

A modern, multi-story apartment building with a light grey facade and bright yellow balcony railings. The building features a mix of window styles, including some with dark shutters. In the foreground, there is a landscaped courtyard with a paved walkway, young trees, and various green plants. The sky is clear and blue.

PLANNING REFORM TO ENABLE MORE SOCIAL AND AFFORDABLE HOUSING

URBIS

ACKNOWLEDGEMENT OF COUNTRY

Urbis acknowledges the Traditional Custodians of the lands we operate on.

We recognise that First Nations sovereignty was never ceded and respect First Nations peoples continuing connection to these lands, waterways and ecosystems for over 60,000 years.

We pay our respects to First Nations Elders, past and present.

Title: Sacred River Dreaming
Artist: Hayley Pigram
Darug Nation
Sydney, NSW



THERE ARE THREE CRISES:

1. SUPPLY
2. AFFORDABILITY
3. LABOUR/
PRODUCTIVITY



📷 Minister for housing Clare O'Neil says she wants to 'help renters who are a group of people I am intensely concerned about'. Photograph: Bianca de Marchi/AAP

SOCIAL HOUSING: CURRENT STATE



10.9 million dwellings in Australia
(June 2022)

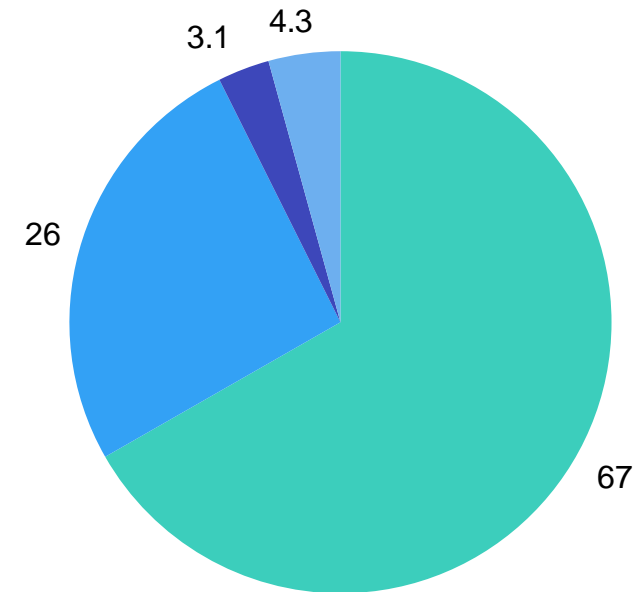


446,000 dwellings were allocated to social housing
(June 2023)



The number of public housing dwellings decreased
from 341,000 to 298,000 between 2006 -2023

National Social Housing Dwellings in Australia (2023)



- Public Housing
- Community Housing (CH)
- State Owned and Managed Indigenous Housing (SOMIH)
- Indigenous Community Housing (ICH)

+ 1,470

Additional social housing dwellings
supplied per annum (2016-21)¹

174,624

Number of applicants on public
housing waiting list in Australia
(June 2022)²

377,600

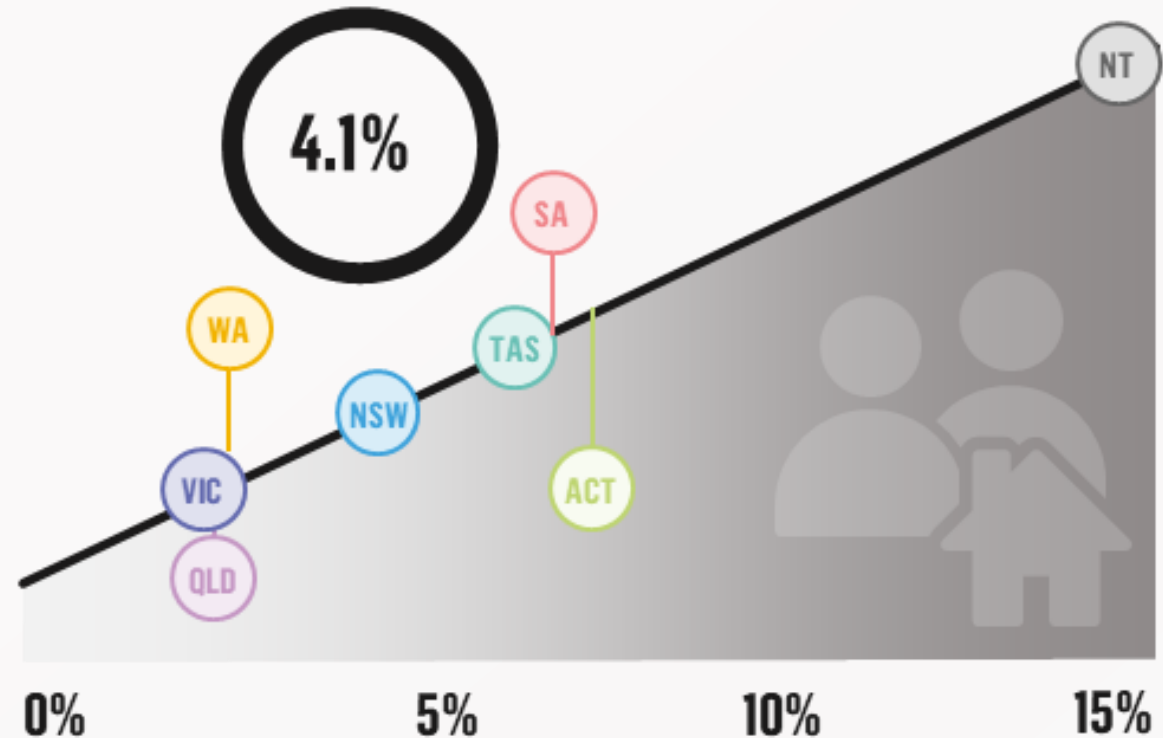
households that are in need from
rental stress and homelessness²



