



# Delivery, Capacity and Constraint in the Australian Housing Sector

**NEWSLETTER**

**THE JHNA INSIGHTS**

**ISSUE 01**

PEOPLE · PLACE · PROPERTY · PROGRESS

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# THE *Jhna* INSIGHTS

PEOPLE. PLACE. PROPERTY. PROGRESS.

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## About This Publication

The JHNA Insights is an independent serial publication founded, edited and published by Dr Johari Hussein Nassor Amar. It extends The JHNA Insights Podcast into print, bringing practitioner knowledge, academic analysis and policy insight to a broader readership across four themes: People, Place, Property and Progress.

## Edition

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Issue 01: Delivery, Capacity and Constraint in the Australian Housing Sector

This edition explores the systemic barriers to housing supply, examining planning constraints, construction capacity and policy frameworks affecting delivery timelines.

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## Cover Image

Aerial view of Australian suburban residential street. Generated by the editor using Canva AI, 2026.

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# FROM THE EDITOR

Housing touches everyone. Where you live shapes what work you can take, what schools your children attend, how long you spend commuting, whether you feel secure or precarious. It is the most personal of economic decisions and the most political of social ones.

Yet every week in Australia, someone with real expertise in housing sits down for a recorded conversation and says something worth hearing – and most of it disappears. It circulates briefly, reaches the already-converted, and leaves no durable record. This publication exists because that seems like a waste.

Season 1 of The JHNA Insights Podcast brought together thirteen people who work in and around housing – from construction sites to courtrooms, from economic modelling to Olympic legacy planning. This issue puts their thinking into print, organised around four themes: People, Place, Property and Progress.

The contributors do not all agree. Some are working from data, some from litigation, some from construction sites, some from decades of policy-watching. What they share is that they have thought carefully about a problem Australian governments have been managing rather than solving and they are willing to say so in print.

I hope you find something here worth your time.

*Dr Johari Hussein Nassor Amar*

EDITOR-IN-CHIEF AND PUBLISHER



# GUEST EDITORS



## Joanne Crompton

Joanne Crompton is a former journalist with more than 25 years of experience in media, politics, content creation and strategic communication across government and higher education. She is currently the News Manager at Bond University.

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David Afrin is an Assistant Professor in Construction Management at Bond University, with over 40 years of industry experience across the United Kingdom and Australia. His career spans the full construction lifecycle, from trade-based entry to executive leadership and board-level governance across residential, commercial and property development sectors.

He is a strong advocate for advancing housing delivery and trade skilling, emphasising workforce capability as central to addressing housing supply and improving industry sustainability. His work reflects a commitment to strengthening vocational pathways and aligning education with professional practice.

David is a Graduate of the Australian Institute of Company Directors (GAICD) and a Fellow of the Higher Education Academy (FHEA). He has served as Deputy Chair of the Housing Industry Association (SA Branch) Technical Committee. David actively supports practice-informed scholarship that connects research with industry application.



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# Living between the lines: Reflections on housing challenges across the NSW–QLD border



**JACKSON HILLS**

National Shelter CEO



**JOHN ENGELER**

National Shelter Chair & CEO of Shelter NSW

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Every day, thousands of people move freely across the New South Wales–Queensland border around Tweed and the Gold Coast. For most, the crossing barely registers. But for people navigating housing stress or homelessness, that same invisible line can determine what support is available, how quickly help arrives, and whether stability is even possible in the short term.

When John Engeler and I recorded *Crossing Borders: Housing Futures Between Tweed and Gold Coast* in June 2025, our aim was to make those invisible systems more visible. The conversation wasn't really about geography. It was about governance and delivery. Two housing systems operating side by side in what is, functionally, a single community. Returning to that discussion now, it still feels deeply relevant. But it also feels as though we are no longer just naming the problem. Some parts of the system are beginning to respond more intentionally.

## When the border reflects constraint not choice

The Tweed–Gold Coast corridor remains one of the most pressurised housing markets in Australia. Population growth continues to outpace supply, rental affordability remains well beyond the reach of low- to moderate-income households, and housing insecurity has become chronic rather than episodic.

What makes this region distinctive is not only the scale of housing stress, but its cross-border character. People routinely live their lives across jurisdictions. Working in Queensland, renting in New South Wales (NSW), accessing health care, education and family support on both sides. Housing journeys follow the same patterns. Someone may enter homelessness in one state, secure temporary accommodation in the other, and search for long-term housing wherever an opportunity appears. The border rarely reflects choice; more often, it reflects constraints.

At the service delivery level, this reality is widely understood. Homelessness services, housing providers and local governments in the border region already behave as though they are working in a single place. Informal coordination, joined-up referrals, and shared problem-solving are everyday practices. In many ways, this pragmatic cooperation is what keeps the system functioning. The difficulty is that these attempts to stitch the system together still sit atop funding, eligibility, data, and accountability frameworks that assume neat jurisdictional separation.

### Separate Systems responding to a shared reality

Since our conversation in mid-2025, there have been significant shifts, particularly in how governments are engaging with mobility and scale.

One of the most interesting examples is NSW's Portable Rental Bond Scheme, now moving from policy commitment to implementation. While still being rolled out, the logic behind the scheme is significant in a border context. It acknowledges that renters are mobile, that double bonds can trap people in unsuitable

housing or push them into crisis, and that systems should reduce friction rather than add to it. For people who move frequently, including those crossing the NSW–QLD border, this kind of reform could remove a real and immediate barrier to securing housing. However, a similar and linked scheme is yet to be introduced in the state of Queensland.

Tweed Assertive Outreach operates through informal but consistent NSW–Queensland coordination, enabling people to be assisted and housed across the border with NSW funding intersecting with Queensland health, housing and crisis responses.

On the Queensland side, we have seen substantial investment begin to translate into physical outcomes, most notably on the Gold Coast. The commencement of the Southport supportive housing project, delivering around 200 social and affordable homes with onsite support, marks a shift in both scale and intent for people experiencing chronic homelessness. It reflects greater confidence in integrated, place-based models that combine housing with support, rather than treating homelessness as a purely temporary issue.



Fair Trading

# Rental Bonds Online

## Bond management - for Tenants

### Login - manage your bonds

Login below to manage your bond(s) and change your details.

Your Identification Number



Your Password

[Forgot your identification number?](#)

[Forgot your password?](#)

Login

[Need Help?](#)

[About Rental Bonds Online](#)

Image: NSW Fair Trading Rental Bonds Online tenant login portal. Screenshot captured by the editor, 19 May 2026.

Collectively, these examples show separate systems beginning to respond to a shared reality. NSW's focus on rental frictions and early cross-border outreach, and Queensland's emphasis on delivery and supportive housing infrastructure are different, but increasingly complementary.

There has also been quiet progress in how governments and partners talk to one another. Ongoing cross border operational coordination does exist, in some forms, between NSW and Queensland state governments and local councils in the Tweed–Gold Coast area. These governments continue to share lessons across the border, particularly around planning pathways and housing delivery timeframes. Differences in building certification requirements and modular construction rules remain real, but they are increasingly discussed as design challenges to be worked through rather than immovable obstacles.

Climate resilience, too, has become harder to ignore. Flooding, heat and extreme weather events affect this region as a whole, not one side of the border at a time. Recent investment decisions suggest a growing recognition that housing supply and climate preparedness must be designed together.

### **When reform does not match the scale of the problem**

Despite these positive developments, many of the structural constraints we discussed in 2025 remain largely intact.

Funding still flows almost exclusively within state boundaries. Data is collected and reported separately, meaning cross-border housing stress is often only partially visible. For services operating in the middle, this creates a constant tension between what makes sense for clients and what is allowable under program rules and funding mechanisms.

There is also a risk that some reforms, while welcome, operate at the margins of a much larger problem. A portable bond makes moving easier, but only if there is a home to move into. A significant supportive housing project creates



Image: Residential construction site visit. Supplied by Jackson Hills, CEO, National Shelter on 21 April 2026.



Image: Queensland–New South Wales border marker at Point Danger. Source: Tweed Shire Council, accessed 19 May 2026.

life-changing opportunities for eligible individuals, but demand still vastly outstrips the supply of those same solutions.

## From goodwill to governance

If the past year has clarified anything, it is that border regions require a different frame altogether.

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1. Tweed–Gold Coast needs to be treated as a shared housing ecosystem. That does not require a new tier of government, but it does require joined-up planning and program commissioning, aligned priorities and an agreed understanding of demand and supply across the region.
2. Policy design needs to continue shifting towards mobility. NSW’s portable bond reform is a strong example of how removing friction can improve the system for people. Similar thinking is needed across homelessness responses, social housing access and transitional pathways, so that support does not disappear the moment someone crosses an invisible line.
3. Collaboration needs to move from goodwill to new governance arrangements. Shared data, joint evaluation of initiatives, or even standing cross-border forums focused specifically on housing and

homelessness would help turn informal coordination into something more long-term.

