

**AMPLIFY  
AMPLIFY**

# Solving Australia's housing crisis

**A promise broken  
A plan to rebuild it**



April 2026

## Acknowledgement of Country

AMPLIFY acknowledges the Traditional Owners of Country throughout Australia and acknowledges their continuing connection to land, waters and community.

We pay our respects to the people, the cultures and the Elders past and present.



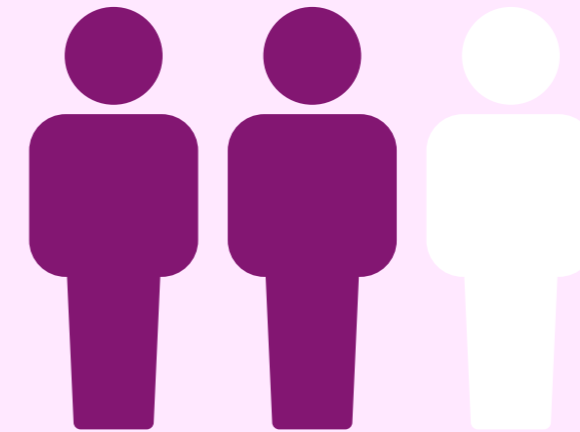
# The promise is broken. Australians are ready to rebuild it.

For generations, an unwritten promise sat at the heart of Australian life: if you worked hard, played by the rules, and contributed to your community, a home would be within reach. Not a mansion. Just a place to build a life, raise a family and grow old with dignity.

## That promise has been broken.

A fulltime registered nurse in Sydney cannot afford to buy a median-priced home in the city they serve. A young family in Melbourne will need to move 20 kilometres away from parents and friends to afford a home that fits their growing family. A teacher in Perth is paying more than half their salary in rent, with no path to ownership in sight.

This crisis is not confined to the margins. This is mainstream Australia. Millions of people with decent jobs, steady incomes, and every expectation of a fair go are being shut out of the housing market or ground down by rents that rise faster than their wages. And for those with the least - the 122,000 Australians without a home on any given night, including nearly 40,000 children - the system has failed entirely.<sup>1</sup>



More than two thirds of Australians want the housing crisis to be treated as a **national emergency**.

Source: AMPLIFY 2026, N=4253<sup>2</sup>

## Two in three Australians agree: the promise has been broken.

Every Australian knows we have a housing crisis. For the first time, we have an in-depth view of how they want it solved.

AMPLIFY has conducted the largest community research and engagement program on housing policy ever undertaken in Australia. When people are given the evidence, they support reform that is bolder and broader than the political conversation assumes. 67 per cent want government to treat housing as the crisis it is.<sup>3</sup> Regardless of age, income, or where they live, a clear majority of Australians are calling for change. Over the last 18 months, they have repeatedly confirmed they want changes to planning and building regulation, to taxation settings and the restoration of the housing safety net.

However, the gap between what the community is ready for and what governments are willing to do is the central problem in Australian housing.

**AMPLIFY's housing policy platform exists to close that gap.**

What follows is a plan built on evidence, shaped by the demonstrated preferences of the Australian community, and designed for action.

# Solving Australia's housing crisis



## Shift One More housing supply

### REFORM 1

#### Build more homes where people want to live

Allow more homes in established suburbs, cities and regional areas; plan homes, infrastructure, and services together; link funding to real progress; and be transparent about land readiness.

### REFORM 2

#### Slash planning and building red tape

Set clear red tape reduction targets; create faster approval pathways; and simplify and consistently apply the National Construction Code.

### REFORM 3

#### Use faster, modern ways to build homes

Seed the pipeline of modern construction; modernise building and planning regulations; mobilise the modern construction workforce; and update lending rules.

### REFORM 4

#### Address worker shortages

Target skilled migration; reduce costs of skilled construction migration; recognise overseas skills faster; recognise interstate qualifications faster; and grow the local workforce.



## Shift Two A better tax system for housing

### REFORM 5

#### Make better use of the homes we already have

Replace high up-front stamp duty with lower ongoing land tax; and support the transition.

### REFORM 6

#### Reform the tax system to increase supply, lower costs and make it fairer

Pursue changes to federal housing taxes informed by consultation on implementation options; and conduct a broader review into remaining federal and state taxes affecting housing.



## Shift Three Protect renters & support vulnerable Australians

### REFORM 7

#### Make renting fairer, more stable, and more secure

Finish implementing the *Better Deal for Renters* reforms; make sure reforms are working; and support emergence of longer duration tenancies.

### REFORM 8

#### Ensure housing support and safe, affordable homes for Australians in need

Rebuild social housing; increase affordable housing; fix rent assistance; and set clear social and affordable housing targets and report progress.



## Shift Four Delivery architecture for a crisis

### REFORM 9

#### Build the machine to drive delivery

A small and empowered delivery unit located in the Department of Prime Minister and Cabinet.

### REFORM 10

#### Strengthen accountability and transparency

Public reporting on delivery progress at national, state, and local levels.

## The impact

10-year cumulative estimates at steady state

**1,037,000**

Additional homes

Up to

**116,700**

Additional construction workers

## Cost saving per dwelling

Up to

**\$320,000**

for a standalone dwelling

Up to

**\$175,000**

for an apartment

**536,000**

Additional first homeowners

**All**

Renters with improved conditions

# Australians are demanding change



This platform was built by  
**18,000+**  
**Australians**  
as part of the largest  
community engagement  
on housing in Australia.



**40+ experts**

shared their ideas,  
evidence and insights.



**100 nationally  
representative**

Australians deliberated the trade  
offs to make change possible.



## Australia's first National Housing AMPLIFICATION.

In February 2025, AMPLIFY convened the nation's first mass public deliberation to answer the question: **How can Australians get a fair go at housing now and in the future?**

The National Housing AMPLIFICATION involved a specific type of community engagement called 'Deliberative Polling,' adapted from a method developed at Stanford University. Random selection was used to recruit a representative group of 100 Australians. Over three days, they were the decision-makers, briefed by 25 experts offering different perspectives on 13 housing reforms and asked for their views before and after information and debate.

### The outcome

**The community is ready for bold action to solve the housing crisis; and they are much more willing and able to engage with evidence, different perspectives, and to compromise than we are led to believe.**



# Consensus across divides

The political conversation frequently frames housing reform as hopelessly contested: renters against landlords, young against old, cities against regions.

AMPLIFY’s research tells a different story. When Australians are given facts and the opportunity to debate them respectfully, consensus emerges.

**Over two thirds of Australians support eight housing reforms, and their support grows the more evidence and perspectives they have.**

Support is relatively high overall – importantly, it is also consistently held right across the community.

Australians largely agree on these reforms regardless of where they live, their gender, or housing situation. Political affiliation and age show more variation. Even so, deeper engagement reveals more shared ground than expected – and where differences exist, they help target consensus-building.

This is the missing link to bold reform – the community mandate to proceed.

## Community support is strong

**Australians understand that there has been a failure to build enough houses where people want to live.**

This failure has been many years in the making and will take time to turn around, but Australians are past excuses. They want action.

No matter how we asked, the community consistently told us they want to see action taken to build more homes, more quickly.

Before information and debate, 67 per cent of the population is on board.<sup>4</sup> With information and debate, support reaches 94 per cent, with virtually all those initially opposed to higher density, changing their minds.<sup>5</sup>

The community is also alive to workforce shortage issues impacting the cost and pace of building homes.

The construction industry is identified by Jobs and Skills Australia as experiencing persistent occupation shortages, with trades vacancy fill rates nationally at just 57%, yet it receives only 7.4% of skilled visa grants, ranking fifth behind industries such as accommodation and food services.<sup>6</sup>

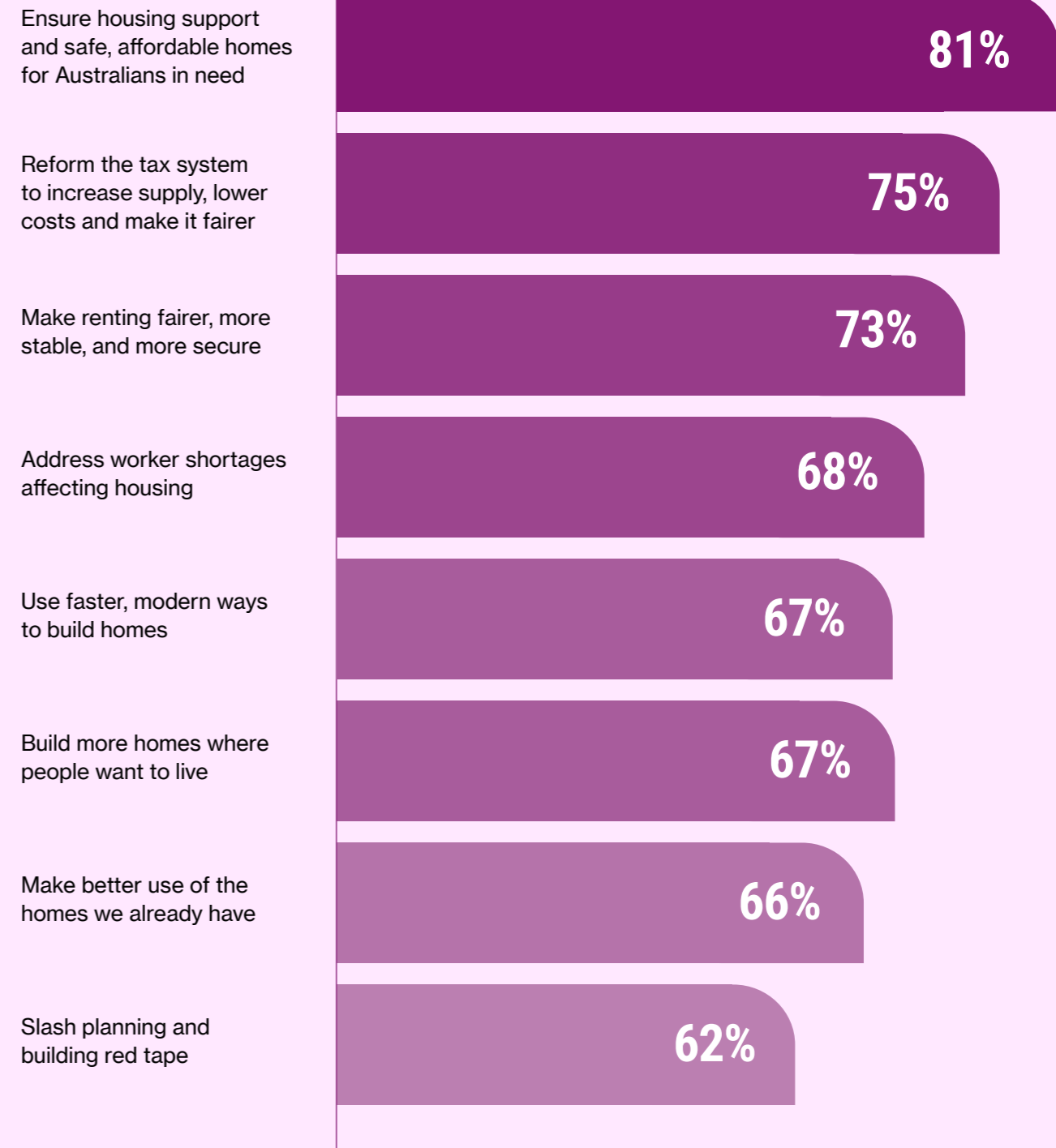
The community supports a greater share of skilled visas being targeted for construction workers.<sup>7</sup> Despite immigration being a challenging issue, evidence-based deliberation saw a significant increase in support for visa reform.<sup>8</sup> Support increased across “divides” – young, old; ALP, Coalition voters; metro, regional.

The community also understands that high construction costs are a key contributor to the housing crisis and supports reform that reduces regulatory overlap and red tape, while maintaining essential safety and quality standards.<sup>9</sup>

Australians don’t need persuading that traditional approaches to building houses are failing to keep up. Reforms to unlock modern methods of construction (MMC) have been consistently supported in AMPLIFY’s research – with community support ranging from 67 per cent to 96 per cent when the pros and cons of change have been weighed. MMC reform was the most highly supported housing reform at our AMPLIFICATION.<sup>10</sup>

## All reforms have majority support

Figure 1: Headline level of support for housing reforms



Source: AMPLIFY 2026, N=4253

## Australians back tax reform

Australians want a better housing tax system, one that is engineered to solve the crisis rather than compound it.

AMPLIFY's research directly challenges the assumption that housing tax reform is politically toxic. In reality, a broad cross-section of Australians believe federal housing tax reform is needed. 64 per cent of Australians, almost irrespective of their age, gender, location or housing situation support reform to negative gearing and the Capital Gains Tax Discount – ranging from abolition through to reducing the value of these concessions.<sup>11</sup> This strengthens to 70 per cent with evidence and debate.<sup>12</sup> Equally important, Australians want any resulting additional revenue to be allocated first to invest in more housing supply, then lower income taxes and finally to repair the Federal Budget.