SOCIAL HOUSING SUPPLY

SOCIAL HOUSING¹

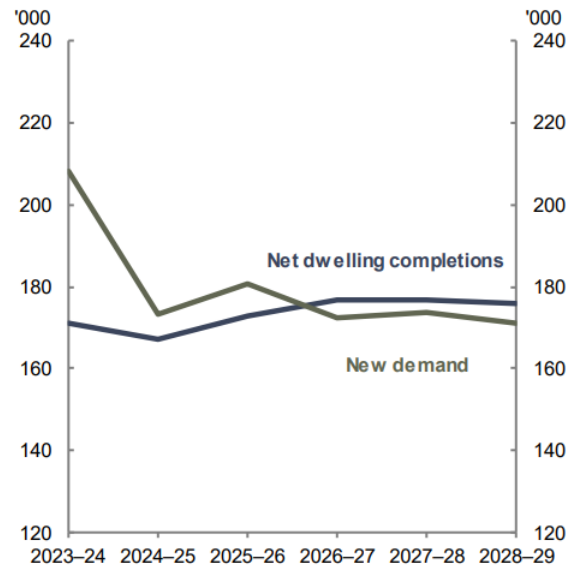
2021 (% of Stock)





FORECAST HOUSING SHORTFALL

Chart 4.7 Annual net new market housing supply and new housing demand

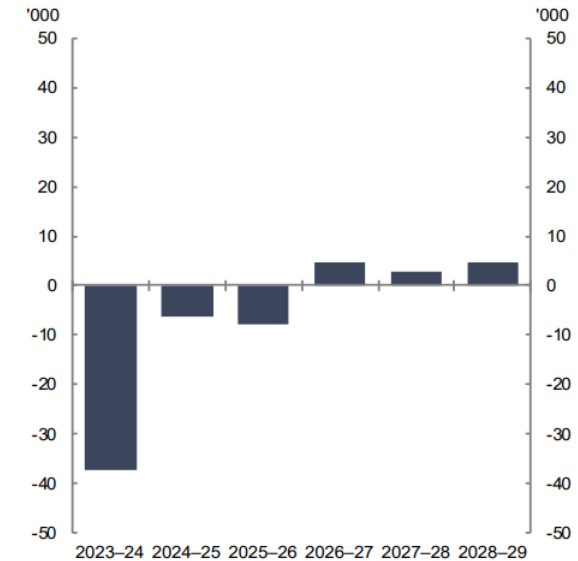


Note: New demand is measured in number of households.
Net dwelling completions are measured in number of dwellings.

Source: NHSAC 2024.