4. Lived experience must remain central to all this work. People navigating housing insecurity and homelessness across this region understand the system’s gaps more clearly than anyone. If policies are to work across borders, they need to reflect how lives are actually lived, not how systems are most easily administered, structured or funded.

## From emerging coordination to embedded change

One of the lines that has stayed with me since recording that first episode is simple:

### **People don’t see borders.**

Increasingly, parts of our housing system don’t either, or at least, they are beginning to acknowledge that they shouldn’t. That shift is incomplete right now, but it is real. It suggests a growing recognition that collaboration in border regions is not optional, it’s an imperative.

The challenge now is to ensure that emerging coordination becomes embedded change. While borders may be invisible to most people, their impact on housing security remains deeply felt, and too often unresolved.

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*Jackson Hills is CEO of National Shelter and was GM of Policy and Strategic Engagement at Queensland Shelter at the time of the podcast in June 2025. He has over 15 years’ experience across non-profit, sport and government, including roles with Tennis Australia, the AFL and the Australian Sports Commission. He later moved into government before leading policy at Q Shelter, and now heads National Shelter, Australia’s peak housing body.*

*John Engeler joined Shelter NSW as CEO in early 2020, bringing extensive experience across the formation, development and delivery of social, affordable and specialist housing. He has worked across the private, public and community sectors and focuses on advancing practical, innovative housing solutions for those underserved by the market. John holds a Master’s in Urban and Regional Planning and has undertaken postgraduate legal studies.*

# Rental reform progress and whether renters are getting a better deal yet



**LEO PATTERSON ROSS**

CEO of Tenants' Union of NSW



**ALICE PENNYCOTT**

Principal Lawyer – Tenancy, Circle Green Community Legal

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## The state of reform so far

The importance of renting as a tenure form remains high, especially with rising rents gathering more attention in early 2026 after a period of slightly reduced costs.

Policy decisions that will impact the renting experience have dominated, with discussion of reforming tax rules around rental properties in the lead up to the Commonwealth budget. These rules shift the focus of investors away from owning and managing a place where someone else makes their home to an asset for which they borrow large amounts of money on the gamble that the property price will rise fast enough to justify the interest payments.

Over the last five reported tax years, of the \$250 billion in rent received across Australia, \$103 billion was spent on loans and only \$15 billion on repairs and maintenance. Renters in these homes can be left with an owner who is not carrying out needed repairs, or resists changes toward ensuring homes are long-term and stable, because they are in financially risky situations.

## How far eviction reforms have gone

Better deal:

1. *Develop a nationally consistent policy to implement a requirement for genuine reasonable grounds for eviction, having regard to the current actions of some jurisdictions.*
2. *Ensure provisions to allow appeals against retaliatory eviction notices are fit for purpose; for example, evictions motivated by tenants taking reasonable action to secure or enforce legal rights, complain or disclose information about their tenancy.*

The Western Australian government recently announced a number of significant reforms, including the removal of current 'no grounds' termination provisions for both periodic and fixed-term tenancies.

Tasmania is also reviewing the Residential Tenancies Act with the discussion paper highlighting the reforms to evictions as a key element. These are really positive steps and if

they both follow through, it will leave the Northern Territory which has not yet indicated any reform, and Queensland, which opted to retain 'no grounds' evictions for the majority of tenants in the state, as the last two jurisdictions.

'No grounds' eviction reforms are a crucial part of a modern rental system, but we should be clear that so far these reforms primarily introduce transparency regarding why a tenancy ends, but not necessarily greater scrutiny of whether a tenancy should end in all the circumstances.

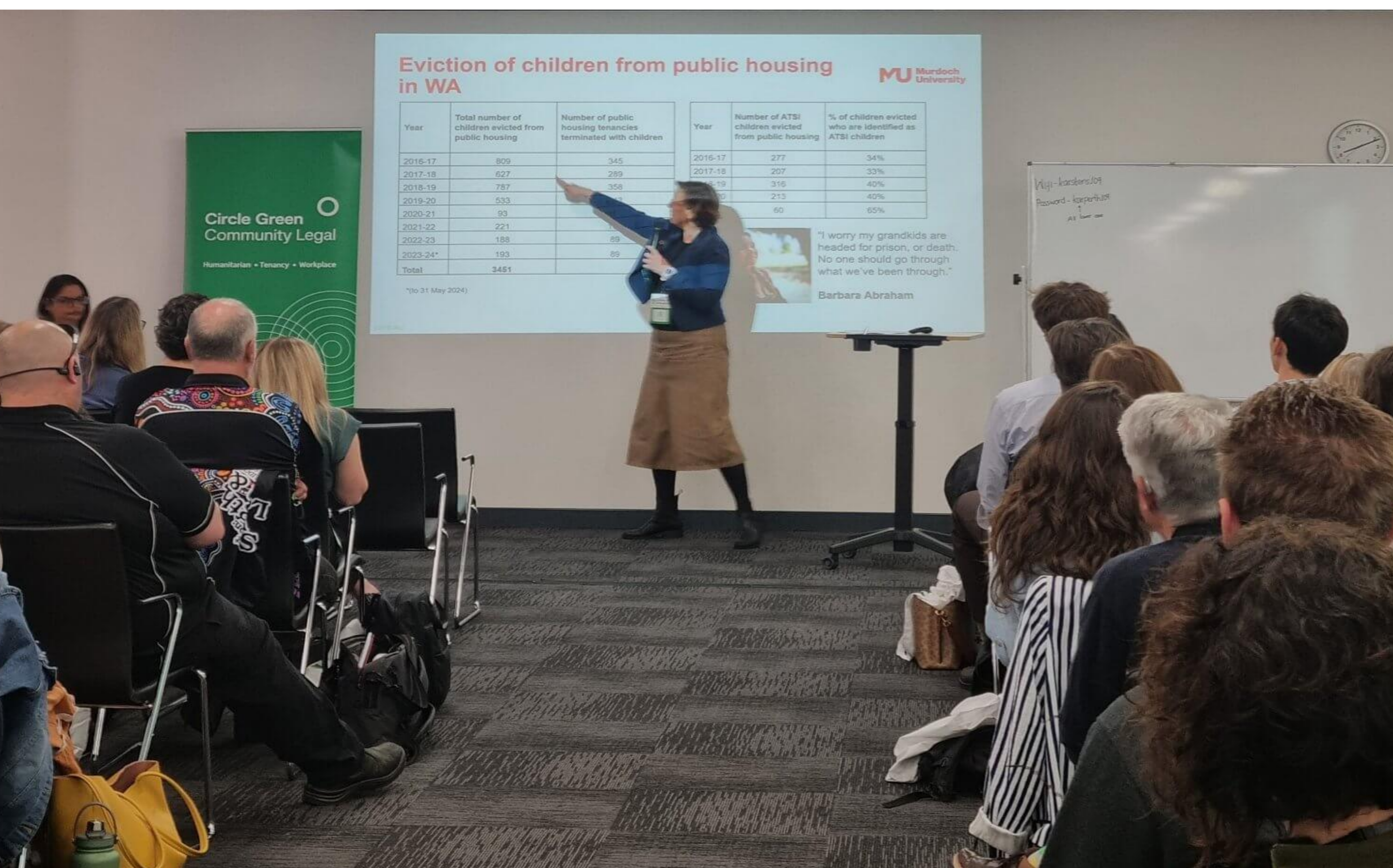
In Victoria, the Tribunal can assess the relative ability of both landlord and tenant to house themselves somewhere else or utilise a different course of action that would avoid ending the tenancy. New South Wales treats the successful service of the notice with correct form and in some cases evidence, as its own justification for the removal of a person from their home.

This means there is more scrutiny of whether it is appropriate to evict a person after an allegation

of breach, than when an owner asserts they wish to carry out renovations. We look to make sure all states and territories allow for discretion by Tribunal or Courts. The next stage of efforts here should be at mechanisms allowing renters to choose how long to remain in their home - without locking people into a home.

Protections against retaliatory evictions still vary across different jurisdictions, and even where these provisions exist, they often provide limited practical benefit or security to renters. In WA, retaliatory action provisions place the burden on the tenant to take the matter to Court and satisfy a Magistrate that the termination was retaliatory.

That means added stress, time, and cost, with no certainty of outcome or guarantee of success. The mere existence of these provisions is not enough to give tenants confidence to assert their rights in the first place, and many still avoid raising issues due to fear of losing their home.



**Eviction of children from public housing in WA** MU Murdoch University

Year	Total number of children evicted from public housing	Number of public housing tenancies terminated with children	Year	Number of ATSI children evicted from public housing	% of children evicted who are identified as ATSI children
2016-17	809	345	2016-17	277	34%
2017-18	627	289	2017-18	207	33%
2018-19	787	358	2018-19	316	40%
2019-20	533	200	2019-20	213	40%
2020-21	93	55	2020-21	60	65%
2021-22	221	78			
2022-23	188	89			
2023-24*	193	86			
<b>Total</b>	<b>3451</b>				

\*to 31 May 2024)

*"I worry my grandkids are headed for prison, or death. No one should go through what we've been through."*  
Barbara Abraham

Image source: A presenter shares data on the eviction of children from public housing. Circle Green Community Legal, Tenancy Conference 2025 blog. Downloaded by the editor on 19 May 2026.

