A FUTURE WHERE BELONGING DEFINES GREAT HOMES

Shaping communities and opportunity for generations.

St George Community Housing

SGCH submission to the Senate Economics References Committee inquiry into social housing

About SGCH

St George Community Housing (SGCH) is a Tier 1 community housing provider supporting approximately 11,500 customers in more than 7,000 homes, including more than 6,000 social housing homes. We have more than 40 years' experience delivering and managing housing, principally in New South Wales, with a growing presence in Victoria and Queensland.

Our role is to create homes and places where people can belong, stay connected and build stability over time. We combine housing delivery, responsible investment, customer insight, tenancy and asset management, and partnerships across government, councils, investors, developers and community organisations.

Our 2026–2031 Strategy, The Future We Choose, is guided by our purpose to create belonging and our vision of a future where belonging defines great homes - shaping communities and opportunity for generations. It recognises that good housing should do more than meet a basic need. It should create the conditions for people to feel safe, connected, supported and able to move forward with confidence.

This submission focuses on the terms of reference where SGCH can contribute direct delivery experience. It complements the sector-wide positions advanced by Australian Community Housing by identifying practical changes that would help translate national investment into viable projects, enduring public value and better outcomes for tenants.

Executive summary

Social housing is essential national infrastructure. It provides more than shelter: it supports housing security, health, education, workforce participation, community connection and access to services. It also reduces pressure on homelessness services, health systems and other crisis responses.

Australia's current social housing investment is welcome, particularly through the Housing Australia Future Fund (HAFF). However, the scale and certainty of investment remain insufficient compared with current and projected need. Individual funding rounds can deliver important projects, but they do not provide the long-term certainty needed for governments, community housing providers, financiers, developers and the construction industry to plan, invest and build capability.

SGCH supports a permanent and predictable national pipeline of social housing investment that turns funding commitments into viable projects and enduring homes. Delivering that pipeline will require governments, community housing providers, councils, financiers, developers and community organisations to align land, planning, infrastructure, finance, housing management and support around the outcomes the investment is intended to achieve.

The Australian Government should set a clear long-term direction for increasing social housing as a share of Australia's housing stock, supported by transparent milestones, sustained funding and regular reporting. It should also use its funding agreements to improve coordination across jurisdictions so that new housing is connected to the support pathways SOME tenants need to establish and sustain their housing.

Investment should also be judged by what it changes for people. The number of homes delivered matters, but so do housing security, quality, location, access to services, income-based rents and whether people can remain safely and sustainably housed.

Recommendations

Recommendation 1

That the Australian Government establish a permanent, predictable and additional national social housing investment pipeline, supported by rolling multi-year funding commitments and a clear forward program of projects beyond the current Housing Australia Future Fund rounds.

Recommendation 2

That the Australian Government adopt a national trajectory to increase social housing to 6 per cent of Australia's total housing stock by 2050, as an interim milestone toward a longer-term ambition of 10 per cent, with regular reporting on net additions and progress against assessed housing need.

Recommendation 3

That future Commonwealth social housing programs provide flexible funding and delivery pathways that can combine public land, grants, availability payments, concessional finance, planning contributions, private finance and community housing provider equity according to local circumstances.

Recommendation 4

That governments establish a consistent national outcomes and governance framework for social housing investment that measures not only homes delivered, but also income-based rent settings, housing quality, tenant experience, housing security, tenancy sustainment and access to community, services and opportunity.

Recommendation 5

That the Australian Government work with states and territories, through the implementation and future review of the National Agreement on Social Housing and Homelessness and its bilateral schedules, to strengthen joint planning between new social housing supply and appropriate support pathways for people who need them.

1. Social housing is essential infrastructure

Relevant 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.

A safe and stable home is the foundation from which people can build a life. Social housing supports people who are unlikely to secure an appropriate and secure home through the private rental market, including people experiencing homelessness, older people, people with disability, families under financial pressure and people whose housing needs are not well served by the market.

The value of social housing therefore extends beyond the housing system. Stable housing can support better physical and mental health, children's education, workforce participation, financial stability and connection to family, community and services. It can also reduce demand on crisis accommodation, hospitals, justice services and other costly emergency responses.

