

**Friday, 4 August 2023**



Committee Secretary  
Senate Standing Committee on Community Affairs

by online portal or by email to [community.affairs.sen@aph.gov.au](mailto:community.affairs.sen@aph.gov.au)

Dear Senator Rice and fellow Committee members

## **Inquiry into the worsening rental crisis in Australia**

The **Abundant Housing Network Australia** would like to thank the Senate Standing References Committee on Community Affairs for the opportunity to provide comments on the worsening rental — and housing — crisis in Australia.

Our network is a national alliance of independent, grassroots urbanists who advocate for a pro-housing agenda for Australia.

We started this year in the wake of the cost-of-living crisis ramping up to promote a holistic vision for our cities that embraces growth, diversity and affordability for everyone.

As advocates for housing abundance, we are writing today on the impacts of housing supply on the rental crisis and in particular, how a pro-housing policy agenda — combined with broader regulatory levers that improve renters rights and urban infrastructure — greatly increases renters' bargaining power in the housing market.

We believe that low vacancy rates in the private and public rental systems as well as sluggish development, especially in areas of high amenity, are the key drivers behind the current crisis in rental affordability — and that the solution lies in building more, denser housing of every type and tenure in those places people actually want to live.

Our submissions substantively address *actions that can be taken by governments to reduce rents or limit rent rises* and *factors impacting supply and demand of affordable rentals* in the terms of reference.

The Abundant Housing Network Australia and our members welcome the opportunity to discuss this further with members of the Committee over the course of the Inquiry.

Yours sincerely

**Abundant Housing Network Australia**

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**Senate Community Affairs Committee's  
inquiry into the worsening rental crisis**

**Abundant Housing Network Australia | August 2023**

# WHO WE ARE

The Abundant Housing Network Australia is a national alliance of independent, grassroots campaigners working to build a new vision for housing and cities—one that's more sustainable, liveable and affordable for everyone.

Our members — Greater Canberra, Sydney YIMBY and YIMBY Melbourne — came together in 2023 to forge a new urbanist politics that brings together renters, homeowners, planners, transport advocates and all lovers of cities.

We represent thousands of people across Australia who want to see their cities grow and mature, who want secure and affordable rentals and who want to live near their families, friends and communities — but who feel drowned out by a debate dominated by a few loud voices.

We believe housing abundance—**building more homes where people want to live**—is key to solving the housing crisis and building the kind of cities people love.

Abundance gives everyone greater choice in where they live, gives renters better bargaining power, encourages better use of public infrastructure, and is more environmentally sustainable than sprawl.

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# ACKNOWLEDGEMENT OF COUNTRY

The Abundant Housing Network Australia acknowledges the Traditional Owners of Country throughout Australia and their continuing connection to land and community. We would like to pay our respects to their Elders, past and present.

A broken housing system hurts First Nations people more sharply than others and housing equity is a step on the path of justice and reconciliation we have failed to take.

We acknowledge that we are on stolen land and that sovereignty was never ceded.

This always was and always will be Aboriginal land.

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# EXECUTIVE SUMMARY

## **Housing abundance improves renters' bargaining power in the housing market.**

As Australia's leading grassroots urbanist advocacy network, we focus on unlocking housing supply—private, public, community and cooperative—and recalibrating the policy settings that put a handbrake on it.

We fight for housing abundance—a housing system where everyone, no matter their job, income, wealth or background, can afford to live where they want.

Housing abundance is about the freedom to move and the freedom to stay, and we see it as a holistic and—in the long term—only viable solution to chronically unaffordable housing in Australia.

We canvass the roadblocks to housing abundance, whether that is poor policy coordination between the Commonwealth, state and territory governments and local planning authorities, decades of insufficient investment in public and community housing, or how restrictive urban planning makes private and public housing more expensive and take longer to build.

However, as many of our members are life-long renters—many of whom have been homeless at some point in their lives, we will also touch on other issues close to our hearts like the poor conditions that work against turning your rental into a home, the role of good city planning and transport design in making neighbourhoods people want to live in, and how these factors contribute to the fundamental power imbalance between landlords and renters and work to reduce renters' bargaining power.

There is no silver bullet to the housing crisis. Manifold problems need manifold solutions—and just as important as housing affordability is improving liveability, sustainability and housing security.

Australia is at an inflection point on housing. Public sentiment is rallying for boldness and we need politics and policies that match that energy.

*We have to be ambitious. We are at a unique juncture where the political stars have finally aligned to fix our housing crisis.*

## **Dan McKenna, Nightingale Housing CEO**

We believe that, in the long term, the only way to solve our housing crisis is to build more homes than are needed to meet demand every year, forever—and make sure all our policies are aligned to make that happen.

# RECOMMENDATIONS

## Governance

1. That National Cabinet adopt a bold agenda for reform that significantly increases public, social and private housing supply and improves housing affordability in real terms as part of *Better Planning for Stronger Growth*.
2. That Commonwealth, state and territory governments provide greater and more secure funding to peak renters' advocacy organisations and ensure that renters' advocates are represented on housing bodies, boards and committees.
3. That the Commonwealth create a new independent agency responsible for national housing policy coordination and research—to address policy fragmentation in and collect consistent data on housing, planning and land use.

## Planning reform

4. That National Cabinet adopt a nationally coordinated agenda for planning reform that moves state, territory and local governments to a more permissive and faster planning system, including for example:
  - moving from prescriptive and arbitrary rules to a more permissive, outcomes-based regulation of land use and development
  - broad upzoning across large areas—rather than specific sites.
  - facilitating development in high amenity areas well-served by public and active transport and social infrastructure.
  - removing parking minimums from transport oriented developments
  - investigating mechanisms for the efficient and equitable consolidation of urban blocks, particularly small lots in residential areas
  - ensure consultation is representative of the broader community, rather than just those with time and resources.
5. That the Commonwealth provide outcomes-focussed financial incentives to state, territory and local governments to deliver affordability outcomes.
6. That the Commonwealth make significant planning reforms a condition of funding major infrastructure projects and instruct Infrastructure Australia to develop a priority list of infrastructure projects that would unlock infill housing.

## **Non-market housing**

7. That the Commonwealth invest enough money in public, community and commons housing to raise the proportion of overall housing stock to at least 5% public and 5% community and commons by 2040.
8. That National Cabinet adopt consistent key definitions for non-market housing as part of a national housing agreement.
9. That state and territory governments exempt public, community and commons housing projects from planning, heritage and consultation requirements.

## **Urban coordination**

10. That National Cabinet adopt a national cities policy that harmonises approaches to urban infrastructure planning and investment nationwide — with a particular focus on improving liveability of inner city areas for residents, reducing transport costs, enabling transport-oriented development, and reducing urban emissions.
11. That the Commonwealth expand existing grants schemes like the *Thriving Suburbs Program* to help state, territory and local governments build community infrastructure at the scale necessary to accommodate large-scale infill and inner urban population growth.
12. That the Commonwealth prioritise investment in public and active transport projects in growth areas both in the inner city and already underserved outer suburbs.

