FECCA

Federation of Ethnic Communities' Councils of Australia

Submission to the Inquiry into Social Housing

September 2026

Who We Are

The Federation of Ethnic Communities' Councils of Australia (FECCA) is the national peak body representing multicultural communities and their organisations across Australia. Through our state, territory and regional member councils, we represent more than 1,500 community organisations and their members.

For nearly 50 years, FECCA has worked with culturally and linguistically diverse (CALD) communities, the broader Australian society, and governments to build a successful, productive, and inclusive multicultural nation. Drawing on lived experience, deep community connections, and the expertise of our members, FECCA develops and promotes inclusive, innovative and responsible public policy that reflects the needs and perspectives of multicultural Australia.

The FECCA network is our greatest strength. Through our network we can enhance the capacity of governments to strengthen public policy to meet the needs of the diverse Australian population. FECCA is a proven trusted partner to both CALD communities and government, operating as a sophisticated conduit by mobilising communities to work with government to develop and enrich public policy through community-led expertise and action.

FECCA's Position

FECCA welcomes the opportunity to provide a submission on Social Housing to the *Senate Standing Committee on Economics*. FECCA supports sustained public investment in social housing because a secure home enables people to work, study, care for family and participate in community life. Increasing the number of homes is essential, but supply will not deliver its full benefit if households facing the greatest barriers cannot apply, receive a suitable offer or sustain a tenancy.

FECCA has raised these issues over several years. In its July 2020 submission to the inquiry into family, domestic and sexual violence, FECCA called for more crisis and community housing, accessible specialist services and a review of barriers facing victim-survivors on temporary visas. That earlier advocacy remains relevant – financial assistance and referrals matter, but a person escaping violence also needs somewhere safe to stay.[1]

In August 2023, FECCA's submission on the worsening rental crisis drew on community accounts of discrimination, difficulty obtaining a lease without local references or rental history, and pressure to accept unsuitable or overcrowded homes. It called for more housing, stronger renter protections, homelessness prevention and information developed with multicultural communities and delivered in language. These experiences explain why FECCA treats access and suitability as central to housing supply: assistance has limited value if a household cannot find, understand or use it.[2]

In a submission later that month, FECCA supported establishing the National Housing Supply and Affordability Council and argued that multicultural experience should inform its advice. The submission emphasised that gender, age, family structure, disability, location and migration settings can combine to intensify housing barriers. FECCA's September 2023 submission on the National Housing and Homelessness Plan then called for greater social housing investment, accessible support, action on discrimination and stronger provision for regional settlement. Across these submissions, FECCA's position has been consistent: expand supply, remove barriers to using it and involve affected communities in decisions about delivery.[3]

Housing context

Social housing comprises public housing delivered by state and territory authorities and community housing delivered by registered providers. It generally offers subsidised rents and a more secure option for households unable to obtain an affordable home in the private market. It is distinct from short-term crisis accommodation, which provides immediate safety, and from "affordable housing" generally aimed at low- and moderate-income households who may not qualify for social housing. These differences matter when

governments announce funding: a combined social and affordable housing total does not tell the Committee how many homes will be available to people with the least capacity to pay.[4]

Need also differs within multicultural Australia. ABS data drawn from the 2021 Census show that 34% of humanitarian migrants lived in dwellings assessed as needing at least one additional bedroom, compared with 11% of all permanent migrants. The measure is useful for identifying possible unmet need, but it does not capture why people live together or whether a household prefers a multigenerational arrangement. It should prompt local investigation of dwelling size, household preference and location, not an assumption that living with extended family is inherently undesirable. These are 2021 housing figures and should be read as a starting point rather than a current count of social housing demand.[5]

The path to a secure tenancy can break down at several stages. A newly arrived household or a single mother exiting a violent relationship may encounter discrimination or be unable to provide the rental references sought in the private market. An eligible applicant for social housing may then struggle with forms, documentation, a long wait or a decision they cannot readily challenge. A family housed far from work, schools, transport or community support may find it difficult to stay, even if the dwelling itself is affordable. Regional settlement can make each problem more acute where there are few alternative homes or specialist services. FECCA's housing submissions have repeatedly asked governments to consider these linked barriers, rather than construction alone.[6]

