Shelter
NEW SOUTH WALES



Shelter NSW Platform 2027 State Election

Homes First:
The Test for NSW's Next Government

SEPTEMBER 2026

INTRODUCTION

Secure, affordable, adequate housing is at the foundation of everything we do. Housing is a basic human need, a human right, and an essential service. It can also be thought of as essential economic infrastructure, and as an infrastructure of care. It must be recognised as such in policy and legislation.

In this 2027 NSW State Election Platform, **'Homes First: The Test for NSW's Next Government'**, Shelter NSW once again asks the future NSW Government to commit to the real solutions to the housing crisis, from building back our social housing safety net, and preventing and addressing homelessness, to making renting a fair, secure, and realistic long-term housing option, and building the homes that we need, for now, and for the future.

The next NSW Government must demonstrate that it truly cares about addressing the housing crisis and improving housing outcomes for people living on lower incomes beyond individual announcements. Ensuring access to good housing for all; housing that is affordable, secure, accessible, well-designed, healthy, and appropriate for the people who live in it, must be one of its ongoing core objectives.

It should be abundantly clear, by now, that an under-regulated private market – fuelled by speculative investment – is fundamentally unable to deliver decent homes for everyone. While the last three budgets have included some NSW Government investment to address the housing crisis – including the record investment of $6.6 billion from the 'Building Homes for NSW' package – they still have fallen short of what is truly needed to address decades of under-investment, especially in social housing.

Shelter NSW's 2027 election platform should surprise no one. It is not meant to.

Time and time again, we continue to ask all political parties and members of parliament to commit to implementing the real long-term solutions to fix the housing system. Ensuring housing security and ending homelessness will require sustained ambition and commitment. Paying attention to what is purely 'politically realistic' or only acknowledging one-off 'pilot projects' will not ensure we build the secure housing system we need.

Shelter NSW asks for what is needed.

This election platform builds on decades of expertise and experience with the whole of the NSW housing system. It brings together the needs, challenges, and aspirations of our individual and organisational members, and proposes a new, ambitious approach to make serious progress towards housing justice.

THE PEOPLE WE REPRESENT

Shelter NSW focuses primarily on the housing needs and aspirations of people living on lower incomes in advocating for our vision of a 'secure home for all'.

We represent close to 200 organisational and individual members who care about housing justice; from community housing providers to neighbourhood centres and specialist homelessness services, social housing tenants to policy professionals, academics, and beyond to building and property industry representatives.

A CALL TO ACTION AND PROPOSAL FOR CHANGE

This election platform is meant both as a call to action and a practical proposal to fix the housing system.

Homelessness and housing insecurity, at their core, are examples of systems failure, compounded by a lack of political will. It is time for the NSW Government to take more decisive action and implement the systemic solutions needed to address these issues and their significant impact on people facing disadvantage across our state.

If not now, then when?

AT A GLANCE: FIXING NSW'S HOUSING SYSTEM

The Big Social Housing Rebuild

- Deliver at least 5,000 new social housing dwellings per year by investing at least $2 billion per year in construction and acquisition.
- Maintain, upgrade and retrofit existing social housing stock by investing $600 million in energy efficiency upgrades.
- Make better use of government land by delivering at least 30% social housing on public land and allowing Homes NSW to access free or discounted government land.
- Expand the supply of culturally appropriate housing across NSW in partnership with Aboriginal communities.

Stable Homes, Fair Rents

- Protect renters from 'evictions by rent increase' by creating a threshold above which landlords must show cause.
- Move towards better regulation of the quantum of rent increases, led by the Rental Commissioner.
- Expand tenancy protections to boarders and lodgers.
- Create a 'Rental Hardship Scheme'.
- Implement mandatory minimum energy efficiency standards for rental properties.
- Better regulate short term and holiday rental accommodation.

No One Left Without A Home

- Increase baseline funding for Specialist Homelessness Services by at least 50 per cent to ensure services can meet growing demand and continue delivering early intervention, crisis response and housing support.
- Fund a permanent 'Housing First' program with at least $70 million per year to deliver permanent housing with wrap-around support for people with complex needs.
- Invest $180 million for supported housing models for young people providing integrated housing, education, and employment support.
- Increase funding for the Tenants' Advice and Advocacy Program by $10.46 million per year, bringing total annual funding to $27.3 million.

