



Rental Affordability

2025 SNAPSHOT

ANGLICARE VICTORIA - VICTORIAN RENTAL MARKET



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Anglicare Victoria

Our Research

Anglicare Victoria's (AV) 2025 Rental Affordability Snapshot (RAS) was conducted as part of the national snapshot undertaken by Anglicare Australia. The RAS is an annual survey of the affordability of rental properties for Victorians living on low incomes, **such as those earning the minimum wage or receiving Commonwealth income support payments.** It is also an opportunity to highlight the challenges many of our clients face in the rental market and make the case for policy changes to alleviate pressure on vulnerable individuals and families who are struggling to find a safe and affordable place to live.

While affordability and availability has improved in some areas and for some household types, the most vulnerable in our society continue to be left behind. Finding a suitable and affordable rental remains out of reach for students, job seekers, and those living with a disability. Median rents may have stabilised compared to the previous report, but the cost of essential goods and services has continued to rise, and many singles, couples and families are feeling the pinch.

The 2025 Victorian RAS examined 16,219 private rental listings advertised on Saturday, 15 March 2025 across 31 local government areas (LGAs) in metropolitan Melbourne and 47 LGAs in regional Victoria. This data was used to calculate the proportion of these listings that would be both appropriate and affordable for 14 different household types including individuals, couples and families living on the minimum wage or a Commonwealth income support payment or pension, including relevant supplements. To be considered suitable and affordable, properties must be priced at less than 30 per cent of a household's total income and have enough bedrooms to avoid overcrowding. Further details about the methodology and data are available in the Data and Methodology section at the end of this report.

What we found

Families without paid work are priced out of the rental market. Across the state, just 127 of 16,219 individual properties (0.8 per cent) were suitable for at least one household type living on income support payments, a decrease of 28 per cent on the 176 properties that were suitable in 2024.

Affordability has improved for low-income workers. 3878 (24 per cent) of listings were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 2778 (21.6 per cent) in 2024.

More properties in metropolitan Melbourne were affordable for people on minimum wage. In 2024, only 1445 properties (14.5 per cent) were affordable for those on minimum wage, compared to 2587 (19.2 per cent) in 2025.

Availability has remained steady, but affordability has declined for those living in the regions. There were 2751 properties listed for rent in regional Victoria on Snapshot day, a similar result to the 2776 in 2024. While almost half (46.9 per cent) of properties were affordable for Victorians earning the minimum wage, just 3.6 per cent were affordable for those on income support.

Median weekly rents have stabilised across the state. In regional Victoria rents increased by 3.6 per cent, while metropolitan Melbourne recorded a slight decrease of 1.7 per cent compared to the year before.

The most vulnerable cohorts continue to be left behind. There were no properties that met the affordability criteria for singles on JobSeeker, and only five properties in the state that were affordable for a person on the Disability Support Pension.

Our population is growing, and construction isn't keeping up. Melbourne is tipped to become Australia's most populous city within the next ten years. If demand continues to outstrip supply, the rise in rents will push the most vulnerable in our community to the brink.

What we can do

Australia must do more to support young people at risk of homelessness. More than 11,300 young Victorians were homeless or at risk of homelessness in 2023–24, with First Nations youth and those with mental health or drug problems over-represented in this group¹. We need a dedicated housing strategy aimed at addressing and preventing youth homelessness, with a focus on the unique needs and risks faced by young people who are homeless.

Governments should invest in programs that work, particularly for those who have spent time in the Out-of-Home Care (OoHC) system. Successful programs designed to prevent youth homelessness and help young people transition from OoHC to independent living already exist. These include Village 21, Kids Under Cover's studio model and Youth Foyers. Increased funding is needed to expand these programs in the areas of greatest need, and an appropriate proportion of public housing should be allocated to young people.

Victorians desperately need more public housing. Our state has the lowest proportion of social housing in the country, and more than 65,000 Victorians are currently on the public housing waiting list². More social housing must be built, especially for vulnerable cohorts such as those fleeing family violence.

More affordable properties are required beyond the scope of the Victorian Government's Big Housing Build. While the Big Housing Build will include 12,000 new social and affordable housing units over the next four years, it falls well short of the number of new properties that are required and is failing to supply properties that are affordable for the poorest renters in the state³. State and Federal Governments should work together to ensure the supply of public housing can meet demand.

Income support payments need to be higher if the Federal Government is serious about lifting vulnerable Australians out of poverty. Those on JobSeeker, Youth Allowance and the Parenting Payment are forced to make impossible choices to keep a roof over their heads. A substantial increase to all Commonwealth support payments is urgently needed to ensure these people are not trapped in poverty.

Commonwealth Rent Assistance (CRA) must be urgently reformed to reflect current median rents. Renters in Victoria are paying over \$100 more per week for the same property compared to 2020 and half (48 per cent) of low-income rental households are in housing stress. The Grattan Institute believes urgent reform is needed to increase CRA by at least \$53 per week for singles and \$40 per week for couples, so that it reflects current median rental prices⁴.

We need a national plan that tackles the root causes of homelessness for vulnerable groups. More investment is needed in services to address social issues such as family violence, substance abuse, mental health, and disability, which can push people into financial stress and homelessness. The Victorian government should invest more in refuges for women fleeing family violence, as well as facilities to support transgender and gender diverse people.

More in-depth discussion of these recommendations can be found in the Policy Solutions section.

¹ Australian Institute of Health and Welfare, Figure YOUNG.1, Specialist Homelessness Services Annual Report 2023–24, <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/young-people-presenting-alone>, accessed 15 April 2025..

² Homes Victoria, Applications on the Victorian Housing Register, <https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr>, accessed 15 April 2025.

³ Homes Victoria Big Housing Build, Social Housing Growth Fund, <https://www.homes.vic.gov.au/social-housing-growth-fund>, accessed 15 April 2025.

