

**AMPLIFY
AMPLIFY
HOME
TRUTHS**

**PROMISES
V REALITY**

JULY 2026 EDITION

About AMPLIFY



AMPLIFY is an independent advocacy organisation which uses cutting edge tools to bring together community, experts and decision-makers to drive change and shape policies.

For more information: amplifyaus.org.

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The information contained in this report is based on research conducted by AMPLIFY. For any queries related to this report please contact us at hello@amplifyaus.org.



Foreword

When we launched AMPLIFY Home Truths four quarters ago, we set out to hold a mirror up to Australia's housing crisis - to measure not just how many homes are being built, but also Australians' confidence in governments to actually fix the problem.

This quarter, that mirror reflects a troubling reality.

Our research, conducted after the Federal Government handed down its so-called 'housing Budget', shows Australians remain unconvinced by promises to help first-home buyers and unlock new housing supply. Rather than improving, trust in the Government's ability to address the housing crisis has gone backwards.

The problem is not just that we aren't building enough homes, it's also that Australians have largely stopped believing governments are capable of solving this crisis. Australians

overwhelmingly agree the country needs to build more but they remain deeply pessimistic that it's being done. Confidence collapses on whether the homes we've been promised will ever be built.

What we've seen following the Budget is a broader decline in confidence and trust in governments on housing. It has become a crisis of confidence as much as a crisis of supply.

This is a warning, but also an opportunity. All governments have to do more to lower the cost of building homes and accelerate the construction of more homes if they want to win back the confidence of Australians. The data in this report shows exactly where that trust has been lost and what it will take to rebuild it.



Martin Codina
ACTING CEO, AMPLIFY

About AMPLIFY Home Truths

AMPLIFY Home Truths is Australia's first national scorecard measuring both housing delivery and community confidence across all states and territories. Each jurisdiction receives an index score that tracks progress against National Housing Accord targets, and public confidence in governments' ability to solve the housing crisis.

The first report was released in October 2025, followed by reports in February 2026, April 2026 and July 2026.



Housing
delivery



Community
confidence

Methodology

AMPLIFY Home Truths is a quarterly, rolling index that combines an assessment of both Housing Delivery and Community Confidence to produce a single index score and ranking.

The **Housing Delivery** component captures the number of new homes each jurisdiction is on-track to deliver based on the previous 4 quarters of ABS data on housing approvals, commencements, and completions. We benchmark these projected housing delivery numbers against a national target of 240,000 homes per year over a 5-year period. The timeframe for the target rolls forward each edition, with the timeframe for this edition being September 2024 - September 2029. To ensure each jurisdiction's target reflects likely future housing demand, we assign each jurisdiction's share of the overall target based on ABS projected population at the end of the timeframe.

The **Community Confidence** component provides unavoidable accountability for progress from the people that matter most - the community. We measure community confidence by surveying a demographically representative group from each State and Territory (n=4,000+ nationally) to calculate the proportion of people in each state and territory who are net positive on: recent progress in housing delivery; optimism about future delivery; and trust in their state/territory government to deliver housing.

The **AMPLIFY Home Truths Index** represents the Euclidean distance between each jurisdiction's score on the Housing Delivery and Community Confidence components from their ideal scores (scoring 100% on both components). This rewards jurisdictions who do well on both housing delivery and community confidence, and penalises jurisdictions that perform particularly poorly on one or the other.

For this edition, *Pureprofile* was engaged to survey a representative group of 4,010 Australians between 11 June 2026 and 3 July 2026.





State performance

JURISDICTION	Home Truths Index Four quarter change	Housing Delivery	Community Confidence
1 South Australia	51.7% ▼ -4.8pp	On track to deliver 80.3% of housing target	34.6% confidence rating
2 ACT	51.6% ▼ -10.2pp	On track to deliver 98.4% of housing target	31.6% confidence rating
3 Victoria	48.2% ▼ -4.2pp	On track to deliver 88.5% of housing target	27.6% confidence rating
4 Western Australia	46.6% ▼ -5.1pp	On track to deliver 80.7% of housing target	27% confidence rating
5 New South Wales	45.2% ▼ -2.2pp	On track to deliver 59.4% of housing target	33.9% confidence rating
6 Queensland	44.8% ▼ -3.2pp	On track to deliver 69.7% of housing target	28% confidence rating
7 Tasmania	31.6% ▼ -8.3pp	On track to deliver 46.3% of housing target	19.5% confidence rating
8 Northern Territory*	-	On track to deliver 29.1% of housing target	-

*The Northern Territory is omitted from the AMPLIFY Home Truths Index and community confidence measures due to a small survey sample and risk of non-representative results.