Continuing Contraction Impacts

Chart 4.8 Annual balance of net new market housing supply and new housing demand

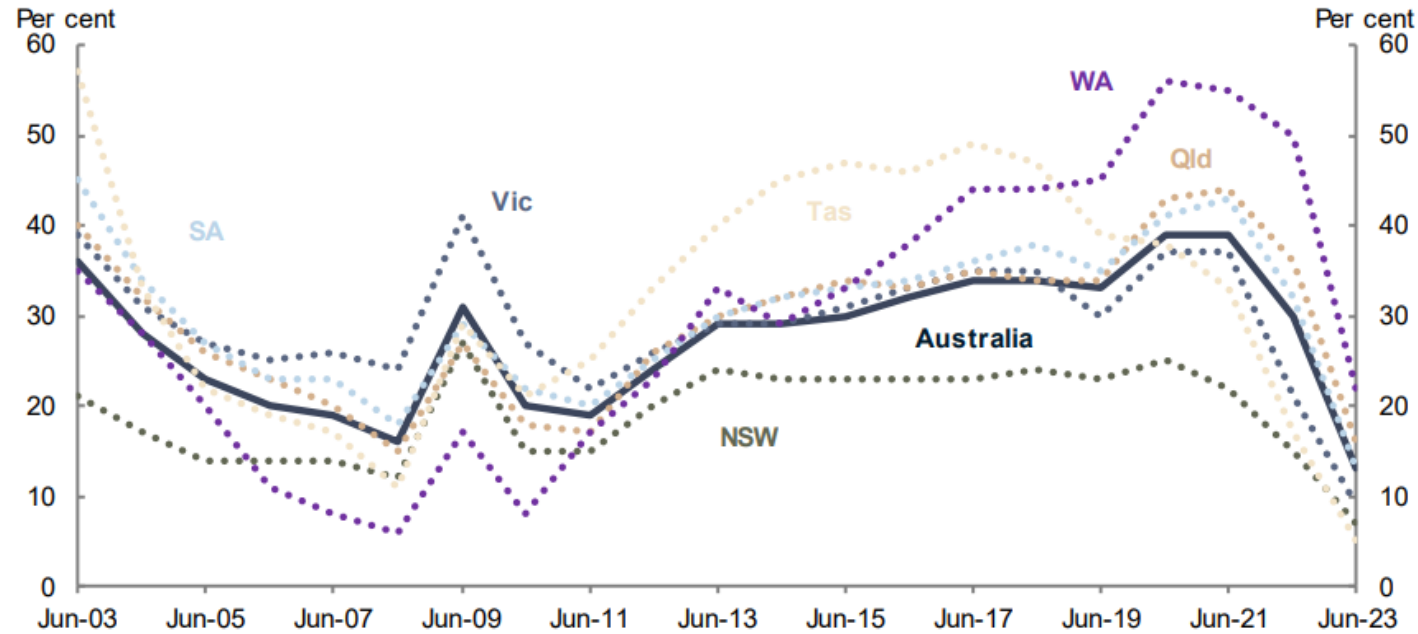


Note: Net new supply-demand balance is the difference between net dwelling completions and new demand.

Source: NHSAC 2024.

AFFORDABILITY FOR HOME OWNERSHIP

Chart 5.9 Share of home sales that are affordable, by state



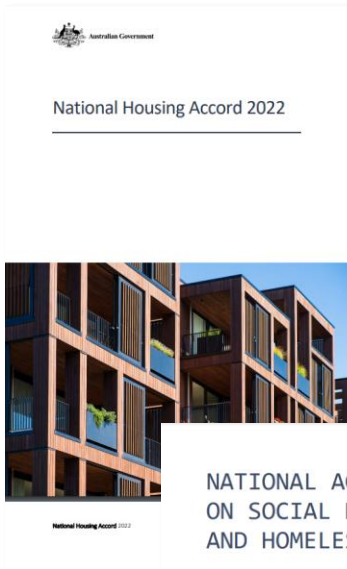
Note: Share of home sales that fall below the price that a household would spend 25 per cent of gross income on mortgage repayments, assumes 80 per cent loan-to-value ratio, 30-year loan term and 2.5 percentage point buffer rate.

Source: PropTrack 2023.

The Ripple Effect!

NATIONAL FRAMEWORKS

to address housing supply and affordability



National Housing Accord

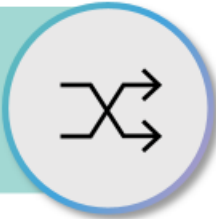
- Commonwealth, states and territories governments have agreed to a national housing target to build **1.2 million new well located homes** over 5 years from July 2024.
- 20,000 social and affordable homes
- Commonwealth is providing **\$3.5 billion** in payments to state and territory governments.

National Agreement on Social Housing and Homelessness (NASHH)

- Commonwealth provides **\$1.8 billion** each year to states and territories.
- Includes homelessness funding of approx. **\$400 million** per year.