## PROGRESS ON DELIVERING A BETTER DEAL FOR RENTERS - TWO YEARS ON

	QLD	NSW	ACT	VIC	TAS	SA	WA	NT
National consistent policy to remove “no grounds” evictions	Yellow	Green	Green	Green	Yellow	Green	Red	Red
Fit for purpose appeals against retaliatory evictions	Yellow	Orange	Green	Orange	Orange	Orange	Yellow	Red
National standard of no more than one rent increase per year	Green	Green	Blue	Green	Green	Green	Green	Red
A ban on soliciting rent bidding	Blue	Green	Green	Blue	Green	Blue	Green	Blue
Support for tenants experiencing domestic or family violence	Yellow	Green	Green	Blue	Yellow	Green	Green	Green
Limit break fees for fixed term agreements	Green	Green	Green	Orange	Red	Orange	Red	Yellow
Make rental applications easier and protect renters’ personal information	Yellow	Yellow	Red	Green	Red	Green	Red	Yellow
Options for better regulation of short stay residential accommodation	Orange	Yellow	Yellow	Green	Orange	Red	Yellow	Red
Phase in minimum rental housing standards	Yellow	Yellow	Yellow	Blue	Yellow	Yellow	Red	Red

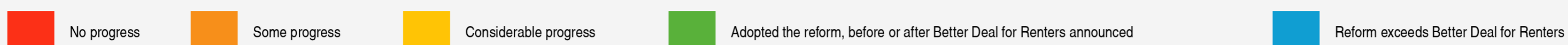


Image source: © 2025 National Shelter and the National Association of Renters’ Organisations. The Rental Report: 2 Year Performance Report on the Progress of A Better Deal for Renters, September 2025. Screenshot by the editor on 19 May 2026.

### Quality and standards in an unfinished reform

Better deal:

*Phase in minimum quality standards for rental properties; for example, stovetop in good working order, hot and cold running water.*

Following another top-ten hottest summer on record, and with energy prices vulnerable to the effects of war, we are seeing the results of various research efforts cataloguing the experience of renters in heating and cooling their home and renewed attention on what to do about it.

Victoria has legislated for energy efficiency standards in rental homes with the requirements to take effect in stages from next year, often at the beginning of new leases.

These requirements continue a focus on installing a particular feature, such as installing efficient heating, cooling, and hot water systems, insulation, and draught-proofing.

At publication, NSW will have just closed consultation on implementing energy efficiency standards in rentals. Housing and energy advocates are generally recommending that while naming and requiring certain features may be a useful transition stage, it is ultimately how well a particular home can perform that is the most important thing to measure.

Applying a rating system that can be achieved in several ways may allow more flexibility to the property owner in exactly how they upgrade the dwelling. For the tenant, the test is ultimately how much it costs to keep a home safe and healthy and that should be the target.

Another key reform recently announced in WA is the introduction of minimum standards for rental properties. While further detail on the standards that will be prescribed is yet to be confirmed, it looks as though the focus will be primarily on safety and basic habitability, without also including energy efficiency and thermal regulation.

Given the diverse range of climates across WA, and the increase in extreme weather events such as flooding and fires, it will be important to continue advocating for standards that support healthy and liveable homes, rather than just basic structural integrity.

### Where the better deal goes from here

The Better Deal for Renters was developed in 2023 and was significant as the first time in a very long time that the Commonwealth acted in a leadership role around renting issues, bringing states and territories together to work to lift standards across the nation.

While there are certainly parts of the Better Deal that are still very much in progress, we would like to see an updated version in particular that ensures:

- Fair rent increases
- Security of rental bonds
- Advice and advocacy
- Universality of protections
- Compliance and accountability

Though not embedded in the Better Deal, with the work of tenant advocates across the country there has been movement in several of these areas. One to note is the development of 'portable bonds' with NSW, Queensland, Victoria and South Australia all committing to a form. Portable bonds seek to ease the pressure renters face when moving between tenancies of having to pay a new bond before receiving the old bond back. Moving is recognised as an expensive and stressful experience and having to pay the double bond pushes many people towards taking on debts or agreeing to unjustified claims to expedite receipt of some of their bond.

The Tenants' Union of NSW and Choice first developed the idea of portable bonds in the late 2010s, and the NSW system is the first to launch in 2026, known as Smart Rental Bonds. It creates a system of small interest-free loans (apart from a \$25 usage charge) between tenant and government which does not disturb the normal bond claim process for landlords or agents but eases the pressure on tenants.

Improving tenancy legislation can only go so far to delivering security and affordability while our housing systems are so heavily reliant on private investment. If governments are serious about improving housing security, the next stage should be bolder and broader: thinking beyond short-term fixes and toward a system that actually treats housing as something everyone deserves.

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*Leo Patterson Ross has worked in housing justice and community development for over 15 years. He has spent more than a decade assisting renters, their advocates and the broader public assisting them to understand and navigate the housing system. He has a strong media profile speaking to the experience of renters in NSW.*

*Alice Pennycott is Principal Lawyer – Tenancy, with nearly a decade of experience in residential tenancy law. A passionate advocate for renters and people experiencing housing insecurity, she leads a team delivering legal assistance services for tenants across Western Australia. Alice is committed to housing justice and contributes to key networks and campaigns including Make Renting Fair, the WA Tenancy Network and NARO.*



# Reframing the role of inclusive housing in Australia's traditional housing system

By **NICOLE DOHERTY**

<sup>15</sup>  
CEO/Managing Director of Empowered Liveability

After 25 years as a sector steward in community housing across disability, mental health, homelessness, and aged care, I have observed that housing remains the most significant gap in our social services. My commitment to this space deepened when my younger sister suffered a spinal cord injury and faced extremely limited rehabilitation options beyond aged care in our city.

That personal experience led me to pioneer one of Australia's first privately owned Specialist Disability Accommodation (SDA) providers registered with the National Disability Insurance Scheme (NDIS), focused purely on housing for people with complex needs. I assembled a specialist team with expertise in property strategy, project management, finance, and disability sector knowledge to commission purpose-built accessible homes designed specifically for NDIS participants.

## **Systemic failures in congregate residential care**

When the NDIS emerged, SDA was dominated by large group homes operated by not-for-profits. While these represented progress beyond institutions of the past, many fostered abuse and neglect due to lack of transparency and centralised organisational control.

Criminal incidents were swept under the rug, staff were transferred between properties, and violence between residents went unaddressed. Everywhere I looked – disability, aged care, mental health, youth residential housing – royal

commissions were shining light on atrocities that demanded fundamental change.

This experience convinced me that housing must be structurally separated from care provision. Only through this transformation could residents exercise genuine choice over where they live, who they live with, and which care providers serve them. A new era of choice, control, clarity and collaboration began, at least in the NDIS disability housing space.

## **A new model built on resident choice**

Through Empowered Liveability, I established a fundamentally different model. Residents lease homes directly, not to care providers. This structural change altered everything.

Historically, if you were unhappy with a care provider, you faced an impossible choice: remain with inadequate services or lose your home.

Our model severed that dependency entirely. Residents could remove underperforming providers without losing their home or risking homelessness. We collaborated exclusively with care services chosen by residents themselves, fundamentally shifting power dynamics. Residents weren't trapped by the dual control of landlord and care provider.

For the first time, people with disabilities possessed genuine agency and autonomy. Residents determined who shared their home and actively shaped their living arrangements. We commissioned millions of dollars worth of

privately funded housing across the country. This restructuring created unprecedented autonomy for NDIS participants.

### **Market oversaturation and investor loss**

As the NDIS sector matured, investors flooded the market. Without adequate demand mapping or due diligence, thousands of SDA properties were built in areas with the cheapest land, not where people actually needed them. Marketing and property spruikers got on board, selling thousands of properties to investors keen to make good returns.

Investors, many with good intentions to support the disability community, spent over \$100,000 on specialised accessible features: ceiling hoists, assistive technology, adjustable benches, fully accessible bathrooms. The anticipated high returns never materialised due to oversaturation in areas with no actual demand.

Properties now sit empty across Australia, vandalised or occupied by squatters. Investors have lost livelihoods and life savings. There has been considerable media attention on these empty homes. Yet within this market failure lies genuine opportunity for broader community benefit if we reframe our approach and recognise the potential of these assets.

### **Reframing empty homes for broader impact**

With my background right across the community sector, I saw potential rather than problems. Reframing these inclusive, accessible properties to suit the wider community came naturally to my team. These purpose-built, accessible homes can serve families experiencing hardship, people with mental health or substance abuse challenges, justice-involved persons, and others with multiple complex needs.

We began establishing agreements with investors who had built housing in good faith to help the disabled community. We transitioned from shared living models to single occupancy, then to housing families able to remain together thanks to NDIS funding restructuring. We explored transitional housing for people medically cleared to leave hospital but awaiting suitable accommodation and support funding.