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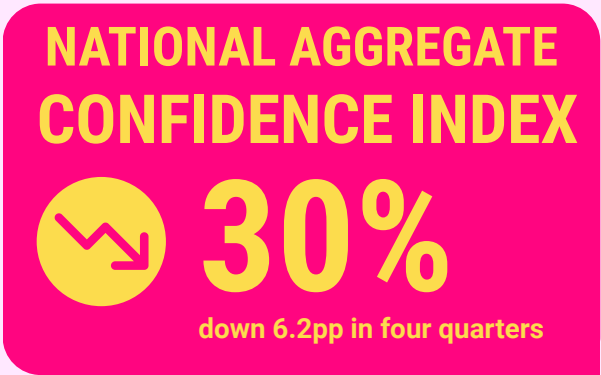
The national view

Sample: 4,010

Across Australia community confidence in state and territory governments has dropped more than 6% in the past four quarters. This fall has seen the AMPLIFY Home Truths national index (the combination of delivery and confidence) drop from 50.7% in October 2025 to just 46.9% in July 2026.

It's clear that Australians want far greater action in response to the housing crisis.

Regardless of who holds decision-making power, the result is virtually the same across all levels of government. If Australians don't feel the tides of the housing crisis turning soon, we risk a long-term crisis of confidence in the ability of any government to deal with the big issues.



Stalling progress on housing delivery

Australia continues to fall behind on its National Housing Accord target. Since the target commenced in July 2024, just 306,387 homes have been completed, equivalent to 25.5% of the commitment to deliver 1.2 million homes by June 2029. No state or territory is on track to meet their share of the national housing target.

For Australia to achieve our national housing target, we'd need to build an additional 57,000 homes per year – on top of the initial yearly target of 240,000 – to make up the shortfall from not building enough homes in previous years.

It is this compounding pressure on housing supply that weakens confidence in the housing system and governments' ability to meet targets – creating a negative feedback loop that only perpetuates the crisis.

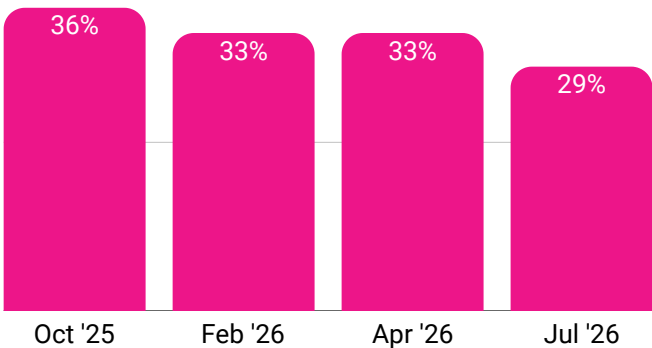
Plummeting community confidence

Community confidence is measured on three metrics:

- perceived progress in housing delivery
- optimism about future delivery
- trust in state and territory governments to deliver on housing

Over the past 4 quarters this confidence measure has dropped from 36% (October 2025) to just 29% (July 2026). In fact, all 3 measures have individually gone backwards since October 2025 – far from the ideal environment for reform.

Community confidence: national index



Federal Government

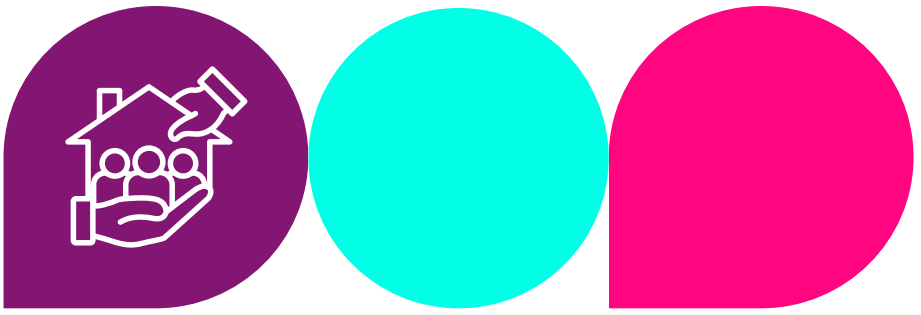
Our research shows that more Australians (49%) blame the Federal Government for the increasing cost of building new homes than any other group – including state governments (38%), developers (36%) and local councils (30%). Similarly, the number of Australians that say they trust the Federal Government to take action on housing has dropped to just 37% – with the lowest rates coming from Queensland (30%), South Australia (33%), and Tasmania (35%).