There is no single multicultural housing profile. Some households need an accessible home, some need a larger dwelling, and others need urgent accommodation irrespective of visa status. Eligibility for long-term public housing and eligibility for emergency help are different policy questions. FECCA asks the Committee to keep those distinctions in view, to test national figures against local demand and to hear directly from tenants and community organisations about what allows people to obtain and keep a suitable home.[7]

Responses to the terms of reference

The inquiry's terms of reference cover the benefits and history of social housing, investment targets, construction, delivery models and governance. FECCA addresses each in turn, asking whether public expenditure produces additional, suitable homes and whether households facing language, discrimination, gendered economic abuse, or eligibility barriers can actually use them. From our communities, we regularly hear evidence of issues relating to access, suitability and administration. On construction methods and rent-to-buy, we focus on their effects on the supply and security of housing for those most in need.

While our comments and recommendations below focus on multicultural Australians, FECCA recognises the distinct housing rights and priorities of Aboriginal and Torres Strait Islander peoples and supports First Nations-led solutions.[8]

(a) Economic and social benefits. A secure home helps people keep a job, attend education, care for family and remain connected to services. These benefits are difficult to achieve when private rents are unaffordable. In 2025, the National Housing Supply and Affordability Council found that only 2% of advertised rentals were affordable to a lower-income household at the 30th income percentile. In the 2021 Census, 46% of humanitarian migrants who rented spent more than 30% of their income on rent, compared with 28% of all permanent migrants. Those figures show pressure in the rental market but they do not establish unequal access to social housing.

The severe lack of affordable rental options compounds existing vulnerabilities, creating distinct socio-economic impacts for single mothers and culturally and linguistically diverse (CALD) women escaping domestic, family, and sexual violence (FDSV). It disproportionately traps women in violent or financially abusive living situations, particularly for single mothers exiting crisis accommodation: without affordable social housing, their capacity to maintain employment, access childcare, or stabilise their children's education is severely compromised.

Investment should therefore be assessed through housing stress, homelessness, stable tenancies and access to work and services, as well as the number of homes delivered, with attention to dedicated, safe

social housing that addresses compounding costs of trauma, acute health crises, and intergenerational disadvantage.[9]

(b) Historical investment and public housing decline. Social housing declined from about 6% of all homes in 1991 to about 4% in 2021. The Council links this decline to limited investment and the sale or demolition of public homes; growth in community housing has only partly made up the difference. The Productivity Commission recorded 450,607 social housing dwellings in June 2025. This history explains why a new building program may still fail to increase social housing's share of the market if existing homes are lost or total housing grows faster. FECCA asks the Committee to distinguish genuinely new public and community homes from renewed dwellings and transfers of existing stock. Transfers may benefit tenants, but they should be evaluated for those benefits rather than counted as new supply.[10]

(c) A national target. A national target would give governments a shared measure of progress. FECCA supports the Council's proposal to restore social housing to at least 6% of total housing stock over the medium term, provided that the Commonwealth, states and territories cost the additional homes and agree a funded, staged pathway. Six per cent should be understood as an initial benchmark, not a claim that all housing need would then be met. Annual reporting should show interim milestones, net additions, demolitions, acquisitions, transfers and occupied homes, with public and community housing identified separately. The national share must also be read alongside local waiting times and housing suitability. A higher percentage will have limited value to a family if the available homes are in the wrong place or cannot accommodate its needs.[11]

(d) Current investment and the scale of need. The Housing Australia Future Fund and the $2 billion Social Housing Accelerator are significant commitments. The Future Fund supports both social and affordable housing, while the Accelerator aims to make around 4,000 new, refurbished or acquired social homes available. Because those categories serve different groups or produce different amounts of additional stock, they should be reported separately. A funding announcement, a construction start and an occupied tenancy are also different stages of delivery. Governments should show how many social homes have been contracted, commenced, completed and occupied, and whether additions exceed losses from the existing stock. This would allow the Committee to judge investment against continuing need rather than a headline dollar amount. Future funding rounds should use local demand and tenant evidence, including the experience of multicultural communities, to check whether homes are suitable and near services and opportunities.[12]

(e) Modern design and construction. Building components off site and using other modern methods may shorten delivery times, but speed is useful only if the homes remain durable, accessible, comfortable and affordable to maintain. Standard designs should therefore be adapted to local households. Some areas need larger homes or accessible dwellings; others need different mixes, and living across generations should not automatically be labelled overcrowding. Location matters too: a home far from employment, schools, transport, health care and community networks may be difficult to sustain.