Reform to federal tax concessions is supported by those often portrayed as preferring the status quo. Support among Coalition voters rose by 15 per cent after deliberation. And those with a mortgage showed the largest increase in support (19 per cent increase).<sup>13</sup> Among investment property owners, a majority indicated support or acceptance of reform.

The community is also aligned with many experts on the need to abolish stamp duty. 66 per cent of Australians want to see stamp duties replaced by a broad-based land tax.<sup>14</sup> After deepening their understanding, support rises to 73 per cent.<sup>15</sup> Homeowners changed their minds most (in favour of reform), precisely those often assumed to oppose the change.<sup>16</sup>



I learnt how much my personal tax breaks are contributing to other people's struggle with housing. That is why I feel tax changes are a really important issue.

– Investor, AMPLIFICATION participant

## Stronger protections

A consistent finding across all AMPLIFY research is the strength of support for stronger protections for renters and greater investment in social and affordable housing.

73 per cent of Australians support making renting fairer and more secure, rising to 88 per cent with information and debate. The support spans all politics, age, and housing situations. The biggest shift across the entire AMPLIFICATION came from investors in relation to their position on stronger tenancy regulation – **investor support rose from 39 per cent to 67 per cent after deliberation.**<sup>17</sup>

Support for increasing social and affordable housing sits at 81 per cent.<sup>18</sup> With deliberation, support reaches 88 per cent.<sup>19</sup>



**Two in three Australians want government to treat housing as the national crisis it is.**

Source: AMPLIFY 2026. N=4253

## THE COST OF INACTION

### Same street. Same school. Different world

#### Meet Alex and Sam.

Both ten, living three doors apart in suburban Sydney – same school, same local footy team. Their parents earn similar incomes, work hard, pay their taxes, and have the same aspirations for their children.

The only difference: Alex's parents bought their house in 2014. Sam's parents didn't.

Alex's family has watched their home nearly double in value. A parental guarantee will unlock a first mortgage when Alex finishes university. By thirty, he'll buy a house. Wealth compounds, passing to the next generation.

Sam's family rents. He moves three times during his school years – twice because the landlord sold, once because the rent rose beyond reach. No equity, no buffer against a bad year. When Sam finishes university, his savings won't cover a home deposit, so he continues renting. At thirty, still renting. At forty, still renting. Every setback hits harder with no asset underneath.

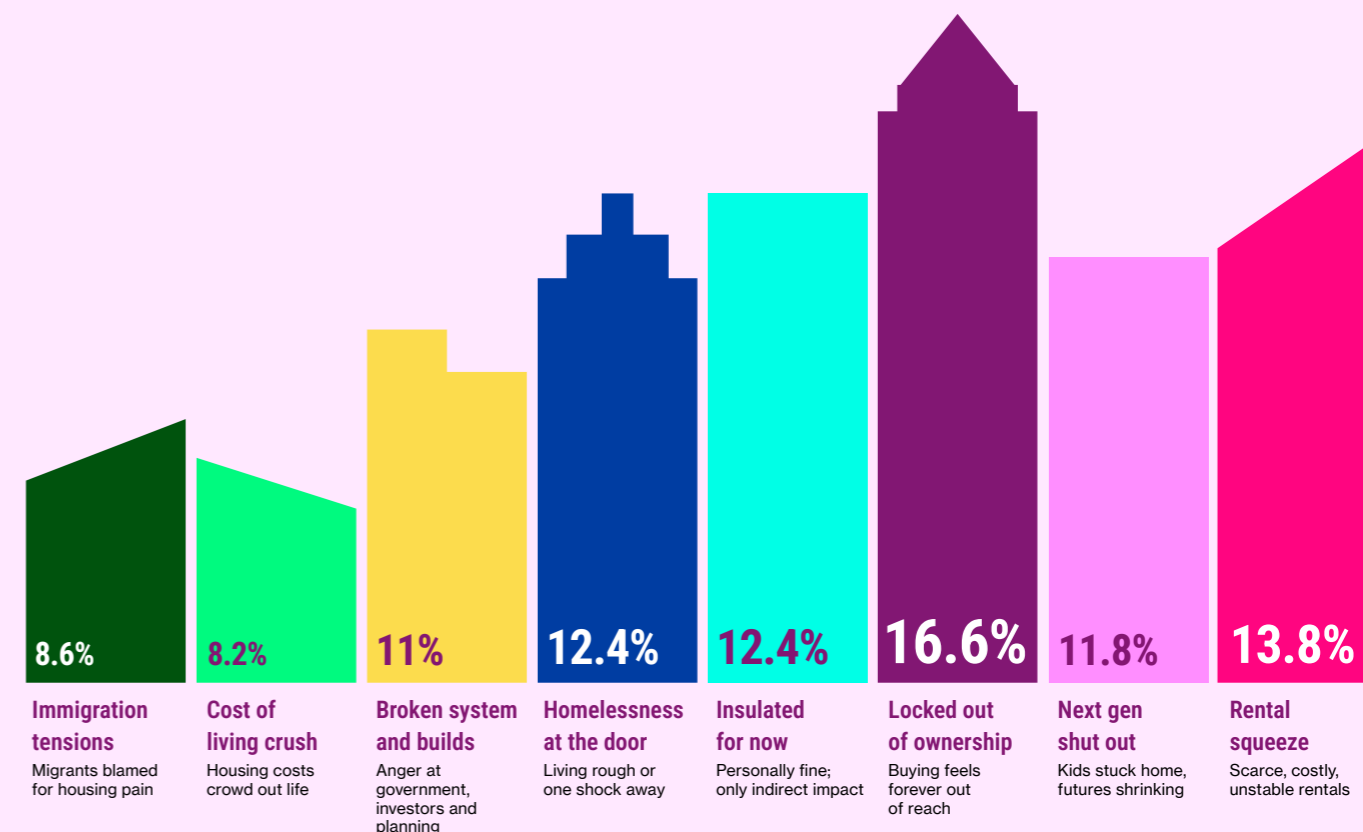
By retirement, they live in different worlds. One has security, choices, and something to leave behind. The other has none of those things.

**This story is not a thought experiment. Across Australia, it is playing out in real time - in the decisions families make about where to live, whether and when to have children and the type of future they want to build for their family. Events abroad, which Australia is not immune to, can introduce new challenges and magnify existing ones. These events reinforce the need to act with urgency.**



## The housing crisis affects everyone, but is being felt differently

Figure 2: The impact of the housing crisis on Australians. AMPLIFY 2026. N=4253



## Working Australians shut out

**This crisis is hitting 'middle Australia,' affecting millions of Australians who are working hard and trying to get ahead.**

But the reality is that every year it gets harder and less likely that they will be able to buy their own home.

Australian cities are now consistently ranked among the least affordable in the world – an extreme outcome by any measure.<sup>20</sup> 73 per cent of Australians report spending more than 30 per cent of their household income on housing costs – the accepted threshold for tipping into housing stress.<sup>21</sup>

To purchase a median Sydney house at \$1.6 million with a 10 per cent deposit, a household would need to service a \$1.4 million loan.<sup>22</sup> At current rates, that means annual repayments of \$102,806, requiring a household income of at least \$345,000 to

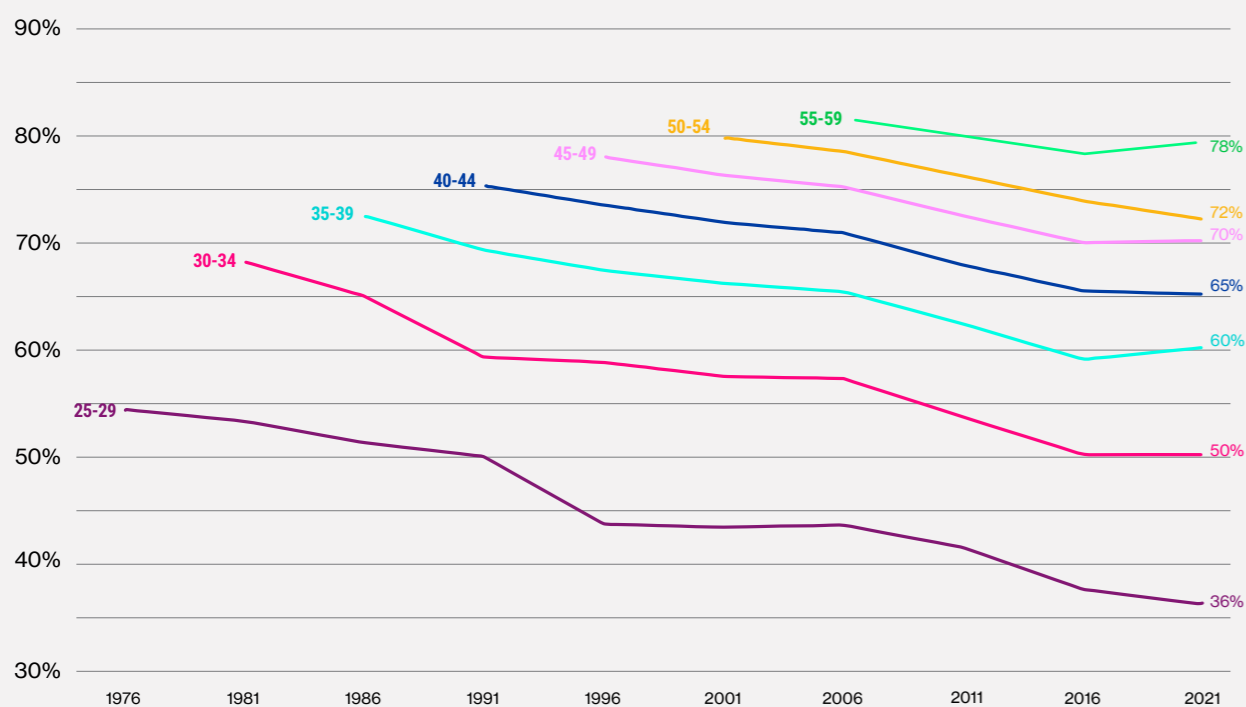
satisfy standard bank lending criteria.<sup>23</sup> Only around 15 per cent of Sydney's 25-34 year olds earn this much, in a couple, and only 2.4 per cent would earn enough to buy solo.<sup>24</sup>

**Put simply: no matter which city they live in, most Australians cannot afford to buy a house at the same age their parents could.**

The result is a structural decline in homeownership across every age cohort and worsening with each successive generation. Homeownership among 25-29 year olds has dropped from over 50 per cent in the 1970s to 36 per cent in 2021.<sup>25</sup> Even more recent data puts the share of new mortgages taken out by first home buyers at just 29.6 per cent, with an average age of 33 years.<sup>26</sup>

## Home ownership has fallen across all age groups

Figure 3: Share who own their home by age group, at each Census (1976-2021)



Source: AIHW 2023 (customised ABS Census data); ABS 2021 Census; NBSAC 2024. Excludes tenure not stated. Each age-group line at a given Census represents a different birth cohort.

At the same time, housing wealth and ownership rates have increased amongst investors.<sup>27</sup> Older Australians and those on higher incomes have seen the biggest gains.<sup>28</sup> Between 1999-2000 and 2021-2022, the number of Australians over 60 years owning an investment property increased from 170,663 to 600,953, while 16,599 fewer under 30 year olds owned an investment property.<sup>29</sup> The number of Australians who owned 6+ properties grew 242 per cent, while the number of individuals who owned 1 investment property grew by 82 per cent.<sup>30</sup>

Changes in property ownership are raising inequality. This will be amplified over the next 20 years when some \$5.4 trillion in wealth (mainly from housing) will change hands from baby boomers to their beneficiaries. It has started already with the top 10 per cent of under-35-year-old households holding almost half the wealth of that entire age cohort – a greater concentration than in any other age bracket.<sup>31</sup>

## Renters ground down

For the one in three Australian households that now rent, the crisis is not a future risk.<sup>32</sup> It is their daily life.

Advertised rents grew three times faster than wages over the five years to 2026 as the rental vacancy rate reached record lows.<sup>33</sup> A childcare worker earning a typical full-time wage can afford fewer than one per cent of rental properties in Australia. A hospitality worker or retail store manager are in the same position.<sup>34</sup>

What does this mean in practice? Not complaining about a broken oven in case having it fixed leads to higher rent in the future. Putting up posters on the wall, not your favourite framed picture, which would require permission from the landlord. Likely moving once a year, sometimes more, with the constant uncertainty that it could be sooner and more expensive.

It also means a retiree facing poverty. Already, two-thirds of retired renters live in poverty, including more than three in four single women.<sup>35</sup> Declining home ownership rates will make this worse if we don't act.<sup>36</sup>

## Vulnerability is spreading

169,000 households are waiting for public housing nationally.<sup>37</sup>

Behind every waitlist number is a person. A woman fleeing violence with children and nowhere safe to live. A pensioner with no savings and no prospect of affording a private rental. For these Australians, the safety net was meant to provide security. It no longer does.