While this is largely consistent with the previous quarter, it suggests that the Federal

Government has failed to convince Australians that their 2026-27 Federal Budget (delivered four weeks before research commenced) will have a positive impact on housing.

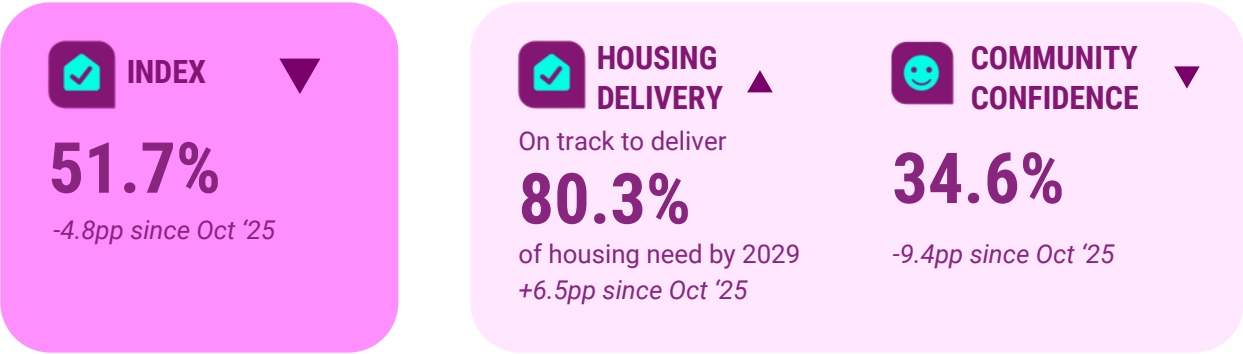
First-home buyers are sceptical it will make it easier to get into the market or lead to more supply and renters are increasingly concerned about potential future rent increases.

The Federal Government has to do more to lower the cost of building homes and accelerate the construction of more homes to win back the confidence of Australians.



South Australia

Sample: 661



Key takeaways:

Despite the state making modest progress on its housing target, **South Australians are losing confidence quarter-on-quarter.**

Trust in the South Australian Government is at an all-time low, with only **5.4% reporting strong trust on housing** (down from 11.9% in October 2025).

68.5% of South Australians say they have very little or no say at all on housing policy.

67% of South Australians report being in housing stress (i.e. spending more than 30% of household income on their rent or mortgage.) 14% of South Australians are spending more than 60% of their income – higher than the national average.

My son and his wife live with us; my daughter is getting married soon and knows she can't afford to buy. **We're looking at three families in one house due to the insane rise of housing.**

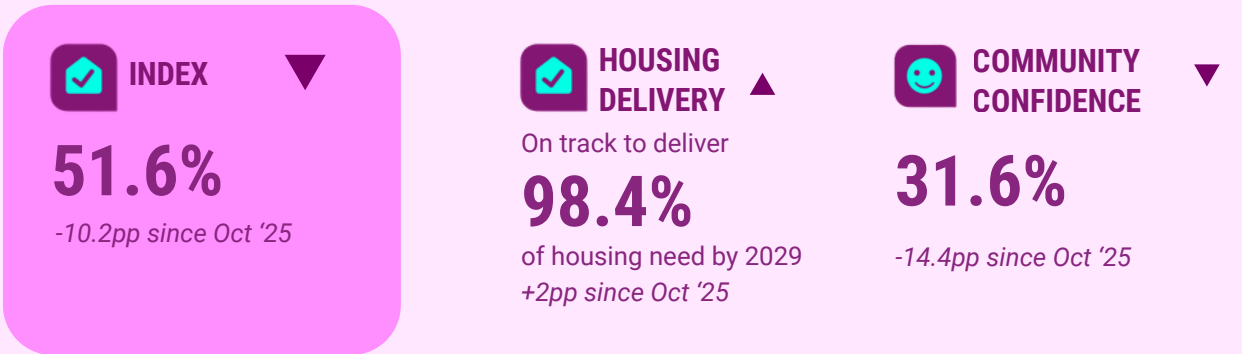
— Home owner, 45–54, South Australia

Although I have no children or pets and have always worked full time and was the perfect tenant, I **almost became homeless in 2021 due to the housing crisis.**

— Mortgage holder, 45–54, South Australia

Australian Capital Territory

Sample: 215



Key takeaways:

The **ACT has had the biggest drop in community confidence of any jurisdiction**, dropping 14.4pp over four quarters.

