



NATIONAL
SHELTER

2024
2025

IMPACT REPORT

ACKNOWLEDGMENT OF COUNTRY

National Shelter acknowledges the Traditional Custodians of Country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples.

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The state of housing continues to be a tumultuous story.

Private rental data showing a 47% lift in the average new tenancy price compared to the prior five years, and that 73% of renters had increases forced on them in the year to April 2025 – the story continues to unfold.

Yet as the challenges for renters move, so have changes in legislations, and the sector can feel confident that its decades of hard-work are paying off. I'm pleased to present my report for the 2024 / 2025 financial year, and our actions right through to this December 2025.

Housing remained not only a major but arguably THE election issue leading up to the 2025 ballot.

After May's election, we saw a renewed Commonwealth commitment with changes in the machinery of Government for a Better Deal for Renters by changing where responsibility for renters sits. Harmonising the laws and taking a national lens, the responsibility moved from social services over to Treasury.

Another defining moment was the hard-won passage of the Housing Australia Future Fund (HAFF) and its enabling legislation in October 2024. Other areas that were rigorously debated and ultimately passed were Build to Rent reform, assistance for social housing tenants with energy upgrades, an additional Social Housing Accelerator Fund, direct homelessness funding, and more for local councils in addition to the increased role of Housing Australia.

Josh Burns' appointment as Special Envoy for Housing and Homelessness demonstrates parliamentary commitment and we were honoured to host his first public engagement.

Closer to home, National Shelter had transitions in executive leadership.

My deepest thanks go to Emma Greenhalgh for her exceptional work, which set the tone as she concluded in October and we welcomed Karen Walsh as Interim CEO. Karen's focus and dedication through the year's remaining six months kept our crucial momentum going strong, and I'm pleased that Karen continues to lead National Shelter key policy and strategic initiatives and collaborative advocacy as an external consultant.

Throughout this period, the Executive team, Jackson Hills, Kath Snell, Annie Taylor, and Toby O'Connor gave their unwavering leadership and support. My sincere gratitude goes to Jackson Hills for stepping into the role of Deputy Chair and to Kath Snell for joining the Executive as Secretary. A very special thank you and acknowledgement of the pivotal role that Matilda Sutherland has played this year in supporting and coordinating the work of National Shelter in partnership with the Executive team and the Council.

We also sadly bid farewell to the longstanding ACT Shelter CEO and former Executive member, Travis Gilbert. As a member based, national body that would not exist without our collaborative spirit, I'd like to reiterate our strong commitment to First Nations Housing and our partnership with NATSIHA.

CHAIRPERSON'S REPORT

03

As a proud founding member of the Housing Analytics Lab, ensuring our advocacy is grounded in robust data and evidence, and our academic and research community partners secure this with us.

And a special shoutout to organisations outside our direct council membership who have been massive supporters, including ACOSS, Faith Housing Australia, Homelessness Australia, and the Foyer Foundation.

Our decades-long hard work is paying off. Our momentum is only getting stronger, and in recent months, the long-awaited green shoots, the first signs of improvements, have revealed themselves in certain regions.

To all our Council and associate members, your work is a beacon of hope and a force for tangible change in every community. Thank you for your passion, your persistence, and your profound commitment to the right to a secure home.

We have a long road ahead, but the sector's hard work is yielding a benefit to all Australians.

Warm Regards,

John Engeler
Chairperson



CEO & INTERIM CEO REPORT

03

Emma Greenhalgh - A Foundation for the Future (CEO 2022–2024)

It was my privilege to be CEO of National from 2022 to 2024. As National Shelter enters into its 50th year, leading the organisation is also being a steward and carrying the history of organisation. I am proud to have had that opportunity.

Key outcomes during my tenure in the 2024-25 financial year included:

Initiating the first annual report card on the status of rental regulations with National Association of Renters' Organisations (NARO) on the National Cabinet rental reforms to strengthen renters' rights across Australia. This report clearly demonstrated how poor some rental regulations in Australia were, and the importance of the need for jurisdictions to meet the benchmarks set by National Cabinet. The private rental market is a considerable and growing lifelong tenure in Australia and it is critical that the market is one that prevents homelessness and does not contribute to it.

Joining with the Property Council of Australia and the Community Housing Industry Association (CHIA) advocating to Federal Parliament on the amendments required to enhance the governments Build to Rent regulations. This saw changes in the legislation so that the tax incentives to large Build to Rent developments achieved at least 10% of affordable housing, with income-based rents capped at 75% of market rent. It also saw tenancy responses that went above and beyond current tenancy legislation including longer leases and banning no-cause evictions.

Continuing to advocate to government for sustainable funding for the organisation. There is no more critical time than right now to be at the table with federal government bringing forward the needs of low-income households, and working with key partners on how to repair the housing system.

Karen Walsh - Strategic Impact and Organisational Resilience (Interim CEO Dec 2024 – May 2025)

I stepped into the role of Interim CEO following the outstanding leadership of Emma Greenhalgh, who guided National Shelter with passion, focus, and professionalism. I am proud to have built on Emma's work and initiatives, bringing several of these to fruition during my tenure.

It is important to note that National Shelter has not received direct Government funding since 2014. As a result, our resources have been significantly stretched. During my tenure as Interim CEO, I was engaged on a part-time basis for two to three days per week.

Despite these constraints, National Shelter continued to deliver meaningful impact. This is a testament to the commitment and professionalism of the National Shelter Council members and their staff, who collectively ensured that our advocacy, partnerships, and policy influence remained strong. By pulling together, we demonstrated the resilience and unity of our federated model, proving that even under resource limitations, National Shelter can shape national housing and homelessness policy with authority and impact.

CEO & INTERIM CEO REPORT

03

I am honoured to present this report at a pivotal moment for housing and homelessness policy in Australia. The housing crisis continues to deepen, disproportionately affecting low-income households, women and children escaping domestic violence, people living with disability, First Nations peoples, and younger and older single households.

In light of the recent policy reforms and the significant investments and commitments made by the Commonwealth Government, there is a genuine sense of optimism about the future of housing in Australia. The coordinated efforts across all three levels of government, coupled with the involvement of multiple sectors, are expected to generate much-needed new housing supply and ensure a targeted approach to addressing the housing challenges faced by many Australians. This collaborative focus provides hope that the current situation will improve, leading to better outcomes for individuals and communities across the country.

Key highlights:

Driving Policy and Reform:

- Policy Priority Platform: Fixing the Housing System In collaboration with the National Council, member organisations, and stakeholders, National Shelter developed and implemented a comprehensive five-point Policy Priority Platform titled “Fix the Housing System”. This platform forms the foundation of National Shelter’s policy direction and ongoing advocacy efforts.