On any given night, more than 122,000 Australians have no home at all, including nearly 40,000 children.<sup>38</sup> Housing affordability has become the fastest-growing driver of homelessness as households are squeezed out of private housing and sit on a waitlist for

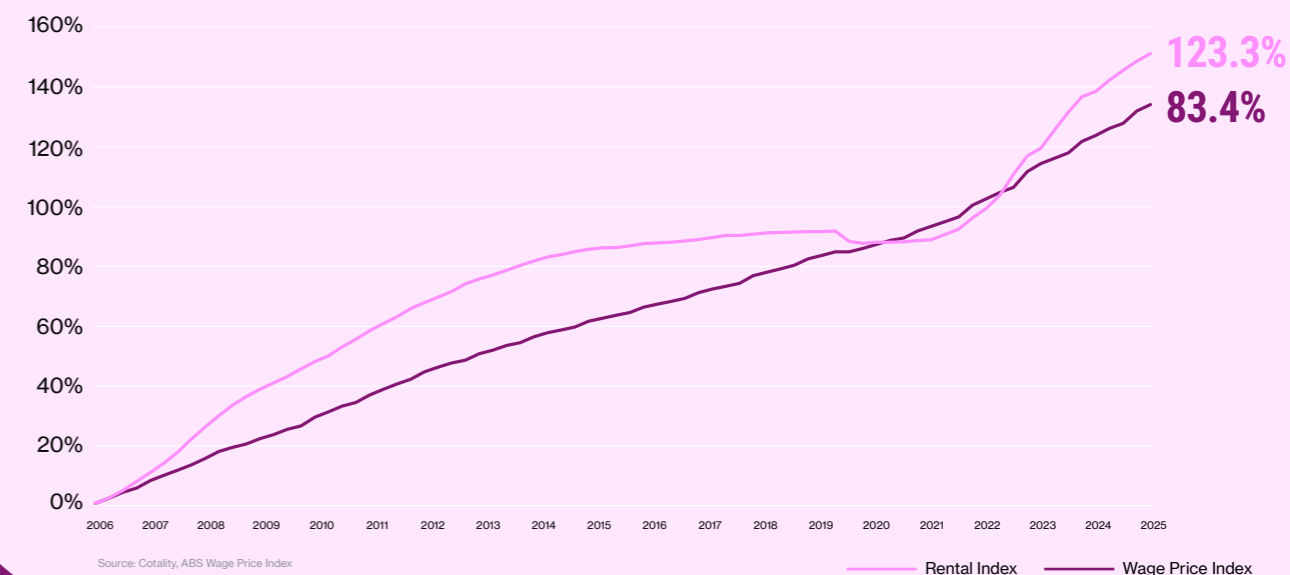
government-supported housing.<sup>39</sup> Nearly 68,000 households are on the waitlist in New South Wales alone. General applicants face a median wait of almost 15 months and in some areas even more.<sup>40</sup>

34 per cent of Australians report making sacrifices due to the cost or availability of housing.<sup>41</sup> Renters face the biggest challenges – being twice as likely (compared to homeowners) to report having to live in an area with more criminal or safety issues than they are comfortable with, or to be living in less secure housing.<sup>42</sup>

The case for change does not need to be made to the public. They experience it every day, irrespective of where they live or how old they are.

## The cost of rent has grown much faster than wages

Figure 4: Cumulative changes in wages and rents, national



Source: Cotality, ABS Wage Price Index

# The potential impact of reform

The impact of these reforms is significant.

Implemented properly, they will help restore the promise of home ownership, provide renters with more stable and secure places to live and ensure our housing safety-net can support those in need.

## 10-year cumulative estimates at steady state

Up to <b>1,037,000</b> Additional homes	Up to <b>116,700</b> Additional construction workers
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## Cost saving per dwelling

Up to <b>\$320,000</b> for a standalone dwelling	Up to <b>\$175,000</b> for an apartment
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<b>536,000</b> Additional first homeowners	<b>All</b> Renters with improved conditions
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NB: Estimates of potential impact combine the best available evidence on each reform with conservative assumptions about how that evidence would translate into real-world national impact.

With the assistance of an LLM, a large volume of academic literature and existing modelling has been assessed and adapted as appropriate to evaluate the impact of the eight proposed reforms, with particular consideration given to causal identification, model applicability, outcome measurement and data quality.



# This is solvable. Now.

The promise of a safe, affordable home for every Australian is not a fanciful dream. It was a foundation of this country's identity and synonymous with the notion of a "fair go".

As AMPLIFY's research consistently shows, it remains what the majority of Australians expect and want for the future.

The solutions are evidence-based and expert-backed. When Australians are given the information, the solutions are broadly supported. The challenge is not a technical one. It is political: the willingness to act at the scale and urgency the evidence and community demand.

AMPLIFY's role is to make that case to decision-makers: armed not with ideology, but with evidence and the strong preferences of the community. The pathway to restoring community trust is through urgent action and transparency: bold, evidenced, clearly explained, and accountable. Every year of delay entrenches the problem further, widens the divide, and makes it less likely we can restore a promise that should never have been broken.

**The evidence is clear and the community is ready. The solutions are available. The only thing needed now is leadership.**

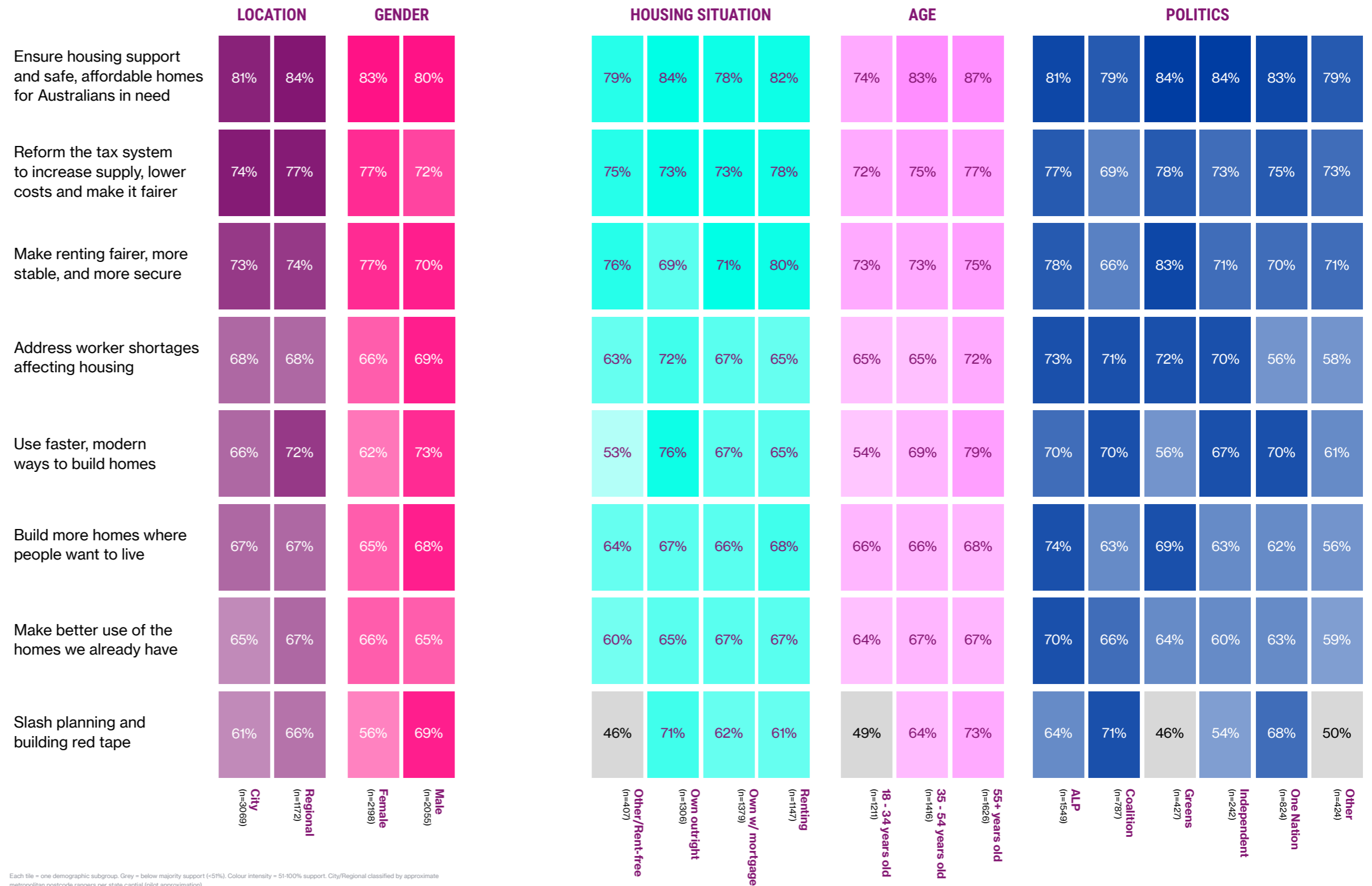
# Solving the crisis with four shifts, ten reforms

AMPLIFY's housing policy platform is built on a simple conviction: that when the Australian people are given the facts and opportunity to debate them respectfully, they can agree on the solutions to our biggest challenges.

Our policy platform sets out three fundamental shifts, delivered through eight reforms, and the oversight and governance model to make it happen. The platform reflects areas of strong, broad-based community support. Housing experts have contributed to the reforms and to the deliberation and engagement with the community.

## Support for AMPLIFY housing reforms is broad based

Figure 5: Percentage support by location, gender, housing situation, age and politics



Each tile = one demographic subgroup. Grey = below majority support (<51%). Colour intensity = 51-100% support. City/Regional classified by approximate metropolitan postcode rangers per state capital (pilot approximation). Source: AMPLIFY 2026. N=4253



# SHIFT ONE More housing supply

## System failure We are not building enough

Things are getting worse every year.

Just 175,000 dwellings were completed in 2024-25, significantly below the 240,000 per year target under the National Housing Accord.<sup>43</sup>

AMPLIFY projects the country will deliver 873,000 homes against the Accord's 1.2 million target by 2029: a shortfall of 327,000 or more if demolitions/rebuilds are included.<sup>44</sup>

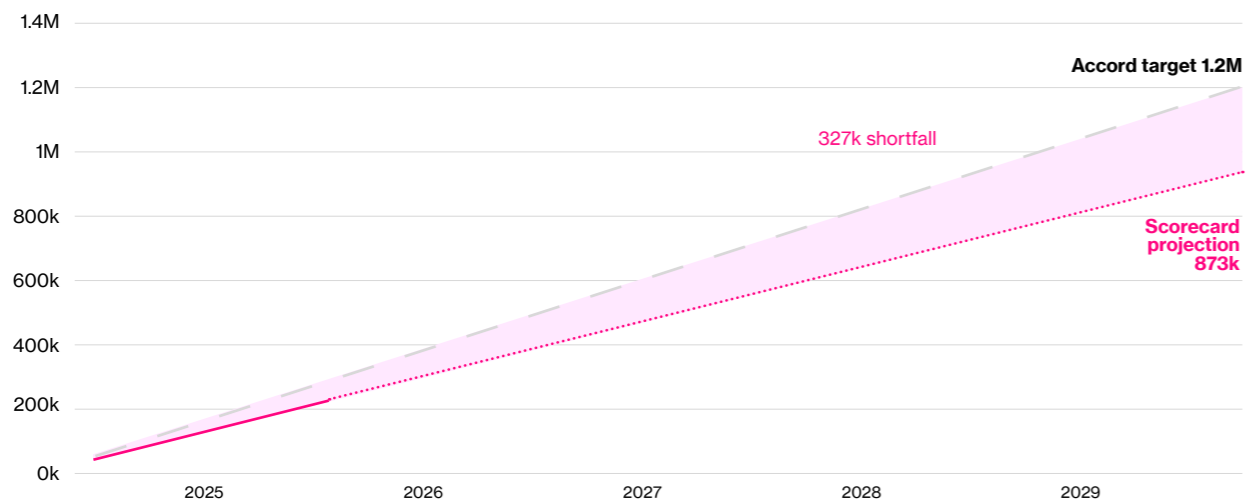
The fact the Accord target doesn't account for population growth hides the extent of the shortfall. Net overseas migration was 306,000 in 2024-25 and 429,000 the previous financial year.<sup>45</sup> Interstate migration is also driving

changing housing need with 371,000 moves in the year to March 2025.<sup>46</sup> Any serious housing target needs to account for population changes.

Targets and projections should also recognise that international and domestic 'shocks' to construction industry capacity are a reality, and build necessary resilience.

### Projected dwelling completions fall well short of the Accord Target

Figure 6: Cumulative dwelling completions vs Accord target (1.2M), Jul 2024 to Jun 2029. Projection based on AMPLIFY Home Truths supply forecast (~873k).