Less than **10% of Canberrans** (9.4%) say they have a fair or great deal of say on housing policy.

While other jurisdictions overwhelmingly blame the Federal Government for the increasing cost of building new homes, **Canberrans place a similar level of blame on the Federal Government (47%) and the ACT Government (46%).**

Rent has jumped \$150 a week in my area. Young families are being pushed out of my suburb. **The country is splitting into property owners and permanent renters.**

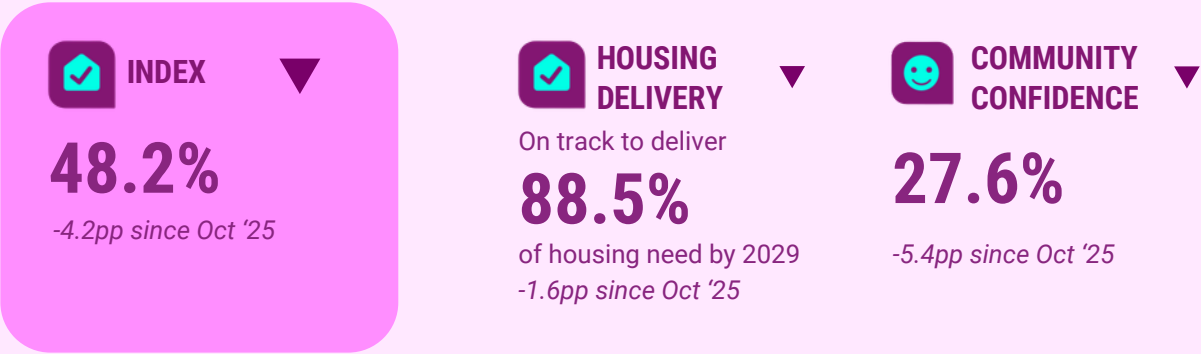
— Renter, 35–44, Australian Capital Territory

I know a young single mother who left a DV situation and has been homeless with a toddler for 18 months. **She has no car and couch-hops with her poor little baby.**

— Mortgage holder, 35–44, Australian Capital Territory

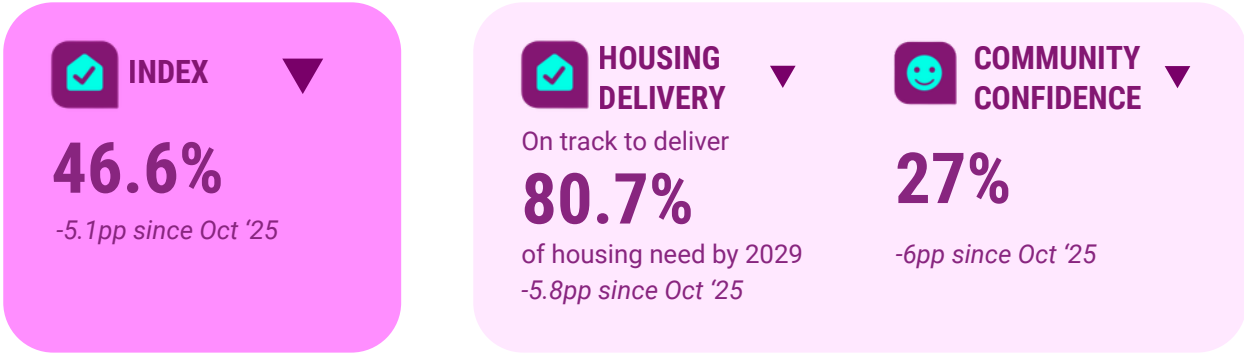
Victoria

Sample: 677



Western Australia

Sample: 670



Key takeaways:

- Victorians report the highest rates of housing stress, with 75% spending more than 30% of their income on their rent or mortgage.
- 69% of Victorians are very or somewhat unsatisfied with the state government's action on housing – the second highest rate of dissatisfaction of any state or territory.
- 49% say their trust in government to make inroads on housing fell over the past year.
- Victorians see a distinct lack of progress on housing, with 44% saying that progress on housing is getting worse – the highest of any jurisdiction.