- Throughout its history, National Shelter has maintained a consistent call for a more ambitious and forward-thinking national housing agenda. The 2025 Policy Platform articulates five transformative priorities, each informed by decades of rigorous consultation, research, and evidence-based advocacy. These priorities are further strengthened by our recent submissions to the Economic Roundtable and the ACNC Commissioners Interpretation Statement on Housing Provision. These submissions underscored the substantial economic and social benefits of investing in housing, as well as the critical importance of trauma-informed and culturally respectful approaches to housing policy.

Other policy initiatives:

- Advanced joint initiatives such as the Build-to-Rent legislation, in partnership with the Property Council and Australian Community Housing.
- Engaged directly with housing and homelessness ministerial councils, ensuring our expertise shaped national policy conversations.
- Co-designed and delivered dashboards and analytic products, including the Better Deal for Renters report card with NARO, providing powerful data sets to drive better program design and performance measures.
- Analysed and responded to major policy events, including federal budgets, advocating for necessary structural reform in the housing sector.
- Consistently reinforced the essential link between housing, health, and wellbeing, embedding housing into broader economic and social frameworks.

CEO & INTERIM CEO REPORT

03

Evidence, Research and Advocacy:

- Highlighted crucial research such as Rights at Risk: Rising Rents and Repercussions – The Experience of Renting in Australia.
- Elevated the Rental Affordability Index as the nation's key metric and mirror on the state of the housing crisis, driving significant media exposure in both 2024 and 2025
- Played a central role in establishing the Housing Analytics Lab, strengthening evidence-based policy through data, research, and lived experience.

Partnerships and Collective Action

Strengthening Partnerships for National Advocacy

National Shelter has deepened collaboration with key organisations, including the National Affordable Housing Alliance, Faith Housing Australia, Australian Community Housing, Homelessness Australia, and the National Aboriginal and Torres Strait Islander Housing Association. These partnerships have ensured joint national advocacy efforts across our collective member and stakeholder networks, amplifying our impact on housing policy and reform.

Founding Role in the National Affordable Housing Alliance

As a founding partner in the National Affordable Housing Alliance, National Shelter worked alongside industry and community peak bodies to drive reform and unlock new housing supply. This collaborative approach strengthens our capacity to influence policy and create positive change in the housing sector.

Unified Advocacy with Sector Leaders

Our partnerships with Australian Community Housing (formerly CHIA) and Homelessness Australia have enabled joint national advocacy and engagement. By working together, we ensure a unified voice on issues of housing justice and homelessness, representing the interests and experiences of our members and stakeholders at the national level.

- Actively supported campaigns with peer organisations, including The HomeTime Campaign, Everybody's Home, and Amplify events, amplifying the voices of those most affected by housing stress, housing precarity and homelessness.

Representation and Engagement

I was proud to represent National Shelter at key national forums, consultations and lead on submissions, including:

- The National Housing Supply and Affordability Council consultations
- The Australian Local Government Association Housing Forum at Parliament House
- Various Parliamentary Friends of Housing and Homelessness events
- Submission to the ACNC Commissioners Interpretation Statement on Housing Provision

These engagements ensured National Shelter's voice was heard at the highest levels of government and across diverse policy arenas.

CEO & INTERIM CEO REPORT

03

Looking Forward

National Shelter is not only a trusted voice in housing policy; it is a strategic partner in delivering the Commonwealth's reform agenda. With targeted investment, we will expand our reach, deepen our impact, and ensure strong advocacy for a fairer and more equitable housing system across Australia.

As an external consultant and strategic policy advisor, I am proud to continue supporting National Shelter's advocacy efforts and policy influence during this critical period of housing policy and systemic reform. My ongoing involvement aims to support National Shelter to maintain its capacity to contribute meaningfully to the national conversation on housing issues.

Looking ahead, we are hopeful for government funding that will enable us to sustain and expand our work. Continued support is vital for National Shelter to collaborate effectively in shaping policy, amplifying the voices of those with lived experience, and delivering meaningful impact across the entire housing continuum. This support will also empower National Shelter to assist the government in advancing its ambitious policy agenda for fairer and more equitable housing outcomes.



Karen Walsh

Interim CEO,

National Shelter December 2024 – May 2025,
and Strategic Policy Advisory



Emma Greenhalgh

National Shelter CEO

2022 - 2024

TREASURER'S REPORT

03

It is my pleasure to present National Shelter's 2023/24 financial year report.

The organisation recorded a surplus of \$35,168.96. Our earnings of \$158,102.24 represent a decrease from the prior year's \$190,631.13, yet the significant financial impact this year was our reduction in operational expenses. Total expenses were \$122,933.28, 43.7% reduction from 2022/24's expenditure of \$218,408.06.

Challenging decisions by the Board to reduce costs and yet maintain National Shelter's efficiency and impact in the sector, led to a decision to reduce the CEO position from full-time to part-time during the year.

Thanks to Karen and Emma's high-impact work, even on these reduced hours they led the team and continued to deliver vital research projects, instigate and led new progressive collaborations, and kept the impact of housing high in political and public discussions.

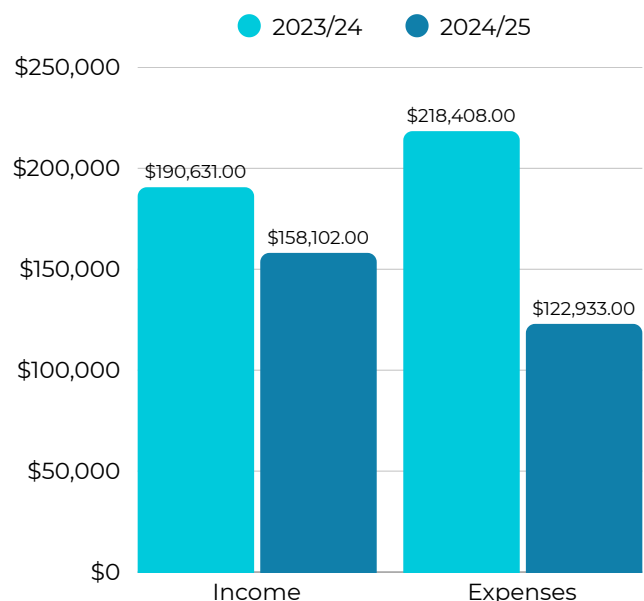
As of the end of the financial year, National Shelter's total equity stands at \$49,870.38. Our financial position is both sustainable as we move into the next financial year, and our liabilities are well placed as well.