## **Rental regulation**

13. That National Cabinet adopt a national renters rights accord to set a minimum standard for rental regulation in Australia that improve renters' security, access to information, and conditions without the need for expensive or prolonged administrative processes initiated by renters.
14. That the Commonwealth reform Commonwealth Rent Assistance to provide immediate cost of living relief to people suffering from rental stress, including those not currently receiving other income support.

# 1 | HOUSING ABUNDANCE FOR AUSTRALIA

We don't need to relitigate how unaffordable housing is in Australia—but policymakers tie themselves in knots trying to avoid even acknowledging that making housing more affordable means house prices and rents go down significantly in real terms.

Any policy that does not drive down prices and rents in real terms to the point where Australians no matter what they're earning can afford to live somewhere safe and appropriate does not address housing affordability.

**We believe that, in the long term, the only way to do that for everyone is to build way more private, public and social homes than our population grows every year, forever.**

We call this housing abundance — the opposite to the housing crisis — and we believe this is the only path out of an endless cycle of worsening crises in our housing system.

## How we see Australia's rental crisis

In our view, Australia's rental market is at a crisis point because rental vacancy rates are at historic lows spurred on by sluggish supply of homes where people want to live<sup>1</sup>, combined with decades of hollowing out non-market—particularly public—housing.<sup>2</sup>

**These significantly reduce the bargaining power of renters in the private market — and means there is no meaningful safety net when faced with surging rents, eviction or retaliation for exercising the few rights they have.**

Very low vacancies like we are facing around the country makes finding a home a grinding experience with queues around the block to inspect poor quality homes at premium rents, and forces to bid against fellow renters to even get a chance to apply instead of bargaining with the landlord for a fair and reasonable price.

And as housing costs grow and more people are unlikely to ever own a home, we need to grapple with renting long-term or even for your whole life.<sup>3</sup>

In a future where renters' bargaining power is built up through much greater supply of private and non-market housing and through regulatory settings that support renters' collective organising and enforcement of their rights, we are far less likely to see a repeat of the rent price spiral we are experiencing at the moment.

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<sup>1</sup> Kate Burke, [“No light at the end of the tunnel”: Rental vacancy rates hit record low](#) (3 March 2023) *Sydney Morning Herald*

<sup>2</sup> Luke Henriques-Gomes, [“Social housing stock barely changes as waiting lists blow out and rental stress rises across Australia”](#) (29 June 2022) *Guardian Australia*.

<sup>3</sup> Stephen Whelan et al [“Transitions into home ownership: a quantitative assessment”](#) (AHURI Final Report No. 404, Australian Housing and Urban Research Institute Limited, 2023) quoted in Elizabeth Redman, [“Bank of Mum and Dad, be warned if your kids haven't bought a home by 30”](#), *The Age* (20 July 2023)



## What is housing abundance?

Housing abundance is about the freedom to move and the freedom to stay.

**We want a housing system where everyone — no matter their job, income, wealth or background — can afford to live where they want.**

We want a world where it's possible to find somewhere in your neighbourhood you can make home, to put down roots and have a family — whether you rent or buy.

We want a safety net big enough to catch everyone who might fall through, whether that's eliminating the social housing waiting list with more public and community housing builds or increasing social security payments to above the poverty line.

Greater private supply is key to increasing renters' bargaining power in the market and will sustainably lower rent and raise housing standards over the long term, just as increasing public and non-market housing raises the floor for housing quality and security while providing more people a safety net when the market does not or cannot deliver.

The best long-term solution to the rental crisis is to build tens of thousands more private, public, community and cooperative homes every year in our cities where there's jobs, services, amenities and community.

And just as important, that means uplifting and densifying our urban centres and building those homes in the established cores of our cities and towns, so people can have access to the existing social and transport infrastructure.

Building up our cities and unlocking every neighbourhood to development — particularly the missing middle of medium density mixed-use — will start to reverse the trend of rising house prices, rising rents and lower standards of living.

## What the Commonwealth can do

**It is the job of every level of government around the country to do everything they can to drive down the cost of housing.**

While the Commonwealth's role in housing has been relatively confined to financing vehicles, tax reform and ill-fated demand subsidies in recent years, the Albanese Labor Government's indication that they are committed to working with states and territories to boost housing supply, deliver more social housing, improve renters rights and develop a new urban policy for the nation, is a refreshing change of tack.

National Cabinet's *Better Planning for Stronger Growth* strategy<sup>4</sup> to build a new housing framework has the potential to completely change the face of Australia.

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<sup>4</sup> The Office of the Prime Minister, '[A Better Future for the Federation](#)' (Media release, 28 April 2023)

As such several of our recommendations are framed around what National Cabinet and state and territory governments should do, with the implication that these should be included in any outcomes arising from *Better Planning for Stronger Growth* and other foreshadowed national agreements.

In addition, we canvass several spaces the Commonwealth can take leadership on in housing. These range from improving housing policy coordination to regulating Australia's cowboy PropTech industry.

## Housing policy coordination

The Commonwealth should take the lead on addressing policy fragmentation in housing by creating a clear political leadership framework in housing<sup>5</sup>. The creation of the National Housing Supply and Affordability Council is an important first step but more is needed.

The Commonwealth should set up a fully independent housing policy coordination agency to support the work of the Minister and housing councils, and by encouraging state and territory governments to create joined-up departments responsible for all aspects of housing, from planning and financing to regulating and tenancing.

There also needs to be a national voice for renters with greater representation of renters and their advocates on national housing bodies.<sup>6</sup> This would also necessarily involve greater funding for and formal recognition of peak national housing advocates like the National Association of Tenants Organisations as well as ensuring those organisations are represented on key national bodies like the National Housing Supply and Affordability Council. Likewise, state and territory governments should ensure that similar organisations are represented on their housing committees and roundtables.

These issues of policy fragmentation are underlined by a lack of consistent and unbiased data on the state of the rental market. While recent academic work has improved this gap, we continue to have poor and poorly accessible data on the state of rental housing.<sup>7</sup>

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<sup>5</sup> Judith Yates, et al, '[Housing Australia](#)' (Committee for Economic Development Australia, 2017) 27-28; Chris Martin, Kath Hulse and Hal Pawson, '[The changing institutions of private rental housing: an international review](#)' (AHURI Final Report No. 292, Australian Housing and Urban Research Institute Limited, 2018) 70; Everybody's Home, '[We need a National Strategy](#)' (Policy position, 2 May 2018); and Queensland Council of Social Services, '[Housing policy review](#)' (March 2018) 23-28.

<sup>6</sup> Department of Communities and Local Government UK, '[Citizens of Equal Worth: The Project Group's Proposals for the National Tenant Voice](#)' (White paper, January 2009); and Department of Communities and Local Government UK, '[Regional and national tenants' organisations](#)' (Report, October 2010)

<sup>7</sup> Emma Baker, et al, '[An Australian rental housing conditions research infrastructure](#)' (2022) 9(1) *Scientific Data* 33; See also the Melbourne Institute's [Journeys Home](#) and [Household, Income and Labour Dynamics in Australia](#) surveys and the Australian Bureau of Statistics' [Survey of Income and Housing](#) — particular for population level data on composition and consumption.

