Final Report of the People's Commission*, 26 August, <https://www.csmc.org.au/2024/08/26/peoples-commission-into-the-housing-crisis-final-report/>. See also, Everybody's Home (2024), *Voices of the Crisis: Final Report from the People's Commission into Australia's Housing Crisis*, August.

⁴ Summers, A. (2022). *The Choice: Violence or Poverty*. University of Technology Sydney. <https://doi.org/10.26195/3s1r-4977>.

⁵ Council of Single Mothers and their Children (2024), *Submission to the Senate Standing Committees on Economics: National Housing and Homelessness Plan Bill 2024*, 9 August, p.3.

⁶ Sebastian, A. (2023), *Navigating turbulence: COVID and beyond for Australian single mothers*. Report of a 2022 national survey by the Council of Single Mothers and their Children, p.35. <https://www.csmc.org.au/national-survey-2023>.

times the rate of the rest of the community.⁷ In Victoria, 32 per cent of single mother households rent, compared with 19 per cent of couple families, and single mothers are 2.5 times more likely than couple-family households to be in rental stress, paying more than 30 per cent of income on rent.⁸ Most single mothers will never purchase a home. As one respondent to national survey illustrates: 'I have a deposit but cannot get a mortgage to buy a house - so I keep paying rent which is more than the mortgage would be.'⁹

Pressures on single mother households are compounded by rising rents and interest rates, shrinking public, community and affordable housing stock, and historically low rental vacancy rates.¹⁰ CSMC's 2023 national survey found that **56 per cent of respondents were living below the poverty line**, a figure calculated before the interest rate rises and current cost-of-living increases, the true proportion is likely higher.¹¹ National analysis cited by CSMC found that a worker on the national median income of \$70,000 spends 52 per cent of net income on average capital-city rent, and that only a worker earning \$130,000, spending 34 per cent of income on rent, comes close to the 30 per cent figure.¹²

Affordability: private market is closed to income support households

Anglicare Victoria's 2026 Rental Affordability Snapshot found that of 15,244 rental listings advertised across Victoria on a single weekend in March 2026, only 121 properties (0.8 per cent) were affordable for any household on income support, against 4,706 properties (30.9 per cent) affordable for households on minimum wage. Only one property was affordable for a single parent on Parenting Payment (Single) and 0 per cent on JobSeeker,¹³ which are benefits that single mothers are transitioned onto once their child turns 14 years old.

Homelessness risk

CSMC's national survey found the risk of single mothers and their children experiencing homelessness or marginal housing is more than three times the national average. Applied to the estimated 834,000 single mothers nationally, this equates to approximately 12,500 mothers and 22,500 children who are homeless or marginally housed at any given time.¹⁴ Among survey respondents who described themselves as 'very unconfident' about their long-term housing situation, 71.2 per cent were living in income poverty, and of those, 54.2 per cent were women living with a disability.¹⁵

Housing security for women and children escaping violence

CSMC's national survey found that 67 per cent of respondents, or their children, have experienced family violence, and that 58 per cent of those say it directly affects their employment, 26 per cent describing the effect as 'strong'.¹⁶ Separately, of 168,000 women studied nationally, 13.6 per cent returned to a violent partner because they had nowhere else to go.¹⁷ Research into housing precarity among female-headed households found that Australian women, unable to afford housing costs, decide to return to an abusive partner as a direct consequence of housing unaffordability.¹⁸ **CSMC's position is that no single mother family should be forced to make that choice, and that this dimension of**

⁷ Council of Single Mothers and their Children (2026), *Submission to the Select Committee on Intergenerational Housing Inequity*, 30 April, citing Marinos, S. (2025), "Life for single-parent families in Australia is harsh," *Pursuit*, University of Melbourne, reporting on findings from the HILDA Survey 2025.

⁸ Council of Single Mothers and their Children (2026), *CSMC Policy Position #1: Housing*.

⁹ CSMC, *National Survey* (2023), p.32.

¹⁰ CSMC *Policy #1: Housing*.

¹¹ CSMC, *National Survey* (2023), p.15.

¹² CSMC *Policy Position #1: Housing*, citing Azize, M. (2025). *Priced Out: An Index of Affordable Rentals for Australian Voters* (3rd ed.). Everybody's Home: Melbourne.

¹³ Anglicare Victoria (2026). *Rental Affordability Snapshot: Victorian Rental Market 2026*, Anglicare Victoria.

¹⁴ CSMC, *National Survey* (2023), p.29.

¹⁵ CSMC, *National Survey* (2023), p.33.