⁴ B Coates, M Bowes & J Maloney, Renting in retirement: Why Rent Assistance needs to rise, Grattan Institute, page 3.



Key Findings

The 2025 RAS reveals that there has been a significant increase in the total number of rental properties available in Victoria, predominantly in metropolitan Melbourne including the CBD. **Overall, the number of listings in Victoria increased by 26.3 per cent (3374 properties) compared to the previous year.** This is a marked increase compared to the 10 per cent increase seen nationally this year but is more in line with the pre-pandemic figures we saw in Victoria – in 2015 there were 17,800 properties available on Snapshot weekend. However, while the number of available properties available across the state has increased, affordability remains an issue, especially for those who rely on income support.

As in previous years, the data from the 2025 RAS has revealed that securing a rental property in the private market is near impossible for most Victorians on income support and low wages. Rent continues to put pressure on household budgets, while the cost of other household essentials such as groceries, utilities and petrol are rising sharply.

While there has been a substantial increase in the total number of properties available for rent, affordability continues to be an issue, particularly for job seekers, students and those living with a disability.

Of the 16,219 private rentals available across Victoria on the Snapshot weekend:

- Just 127 properties (0.8 per cent) were suitable for at least one household type living on income support payments.
- Around one quarter (3878) were suitable for households living on the minimum wage.

This year, 3878 (24 per cent) of the properties advertised on the Snapshot weekend were suitable for at least one household type living on minimum wage without placing them in housing stress. This represents an increase of 3.4 percentage points on the 2024 figure (2778 properties or 21.6 per cent).

However, for those on income support, the situation has deteriorated. Less than 1 per cent of all advertised properties were deemed affordable and appropriate

for at least one household type living on government support payments, despite the increase in the number of properties available overall. In 2024, this was 1.4 per cent.

The headline trends noted in 2025 are as follows:

Families without paid work are priced out of the rental market. Across the state, just 127 out of 16,219 individual properties were suitable for at least one household type living on income support payments, down from 176 properties in 2024. Just five properties were affordable for a single parent with one child under 14 receiving the Parenting Payment, while only one met affordability criteria if their youngest child was over 14 and they had transitioned to the lower JobSeeker payment. **This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six Victorian children lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.**

Affordability has improved for low-income workers, thanks to the minimum wage boost and a dip in median rents compared to the year before. 3878 (24 per cent) of listings across the state were suitable for at least one household type living on minimum wage without placing them in housing stress. This figure was 2778 (21.6 per cent) in 2024. An increase in affordable properties in metropolitan Melbourne accounts for this result – in 2024, only 1445 properties (14.5 per cent) were affordable for those on minimum wage, compared to 2587 (19.2 per cent) this year. The same cannot be said for regional areas.

Availability has remained steady, but affordability has declined for those on income support living outside of the capital. In regional Victoria, 1291 (46.9 per cent) out of 2751 properties were affordable for Victorians earning the minimum wage, and 100 (3.6 per cent) were affordable for those on income support, down from 1333 (48 per cent) and 148 (5.3 per cent) respectively in 2024. Some of the most affordable regional towns had just a single property listed for rent on Snapshot day, meaning affordability was not always matched by availability.

Median weekly rents have stabilised across the state. In regional Victoria rents increased by 2.2 per cent, or around \$10 per week, compared to a \$30 per week rise in 2024. In metropolitan Melbourne, rents recorded a slight decrease of 1.7 per cent, which equates to a drop of \$10 per week in the price of the average property. This is in stark contrast to the \$75 per week jump we saw in 2024. Despite this, affordability has not improved, as the growth in rents recorded in previous years has far outpaced increases to Centrelink payments and the minimum wage.

The most vulnerable cohorts are being left behind. There were no properties that met the affordability criteria for singles on JobSeeker, and just one property in the entire state which was affordable for a single parent with one child over 14 who relies on Centrelink as their sole source of income.

There were five properties in the state that were affordable for a person on the Disability Support Pension, but these were all in rural and regional areas, with limited access to healthcare and transport.

Our population is growing, and construction isn't keeping up. The Australian Bureau of Statistics predicts that Melbourne will become Australia's most populous city within the next ten years. Unless the government invests appropriately in social and affordable housing in line with our growing population – as well as encouraging private development – demand in the private rental market will outstrip supply. This will inevitably result in higher rents, pushing the most vulnerable in our community to the brink. There is an opportunity for both state and Commonwealth governments to work together to address this issue.