The wider service-system costs are substantial. NSW Government analysis, current at January 2025, found that the average cost to government over six years for a person accessing homelessness services was $186,000 - nearly four times the NSW population average. Only 9

per cent of these costs related to homelessness and housing services, demonstrating that the consequences of housing insecurity are borne largely across other government systems.

From SGCH's experience, housing outcomes and human outcomes are inseparable. Providing a home is essential, but the longer-term value depends on whether the home is safe, suitable and well located; whether services respond to the person's needs; and whether risks to the tenancy are identified early enough to prevent avoidable crisis.

More homes are urgently needed, but investment should also ensure those homes are shaped by tenant needs, designed for long-term use and connected to the services, transport, employment and community infrastructure that support participation in everyday life.

SGCH's independent biennial 2025 Customer Satisfaction Survey provides direct evidence of these outcomes. Of 1,792 respondents, 86 per cent said stable housing enabled them to focus on the future and what matters to them, 78 per cent said their quality of life had improved since becoming an SGCH tenant, and 85 per cent said their home was suitable to their circumstances. The survey also found that 82 per cent were satisfied with the condition of their home.

This impact is also reflected in SGCH's most recent operational data. During 2025–26, SGCH housed 163 customers whose previous housing status was recorded as homeless, demonstrating the direct role that additional social housing can play in providing a pathway out of homelessness.

SGCH social housing and Specialist Disability Housing (SDA) customers remain housed for an average of 7.64 years across the portfolio, reinforcing the role of social housing in providing sustained security.

2. Current investment is important, but Australia needs a permanent pipeline

Relevant terms 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.

(f) the benefits of a steady pipeline of social housing investment for the development of

Australia's modern construction industry.

SGCH welcomes renewed Commonwealth investment in social housing, including through the Housing Australia Future Fund. This investment is enabling projects that would not otherwise proceed and has helped bring governments, community housing providers, councils, financiers and delivery partners together around a shared objective.

However, social housing cannot be planned effectively through disconnected funding rounds. A stop-start approach creates uncertainty about what will be funded, when projects can proceed and whether delivery capability can be retained. It makes it more difficult for community housing providers to secure land, maintain viable project pipelines, build partnerships and make long-term workforce and investment decisions.

A permanent and predictable pipeline would improve both housing and industry outcomes. Greater certainty would allow delivery partners to plan across projects rather than one project at a time. It would support investment in skills, systems, supply chains and modern methods of construction. It would also give governments greater ability to coordinate land, planning, infrastructure, finance and procurement instead of assessing projects as isolated transactions.

Certainty does not mean funding every proposal or removing discipline from investment decisions. It means creating a clear national direction, transparent program settings and a rolling pipeline against which capable providers and delivery partners can plan.

The pipeline should be additional to existing investment, rather than replacing current programs or shifting responsibility between levels of government. It should also include different funding pathways because social housing projects vary significantly by location, land value, scale, cohort and delivery model.

SGCH's current delivery pipeline illustrates both the impact of sustained investment and the capacity available to deliver more. As at 30 June 2026, SGCH had 599 homes under construction across New South Wales, Victoria and Queensland, had secured 596 homes through HAFF Round 1, and had submitted proposals for a further 691 homes through HAFF Rounds 2 and 3. A visible, rolling investment pipeline would help convert more of this capability and project preparation into completed homes.

3. Botany Road shows what aligned investment can achieve

The development at 338 Botany Road, Alexandria, provides a practical example of how different partners and funding sources can be brought together to deliver permanent social housing in a high-cost, well-connected location.

The project will deliver 111 homes, including 45 permanent social housing homes. The project is supported by the Australian Government through Housing Australia Future Fund Round 1 and by the City of Sydney, which sold the land to SGCH at a subsidised price. SGCH brings development capability, finance, long-term ownership and management.

The development is close to Green Square Station, employment, education, services and community infrastructure. It demonstrates that social housing can be delivered in locations where lower-income households would otherwise increasingly be excluded.

Botany Road also shows why delivery models should not be reduced to a choice between government delivery and community housing delivery. The project combines public policy, government funding, local government land support, institutional finance and the long-term stewardship of a regulated not-for-profit community housing provider. Each party contributes something different, and the result is greater than any partner could achieve alone.