PERFORMANCE REVIEW OF CURRENT PLANNING SYSTEMS

LAND AND DWELLING SUPPLY:
CONVERSION THE KEY ISSUE



LESS HOUSING BEING APPROVED

ALIGNMENT AND DELIVERY
OF INFRASTRUCTURE A PRIMARY
BARRIER



ASSESSMENT TIMEFRAMES
GETTING LONGER

DWELLING DIVERSITY INCREASING -
BUT NOT ENOUGH



CONSTRUCTION AND
DEVELOPMENT COSTS ESCALATING

NATIONAL PLANNING BLUEPRINT



Updating Planning Instruments



Reforms For Rapid Delivery of SAH



High Density in Well Located Areas



Address Barriers For Development Approval Delays



Streamlining Approval Pathways



Phased Introduction of Inclusionary Zoning



Adequate Resources



Improving Community Consultation and Education Process

HOUSING ACCORD AND PLANNING BLUEPRINT

1.2 MILLION NEW HOMES
240K PA

DELIVERY FROM JULY 2024 -2029



**NATIONAL HOUSING
ACCORD TARGET**

**1 MILLION
NEW HOMES
(2024-2029)**

+

200,000

ADDITIONAL NEW HOMES

\$3 BILLION

**COMMONWEALTH PERFORMANCE-BASED INCENTIVE 'WELL-
LOCATED'**

\$2 BILLION

SOCIAL HOUSING ACCELERATOR (FUNDING DELIVERED JUNE 2023)

AUSTRALIAN GOVERNMENT FUNDING INITIATIVES

social and affordable housing programs

Housing Australia Future Fund

- 20,000 social and 10,000 affordable homes
- \$10 billion initial capital to provide an ongoing pipeline of funding
- \$500 million annual disbursement will be made in 2024-25
- Priority cohort funding:
 - \$200 million for housing in remote Indigenous communities
 - \$100 million for crisis and transitional housing for women and children impacted by FDV
 - \$24 million housing for veterans at-risk of homelessness
- Supports up to \$10 billion in Affordable Housing Bond Aggregator loans and up to \$1.9 billion concessional loans
- Round One funding outcomes released September 2024

Home Guarantee Scheme

- Consists of First Home Guarantee, Regional First Home Buyer Guarantee and Family Home Guarantee
- Provides lenders with a guarantee of up to 18%, allowing participants to purchase a home with a smaller deposit and no LMI.

Social Housing Accelerator

- **\$2 billion** in funding from the Commonwealth to states and territories for new and refurbished social homes for those on waitlists.
- This investment should deliver around **4,000 new and refurbished dwellings by 2028.**

Help to Buy Scheme

- Shared equity scheme designed to cut the up-front cost of purchasing a home.
- Provides participants with an equity contribution of up to 40% for new homes and 30% for existing homes.
- Proposed for establishment with state and territory governments.
- Queensland has now passed legislation which will allow the Help to Buy scheme to operate in Queensland.

National Housing Infrastructure Facility

- Targeting \$1 billion for social housing towards crisis and transitional accommodation for women and children experiencing domestic violence and youth



AUSTRALIAN GOVERNMENT FUNDING INITIATIVES

Support for renters

Commonwealth Rent Assistance (CRA)

- 2024-25 Budget allocated \$1.9 billion to increase CRA rates by a further 10%.
- Follows the 15% increase in September 2023.
- Supports up to 1 million households.

A Better Deal for Renters

- Works to harmonise and strengthen renters' rights across Australia.
- Includes developing a nationally consistent policy to implement genuine reasonable grounds for evictions, limiting rent increases to once a year and phasing in minimum rental standards.

Build-to-Rent (BTR) Accommodation

- Reduction in the Managed Investment Trust withholding tax rate for newly constructed BTR projects from 30% to 15%.
- Increase capital works tax depreciation rate from 2.5% to 4% for eligible new build-to-rent projects.