As well as Karen and Emma, I'd like to thank our bookkeeper Kelley McGilvray for her professional and reliable management, my fellow executive colleagues for their collective oversight and governance of National Shelter's finances, and finally I thank the members for their continued support, which is vital to our success as an independent, housing peak body.

We look forward to building on this stable financial footing to further advance the interests of the housing sector in the coming year.

With Regards,
Annie Taylor
Treasurer





Jackson Hills and Professor Hal Pawson at book launch of "Housing Policy in Australia; A case for System Reform" *Second edition*

OUR PRINCIPLES

National Shelters' key principles underpin everything that we do:

- Housing is a human right
- Housing is to provide a home, not an avenue for wealth creation
- Housing should meet changing lifespan needs
- Housing should be safe and secure, within a fair and equal housing system

This impact report incorporates National Shelter's financial outcomes for the financial year 2024 / 2025, and our activities from July 2024 to December 2025.

WHO WE ARE

National Shelter is a non-government peak organisation that aims to improve housing access, affordability, appropriateness, safety and security for people on low incomes.

Since 1975, National Shelter has been a trusted voice working towards influencing government policy and action. We raise community awareness about housing issues and illuminate the experience of low-income households within Australia's housing system.

PURPOSE & VISION

National Shelter is driven by the vision of achieving an equitable and secure housing system for all low-income Australians. We realize this vision through action, primarily by advocating for and implementing five transformative priorities, including a legislated National Housing Plan and a long-term social housing pipeline, to deliver concrete outcomes for those most in need in partnership with all sectors.



Professor Peter Phibbs, Pattie Chugg, and John Engeler at Shelter Tas' 50th celebrations.

OUR NETWORK

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Authentic engagement and consultation are at the heart of National Shelter’s approach, which is strongly demonstrated by its governance. The National Shelter Council is a dynamic and diverse coalition comprising:

- State and Territory Shelter organisations
- Homelessness Australia
- Australian Community Housing (formerly Community Housing Industry Association (CHIA))
- National Association of Renters’ Organisations (NARO)
- Tenants’ Union representatives
- National Aboriginal Torres Strait Islander Housing Association (NATSIHA)
- The St Vincent de Paul Society
- Australian Housing Urban Research Institute
- Other national peak bodies and sector leaders on invitation and for specialised policy areas.

This structure ensures that National Shelter’s advocacy is grounded in lived experience, regional diversity, frontline expertise, and academic and research rigor. It enables a whole-of-system perspective, from homelessness services and community housing providers to tenant advocacy and urban planning.

This approach to collaboration is now seen as essential to building knowledge and capability, unlocking capital, scaling delivery, and ensuring equity across the housing continuum. The Council transforms National Shelter from a single peak body into a networked, consultative, and well-regarded peak, that can speak with authority and unity across Australia’s housing system. National Shelter is actively shaping the housing landscape by bridging sector expertise, community insight, and political engagement.



John Engeler, Karen Walsh, Corin Moffatt, Liz Cameron-Smith, Narelle Clay and Matt Collins.



Karen Walsh, John Engeler, Zachariah Matysek and Benjamin Thompson.

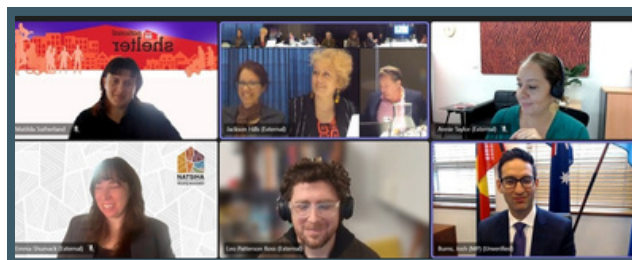
OUR IMPACT

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National Shelter's principles outlined above underpin everything we do.

At an operational level, we achieve our purpose through three main elements; education, active policy participation and facilitation at conference.

From July 2024 through to December 2025 our comprehensive activities were specifically designed and delivered to inspire and lead the systemic change essential for Australia's progression through its evolving housing crisis, ensuring our efforts directly inform and accelerate the delivery of effective national policy solutions.



Special Envoy for Social Housing and Homelessness, Josh Burns, at National Shelter Council Meeting in July 2025.

We work to four pillars;

- Policy Influence & Research
- Research and Data Driven Solutions
- Collaborative Engagement & Action
- Media and Advocacy



By consistently advocating in public and policy forums, we highlight that secure, equitable housing directly influences health, education, employment, and economic stability. Our work keeps the importance of housing central to policy decisions at all government levels.

OUR PILLARS

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POLICY INFLUENCE & RESEARCH

We lead initiatives that bring the sector together to forge a unified response to Australia's housing challenges. Together with government bodies, peak housing organisations, industry experts and people with lived experience we pool our shared knowledge and resources and ensure our collective efforts drive systemic housing policy, and build capacity.

COLLABORATIVE ENGAGEMENT & ACTION

Over five decades, we've built strong partnerships across all levels of government to ensure renters' perspectives shape housing policies for those facing insecurity and homelessness. We lead sector-wide initiatives with government, housing organizations, industry experts, and individuals with lived experience to drive effective policy and better outcomes for renters and vulnerable households.

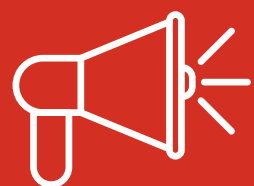


RESEARCH & DATA DRIVEN SOLUTIONS

To ensure we offer sustainable and effective solutions, we collaborate with leading experts, academics, and government bodies to bring together ideas to drive innovative policy and the necessary systemic reform.

MEDIA & ADVOCACY

We strategically leverage media and public platforms to amplify renters' and sector voices and raise awareness about critical housing issues, as well as evidence based responses and solutions. Through compelling storytelling, and proactive engagement with journalists, academics, policy makers and advocates, we drive the national conversation and build strong public support for systemic reform.



A PLATFORM FOR REFORM

POLICY INFLUENCE & RESEARCH

This year, we delivered a refreshed Policy Priorities Platform – underpinned by our principles and values, and developed in consultation with our member organisations and stakeholders.

Australia is in the midst of a housing crisis. Those who are the most adversely affected are living on low incomes, are younger or older and single, living with disability, are women and children escaping domestic violence, and are First Nations peoples.

We acknowledge the housing policies, commitment, and investment from the Commonwealth Government in recent years, but the national housing policy agenda needs to be much more ambitious and elevated to reflect a greater commitment to urgent action. There is still much to be done to address the housing, homelessness, and the affordability crisis.