Modern design and construction methods across the housing continuum—from crisis shelters to long-term social housing—must also incorporate a gendered, trauma-informed, and culturally responsive lens. For victim-survivors of family violence, particularly CALD single mothers, physical housing design directly impacts safety, psychological stabilization, and tenancy sustainment. Governments should involve prospective tenants in design and review homes after occupation, so procurement decisions can be judged by residents' experience as well as construction time and cost.[13]

(f) A steady construction pipeline. Housing providers, builders and manufacturers need a predictable flow of projects if they are to retain workers, train new staff and invest in capacity. FECCA therefore supports multiyear funding and a sequenced regional construction pipeline. Predictability alone will not meet housing need, however, if projects deliver the wrong homes or remain unoccupied. The Committee should examine whether the pipeline produces completed, occupied dwellings in the places and sizes needed locally, alongside any benefits to construction skills and industry capacity.

(g) Further investment and delivery models. No single financing or delivery model will suit every place. Direct public investment, grants, concessional finance and well-governed community housing can all contribute, but each should be assessed against the additional homes it produces, its whole-of-life public cost and the affordability and rights it secures for current and future tenants. Moving an existing public dwelling to a community provider can improve conditions or services for residents, but it does not itself add a home. Recent AHURI research also found that transfers can place unrealistic maintenance and service obligations on providers when resources are insufficient. The Committee should therefore examine tenant outcomes and the funding attached to transfers, while reporting them separately from new supply.[14]

(h) Governance and administration. For a household seeking help, the quality of the system is visible in its eligibility rules, application forms, allocation decisions and complaints process. Governments need common definitions and accountability across housing, planning and homelessness programs so that these stages can be understood and compared. They should audit the quality of existing data before expanding public reporting on applications, waiting times, allocations, tenancy sustainability and suitability. Breakdowns by language, migration pathway and other relevant characteristics can reveal unequal outcomes, but only where the data are reliable and privacy can be protected, particularly for small groups. Data alone will not explain why an application failed or a tenancy ended. Housing authorities should therefore ask applicants and tenants about barriers, make qualified interpreting and clear communication standard practice, and pilot community-based navigation where evidence shows an unmet need. Multicultural tenants and organisations should help design and review these measures, with governments explaining what changed as a result.

(i) Rent-to-buy schemes. Rent-to-buy arrangements offer a possible route from renting to purchasing a home, but their terms and affordability vary. FECCA does not have evidence that they can meet the needs of households who depend on deeply affordable rental housing. Before considering such schemes as a social housing response, the Committee should seek independent evidence about who can qualify and complete a purchase, whether payments remain affordable, what happens if a household cannot buy, and what consumer protections apply. It should also examine whether funding would be diverted from social housing. Applicants need information and independent advice they can understand in their preferred language.

(j) Other related matters. People may urgently need safe accommodation while being ineligible for long-term public housing. Current emergency accommodation networks face severe exit bottlenecks due to multi-year public housing waitlists (often extending up to 8–10 years for general applicants or years for priority access), leaving victim-survivors cycling between short-term purchased motel beds, unsafe environments, and homelessness.[15] Most public housing programs require citizenship or permanent residence, although the rules differ between jurisdictions.[16]

The Leaving Violence Program provides eligible victim-survivors, including temporary visa holders, with financial support, safety planning and referrals. It is not an emergency accommodation service. New Commonwealth crisis housing grants have also been announced, but neither measure by itself establishes whether a person can secure immediate accommodation or move to stable housing after a short stay.