DELIVERING THE ACCORD

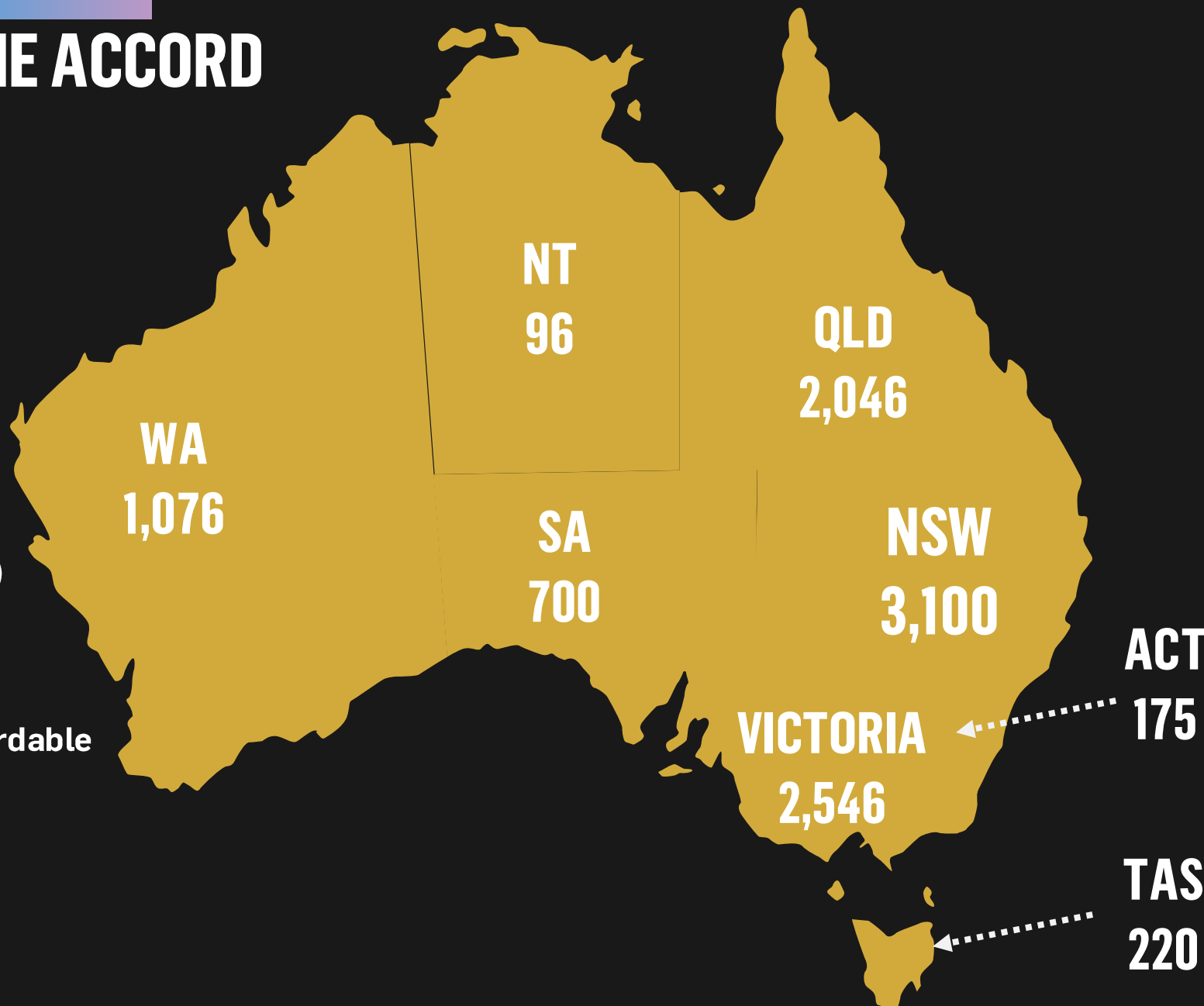
State Social and Affordable Housing Targets