Image: Accessible bathroom with shower bench and grab rails. Supplied by Empowered Liveability, 16 April 2026.

We partnered with government bodies across justice, mental health, and other sectors to identify gaps and opportunities. The possibilities for utilising these empty homes are extensive. As stewards of accessible housing, we must balance enthusiasm with caution, ensuring these specialised properties remain available for those with the most critical access needs as demand grows.

### **Urgent need meets available resource**

In Victoria alone, 66,000 people sit on public housing wait lists, with 39,000 designated priority. The government's Housing Australia Future Fund (HAFF) commits \$10 billion over five years to create 40,000 homes – a significant commitment yet insufficient to meet the depth of demand. Banking institutions have signalled constraints, ceasing funding for new SDA development in certain postcodes.

Empty, purpose-built accessible properties represent an immediate, underutilised resource capable of addressing critical gaps while mainstream supply expands. This market correction creates genuine space for innovative reuse of existing stock. The housing crisis creating urgency right now demands that we act on these ready-to-use assets rather than waiting for new construction.



Image: Accessible open-plan living and kitchen area. Supplied by Empowered Liveability, 16 April 2026.

## Housing requires wraparound support

But a roof over a head isn't always the answer for everyone. People experiencing homelessness or complex vulnerabilities require integrated support systems. Forcing people into homes without life skills programs, mental health services, or addiction support can cause further trauma and dislocation.

Effective solutions require stepped transitions where people move through increasingly independent support systems, gradually requiring less intervention until capable of mainstream rental market participation. Government shared equity models enabling home ownership must also expand significantly. These models allow people to build genuine wealth rather than perpetually renting.

Programs around life skills and wraparound services need to be funded along with housing, right across all community sectors. This is not about housing alone, but housing as the foundation for broader wellbeing and community participation. If we are to truly support vulnerable populations toward long-term stability, integration is essential.

## Collaboration between sectors is essential

We need investors to move away from high-yield, high-risk SDA speculation toward socially conscious housing models for those with the highest needs: families with medical complexities, family violence, and disability intersections.

Collaboration between property markets, community sectors, and government entities is essential to truly reframe Australia's housing system. As banking institutions restrict financing, government activates HAFF funding, and community providers identify alternative uses for empty properties, each plays a necessary role in solving this crisis.

The market correction presents opportunity rather than just failure. Only coordinated action across all these stakeholders can unlock inclusive housing's potential to meaningfully address our broader housing crisis and create pathways to genuine community belonging for Australia's most vulnerable.

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*Nicole Doherty has 25 years' experience as a sector steward across disability, mental health, homelessness and aged care. She pioneered private SDA models focused on resident choice and housing-only service delivery through Empowered Liveability.*

# WELCOME

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# Where is the housing legacy? Community reflections on Brisbane 2032 and the urgency of acting now

**By DR LYNDALL BRYANT**

QUT Centre for Justice and School of Economics  
and Finance

When we recorded Episode 3 on affordability and housing in Olympic cities in 2025, Brisbane was already under strain. House prices had just crossed the million-dollar mark. Rents were rising at twice the rate of inflation. Roughly 1,900 people were arriving in South-East Queensland every week. The 2032 Games were seven years away, and the window for meaningful legacy planning was closing fast.

That conversation feels more urgent now. Not because the landscape has changed dramatically for the better. Because it hasn't. And time is not our friend.

## What the research is telling us

Since Episode 3, I've hosted a seminar series in collaboration with Q Shelter that looks at Olympic housing legacy planning. We have asked the audience of academics, community housing providers, homelessness services, industry representatives and government officials a deceptively simple question: what would a socially inclusive Brisbane 2032 Housing Legacy Plan actually look like?

The answer that has emerged is clear, consistent and alarming in its contrast to what is currently being planned.

Participants are not asking for modest tweaks. Across two workshops, 70% of respondents nominated the expansion of social and affordable housing as the single most important legacy priority. Nearly half flagged worsening market affordability as a specific

concern. More than a third called for explicit protections for vulnerable renters, boarding-house residents and people at risk of homelessness. One in two participants said they left the workshops more worried than when they arrived. They feared Brisbane is heading down the same path as previous Olympic host cities: displacement, disruption and a housing legacy that benefits investors more than residents.

The most striking finding was not about what people want. It was about what is absent. When we asked participants what they had learned, more than half shared the same insight. Brisbane currently has no detailed, coordinated or publicly communicated housing legacy plan. No plan. Seven years out. With a city already in housing crisis.

That is not a small gap. That is a structural failure in the making.

## Why the gap has not closed

On one level, yes. The Queensland Government has made commitments to social and affordable housing investment. The IOC's own strategic agenda places sustainability and social inclusion at the heart of Games planning, which gives advocates a useful lever.

But on the ground, the structural conditions that drive poor housing legacy outcomes remain largely intact. The market is still profit-driven. Land values continue to escalate in Games-adjacent areas. Planning systems remain

The logo features a stylized house icon composed of overlapping geometric shapes in blue, green, and orange. To the right of the icon, the text '2032 HOUSING LEGACY SEMINAR SERIES' is displayed in a bold, sans-serif font. '2032' is in blue, 'HOUSING LEGACY' is in a larger blue font, and 'SEMINAR SERIES' is in a smaller orange font.

# 2032 HOUSING LEGACY SEMINAR SERIES

PRESENTED BY

 **SHELTER**  
Because home matters

 **QUT**  
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Image: 2032 Housing Legacy Seminar Series graphic. © QUT Centre for Justice 2026. Shared by Dr Lyndall Bryant, 30 April 2026.

fragmented across state and local levels. Approval processes are slow. Appetite for meaningful inclusionary zoning is limited.

To make things worse, construction conditions have deteriorated sharply since the Middle East conflict began in March 2026. Diesel prices have doubled, pushing up transport and machinery costs across every building site. Petroleum-based products (think: plastic pipes, bitumen, cement, paint, steel and plywood) are all becoming more expensive and harder to source. Some materials are already in short supply with no viable alternatives. This compounds an industry that was already under severe stress. The 2024-25 financial year saw a record 3,490 construction firms enter insolvency, more than double the pre-COVID rate. Fixed-price contracts offer builders little protection when costs spike unpredictably. If current conditions persist, more builders will fail and more projects will stall. Big infrastructure projects might get financial protection, but what about housing projects?

The displacement monitoring work led by AHURI and Q Shelter is already tracking early signs of the pressure that historically precedes

Olympic-linked housing stress. Displacement does not wait for the opening ceremony. It begins at announcement, accelerates through construction, and is often complete before the first athlete walks into a stadium.

We have seen this pattern in every modern host city.<sup>1</sup> Paris' pre-Games displacement practices drew widespread condemnation for social cleansing. On the plus side, Paris did convert much of the athlete village into social housing. Brisbane does not need to repeat this trajectory. The choice to pursue a genuinely inclusive and socially just housing legacy is still available.

Right now, the evidence from our research suggests that choice is yet to be made. Workshop participants described barriers of political short-termism, government department silos and a pattern of prioritising stadium infrastructure over housing. More than 70% nominated lack of political will as the single biggest obstacle to a meaningful housing legacy. Higher than market forces. Higher than construction capacity. Higher than planning constraints. This suggests it is not primarily a technical problem. It is a political one.

<sup>1</sup> Bryant, Lyndall (2025) Homelessness and Olympic legacy: The good, the bad and the ugly. QUT Centre for Justice Briefing Papers, 82, pp. 1-4. <https://eprints.qut.edu.au/258988/>

## The path that is still available for Brisbane 2032

The good news is that the people closest to this issue know exactly what is needed. The communities, organisations and researchers gathered in our seminar series are not confused. They are frustrated. There is a difference.

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What they are calling for is not radical. It is the logical application of well-established policy tools, applied with the urgency the situation demands.

Brisbane needs a housing legacy plan now. Not a discussion paper or a scoping study. A funded, cross-government, legislatively backed plan with clear targets, measurable outcomes and accountability mechanisms that extend beyond electoral cycles. That plan must also grapple honestly with the construction environment. Cost escalation, material shortages and builder insolvencies are not temporary disruptions. They are structural risks that will constrain housing legacy delivery unless addressed directly. Modern methods of construction, workforce development and supply chain diversification are not optional extras. They are prerequisites for delivery of housing at the scale and speed the 2032 timeline demands.

The plan needs to protect what exists before it builds what is new. Displacement protections, social housing targets and rental affordability safeguards need to be in place now. This includes regulating short-term rentals, preventing Games-linked evictions and ensuring that low-income households are not quietly pushed out of Brisbane over the next seven years.

Athlete village conversion to social housing must be locked in as a non-negotiable legacy commitment. It cannot be left to market preference or developer goodwill. Paris achieved its village legacy because it was built into planning requirements from the beginning. Not because developers chose to do the right thing.

