

Building Homes, Breaking Barriers:

**Five urban housing and
homelessness imperatives
for the labor government**

Prepared for

Ministry of Housing of Australia



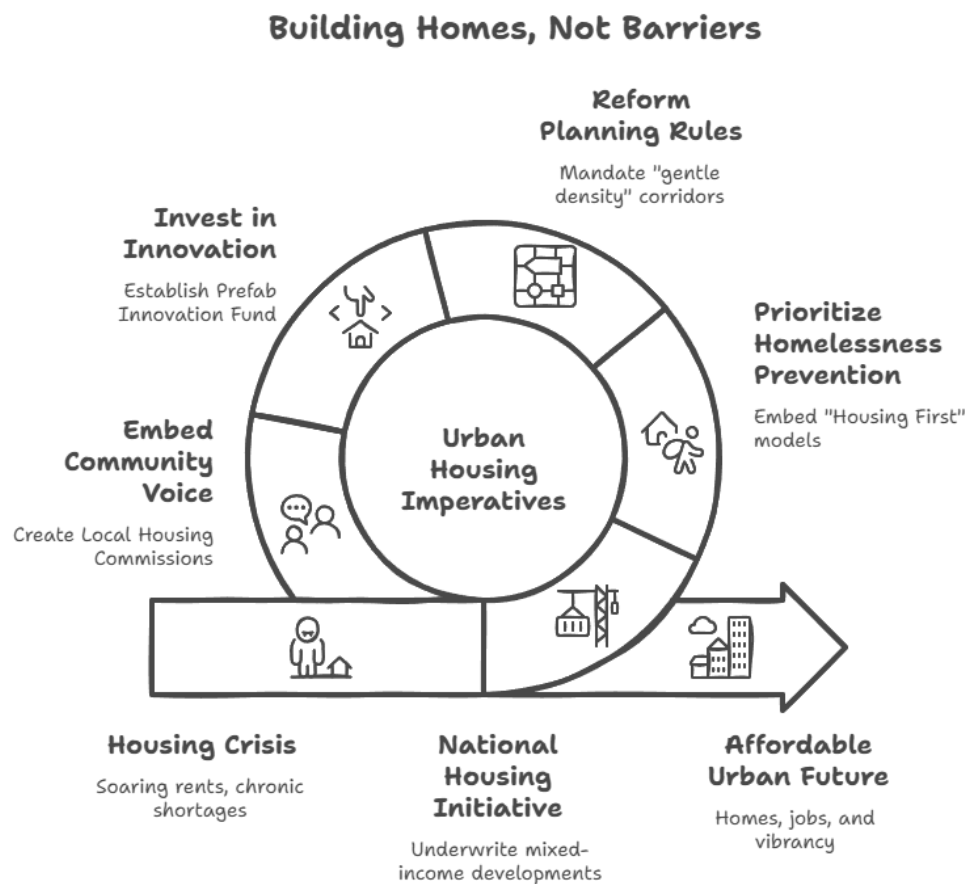
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Building homes, breaking barriers: Five urban housing & homelessness imperatives for Labor's 2nd term

Australia's cities are engines of opportunity, but for too many, they are also landscapes of soaring rents, chronic housing shortages, and the indignity of homelessness. In their first 100 days, the Labor government has the mandate to make some decisive and bold steps to reshape our urban future, placing the housing sector at the heart of policy reform to ensure secure, affordable, and sustainable living for all Australians.

Equally important is the prioritization of vertical construction in urban areas, where infrastructure already exists and can be optimized. Enhancing the productivity of the existing infrastructure is often far more cost-effective than developing entirely new areas. However, these solutions are largely short-term. In the long run, we need to support the organic growth of town centers around major cities, similar to how Sydney has successfully developed Parramatta into a second CBD. In the 1st 100 days, the government can prioritize and reboot the suggested five areas of strategic importance to the housing sector.



1. Scale up the national affordable housing drive

The government understands that safe and affordable housing is central to the security and dignity of Australians which also has bigger benefits for our communities and economies. Despite record profits in the property market, the supply of genuinely affordable homes has lagged demand. Canberra would benefit from expanding the scope of affordable housing initiatives, partnering with stakeholders to:

- **Underwrite mixed-income developments** on surplus public land, guaranteeing that a certain number of new units are available to low- and moderate-income earners at below-market rents.
- **Scale up shared-equity schemes**, letting first-home buyers purchase 75 percent of a home's value while government takes a non-voting stake in the remainder, slashing upfront costs without adding to private debt burdens.

By leveraging public land and capital, Australia can demonstrate that affordable housing is not a case of charity but a smart infrastructure investment.

2. Alleviate homelessness through prevention initiatives

People experiencing homelessness, and those at risk of homelessness, are among Australia's most socially and economically disadvantaged. To support Australians at risk of or experiencing homelessness, governments fund housing and homelessness services across the country. Emergency shelters and crisis services are vital, but prevention saves both lives and taxpayer dollars. The government should:

- **Embed "Housing First" models** in every major city and region, where individuals experiencing chronic homelessness are offered permanent tenancies with wrap-around support, instead of shuttling them through temporary accommodation.
- **Introduce early-warning tenancy protections**, mandating landlords and social services to notify a central housing outreach team when tenants fall behind on rent or risk eviction, so targeted assistance can intervene before people hit the streets. A proactive approach not only averts personal crises but reduces the long-term strain on health, justice and welfare systems.

3. Reform planning rules to unlock urban renewal

Lengthy approvals and restrictive zoning choke off the supply of diverse housing types. To catalyze quicker, smarter development, Labor should:

- **Mandate “gentle density” corridors** around transport nodes, allowing townhouses, duplexes and low-rise apartments without case-by-case rezonings.
- **Prioritize a national urban design code**, that gives councils clear, performance-based guidelines for livability (green spaces, walkability, daylight access) rather than arbitrary height and density caps.

Streamlining planning won't mean bland tower blocks; it will mean more choice, walk-up flats for downsizers, backyard cottages for multigenerational families and mid-rise apartments for young professionals.

4. Invest in innovative financing and construction methods

The construction sector is ripe for disruption. High labor costs and outdated methods inflate build times and prices. The government can foster breakthroughs by:

- **Establishing a Prefab Innovation Fund**, offering grants to scale modular and off-site construction, where assembly-line precision can save months off build schedules while improving quality.
- **Pioneering Social Impact Bonds** for homelessness programs, where private investors fund early-intervention services and earn returns only if demonstrable outcomes, like reduced shelter stays, are met.

By de-risking novel approaches, Canberra can accelerate adoption of cost-effective, high-quality housing solutions.

5. Embed genuine community voice in urban planning

Top-down decisions breed distrust and NIMBY backlash. To build cities that reflect diverse needs, the government should:

- **Create local housing commissions** in each major metro area, composed of tenants, renters, local business and indigenous representatives, with statutory power to sign off on large developments.
- **Mandate “community benefit agreements”** for any project receiving public land or subsidies, ensuring developers invest in local services, childcare, public art, pocket parks, in exchange for planning concessions.

When people feel heard, they're more likely to embrace change that brings new homes, jobs and vibrancy to their neighborhoods. Housing is more than bricks and mortar, it's the foundation of social inclusion, economic participation and human dignity. The incoming

government's task is clear: to move beyond ad-hoc measures and adopt a coherent, people-centered urban strategy.

If these five imperatives guide Labor's next 100 days, Australia's cities will again start becoming places of opportunity, not exclusion, ensuring that everyone has not just a roof, but a place to call home.