Figure 1: Median weekly rent on Snapshot day, 2021-2025, Victoria

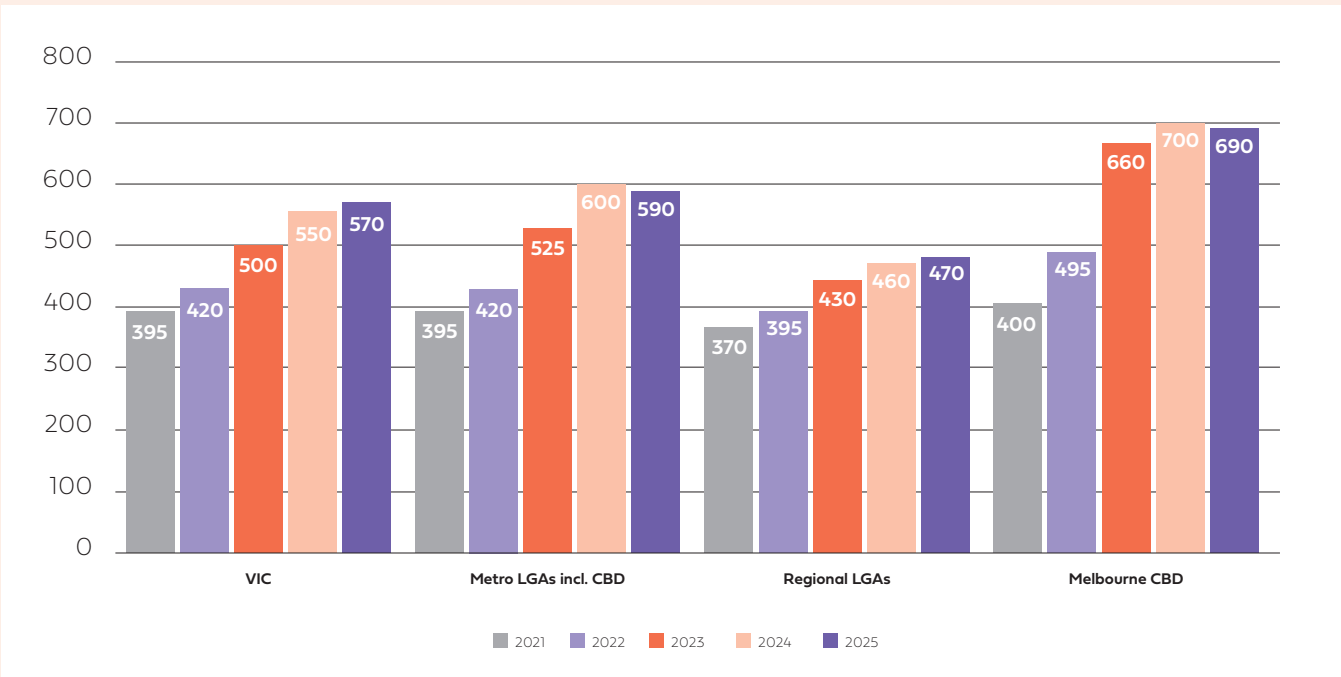


Table 1: Total number of rental listings on Snapshot day, 2021-2025

Year	2021	2022	2023	2024	2025	% change, 2024-2025
Victoria	33,710	18,934	11,697	12,845	16,219	26.3%
Metro LGAs including CBD	32,288	17,511	9852	10,069	13,468	33.8%
Regional Victoria	1422	1423	1835	2776	2751	-0.9%
Melbourne CBD	9261	2584	1582	1835	2169	18.2%



Rental Affordability, Victoria

On the Snapshot weekend of 15 March 2025, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
127 (0.8%)	3878 (24%)

Table 2: Rental affordability, Victoria, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	25	0.2%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	12	0.1%
3	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	80	0.5%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	5	0.0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.0%
6	Single	Age Pension, Pension Supplement and Energy Supplement	39	0.2%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	5	0.0%
8	Single	JobSeeker Payment and Energy Supplement	0	0.0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	3809	23.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	683	4.2%
13	Single	Minimum Wage	70	0.4%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	683	4.2%
Total No. of Properties		16,219		

Metropolitan Melbourne

There were 13,468 advertised rentals across 31 local government areas (LGAs) in metropolitan Melbourne on the day the Snapshot was taken. This is an increase from the 10,069 properties available in 2024.

Of these listings:

- **27 listings (0.2 per cent) were suitable** for at least one household type living on income support without placing them in housing stress.
- **2587 properties (19.2 per cent) were suitable** for at least one household type living on minimum wage without placing them in housing stress.

Fewer properties are affordable for Melburnians on low incomes

While the number of properties available for rent in metropolitan Melbourne has risen sharply from 10,069 in 2024 to 13,468 this year, the number of affordable properties for households reliant on income support has not improved. This year's figure of 27 properties represents just 0.2 per cent of all properties advertised for rent on the Snapshot weekend, which is consistent with the 28 affordable properties for this group in 2024.

Melburnians earning the minimum wage have more options, with 2587 properties (19.2 per cent) deemed affordable and appropriate. This is an increase of 77 per cent from the 1455 affordable properties (14.5 per cent) available in 2024.

The median weekly rent in Melbourne on the Snapshot weekend dropped slightly compared to the year before, from \$600 in March 2024 to \$590. At the same time, the national minimum wage increased by \$33.10 in July 2024, from \$882.80 to \$915.90 per week.

Minimum wage earners have more options than last year

The minimum wage boost, coupled with an increase in the total number of properties advertised on the Snapshot weekend, has given single parents earning the minimum wage more options than they had in March 2024. A single parent with two children earning the minimum wage would be able to afford 242 of the 13,468 properties available in metro Melbourne without going into rental stress, up from just 7 in 2024.

Two-parent families in the lowest income brackets have also seen an increase in affordability. In 2024, a family with both parents earning minimum wage could afford 1423 (14.1 per cent) of the advertised properties, or 93 (0.9 per cent) if one parent was employed and the other received the Parenting Payment. This year, these figures are 2558 (19 per cent) and 242 (1.8 per cent) respectively. Singles on minimum wage saw a slight improvement, with 29 affordable properties compared to 22 last year – noting that this represents just 0.2 per cent of the available rentals on the Snapshot weekend.

Single parents without paid work are doing it tough

For a single parent with two children relying on the Parenting Payment, just two properties were deemed affordable and appropriate. Both were three-bedroom homes in Hoppers Crossing, a suburb 24 kilometres south-west of the CBD.

There were no properties that met the affordability criteria for single parents with one child, whether they were receiving Parenting Payment (Single) for a child under 14 or JobSeeker if their youngest child was over 14.

Students, job seekers, older Melburnians and those living with disabilities are being left behind

On the Snapshot weekend there were no properties available which met the affordability criteria for a single person receiving Youth Allowance, JobSeeker or the Disability Support Pension. Just 12 properties (0.1 per cent) were affordable for a couple on the Age Pension, down from 21 last year, meaning many older Melburnians who don't own a home may be forced to live in unsuitable properties, share with others, or go without essentials like food and medication to afford a roof over their head.

Outer suburbs remain the most affordable – but only for those earning a wage

Frankston, Banyule and the Mornington Peninsula were the most affordable LGAs for those receiving income support, while Melton, Whittlesea and Brimbank had the highest numbers of affordable properties for those on the minimum wage.