In particular, we lack frequent and granular data on local rents and market changes despite renters' enforcement of their rights relies on having access to this information—a concept called informational asymmetry, a function of the fundamental power imbalance between renters and landlords and their intermediaries.

A priority for any new national housing strategy must be to improve the quality of and access to data by aggregating administrative data collected by the Commonwealth, state and territory governments on, for example, rent increases and bonds.<sup>8</sup>

Two potential avenues to explore are establishing a national housing research council<sup>9</sup> and work with state and territory governments to build a real-time database of properties, tenancies and rental market information to equip renters with current and unbiased information on their property and local market conditions<sup>10</sup>.

The soon-to-be-established National Housing Supply and Affordability Council will help improve collection of consistent data, but it may not always have the right inputs.

This also necessitates the Council being properly resourced and independent, with researchers and experts on staff across a broad range of portfolios related to housing.

## Recommendations

That National Cabinet adopt a bold agenda for reform that significantly increases public, social and private housing supply and improves housing affordability in real terms as part of *Better Planning for Stronger Growth*.

That Commonwealth, state and territory governments provide greater and more secure funding to peak renters' advocacy organisations and ensure that renters' advocates are represented on housing bodies, boards and committees.

That the Commonwealth create a new independent agency responsible for national housing policy coordination and research—to address policy fragmentation in and collect consistent data on housing, planning and land use.

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<sup>8</sup> Kath Hulse, Sharon Parkinson and Chris Martin, '[Inquiry into the future of the private rental sector](#)' (AHURI Final Report No. 303, Australian Housing and Urban Research Institute Limited, 2018) 49.

<sup>9</sup> John Daley, Brendan Coates and Trent Wiltshire, '[Housing Affordability: Re-imagining the Australian Dream](#)' (Report No. 2018-04, Grattan Institute, March 2018) 6

<sup>10</sup> Digital Rights Watch, Submission No. 560 to the Legal and Social Affairs Committee, Parliament of Victoria, *Inquiry into the rental and housing affordability crisis in Victoria* (7 July 2023) 14-15

## 2 | A NATIONAL PLANNING AGREEMENT

Australia hasn't built enough homes to accommodate a growing population and changing household preferences.

The number of dwellings built per capita peaked in 1970 and has never recovered, despite strong population growth and a trend towards smaller household sizes.

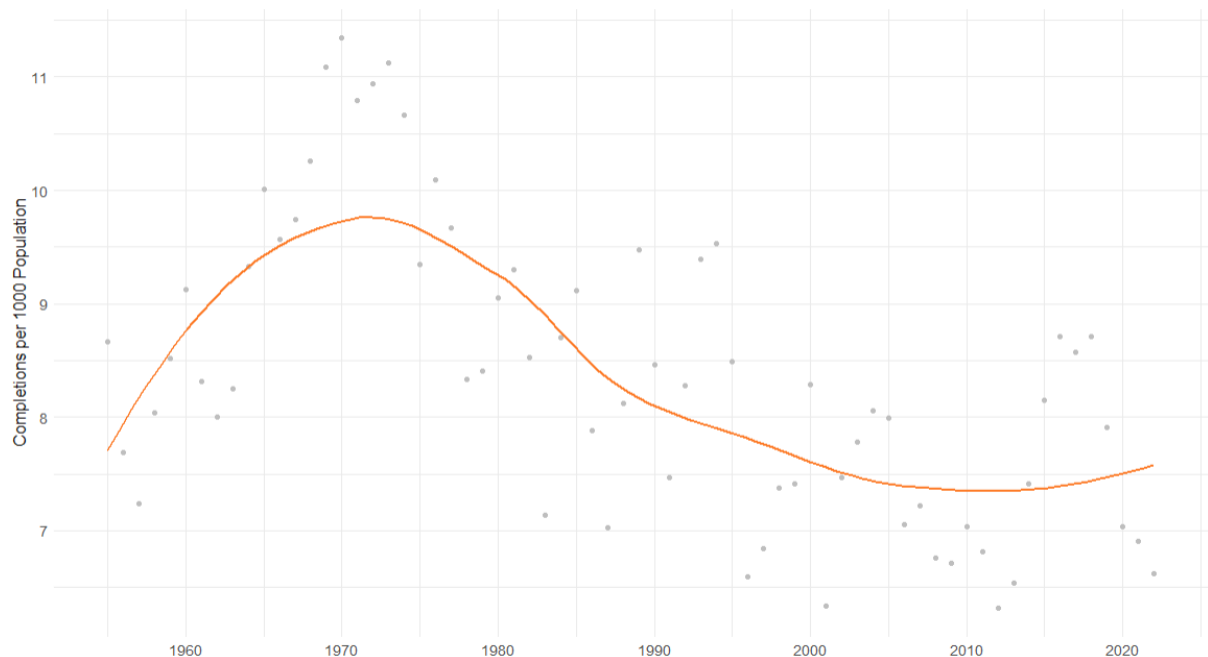
Likewise, changing household preferences reflect significant changes in household composition and use in a way that the existing housing market nor governments' housing and planning policies have not fully adjusted to cater to.<sup>11</sup>

### Restrictive city planning means restricted supply

The key driver of this long-term undersupply is restrictive planning policies that were implemented across the country starting in the 1970s and 80s.

These rules have compounded and become more complex over time, and now strictly limit the development of land, particularly in wealthy, inner-city suburbs.

Chart 1: Dwelling construction per 1,000 residents (1955-2022)<sup>12</sup>



For example, more than 80% of Canberra's residential land is zoned exclusively for low-density residential development, including many areas within walking distance of

<sup>11</sup> Nalini Agarwal, James Bishop and Iris Day, '[A New Measure of Average Household Size](#)' (Australian Economy Bulletin, Reserve Bank of Australia, March 2023)

<sup>12</sup> Australian Bureau of Statistics' [Building Activity](#), [Historical Population Statistics](#) and [Estimated Resident Population](#) series.

the CBD.<sup>13</sup> Even where development is theoretically permitted, the planning system can add delays, cost and complexity, adding to the price of new homes and making non-luxury options economically unfeasible.<sup>14</sup>

There is strong evidence from a well-established literature that these policies are a significant driver of high rents and prices.<sup>15</sup> The NSW Productivity Commission recently found that apartment prices in desirable areas of Sydney are more than 40% higher than would be expected in an unconstrained market, as planning restrictions prevent high land prices from being divided between many apartments.<sup>16</sup>

International research has found that new construction—even “luxury” market-rate apartments—provides relief to the rental market across the income spectrum, as high-income residents move into the new housing, freeing up their former homes for others to move into and permitting households to upgrade their housing situations.<sup>17</sup>

The inverse is also true. If new housing isn’t built, the only way that higher-income households can move into an area is by outbidding existing residents.