¹⁶ CSMC, *National Survey* (2023), p.8.

¹⁷ CSMC, *National Survey* (2023), p.31. A separate Australian dataset finds a similar pattern at greater scale: of 92,600 single mothers who temporarily left a violent partner, 37 per cent returned because they had no money or nowhere else to go, against 25 per cent for women generally in the same situation. Summers, A. (2022), *The Choice: Violence or Poverty*, University of Technology Sydney, p.42-43.

¹⁸ Blunden, H. and Flanagan, K. (2022), 'Housing Options for Women Leaving Domestic Violence: The Limitations of Rental Subsidy Models,' *Housing Studies*, 37(11), 1896-1915.

housing security should be treated as a core measure of the social and economic value of social housing investment.

National monitoring data corroborates this picture. The Domestic, Family and Sexual Violence Commission's 2026 *Yearly Report to Parliament* found that unmet need for accommodation among specialist homelessness services clients experiencing family and domestic violence remains high, with almost one in four such clients recorded as having unmet accommodation need, substantially higher than a decade ago. The Commission also found that persistent homelessness among women and children affected by family violence has increased since the National Plan baseline and is now at its highest recorded level.¹⁹

Separately, the Victorian Department of Families, Fairness and Housing's (DFFH) *2024–25 Annual Report* shows the average wait for a client with priority access due to family violence was 17.3 months against the department's 10.5-month target.²⁰ An October 2024 DFFH figure cited by CSMC estimated approximately 100,000 people were seeking social (public and community) housing in Victoria, with 61,000 on the waiting list, wait times 88 per cent longer than target.²¹ More recent data shows the waitlist has continued to grow: the Council to Homeless Persons' *2025 Housing Insecurity Index* put the figure at more than 66,000 people, up 7.4 per cent in a year, alongside more than 13,000 Victorians a month seeking homelessness services specifically due to family violence.²² Single mothers with children cannot wait ten years for safe and suitable housing.²³

Where social housing is available, it delivers on its purpose

Modelling commissioned by the Victorian Housing Peaks Alliance treats social housing as relieving tenants from rental stress by design: households in social housing are defined as those 'who would be in rental stress if they did not receive housing assistance.'²⁴ CSMC's survey work reflects the positive side of this finding: CSMC's reading of survey respondents' comments found that single mothers in stable social housing report feeling more secure and better able to shape their children's lives than those continually working to maintain a private tenancy.²⁵ This is consistent with a broader tenure security gap identified by CSMC and Tenants Victoria: one participant interviewed for their joint research described public housing as offering far stronger practical protection from eviction than private renters typically experience, needing to 'have done something horrendously bad' before facing eviction.²⁶ CSMC's view is that this difference should inform how any additional social housing investment recommended by this inquiry is allocated between the two models. Social housing's value to low-income single mother families goes beyond preventing homelessness. It is the one secure tenure available to them in a private market that has excluded them, removing a central barrier to their economic participation, their children's stability, and, for many, their physical safety.

¹⁹ Domestic, Family and Sexual Violence Commission (2026) *Yearly Report to Parliament: September 2026*, Domestic, Family and Sexual Violence Commission, Australian Government, p.45.

²⁰ Department of Families, Fairness and Housing, *Annual Report 2024–25*, Victorian Government, p.73.

²¹ CSMC, *Public Towers submission* (2025), p.8, citing an October 2024 Department of Families, Fairness and Housing (DFFH) annual report, as reported in *Mirage News* (2024), 'Victorians face longer waits for public housing,' 2024.

²² Council to Homeless Persons (2025). *Housing Insecurity Index 2025*, Melbourne: Council to Homeless Persons, October.

²³ CSMC, *Public Towers submission* (2025), p.8.

²⁴ Victorian Housing Peaks Alliance (2025), *Growing Social Housing: Data, insights and targets* (SGS Economics and Planning), p.34.

²⁵ CSMC, *Intergenerational Housing Inequity* (2026), p.5. A 2026 study examines the impacts of moving from the social housing waiting list into social housing, describing them as transformative for the households concerned: Morris, A., and Robinson, C. (2025). 'Lives transformed: the impacts of moving from the social housing waiting list into social housing.' *Housing Studies*, 41(4), 719–740. <https://doi.org/10.1080/02673037.2025.2493787>. A separate study, based on interviews with 76 social housing tenants and 27 housing workers across four Australian states, similarly finds that tenants described secure housing as life-changing compared with private renting or homelessness. However, it found the system had become increasingly 'care-less rather than care-full' due to chronic underinvestment, with many properties unsuitable because of too few bedrooms, poor accessibility, delayed maintenance, and designs that did not support residents' wellbeing. Levin, I., Varadharajan, M., Flanagan, K., Meltzer, A., Faulkner, D., and Tually, S. (2026), 'Social housing in Australia: an infrastructure of care?' *International Journal of Housing Policy*, <https://doi.org/10.1080/19491247.2026.2682633>.