Community engagement matters more than is often acknowledged. 58% of workshop respondents identified shifting public attitudes as a critical enabler. NIMBYism is real. Social housing stigma is real. Neither disappears without sustained, funded, evidence-based public communication. Brisbane cannot deliver an ambitious housing legacy if a significant portion of the public actively opposes the housing forms that legacy requires.

Finally, this needs bipartisan commitment. Housing outcomes of this scale do not survive changes of government unless the policy architecture is durable. A Brisbane 2032 Housing Legacy Plan must be designed to last.

The opportunity is real. Brisbane has the international evidence, the research expertise, the community will and the Games timeline to be the first city to get this right. To leave a legacy defined by permanent additions to social housing supply, strong public stewardship of housing and social equity at the centre of Games planning.

But opportunity does not deliver itself. Legacy is not what remains after the Games. It is what we choose to build now.

And right now, we are running out of time to choose.

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# From plans to homes: Planning a housing continuum for affordability, ageing and accessibility



**DR DANIEL O'HARE**

Associate Professor of Urban Planning, Bond University



**NICOLE BENNETTS**

National Head of Policy and Advocacy, Planning Institute of Australia (PIA)

## Cheap housing or affordable living?

Affordable housing is not simply about low rents or cheaper mortgages. Housing can appear inexpensive, while creating higher living costs in other ways:

- A home on the urban fringe may come with lower purchase prices, but also with high transport costs if residents are dependent on cars and far from jobs, schools and services.
- Poorly designed housing can drive up energy bills through excessive heating and cooling costs.
- Social isolation also carries a price. For older residents in particular, moving away from established communities and social networks can have significant impacts on mental health and wellbeing.

Genuine affordability is about the total cost of living, not just the upfront price of housing. Well located homes in walkable neighbourhoods

with access to public transport, services and community life can provide long-term affordability and quality of life. And that's what we should be aspiring for.

## Different generations and housing affordability

Australia's housing challenges affect generations differently, but increasingly they are connected by one issue: insecurity.

As the proportion of Australians aged over 65 reaches 20% by 2060, affordable housing for older people will become an even greater national challenge. As people age, their income potential can reduce substantially, so ongoing cost of living pressures will affect their housing opportunities. Many in this first generation of superannuants will have balances that are too low to live on without government or other support.

At the same time, young Australians face unprecedented barriers to home ownership that previous generations did not. Many are balancing work and study while confronting the prospect that home ownership may remain permanently out of reach, due to incomes not keeping pace with house price growth.

The decline of the traditional pathway from affordable rental housing to mortgaged home ownership means that more people will retire without home ownership and may need rental assistance, particularly older women.

These pressures raise important questions. Are we creating neighbourhoods where people can age in place? Is our housing adaptable enough to respond to changing family structures, incomes and mobility needs throughout life?

### **Multi-generation neighbourhoods are key**

Healthy and safe communities rely on interaction between generations.

Older people benefit from daily contact with younger generations, while children and young adults gain from stronger intergenerational connections and social cohesion. Yet many retirement villages and aged care facilities are located away from activity centres, public

transport and community life, contributing to social isolation and declining physical and mental health. Planning systems, through upfront strategic planning, should enable more integrated housing models that allow people of different ages and life stages to live within the same communities.

One practical example is the expansion of as-of-right granny flats and secondary dwellings. These can provide affordable and flexible housing options for older parents, adult children or carers while also supporting gentle increases in suburban density. Over time, well-planned second and third dwellings can diversify housing choice without dramatically altering neighbourhood character.

Strategic planning and good urban design will be critical to ensuring new housing types strengthen communities rather than fragment them.

### **Accessibility for people with disability**

Accessibility should not be treated as a specialist issue. It is fundamental to complete communities.

Around 11% of Australians live with disability, yet housing is rarely designed for them. Recent announcements to clear the so called “red tape”



Image: Plant 4, Bowden, South Australia. Photo supplied by Dr Daniel O'Hare, 18 May 2026.



Image: Envi Micro Urban Village. Supplied by Nicole Bennetts, 18 May 2026.

too often frame accessibility standards as barriers to development. This risks overlooking that accessibility is a human rights issue that operates at every scale, from cities and neighbourhoods through to individual homes.

Greater collaboration between planners, developers, financiers and disability advocates could help normalise accessible design and reduce costs over time. Accessibility should be viewed as an investment in long-term resilience and inclusion.

### **Strategic planning matters more than ever**

Rising construction costs, high land values and tighter lending conditions are making apartment development increasingly difficult to deliver, particularly outside the luxury market. This raises an important question: do we have the right strategic planning and financing settings in place to support the housing Australians actually need?

The answer is not a one size fits all approach to density. Different communities have different opportunities, constraints and levels of existing infrastructure. Strategic planning is critical to

ensuring growth occurs in the right locations and is supported by transport, services, open space and community infrastructure.

Transit Oriented Development (TOD) policies provide an important opportunity to align housing growth with public transport investment. Density done well means creating walkable, well-connected communities with a mix of housing choices and quality urban design outcomes.

There is also an opportunity to think more broadly about where growth occurs. Many outer suburban rail stations and emerging centres have the potential to evolve into vibrant mixed-use communities over time, helping deliver more housing choice closer to where people live and work.

The challenge is not simply increasing density, but planning for communities that are liveable, connected and sustainable over the long-term.

### **We want 'Quality' in my backyard**

Australia's housing debate is too often framed as a battle between NIMBYs and YIMBYs. But communities are increasingly seeking something more nuanced: quality.

Singapore delivers almost 80% of housing through public and social housing programs, compared with around 5% in Australia. The Planning Institute of Australia has advocated increasing Australia's public and social housing supply to help relieve pressure on the private market, particularly as Australia's major urban populations continue to grow.

Ironically, the YIMBY movement (Yes In My Back Yard) started in opposition to Australia's NIMBY groups. Is it time to move to bring these opposing groups together to pursue Quality In My Back Yard: QIMBY.

Rather than focusing solely on whether development occurs, the conversation should centre on the quality of housing, public spaces and neighbourhood outcomes being delivered. Communities are far more likely to embrace change when they can see how it improves daily life.

### **Planning as an enabler, not scapegoat**

Planning is too often blamed by vested interests for housing shortages, but the reality is hundreds of thousands of homes already have planning approval and yet are not being constructed.

Developers are simultaneously grappling with escalating construction costs, high land values, labour shortages and financing constraints. Planning is only one part of a broader housing production system.

Faster approvals should not come at the expense of accessibility, liveability or good urban design. Also, stronger upfront strategic planning

is key to genuinely speeding up approvals and reducing friction later in the development process. Planning works best when communities understand and support a long-term vision for how places will evolve over time.

### **Leading innovation by example**

Australia already has examples that demonstrate what good affordable living can look like. Innovative collaborations between government, developers and industry can deliver more homes in well-planned communities, such as:

- Maroochydore "CBD" on the Sunshine Coast
- Economic Development Queensland's (EDQ's) Fitzgibbon and Carseldine
- Brisbane City Council efforts (in progress) to transform Chermside from big box shopping centre into a dense, walkable, transit-oriented major centre
- ENVI at Southport (Nicole was the planner and developer) developed 10 micro-lot houses on a single house lot.
- Bowden, Adelaide, a lively mid-rise medium-high density, walkable environment centred on tram connections and a community hub in a converted engine factory
- The NSW pattern book for medium density infill in typical Sydney suburbs

The challenge ahead is not simply to build more housing. It is to create communities where people of all ages, incomes and abilities can live well throughout every stage of life.

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*Nicole Bennetts RPIA is Head of Policy and Advocacy with the Planning Institute of Australia (PIA). At the time of the conversation, she was PIA's State Manager for Queensland and the Northern Territory. Prior to taking on these leading roles, Nicole worked in local government and private sector planning roles in South-East Queensland. Her love of Sim-City, backed up by her Geography teacher, inspired Nicole for a Planning career.*



# Resilient homes and lands in flood recovery and land use planning

By **DANNY ROSE**

Manager Roads and Stormwater at Tweed Shire Council & Deputy President at Floodplain Management Australia

After the 2022 floods, government buyback programs promised to reshape flood-prone residential areas in the Northern Rivers and Central West. What followed reveals genuine success alongside significant limitations in applying a single model across different contexts.

## What buyback has achieved so far

The Resilient Homes and Resilient Lands Programs were rolled out across the Northern Rivers, including Tweed Shire, post the 2022 flood event. The program has been extremely successful in terms of take up, with large portions of previously residential streets being bought back by the government in high-risk flood areas.

While the scheme is voluntary, there are some key areas in South Murwillumbah and Burringbar where adjacent parcels create opportunities for future land uses and public benefits that are more compatible with that flood risk. These options are subject to a master planning exercise involving state agencies and council and will involve public consultation in those suburbs.

Opportunities exist for community open spaces, complementary infrastructure, such as car parking, walking trails, picnic areas and leash-free dog parks (for example). Those areas are also adjacent to the Northern Rivers Rail Trail, which has been extremely successful since its inception, and has become a focal point for locals and tourists.