Homes for Today and Tomorrow

- Ensure genuinely affordable housing, in perpetuity, by mandating income-based rents.
- Review and strengthen planning provisions to protect existing low-cost rental housing, including boarding houses.
- Invest $250 million in an Accessible Social Housing Upgrade Program to modify suitable social housing properties with accessibility improvements.
- Strengthen apartment design standards to increase the supply of family-friendly homes.
- Implement the National Construction Code 2022 accessibility provisions without further delay, requiring all new homes in NSW to be accessible and adaptable for people at every stage of life.

THE BIG SOCIAL HOUSING REBUILD

New South Wales is one of the world's wealthiest jurisdictions. Yet we continue to witness thousands of people in poverty after housing costs and walk past the thousands of people in desperate need of a home, as if this were a problem that cannot be solved.

Shelter NSW has urged all levels of government to take more decisive action on the housing crisis by investing at greater scale in new social housing for well over two decades. We ask again that the NSW Government invest in social housing at the level warranted by the severity of the housing crisis.

For generations, social housing has provided a vital safety net for people who cannot access or sustain housing in the private market. Social housing is the foundation of a fair housing system, providing secure, affordable homes for people living on lower incomes, older people, people with disability, women and children escaping domestic violence, and others facing barriers to housing. Yet, despite a growing need, decades of underinvestment in new stock and poor maintenance of existing stock have allowed NSW's social housing system to shrink to historically low levels.

Today, in NSW, social housing is in crisis. Social housing stock makes up less than 4 per cent of homes. The 163,000 social housing dwellings in NSW are not enough[1] – especially with a growing population – to meet community need. Our social housing system is increasingly unable to function as an effective safety net, let alone as a market stabiliser and public good delivering benefits far beyond the households that live in it. More than 70,000 households are waiting for assistance as of 31 May 2026,[2] often facing waits from five to over ten years, while even more people are pushed into housing stress, overcrowding, insecure accommodation and homelessness. The number of people waiting for housing support is growing rapidly, and most people on the 'general waiting list' have close to no chance of ever getting a social housing home, unless governments act rapidly.

We must choose a different path.

Recent investments by the NSW Government are welcome and demonstrate a renewed commitment to social housing after years of underinvestment. But clearer targets are missing in action. And one-off funding announcements and short-term programs will not reverse a problem that has been decades in the making. Between 2023 and 2025 – and while exact numbers of net additional dwellings are hard to determine – 2,000 dwellings at most have been added to NSW social housing stock.[4]

Number of new social housing dwellings as a percentage of total new housing supply[3]



Restoring the social housing safety net requires a sustained, long-term rebuilding effort on a scale not seen in generations. We must rebuild the social housing system so that it once again provides a genuine option for those who need it most, and beyond this, a genuine alternative for people who have difficulties meeting their housing needs in the private market.

Shelter NSW is calling for a Big Social Housing Rebuild.

This requires an objective first. We ask that the future NSW Government commit to rebuilding social housing stock to a minimum of 5% of all dwellings by 2031. After this, we must embark on the 'road to 10%' to rebuild a meaningful housing safety net and the beginning of a genuine alternative to the private market, with a commitment to achieve this goal by 2045.

Rebuilding social housing will reduce homelessness, relieve pressure on the private rental market, create local jobs for decades to come, improve health and wellbeing outcomes, and strengthen the resilience of communities across the state.

Shelter NSW asks the future NSW Government to commit to:

- **Delivering at least 5,000 new social housing dwellings per year, by investing at least $2 billion per year in construction and acquisition,** until stock represents 10 per cent of all homes in NSW.
- **Maintaining, upgrading and retrofitting existing social housing stock** by investing $600 million in energy efficiency and accessibility upgrades as well as major repairs of ageing properties.
- **Making better use of government land for social housing.** Shelter NSW asks the future NSW Government to recommit to (a) delivering at least 30% social housing on every government-owned site earmarked for development of residential housing – with additional genuinely affordable housing commitments, e.g. 20% – and (b) 'public housing on public land', meaning that no redevelopment will result in a net loss of public housing floor space. This must include changes to the Government Property Framework so that Homes NSW can access free or significantly discounted well-located government land; a crucial enabling policy to achieve the 5,000 new social housing dwellings per year target.
- **Expanding the supply of culturally appropriate Aboriginal housing** across NSW, in partnership with Aboriginal communities, through direct investment in Aboriginal Community Housing Providers (ACHPs) and the Aboriginal Housing Office. Aboriginal housing policy must support the transfer of housing assets, land and development opportunities to Aboriginal community-controlled organisations. The future NSW Government should also consider the establishment of a dedicated Aboriginal Housing Growth Fund to support ACHPs to acquire land, build homes and grow their housing portfolios.