²⁶ Tenants Victoria and Council of Single Mothers and their Children (2025), *Restricted, resilient, resourceful: Legal help-seeking among single-parent renters*, pp.25–26.

Term of Reference (b): Historical levels of investment in social housing, and public housing in particular, including the reasons for its decline as a share of Australia's housing stock
The declining share of Australia's housing stock

For single mother families, the historical decline in public and social housing is a long-term narrowing of access to secure housing for a population that has depended disproportionately on public housing as one of the few available pathways to safety and stability. CSMC has advocated for single mother families since 1969. Before the introduction of the Sole Supporting Mother's Benefit in the 1970s, unmarried mothers faced significant barriers to independent income and housing. Public housing subsequently provided an important source of stability for many single mother families; from the 1990s onwards, declining investment and increasingly restrictive eligibility progressively narrowed access again.²⁷

Australian Housing and Urban Research Institute's (AHURI) analysis shows total social housing stock grew only from 379,753 dwellings in 1997 to 442,884 in 2023, so its share of Australia's total housing stock fell from 5.2 per cent to 3.9 per cent over the same period.²⁸

Why did investment and supply decline?

CSMC identifies interconnected factors contributed:

- Commonwealth funding for public housing declined from the mid-to-late 1980s.²⁹
- Public housing became progressively residualised: from the late 1970s, eligibility was increasingly targeted to households with the greatest need, including single parents, older people and people with disability, intensifying under the 1995–96 Commonwealth–State Housing Agreement.
- Policy shifted toward supporting households in the private market, through mechanisms like Commonwealth Rent Assistance, rather than expanding permanently affordable public and community-owned stock.³⁰

CSMC's position, set out in its Housing Policy Statement, is that housing is increasingly treated as a financial asset and investment vehicle rather than essential social infrastructure

Consequences for single mother families

Women re-establishing a household after separation typically face reduced income, limited savings and constrained earning capacity due to caring responsibilities; historically, public housing provided an important pathway through this, a pathway that has progressively narrowed. This has left single mothers more exposed within, and more poorly served by, the private rental market itself. A 2025 qualitative study by Tenants Victoria, undertaken in partnership with CSMC found single parents are commonly viewed by landlords as less desirable tenants than dual-income households. Tenants Victoria's service data shows single parents access its services at a lower rate than other renters, report lower satisfaction with those services, and are overrepresented in matter types most likely to threaten housing security, family violence, rent arrears, and notices to vacate.³¹

The current shortage of social housing cannot be understood simply as a supply problem. It is the cumulative result of decades of declining investment, residualised eligibility, and a growing reliance on private-market housing assistance in place of permanent, secure stock, and for single mother families it has removed one of the few durable pathways to long-term housing security.

²⁷ CSMC, *Intergenerational Housing Inequity submission*, 2026.

²⁸ AHURI (2026), *Australia's Multi-Provider Social Housing System: Contest or Growth?*, Final Report No. 452. The composition of that stock has also shifted: public housing accounted for 95 per cent of social housing in 1997 but only 67 per cent by 2023. largely through the transfer of stock to community housing organisations.

²⁹ Troy, P. (2011), 'The Rise and Fall of Public Housing in Australia,' *State of Australian Cities Conference*, Australian National University.

³⁰ Australian Institute of Health and Welfare (AIHW) (2025). *Housing assistance in Australia 2025*, Australian Government, accessed 7 September 2026.

³¹ *Tenants Victoria and CSMC* (2025).

Term of Reference (c): The case for establishing a target for social housing as a proportion of Australia's housing stock, including consideration of what an appropriate target may be

The 2024 People's Commission into Australia's Housing Crisis recommended a National Housing Plan with mandated social housing targets and annual Parliamentary reporting.³²

CSMC has not proposed a specific numeric target for social housing as a proportion of Australia's housing stock. Its consistent position is that investment should rise 'to internationally comparable levels.' CSMC points to international comparators: the UK holds over 16 per cent social housing stock, the Netherlands nearly 35 per cent, and Singapore nearly 80 per cent.³³