Governments should map access to emergency accommodation, homelessness assistance and transitional housing by visa status and jurisdiction, then fund remaining gaps, especially for women and children escaping violence. Immediate safety must be addressed independently of any review of longer-term social housing eligibility.[17]

Recommendations

To make increased investment effective and accountable, FECCA asks the Committee to recommend five linked measures.

1. **Adopt a funded and staged national target.** Commonwealth, state and territory housing ministers should agree, fund and publish a joint pathway to restore social housing to at least 6% of housing stock over the medium term. The pathway should cost the additional homes and their ongoing maintenance and set feasible interim milestones for each jurisdiction. Each housing department should report annually on public and community housing separately, distinguishing net additions

from demolitions and transfers. Local waiting times and dwelling suitability should sit beside the national target so the Committee can see whether more people can obtain an appropriate home.

2. **Plan homes around local needs.** State and territory housing agencies should use local household evidence and consultation with prospective tenants to set the size, accessibility and location requirements for new projects. They should work with community housing providers and local councils to identify suitable sites close to transport, services and employment. The agencies commissioning homes should assess construction methods against whole-of-life cost, delivery time, quality and tenancy sustainability. Providers should review homes with residents after occupation and use the findings to improve later projects.
3. **Make social housing accessible in practice.** State and territory housing authorities and community housing providers should audit their application, allocation and complaints processes for language barriers, gendered vulnerabilities, and unequal outcomes, then publish the changes they make in response. Housing departments should fund qualified interpreting and clear information throughout those processes. Where the audit shows an unmet need, they should commission a housing navigation pilot with multicultural organisations, assess its effect on application completion and tenancy outcomes, and report the findings back to participating tenants and communities.
4. **Close gaps in crisis accommodation.** The Commonwealth should fund a national assessment of access to emergency accommodation, referrals and transitional housing by jurisdiction and visa status. State and territory homelessness agencies should contribute local service data and identify gaps. The Commonwealth should co-fund additional self-contained crisis and transitional accommodation where gaps remain, while states and territories commission and monitor local delivery, particularly for women and children escaping violence and people facing visa-related exclusions. Housing ministers should review long-term social housing eligibility separately so that immediate safety does not depend on that review.
5. **Build a reliable and safe evidence base.** The Commonwealth should work with state and territory housing departments and community housing providers to audit existing application, allocation and tenant data and agree on a minimum national dataset. Each jurisdiction should report completed and occupied homes, waiting times and tenancy outcomes using common definitions; the Commonwealth should publish a national picture. Agencies should release breakdowns by language, migration pathway, gender, and other relevant characteristics only when the data are reliable and disclosure is safe. They should protect small groups and collect additional personal information only where it is needed to improve access and outcomes.

Conclusion

Behind every housing target are people trying to stay near work, keep children settled at school and find safety after violence. FECCA asks the Committee to judge investment by whether those households can obtain and sustain a suitable home. A funded pathway to restore social housing to at least 6% of housing stock would be a significant commitment to that outcome.

FECCA's submissions since 2020 have described discrimination in the rental market, language barriers in accessing assistance, homes that do not match household needs, and gaps in crisis accommodation. Our submissions have been informed by input from the lived experience of multicultural Australians, through our national network of multicultural and ethnic community organisations. As the Committee considers investment and delivery models, it should ask whether new homes are in the places and sizes needed and whether applications, allocations and complaints can be understood and used. Its recommendations should specify who is responsible for addressing these barriers across Commonwealth, state and territory governments and housing providers.

To show whether that commitment is being delivered, governments should report net additions to public and community housing separately, identify homes lost or transferred, and track completed and occupied

homes, waiting times and tenancy outcomes. This would allow the Committee and the public to see whether new investment is producing homes that people can use.

People living with these barriers should help shape the solutions. The Committee should hear directly from multicultural tenants and organisations, including FECCA's member councils, and recommend that governments explain how their evidence shaped the homes commissioned, application and complaints processes, and crisis support.

FECCA welcomes the opportunity to provide further community evidence to the Committee.

FECCA

References

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