**When building new homes is costly, complex or impossible, an increase in demand can only result in higher prices.**

Defenders of the status quo argue that reducing planning restrictions will not lead to an increase in construction, as developers will leverage their market power to provide housing at a slower rate that maximises profits — and as evidence for this, they cite back-logs of undeveloped sites owned by developers and staged releases.<sup>18</sup>

However, real-world evidence from locations that have relaxed planning restrictions suggests that these restrictions do in fact slow down development.

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<sup>13</sup> ACT Government Environment, Planning and Sustainable Development Directorate, [‘ACT Planning Strategy FAQs’](#)

<sup>14</sup> For a specific example of the complexity and contradictory nature of many planning policies: Michael Koziol, [‘The development sagas that show why Sydney’s planning system is broken’](#) (14 February 2023) *Sydney Morning Herald*

<sup>15</sup> For research summaries, see: Ross Kendall and Peter Tulip, [‘The Effect of Zoning on Housing Prices’](#) (Research discussion paper no. 3, Reserve Bank of Australia, March 2018); Edward Glaeser and Joseph Gyourko, [‘The Economic Implications of Housing Supply’](#) (2018) 32(1) *Journal of Economic Perspectives* 3; and Jason Furman and Peter Orszag, [‘A Firm-Level Perspective on the Role of Rents in the Rise in Inequality’](#) (Presentation at “A Just Society” Centennial Event, 16 October 2015)

<sup>16</sup> NSW Productivity Commission, [‘Building more homes where people want to live’](#) (Report, May 2023)

<sup>17</sup> Cristina Bratu, Oskari Harjunen and Tuukka Saarimaa, [‘City-wide effects of new housing supply: Evidence from moving chains’](#) (2023) 133(1) *Journal of Urban Economics*; Evan Mast, [‘The effect of new market-rate housing construction on the low-income housing market’](#) (2023) 133(1) *Journal of Urban Economics*; and Andreas Mense, [‘The Impact of New Housing Supply on the Distribution of Rents’](#) (Verein für Socialpolitik Annual Conference, 2020)

<sup>18</sup> Cameron Murray, [‘A Housing Supply Absorption Rate Equation’](#) (2021) 64(1) *The Journal of Real Estate Finance and Economics* 228; and Cameron Murray, [‘Building and planning approvals’](#) (Explainer, Fresh Economic Thinking, 9 July 2023)

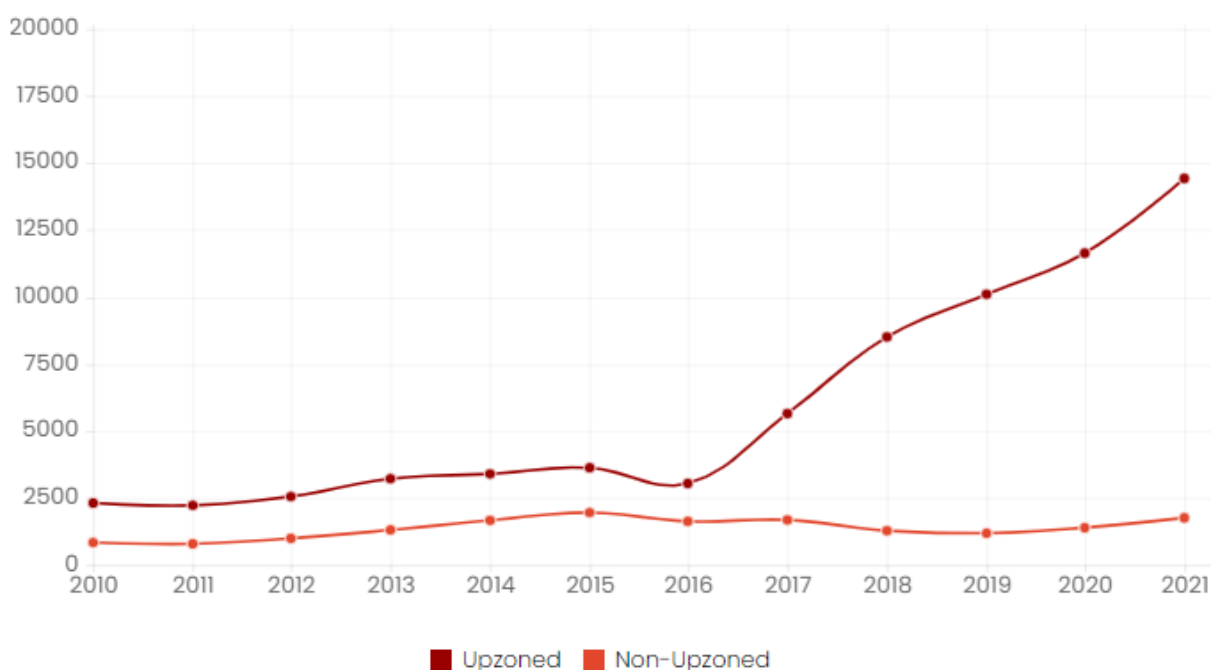
## The Auckland experience

In 2016, Auckland upzoned almost three-quarters of its residential land.

This permitted townhouses and small apartment buildings in areas that had previously only allowed detached homes. If planning were not a constraint on housing supply, then this should not have led to an increase in construction.

Careful economic research has found that this change led to a significant uplift in dwelling consents, leading to as many as 20,000 additional homes being built even when considering the possibility for development to have reduced from elsewhere.<sup>19</sup>

Chart 2: Dwelling consents in Auckland<sup>20</sup>



As a result of this additional supply, rents in Auckland are now lower in real terms than they were in 2016, and rents are a lower share of income in Auckland than the rest of New Zealand, despite being the largest and most productive city in the country.<sup>21</sup> More recent research has estimated that these rents in Auckland are 14-35% lower as a result of these changes, as well as allowing more families to live in warm, energy-efficient and appropriate housing.<sup>22</sup>

<sup>19</sup> Ryan Greenaway-McGrevy and Peter Phillips, [‘The Impact of Upzoning on Housing Construction in Auckland’](#) (Working paper no. 6, The University of Auckland Business School’s Economic Policy Centre, May 2023)

<sup>20</sup> Matthew Maltman, [‘Auckland’](#) (Explainer, One Final Effort, 2023)

<sup>21</sup> Matthew Maltman, [‘Auckland’](#) (Explainer, One Final Effort, 2023)

<sup>22</sup> Ryan Greenaway-McGrevy, [‘Evaluating the Long-Run Effects of Zoning Reform on Urban Development’](#) (Working paper no. 13, The University of Auckland Business School’s Economic Policy Centre, March 2023)

## **There is strong evidence that relaxing planning restrictions leads to more homes and lower rents and prices.**

Backlogs of approved developments are a symptom of a restrictive planning system, rather than evidence against it. When obtaining future development rights is difficult, costly and uncertain, maintaining a buffer of projects is necessary to ensure an ongoing stream of work.