The buyback land presents opportunities such as event spaces for markets, mobile food vans and activities for people attracted to the Rail Trail, further stimulating the economy. The flood liable nature of the land and nearby watercourses also presents opportunities for environmental restoration work to expand riparian corridors, contributing to local biodiversity and resilience of the land to future flood events.

## The burden of cost and long timelines

The program has, however, taken a long time to reach settlement for many of the landowners and is extremely costly to government, given the commitment to pay pre-flood market value for the properties.

It also presents challenges to government for long-term ownership, management and maintenance of the land. Remaining landowners who did not partake in the scheme, or were ineligible, still need to be serviced in these now downscaled suburbs, presenting challenges for asset owners, and combat agencies in future natural disaster events.

It is noted that while Resilient Homes and Lands Programs were offered to the Northern Rivers and Central West following the events of 2022, they have not been offered by the subsequent state government to further flood-impacted areas, including the Mid North Coast in 2025, which would have greatly benefitted places like Taree.



Image: Aerial view of the Tweed coastline and river entrance. Source: Tweed Shire Council, downloaded by the editor, 19 May 2026.

## Empty houses bring community pressure

The process of removing purchased houses from the buyback zones has been protracted and has attracted criticism of the schemes in light of the housing crisis that has exacerbated considerably since 2022. Efforts have been made to maximise reuse of the dwellings as far as is practical, including auctioning and private relocation, and material recycling for those that needed to be demolished. All of these processes are time consuming.

In the meantime, the structures have been subject to repeat flooding, as well as anti-social behaviour including vandalism, theft of building materials and fittings, and squatters. This is understandably of concern to neighbours and the community generally.

The longer these buildings remain, the more some sections of the community demand their use for things like emergency housing for vulnerable people or the community services they rely upon. This needs to be resisted given the high risk that this land presents, and the limited ability that these vulnerable groups have to prepare, respond and recover from floods.

## An industrial land swap that worked

Beyond the residential buyback programs, Tweed Shire Council has successfully delivered an industrial land swap in South Murwillumbah. With considerable state government financial support, council has been able to develop and service a new subdivision within a relatively flood-free industrial estate nearby and offered incentives to eligible local businesses to relocate from their flood-impacted properties. This has maintained large employers in the town, eased insurance pressures, and avoided considerable future flood damage exposures.

Council is also the beneficiary of the land swap project as it was a successful applicant to relocate its main works depot, which was badly flooded in 2017 and 2022, and became uninsurable. The depot construction is nearing finalisation, with relocation of council services to occur later this year.

This is a generational achievement for Tweed and Murwillumbah, ensuring council's ability to respond effectively to recovery efforts in future natural disasters, without having to undertake our own clean-up as flood victims.

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*Danny Rose is Manager of Roads and Stormwater at Tweed Shire Council and Deputy President of Floodplain Management Australia. With over twenty years' experience in Local Government floodplain management and infrastructure planning, he leads flood risk and mitigation programs in the Northern Rivers.*

**29** Is build to rent (BTR) improving and helping more Australians?  
*By Dr Diaswati (Asti) Mardiasmo*

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*By Paul Zanetti*



# Is build to rent (BTR) improving and helping more Australians?

By **DR DIASWATI (ASTI) MARDIASMO**

Chief Economist at PRD Real Estate

Queensland Residential Committee Member at Property Council of Australia

Sessional Academic – Bachelor of Property Economics, Queensland University of Technology

Board of Directors at Multicultural Australia

Australia's rental market is tight. The national vacancy rate sat at 1.0% in March 2026, and there is simply not enough rental stock for the number of renters looking for a home.

Build to Rent (BTR) was designed to address part of this crisis by creating a pure rental product with guaranteed longer-term leases, in contrast to the standard 12-month contract most renters know. Over the past five years it has advanced from a niche institutional asset class to a recognised housing policy lever.

***But to what extent has BTR advanced in helping more Australians?***

## **BTR legislative instrument**

The Australian Federal Government BTR tax incentives, effective from 1 January 2025, reduced the withholding tax rate for eligible fund payments from managed investment trusts (MIT) to 15% (from 30%) and increased the capital works tax deduction depreciation rate for new BTR projects to 4% (from 2.5%) per year.

To be eligible, at least 10% of dwellings must be available as affordable tenancies. This requirement was amended to take effect from 27 March 2026, with three key conditions.

- 1) Two income categories:** affordable dwellings must be either moderate-income or lower-income tenancies
- 2) Minimum share of lower income units:** at least 2% of total dwellings must be lower-income tenancies (rounded down to the nearest whole number)

**3) Community housing involvement:** the BTR operator must involve an eligible community housing provider (CHP) in managing or allocating the affordable units

**Rent Rules** also apply to ensure affordability:

- the rent paid under the lease to be 74.9% or less of the market rate
- the dwelling is tenanted or available to be tenanted by a combination of adult, adults or adult(s) with a dependent child or children, subject to the specific taxable income thresholds.

Every state and territory applies a different land tax treatment to BTR, creating an uneven national landscape for investors and developers, as per Table 1.

Image: Annandale – The Joiner, Inner West Sydney. © Landcom. Supplied by Colliers, 30 April 2026.



Table 1: BTR tax concessions

Jurisdiction	Surcharge Purchaser duty	Land Tax taxable value reduction	Surcharge land tax	CIPT	Income Tax & WHT
Commonwealth					Yes
NSW	Yes	50%	Yes		
Victoria	Yes	50%	Yes	Yes	
Queensland	Yes	<sup>30</sup> 50%	Yes		
WA	No	50%-75%			
SA	No	50%			
Tasmania	No	No	No		
ACT		No	No		
NT					

Source: Johnson Winter Slattery, 2025

Note: Blank boxes indicate “not applicable”, where current authorities are yet to make a ruling / policy on the matter.

### What BTR is currently available?

The three largest BTRs (by number of units) are in Melbourne: West Tower – Melbourne Quarter, developed by Lendlease and Daiwa House (797 units), The Gladstone in South Melbourne by Greystar (700 units), and Indi Footscray in Footscray by Investa and Oxford Property Groups (702 units).

BTRs in other capital cities are substantially smaller. For example, Sydney's Indi offers 434 units, Brisbane's Brunswick & Co 366 units, Perth's 195 Pier Street 219 units, Canberra's Oaks Canopy 150 units, and Adelaide's Wirra Mikangka 151 units.

Table 2 details notable BTR developers/developments from the past five years.

### Does BTR assist with affordability?

Savills analysed six Melbourne BTRs in Q1 2024 (Home Southbank, Briscoe Kinleaf, Home Richmond, LIV Munro, Union Quarter, and Realm Caulfield Village), finding all six BTR projects had median rents 18–26% above their respective suburbs' medians.

According to Michael Matusik's analysis in February 2026, BTR properties attract

approximately a premium of 10–15% over comparable private apartments in Sydney and Melbourne.

Looking at realestate.com.au, Mirvac's BTR building – Liv Anura Newstead in Brisbane is approximately \$950 per week for 1 bed/bath and \$1,100 per week for 2bed/bath. Data from APM Pricerfinder show a median rent price of \$850 per week for 1 bed/bath and \$980 per week for 2bed/bath for Q1 2026 in Newstead. Based on this example, BTRs are still premium.

For tax incentives purposes, a BTR must have at least 10% available as “affordable dwelling”. However, many BTRs have chosen to “opt out”. Exceptions include Brunswick & Co in Brisbane (144 affordable units), 195 Pier Street in Perth (66 social and 44 affordable units) and Wirra Mikangka in Adelaide (20 social and 101 affordable units).

Good news – the rent paid must be 74.9% or less of the market rate. Technically this is below the median rent of a comparable BTR. That said, BTR is a premium rental stock. Thus, “affordable” rent in a BTR remains above the affordability threshold for low-income households. As such, these units are best described as 'discounted BTR market rent' – NOT affordable housing.

Table 2: Top 5 Largest BTR developers in Australia Past 5 years (2020–2025)

Company	Investor Type	Country of Origin	Estimated Construction value (past 5 years)	Number of BTR Projects (Past 5 years)	Projects
Coronation Property	Private Developer	Australia	\$2.33 Billion	4	Precinct 75   Sydney Erskineville BtR   Sydney Mason & Main – Stage 1   Sydney Charlie Parker   Sydney
Deicorp	Private Developer	Australia	\$2.26 Billion	3	The Avenues   Sydney Showground Pavilions   Sydney Tallawong Village – Stage 2   Sydney
Lendlease	Real Estate Operating Company	Australia	\$1.45 Billion	3	899 Collins Street   Melbourne West Tower   Melbourne Exhibition Quarter BtR   Brisbane
Pensioenfonds ABP/ La Caisse	Pension Fund/ Investment Manager	Netherlands/ Canada	\$1.2 Billion	4	Scape Lachlan   Sydney The Claremont   Melbourne The Yarra   Melbourne The Gladstone   Melbourne
OMERS	Pension Fund	Canada	\$1.1 Billion	3	Indi Southbank   Melbourne Indi Footscray   Melbourne Indi Sydney City   Sydney

Source: The Urban Developer, 2025

## The pipeline and its limits

According to Franklin St’s Australia BTR Review 2026, the national pipeline includes over 65,000 BTR units, with 64% concentrated in Victoria. The current outlook is:

- Over 16,000 BTR homes are operational
- Approximately 13,781 units are under construction
- Approximately 6,783 are projected for completion in 2026
- 21,096 BTR homes to be operating by the end of 2026

While the BTR sector is growing rapidly, in 2025, it only formed approximately 0.3% of all rental housing. Further, it is concentrated in capital cities, not yet widely spread in outer suburbs or in regional areas. This was true for BTRs in 2020, suggesting that the sector’s geographic footprint has not meaningfully expanded.