10,000

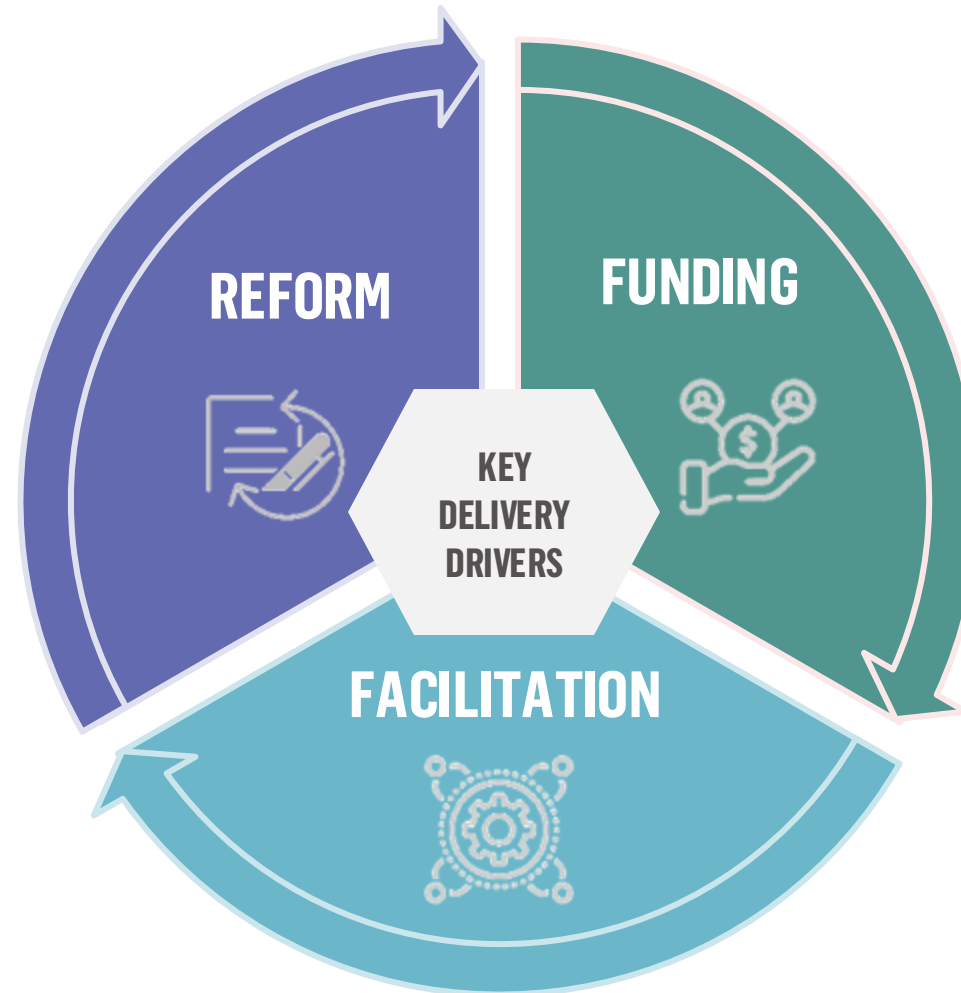
+

10,000 Federal (NHAF)