In Victoria, social housing stock is 3.1 per cent, the lowest of any state or territory, while the number of people seeking social housing in Victoria is the highest. CSMC has recommended that Victorian social housing stock be increased to match the national average proportion of total housing stock, rather than proposing an absolute figure.³⁴ Two external sources propose specific targets for Victoria. The Council to Homeless Persons' *2025 Housing Insecurity Index* recommends a 'Social Housing Building Blitz' of at least 4,000 new homes a year, a figure it attributes to Infrastructure Victoria, while noting that a larger build of 7,990 social housing homes over ten years is needed to bring Victoria up to the national average, a figure it attributes to SGS Economics and Planning.³⁵ That figure is corroborated by a separate modelling.³⁶

Term of Reference (d): The impact of current Commonwealth and state and territory government investment in social housing, including through the Housing Australia Future Fund and the Social Housing Accelerator, in view of the current scale of need

Case Study: Scale of need in Victoria

In the twelve months to March 2025, over 65,000 single-parent families, an estimated 80 per cent of them single mothers, applied to the Victorian Housing Register.³⁷ The average wait for a priority-access due to family violence is close to double the department's own target.³⁸ Victoria's investment is close to meeting its stock-delivery targets but badly misses its timeliness target that most directly determines whether a person in urgent need, particularly a woman and children fleeing violence, is actually housed when they need to be.³⁹ More recent state funding doesn't change this picture.

Reporting on that investment also reveals a concerning detail for the Victorian Public Housing Towers redevelopment addressed under Terms of Reference (e), (g), and (h): total tenant numbers across the 44 towers will nearly triple by 2051, but the number of social tenants will increase by only 1,000 with the majority of the additional capacity being private and market-rate housing.⁴⁰

³² Everybody's Home (2024). *Voices of the Crisis: The Final Report of the People's Commission*, p.9.

³³ CSMC Policy #1: *Housing*; Victorian Housing Peaks Alliance (2025), p.34.

³⁴ Tenants Victoria and CSMC (2025), p.8.

³⁵ Council to Homeless Persons, *2025 Housing Insecurity Index*.

³⁶ Victorian Housing Peaks Alliance, *Growing Social Housing: Data, insights and targets* (SGS Economics and Planning, 2025), p.6.

³⁷ CSMC Policy #1: *Housing*, citing Homes Victoria 2025.

³⁸ DFFH *Annual Report 2024-2025*, p.73.

³⁹ Victoria's 'Big Build' delivered 9,300 new social housing homes plus 2,900 affordable homes. CSMC's assessment of this program is that it is 'undoubtedly worthy... a long way from providing solutions to this immediate crisis', (*Tenants Victoria and CSMC* (2025). *DFFH's 2024-25 Annual Report* data shows the department came close to meeting its own annual stock targets within half a percent of target. DFFH *Annual Report* data shows the department came close to meeting its own annual stock targets within half a percent of target (*DFFH Annual Report 2024-25*, p.72, p.125). Social housing tenant satisfaction with completed maintenance fell short of target on both non-urgent and urgent work, though DFFH also attributes part of this shortfall to a change in survey methodology (*DFFH Annual Report 2024-25*, p.72).

⁴⁰ Eddie, R. (2026), 'Victorian government commits initial \$860m for 7,000 extra social housing properties,' *ABC News*, 25 April <https://www.abc.net.au/news/2026-04-25/social-housing-victoria-funding-announcement/106604456>; citing the Community Housing Industry Association and Infrastructure Victoria, 2026.

The Housing Australia Future Fund: well behind its own national target, with an Auditor General's review finding delivery arrangements only partly effective and cost escalation compounding the shortfall.⁴¹ The smaller Social Housing Accelerator is, by contrast, on track against its own target, though Victoria's share of completions to date is comparatively modest.⁴²

CSMC's submission on the *National Housing and Homelessness Plan Bill 2024* supported it in principle, particularly its recognition of housing as a human right, but argues it lacks a genuine whole-of-government approach: it identifies no explicit role for Treasury in addressing tax and investment settings that work against affordability, no child impact filter, and no cross-portfolio ministerial involvement from portfolios such as Women, Family Violence Prevention, or Mental Health.⁴³ The ANAO's findings about Treasury's delivery arrangements for the Housing Australia Future Fund (HAFF) are the practical consequence CSMC's submission warned a fragmented, single-portfolio-led approach could produce.⁴⁴

Term of Reference (e): The role of modern methods of design and construction in building more social homes and creating communities with a high quality of life