The project took many years to reach construction. That experience demonstrates both what is possible and the cost of fragmented pathways. A more predictable funding pipeline, supported by coordinated decision-making across levels of government, would allow similar projects to move from concept to delivery more efficiently.

The development demonstrates how government investment, local government land and community housing capability can deliver well-located, high-quality social housing. The project will provide 111 homes, including 45 social housing homes, close to transport, employment and services, while targeting a minimum 7-star NatHERS rating.

4. Set a clear national destination, without oversimplifying delivery

Relevant 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.

SGCH supports Australian Community Housing's target of increasing social housing to 6 per cent of Australia's total housing stock by 2050, as an interim milestone toward a longer-term ambition of 10 per cent. A clear national target would create a common destination, support

accountability and allow governments and delivery partners to plan over a timeframe that reflects the complexity of housing development.

Reaching 6 per cent by 2050 would require sustained net additions to social housing over multiple investment cycles. The 10 per cent longer-term ambition recognises the depth of current and projected need. Progress should be supported by transparent interim milestones and annual reporting that accounts for new supply as well as losses, redevelopment and renewal of existing stock.

Australian Institute of Health and Welfare data shows that social housing accommodated 4.0 per cent of Australian households in 2025, down from 4.7 per cent in 2013, while more than 200,000 households remained on social housing waiting lists. Australian Community Housing modelling estimates that reaching a 6 per cent share for social and affordable housing by 2050 would require at least 510,000 additional homes and delivery of around 23,000 homes each year. While that modelling includes affordable housing, it demonstrates the scale and sustained pace of delivery required to reverse the decline in social housing's share of the national housing system.

A national target should guide the scale of investment, but it should not become a substitute for good delivery. Governments should continue to assess where homes are needed, which housing types are suitable, what support is required and which delivery model is best placed to achieve the intended outcome.

5. Measure success by tenant outcomes as well as delivery

Relevant terms of reference:

(a) the economic and social benefits of investment in social housing.

(h) appropriate governance and administrative arrangements to deliver social housing at a scale to meet current and future need.

Governments understandably track expenditure, approvals, commencements and completions. These measures are important, but they do not show whether social housing is achieving its intended purpose over time.

Social housing investment should also be assessed through outcomes that matter to tenants, including:

- housing security and tenancy sustainment;
- safety, suitability and accessibility;
- housing and maintenance quality;
- connection to transport, services, employment and community;
- tenant experience, voice and influence; and
- whether housing supports greater stability over time.

This does not require an overly complex reporting system or identical measures for every provider. It requires a consistent national framework, developed with tenants, governments and housing providers, that establishes the outcomes public investment is intended to achieve while allowing delivery partners to explain local context.

Tenant voice should inform the design of programs and projects from the outset, rather than being limited to satisfaction measurement after delivery. This is particularly important for people whose voices are less often heard, including people experiencing homelessness, people with disability, older people, culturally and linguistically diverse communities and Aboriginal and Torres Strait Islander peoples.

For SGCH, this means using tenant insight to shape housing, services and investment, supporting people to remain safely and sustainably housed, and assessing how delivery choices affect tenant outcomes. A national outcomes framework should embed these principles so that how social housing is delivered is considered alongside how many homes are delivered.

The 2025 Customer Satisfaction Survey also demonstrates the value of measuring customer voice alongside service performance. Eighty per cent of respondents were satisfied with tenant involvement, and 72 per cent agreed that their views were listened to and acted upon, two percentage points above benchmark. Both measures improved significantly compared with 2023.

SGCH uses customer, tenancy and service measures to understand performance and improve services, including customer satisfaction, tenancy sustainment, rent collection, arrears, service responsiveness, support coordination and exits following eviction or breach. This experience supports a consistent national framework that combines tenant voice with service and tenancy data to understand impact, improve delivery and clearly communicate outcomes.

SGCH's early-intervention approach includes use of a Vulnerability Assessment Tool, regular coordination of high-risk cases, prioritised home visits and warm referrals to specialist services. Together, these mechanisms help identify risks before they escalate and connect customers with the support needed to sustain their tenancy.

6. Connect housing with support where people need it

Relevant terms of reference:

(a) the economic and social benefits of investment in social housing.