Strict and complex planning restrictions likely reduce the competitiveness of the development market. Large and well-connected developers can more easily navigate these systems, and strict rules prevent smaller developments—like the “missing middle” of townhouses and small form factor walk-up apartment buildings—that are preferred by smaller developers<sup>23</sup>.

Relaxing and simplifying planning regulations can promote competition in the development market and discourage land-banking and other non-competitive actions by large developers.

While we believe that current planning systems are deeply flawed, there is still a significant role for planning in solving the rental crisis. Effective planning can make our cities and regions more vibrant, productive and enjoyable places to live, by separating genuinely incompatible land uses and coordinating the delivery of infrastructure, amenities and services alongside housing. Reforming the worst excesses of planning systems would allow them to return to this purpose and support the delivery of desperately-needed homes.

## **Commonwealth leadership in planning reform**

While planning and land use is largely a state responsibility, the Commonwealth has a significant role to play in incentivising and coordinating reforms.

The Commonwealth should work with National Cabinet to create a national planning reform agenda that aims to broadly upzone inner cities away and areas near public transport and employment hubs while also delivering high quality social infrastructure and public and community housing in these areas.

In particular, we want to see planning regulation move from being restrictive in the first instance to permissive in the first instance. Inconsistency between jurisdictions, bureaucracy for its own sake, and unnecessarily localised rules draw out the time it takes for a project to go from ideation through planning and into construction—with every week of waiting costing every project tens of thousands in employee expenses, loan servicing, holds on contractors and more.

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<sup>23</sup> Angelo Korsanos, [‘The failure of the ‘Housing Diversity Code’ to deliver housing diversity’](#) (Blog post, Redshift Architecture, 22 April 2023)

The most equitable way to achieve this—in our view—is to broadly upzone our cities, particularly small lot residential areas in the inner city, to allow more by-right development without consultation requirements where those proposals meet building quality, accessibility and environmental standards, and to facilitate consolidation of residential blocks into larger more commercially viable project sites.

This approach would preserve the good parts of planning—like democratic control over the strategic future of the city, ensuring a high standard of design and construction, and good provision of good social and transport infrastructure—while cutting down on the unnecessary paperwork and reducing the risk of cooptation of consultation processes by bad faith anti-development activists.

The Commonwealth should also take a carrot and stick approach to getting state, territory and local governments to adopt their housing agenda by using financial incentives and direct investment in government housing projects to incentivise those governments to undertake planning reform, and to make major infrastructure investment contingent on planning and housing reform.

## Recommendations

That National Cabinet adopt a nationally coordinated agenda for planning reform that moves state, territory and local governments to a more permissive and faster planning system, including for example:

- moving from prescriptive and arbitrary rules to a more permissive, outcomes-based regulation of land use and development
- broad upzoning across large areas—rather than specific sites.
- facilitating development in high amenity areas well-served by public and active transport and social infrastructure.
- removing parking minimums from transport oriented developments
- investigating mechanisms for the efficient and equitable consolidation of urban blocks, particularly small lots in residential areas
- ensure consultation is representative of the broader community, rather than just those with time and resources.

That the Commonwealth provide outcomes-focussed financial incentives to state, territory and local governments to deliver affordability outcomes.

That the Commonwealth make significant planning reforms a condition of funding major infrastructure projects and instruct Infrastructure Australia to develop a priority list of infrastructure projects that would unlock infill housing.



### 3 | FACILITATING NON-MARKET HOUSING

Decades of under-investment and privatisations, poorly calibrated regulatory systems and the lack of government coordination of finance and governance for not-for-profit housing development has collapsed the non-market housing ecosystem in Australia—with non-market housing being stuck at a historic low of 4.2% of overall stock.<sup>24</sup>

**This hollowing-out of the non-market housing sector has shifted governments and community housing providers away from being an alternative to private housing for everyone to only delivering the most threadbare safety net for the most at-need.**

Years of inaction means the cost of fixing the crisis grows every year, with many public and social homes needing refurbishment or replacement, throttling governments and community housing providers capacity to grow the non-market share.

To rebuild Australia's housing safety net and tackle the housing affordability crisis long-term, we need to be ambitious and aim to raise the proportion of overall non-market housing to at least 5% public and 5% community and commons by 2040.

We believe there is still an important role that governments can play in directly building housing through public developers and works boards, and managing housing as a public housing provider. This does not diminish the equally important role governments have in being the facilitator and funder for for-purpose housing, whether that is community, commons or subsidised private housing, and for being the lender and buyer of last resort if those projects fail.

We want greater government investment both in directly building and managing public housing—and in financing and underwriting community and commons housing. We also want to make sure financial, governance and planning regulations are properly calibrated so it is viable for community and cooperative housing providers and local governments to finance and deliver their own housing without the need for government funding or compete with for-profit entities.

There is no viable way to make these objectives cost-neutral, and governments need to accept that the housing affordability crisis means housing needs to be redistributed, and the only equitable and efficient way to do that is through greater taxation and public spending.

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<sup>24</sup> Luke Henriques-Gomes, '[Social housing stock barely changes as waiting lists blow out and rental stress rises across Australia](#)' (29 June 2022) *Guardian Australia*.

## Definitional challenges

We have adopted non-market housing as the broad category as opposed to the more commonly used social housing.

The reason for this is social housing has an inherent ambiguity as to whether it refers to both public and community housing, or just community housing, and this ambiguity is cynically used by political groups to avoid scrutiny over housing decisions. Non-market housing also captures a broader ecosystem of innovative housing models like cooperative or mutual housing, community land trusts and shared equity schemes.

Broadly, we define non-market housing by whether the owner is subject to market logic and the profit motive—namely *public*, which means government owned, *community*, which means owned by not-for-profit housing providers, or *commons*, which means owned by democratically-organised groups like cooperatives or mutuals. Then within that by whether the resident owns, rents long-term or rents short-term, what the form of price-control it uses<sup>25</sup>, and how democratic control over the asset is.

Adopting a similar structure nationally would improve the housing debate's tractability to the public and provide regulatory surety to new entrants.

We avoid using affordable housing for the same reason of ambiguity.<sup>26</sup> While the public's understanding of what affordable housing means is housing that most people can afford, most governments use it as innuendo for subsidised housing, where—either through direct subsidies or indirectly via uplift or tax credits—for-profit entities rent the property to an at-need group at below-market rates or through a community housing provider. But unlike public or community housing, these schemes do not transfer ownership of the asset, letting for-profit entities receive capital gains as well as the subsidies.

**We have heard from not-for-profit developers that a lack of consistent definitions nationally also limits their capacity to take advantage of different governments' programmes and increases the time-cost of expanding to new cities.**

A key part of any national housing and homelessness agreement needs to be clearly defining key terms and ensuring states, territories and local governments adopt these in their regulations and communications. A national framework for non-market housing that captures categorisation by ownership, tenure, cost and democratic control would go a long way to improving the tone of the housing debate.