CSMC's position, stated in its recommendations on the redevelopment of Melbourne's public housing towers in Victoria, is that building standards should be essentially the same for public, community and private tenants, and must be high quality, long-lasting, accessible and energy efficient. Environmental sustainability is treated as a quality-of-life issue, not an optional extra: rising utility costs, higher temperatures and more extreme weather events affect lower-income households more acutely than others.⁴⁵

Design should anticipate need not retrofit it. CSMC points to Australia's ageing population and increasing rates of disability, noting that disability is sometimes clustered within particular population cohorts, and cites national survey data showing 38 per cent of 1,168 single mother respondents have a disability and 37 per cent have a child with a disability.⁴⁶ Construction quality is also a concern in the Victorian towers redevelopment.⁴⁷ Recommendation 7 of CSMC's *Submission on the redevelopment of Melbourne's public housing towers* is that goals of tenant diversity should not come at the expense of inclusivity, compatibility, community connection and safety.⁴⁸ Support Line callers have raised specific, practical design and allocation preferences that CSMC records directly: a preference for families to be co-located; recently arrived migrants and refugees struggling when there are no co-habitants from their country of origin nearby; a strong preference among families and older people to be located with others who value safety for themselves and their children. CSMC has previously raised Singapore's approach to public housing development, ownership and community integration is "radically different" from Australia's and "would be worth considering" as a comparator.⁴⁹

CSMC's evidence on unit size and mix is directly relevant to whether new social housing actually meet the needs of the families it is built for. CSMC's own analysis of 2021 Census data found 85 per cent of single mothers have up to three children, with the remaining 15 per cent having more than three. CSMC's recommendation is for a reasonable proportion of "family apartments" in any rebuild,

⁴¹ Australian National Audit Office (2026), *Auditor-General Report No. 3 of 2026–27: Department of the Treasury's Design and Delivery of the Housing Australia Future Fund and the National Housing Accord Facility*, July.

⁴² \$2 billion Accelerator was on track as at October 2025 to deliver 4,251 homes against its original 4,000-home target, with 1,057 homes completed. Victoria's share was 146 completed homes against 580 in NSW, 192 in WA and 110 in Queensland. Ministers' media release, pmc.gov.au, October 2025.

⁴³ CSMC, *NHHP Bill submission* (2024).

⁴⁴ CSMC *NHHP Bill submission* (2024); ANAO, *Auditor-General Report No. 3, 2026–27*.

⁴⁵ CSMC, *Public Towers submission* (2025), p.6.

⁴⁶ CSMC's conclusion is direct: "it makes sense in a rebuild, to design for complete accessibility to avoid having to retrofit later." CSMC, *Public Towers submission* (2025), p.6. A study based on interviews with 76 social housing tenants and 33 housing workers across four Australian states found that, despite tenants valuing the security social housing provided, many properties were unsuitable in exactly these respects, too few bedrooms for family or caregiving needs, poor accessibility for people with disability, and housing designs that did not support residents' wellbeing, Levin et al. (2026) *Social housing in Australia: an infrastructure of care?*

⁴⁷ CSMC states it is 'deeply concerned, as are many in the Victorian public, to read of owners moving into newly built properties to find flaws in design and execution that render the properties unliveable,' and that 'this must not happen in such a critical social investment', CSMC, *Public Towers submission* (2025), p.6.

⁴⁸ CSMC, *Public Towers submission* (2025), p.2.

⁴⁹ CSMC, *Public Towers submission*, (2025), p.7.

accompanied by policies allowing tenants to downsize in situ through transfers to smaller homes as children grow up and leave - a design and allocation principle as much as a construction one, but one CSMC treats as central to whether new social housing genuinely serves single mother families over the long term.⁵⁰

Term of Reference (f): The benefits of a steady pipeline of social housing investment for the development of Australia's modern construction industry

CSMC's own evidence base does not speak directly to this term of reference. CSMC notes, however, external evidence presented to the 2024 People's Commission into Australia's Housing Crisis, contrasting Australia's reliance on private, cyclical housing production with countries such as Austria, France, the Netherlands and Singapore, where more proactive government involvement supports a stable pipeline of new homes built by government developers able to operate counter-cyclically.⁵¹ CSMC does not make a substantive submission on this term beyond noting that a steady, government-backed pipeline is more likely where housing investment is treated as continuous social infrastructure rather than a market-cyclical response.