> **"Behind the statistics are the lives of real people, struggling every day to survive, forced to live on the street, in the bush, in their vehicles, to stay in violent or abusive domestic and family situations. The future NSW Government must not fail to provide them with the housing they need."**

[1] Australian Institute of Health and Welfare, ***Housing Assistance in Australia 2026*** (Web Report, 23 June 2026) 'Social housing dwellings', Table DWELLINGS.2.

[2] Department of Communities and Justice (NSW), ***Social Housing Waiting List Data*** (Web Page, 2026).

[3] Dr David Lilley, ***The Genealogy of the NSW Social Housing Crisis*** (Presentation, Australian Housing Research Consortium, University of Sydney, 20 February 2025).

[4] Department of Communities and Justice (NSW), ***Number of Social Housing Dwellings*** (Data.NSW Dataset); Department of Planning, Housing and Infrastructure (NSW), Building Homes for NSW (Web Page).

STABLE HOMES, FAIR RENTS: A CALL FOR A MODERN RENTAL SYSTEM

Housing, like access to energy and water, is a basic human need. It should be regulated as an essential service. But for the millions of people who rent their home in the NSW private market, access to a stable, safe and quality home, at a fair rent, continues to be the 'luck of the draw'.

Tenancy regulation in NSW has come a long way in the last few years. Long fought for, critical changes to tenancy legislation to ensure transparency and accountability around evictions have now been secured. The importance of having clear, prescribed grounds for landlords to terminate tenancies cannot be overstated. Without prescribed grounds for eviction, every other right tenants have at law is severely undermined. Other changes so that tenants can truly make a home, such as prescribed application processes for pets, are also important steps towards making renting fair.

But much remains to be done. Affordability pressures and rapidly increasing rents, rising far faster than incomes, continue to undermine housing security for renters.

More people rent, and they rent for longer. Around one-third of households now rent their home, while rates of home ownership have fallen among younger generations. Many households spend decades in the rental market, whether by choice or because ownership is out of reach, and a significant proportion will rent for life. Many of these households are doing it tough, and particularly those on lower incomes. Based on the 2021 Census, 35.5 per cent of NSW renter households were paying more than 30 per cent of their household income in rent.[5] This proportion is likely much higher for people living on lower incomes, leaving little of their income to pay for other essentials after housing costs.

People are renting while raising children, caring for family members, studying, working, approaching retirement and, increasingly, throughout retirement itself. Renting cannot be considered a marginal or transitional housing experience anymore.

The rental system must mature to reflect that reality, and so should legislation, support programs, and policies.

A modern rental system should provide more than protection from arbitrary eviction. It should give people confidence that they can put down roots in their community, enrol their children in local schools, maintain connections to work and support networks, and plan for the future without the constant fear of being priced out or forced to move. Stability, affordability and fairness should be treated as core features of a well-functioning housing system, not optional extras.

That means looking beyond the reforms already achieved and addressing the issues that continue to undermine housing security for renters. Rapid rent increases, gaps in protections for boarders and lodgers, the shortage of genuinely affordable rental housing, and weaknesses in the broader regulatory framework all continue to place pressure on households across NSW. As renting becomes long-term for more people, these challenges become more significant, not only for renters themselves, but for the health, productivity and cohesion of our communities.

Everyone in NSW should have access to a safe, secure, and affordable home. While we acknowledge significant progress, Shelter NSW is calling on the future NSW Government to take the next steps that we need, and deliver reforms ensuring renters enjoy security, affordability and dignity.