Worldwide comparison shows Australia’s BTR remain at an infancy stage:

- United States: 47% of rental stock is institutional/multifamily BTR
- United Kingdom: 2% of rental stock is BTR
- Spain: 5% institutional (BTR) rental stock.

Many Australians are facing rental pressures, and there is anecdotal evidence of renters preferring BTRs. The reason is simple: BTRs offer longer rental security, thus renters can build a life and not be landlord-dependent every 12 months. This has been the case since 2022, when many investors exited the rental market after a 13<sup>th</sup> cash rate hike. In 2026, with more cash rate hikes predicted, the same fear is striking many renters’ minds.

**Will 2022 history repeat itself? Will BTRs step up to answer the rental crisis?**

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*Dr Diaswati (Asti) Mardiasmo is a trained dancer turned chief economist. Dr Mardiasmo holds a PhD in public asset management and governance from QUT and is a member of the RBA Liaison Program. She sits on the Queensland Residential Committee for Property Council Australia and previously sat on the Brisbane 2032 Olympic Legacy Committee (as appointed by the Queensland Government) as a housing economist.*



# Is BTR emerging as a social and affordable housing market segment?

By **MIKE MYERS**

Chair of Housing All Australians Qld Committee and a Board Member of Bond University Property Advisory Committee

As clearly stated in Dr Diaswati (Asti) Mardiasmo's article, BTR remains largely targeted to the premium rental market. Despite the Commonwealth's recent tax incentives, including a 15% withholding tax rate for fund managers and 4% depreciation on capital works, the evidence to date suggests it is not emerging as an affordable housing segment.

The question then is why investors and developers are not treating affordable housing within BTR as a viable commercial opportunity.

## **BTR in the social and affordable housing subsidised sector**

The reasons are largely structural. Charging lower rents directly affects project viability, particularly in an environment of high construction costs, and positioning a premium product with a small proportion of affordable dwellings can complicate how the development is perceived in the market.

Faced with this tension between viability and positioning, most investors have stayed with a clear premium rental model. As a result, only a limited number of BTR projects have proceeded with a meaningful affordable component.

There is also a broader investment dynamic at play. Developers and institutional investors interested in affordable housing are often drawn to government-supported programs, where risks are lower and income streams are more certain. In that context, BTR sits alongside,

but not within, the core delivery model for affordable housing.

## **Where social and affordable housing is being delivered**

The more significant gains in affordable housing are occurring through government-supported models rather than market-led BTR.

The private sector remains an essential partner to government and the community housing sector in delivering this supply. Funding approaches such as availability payments have created a pathway for institutional capital to participate, offering long-term, infrastructure-style income streams, often over 20 to 25 years. Examples include Victoria's Big Build, Queensland's Housing Investment Fund (QHIF) and the Commonwealth Housing Australia Future Fund (HAFF).

Fund managers such as Tetris have delivered, or are in the process of delivering, 4,701 social and affordable homes through structured partnerships with developers and community housing providers. HAFF Round 3, with its focus on partnering at scale, is expected to deliver 8,000 homes, 90% of which will be affordable.

Some BTR developments, such as Liv Anura in Newstead, include affordable components, but these are generally targeted at higher-income key workers and represent a different segment from broader community-based affordable housing.

Overall, it is realistic to expect the social and affordable housing sector, supported by government programs, to deliver over 60,000 homes over the next five years. This is comparable in scale to projected BTR delivery, but the delivery models and underlying economics are fundamentally different.

### Limits of BTR as an affordable segment

Given these commercial realities, the most likely short- to medium-term outcome is that BTR will remain a premium rental product. While it contributes to supply and offers longer-term rental security, it is unlikely to make a significant impact on affordability at scale in its current form.

The issue is not the concept of BTR itself, but the alignment between policy intent and commercial feasibility.

### Current policy settings are not working

It is clear that current BTR policy settings are not attracting the sector to where governments want it to operate – as a mainstream, affordable housing solution across both capital cities and regions, particularly for lower- and middle-income households.

The existing tax incentives, while helpful, do not sufficiently offset the impact of lower rents on project viability.

### What would need to change

If BTR is to play a more meaningful role in affordable housing delivery, a more targeted policy approach is required. This could include:

- A revised version of NRAS, designed specifically for institutional investment
- Adjustments to negative gearing, with part of the savings directed toward improving the viability of affordable BTR, including rent-gap support
- Delivery of BTR on government land at discounted or nominal value, potentially with a deferred purchase option



Image: Courtyard view of Annandale – The Joiner, Inner West Sydney. ©Landcom. Supplied by Colliers.

- Regulatory changes that provide greater certainty for institutional ownership and operation, including alignment with the community housing framework
- Improved market coordination, including better data systems and tools such as [PRADS \(HAA's Progressive Residential Affordability Development Solution\)](#) to help match households with appropriate housing more efficiently

### The broader implication

The evidence suggests that affordable housing is currently being delivered at scale through government-supported models rather than commercial BTR.

This does not diminish the role of BTR in the housing system. Rather, it highlights that without a shift in policy settings, the sector will continue to operate primarily as a premium rental product, with only a limited role in addressing affordability.

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*Mike Myers has 42 years of experience in social & affordable housing across all sectors. He was the founder and former MD of National Affordable Housing and is currently Chair of Housing All Australians Qld Committee and a Board Member of Bond University Property Advisory Committee.*



# Sydney's vertical revolution: The \$180 billion opportunity in the sky

By **WARREN LIVESEY**

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Founder, Buy Airspace & Association of Rooftop & Airspace Development (ARAD)

For the past 28 years, I have looked at property through the lens of an accountant and a developer. I have lived in London and New York, where building up is as natural as breathing. But in Sydney, we have spent decades treating our rooftops like empty concrete slabs – wasted space that does nothing but bake in the sun.

That is finally changing. As I write this in April 2026, we are in the middle of what I call a **Vertical Revolution**. The combination of the *NSW Planning Systems Reform Act 2025* and a desperate need for housing has unlocked what I estimate to be a \$150 billion to \$180 billion market in Sydney alone. Through my work with Buy Airspace and the Association of Rooftop & Airspace Development (ARAD), I have seen the narrative shift from “is this possible?” to “how fast can we do it?”

Across Europe, rooftop and airspace development has become a mainstream housing strategy. In London alone, airspace development accounts for nearly 42% of the city's housing requirements. In Sydney, we are barely scratching the surface. The gap is staggering, and so is the opportunity. Here is my perspective on where Sydney stands and where it is heading.

## The end of the knockdown-rebuild

For too long, the only way to add density in Sydney was to demolish a perfectly good building and start from scratch. It is expensive, it is environmentally disastrous, and it displaces residents for years.

## How airspace development is turning Sydney's neglected rooftops into a housing pipeline

What we are doing now is different. We are using Modern Methods of Construction (MMC) – lightweight, modular timber and steel systems – to plug and play new homes onto existing structures. By adding one or two storeys to a three-storey walk-up, we are not just adding homes; we are rejuvenating the entire building. The sale of those air rights can fund new elevators, fire safety upgrades, and thermal retrofitting for the original owners. It is the ultimate win-win in a city where land costs are astronomical.

## Planning reforms and the 800-metre opportunity

The most significant catalyst has been the NSW Government's recent push for Low Mid-Rise (LMR) and Transport Oriented Development (TOD). By allowing an additional one to two storeys within an 800-metre radius of 171 business hubs and transport interchanges, the government has effectively created vertical land where none existed before.

At ARAD, we have been lobbying hard for what we call the Targeted Assessment Pathway. The latest proclamation of the *Planning Reform Act*, which went live in March 2026, is a massive step forward. It aims to slash assessment times by up to 50% for low-risk projects. My goal is to



Image: 25 Carlisle Street, Tamarama, NSW.  
Supplied by Warren Livesey, 21 April 2026.

see rooftop additions treated like granny flats – if you meet the safety and design standards, you should be able to bypass the council bottleneck via a private certifier.

### **Decarbonisation and the retrofit-first mentality**

You cannot talk about airspace without talking about the climate. Every time we build a rooftop home, we have an opportunity to fix the leaky, energy-inefficient buildings of the 1960s and 1970s.