(h) appropriate governance and administrative arrangements to deliver social housing at a scale to meet current and future need.

Increasing social housing supply is essential, but housing alone will not create sustainable outcomes for every tenant. For people with more complex needs, timely access to appropriate support can determine whether a tenancy is established and sustained.

Capital investment in new homes should therefore be planned alongside, not separately from, the support pathways people may need to remain safely housed. This is not an argument that every social housing tenant needs support, or that community housing providers should become support providers. Housing and support should be coordinated where needed while remaining functionally separate, preserving customer choice and avoiding support participation becoming a condition of housing.

States and territories retain primary responsibility for housing and homelessness service delivery. The Australian Government nevertheless has an important stewardship role through national agreements and funding arrangements. It can use the implementation and review of those arrangements to encourage stronger joint planning, shared accountability and earlier coordination between housing and service systems, particularly where new supply is intended for people exiting homelessness or other priority cohorts with identified support needs.

Better coordination would reduce the risk of new housing being delivered without the service capacity needed to support successful allocations and sustainable tenancies. It would also support earlier planning between housing providers, specialist homelessness services, health, disability, family and community services, rather than expecting those connections to be assembled after homes are completed.

Community housing providers should provide and sustain good housing, identify tenancy risks early and connect tenants with specialist services where they choose and need them. This role

depends on governments funding and coordinating appropriate support pathways while maintaining a clear functional separation between housing and support.

The 2025 Customer Satisfaction Survey provides evidence that coordinated referral and support pathways can work well when they are available. Among respondents who had accessed SGCH support coordination, 78 per cent were satisfied that the referral was suitable and 79 per cent were satisfied with the overall quality of support coordination. These results represented statistically significant improvements of 20 and 13 percentage points respectively since 2023.

The scale and diversity of need also reinforces why housing providers cannot deliver these outcomes alone. As at 30 June 2026, SGCH worked with 31 support agencies and recorded 595 active support coordination cases during 2025–26. The most common presenting issues included rent arrears, mental health, medical needs, hoarding and squalor, and financial difficulty. This experience supports earlier joint planning and adequately funded referral pathways across housing and service systems.

Case study: Keeping a family together

SGCH recently housed three siblings who were at risk of homelessness after their previous living arrangements became unsafe ad unsuitable. Remaining together was critically important to the siblings, helping preserve their family bond and important emotional, cultural and support connections.

SGCH offered the siblings a permanent home and worked with external partners to establish ongoing wrap-around support, including cultural support, furniture assistance and SGCH support coordination. This outcome demonstrates how stable housing, combined with coordinated support services, can prevent homelessness, keep families together and provide a foundation for long-term stability and wellbeing.

Another practical example is SGCH's Northern Sydney rough sleeper case-coordination model. SGCH acts as the backbone organisation, bringing together housing providers, local councils, NSW Health, police, Mission Australia, CatholicCare and other specialist services to coordinate assertive outreach, health assessment, access to housing and ongoing support. The model demonstrates how clearly defined coordination can connect housing and specialist capability.

Conclusion

Australia has an opportunity to move from periodic social housing initiatives to a long-term national system capable of delivering at the scale needed.

The foundations are already visible. Renewed Commonwealth investment, capable state and territory agencies, regulated community housing providers, local government partnerships and growing interest from institutional investors can be brought together to deliver permanent social housing and stronger communities.

What is now needed is greater certainty and coordination: a clear national destination, a permanent investment pipeline, alignment between housing and support where needed, flexible delivery models and accountability for the outcomes achieved for tenants.

SGCH's delivery experience supports five priorities: a permanent investment pipeline, a clear national target, flexible funding and delivery pathways, an outcomes and governance framework centred on tenants, and stronger planning between new supply and support services. Together, these reforms would improve funding certainty, coordinate government decisions and ensure social housing investment delivers enduring public value.

SGCH's experience at Botany Road shows what aligned policy, land, funding, finance and community housing capability can achieve. With a predictable pipeline and fit-for-purpose

governance, projects like this can become part of a sustained national program rather than hard-won exceptions.

Should you wish to discuss our submission further, please contact Debi Marriott-Lavery, CEO at Debi.Marriott-Lavery@sgch.com.au We thank the Committee for its consideration.