Many people are sleeping in cars and tents because they cannot afford to rent. Many have children. It is horrific.

– Home owner, 75+, Victoria

I was given an eviction notice in December, and my rent was immediately raised to an amount that I am struggling with.

– Renter, 75+, Victoria

Key takeaways:

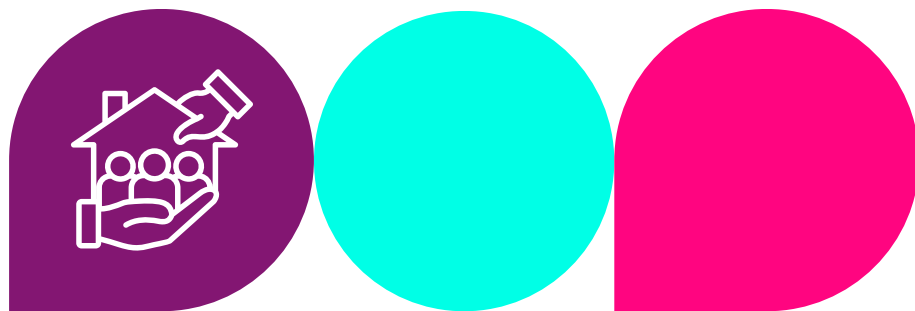
- Trust in the West Australian Government to deliver on housing is steadily declining, dropping from 50% in September 2025 to 39% in July 2026.
- 94% of Western Australians support building more homes – the highest of any jurisdiction (national 89%) – and 79% back more density near transport. Yet Western Australia posts the lowest mainland confidence score (27%), and only 25% think enough homes will be built.
- 30% of West Australian households spend half or more of their income on rent or mortgage – the highest of any jurisdiction (national 28%). Three in four (75%) say their money does not go as far as a year ago. 22% say their trust in government on housing decreased a lot this year.

I'm helping a neighbour who is homeless. He can't afford a house or the rents. I got him on the housing list, but the wait is years. He lives in his car at the moment.

– Renter, 55–64, Western Australia

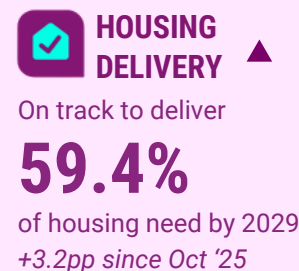
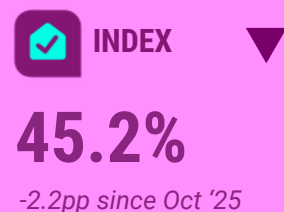
I work for a hospital and am out in the community, and the number of people couch surfing, living in their cars or sleeping in industrial sheds is more than we think.

– Mortgage holder, 55–64, Western Australia



New South Wales

Sample: 678



Key takeaways:

NSW is the **most optimistic that Australia will meet its housing goals**, recording the highest trust in its state government to deliver on housing (48%) despite housing delivery going backwards over the past four quarters.

NSW residents are also **more confident in Australia meeting its National Housing Accord targets** than their interstate counterparts, with 37% of NSW residents somewhat or very confident compared to 30% nationally.



There are numerous people sleeping in doorways and cars, hundreds of empty houses. I've worked 3 jobs and slept in the car and still can't buy a home. **The country is an embarrassment.**

— 45–54, New South Wales

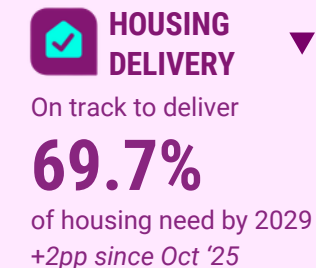
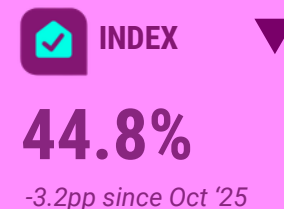


We own our home, so no direct impact on us. However **I am really concerned for my grandchildren's — five in number — ability to own their own home.**

— Homeowner, 65–74, New South Wales

Queensland

Sample: 671



Key takeaways:



Queenslanders are the most distrustful of the Federal Government (70%), while having one of the highest rates of trust in their state government (44%). 44% of Queenslanders are satisfied with their state government's actions, higher than the national average of 39%.