Term of Reference (g): Opportunities for further investment in public and community housing, including consideration of direct public spending along with different delivery and investment models in Australia and internationally

On the specific financial, legal and project delivery models proposed for the public housing towers, including the ground lease model, CSMC states: 'we do not feel that our expertise positions us to comment on these models, we emphasis[e] that the priority must be on more public housing.'⁵²

On direct public spending specifically, our position is that government should not sell public land to fund or enable redevelopment, that ⁵³ government not sell any of the land currently housing the Melbourne towers, and that it maximise public housing in the rebuild or refurbishment.⁵⁴ Under the approved redevelopment plan, total tenant numbers across the 44 towers will rise from 10,000 to 30,000 by 2051, but the number of social tenants will increase by only 1,000, with the majority of the additional capacity delivered as private and market-rate housing.⁵⁵

CSMC's overarching numeric position on investment allocation is that government should commit to 80 to 100 per cent of any rebuilt or refurbished housing on the towers' sites being public housing, or at minimum public and community housing combined. A ten-year redevelopment plan 'is a good thing, but people in general and single mothers with children in particular cannot wait ten years for safe and suitable housing'. Where a mix of housing types is used, CSMC's preference is for open access across a development rather than the separation of different tenant types, on the basis that separation leads to public tenants feeling disenfranchised. CSMC's preferred model is smaller mixed communities distributed evenly throughout a complex, rather than segregated by tenure type.⁵⁶

**Term of Reference (h): Appropriate governance and administrative arrangements to deliver social housing at a scale to meet current and future need
Transparency of the evidence base for major decisions**

⁵⁰ CSMC, *Public Towers submission*, (2025), p.8.

⁵¹ Everybody's Home (2024), p.41.

⁵² CSMC, *Public Towers submission* (2025), p.6. CSMC takes the same view of public-private partnerships more broadly: while 'often viable,' and while public investment is 'not limitless.' Our position is that 'the priority must remain on public housing,' p.7.

⁵³ CSMC's reasoning is that the towers sites sit on valuable inner-city land close to jobs, public transport and services, and that 'it seems highly likely that no future government will be able to purchase comparable replacements' once sold. CSMC, *Public Towers submission* (2025), p.3-4.

⁵⁴ CSMC *Public Towers submission*, (2025), p.2.

⁵⁵ Eddie, R. (2026). 'Victorian government commits initial \$860m for 7,000 extra social housing properties.' CSMC points to Singapore's public housing system, covering development, ownership and community integration, as a radically different approach worth considering. CSMC *Public Towers* (2025), p.7.

⁵⁶ CSMC, *Public Towers submission*, (2025), p.8.

CSMC's governance criticism concerns the availability of the evidence underpinning major redevelopment decisions.⁵⁷ Our recommendation is that any alternative proposals be fairly and independently evaluated alongside government's proposals, to ensure the best possible outcome.⁵⁸

Two standards within 'social housing'

CSMC's evidence establishes a material governance gap between public and community housing, not just a cost difference. Public housing costs 25 per cent of a tenant's income; community housing costs up to 30 per cent, plus up to 15 per cent of any family income payment (a feature shared with public housing), plus, unlike public housing, 100 per cent of the tenant's Commonwealth Rent Assistance entitlement, with providers able to add their own charges on top. Public housing tenure is more secure, because community housing providers frequently manage properties they do not own, meaning the system in effect operates to two different standards of tenant protection.⁵⁹ Public housing cannot simply be replaced by community housing as a policy substitute, and that any governance model for scaling up delivery should not allow that substitution to occur by default.

Protecting tenants through the delivery process itself

Specific governance and process safeguards CSMC recommends for any large-scale redevelopment include:

- a guaranteed right of return with the same rights and protections tenants currently hold;
- tenants relocated into community housing during a redevelopment continuing to be treated as public housing renters, with financial support for any difference in rent or service costs;
- financial support for relocation costs, including furniture and whitegoods where dwelling configurations change (i.e., tenants needing to buy washing machines where new dwellings lack communal laundries);
- genuine consultation with tenants about their housing needs before and during the rebuild; and equal rights and protections for renters regardless of whether they end up in public or community housing.⁶⁰

Consultation as a governance failure, not just a process step

CSMC identifies specific consultation failures: insufficient consultation ahead of public announcements and relocation requirements, without attention to compatible tenant groupings or the use of skilled facilitators; and, despite CSMC's track record working with government during COVID-19, 'few opportunities to be involved in consultations' on this redevelopment.⁶¹ CSMC also records the considerable cultural diversity among the single mothers who contact it and live in public housing, including Aboriginal, Anglo-Australian, refugee, Somali, Vietnamese and other migrant communities,