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<sup>25</sup> See typologies in Alice Pittini, Dara Turnbull and Diana Yordanova, '[Cost-based social rental housing in Europe](#)' (Housing Europe, December 2021); and Hanna Wheatley, Sarah Arnold and Joe Beswick, '[Getting Rents Under Control](#)' (New Economics Foundation, July 2019) 7

<sup>26</sup> Australian Housing and Urban Research Institute Limited, '[What is the difference between social housing and affordable housing - and why do they matter?](#)' (AHURI Briefs, 28 February 2023)

## Planning restrictions block public and social homes

We know that planning processes and consultation requirements being imposed on public, community and affordable housing projects delay—and often successfully block—their construction.<sup>27</sup>

We know planning and heritage restrictions—whether having to make expensive concessions to accommodate local rules, or not being able to realise economical builds—unsustainably increase the cost of delivering non-market housing, meaning even well-intentioned projects end up with less affordable housing.<sup>28</sup>

These delays happen regardless of which party controls the councils. They happen regardless of how high quality the builds are or what size they are. They happen regardless of what benefit they deliver or how many non-market homes they build.

These delays happen because, as the housing crisis worsens and governments' ambition for public and community housing builds grows, planning processes are weaponised by bad faith actors—largely wealthier, established homeowners—to stop their neighbourhoods being opened up to more diverse people.

There is broad public support for building non-market housing—and a high degree of trust in public and not-for-profit developers in building high quality homes. Very few objections to non-market developments come from a place of good faith and very few problems are resolved with more community consultation.

Any nationally-coordinated changes to planning systems should ensure state and territory governments fully exempt public, community and commons housing developments from planning and heritage restrictions, community consultation requirements and infrastructure contributions.<sup>29</sup>

Relevant authorities should be able to approve any form or scale of non-market housing anywhere in the country provided they believe it delivers a high level of social and environmental benefit.

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<sup>27</sup> Greater Canberra, ['Why building more homes is key to fixing our housing affordability crisis'](#) (Blog post, 18 August 2022); Antoinette Radford, ['ACT government uses 'call-in' powers to push forward with development of social housing in affluent Canberra suburb'](#), *ABC News* (29 June 2022); Michael Koziol, ["Five years to get nowhere": Minister slams Sydney council over housing impasse](#), *Sydney Morning Herald* (26 June 2023); Editorial team, ['Common Ground Dickson opens, Berry pleads for acceptance'](#), *Canberra Weekly* (7 October 2022)

<sup>28</sup> Assemble, Super Housing Partnerships and Nightingale, 'Submission No. 915 to the Legal and Social Affairs Committee, Parliament of Victoria', *Inquiry into the rental and housing affordability crisis in Victoria* (23 July 2023) 8-9; Zilla Gordon, ['Nightingale Housing boss concerned NIMBYism in inner-Melbourne adding to rental concerns, as Merri-bek Council knocks back development'](#), *ABC News* (28 April 2023)

<sup>29</sup> Community Housing Industry Association of NSW and NSW Aboriginal Community Housing Industry Association, ['Submission No. 68 to the House Standing Committee on Tax and Revenue, Parliament of Australia'](#), *Inquiry into housing affordability and supply in Australia* (September 2021) 14-15

## Build more public, community and commons homes

The Commonwealth should provide enough public finance for state and territory governments to increase their public housing stock enough—and underwrite community housing providers to do the same. Importantly, this investment in new builds cannot come at the expense of maintaining and upgrading existing stock.

Public finance also has the potential to support non-market development too, by supporting not-for-profit developers and builders to scale up and giving state and territory governments the flexibility to expand government-owned builders.

Direct investment is not the only way to grow non-market housing stock over time. For instance, public investment, subsidies and tax incentives for private development should only be offered in exchange transferring an equal value in housing assets to non-market ownership.

The Commonwealth should also investigate how to unlock investment for community and commons housing—potentially through creating a privileged pipeline in government funding and underwriting for not-for-profit housing providers, developers and builders, or by allowing industry superannuation funds and mutual banking to offer low-risk products that invest in non-market housing at a lower rate of return.<sup>30</sup>

Combining this with broad-based government underwriting of non-market housing projects and a public start-up fund for not-for-profit or cooperative housing providers, developers or builders, would enable the community and cooperative housing sectors to have confidence and surety to commit to larger projects—particularly at-scale build-to-rent—and grow over time without the need for major upfront investment.

### Recommendations

That the Commonwealth invest enough money in public, community and commons housing to raise the proportion of overall housing stock to at least 5% public and 5% community and commons by 2040.

That National Cabinet adopt consistent key definitions for non-market housing as part of a national housing agreement.

That state and territory governments exempt public, community and commons housing projects from planning, heritage and consultation requirements provided the relevant authority believes it delivers a high standard of social and environmental benefit.

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<sup>30</sup> Andrew Scott, Sidsel Grimstad and Heather Holst, '[Homes for People: How Nordic policies can improve Australia's housing affordability](#)' (The Australia Institute, April 2022) 9

## 4 | BETTER URBAN COORDINATION

As Australia grows, the proportion of Australians living in increasingly dense cities is also growing—and overwhelmingly long-term renters are more likely to be living in these denser urban areas.

This isn't a bad thing.

**Density is good for people, good for the economy, good for communities and good for the environment—and it's the only way to build enough homes for everyone in the face of a changing climate.**

Urban agglomeration enables better matching of workers with employers, allows for the costs of providing goods and services to be shared among a larger population, and supports knowledge industries through increased learning.<sup>31</sup>

Getting the design of these urban communities right is essential to ensure that our cities are attractive and welcoming homes for Australians at all ages and stages of life, while delivering much-needed additional housing with equitable access to jobs, infrastructure and services. Growing cities require smart investment in supporting infrastructure to address congestion costs.

Better city planning is also key to achieving the carbon emission reduction targets that have been set at a Commonwealth and state and territory level. Sprawling, car-dependent suburbs with limited amenities not only increase congestion and transport expenses for residents, they also contribute to transport emissions, land-use emissions, and environmental degradation.<sup>32</sup>

While the link between this and the rental crisis may not be immediately apparent, renters—faced with frequent moving between homes, rapid changes to their rents, and poor security of tenure—are the most vulnerable group to displacement from their communities.

Poor urban planning means that when renters are forced to displace further from their communities and workplaces to afford somewhere to live, they face poorer access to services, amenity and social infrastructure, and far longer commutes.

Likewise, good city planning—especially in the timely delivery of social and transport infrastructure—is critical to building social licence for building higher density

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<sup>31</sup> Gilles Duranton and Diego Puga, '[Micro-Foundations of Urban Agglomeration Economies](#)' (2004) 4:1 *Handbook of Regional and Urban Economics* 2063

<sup>32</sup> Intergovernmental Panel on Climate Change, '[Sixth Assessment Report, Climate Change 2022: Mitigation of Climate Change](#)' (2022), Chapter 8

neighbourhoods. Infrastructure Victoria found that access to high-quality infrastructure was a strong determinant of people’s housing choices.<sup>33</sup>

**Good urban planning—and good social and transport infrastructure—are critical to making renters’ quality of life better and help build social licence for denser neighbourhoods.**

## **A national approach to urban policy**

While state and territory governments have primary responsibility for urban planning and the development of their cities, the Commonwealth can play a valuable role in coordinating a national urban policy agenda.