Source: ABS Building Activity, AMPLIFY Home Truths



REFORM 1

# Build more homes where people want to live

POLICY PROBLEM

Around 80 per cent of residential land in major cities is limited to 'low density'. This locks out medium-density – duplexes, townhouses, and small apartments close to jobs and transport.<sup>47</sup>

A third of Australia's residential land pipeline lacks basic infrastructure: roads, water, and sewerage.<sup>48</sup> This reflects a flawed system in which infrastructure funding and responsibility is fragmented across, and within, three tiers of government with no coordinating entity.



COMMUNITY MANDATE

Supported by **67% of Australians**

IMPACT

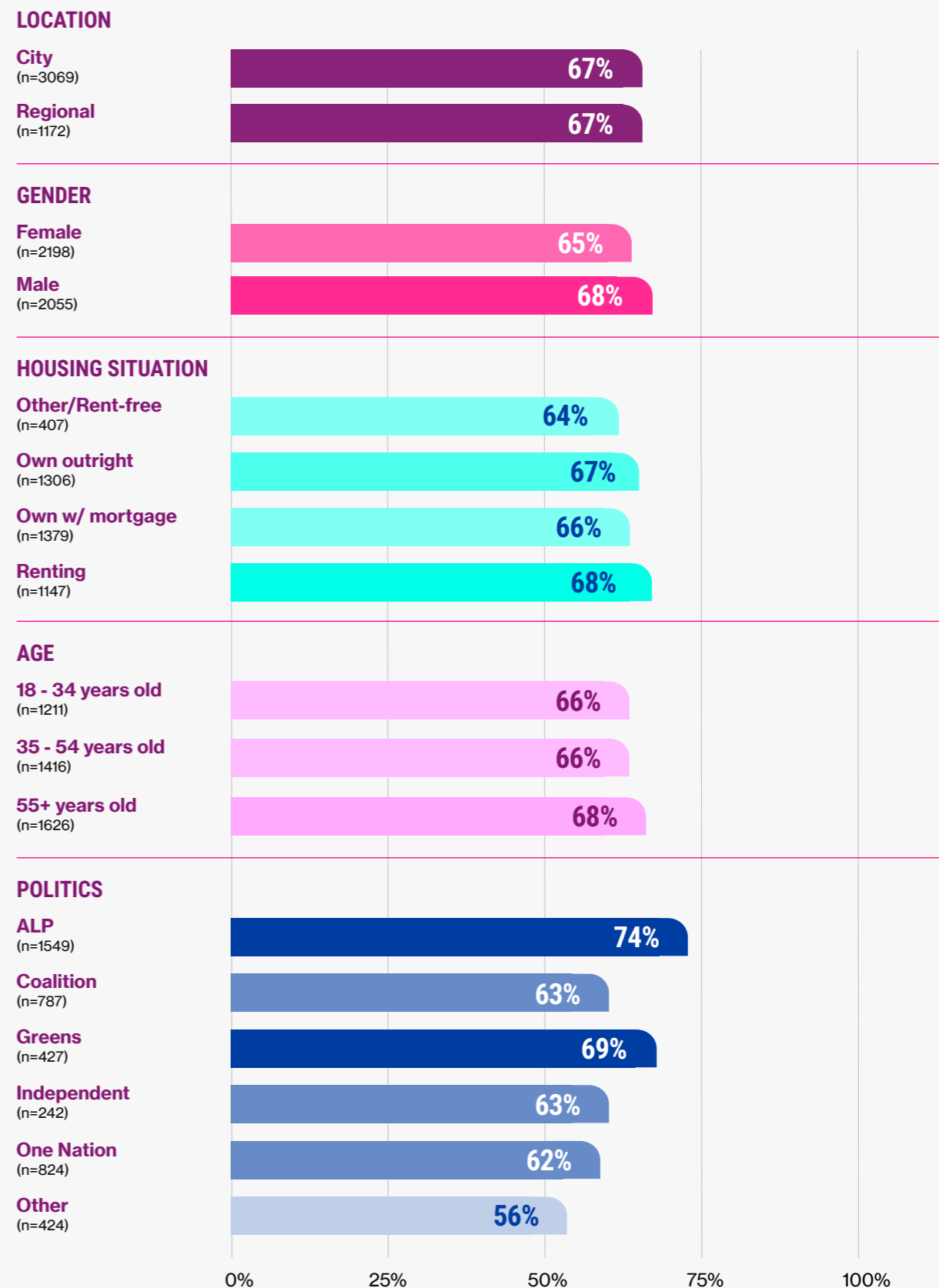
Reforms of this kind would enable thousands of additional homes, increasing diversity in the types and sizes of homes available, reducing house prices and rents below what they would have otherwise been, and increasing the number of homeowners.

AMPLIFY RECOMMENDS

- 1 Allow more homes in suburbs, cities, and regional areas**  
Permit up to three storeys (townhouses & small apartments) across residential areas in major cities, with no minimum lot sizes. Within 800 metres of transport, shops, jobs, and services, permit up to six storeys, with height bonuses for social or affordable housing.
- 2 Plan homes, infrastructure, and services together**  
Clear and consolidated plans covering homes, roads, water, sewerage, essential services, and “soft” infrastructure, like green and community spaces. This makes one organisation responsible for delivery, so projects do not get stalled.
- 3 Link funding to real progress**  
Federal funding should be tied to delivery – serviced lots, infrastructure built and operational, and titles issued.
- 4 Be transparent about where homes can be built**  
Maintain a public, regularly updated register of all land ready for housing, showing capacity, tenure, and servicing status. Land readiness must be clearly defined, for example, specific capacity in sewer, water, and power services.

## Composition of community support

Figure 7: AMPLIFY Data, 2026. N= 4253



Build more homes where people want to live. Grey = below majority support (<51%). Colour intensity = 51-100% support. Source: AMPLIFY 2026. N=4253

REFORM 2

# Slash planning and building red tape

## POLICY PROBLEM

Planning and building rules add significantly to the cost of building - between \$135,000 and \$320,000 for a new house and \$40,000 to \$175,000 for a new apartment.<sup>49</sup>

Delays to building exacerbate the problem. In NSW, approval times vary ninefold between the fastest and slowest councils.<sup>50</sup> An extra six months can add around \$18,700 in financing costs per home in a typical townhouse development.<sup>51</sup>



**COMMUNITY MANDATE**  
Supported by  
**62% of Australians**

## IMPACT

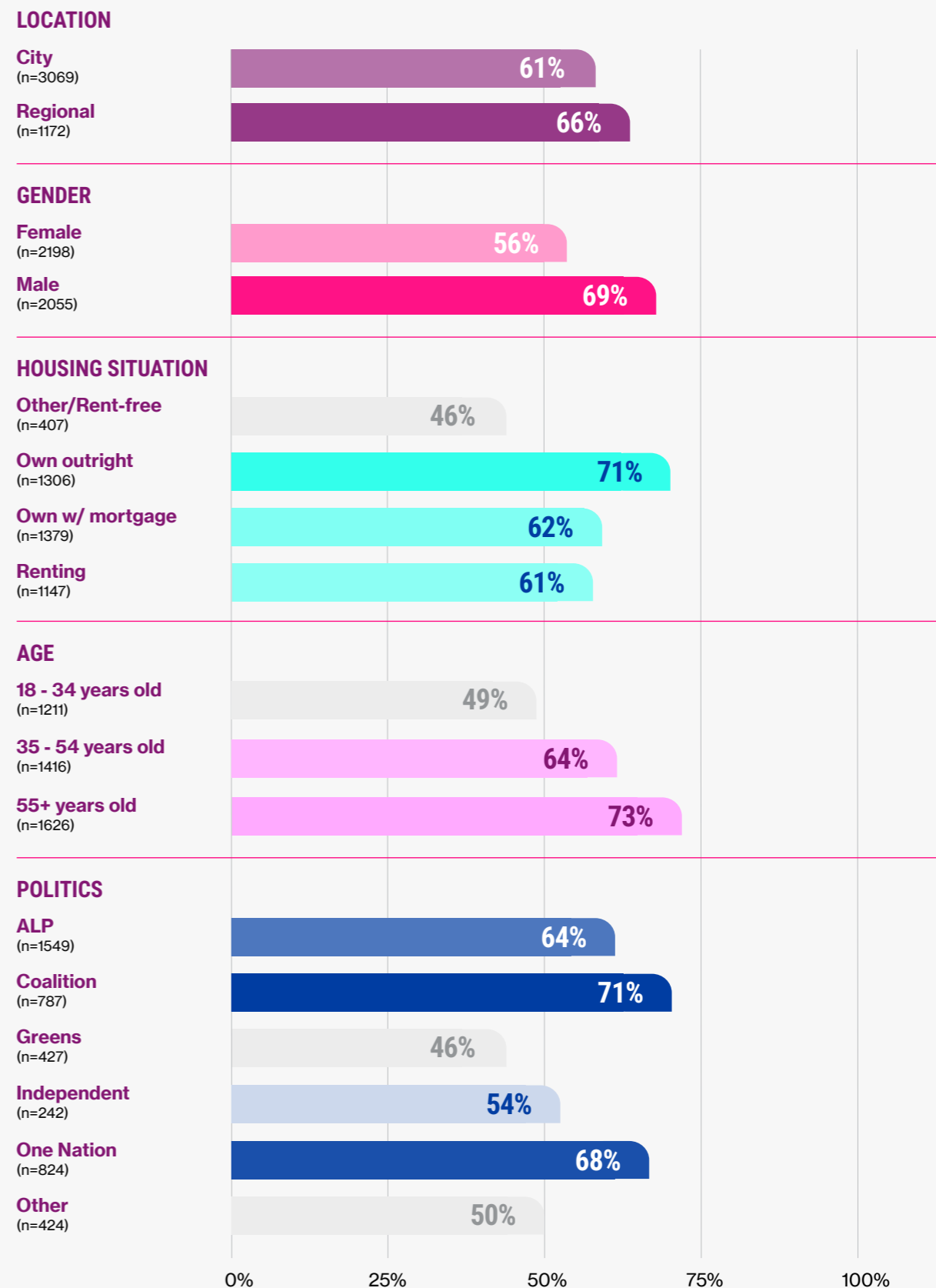
Reducing the regulatory 'red tape' burden through these reforms would reduce the cost of and time to build new houses. The costs of 'paperwork', compliance, and assessment could come down. The costs of changed decisions and economic activity missed could come down.<sup>52</sup>

## AMPLIFY RECOMMENDS

- 1 Set clear red tape reduction targets**  
Agree on national reduction targets, with consequences for failure to deliver. Use technology, including AI-assisted assessment, to identify and eliminate overlaps and friction in planning and building regulation.
- 2 Create faster approval pathways**  
Move low-risk, repeatable housing out of project-by-project approvals. Use clear standards, pattern books, and digital evidence for more and faster 'deemed-to-comply' approvals.
- 3 Substantially simplify the National Construction Code and make it genuinely national**  
The National Construction Code should be consistent, modernised, and applied uniformly to prevent the duplication that currently discourages standardised building.

## Composition of community support

Figure 8: AMPLIFY Data, 2026. N= 4253



Slash planning and building red tape. Grey = below majority support (<51%). Colour intensity = 51-100% support. Source: AMPLIFY 2026. N=4253

## CASE STUDY

# Building pains in Western Australia

### Workforce and training

Workforce is the number one problem facing the industry. The TAFE system, as currently structured, does not make sense – pulling apprentices off site for training when every productive hour on the tools matters. Migration policy adds another layer of frustration. The industry runs on subcontractors, not permanent employees, yet visa and residency pathways are designed for traditional employment models. That mismatch needs fixing.

### Logistics and construction methods

Unlike the eastern states, WA has not yet made the transition to timber frame and truss housing construction, meaning the path to modern building methods will be long and slow. The state's reliance on double brick construction is compounded by limited suppliers and a fragile supply chain – a key freight rail corridor regularly floods, driving up costs and delays. The result is an industry that feels like it is constantly building with one hand tied behind its back.

### Regulation and fragmentation

The regulatory environment is, frankly, a mess. With over 130 local councils each applying their own rules, navigating approvals across WA is a costly and time-consuming ordeal. Arbitrary differences in planning rules – like boundary setback requirements – make it impossible to transfer proven designs from other States to WA without starting from scratch.

**Issues like these are not unique to Western Australia. We have a housing system that seems to have been designed with the sole objective of frustrating housing construction. Australians need their leaders to cut through the mess of self-inflicted cost and complexity and to treat this crisis with the urgency it requires.**



REFORM 3

# Use faster, modern ways to build homes

## POLICY PROBLEM

Slow uptake of modern methods of construction are denying Australians an additional source of quality homes able to be built in up to half the time.<sup>53</sup> Australia builds approximately half as many homes per hour worked as it did 30 years ago.<sup>54</sup> And while other countries are embedding MMC – 20 per cent of new homes in parts of Europe and Asia – it’s used in fewer than 5 per cent of new homes in Australia, a figure that has barely changed in decades.<sup>55</sup> Australia needs to urgently adopt more standardised, highly efficient building practices to maximise output from our workforce and build homes faster.