⁵⁷ CSMC, *Public Towers submission* (2025), p.3. CSMC states that 'easy to comprehend and publicly available government documents highlighting the evidence base (including rationale and cost modelling) for the proposed demolition and redevelopment do not seem to be readily available,' and notes it is aware of fully costed refurbishment and renovation alternatives, proposed by architects and accounting for environmental effects, that appear to increase the amount of public housing available compared with government's own proposals. Separately, Levin et al. (2026) point to a related governance failure at the tenant-facing end of the system: interviews with 76 social housing tenants and 27 housing workers across four Australian states found application processes were widely described as complicated, bureaucratic, and difficult to navigate, particularly for people experiencing homelessness, disability, or mental ill-health, with participants feeling the system often lacked empathy and flexibility, Levin et al. (2026) *Social housing in Australia: an infrastructure of care?*

⁵⁸ CSMC, *Public Towers submission* (2025), p.2.

⁵⁹ *Public Towers* (2025), p.8. External reporting adds a further governance dimension: because community housing providers have flexibility to choose their own tenants, the most vulnerable people tend to live in public housing specifically, rather than community housing meaning a governance model that lets community housing substitute for public housing risks concentrating the most vulnerable tenants in a shrinking pool of public stock, even as headline 'social housing' numbers grow. Eddie, R. (2026), 'Victorian government commits initial \$860m for 7,000 extra social housing properties,' *ABC News*, 25 April 2026. <https://www.abc.net.au/news/2026-04-25/social-housing-victoria-funding-announcement/106604456>.

⁶⁰ CSMC has signed the 'Shared Principles' joint community and legal submission and endorses the Victorian Public Tenants Association's submission on the towers' redevelopment. It also raises specific process failures observed: no clear guarantee of the right of return, no clear statement of what support relocated tenants are entitled to, and accounts of tenants feeling compelled to sign relocation agreements without adequate time to read them. CSMC, *Public Towers submission* (2025), p.2, 4.

⁶¹ CSMC states it 'would love to have been able to conduct consultations with single mothers and their children resident in the public towers' but lacked the capacity to do so, relying instead on Support Line callers and the work of the Victorian Public Tenants Association and other community organisations, CSMC, *Public Towers submission* (2025), p.5.

noting both common experiences and culturally specific needs across these groups, and recommends any governance model for consultation and allocation genuinely include this diversity rather than treat tenants as a single homogeneous group.

Wraparound services as a costed, not optional, governance requirement

We recommend that both building design and tenancy-related policies, allocation, community connection and general tenancy arrangements, prioritise safety and tenant wellbeing, and that quality wraparound services, such as onsite trauma-informed security, mental health support, and drug and alcohol crisis counselling, be factored into future costings rather than treated as an afterthought.⁶²

Children's rights and wellbeing as a distinct governance consideration

CSMC recommends the Committee specifically address how the rights and developmental needs of children are met through both relocation and future housing, including seeking the views of the Victorian Children's Commissioner where necessary.⁶³

Term of Reference (i): The efficacy of rent to buy schemes

CSMC's scope to date has not evaluated a rent-to-buy scheme. CSMC's Policy Position on Housing addresses home ownership barriers generally but does not evaluate any rent-to-buy product or scheme.

Term of Reference (j): Any other related matters

Family violence as a housing driver, corroborated across two independent CSMC submissions

No single mother should be forced to choose between housing and remaining in a violent relationship. The scale of the intersection between family violence and housing insecurity is significant: CSMC's 2023 national survey found 67% per cent of respondents, or their children, had experienced family violence.⁶⁴ CSMC's submission on the redevelopment of Melbourne's public housing towers draws on this same finding to connect family violence directly to public housing safety: because such a high proportion of low-income single mothers and their children have experienced family violence, 'lack of safety in and near one's home is a serious barrier to mental and general health, wellbeing and social inclusion,' particularly for those recently rehoused after fleeing violence.⁶⁵

The Council to Homeless Persons' *2025 Housing Insecurity Index* recorded more than 13,000 Victorians a month seeking homelessness services specifically due to family violence, a figure that has stayed above 13,000 every month since August 2023 and represented more than 43 per cent of all Victorians who sought homelessness assistance in June.⁶⁶ The same report frames the fiscal case for investment directly: its Chief Executive stated that Victoria spends more per person on police services and court hearings than on keeping people safely housed, and that every dollar invested in social housing reduces downstream costs to the justice and health systems.⁶⁷

⁶² CSMC connects this directly to safety outcomes: it notes that poor policy allocation, siting people with 'risky profiles' alongside families and elderly tenants can undermine safety as much as building design does, and that insufficient wraparound services compound this risk. Levin et al (2026) similarly find that women, older people and people with disabilities were particularly affected by safety concerns arising from antisocial behaviour, violence or harassment in social housing more broadly. Levin et al (2026), 'Social housing in Australia: an infrastructure of care?'