Shelter NSW asks the future NSW Government to commit to:

- **Protecting renters from 'evictions by rent increase'**. The future NSW Government should ensure landlords cannot circumvent eviction protections through excessive rent increases. While NSW legislation regulates the frequency of rent increases, it does not currently regulate the amount. Shelter NSW proposes the creation of a 10% threshold above which a proposed rent increase would be presumed unreasonable, as well as a maximum cumulative increase over three years.[6] Landlords proposing rent increases above this threshold would be required to show cause.





- **Moving towards better regulation of the quantum of rent increases by supporting the Rental Commissioner to investigate options for reform or initiating a parliamentary inquiry.** Shelter NSW would support developing a statutory benchmark for rent increases linked to CPI or the Wage Price Index (WPI), with increases above the benchmark permitted where landlords can demonstrate objective and reasonable grounds (e.g. accessibility or energy efficiency upgrades well above legislative requirements, other significant amenity improvements, adjustment following a long period of charging significantly below market rent).
- **Expanding tenancy protections to boarders and lodgers.** We ask the future NSW Government to commit to passing the new Shared Accommodation Act within its first year of government, with a particular focus on ensuring boarders and lodgers enjoy basic occupancy rights and protections, including prescribed grounds for evictions and adequate minimum notice periods, reasonable rent increase protections (as above) and access to dispute resolution.
- **Supporting 'Healthy Homes for Renters' through mandatory minimum energy efficiency standards for rental properties.** As housing costs continue to rise, improving the quality and efficiency of rental homes is a practical cost-of-living measure that benefits both tenants and the broader community, reducing energy bills, supporting health and wellbeing, and protecting renters from extreme heat and cold. These standards must be ambitious, performance-based, and include transparency and accountability mechanisms such as random compliance checks and mandatory disclosure at point of advertising and leasing.
- **Creating a 'Rental Hardship Scheme'.** Similarly to other essential services, there must be hardship provisions to support stable homes for renters and prevent homelessness. Shelter NSW proposes to redesign and expand existing programs such as Rentstart & Tenancy Assistance to provide more universal – but still means tested – support to people who rent their home. The NSW Rental Hardship Scheme would provide people struggling to pay their rent with advice and support, assist renters and landlords to negotiate payment plans, and in limited circumstances, provide no-interest loans for people to pay their rent for a specific period while they get back on their feet. Such a scheme can be thought of as mandatory insurance for landlords, ensuring that they will receive rent payments even when tenants are struggling, and should be financed as such. We also propose that the scheme functions as a guarantee for people struggling to secure a rental home, with the relevant government agency acting as a rental guarantor for eligible cohorts facing discrimination or other barriers to secure housing.
- **Better regulation of short-term rental accommodation,** balancing long-term private rental stock with the visitor economy. Implement a permit system for short-term rental accommodation, with potential density and night caps informed by local vacancy rates. The introduction of a data-sharing arrangement akin to Tasmania's *Short Stay Accommodation Act* 2019 can support compliance and oversight with the relevant agencies resourced to enforce more effective regulation.

[5]Australian Bureau of Statistics, 2021 Census All persons QuickStats: New South Wales (Web Page, 2022) 'Rent weekly payments'.

[6] We propose the creation of an absolute rather than CPI based threshold for ease of implementation, consumers' clear understanding, and as an inflation control and cost of living relief measure in high inflation contexts.

NO ONE LEFT WITHOUT A HOME

Homelessness is the starkest manifestation of the shortcomings of the NSW housing system.

In a state as prosperous as New South Wales, no one should be experiencing homelessness. Advocates and community organisations know what is required to end homelessness. The future NSW Government – like the current one and those before it – will be remembered for the choices it makes about homelessness, including whether it decides to invest adequately in both response and prevention.

Housing affordability continues to deteriorate across NSW, causing a growing number of people to experience severe housing insecurity or homelessness. Vacancy rates remain critically low, rents have risen well beyond wage growth, and the shortage of social and affordable housing continues to deepen. As a result, more people are reaching breaking point. Since 2020, the number of people sleeping rough in NSW has increased by around 75 per cent, while Specialist Homelessness Services (SHS) are supporting growing numbers of people they cannot find permanent housing for, because it is simply unavailable. As expressed by a SHS worker in an AHURI research report, "The most traumatic part of the job is dealing with Housing. It's like being on a battlefront."[7]

The people most affected are those on lower incomes or otherwise facing disadvantage. Women and children escaping family and domestic violence, Aboriginal and Torres Strait Islander peoples, children and young people, older people, and people living with disability continue to be disproportionately represented among people experiencing homelessness. The housing system – including the private market and government programs – is failing them.