### COMMUNITY MANDATE

Supported by  
**67% of Australians**

### IMPACT

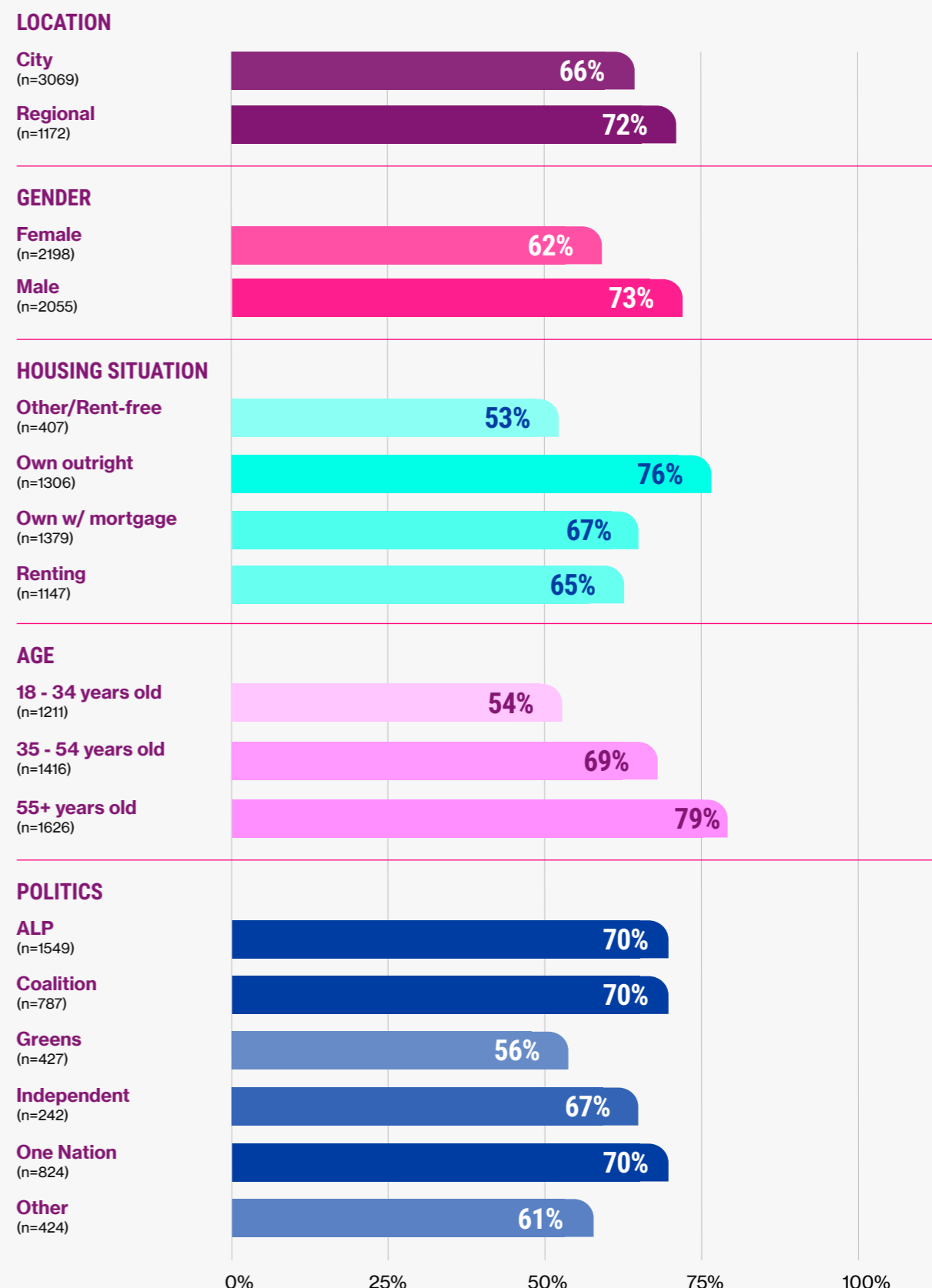
AMPLIFY modelling indicates reforms could see MMC homes representing one in five new homes.<sup>56</sup> Prefab and modular homes can be built to a consistently high standard, 20-50 percent more quickly than conventionally-built homes, generating less waste and better for the environment.<sup>57</sup>

## AMPLIFY RECOMMENDS

- 1 Seed the pipeline of modern construction**  
 Create steady demand through long-term housing purchasing programs across governments and community housing providers so manufacturers can invest, scale, and cut costs. Prioritise MMC for social and affordable housing programs, defence housing, key worker accommodation, and disaster recovery.
- 2 Modernise building and planning regulations**  
 Align regulation to MMC while maintaining quality and safety standards: identifying and codifying repeatable components for one-time compliance, applied consistently nationally.
- 3 Mobilise the modern construction workforce**  
 Fund short courses and full training programs on modern techniques to transition workers into MMC roles and promote modern careers in construction.
- 4 Update lending rules**  
 Adjust lending and mortgage arrangements so that finance works when more of the building cost is upfront, and construction occurs off-site.

## Composition of community support

Figure 9: AMPLIFY Data, 2026. N= 4253



Use faster, modern ways to build homes. Grey = below majority support (<51%). Colour intensity = 51-100% support.  
Source: AMPLIFY 2026. N=4253

REFORM 4

# Address worker shortages affecting housing

POLICY PROBLEM

Meeting the National Housing Accord target of 240,000 new homes a year would require 116,700 more construction workers than currently exist.<sup>58</sup> Workforce attrition is high and participation uneven, with fewer than 14 per cent of construction workers being women.<sup>59</sup> Skills and migration policy settings undermine industry efforts to secure enough labour to build the homes we need, let alone the major public infrastructure we have committed to, like hosting an Olympic Games.



COMMUNITY MANDATE

Supported by **68% of Australians**

IMPACT

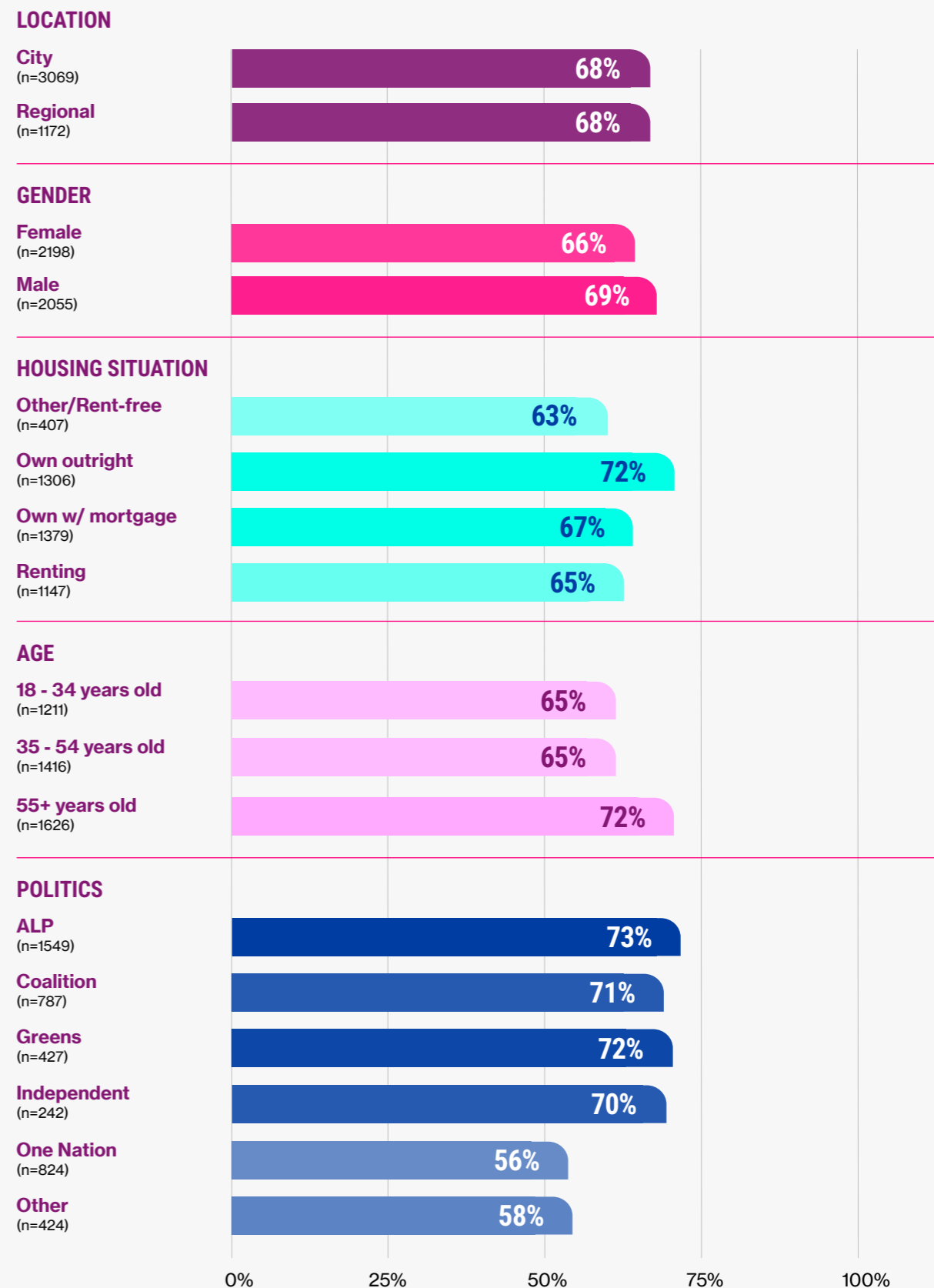
Reforms of this kind could fill the construction workforce gap of 116,700 workers over time. These reforms make it easier for Australians and international workers with construction skills to be recognised and for individuals to get the skills needed for modern construction.

AMPLIFY RECOMMENDS

- 1 Target skilled migration to housing**  
 Prioritise skilled visas for trades and other workers critical to housing construction and treating construction skills as a national housing priority.
- 2 Reduce costs facing more skilled construction migrants**  
 Review sponsorship fees and the Skilling Australians Fund levy (currently approximately \$10,000 per worker) to reduce the cost of accessing skilled migrants for housing construction.
- 3 Recognise overseas skills faster**  
 Exempt migrants with comparable overseas qualifications from unnecessary Skills Assessments and reduce duplication between Skills Assessments and State licensing.
- 4 Fast-track recognition of inter-state qualifications**  
 Remove barriers to interstate qualification recognition so skilled workers can move and work more easily across Australia.
- 5 Grow the local workforce**  
 Redesign apprenticeship incentives to attract young people, mature-age entrants, and under-represented groups into priority housing trades.

## Composition of community support

Figure 10: AMPLIFY Data, 2026. N= 4253



Address worker shortages affecting housing. Grey = below majority support (<51%). Colour intensity = 51-100% support. Source: AMPLIFY 2026. N=4253



## SHIFT TWO

# A better tax system for housing

### System failure The tax system is contributing to the crisis

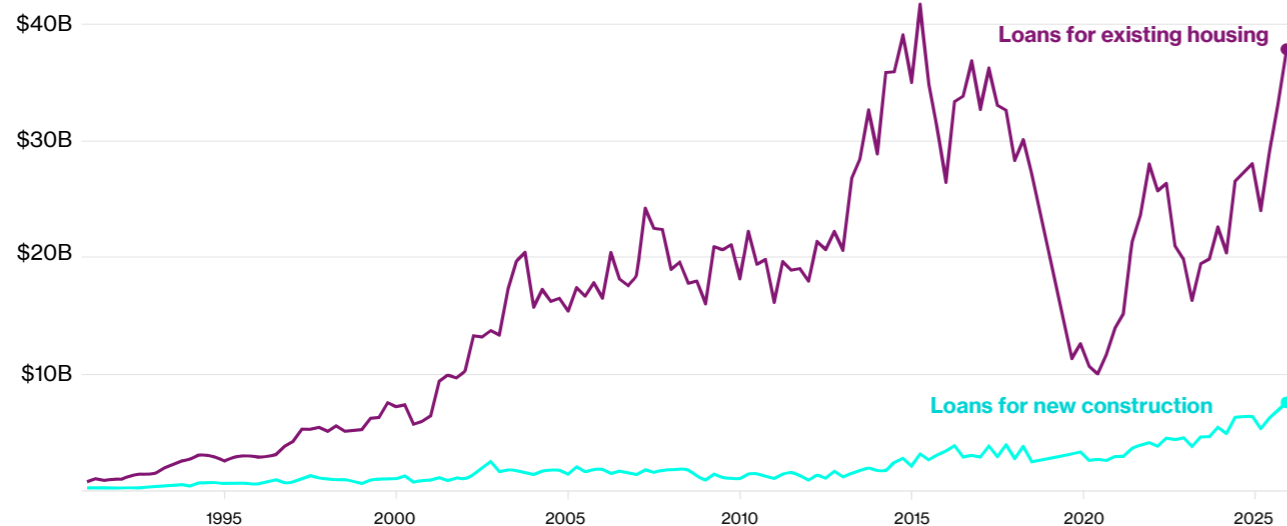
It would be hard to design a tax system that is less well suited to solving Australia's housing crisis than the one we have.