While the total number of listings has risen since last year, affordable properties are still few and far between for those reliant on Centrelink benefits. Just five of the 246 properties available in Frankston were affordable for at least one category of income support recipient, while three of the 282 in Banyule met the criteria.

Reflecting the city-wide trend towards greater affordability for those on minimum wage this year, Melburnians employed in minimum-wage roles could afford 1152 properties in Melton, 463 in Whittlesea and 394 in Brimbank. These figures represent a significant increase in affordable properties in these areas since 2024, when there were 539 affordable properties in Melton and 174 in Whittlesea.

Only **27 properties** (0.2 per cent) in metropolitan Melbourne are affordable for someone relying on income support.

Just **two properties** were affordable and suitable for a single parent with two children relying on the Parenting Payment.

No properties in metropolitan Melbourne were **affordable for a single person** on JobSeeker, Youth Allowance, or the Disability Support Pension.



Rental Affordability, Victoria -metropolitan Melbourne

On the Snapshot weekend of 15 March 2025, across metropolitan Melbourne, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
27 (0.2%)	2587 (19.2%)

Table 3: Rental affordability, metropolitan Melbourne, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	4	0.0%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	2	0.0%
3	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	12	0.1%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0.0%
6	Single	Age Pension, Pension Supplement and Energy Supplement	13	0.1%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0.0%
8	Single	JobSeeker Payment and Energy Supplement	0	0.0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	2558	19.0%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	242	1.8%
13	Single	Minimum Wage	29	0.2%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	242	1.8%
Total No. of Properties		13,468		

Table 4. Most affordable LGAs by proportion and number of houses available for households on income support, metropolitan Melbourne

LGA	Percentage of listings affordable and appropriate to at least one household type receiving income support or a pension	Corresponding number of affordable properties	Total number of properties listed
Frankston	2.0%	5	246
Banyule	1.1%	3	282
Mornington Peninsula	0.9%	3	351
Monash	0.6%	3	472
Greater Dandenong	0.4%	1	253
Darebin	0.2%	1	427
Brimbank	0.2%	2	968
Whittlesea	0.2%	2	1004
Melton	0.2%	3	1602
Casey	0.2%	1	586

Table 5: Most affordable LGAs by proportion and number of houses available for households on minimum wage, metropolitan Melbourne

LGA	Percentage of listings affordable and appropriate to at least one household type receiving income support or a pension	Corresponding number of affordable properties	Total number of properties listed
Melton	71.9%	1152	1602
Whittlesea	46.1%	463	1004
Brimbank	40.7%	394	968
Hume	36.6%	105	287
Casey	22.0%	129	586
Frankston	20.3%	50	246
Hobsons Bay	18.7%	39	209
Cardinia	15.0%	64	428
Greater Dandenong	14.2%	36	253
Mornington Peninsula	8.8%	31	351

Table 6: Ten most affordable LGAs for households on income support in metropolitan Melbourne, based on the number of houses available, in comparison with the 2024 RAS

LGA	Number of listings affordable and appropriate to at least one household type receiving income support in 2025	Number of listings in the same LGAs affordable and appropriate to at least one household type receiving income support in 2024
Frankston	5	5
Banyule	3	2
Mornington Peninsula	3	0
Monash	3	3
Melton	3	3
Melbourne	3	2
Brimbank	2	4
Whittlesea	2	0
Greater Dandenong	1	1
Darebin	1	3

Table 7: Ten most affordable LGAs for households on minimum wage in metropolitan Melbourne, based on the number of houses available, in comparison with the 2024 RAS

LGA	Number of listings in the LGAs affordable and appropriate to at least one household type receiving minimum wage in 2025	Number of listings in the same LGAs affordable and appropriate to at least one household type receiving minimum wage in 2024
Melton	1152	539
Whittlesea	463	174
Brimbank	394	217
Casey	129	95
Hume	105	66
Cardinia	64	38
Frankston	50	39
Hobsons Bay	39	30
Greater Dandenong	36	20
Mornington Peninsula	31	32



Regional Victoria

There were 2751 advertised rentals across 47 local government areas (LGAs) in regional Victoria on the day the Snapshot was taken. This is a slight decrease from the 2776 properties available in 2024.

Of these listings:

- **100 properties (3.6 per cent) were suitable** for at least one household type living on income support payments without placing them in housing stress.
- **1291 properties (46.9 per cent) were suitable** for at least one household type living on minimum wage without placing them in housing stress.

Affordability has declined in the regions since this time last year

This year's Snapshot shows a notable decrease in affordability for households on income support in regional areas, from 5.3 per cent (148 properties) in 2024 to 3.6 per cent (100 properties) this year. There has also been a slight decrease in affordability for those earning the minimum wage, down from 1333 (48 per cent) in 2024 to 1291 (46.9 per cent) this year.

Listings in the most affordable LGAs are thin on the ground

A trend that continues from the previous years is the very low number of unique properties in the most affordable regional and rural LGAs, despite the high proportion of affordable and appropriate rentals. This means that while some low-income earners may not be priced out of the rental market in these areas, they nevertheless are likely to be competing for a very scarce resource.

The increase in total available properties seen in metropolitan Melbourne has not occurred in the regions, where overall listings have remained steady since the 2024 RAS. While 100 per cent of the properties in West Wimmera and Swan Hill were affordable for someone receiving income support, there were just six properties available in West Wimmera, and only one in Swan Hill. For those on minimum wage, there were four LGAs in which 100 per cent of the properties were affordable – West Wimmera and Swan Hill, plus Warrnambool and Yarriambiack, which had one and three properties available, respectively.

Regional rentals are still out of reach for the most vulnerable people

On the Snapshot weekend there were no properties advertised for rent that met the criteria to be deemed affordable and appropriate for a single person relying on JobSeeker or Youth Allowance, and just two properties suitable for a single parent receiving JobSeeker.