Based on 2021 Census data, there were 35,011 people experiencing homelessness in NSW. 2,308 people were counted sleeping rough across New South Wales in the 2026 NSW Statewide Street Count, which is likely to be a significant undercount as many rough sleepers hide away from public view.[8] In 2024–2025, Specialist Homelessness Services supported close to 68,000 people,[9] showing both the scale of the challenge across NSW and the limitations of any single measure. Children, young people and Aboriginal and Torres Strait Islander peoples are over-represented in people experiencing homelessness. Around one third of people experiencing homelessness are employed, pointing to the systemic origins of homelessness rather than the debunked narrative of individual 'failure', though individual risk factors such as mental health conditions or substance use do exist, particularly amongst people experiencing chronic homelessness.

Specialist Homelessness Services – many of which are Shelter NSW members – continue to deliver extraordinary support to people in crisis, despite growing demand and years of underinvestment. Every day, they support people escaping violence, help young people reconnect with education and employment, and assist people sleeping rough into permanent housing. This essential work reduces pressure on hospitals, police, courts and child protection services while helping thousands of people avoid the trauma and compounding negative impacts of prolonged homelessness. They are one of the state's most effective forms of early intervention.

But homelessness services cannot solve the housing crisis on their own.

No homelessness service can permanently house someone if there are no affordable homes to move into. No amount of crisis funding can compensate for decades of underinvestment in social housing or for a private rental market increasingly out of reach for people living on lower incomes.



The NSW Government has committed to ending homelessness across the state in the 2025–2035 Homelessness Strategy, ensuring that when homelessness does occur, it is rare, brief and non-recurring. To achieve this, the future NSW Government must choose to invest adequately in both preventing and responding to homelessness.

This means strengthening and transforming the entire homelessness response. It means adequately funding SHS through an increase of at least 50% in base funding so that they can meet growing demand. It means implementing 'Housing First' properly and consistently, by investing in programs for people with high and complex needs to access permanent housing with wrap-around support services. It means strengthening the capacity of independent peak bodies through sustainable, long-term funding arrangements that support evidence-based policy development, sector collaboration and constructive engagement with government, the community, and industry. It means building and operating more supported housing models – such as Youth Foyers – and specialised information and support services, for example for older people, to help all NSW residents avoid lifelong experiences of homelessness and housing insecurity, and support older people in a peaceful, healthy retirement. It means investing in tenants' advice and advocacy services, and other specialised services that keep people housed before a crisis occurs.

In addition to serious impacts on tenants, evictions have a significant direct cost to the NSW economy. NSW Treasury and the NSW Productivity Commission estimate that over 23,000 renting households are forced to move each year, resulting in total direct costs of $116 million per year, or around $5,000 per forced move.[10]

In 2021 and 2022, Tenants Advice & Advocacy Services prevented eviction in 5,845 cases.[11] Investing in the Tenants Advice and Advocacy Program is a 'no-brainer' that prevents significant hardship to people at risk of homelessness and saves money overall for government services and the economy.

The NSW Government has rightly recognised prevention and Housing First as guiding principles of its long-term approach to homelessness responses. The next step is to match those principles with sustained investment. Shelter NSW is calling on the future NSW Government to strengthen homelessness prevention, expand proven housing and support programs, and ensure that no one is left without the support or housing they need.

Shelter NSW asks the future NSW Government to commit to:

- **Increasing baseline funding for Specialist Homelessness Services by at least 50 per cent, providing an additional $160 million per year** to ensure services can meet growing demand and continue delivering early intervention, crisis response and housing support.
- **Funding a permanent 'Housing First' program with at least $70 million per year** to deliver permanent housing with wrap-around support, based on the 'Common Ground' model, for people with complex needs experiencing chronic homelessness.
- **Investing $180 million for supported housing models for young people, such as Youth Foyers** (including in regional NSW), providing integrated housing, education and employment support to young people at risk of homelessness.
- **Increasing funding for the Tenants' Advice and Advocacy Program by $10.46 million per year, bringing total annual funding to $27.3 million**, so services – both general and for Aboriginal and Torres Strait Islander people – can continue preventing evictions and helping renters resolve tenancy issues before they result in homelessness.[12]

[7] Wendy Stone et al, Workplace Trauma on the Social Housing and Homelessness Frontline (AHURI Final Report No 455, Australian Housing and Urban Research Institute, 2026).