National Shelter is well-positioned to work with Government and other stakeholders to shape a fair, sustainable and healthy housing system for all Australians. Our policy platform and priorities recognise the scale and complexity of the problems we must solve. Our priorities are informed by research, high-quality data and broad consultation underpinned by fifty years of national housing policy advocacy and influence. Our priorities are proactive, strategic and nationally focussed. They recognise that there are moderate asks, and short-term wins, while other solutions require significant investment and long-term commitment, which must be sustained beyond the limitations of electoral cycles.



2025 Policy Platform Priorities

A **Call to Action** to the Australian Government to

Fix the Housing Crisis

So that Australia has the
Decent Affordable Housing
it needs

A PLATFORM FOR REFORM

POLICY INFLUENCE & RESEARCH

National Shelter's 2025 Policy Platform outlines five transformative priorities:

1. Deliver a legislated National Housing and Homelessness Plan that contains targets, dedicated funding, commitments to investments and a clear plan for delivery and public reporting
2. Increase annual investment in delivery of a long term, social and affordable housing supply pipeline to \$2 billion per year, through the Housing Australia Future Fund (HAFF), or an alternative funding mechanism, leveraging State and private investment
3. Implement national minimum standards to guarantee fair and affordable rental protections, quality homes and a better deal for renters
4. Implement a package of tax reforms to ease the housing crisis, improve affordability for people on low and moderate incomes, and reduce inequality
5. Lead development of a National Framework for Inclusionary Zoning to generate a recurrent, sustainable supply of social and affordable housing in new developments

These priorities reflect extensive consultation across its member network and are informed by decades of policy development, research, and community engagement, and align with or compliment the policy positions of partner peak organisations and industry bodies.

We advocate for the essential need to incorporate housing into the broader picture of Australian economic and wellbeing frameworks. Our ongoing public voice and policy influence consistently reinforce the undeniable link between health and housing outcomes.

ECONOMIC REFORM ROUNDTABLE 2025

POLICY INFLUENCE & RESEARCH



NATIONAL SHELTER'S SUBMISSION
JULY 2025

Australia's collective productivity and economic resilience is conditional to the nation's housing crisis - not just those living on low incomes, or more vulnerable community members.

National Shelter contributed to the Economic Reform Roundtable with specifics on how to improve productivity, build economic resilience and to strengthening budget sustainability.

National Shelter advocated throughout the year for secure and affordable housing to be recognised as vital economic infrastructure in Australia. Our input at the Economic Reform Roundtable 2025 stressed coordinated reform in planning, tax, and investment to boost supply and affordability. We recommended targeted tax changes, more investment in social housing, a national short-term rental framework, and prioritising lived experience in policymaking.

- Under **Productivity**, we supported updates to planning, zoning, and data systems, and increased social infrastructure investment.
- For **Economic Resilience**, we called for better rental affordability, enhanced rent assistance, and technology-driven service improvements.
- On **Budget Sustainability**, we proposed tax reforms and reinvesting savings into affordable housing.

We also advocated for a unified national housing strategy, advocated for inclusion in policy design, and commitment to meeting housing targets.



John Engeler, Karen Walsh, Wendy Hayhurst, Mike Zorbas, Francesca Muskovic, Carmel Hourigan at the Property Council of Australia conference in Canberra.

NATIONAL SHELTER'S ADVOCACY ON COMMUNITY HOUSING LAW REFORM

POLICY INFLUENCE & RESEARCH

In 2025, National Shelter helped shape the Community Housing Providers (Adoption of National Law) Amendment Bill by submitting key recommendations to the Property Council of Australia. We advised on regulations to ensure tenant and provider interests—focusing on housing justice, equity, affordability, and system integrity.

Key Recommendations:

- Called for clear rules on funding agreements, including their application to existing contracts.
- Supported a "significant burden" test for CHPs with transparent benchmarks.
- Recommended expanding the Affordable Housing Register and requiring planning data at approval.
- Urged mandatory data sharing among developers, authorities, and the Registrar.
- Highlighted risks from separate AHM and CHP systems; recommended aligning standards and reporting.
- Advocated for improved tenant protections in audits, including opt-out options and appeal processes.
- Supported appeal mechanisms for Registrar decisions with accessible guidance.

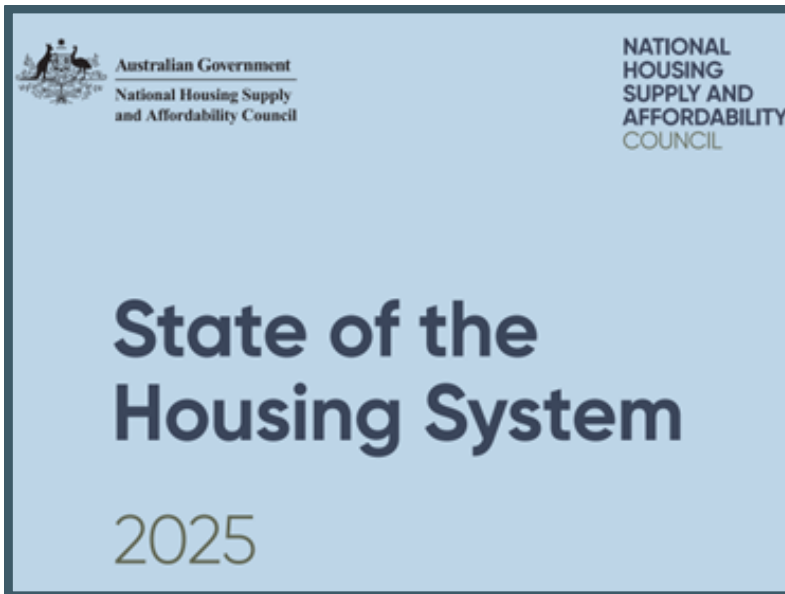
Strategic Priorities to PCA:

- Standardise AHM and CHP regulation.
- Improve data integrity and disclosure.
- Focus on tenant protection.
- Enhance financial and risk safeguards for CHPs.

National Shelter's involvement aimed to promote fairness, transparency, and tenant protection in community housing regulation for the benefit of both tenants and providers.

INVOLVEMENT WITH THE NATIONAL HOUSING SUPPLY AND AFFORDABILITY COUNCIL

POLICY INFLUENCE & RESEARCH



National Shelter contributed detailed evidence to the National Housing Supply and Affordability Council in 2024 and 2025, supporting reports on Australia's housing and homelessness issues. In 2025, we shaped the State of the Housing System report by providing sector insights and policy feedback, stressing the urgent need for increased investment in social and affordable housing. Our engagement strengthened the evidence base for housing reform and highlighted the importance of coordinated national action for renters, low-income households, and communities facing housing inequity.