There were just five properties affordable for someone receiving the Disability Support Pension (DSP), representing 0.2 per cent of all listings. Despite being deemed affordable, in practice these properties may not be accessible or suitable for a person living with a disability.

Photographs from the online listings for these properties revealed features such as narrow hallways and steps which may cause difficulties for wheelchair users or those with limited mobility, and showers over baths which may present a challenge for renters who need to use a shower chair.

The remote location of these properties could also make accessing services such as medical specialists and NDIS supports difficult, and poor access to public transport in the area would be inconvenient for someone who does not drive or own a car. This year, the five properties that met affordability criteria for a DSP recipient were in Natimuk, Hopetoun, Nhill and Kaniva.

Single people continue to struggle more than couples

As we discussed in the 2024 RAS, single people and families with one income face a greater challenge when it comes to securing an appropriate and affordable rental than those who have the benefit of dual incomes. Just 10 properties (0.4 per cent) were affordable for a single parent with two children receiving the Parenting Payment (Single), while a family with one parent on minimum wage and the other receiving Parenting Payment (Partnered) could afford 441 properties. A single parent with one child under 14 receiving the Parenting Payment (Single) could afford to rent just five (0.2 per cent) of the properties advertised during the Snapshot weekend, while a single parent with a youngest child over 14 receiving JobSeeker would only be able afford one property without facing rental stress.

The same is true for older Victorians and retirees. Single people receiving the Age Pension could afford 26 (0.9 per cent) of the available properties, while couples who are both receiving this payment would be able to afford 68 (2.5 per cent) of properties.

There are more affordable properties in some regional towns for Victorians on minimum wage, but fewer for those on income support

Greater Geelong topped the list of most affordable options for people earning minimum wage, with 275 suitable properties listed in 2025, a slight decrease from the 298 we found in 2024. Other affordable LGAs for those on minimum wage were Ballarat with 234 listings, up from 207 last year, and Macedon Ranges with 162 properties, up from 102 in 2024.

Ballarat, Greater Geelong, Latrobe and Baw Baw were the most affordable LGAs for those receiving income support in the 2025 RAS. In Greater Geelong there were 14 affordable properties compared to 24 in 2024, Latrobe had 11 down from 22 last year, and in Baw Baw there were nine affordable listings compared to 14 in 2024. In Ballarat there was a slight increase from 12 properties in 2024 to 16 this year.



Affordability has declined
in the regions, especially for
those on income support.

Just **five properties** (0.2 per cent) were
suitable for a single parent with one
child under 14 receiving the Parenting
Payment (Single).

Five homes in remote towns were
the only properties in the entire
state deemed affordable and
appropriate for a person on the
Disability Support Pension.



Rental Affordability, regional Victoria

On the Snapshot weekend off 15 March 2025, across regional Victoria, these are the number of unique properties affordable and appropriate for:

Households on income support payments (#1-10)	Households on minimum wage (#11-14)
100 (3.6%)	1291 (46.9%)

Table 8: Rental affordability, regional Victoria, by household type and percentage

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	21	0.8%
2	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	10	0.4%
3	Couple, no children	Age Pension, Pension Supplement and Energy Supplement	68	2.5%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	5	0.2%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.0%
6	Single	Age Pension, Pension Supplement and Energy Supplement	26	0.9%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	5	0.2%
8	Single	JobSeeker Payment and Energy Supplement	0	0.0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0.0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0.0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	1251	45.5%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	441	16.0%
13	Single	Minimum Wage	41	1.5%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	441	16.0%
Total No. of Properties		2751		

Table 9: Most affordable LGAs by proportion and number of houses available for households on income support, regional Victoria

LGA	Percentage of listings affordable and appropriate to at least one household type receiving income support or a pension	Corresponding number of affordable properties	Total number of properties listed
West Wimmera	100.0%	6	6
Swan Hill	100.0%	1	1
Yarriambiack	66.7%	2	3
Hindmarsh	42.9%	3	7
Berrigan	33.3%	2	6
Strathbogie	33.3%	1	3
Southern Grampians	18.2%	2	11
Northern Grampians	16.7%	1	6
Benalla	12.5%	2	16
Gannawarra	10.0%	1	10

Table 10: Most affordable LGAs by proportion and number of houses available for households on minimum wage, regional Victoria

LGA	Percentage of listings affordable and appropriate to at least one household type receiving minimum wage	Corresponding number of affordable properties	Total number of properties listed
Swan Hill	100.0%	1	1
Warrnambool	100.0%	1	1
West Wimmera	100.0%	6	6
Yarriambiack	100.0%	3	3
Hindmarsh	85.7%	6	7
Northern Grampians	83.3%	5	6
Macedon Ranges	71.4%	162	227
Ballarat	70.1%	234	334
South Gippsland	69.2%	9	13
Horsham	69.0%	20	29

Table 11: Ten most affordable LGAs for households on income support in regional Victoria, based on the number of houses available, in comparison with the 2024 RAS

LGA	Number of listings affordable and appropriate to at least one household type receiving income support in 2025	Number of listings in the same LGAs affordable and appropriate to at least one household type receiving income support in 2024
Ballarat	16	12
Greater Geelong	14	24
Latrobe	11	22
Baw Baw	9	14
West Wimmera	6	2
Mildura	6	10
Greater Bendigo	5	4
Hindmarsh	3	7
Greater Shepparton	3	3
Yarriambiack	2	2

Table 12: Ten most affordable LGAs for households on minimum wage in regional Victoria, based on the number of houses available, in comparison with the 2024 RAS

LGA	Number of listings affordable and appropriate to at least one household type receiving minimum wage in 2025	Number of listings in the same LGAs affordable and appropriate to at least one household type receiving minimum wage in 2024
Greater Geelong	275	298
Ballarat	234	207
Macedon Ranges	162	102
Latrobe	83	81
Greater Bendigo	68	70
Mildura	52	41
Baw Baw	50	50
Greater Shepparton	43	47
Bass Coast	36	38
Campaspe	24	24



Policy Solutions

Australia must do more to support young people at risk of homelessness

23 per cent of the 122,494 people who were homeless on Census night in 2021 were aged between 12 and 24 years⁵. Around 38,600 young people across the country were homeless or at risk of homelessness in 2023–24, including 11,301 in Victoria. Nearly three quarters of these young people are disconnected from school, training and work, which is putting them on the path to lifelong disadvantage⁶. First Nations youth are disproportionately represented, and around half of the young people presenting to homelessness services experience multiple vulnerabilities including mental health problems, drug and alcohol use, and exposure to family violence.