Queenslanders are also the most pessimistic about Australia's ability to meet housing goals, with 75% not very or not at all confident – and rising quarter-on-quarter.



It is extremely scary to see people who have done everything 'right' to be successful be one missed paycheck away from homelessness.

— Mortgage holder, 18–24, Queensland



As long as my son is paying \$800 a week rent on the Gold Coast, **he has no hope of saving for a deposit.** My widowed daughter and granddaughter live with me as rents are out of reach.

— Homeowner, 65–74, Queensland

Tasmania

Sample: 385

 INDEX ▼

31.6%

-8.3pp since Oct '25

 HOUSING DELIVERY ▲

On track to deliver

46.3%

of housing need by 2029
-1.3pp since Oct '25

 COMMUNITY CONFIDENCE ▼

19.5%

-12.5pp since Oct '25

Key takeaways:



Tasmania's composite confidence score is 10 points below the national 29%. It is lowest on all three components: progress (20%), likelihood (18%) and trust in the state government (28%). Trust has fallen every quarter, from 44% in September 2025 to 28% in July 2026.



72% of Tasmanians feel they have little or no say in housing policy, the worst of any jurisdiction. This is mirrored in the 72% of Tasmanians who say governments have delivered less than they promised.



Interestingly, Tasmanians blame local governments (40% compared to 30% nationally) for the increasing cost of building homes more than any other state.



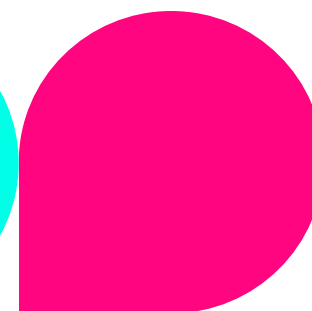
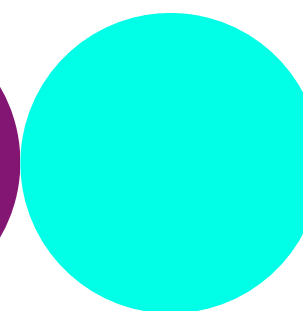
They need to keep their promises and start building more houses instead of a new stadium in Hobart. **There's more need for houses, so we get the homeless off the streets.**

— Renter, 45–54, Tasmania



I used to work in child safety. Often we'd have families stuck in unsafe situations due to lack of affordable housing. **Children are living in cars because the waitlist is years long.**

— Mortgage holder, 35–44, Tasmania



Northern Territory

 INDEX

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 HOUSING DELIVERY ▲

On track to deliver

29.1%

of housing need by 2029
+9.6pp since Oct '25

 COMMUNITY CONFIDENCE

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**The Northern Territory is omitted from the AMPLIFY Home Truths Index and community confidence measures due to a small survey sample and risk of non-representative results.*



Based the most recent quarter of available ABS building activity data and monthly building approvals data, AMPLIFY forecasts that the NT will deliver 3,236 dwellings by 2029. This represents a shortfall of 7,900 homes against the estimated number of 11,136 homes needed.



While the Territory is well behind on their housing target, they are also making more progress quarter-on-quarter than any other jurisdiction. Where some states are slowing down, the Territory is ramping up.

PROMISES **V** REALITY



Australia's housing crisis has also become a crisis of confidence. Our research reveals that even where governments are delivering homes, public trust is collapsing at an alarming rate.

Right around the country, Australians are making trade-offs just to keep a roof over their heads — and faith in government to fix it is fading fast. The data is clear: Australia needs more homes, and Australians need belief the system is working for them.

The promise of affordable, secure housing for all Australians is broken. AMPLIFY embarked on an 18-month research program to discover what Australians really think about housing and to find common ground for bold reform.

The result is our housing platform, Solving Australia's housing crisis: A broken promise, a plan to rebuild it. It was informed by the views of 18,000 Australians to deliver the promise of accessible home ownership, fairer renting, a better tax system, and a stronger safety net when its needed.

Dive deeper into AMPLIFY's research and our housing policy recommendations in full at www.amplifyaus.org/housing



Learn more
www.amplifyaus.org