Federal and State taxes materially add to the cost of housing, barely incentivise new construction and penalise people for making rational choices to buy or sell a home to be closer to their work, family, or children's school or simply to up or down-size to suit their present circumstances.

Investors overwhelmingly buy established dwellings because tax settings support them doing so and don't favour new housing supply: both negative gearing and the CGT discount apply regardless of whether the home is new or not. The result is a system that rewards property investment generically, with no requirement that tax-subsidised investment creates new supply.

### Investors mainly buy existing housing, not new housing

Figure 11: New loan commitments by purpose, quarterly, \$ billions



Source: ABS, Housing Finance 5609.0 Table 11 (1991-Nov 2018) and Lending Indicators Table 13 (Sep 2019-Dec2025). Original series. Old series aggregated from monthly to quarterly. 'New construction' = construction of dwellings + purchase of newly erected.



REFORM 5

# Make better use of the homes we already have

## POLICY PROBLEM

Amongst the most inefficient and distorting housing taxes are stamp duties. For every dollar the government raises from stamp duty, \$1.76 is removed from the economy.<sup>60</sup> Stamp duties actively dissuade purchasing and moving house by adding 2.5 to 5 per cent to the cost of purchasing a home, equivalent to around six months of take-home income for a typical buyer.<sup>61</sup>

This contributes to poorer use of our existing housing. Over 70 per cent of Australian households have at least one spare bedroom, and more than one in ten have three spare bedrooms or more.<sup>62</sup> There are few economists or housing experts that don't want reform.<sup>63</sup>



**COMMUNITY MANDATE**  
Supported by  
**66% of Australians**

## IMPACT

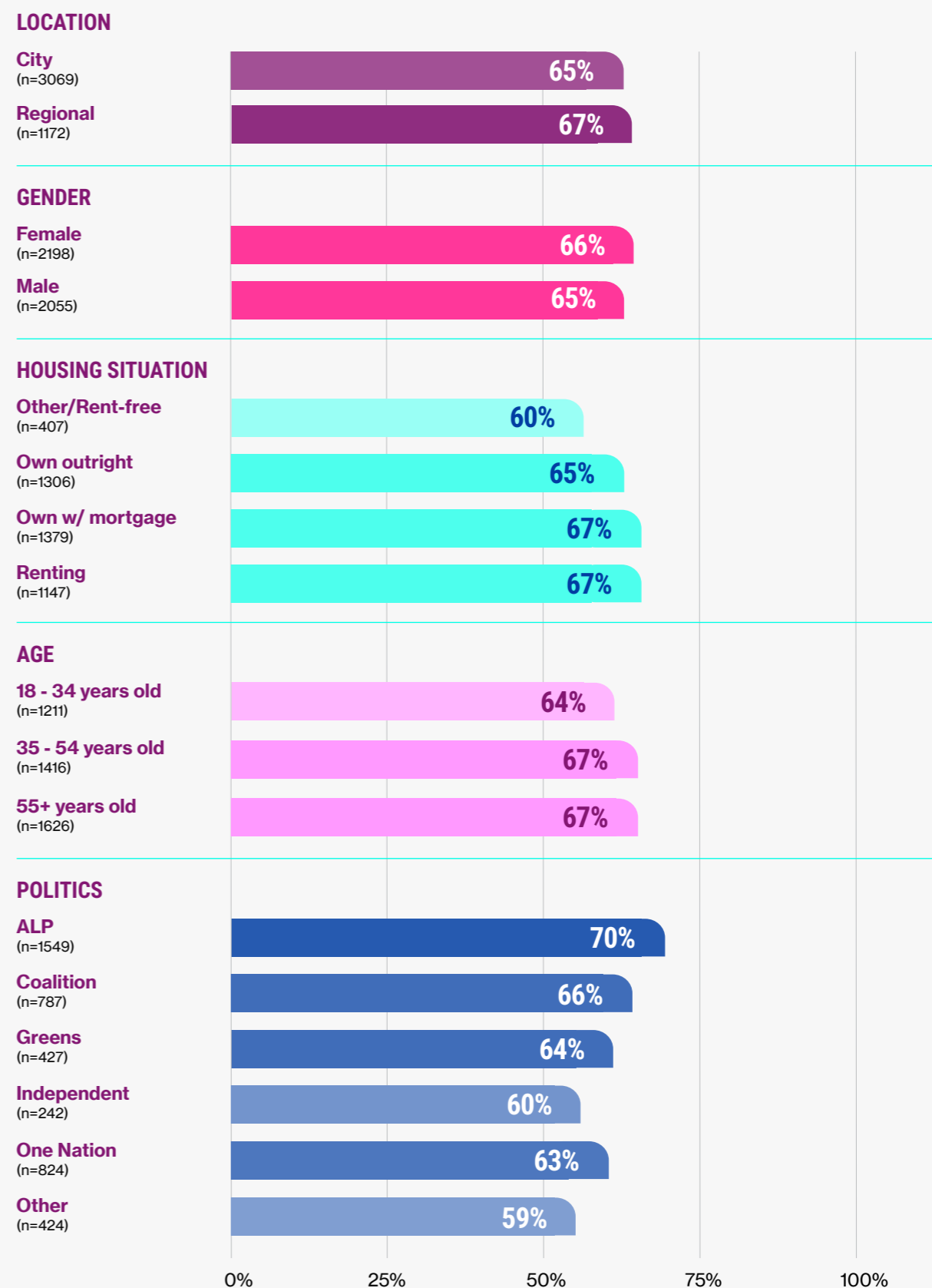
Removing stamp duties would see more people upsizing and downsizing to meet their needs and more first home-owners. By freeing-up under-utilised housing, we would be effectively increasing the number of homes available. We'd expect house prices, rents and homeownership to improve as a result of this new housing.<sup>64</sup>

## AMPLIFY RECOMMENDS

- 1 Replace stamp duty with a broad-based annual land tax**  
Shift from a high upfront transaction cost to a lower, predictable ongoing payment. This will also provide States with a more stable and reliable revenue base to fund services.
- 2 Transition from stamp duty to land tax**  
Federal Government should create a temporary transition fund to prevent temporary State budget shocks and address community concerns about double-taxation during the transition.

## Composition of community support

Figure 12: AMPLIFY Data, 2026. N= 4253



Make better use of the homes we already have. Grey = below majority support (<51%). Colour intensity = 51-100% support.  
Source: AMPLIFY 2026. N=4253

REFORM 6

# Reform the tax system to increase supply, lower costs and make it fairer

POLICY PROBLEM

Federal housing taxes, the capital gains tax discount and negative gearing, are amongst the largest tax expenditures in the Federal budget, yet their effectiveness from a housing perspective is questionable. The Parliamentary Budget Office estimates that their combined cost in 2025-26 is \$13.35 billion, rising to \$23.04 billion in 2035-36.<sup>65</sup>

While these concessions also apply in a non-housing context, they are doing little to contribute to new housing supply.

Every time an investor outbids a would-be owner-occupier on an established property, they add to the supply of rental housing, but they also add to the demand for rental housing by exactly one household: the buyer who rents instead of owns.



**COMMUNITY MANDATE**  
Supported by  
**75% of Australians**

IMPACT

A tax system that incentivises new housing supply and supports greater homeownership.

AMPLIFY RECOMMENDS

1 Pursue changes to Federal & State housing taxes

Federal Government should pursue changes to Federal housing tax concessions that are informed by consultation on implementation options and are consistent with the principles below.

Federal Government, in collaboration with with States and Territories, should undertake a broader tax review into remaining Federal and State taxes affecting housing, building and investment. The review should have clear guiding principles and be carried out with urgency to minimise the impact of uncertainty on investment decisions.

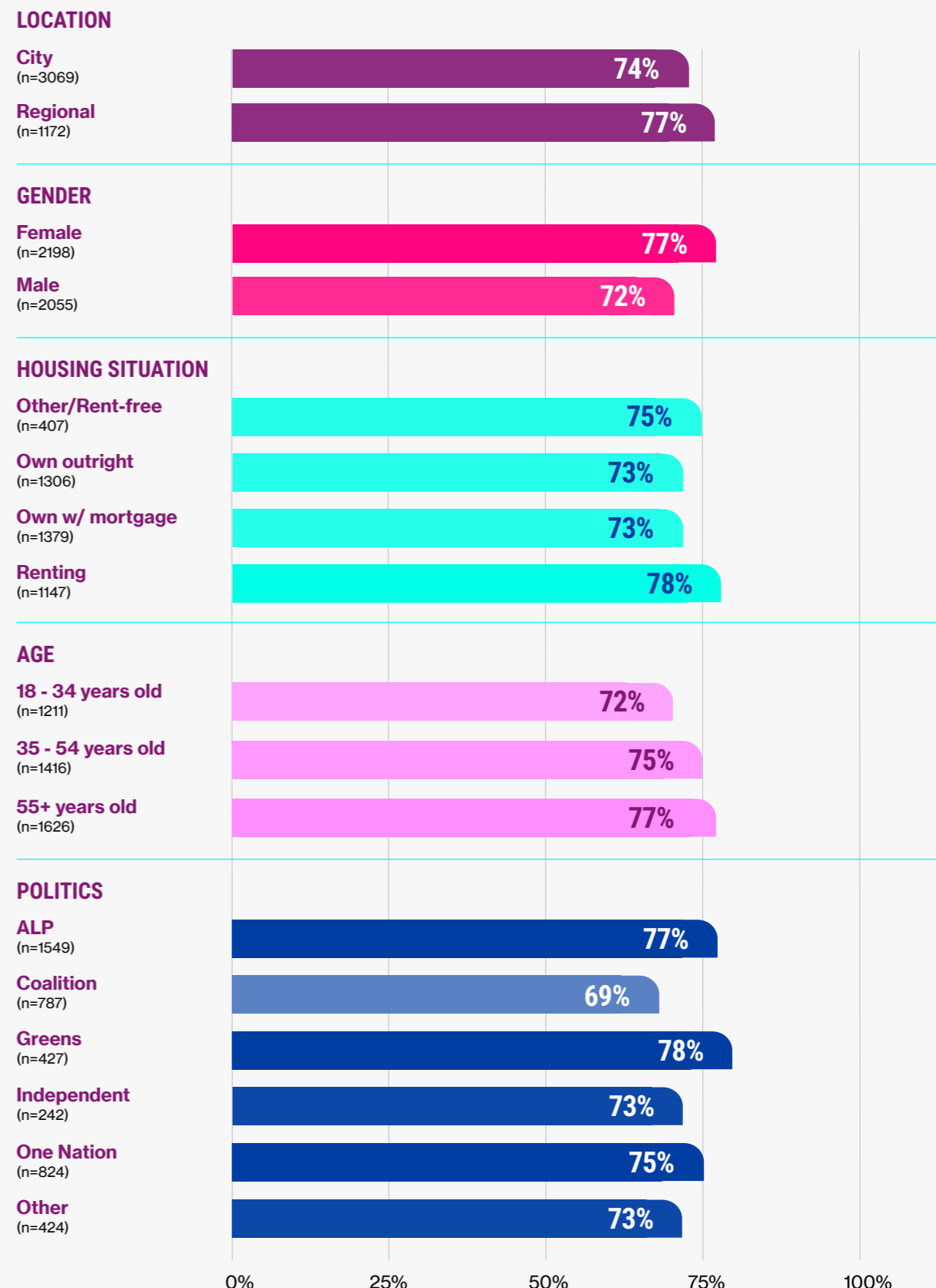
Guiding principles:

- **Fiscal neutrality:** changes should not increase the overall tax burden. Any additional revenue funds housing investment or reduces income taxes.
- **Cost reduction:** taxes that add to construction costs or undermine supply should be removed, simplified, or reduced.
- **Supply-side orientation:** incentives should favour building new homes, not simply owning existing ones. Tax benefits should tilt toward those building or improving homes.
- **Productive investment over speculation:** reform should reduce speculative investment that drives up prices, account for inflation and risk appropriately, and prioritise ordinary buyers over institutional portfolios.
- **Targeted support:** broad subsidies should be replaced with targeted help for renters, first-home buyers, and people building or buying new homes.

This framework also applies to developer contributions and infrastructure charges. Infrastructure charges should be reviewed and reformed to more transparently and fairly allocate land value uplift and as well as ensure infrastructure is delivered in a timely manner.