Every day, around 44 young Victorians visit a homelessness service. Despite this, just 238 public housing properties (2.9 per cent of the total) were allocated to young people aged 15 to 24 in Victoria in 2021, according to data collected by the Council to Homeless Persons (CHP)⁷. We need a dedicated housing strategy aimed at addressing and preventing youth homelessness, with a focus on the unique needs and risks faced by young people who are homeless, particularly those who have spent time in out-of-home care (OoHC). AV supports the CHP's call for the Victorian Government to invest \$4.2 billion over the next four years to build 5000 new social housing properties for young people, and \$57.3 million to support young people with concurrent mental illness and homelessness.

The Victorian Youth Housing Framework, developed by the Salvation Army, Melbourne City Mission, Kids Under Cover (KUC), CHP and the Community Housing Industry Association, suggests a three-part approach to addressing youth homelessness. This plan includes increasing the number of dedicated youth tenancies and ensuring these homes are affordable, available, and located in areas with education and employment opportunities. It also highlights the importance of improving access to safe and effective services and supports and the need for new subsidies that address the gap between the low rates of Youth Allowance and JobSeeker and rental costs, which AV supports.

AV is one of more than 150 organisations that have thrown their support behind the Home Time campaign, which is calling on all parties and candidates in the 2025 Federal election to address the structural barriers that prevent vulnerable young people from finding a safe and secure home. The recommendations include developing and maintaining a national pool of 15,000 dedicated tenancies for young people, providing linked support services to help young people achieve independence, and ending the Youth Housing Penalty that locks young people out of social housing.

⁵ Australian Bureau of Statistics, Estimating Homelessness: Census, 2023.

⁶ Home Time, Background, <https://www.hometime.org.au/background>, accessed 15 March 2025.

⁷ Council to Homeless Persons, State Budget Submission, Ending Homelessness: A roadmap for homelessness reform, 2025, page 17.

Governments should invest in programs for young people who have spent time in the Out-of-Home Care system

Successful programs designed to prevent youth homelessness and help young people transition from OoHC to independent living already exist, but lack the funding required to be scaled to meet demand. Independent reviews of the Village 21 pilot site in Melbourne, a joint initiative of AV and Kids Under Cover, showed that young people living at the property made excellent progress towards developing the life skills required to live independently and avoid homelessness in the future. KUC's studio model, which houses around 1000 young people each night in Victoria, has been shown to decrease the frequency of risk-taking behaviours and improve performance and attendance at school, TAFE or university for young people at risk of homelessness⁸.

Increased funding to expand these programs would align with the Home Stretch reforms adopted recently by all states in Australia, by building the skills and capabilities of young people before they exit care, enabling the young person and their care team to find a leaving care pathway that is right for them, and more readily access the supports required to move into independent living.

According to The Foyer Foundation, the Latrobe-Gippsland region of Victoria is the toughest place in the country for young people to find stable housing⁹. With more than 1000 young people experiencing homelessness and a youth unemployment rate of almost 14 per cent, it's near impossible for young people in this area to break the cycle of disadvantage. This is reflected in the results of this RAS, which found the number of affordable properties in Latrobe for a person on income support has halved over the past 12 months. Other Victorian areas with high levels of youth homelessness include Ballarat, Mildura and Brimbank. Research has shown that more than 80 per cent of young people living in Youth Foyers exit into safe and stable housing. They also have higher levels of engagement in education and employment, which gives them a better chance of maintaining a tenancy long-term. Both the state and federal governments should invest in more Foyer-style developments for young people in the areas of greatest need.

Victorians desperately need more public housing

Thanks to decades of under-investment, Victoria has the lowest proportion of social housing in the country¹⁰. Homes Victoria keeps a record of the number of people on the waiting list for social housing at any one time, including the priority assigned to their case based on their level of need. In the December quarter of 2024, the number of Victorians waiting for social housing or a requiring a transfer sat at 65,526 – an increase of almost 5000 people from the previous quarter¹¹. Of this, 37,106 were applications from Victorians who meet the criteria for priority access. Priority housing categories include those who require emergency housing, have special housing needs due to a disability or because they are living in unsuitable housing, are aged over 55, are homeless, or who are experiencing family violence.

In December 2023, 3979 people who have experienced family violence were on the waiting list. By December 2024 this number had increased to 4414, 1412 of whom met the criteria to be considered homeless. The number of young people under 25 on the waiting list has also increased, from 2974 in December 2023 to 3282 in December 2024. Applications from Victorians who identify as Aboriginal or Torres Strait Islander have risen from 6684 in December 2023 to 7447 in December 2024, while the numbers of single parents on the register now sits at 17,144, up from 16,045 twelve months prior.

According to the CHP, the lack of available public housing in Victorian means that women, children and young people fleeing family violence end up homeless for an average on 19.5 months before they are offered housing¹².

⁸ Kids Under Cover, Annual Carer Feedback Survey, <https://www.kuc.org.au/our-impact/research-and-resources/annual-carer-feedback-survey-2/>, accessed 15 April 2025.

⁹ Foyer Foundation, New analysis reveals Australia's top 20 youth homelessness hot spots, <https://foyer.org.au/new-analysis-reveals-australias-top-20-youth-homelessness-hotspots/>, accessed 15 April 2025.