ADDRESSING AUSTRALIAN SOCIAL AND AFFORDABLE HOUSING CHALLENGES AND SOLUTIONS

Invited by Bond University, National Shelter was invited to a Think-tank session which led to the creation of Bond's white paper on solutions to address the housing crisis



BUILD TO RENT LEGISLATION: UNLOCKING AFFORDABLE RENTAL HOUSING

COLLABORATIVE ENGAGEMENT & ACTION

In November 2024, the Australian Government enacted Build to Rent (BTR) legislation to boost secure, long-term rental housing. The law provides tax incentives for BTR developments that meet affordability and tenancy standards, aiming to increase investment in purpose-built rentals for moderate-income Australians.

The policy is projected to create up to 80,000 new rental homes in the next decade, including over 8,000 affordable units, with secure tenure and predictable rents for frontline workers, families, and older people. Initial affordability standards start in January 2025, prioritising access for moderate-income earners and essential workers; regulations were finalised in April 2025.

National Shelter, alongside the Property Council of Australia and CHIA, advocated for stronger affordability provisions within the legislation to address Australia's rental crisis and promote housing equity.

And in April 2025 the BTR Regulations were finalised.

"I am proud to share this exciting milestone for housing affordability in Australia. This week National Shelter, the Property Council of Australia and Community Housing Industry Association welcomed the introduction of new regulations aimed at unlocking 80,000 Build to Rent homes. These regulations are the result of tireless advocacy and collaboration, ensuring that Build to Rent not only delivers affordable housing but also integrates Community Housing Providers in tenant selection processes. This initiative strengthens the bond between the private sector and community housing, setting the stage for innovative partnerships that tackle housing challenges head-on."

Karen Walsh, LinkedIn, April 2025

BUILD TO RENT LEGISLATION: UNLOCKING AFFORDABLE RENTAL HOUSING

COLLABORATIVE ENGAGEMENT & ACTION

“This legislation is badly needed, especially for people on lower incomes. With the changes to reserve some affordable tenancies for people on low incomes, a good piece of legislation is now great,” said Karen Walsh. “Any day that gives people more housing security is a good day. The move to increase minimum lease term offers to five years is most welcome and National Shelter will continue work with CHIA, the Property Council and the government to finalise the approach to banning ‘no cause’ evictions,”

Karen Walsh, Joint Media Release, 1 April 2025.



John Engeler at the Build to Rent legislation announcement, November 2024.

Early in 2025, the National Shelter Council met face-to-face in Canberra to undertake strategic planning and to hear from key stakeholders who gave presentations on this full-day session.

Presenters included academics, Ministers, representatives from the private sector - such as Kerren Crosthwaite, the Acting Deputy Secretary for Housing at Treasury and Special Envoy for Social Housing and Homelessness Josh Burns.

POLICY INFLUENCE

COLLABORATIVE ENGAGEMENT & ACTION



Karen Walsh on the panel for Australian Local Government Association. Listening session on housing strategy in Canberra.



Karen Walsh with
Luke Gosling OAM MP.



National Shelter Council at a meeting in Canberra in July.

BRINGING INSIGHTS TO STRATEGIC POLICY

COLLABORATIVE ENGAGEMENT & ACTION



Clare O'Neil (Federal Minister for Housing), John Engeler, and Karen Walsh discussing National Shelter's policy platform.



National Shelter at the relaunch of the Parliamentary Friends of Cities, 47th Parliament, in Canberra, with Minister Clare O'Neil.

By collaborating with sector colleagues, such as Homelessness Australia, we're bringing the reality of life for Australia's renters directly to the Parliamentary tables.

Through strategic projects, including the Future of Cities initiative, we contribute our deep insights and support our partners in clearly presenting the significant social and economic impact that effectively addressing homelessness has on all Australians.

National Shelter was well represented at the Chifley Housing Forum hosted by The Member for Chifley, Ed Husic, with guest presenters from Housing Australia and Josh Burns Special Envoy for Social Housing and Homelessness .

Also in attendance were Australian Community Housing, Link Wentworth, The Mayor and CEO of Blacktown City Council and service providers from specialist services.



Karen Walsh and John Engeler with Ed Husic, Member for Chifley

CONFERENCES, FORUMS, FACILITATIONS, AND PANELS

COLLABORATIVE ENGAGEMENT & ACTION

AHURI'S NATIONAL HOMELESSNESS CONFERENCE 2024 & NATIONAL HOUSING CONFERENCE 2025

The AHURI National Housing Conference 2025 (Perth, 14-16 October) carried the theme “Time to Deliver”, focusing on evidence-based solutions to Australia’s housing crisis. It brought together over 1,000 delegates from government, industry, academia, and the community sector.

National Shelter played a prominent role, as a sponsor – and contributing leadership, advocacy, and sector insights across plenary and breakout sessions, ensuring that equity, affordability, and the voices of low-income households were central to the national housing and reform agenda.



National Shelter booth at AHURI conference 2025.



2024 AHURI Homelessness Conference with representatives from Shelters across the country.

CONFERENCES, FORUMS, FACILITATIONS, AND PANELS

COLLABORATIVE ENGAGEMENT & ACTION

HOUSING AND HOMELESSNESS FORUM

We undertake facilitation and MC roles like at the Housing and Homelessness Forum. This year, with approximately 350 attendees, we facilitated presentations and discussions among housing and housing support services most influential players.

This three-day event is designed to expand knowledge of policy pipelines, share data-driven insights, and strengthen essential working relationships across the sector.



John Engeler introducing Special Envoy for Social Housing and Homelessness, Josh Burns, in his first appearance in this new role.

CONFERENCES, FORUMS, FACILITATIONS, AND PANELS

COLLABORATIVE ENGAGEMENT & ACTION

MARCUS EVANS AFFORDABLE HOUSING PROJECTS CONFERENCE MALAYSIA

Knowledge sharing, gaining new insights, and learning from international delegates significantly enhances National Shelter's strategic capacity to influence policy. For instance, CEO Karen Walsh presented on sustainable finance, investment frameworks, and key policy levers crucial for successfully boosting affordable housing supply, and subsequently led a plenary discussion for senior housing officials from across the region.

CEDA HUMAN CITIES SUMMIT 2025

John Engeler presented at the CEDA Human Cities Summit 2025 in June, as an expert panellist in a high-level discussion on housing affordability and the importance of collaboration in creating inclusive, sustainable cities, sharing his expertise as both CEO of Shelter NSW and Chairperson of National Shelter.



Karen Walsh chaired the International Women's Day event hosted by ahi: in 2025, sponsored by National Shelter.