## Composition of community support

Figure 13: AMPLIFY Data, 2026. N= 4253



Reform the tax system to increase supply, lower costs and make it fairer. Grey = below majority support (<51%). Colour intensity = 51-100% support. Source: AMPLIFY 2026. N=4253



### SHIFT THREE

# Protect renters and support vulnerable Australians

## System failure The safety net has eroded

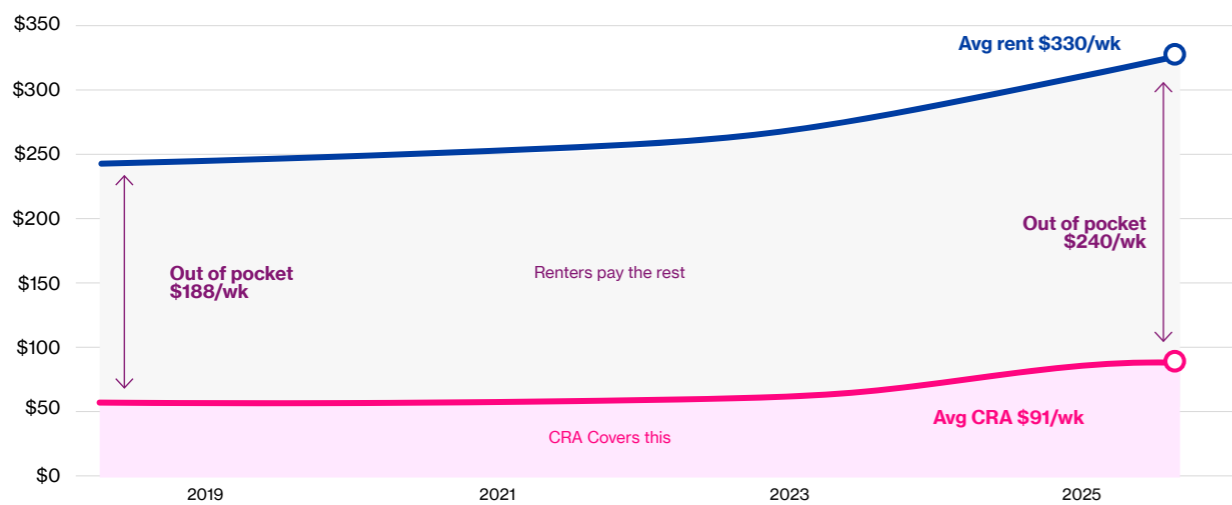
For Australians who fall through the gaps of homeownership and private rental, there was meant to be a floor.

However, since the 1990s, real investment in social housing has fallen, Commonwealth Rent Assistance (CRA), which now supports 1.3 million households, has lost its real value, and renters lack the protections needed to treat rental housing as a secure, long-term home.

Compared to 2018, renters are a further \$52 out-of-pocket each week as rents have surged ahead of CRA benefits. Annually, the social housing shortage is costing Australia an estimated \$676 million in social and economic costs, including increased demand on health, justice, and homelessness services.<sup>66</sup> As population increases, unmet needs continue to grow.

### Renters are paying more out of pocket as CRA fails to keep pace

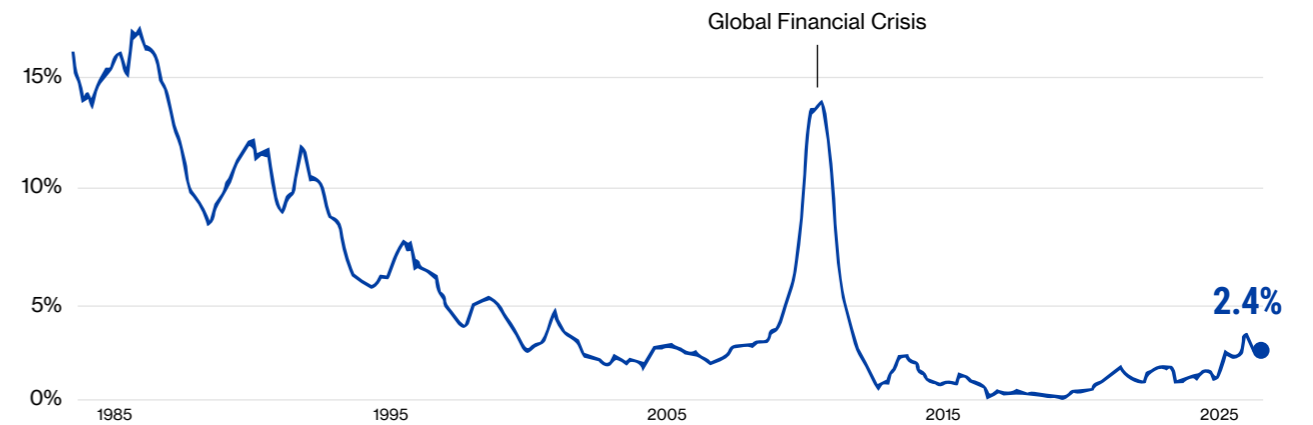
Figure 14: All CRA recipients: average rent, CRA payment, and out-of-pocket gap, per week



Source: DSS Benefit and Payment Recipient Demographics (data.gov.au), 2017-2025. All individuals and families receiving CRA. Out-of-pocket cost fell \$52/wk (+28%) over the period.

### Public sector accounts for a tiny share of dwelling approvals

Figure 15: Public sector share of dwelling units approved (rolling 12 months), Australia



Source: ABS Building Approvals (Cat. 8731.0), Table 6



REFORM 7

# Make renting fairer, more stable, and more secure

## POLICY PROBLEM

Our rental sector is structurally insecure with over 80 per cent of Australian renters renting from fellow Australians rather than institutions or governments.<sup>67</sup> Despite the *Better Deal for Renters*, rental protections are relatively weak. Individual landlords have significant discretion over their properties, which creates a more variable experience for tenants than is typical in comparable countries. There is no national standard for a habitable dwelling. Tenants typically need explicit landlord approval to make minor alterations and keep pets. The majority of tenancies are 12-18 months in duration, and a stable and predictable long-term tenancy model has not yet emerged.

This is not a system designed for a growing number of Australians who will rent for decades. But increasingly, that is what it is being asked to do.



**COMMUNITY MANDATE**  
Supported by  
**73% of Australians**

## IMPACT

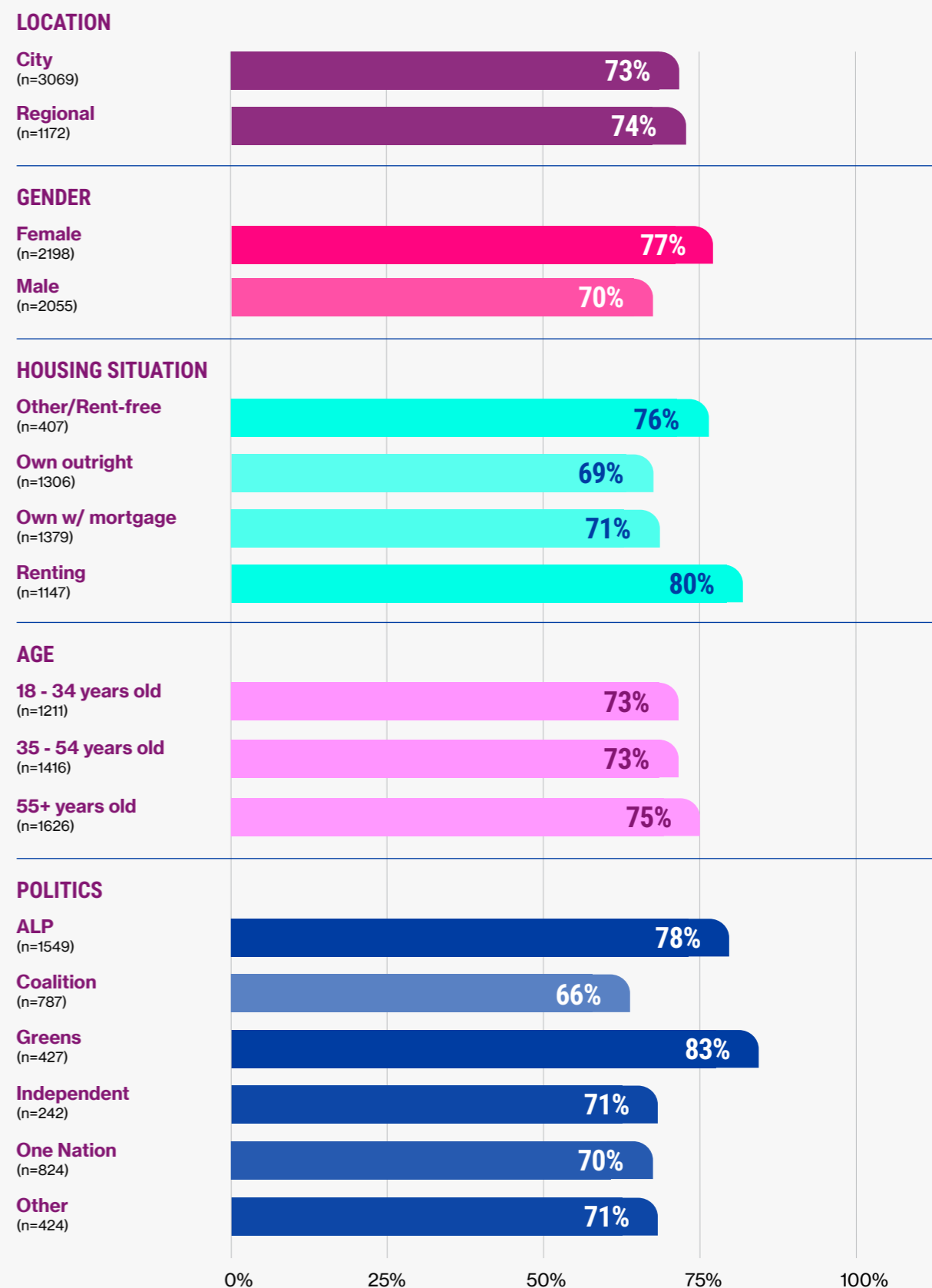
Full implementation of the *Better Deal for Renters* across Australia would improve housing conditions for the 3+ million renting households. This includes longer tenancies, improved maintenance, reduced arbitrary displacement, and greater clarity in dispute resolution.

## AMPLIFY RECOMMENDS

- 1 Finish the Better Deals reforms**  
WA, NT, and Tasmania should fully implement the *Better Deal for Renters*, as they agreed to do in August 2023.
- 2 Check the reforms are working**  
Review reform effectiveness in jurisdictions where changes have been made, examining tenancy length, conditions, rent rises, dispute rates, and landlord confidence; adjusting where further action is needed.
- 3 Encourage longer-term rentals**  
Identify and remove barriers to longer-term rental agreements, supporting longer-term rental options for families.

## Composition of community support

Figure 16: AMPLIFY Data, 2026. N= 4253



Make renting fairer, more stable, and more secure. Grey = below majority support (<51%). Colour intensity = 51-100% support. Source: AMPLIFY 2026. N=4253

REFORM 8

# Ensure housing support and safe, affordable homes for Australians in need

POLICY PROBLEM

Declining investment by governments has seen social housing stock, as a share of total housing stock, go from about 6 per cent in the 1990s to less than 4 per cent in 2026 – well below the OECD average of 8 per cent.<sup>68</sup>

Despite expanded social housing investment during the early 2020s, the share of stock is expected to stabilise, rather than increase. We would need to drastically increase our average build rate of 7,000 social homes per year to return the share of stock to previous peak levels.<sup>69</sup>