40,000 social and affordable
via Housing Australia



RECALIBRATION OF SYSTEM



STATE BY STATE FUNDING

WA

\$2.6 BILLION
in State funding

NT

\$1 MILLION
Aboriginal Housing NT

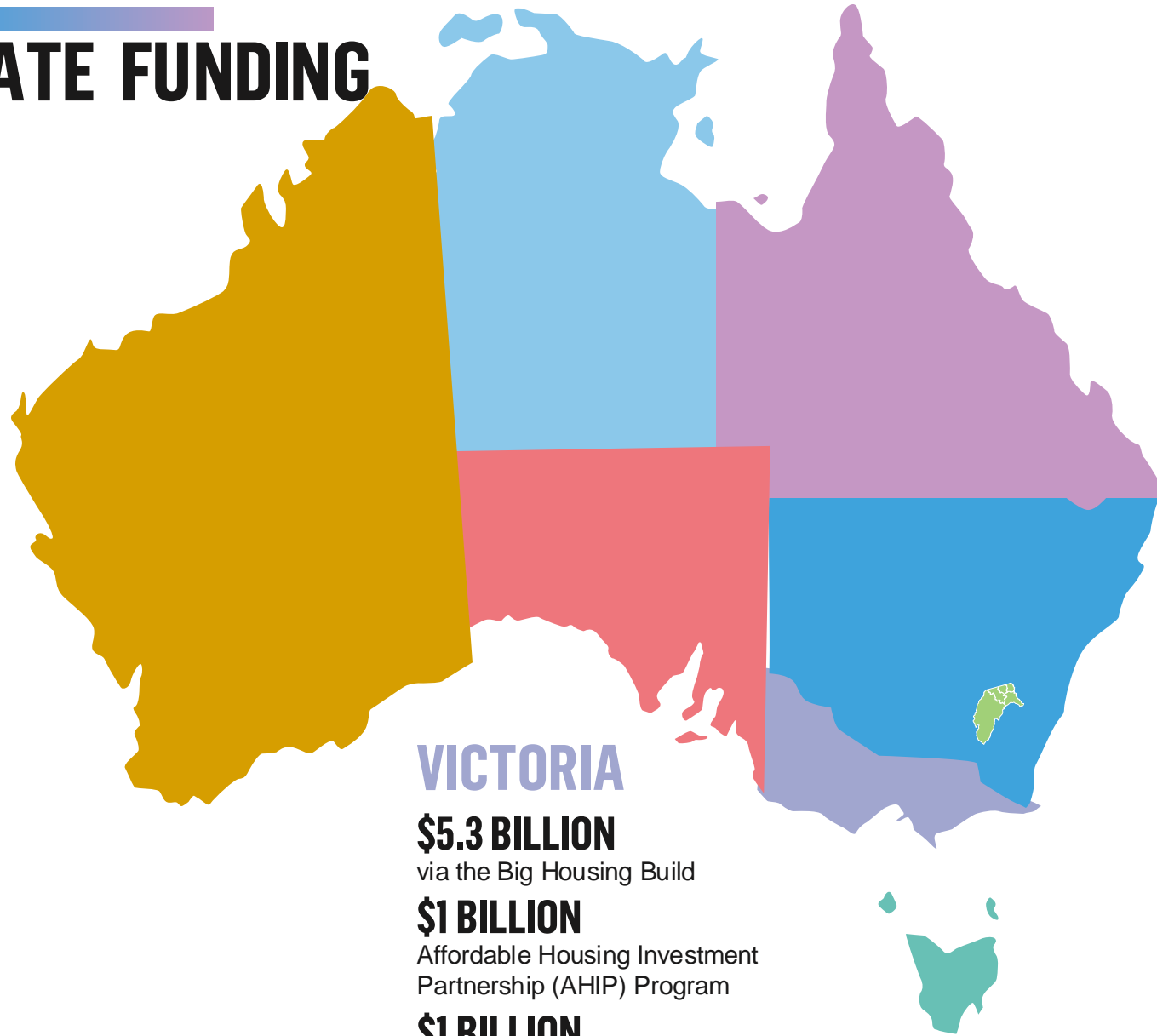
\$4 BILLION
Remote NT Housing
Agreement

SA

\$177.5 MILLION
SA Housing Authority

\$6 MILLION
to key service providers

\$80 MILLION
A Better Housing Future Plan



VICTORIA

\$5.3 BILLION
via the Big Housing Build

\$1 BILLION
Affordable Housing Investment
Partnership (AHIP) Program

\$1 BILLION
Regional Housing Fund

QLD

\$3 BILLION
Homes for Queenslanders Plan

\$2 BILLION
Housing Investment Fund (HIF)

NSW

\$5.1 BILLION
2024-25 budget

\$300 MILLION
Landcom

ACT

\$55.9 MILLION
Territory funding

TAS

\$1.5 BILLION
Homes Tasmania

NATIONAL HOUSING REFORM

NSW



- **Diverse and well-located housing reform** to increase allowable density
- **Transport Oriented Development (TOD)** for uplift around stations
- **Greater Sydney Plan** to be released 2024

VIC



- Wholescale review of the ***Planning and Environment Act 1987*** to streamline planning processes

QLD



- ***Economic Development and Other Legislation Amendment Bill (March 2024)*** to mandate social and affordable housing % within PDAs
- ***Housing Availability and Affordability Bill 2023*** to unlock residential land through state facilitated assessment, land release and zoning

SA



- ***State Planning and Design Code*** establishes a centralised planning framework
- ***Residential Tenancies Act 1995*** reforms to improve protection for renters

NATIONAL HOUSING REFORM

ACT



- **Planning Act 2023** changes to streamline the development approval process
- **New Territory Plan** to include design guides and Increase allowable density

WA



- **Planning and Development Amendment Act 2023** will introduce a significant development pathway & streamline single house developments

TAS



- **Tasmanian Planning Scheme 2024** to deliver consistent state-wide planning
- **Tasmania Planning Policies (SPP)** to centralise planning framework
- **Housing Land Supply Act 2018 (2023)** amendments to fast-track rezoning process.

NT



- **Community Controlled Housing Model**
- **Remote NT Housing Agreement**

CASE STUDY ANALYSIS OF LEVERS

Key levers	 Affordable / BTR funding	 Streamlined approval process	 Targets	 Planning scheme amendments	 Mandatory contribution	 Monetary incentives	 Detailed investigations	 Short term accommodation	 Panels / advisory committees
Case study and success rate based on criteria									
Queensland Policy Landscape	✓	✓	✓	✓		✓		✓	
Brisbane City Council		✓		✓		✓		✓	
Moreton Bay Regional Council				✓		✓	✓		✓
Victoria Policy Landscape	✓	✓	✓		✓	✓	✓	✓	✓
Newcastle City Council	✓	✓			✓		✓		
Cairns City Council		✓				✓		✓	
50 Quay Street	✓	✓	✓	✓	✓	✓			
Brunswick & Co	✓		✓	✓					
Liv Anura	✓		✓	✓					

FACILITATION

	NSW	VIC	QLD	SA	ACT	WA	TAS	NT
STATE ASSESSMENT PATHWAY	✓	✓	✓	✓		✓	✓	
ACTIVITY CENTRE, GROWTH NODE AND TRANSIT ORIENTED DEVELOPMENT FOCUS TO INCREASE DENSITY	✓	✓						
DESIGN GUIDELINE /CODES AND PRE-APPROVED PLANS		✓		✓	✓		✓	
LAND RELEASE				✓		✓		✓
LOCAL, TARGETED GROWTH STRATEGIES		✓			✓		✓	✓
SUPPORT FOR LOCAL COUNCILS TO STREAMLINE ASSESSMENT	✓	✓	*		✓	✓	✓	

* QuickStarts funding and capacity building program for Community Housing Providers