RIGHTS AT RISK; RISING RENTS & REPERCUSSIONS

RESEARCH & DATA DRIVEN SOLUTIONS

A collaboration of National Shelter and the National Association of Renters' Organisations, this 26th report by the ACOSS/UNSW Poverty and Inequality Partnership, outlays the true experience for renters across Australia.

Rights at Risk; Rising Rents & Repercussions.

The report surveyed 1,019 private sector renters nationally to understand how housing impacts their lives.

The 2025 *Rights at Risk* report reveals a private rental sector under acute strain, with median asking rents rising 47% over five years and 73% of existing tenants experiencing a rent increase in the past year.



- One-third of renters (34%) say a further 5% increase would be difficult or very difficult to afford, and half of all renters report their home needs repairs, including 10% requiring urgent work.
- Security remains fragile: only 51% feel secure against having to move, and
- just 42% feel able to assert their rights without fear of repercussions.
- Repair requests are particularly fraught, with:
 - 68% worried they would trigger a rent increase,
 - 56% fearing eviction, and
 - 52% concerned about blacklisting.

Disadvantaged groups—including unemployed renters, those with low education, and renters with disability—face significantly worse outcomes across affordability, security, and dwelling quality, underscoring the deepening inequities within Australia's rental market.

RENTAL AFFORDABILITY INDEX

RESEARCH & DATA DRIVEN SOLUTIONS

For a decade, the Rental Affordability Index (RAI) has served as the vital, evidence-based resource instrumental in shaping policy, advocacy, and public debate on rental affordability across Australia. This authoritative collation of rental trends, spanning cities and regions, spotlights the challenges renters face and drives the case for necessary reform.

Developed in collaboration with SGS Economics & Planning, the RAI offers enhanced data sources and analytic capabilities. It features granular, region-specific data, interactive mapping, digital briefings, and longitudinal insights that are crucial for government policy and planning.



Australia's rental affordability has finally stabilised in parts of the country after years of steep decline. It's the first hint of relief for many renters, but pressures remain high, especially for people on low and moderate incomes.

The Rental Affordability Index scores are based on median rental prices and the average income of renting households within a capital city or rest-of-state area. A score of 100 represents the point where the average household spends 30% of its income on rent, the critical threshold for housing stress. Lower scores indicate worse affordability.

This table from 2025 RAI depicts the national trends in metropolitan areas.

TABLE 12. NATIONAL RAI TRENDS – METROPOLITAN AREAS

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	1-year CAGR	2-year CAGR	3-year CAGR
Greater Sydney	103	103	105	107	106	103	108	116	128	130	120	104	99	100	1%	-2%	-6%
Greater	127	130	129	127	127	127	128	131	146	152	140	126	118	118	0%	-3%	-5%
Greater Brisbane	113	119	119	117	118	121	126	127	136	127	119	108	104	103	-2%	-3%	-5%
Greater Adelaide	109	112	115	113	120	124	122	121	127	126	118	109	101	101	0%	-4%	-5%
Greater Perth	105	104	106	115	126	139	145	147	152	132	124	112	98	94	-4%	-8%	-9%
Greater Hobart	111	116	110	112	115	111	111	107	113	105	102	104	108	106	-1%	1%	1%
ACT	118	122	131	133	129	134	130	124	130	132	121	124	128	133	4%	3%	3%

Source: SGS Economics and Planning, 2025

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RENTAL AFFORDABILITY INDEX 2024

RESEARCH & DATA DRIVEN SOLUTIONS

The 10th Rental Affordability Index (RAI) was published in November 2024, and in early 2025 the ABC published a series of media articles, including TV, radio, and print media, to analyse the trends and findings over the years.

Karen Walsh, Interim CEO of National Shelter, underscored the Rental Affordability Index findings as a stark reminder of the deepening housing crisis across Australia, and highlighted that rental stress is no longer confined to low-income households but is increasingly affecting key workers, families, and regional communities.

Karen framed rental affordability as a critical national infrastructure, essential for economic productivity and social equity. She noted that when households are forced to spend more than 30% of their income on rent, they face housing stress that undermines well-being, limits opportunity, and erodes community resilience.

Three key points emphasised by National Shelter in the media were:

- **Equity and Justice:** Rental stress disproportionately impacts Indigenous households, single parents, and those on low incomes, compounding disadvantage.
- **Regional Pressures:** Affordability is deteriorating fastest in regional centres, where incomes are lower and rental supply is constrained.
- **National Productivity:** Housing affordability is not just a social issue but a workforce challenge, with essential workers priced out of the communities they serve.

Karen called for urgent national action, including stronger investment in social and affordable housing, reforms to rental policy, and recognition of housing as a foundation for prosperity. She positioned the RAI as a vital evidence base for policymakers, urging governments to act decisively to reduce rental stress and build a fairer, more resilient housing system.



John Engeler and Senator David Pocock at the 2025 RAI briefing session in Canberra.



Rental Affordability Index Briefing, 2025.

RENTAL AFFORDABILITY INDEX 2025

RESEARCH & DATA DRIVEN SOLUTIONS

The 11th annual National Shelter-SGS Economics and Planning Rental Affordability Index, which compares rents with incomes, found that affordability in the past year has improved by 1% in Sydney and by 4% in Canberra, while remaining steady in Melbourne and Adelaide. Affordability declined by 1% in Hobart, by 2% in Brisbane, and by 4% in Perth. Affordability declined by 3% in regional Queensland and regional Tasmania, and by 5% in regional WA.



In 2025, the Rental Affordability Index includes Housing All Australians as a key partner, reflecting the critical role of business and public-private partnerships in addressing the nation's housing crisis.

A Briefing Session held at Parliament House in November 2025, coincided with the national launch of the RAI 2025, and Josh Burns, Special Envoy for Social Housing and Homelessness, introduced the briefing event to a room full of policymakers, sector leaders, and advocacy groups at Parliament House.

Within the first six days the Index had a remarkable 2,331 media mentions, translating to an estimated audience reach of 16.4 million.

“The rental crisis is persistent but green shoots are showing,” said John Engeler, National Shelter Chair.

The Federal Government has made vital steps towards turning this situation around, including delivering the Housing Australia Future Fund and committing to a Better Deal for Renters at National Cabinet. We’re already seeing the delivery of hundreds of homes under the HAFF, with thousands in the pipeline which will take pressure off the private rental market. We must now build on this momentum, including by expanding the construction of build-to-rent housing, to further improve affordability for renters.



Karen Walsh and Alison Byrnes, Federal Member for Cunningham, at Parliament House presenting the RAI report.

RENTAL AFFORDABILITY INDEX 2025



RESEARCH & DATA DRIVEN SOLUTIONS



Karen Walsh with Senator David Pocock at RAI Briefing, 2025.