A national urban policy can help encourage best practice between our cities and ensure alignment on key policy objectives. In fact, without one, planning and allocating resources to infrastructure projects equitably is almost impossible.<sup>34</sup>

Over the past few decades, the Commonwealth has increasingly displayed interest in urban policy initiatives—but not in a consistent, sustained way.<sup>35</sup>

We are therefore pleased that the Commonwealth has announced the development of a new national urban policy and the establishment of a departmental cities and suburbs unit.<sup>36</sup>

**An effective national urban policy must guide the reform of strategic and statutory planning nation-wide, and require states and territories to plan for more liveable, people-oriented cities, while also providing more certainty for infrastructure planning.**

To accomplish this, the Commonwealth needs to be ambitious with its national urban policy and any infrastructure decisions that flow from it. In particular, having clearly defined outcomes in terms of housing affordability and quality, commuting time, emissions reduction and equity.

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<sup>33</sup> Infrastructure Victoria, [‘Our home choices: How more housing options can make better use of Victoria’s infrastructure’](#) (March 2023) 22-24

<sup>34</sup> Robert Freestone, Bill Randolph and Wendy Steele, [‘A sustainable Australia depends on what happens in our cities – that’s why we need a national urban policy’](#) (31 May 2023) *The Conversation*

<sup>35</sup> Australian Housing and Urban Research Institute Limited, [‘What is cities policy in Australia?’](#) (AHURI Briefs, 27 July 2020); and Marcus Spiller, [‘National urban policy: an inter-governmental deal on better cities’](#) (SGS Economics and Planning Briefs, 8 September 2022)

<sup>36</sup> The Offices of Catherine King, Julie Collins and Clare O’Neil MPs, [‘Towards a national approach to cities and regions’](#) (Ministerial media release, 28 April 2023); and Jenny Wiggins, [‘City dwellers get a National Urban Policy. But what is it?’](#) (9 May 2023) *Australian Financial Review*

It also needs to have discipline—both internally and with state and territory governments—to ensure alignment with national urban policy goals, with infrastructure investment being contingent on achieving these binding targets.<sup>37</sup>

Where necessary, the Commonwealth should provide direct support to state and territory governments to build the necessary capacity for urban policy reform.

We would like to see a particular focus on social infrastructure—especially third spaces like libraries, community centres, cafes and social clubs— that play an essential role in peoples’ lives, but particularly people with low socio-economic status.

## **Investing in transport infrastructure**

A city’s transport infrastructure determines peoples’ commute which in turn determines where people choose to live and work. Access to high-quality transport is access to opportunities—whether that is employment, education, services, communities, or recreation. Transport infrastructure is also housing infrastructure—and investment in transport must be accompanied by housing.

Australia’s cities are presently seeing a renewed focus on active and public transport. Active and public transport is both more environmentally sustainable and more economically equitable than car-centric transport.

**Non-car transport options are particularly vital for renters, especially those on lower incomes.**

As at the 2021 Census 14% of renter households had no cars, compared to only 4% for owner-occupiers, while 64% of owner-occupier households had 2 or more cars versus only 40% for renters.

Frequent, public transport services and safe active travel infrastructure benefits the entire community, but it helps renters and low-income families even more. This is especially the case as fuel costs remain high, and electric vehicles remain out of reach for most consumers.

This is why the Commonwealth must prioritise investment in public and active transport projects over car-centric infrastructure. Infrastructure Australia recognises this importance, with dozens of active and public transport projects currently on its priority list.<sup>38</sup>

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<sup>37</sup> Marcus Spiller, [‘National urban policy: an inter-governmental deal on better cities’](#) (SGS Economics and Planning Briefs, 8 September 2022)

<sup>38</sup> Infrastructure Australia, [‘Infrastructure Priority List’](#)

**Commonwealth transport funding should be made contingent on planning reforms to enable transit-oriented development—particularly for light and heavy rail projects which provide greater certainty to housing developers and to residents.**

While new transit-oriented developments are critical, we must also improve housing supply in areas that already benefit from proximity to transport.

In Canberra, analysis of Census data shows that relaxing planning restrictions on established suburbs could shift thousands of commuters from cars to clean transport.<sup>39</sup>

## Recommendations

That National Cabinet adopt a national cities policy that harmonises approaches to urban infrastructure planning and investment nationwide — with a particular focus on improving liveability of inner city areas for residents, reducing transport costs, enabling transport-oriented development, and reducing urban emissions.

That the Commonwealth expand existing grants schemes like the Thriving Suburbs Program to help state, territory and local governments build community infrastructure at the scale necessary to accommodate large-scale infill and inner urban population growth.

That the Commonwealth prioritise investment in public and active transport projects in growth areas both in the inner city and already underserved outer suburbs.

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<sup>39</sup> Greater Canberra, '[More homes, cleaner transport](#)' (Research note, 20 July 2023)



## 5 | DIGNITY AND SECURITY FOR RENTERS

While we are focused on facilitating greater housing abundance and believe that—in the long term—greater supply will have significant impacts on renters’ bargaining position in housing markets, we acknowledge that supply-side solutions to the rental affordability crisis will take years to have significant downward pressure on prices.

We also recognise that merely improving rental affordability does not address the multitude of other disadvantages while renting.

This is why regulatory changes need to happen to improve the position of renters in the short term and cushion them from retaliatory or knock-on effects that these other much-needed reforms might create.

There will be people—typically on very low incomes—who fall through the cracks. People who are on the social housing waiting list or don’t even try to get on in the first place.

Stronger regulation is both a sword and a shield for these people, whose low market power makes them vulnerable to exploitation but whose economic position means they are unable to access other services.

Many of our members are young renters and many of those have been homeless at some point in their life, so our membership brings broad insights as consumers of rental housing—particularly in the rapidly changing context we face now driven by rapidly growing rents, low vacancy rates and a preponderance of digital intermediaries that sit between renters and their landlord, many of which bring their own hidden fees and extra costs with very little benefit to the renter.<sup>40</sup>

**Any reform of renters’ rights—whether these are better lease conditions, price controls, building standards or anything else—should recognise the fundamental power imbalance between a renter and a landlord and improve renters’ bargaining position in the housing market.**

Overly bureaucratic systems that expect renters to know and act to enforce their rights fundamentally do not work. This is particularly the case when vacancy rates are so low and landlords have few incentives to keep around “problem” tenants.

National leadership to improve rental regulation is important at this juncture, not least to make renting more easily tractable as people move around our country—but any measures should be assessed for their impact over the short and long term against more than just short-term relief and in particular minimises adversely affect overall housing supply.