[8] Homes NSW, 2026 NSW Street Count Results (Technical Paper, 21 May 2026).

[9] Australian Institute of Health and Welfare, Specialist Homelessness Services 2024–25: New South Wales (Fact Sheet, 2025).

[10] NSW Productivity Commission, Kickstarting the Productivity Conversation (Report, October 2019) 45.

[11] Tenants' Union of NSW, Tenants' Advice and Advocacy Program: Funding Request (December 2024) 4.

[12] Tenants' Union of NSW, Pre-Budget Submission: NSW 2026–27 (Pre-Budget Submission, December 2025) 5–6.





HOMES FOR TODAY AND TOMORROW

Over the coming decades, hundreds of thousands of new homes will be built across our cities and regions to accommodate a growing population. But good planning and housing policy was never simply about building more homes. The challenge our planning system and policy framework must meet is to ensure the homes we build are well located, accessible, well-designed and capable of meeting the needs of the people who will live in them throughout their lives and for generations to come.

Homes must meet people's needs, now and in the future. Whether someone is raising a family, living with disability, ageing in place or simply trying to remain connected to their community, the quality and design of housing shapes health, wellbeing and quality of life.

NSW has made important progress in recent years through planning reforms that seek to increase housing supply and support more diverse forms of housing. Those reforms recognise the scale of the housing challenge facing the state. But the next step is to ensure that new housing also supports health and wellbeing, ageing in place, and delivers lasting value as both economic infrastructure and infrastructure of care.

Homes built today will shape our communities for decades. We cannot afford to repeat past mistakes by delivering housing that is inaccessible, unaffordable for the people who need it most, or poorly designed.

Affordable housing should remain affordable long after it is built. Public investment and planning incentives should create permanent community assets rather than temporary affordability outcomes that disappear after a limited period.

At the same time, new homes should be designed so that people can continue living in them as they age, experience disability or other changes in their circumstances. Accessible and adaptable housing benefits everyone: not only people with disability, but older people, families with young children, carers and people recovering from illness or injury.

Building better homes also means building better neighbourhoods. Families should be able to choose well-designed apartments close to jobs, schools and public transport without compromising on space, liveability or access to green space. Higher density communities should be places where people can put down roots, raise children and remain throughout different stages of life.

The decisions made today will shape NSW's housing system for generations. Shelter NSW is calling on the future NSW Government to strengthen planning and housing policy so that every new home contributes to a more inclusive, affordable and liveable state.

- **Ensuring genuinely affordable housing, in perpetuity**. The NSW Affordable Housing Ministerial Guidelines must be amended so that rental affordable housing delivered through planning schemes and agreements, or direct government investment, remains affordable in perpetuity and is allocated and rented using income-based rent-setting models, to a mix of very low-, low- and moderate-income households, at a maximum of 30% of their income or 74.9% of market rent, whichever is lower.
- **Reviewing and strengthening planning provisions to protect existing low-cost rental housing**, including boarding houses, from redevelopment and ensure that any unavoidable loss is appropriately mitigated through replacement housing or contributions sufficient to replace lost housing locally.
- **Investing $250 million in an Accessible Social Housing Upgrade Program** to modify suitable social housing properties identified through a comprehensive accessibility audit, with accessibility improvements such as step-free and lift access, accessible bathrooms, wider doorways and other home modifications, enabling more people with disability and older people to live independently and age in place.
- **Strengthening apartment design standards to increase the supply of family-friendly homes**, ensuring new developments include a greater diversity of dwelling sizes and layouts that meet the needs of families throughout different stages of life, by amending the *State Environmental Planning Policy* (Housing) 2021 and the *Apartment Design Guide*.
- **Implementing the *National Construction Code 2022* accessibility provisions without further delay by requiring all new homes in NSW to meet the Livable Housing Design Standard**, ensuring the homes built today are accessible, adaptable and suitable for people at every stage of life, while reducing future demand for costly home modifications and improving the long-term suitability of the state's housing stock.

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