COMMUNITY MANDATE

Supported by **81% of Australians**

IMPACT

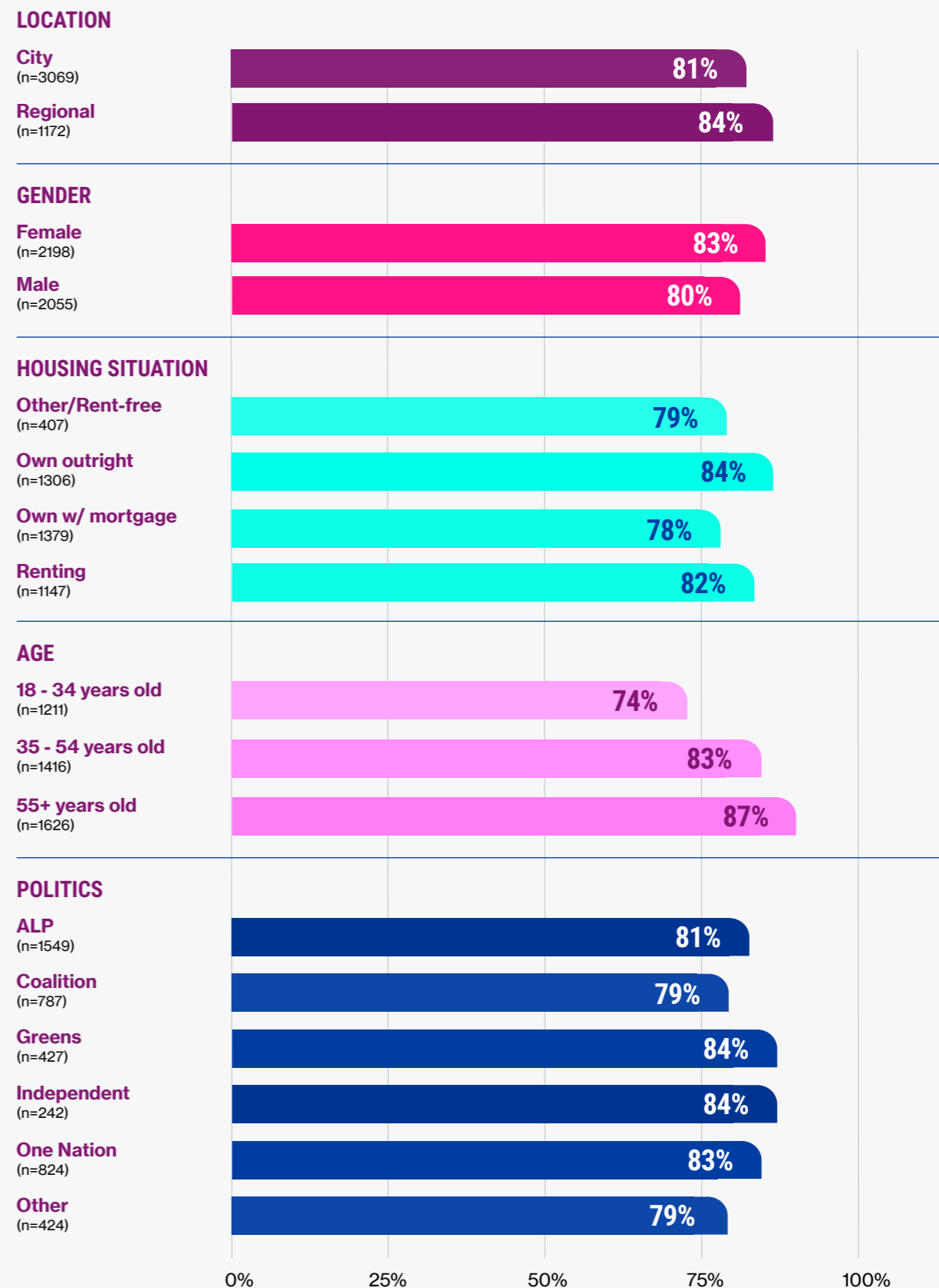
These reforms could optimise the key elements of our safety net, including growing social housing stock back to its peak Australian level of 6% of stock, substantially increasing affordable housing stock and targeting rental assistance more closely to need. Savings could be made from improved health outcomes, reduced crime and domestic violence.<sup>70</sup>

AMPLIFY RECOMMENDS

- 1 **Rebuild social housing**  
Build on recent increased investment in social housing with a long term plan to lift stock to a benchmark of 6% of housing stock – the previous Australian peak level.
- 2 **Increase affordable housing**  
Increase use of rezoning, targeted incentives, developer partnerships, and fast-tracked approvals to create more affordable housing.
- 3 **Fix rent assistance**  
Review the Commonwealth Rent Assistance calculation. Index payments to actual private rents rather than CPI alone, so payments keep up when rents rise faster, and consider regional variations in housing market conditions and appropriate eligibility.
- 4 **Set clear targets and report on progress**  
Set clear social and affordable housing targets, with transparent tracking of pipeline, completions, and waitlist outcomes.

## Composition of community support

Figure 17: AMPLIFY Data, 2026. N= 4253



Ensure housing support and safe, affordable homes for Australians in need. Grey = below majority support (<51%). Colour intensity = 51-100% support. Source: AMPLIFY 2026. N=4253



## SHIFT FOUR

# Delivery architecture for a crisis

Australia has set housing targets before. What it has lacked is the machinery, accountability, and pace to meet them.

**We must learn from our failings.**

When targets aren't met and governments aren't transparent, the impact extends beyond supply. We have seen this at all levels of government. Less than 40 per cent of Australians trust the Federal Government to tackle the housing crisis<sup>71</sup>, and less than half feel very confident about their own housing over the next year.<sup>72</sup> No level of government is being given the benefit of the doubt. They are all being blamed, and they are all suffering from a lack of community confidence and trust.

Our research shows that even strong delivery does not automatically rebuild trust. Victoria, on track to deliver 88 per cent of its housing target, ranks near the bottom in public confidence, with only 33 per cent of residents satisfied.<sup>73</sup> Output alone is not enough. Australians demand engagement, visible accountability, and clear plans to remove structural barriers.

Giving Australians a greater role in housing policy between elections would help build back community trust, and importantly, give decision-makers access to insights on common ground (and tensions) relating to reform, helping them to make timely, sensible decisions. Compounding the challenges, housing represents a tax problem, a workforce problem, an infrastructure problem, and a planning problem. The solutions sit across treasuries, education, immigration, infrastructure, and housing portfolios, and across three levels of government. In a system organised around ministerial portfolios, the problems that belong to everyone effectively belong to no one.

The message is clear. Without coordinated national oversight, meaningful reform, and accountable delivery, the housing crisis will continue, and so will the collapse in public trust.

**AMPLIFY is calling for the reforms in this platform to be backed by a national delivery architecture with the authority, transparency, and pace the crisis demands.**

## AMPLIFY recommends

### REFORM 9

#### **Build the machine to drive delivery**

Establish a national housing delivery unit, small and empowered, located in the Department of Prime Minister and Cabinet, not the housing portfolio. Its mandate must cut across every portfolio that touches housing: treasury, skills, immigration, and infrastructure. If it sits within housing alone, it will lack the authority to drive the cross-portfolio coordination the crisis requires.

Develop delivery chains that disaggregate the national target into who is responsible for what, where, and by when. A national target without that disaggregation is an aspiration, not a plan.

### REFORM 10

#### **Strengthen accountability and transparency**

Undertake monthly delivery stocktakes chaired by national leadership, with State and Territory leaders at the table to solve problems. When officials and others in the system know the most senior levels of leadership will interrogate live data and ask why delivery is off track, the system sharpens. Problems get surfaced earlier. Decisions get made and people mobilise.

Report publicly on delivery progress against targets, at national, state, and local levels, so the community and leaders can see what is being built, where, and whether it is on track. Quarterly Reporting by the National Housing Supply and Affordability Council is a start, but with limited depth, its utility is also limited. Transparency is not a concession to public pressure. It is the mechanism through which trust is rebuilt.



None of this requires constitutional reform or new legislation. What it requires is a decision that housing is a national crisis, and that delivery, accountability, and pace will match its scale. Governments have the tools and authority to act decisively when a problem is treated as a priority.

**The point is simple.**

**We won't solve this crisis until we start genuinely treating it like one.**

# About



## What we do

The promise to Australians has been broken. AMPLIFY brings Australians together to confront hard truths, shape bold solutions, and advocate for change to rebuild the promise – while we still can. We use cutting edge deliberative tools to bring community, experts and decision-makers together to shape policy and drive change.

Our work on housing is the most comprehensive deliberative research program on housing policy ever conducted in Australia. It combines complementary research methods to build a rigorous, layered picture of how Australians think about the housing crisis – moving from breadth to depth, and from what people think to *why*. We have synthesised support findings at three levels of abstraction: system shifts, broad reforms and specific reforms.

**Nationally representative surveys** form our baseline. We run regular, large-sample surveys tracking community attitudes on the drivers and impacts of the housing crisis, as well as on specific policy reforms to address it. We analyse responses across a range of demographic markers – including location, age, gender, housing tenure, income, and political affiliation – to identify common ground and fault lines across the community, and to track how views shift over time.

**Interviews and focus groups** give us depth behind the numbers. Where surveys tell us what people think, interviews and focus groups illuminate why – surfacing the values, lived experiences, and mental models that drive different perspectives across communities.

**Generative polling** is a newer addition to our toolkit, using AI-assisted digital platforms to understand the reasoning behind people's views at scale. Rather than asking people to choose from pre-defined survey options, generative polling invites participants to share their views in their own words and rate each other's responses in real time. This surfaces the mental models that underpin how Australians think about housing and often reveals unexpected common ground that traditional polling misses. In November 2025, we used this approach in the Curtin electorate, engaging over 100 residents on housing tax reform in a structured online session.

**Deliberative forums** are where our work is most distinctive. We bring together randomly recruited groups of Australians, carefully selected to mirror the demographic and geographic diversity of the country - including differences in housing tenure, age, gender, income, and political affiliation - for structured, evidence-based deliberations. Our AMPLIFICATION in February 2025 used a deliberative polling method: 100 randomly selected Australians came together over one weekend to discuss and debate 13

housing reforms, hearing from expert witnesses and weighing competing perspectives before reaching their positions.

Together, these methods help paint a comprehensive picture: surveys identify community attitudes and where to dig deeper, focus groups reveal the why, generative polling highlights underlying mental models, and deliberative forums demonstrate what's possible when citizens are genuinely informed and heard.

## What makes our evidence distinctive

The finding that runs through all of AMPLIFY's housing research is this: when Australians are given the evidence, they support reform that is bolder than the political conversation typically assumes. This is true across demographics, across housing tenure types, across states and territories, and across political affiliations.

This finding matters because it changes the calculus for decision-makers. The political risk of bold housing reform has been consistently and significantly overstated, and the current crisis provides the context and mandate for urgent action to be taken.

For more information, visit [amplifyaus.org](https://amplifyaus.org)

**84% of Australians believe the community should be more involved in shaping policy decisions.**

AMPLIFY's deliberative research exists to make that involvement substantive, evidenced, and consequential.



# Thank you

to the 18,000+ Australians  
who built this platform with us.



# Contributions

AMPLIFY acknowledges the contribution of many individuals and organisations to elements of this policy platform. Through your own work in housing and your participation in ours, you have assisted and contributed to our engagement with Australians and helped inform their views on these issues.

This acknowledgment should not be read as an endorsement of our policy platform by these individuals or organisations.

**Andrew Barker**  
CEDA

**Robert Breunig**  
ANU

**Stuart Ayres**  
UDIA

**Brendan Coates**  
Grattan Institute

**Matthew Bowes**  
Grattan Institute

**Steve Driscoll**  
Planning expert

**Jenny Rudolf**  
Planning expert

**Maiy Azize**  
Everybody's Home & Anglicare

**Karen Walsh**  
Shelter

**Kerry Robinson**  
Blacktown Council

**Mark Ronsisvalle**  
Former NSW Treasury

**Robert Pradolin**  
Housing All Australians

**Dan McKenna**  
Housing All Australians

**Max Shifman**  
Intrapac

**Jacob Caine**  
Real Estate Institute of Victoria

**Wendy Hayhurst**  
Community Housing  
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**Danika Adams**  
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**Hal Pawson**  
UNSW

**Saul Eslake**  
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**Sophie Black**  
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**Liana Downey**  
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**Ethan Gilbert**  
Melbourne YIMBY

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**Roselyne Joyeux**  
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Astrolabe Group

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e61 Institute

**Leo Patterson Ross**  
Tenants' Union of NSW

**Stephen While**  
Urbis

**Noah Wright**  
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**Jago Dodson**  
RMIT University

**Liam Davies**  
RMIT University

**Evan Thornley**  
Longview

**John Engeler**  
Shelter NSW

**Paul Torzillo**  
Healthabitat

**Melissa Neighbour**  
Sydney YIMBY

**Courtney Love**  
Anglicare Australia

**Hugh Hartigan**  
Hartigan & Associates



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<sup>9</sup>AMPLIFICATION, February 2025. 'High costs of construction' rated a top cause of the housing crisis. (n=102)

<sup>10</sup>AMPLIFICATION, February 2025. MMC top support at AMPLIFICATION (96%). (n=102)

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<sup>13</sup>AMPLIFICATION, February 2025. Investor tax concessions support amongst mortgage owners (n= 102)

<sup>14</sup>AMPLIFY Home Truths - Edition 3, April 2026, (N = 4,253)

<sup>15</sup>AMPLIFICATION, February 2025. Replace stamp duty with land values tax (n= 102)

<sup>16</sup>AMPLIFICATION, February 2025. Replace stamp duty with land values tax (n= 102)

<sup>17</sup>AMPLIFICATION, February 2025. Stronger renters rights (n= 102)

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<sup>24</sup>Median house values from 'Cotality Home Value Index, February 2026'. Assuming 10% deposit; 90% LVR; 30% bank servicing requirement, 30-year loan term. 6.0% p.a. (noting RBA Mar 2026 rise); Median household income: ABS 2021 Census, GCCSA (Greater Capital City Statistical Area) figures, annualised (weekly × 52). 2021 Census is the most recently published granular city-level household income data from ABS. Source: [abs.gov.au/census/find-census-data/quickstats/2021/](https://abs.gov.au/census/find-census-data/quickstats/2021/)

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