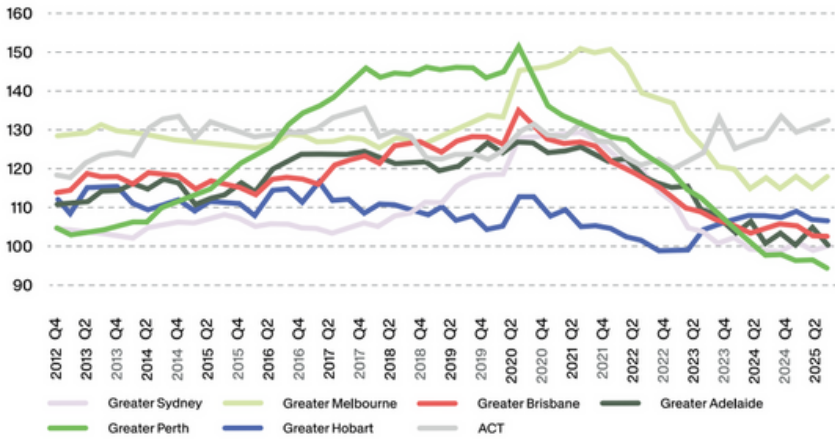


Media briefing of RAI 2025.

TABLE 1. RENTAL AFFORDABILITY INDEX AND SEVERITY OF RENTAL UNAFFORDABILITY

Index score	Share of income spent on rent	Relative unaffordability
<40	75% or more	Critically unaffordable rents
41-60	60-75%	Extremely unaffordable rents
61-80	38-60%	Severely unaffordable rents
81-100	30-38%	Unaffordable rents
101-120	25-30%	Moderately unaffordable rents
121-150	20-25%	Acceptable rents
151-200	15%-20%	Affordable rents
>200	15% or less	Very affordable rents

FIGURE 36. RENTAL AFFORDABILITY, CAPITAL CITIES (2012-2025)



BETTER DEAL FOR RENTERS

RESEARCH & DATA DRIVEN SOLUTIONS

In August 2023, the National Cabinet established a clear agenda to deliver more secure and affordable housing nationwide, making the implementation of the [Better Deal for Renters](#) a key policy priority. This initiative seeks to strengthen and harmonise renters' rights across Australia, recognising that fair and consistent protections are critical for the wellbeing of millions of renters.

National Shelter, as a leading advocate for housing justice, has identified the Better Deal for Renters as one of its core policy priorities.



Through ongoing engagement with policymakers, sector leaders, and the community, National Shelter has consistently emphasised the urgent need for Commonwealth leadership and national consistency to ensure that rental regulations are fair, transparent, and effective across all jurisdictions.

This aligns with National Shelter's broader advocacy for coordinated national action to support renters, especially those from low-income households and communities facing housing inequity.

PROGRESS ON DELIVERING A BETTER DEAL FOR RENTERS - TWO YEARS ON

	QLD	NSW	ACT	VIC	TAS	SA	WA	NT
National consistent policy to remove "no grounds" evictions	Yellow	Green	Green	Green	Yellow	Green	Red	Red
Fit for purpose appeals against retaliatory evictions	Green	Orange	Green	Orange	Orange	Orange	Yellow	Red
National standard of no more than one rent increase per year	Green	Green	Blue	Green	Green	Green	Green	Red
A ban on soliciting rent bidding	Blue	Green	Green	Blue	Green	Blue	Green	Blue
Support for tenants experiencing domestic or family violence	Yellow	Green	Green	Blue	Yellow	Green	Green	Green
Limit break fees for fixed term agreements	Green	Green	Green	Orange	Red	Orange	Red	Yellow
Make rental applications easier and protect renters' personal information	Yellow	Yellow	Red	Green	Red	Green	Red	Green
Options for better regulation of short stay residential accommodation	Red	Green	Yellow	Green	Orange	Red	Yellow	Red
Phase in minimum rental housing standards	Yellow	Yellow	Yellow	Blue	Yellow	Yellow	Red	Red

■ No progress
 ■ Some progress
 ■ Considerable progress
 ■ Adopted the reform, before or after Better Deal for Renters announced
 ■ Reform exceeds Better Deal for Renters

BETTER DEAL FOR RENTERS

RESEARCH & DATA DRIVEN SOLUTIONS

The Better Deal for Renters Report Card was developed in collaboration with the National Association of Renters' Organisations (NARO). In August 2024, a year-one Report Card was released, providing a comprehensive assessment of progress. The report found that, while several states and territories have begun consultations and, in some cases, started enacting rental reform legislation, overall progress has been hampered by a lack of transparency and inconsistent engagement at the national level.

The 2024 Report Card also outlined additional principles needed to guide rental reform. These include:

- enhanced security of tenure;
- improved property standards;
- fair dispute resolution mechanisms; and
- measures to ensure affordability.

National Shelter continues to call for the Commonwealth Government to take a leading role in driving these reforms and to work collaboratively with states and territories. Such a partnership is essential to deliver a harmonised framework that protects renters and promotes housing stability across Australia.

HOUSING ANALYTICS LAB LAUNCH

As a founding member of the Housing Analytics Lab (HAL), we're proud to be part of a proactive group of government, not-for-profit, and community members dedicated to transforming high-quality research into functional tools.

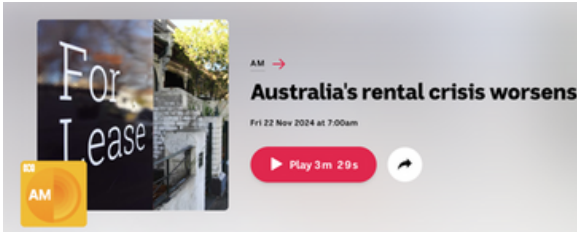
HAL facilitates both digital and physical connections to consistently cultivate ideas to address Australia's housing affordability challenges.



Housing Analytics Lab Launch.

MEDIA AND ADVOCACY

MEDIA & ADVOCACY



Sally and Shimon spend half their pension on housing. But their only other option is Melbourne's streets

Number of older renters has increased by 73% in the past decade as rental affordability plunges to record lows in almost every state

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We've had significant media exposure, particularly in 2024 and 2025, as our Rental Affordability Index becomes the nation's key metric and mirror on the state of the housing crisis.

National Shelter CEO, Karen Walsh, said the changes improving access to affordable tenancies by people on lower incomes were welcome and reiterated the importance of further work to ban 'no cause' evictions.