¹⁰ Council to Homeless Persons, Victoria rock bottom of Australia's public and community housing rankings, <https://chp.org.au/article/victoria-rock-bottom-of-australias-public-and-community-housing-rankings>, accessed 15 April 2025.

¹¹ Homes Victoria, Applications on the Victorian Housing Register, <https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr>, accessed 15 April 2025.

¹² Council to Homeless Persons, State Budget Submission, Ending Homelessness: A Roadmap for Homelessness Reform, page 27.

This hinders their recovery from trauma and has a detrimental impact on children's development. Many women are left with no choice but to return to a violent partner to ensure their children have a roof over their heads.

In its 2023 Housing Statement, the state government pledged to deliver 260,000 homes over the next 10 years, but only around 700 additional social homes. AV echoes the recommendation of the Parliamentary Inquiry into the Rental and Housing Affordability Crisis in Victoria that at least 60,000 new social housing properties are required over the next decade to meet current demand¹³.

More affordable properties are required beyond the scope of the Victorian Government's Big Housing Build

According to the Australian Housing and Urban Research Institute, we are facing a national shortfall in the tens of thousands when it comes to affordable rentals. This figure is projected to grow to about 166,000 homes by 2036. The Victorian Government's \$5.3 billion Big Housing Build includes some innovative solutions, such as a Ground Lease model which will allow older public housing dwellings to be redeveloped into more modern and energy efficient homes that better suit the needs of Victorians, including those with a disability. While the Big Housing Build will deliver 12,000 new social and affordable housing units over the next four years, this falls well short of the number of new properties that are required. While the Housing Australia Future Fund provides critical funding to encourage the development of new social and affordable homes, the Federal Government should take a more proactive role in the provision of social housing, as they have in the past. It will take cooperation between state and federal governments to ensure the supply of public housing can meet demand now and into the future,

The results of this RAS show that, while the Big Housing Build has been successful in increasing Victoria's housing stock, it is failing to supply properties that are affordable for the poorest renters in the state. The \$60 million New Epping project, for example, has delivered 151 new social and affordable apartments, which may account for some the increase in the number of properties deemed affordable in the Whittlesea LGA for those on minimum wage. However, on the Snapshot weekend, just two properties in Whittlesea were deemed both affordable and appropriate for at least one category of income support recipient. While developments such as New Epping address the housing needs of those on lower wages, they still do not meet affordability criteria for those relying on income support as their sole source of income.

Income support payments must be increased substantially to lift vulnerable Australians out of poverty

The low rates of Commonwealth support payments mean people are trapped in poverty and housing stress. As the cost of living continues to rise, people relying on payments such as JobSeeker, Youth Allowance and the Parenting Payment are unable to keep up and are forced to make impossible choices to keep a roof over their heads. These payments simply aren't enough to cover basic living costs such as food, medication, and utilities.

An inquiry by the Australian Council of Trade Unions revealed that, between March 2021 and September 2023, the total price of a staple shopping basket rose 15.2 per cent. The price of cheese increased by 27.3 per cent, bread by 24.1 per cent, milk by 22.7 per cent, dairy products by 22.5 per cent, and eggs by 19.7 per cent¹⁴.

Research by ACOSS has found that three quarters of people receiving JobSeeker skipped meals and six in ten could not afford medical care¹⁵. People on lower incomes are already operating on a shoestring budget, many without savings to fall back on in tough times. A substantial increase to all Commonwealth support payments is urgently needed to ensure these people are not trapped in poverty.

¹³ Parliament of Victoria, Legislative Council Legal and Social Issues Committee, Inquiry into the rental and housing affordability in Victoria, 2023, page 231.

¹⁴ Australian Council of Trade Unions, Inquiry into price gouging and unfair pricing practices, 2024, page 13.

¹⁵ ACOSS, People on low incomes cutting back on meat, fruit and vegetables, https://www.acoss.org.au/media_release/people-on-low-incomes-cutting-back-on-meat-fruit-and-vegetables/#:-:text=The%20research%20%E2%80%93%20which%20surveyed%20760,51%25%20are%20skipping%20meals%20altogether,2024.

Commonwealth Rent Assistance must be urgently reformed to reflect current median rents

This payment was designed as an additional support to help people on low incomes pay their rent, but it has failed to keep pace with the booming rental market. In 2020 the median weekly rent in metropolitan Melbourne was \$450, and \$350 in regional Victoria. Commonwealth Rent Assistance payments at the time were \$139.60 for singles and \$131.60 for couples, with these rates increasing slightly for parents depending on the number of children they have. Singles paying the median rent would have had a gap of \$310.40 in Melbourne and \$210.40 in the regions.

In 2025, median weekly rents are \$590 in metropolitan Melbourne and \$470 in regional Victoria, yet the maximum amount of Commonwealth Rent Assistance is still only \$199.00 for couples and \$211.20 for singles (with no children). Today a single person paying the median rent would have a shortfall of \$378.80 in metro areas and \$258.80 in regional Victoria. Over the past five years renters in Victoria have become increasingly worse off, and those living in metro Melbourne can now expect to pay over \$100 more per week for the same property compared to 2020.

It's no surprise that 58 per cent of households who rent in the private market in Victoria are in housing stress and are struggling to afford other essentials¹⁶. Continuing to index this payment twice a year to the rate of CPI, like other Commonwealth assistance payments, is not enough. Rents rose faster than inflation between 2000 and 2025, and this trend is likely to continue given how undersupplied the market is. Urgent reform is needed to increase Commonwealth Rent Assistance so that it reflects current median rental prices. Doing so would allow those in housing stress to spend more of their money on food, education, and transport and give them a chance to live a happier, healthier life.