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<sup>40</sup> Kate Bower, [‘At What Cost: The price renters pay to use RentTech’](#) (CHOICE, April 2023)

## A national renters rights accord

By international standards, Australia's rental regulation overwhelmingly privileges landlords and affords poor protections to renters.<sup>41</sup>

National Cabinet has the opportunity to raise the floor of rental regulation in Australia by setting minimum national standards for renting with a national renters rights accord.

The United States is currently investigating a similar agreement which seeks to set both minimum standards and best practice across access to safe, quality, accessible and affordable housing, clear and fair leases, the education, enforcement, and enhancement of renters rights, renters' right to organise and on eviction prevention, diversion, and relief.<sup>42</sup>

This, like in Australia, is in the context of rental regulation being seen primarily as within states' jurisdiction.

**In particular, we believe a national renters rights accord should aim to improve renters' security of tenure, access to information, and lease conditions. It should also aim to reduce the administrative burden borne by renters in enforcing their rights.**

Such an accord needs independent oversight and National Cabinet should investigate including a national renters' voice<sup>43</sup>—whether that is a new agency, a rental commissioner like NSW and Victoria have introduced, or formalising the role of the National Association of Tenants Organisations.

We do not have a strong position on what needs to be in such an accord—but it is important to make sure that any measures introduced are evidence-driven, are best practice, and learn from international experiences.

Likewise we believe it is important that any changes improve renters' bargaining position in the rental market and have appropriate enforcement mechanisms that do not necessarily rely on the renter initiating a complaints process—whether they rent from a private landlord, a large commercial landlord, a community housing provider or a government agency.

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<sup>41</sup> John Daley, Brendan Coates and Trent Wiltshire, '[Housing Affordability: Re-imagining the Australian Dream](#)' (Report No. 2018-04, Grattan Institute, March 2018) 126-128 and Chris Martin, Kath Hulse and Hal Pawson, '[The changing institutions of private rental housing: an international review](#)' (AHURI Final Report No. 292, Australian Housing and Urban Research Institute Limited, 2018)

<sup>42</sup> White House's Domestic Policy Council and National Economic Council, '[The White House Blueprint for a Renters' Bill of Rights](#)' (January 2023)

<sup>43</sup> Department of Communities and Local Government UK, '[Citizens of Equal Worth: The Project Group's Proposals for the National Tenant Voice](#)' (White paper, January 2009); and Department of Communities and Local Government UK, '[Regional and national tenants' organisations](#)' (Consultation report, October 2010)

## The costs of renting

Even regulatory changes will take some time to make major impacts which will come as small comfort for the third of renters at a conservative estimate currently facing rental stress—especially since that rate is likely to grow precipitously for the first time in decades if current trends in advertised rents growth continues much longer.<sup>44</sup>

And like we have stated before, housing affordability must be measured in real and absolute terms, which means prices need to come down or incomes need to go up—and ideally both.

As a short term solution, the Commonwealth should review Commonwealth Rent Assistance payments—and other income support payments like JobSeeker and Youth Allowance—to make sure they are fit for purpose in addressing the cost of living for low income people, and in particular keep up with rental increases. Anglicare has outlined a number of reforms of cut-in rates, rate calculations, documentary evidence and indexation that would improve Commonwealth Rent Assistance.<sup>45</sup>

We do not—in general—support price controls for private rentals except where they create more certainty for renters. In particular, we do not believe blanket “rent caps” and “rent freezes” would improve certainty or affordability and will largely function to encourage retaliation or regulatory avoidance.

However, controls that restrict how often rents can be increased, restrict the reasons for increasing rents, require greater transparency, or constrain rent increases within a lease by requiring fixed amounts or formulae for increases to be included in leases when signed or even advertised would, in our view, help without causing significant negative disruption to the housing market.

To paraphrase ACT Chief Minister Andrew Barr, any price controls should be constructed as flexible safeguards that improve the bargaining position of renters and must be combined with a dramatic increase in both public and private housing supply and robust minimum standards for rental properties and lease conditions.<sup>46</sup>

**It is important to remember that there are more costs to renting than just rent prices.**

The role rents play in reducing people’s capacity to save money—particularly a home deposit—is well litigated.

Less well-understood are the cost peaks created every time a renter has to move.

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<sup>44</sup> Nalini Agarwal, Robert Gao and Megan Garner, [‘Renters, Rent Inflation and Renter Stress’](#) (Australian Economy Bulletin, Reserve Bank of Australia, March 2023)

<sup>45</sup> Anglicare Australia, [‘Reforming Rent Assistance: Ending rental stress in Australia’](#) (January 2023)

<sup>46</sup> Poppy Johnston, [‘Rent caps protect tenants from ‘egregious’ price hikes’](#) (26 June 2023) *Canberra Times*

These moving costs are a shock, having to pay upfront deposits, bonds, removalists, cleaners and often crossover rent weeks—and increasingly extra fees for applying for rentals, request maintenance or pay rent through “renttech” platforms imposed on renters.

A recent report found that, in NSW at least, the cost of moving house is at minimum \$2,000 per person, with the average closer to \$3,500 per person.<sup>47</sup>

Renters move far more often than owner-occupiers and in a regulatory context that incentivises high rental turnover and assumes any rental is temporary rather than a long-term home by default, these moving costs are borne by renters over and over again.

In fact, that report found that in the last five years, four in five private renters have moved, one in three have moved multiple times, and one in ten have moved at least once every year—and over a third of those moves are involuntary, a proportion that is likely to grow as rent increases accelerate.<sup>48</sup>

**Reforms that aim to improve rental affordability need to also address the causes of involuntary moving—whether that is uncertainty, poor housing conditions or evictions—and also need to smooth out the price peaks associated with moving.**

However, as we have repeatedly said, over the long term the only thing that will keep rents down is high rental vacancy rates which we can only achieve through much greater supply of public, community, commons and private housing.

## Recommendations

That National Cabinet adopt a national renters rights accord to set a minimum standard for rental regulation in Australia that improve renters’ security, access to information, and conditions without the need for expensive or prolonged administrative processes initiated by renters.

That the Commonwealth reform Commonwealth Rent Assistance to provide immediate cost of living relief to people suffering from rental stress, including those not currently receiving other income support.

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<sup>47</sup> Jemima Mowbray, [‘Eviction, Hardship and the Housing Crisis’](#) (Tenants Union of NSW, 22 February 2022) 26-31

<sup>48</sup> Jemima Mowbray, [‘Eviction, Hardship and the Housing Crisis’](#) (Tenants Union of NSW, 22 February 2022) 45-46 quoting the Australian Bureau of Statistics’ [Housing Mobility and Conditions](#) dataset and Steven Rowley and Amity James, [‘The private rental sector in Australia: Public perceptions of quality and affordability’](#) (Research Report No. 18/18, Bankwest Curtin Economics Centre, October 2018)

**Submission to the Senate Committee on Community Affairs  
inquiry into the worsening rental crisis**

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