Australians need six-figure income to afford average rental, report finds

By Annika Burgess Rental Housing

Tue 18 Mar



The report found rental stress has extended well beyond low-income earners. (AAP, Dan Himbrechts)



PropTrack: Aussie rents rise 5 per cent, \$31 a week, in lifeline for landlords, crippling blow to tenants

David Bonaddio, Real Estate Reporter
Updated 17 Apr 2025, 9:15am
First published 17 Apr 2025, 9:00am

Herald Sun

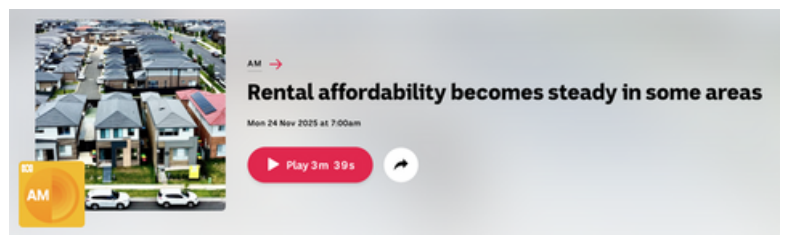
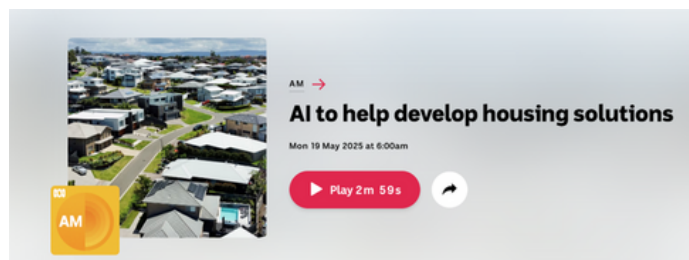
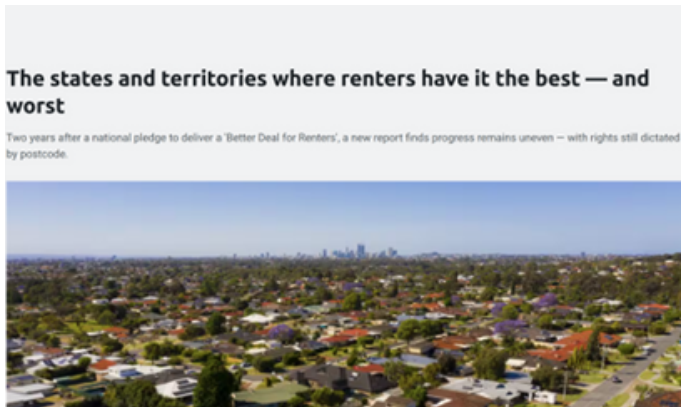


MEDIA AND ADVOCACY

MEDIA & ADVOCACY



"The Federal Government has made vital steps towards turning this situation around, including delivering the Housing Australia Future Fund and committing to a Better Deal for Renters at National Cabinet." said National Shelter Chair John Engeler.



Rental affordability data shows 'dire' situation across Australia

By Madi Chwasta, Jacinta Courihan and Jonathon Kendall

Rental Housing

Mon 24 Nov



"The rental crisis is persistent but green shoots are showing," said National Shelter Chair, John Engeler.

WA rental protections second-worst in nation, National Shelter report finds

By Cason Ho Rental Housing

Tue 23 Sep



National Shelter’s strategic governance is anchored in leveraging the national expertise and diverse professional backgrounds of our Executive Committee. The Committee guides the organisation through a dynamic policy and operating environment, ensuring we remain agile, responsive, and forward-thinking in our systemic advocacy. By drawing on the real-world experience and leadership expertise of Executive members we strengthen our ability to anticipate challenges and shape innovative, evidence-based solutions.

This approach to governance goes beyond compliance; it empowers National Shelter to proactively steer our purpose, maintain accountability, and foster influential relationships across all levels of Government and related sectors. The Executive’s collective expertise and connections to their own member organisations and people with lived experience ensures diverse voices and perspectives are embedded in our submissions, deliberations which shape the policies and programs that drive lasting social and economic change.

Executive team consists of:

- John Engeler, Shelter NSW - CEO
- Jackson Hills, Q Shelter - Head of Policy
- Kath Snell, Shelter WA - CEO
- Annie Taylor, NT Shelter - CEO
- Toby oConnor, St Vincent de Paul, National Council - CEO



National Shelter Council Toby oConnor, Emma Greenhalgh, Wendy Hayhurst, Travis Gilbert, and John Engeler.

NATIONAL COUNCIL MEMBERS

Australian Community Housing
Australian Housing and Urban Research Institute
Community Housing Limited
National Aboriginal & Torres Strait Islander Housing Association
National Association of Renters Organisation
The St Vincent de Paul Society

ASSOCIATE MEMBERS

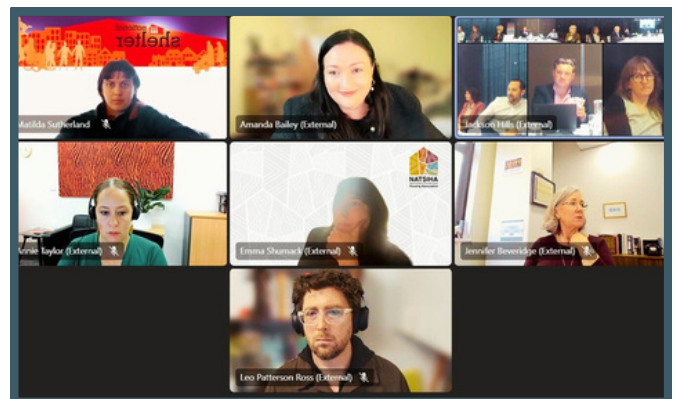
Australian Centre for Housing Research
Blue CHP
Brisbane Housing Company
Catholic Care Tasmania
Churches of Christ Qld
Community Housing Central Australia
Faith Housing Alliance
Foyer Foundation
Hobart City Mission
Home in Place (formerly Compass Housing Services)
Housing for the Aged Action Group
Jacaranda Housing
Launch Housing
Link Wentworth Housing
Mission Australia
Rights and Inclusion Australia
Salvation Army
St George Community Housing (SGCH)
Southern Youth & Family Services
The Henry Halloran Trust, University of Sydney
Uniting Communities SA
Unity Housing Company
Wintringham Specialist Aged Care

STATE & TERRITORY MEMBERS

ACT Shelter
NT Shelter
Q Shelter (Queensland Shelter)
Shelter NSW
Shelter SA
Shelter TAS
Shelter WA

DEEMED MEMBERS

National Alliance of Renters Organisations (NARO)



National Shelter Council members at their quarterly Council Meeting, 2025.



John Engeler & Jackson Hills at AHURI 2025 Panel.



THANK YOU

2024/25

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