KEY LEVERS NEEDED

FEDERAL

- Establish a National Affordable Housing Policy Framework
- Major infrastructure planning and delivery



STATE

- Tax and stamp duty
- Land tax
- Housing targets
- Major infrastructure planning and delivery
- Design code and compliance



LOCAL

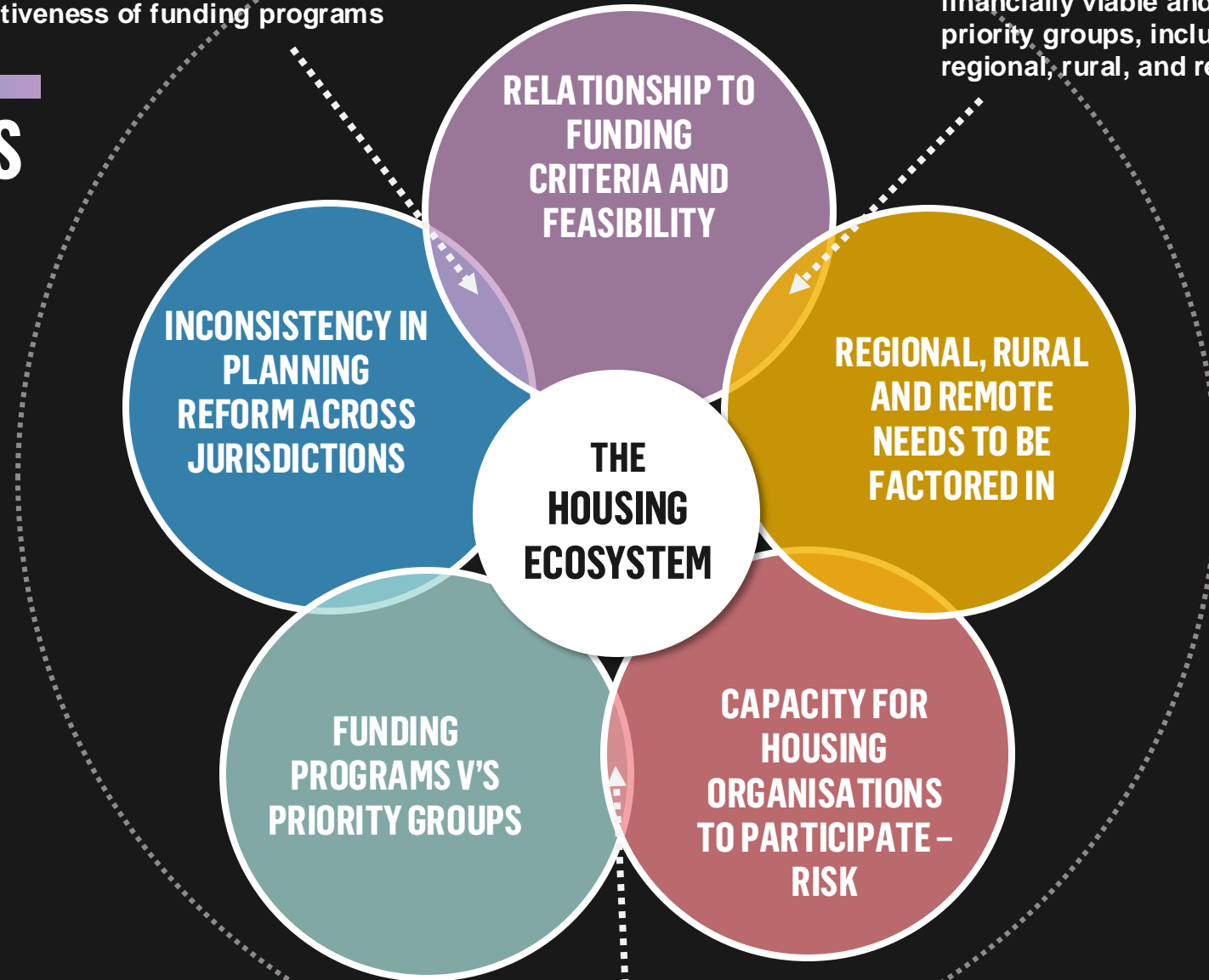
- Strategic plans and policies that supports a national framework
- Rates
- Local infrastructure planning and delivery



KEY OBSERVATIONS

Uneven landscapes for housing projects, challenging the consistency and effectiveness of funding programs

Essential for ensuring that funding is allocated to projects that are both financially viable and meet the needs of priority groups, including those in regional, rural, and remote areas



Capacity to participate is crucial, specific challenges faced by priority groups mean they may be unable to meet the requirements of funding programs