⁶³ CSMC frames this in terms of housing as a determinant of child health and development: poor-quality housing and housing insecurity both contribute to poor physical and mental health in children, compromising their ability to learn, play and relax, with lifelong consequence. CSMC details specific relocation impacts on children: changing schools can mean loss of friends and reduced confidence and engagement with learning; where a family is relocated and later moved back, the dislocation is compounded, such that even returning to an original school can feel like a fresh disruption; and children may experience confusion and grief at the loss of home and security, all of which CSMC says must be considered in relocation and support planning. CSMC, *Public Towers submission* (2025), p.4–5 citing Bessell, s, O'Sullivan, C and M Lang (2024), *More for Children Issues Paper: Housing*, The Children's Policy Centre, ANU.

⁶⁴ CSMC *National Survey* (2023), p.8, p.36.

⁶⁵ CSMC, *Public Towers submission* (2025), p.3, citing CSMC, *National Survey* (2023).

⁶⁶ Council to Homeless Persons (2025).

⁶⁷ Council to Homeless Persons (2025).

The Domestic, Family and Sexual Violence Commission's *2026 Yearly Report to Parliament* identifies access to secure, affordable and appropriate housing as 'one of the greatest constraints on achieving long-term safety' for people leaving violence, and recommends that all Australian governments strengthen investment in coordinated access to housing as part of a mature family violence response.⁶⁸ Despite this, of \$4.52 billion in Commonwealth investment mapped since October 2022, 68.2 per cent is directed to crisis and response services against only 11.6 per cent to recovery and healing, indicating that stable, long-term housing outcomes for victim-survivors remain comparatively under-resourced relative to crisis response.⁶⁹ People with lived experience consulted by the Commission identified housing and homelessness services as among the issues most in need of priority funding in their communities.⁷⁰ In a related roundtable, children and young people with lived experience of family violence named "safe and suitable housing" as one of six priorities for reform, a reminder that housing insecurity following family violence is experienced directly by children, not only by the parent seeking to secure it.⁷¹ Victoria's own Safe at Home trial, led by McAuley Community Services for Women and funded by the Victorian Government, illustrates what is possible when housing stability is built into an early family violence response: early indications show all participating women and children safely housed either in their home of origin or within the community of their choice, avoiding the disconnection from community that comes with the more common experience of fleeing the home altogether.⁷²

CSMC identifies specific forms of marginal and unstable housing that single mother families are pushed into in the absence of available social housing: boarding houses, which carry 'little safety' and instances of violence; couch surfing with other families, bringing overcrowding, chaos, and a lack of safety and comfort particularly for children; and caravan parks, with their own attendant difficulties.⁷³

The private rental market is not a realistic 'pathway out' of social housing

Policy settings that encourage or expect social housing tenants to transition into private rental housing are, on independent research, largely unrealistic for this cohort. A study interviewing 76 social housing tenants and 27 housing workers across four Australian states found tenants consistently described such transitions as unworkable, given unaffordable private rents, high rates of disability or health conditions, caring responsibilities, and the absence of secure alternatives.⁷⁴

Poverty and its intergenerational dimension

CSMC's *National Housing and Homelessness Plan Bill 2024 submission* cited research finding that 37 per cent of single mother families live in poverty, making the female-headed one-parent family the family type most likely to be living in poverty in Australia, and that the risk of poverty for children in sole-parent families is more than three times that for children in couple families, with 44 per cent of children in sole-parent families living below the poverty line.⁷⁵

⁶⁸ DFSV Commission Yearly Report 2026, p.79, Recommendation 4.

⁶⁹ DFSV Commission Yearly Report 2026, p.79.

⁷⁰ DFSV Commission Yearly Report 2026, p.115.

⁷¹ DFSV Commission Yearly Report 2026, p.147.

⁷² DFSV Commission Yearly Report 2026, p.136.

⁷³ CSMC NHHP Bill submission 2024, p.3.

⁷⁴ Levin et al (2026), 'Social housing in Australia: an infrastructure of care?'

⁷⁵ CSMC NHHP Bill submission 2024, p.3, citing Davidson, P., Bradbury, B. and M. Wong, *Poverty in Australia 2020: Part 2, Who is Affected?* ACOSS/UNSW Poverty and Inequality Partnership Report No.4, ACOSS. 44 per cent child poverty is independently confirmed in CSMC's *National Survey 2023*, p.15.