The Albanese Government lifted the maximum rate of Rent Assistance by 27 per cent, over and above inflation, in the 2023–24 and 2024–25 budgets. However, these increases fall short of catching up with the rapid rent rises over the past several years. According to the Grattan Institute, the rents paid by Australians who receive Rent Assistance have risen almost 1.5 times faster than the maximum rate of the payment since 2001¹⁷. This is reflected in the results of this Snapshot – despite Centrelink payments being indexed to inflation and the increase to Rent Assistance, vulnerable people on income support are still locked out of the private rental market.

In February 2025, the Grattan Institute recommended a further increase to Rent Assistance of \$53 per week for singles and \$40 per week for couples, which would boost the budgets of the poorest renters, enabling them to afford a greater proportion of the properties available on the private market. This would cost the government around \$2 billion per year, but the Grattan Institute suggest that tightening superannuation tax breaks and making changes to negative gearing legislation and the capital gains tax discount could help pay for this much-needed investment in housing security for at-risk cohorts. While CRA was increased by a further 10 per cent on top of indexation in March 2025, this falls short of the 50 per cent for singles and 40 per cent for couples recommended by the Grattan Institute.

¹⁶ Australian Institute of Health and Welfare, Housing Affordability, 2024.

¹⁷ Grattan Institute, Boost rent assistance to help lift retirees out of poverty, <https://grattan.edu.au/boost-rent-assistance-to-help-lift-retirees-out-of-poverty/>, accessed 15 April 2025.

We need a national plan that tackles the root causes of homelessness for vulnerable groups

More investment is needed in services to address social issues such as family violence, substance abuse, mental health, and disability, which can push people into financial stress and homelessness. Family violence is increasing in Victoria, with Safe and Equal reporting that Victoria Police attend a family violence incident every six minutes¹⁸. Women, particularly women with a disability and those who identify as Aboriginal, are most affected. Aboriginal women are 33 times more likely to be hospitalised due to family violence, and women with a disability are 40 per cent more likely to experience family violence. More investment is needed to prevent family violence and provide women and children who flee violent homes with a safe place to heal and rebuild their lives.

The CHP is calling on the Victorian government to invest \$24.4 million over four years to build 18 new refuges for women, children and young people fleeing family violence¹⁹. They are also advocating for \$5.5 million to be spent on building a dedicated crisis-transitional housing facility for transgender and gender diverse Victorians, and another \$4.7 million over four years to operate this facility.

Women over 65 are the fastest-growing cohort of homeless people in Australia²⁰. This is often because these women have taken time away from paid work to care for children or worked in casual and part-time roles while juggling family responsibilities. As a result, they have accumulated less wealth than men of the same age, including less superannuation. When faced with family violence or a relationship breakdown, these women don't have the savings needed to secure housing in the private market. More needs to be done to ensure that these women enjoy a comfortable and affordable home in their retirement.

¹⁸ Safe and Equal, Understanding family violence: Family violence statistics, <https://safeandequal.org.au/understanding-family-violence/statistics/>, accessed 15 April 2025.

¹⁹ Council to Homeless Persons, State Budget Submission: Ending Homelessness: A Roadmap for Homelessness Reform, page 5.

²⁰ Council to Homeless Persons, International Women's Day: Ending homelessness for older women in Victoria, <https://chp.org.au/article/international-womens-day-ending-homelessness-for-older-women-in-victoria/>, accessed 15 April 2025.

About Anglicare Victoria

Anglicare Victoria provides a range of services for children, youth, and families across Victoria. These include:

- Out-of-home care services for children and young people, and post-care support
- Family support services, including family counselling, case management, and parenting education
- Education programs for children and young people
- Emergency relief and financial counselling services
- Disability support services and respite
- Services for alcohol and drugs, mental health, and problem gambling support
- Refugee and asylum seeker services
- Mentoring and volunteer programs

www.anglicarevic.org.au

Data and Methodology

Anglicare Victoria's 2025 Rental Affordability Snapshot (RAS) was conducted as part of the national Snapshot undertaken by Anglicare Australia. It covered 78 local government areas (LGAs) in metropolitan Melbourne and Victorian rural, regional, and coastal areas – 31 from metropolitan areas and 47 in regional Victoria.

On Saturday, 15 March 2025, realestate.com.au provided a data dump of all rental listings for the Victorian RAS. The data was cleaned to remove duplicates, conditional accommodation, serviced apartments, properties listed as 'rent to buy' and commercial properties – including car spaces, warehouses, office spaces and sheds.

The suitability of listed properties was assessed against the different categories of various low-income households. A dwelling was deemed suitable if it was both affordable and appropriate for a low-income household. Household groups were made up of single people or family groups living on Commonwealth income support and/or minimum wage.

How was affordability defined?

Renting was affordable if it cost less than 30 per cent of a household's total income (above 30 per cent is commonly considered to indicate housing stress for low-income households). We included Commonwealth Rental Assistance (CRA) as income. **This year, we also added the energy supplement, pharmaceutical supplement and pension supplements to the household income calculations.**

How was appropriateness defined?

Appropriateness refers to rentals containing enough bedrooms for each household type. Specifically:

- a share house room or bedsit was suitable for most single people, including age pensioners – but not a couple or a disability support pensioner.
- a one to two-bedroom property was suitable for a single person or couple.
- a two to three-bedroom property was suitable for parents with a small number of children.

A property can be affordable and appropriate for more than one household type. For example, a bedsit or a three-bedroom home are both suitable for a single person to rent.



Free and confidential assistance is available

We're here for you

Call Anglicare Victoria on 1800 809 722 to chat to a financial counsellor

Or visit www.anglicarevic.org.au/our-services/financial-counselling to find out more.

Additional support services

National Debt Helpline – 1800 007 007

Lifeline Australia – 13 11 14

Parentline – 13 22 89

Kids Helpline – 1800 55 1800

MensLine Australia – 1300 78 99 78

1800RESPECT – 1800 737 732

Safe Steps Family Violence – 1800 015 188

Carers Australia – 1800 242 636

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