By installing high-performance modular homes, we often improve the insulation and solar capacity of the entire block. We are advocating for a Retrofit First mentality. Why build a new green suburb 50 kilometres from the CBD when you can upgrade 100 buildings in the Inner West and add 200 carbon-neutral homes in the process?

### **An industry coming of age**

When I started ARAD, we were a small group of enthusiasts. Today, we have 1,200 members in Australia and a global network of 15,000. We have moved past what I would call the cowboy phase of rooftop development.

We now have a dedicated team at Buy Airspace, including architects, town planners and structural engineers who specialise in what we call the Heaven to Hell ownership principle. From rooftop to basement, we are educating strata managers across Sydney, from Bondi to Parramatta, showing them that their roof is not a liability; it is an asset that can wipe out their special levies and future-proof their homes.

*The land crisis in Sydney is a myth. We just have not been looking in the right direction.*

### **What lies ahead: Social Airspace**

The next frontier is what I call Social Airspace – the use of airspace above public infrastructure, including hospitals, schools, and transport hubs. Imagine key worker housing for nurses and teachers located directly above the hospitals and schools where they work. By removing the cost of land acquisition, we can finally make affordable housing a reality in the heart of Sydney, rather than a talking point.

### **Look up, not out**

Sydney is currently at only about 2% of its rooftop potential. We have the technology. We finally have the political will. And through ARAD and Buy Airspace, we now have the professional framework.

The future of our city is not in the sprawl – it is in the sky. The only way is up.

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*Warren Livesey is the founder of Buy Airspace and the ARAD, which advocates for building new homes on existing rooftops across Australia. In a former life he was an accountant. Today he is Australia's leading advocate for building new homes in the sky above existing buildings.*



# Queensland's 'super tax' on social housing is fuelling a worsening homelessness crisis

By **PAUL ZANETTI**

Director of Brisbane Rooming Houses

Queensland's housing crisis is not just worsening — it is accelerating. Under the Liberal National Party government led by Premier David Crisafulli and Planning Minister Jarrod Bleijie, the gap between housing supply and demand continues to widen, with the most vulnerable Queenslanders paying the price.

By mid-July 2025, the state's social housing waitlist had exceeded 52,000 people and continues to grow by approximately 2,000 people per month — roughly a 50% annual increase. In real terms, tens of thousands more Queenslanders are being pushed into housing stress or homelessness each year. This is not accidental. It is the direct result of deliberate policy settings.

***"We do have a record wait list... that wait list is still going in the wrong direction"*** ([Queensland Housing Minister, 25 September 2025](#))

At the same time, the Queensland Government has committed almost \$6 billion to social housing. Yet despite this significant expenditure, the crisis continues to deepen — raising serious questions about whether the current approach is working.

## **The government delivers just 5% of housing supply**

According to the state's *Homes for Queenslanders* initiative, approximately 95% of housing supply is delivered by the private sector, with just 5% provided through government mechanisms. The government acknowledges the solution: deliver

more homes, faster, through collaboration with the private sector, toward a target of one million new homes by 2046. These are the right words, but they are not being matched by action.

## **Taxing the housing type most at risk of being lost**

Rooming accommodation, five-bedroom homes for five unrelated adults in low density zones, capped under Queensland planning regulations, is the closest private-sector equivalent to the government's own social housing. It provides safe, affordable and flexible housing for key workers and those at risk of homelessness. Yet this is precisely the housing type being actively discouraged in Queensland.

The deterrent is a "super tax" on privately funded social housing, masquerading as infrastructure charges — government levies intended to fund demand on services such as roads, water, sewerage, parks, and transport. That principle is reasonable for high-density developments. However, five people in a standard house generate no additional infrastructure demand. No new sewer lines, water systems, parks, or transport services are built. Currently set at approximately \$26,193 per room, a modest five-room dwelling attracts more than \$130,000 in government-imposed costs, rising by over \$10,000 annually.

In practice, these charges operate as a Queensland-specific super tax on affordable housing, one that lacks transparency and justification. Notably, the State does not impose these crippling per-room charges on its own



Image: The 'Miami' model, a low-set modern rooming house from the Coastal Collection. © Brisbane Rooming Houses. Supplied by Paul Zanetti, 23 March 2026.

government-funded social housing. They apply only when the same housing outcome is delivered by private “mum and dad” investors.

### **When the charges exceed \$100,000, the houses don't get built**

Rooming accommodation is primarily funded by everyday investors, typically individuals in their 40s to 60s seeking modest retirement income, not large-scale developers. Most can fund just one house, often drawing equity from their own home. Banks treat rooming accommodation as a commercial asset and lend at around 60% loan-to-value ratio, meaning investors must meet both the remaining equity and the full cost of government charges, as banks do not fund government taxes.

When infrastructure charges exceed \$100,000, many otherwise viable builds simply do not proceed. For most investors, finding an additional six-figure sum is not possible. The result is predictable: projects are abandoned, supply is not built, and the housing crisis worsens.

### **Victoria is incentivising what Queensland is taxing away**

In Victoria, rooming accommodation is governed under the National Construction Code (NCC) – the national building standard, as a Class 1b building, permitting up to 12 residents across 9 rooms within a 300 sqm floor area.

Victoria imposes no infrastructure charges on low-density rooming accommodation and actively encourages private investment through land tax exemptions.

The irony is unmistakable: a Labor government in Victoria is incentivising housing supply, while a Liberal National government in Queensland is taxing it into unviability. Capital is mobile, and Queensland investors are increasingly directing funds to states where policy encourages rather than penalises privately funded affordable housing.

This is occurring as Queensland absorbs a significant population surge: approximately 146,000 net interstate migrants and between 240,000 and 260,000 net overseas migrants between 2020 and 2025. Demand is surging. Supply is being suppressed.

### **Brisbane City Council is compounding the problem**

At the local level, Brisbane City Council is proposing further changes through its “Amendment L.” If implemented, it would remove legally permitted private in-room facilities, push residents into shared kitchens, and increase interactions between unrelated adults, exposing vulnerable residents, particularly young women, to unsafe conditions. Mandatory external “party zones” are also proposed, further heightening neighbourhood disruption.

The proposal carries significant risk of legal challenge under the *Human Rights Act 2019*, the *Biosecurity Act 2014*, the *Local Government Act 2009*, the *Community Safety Act 2024* and established common law principles. It demonstrates a clear disconnect from the practical realities of modern rooming accommodation design and will increase investor risk and suppress supply. The council's approach to the housing crisis appears to be: if it isn't broken, break it.

### Time for a reset

The Queensland Government acknowledges that 95% of housing supply comes from the private sector and that collaboration is essential. Yet it imposes policies that discourage investment, increase costs, and suppress supply, while spending billions on social housing that can only meet a fraction of demand. This is not a sustainable model.

Every privately funded rooming house that does not proceed represents five individuals who could have been housed. Across hundreds of stalled developments, the scale of lost opportunity is immense. If Queensland is serious about addressing its housing crisis, policy must align with outcomes: remove or significantly reduce infrastructure charges on low-density rooming accommodation, establish consistent planning frameworks, and actively encourage private investment in affordable housing.

The Premier is fond of saying, "*Queensland is open for business.*" For those seeking to invest in affordable housing, the message is very different. Right now, Queensland is closed, and the housing crisis is worsening by the month.



Image: Interior of a Brisbane Rooming Houses dwelling. ©Brisbane Rooming Houses. Supplied by Paul Zanetti, 23 March 2026.



Image: Shared kitchen and laundry area. ©Brisbane Rooming Houses. Supplied by Paul Zanetti, 23 March 2026.

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*Paul Zanetti is the Director of Brisbane Rooming Houses, a provider of privately funded affordable housing solutions. In a former life he was nationally known as one of Australia's most popular political cartoonists.*

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# Modern methods of construction (MMC): Momentum, headwinds and what comes next



**NICHOLAS O'NEILL**

Managing Director, Moov Modular



**DAMIEN CROUGH**

Executive Chair, prefabAUS

Since the podcast with Damien Crough, prefabAUS, and Nicholas O'Neill from Moov Modular the sector has continued to demonstrate very strong momentum. Rising mainstream acceptance of modular construction is being felt throughout the industry, demonstrated by prefabAUS membership growth, existing members' business growth and media interest in the industry demonstrated by Channel 9 choosing to air two TV shows: [Epic Builds: The 90 Day Challenge](#) and [Jamie Durie's Future House](#).

## **Federal backing and market recognition**

Over the past five months, several landmark developments have further strengthened the sector's position. The re-elected Albanese Government pledged \$54 million for prefabricated and modular housing, a clear federal endorsement of Modern Methods of Construction as central to solving Australia's housing shortfall. On financing, the Commonwealth Bank's updated lending policy for MMC enables customers to access progress payments prior to their property being affixed to land – up to 60% of the total contract price,

rising to 80% for those using accredited prefab manufacturers.

There is now also a number of international players looking at the opportunity in the Australian market and there has even been major investment in modular companies by tier one construction companies.

## **Geopolitical headwinds and the resilience of accelerated delivery**

While there is momentum, the sector is not immune to the geopolitical landscape and the subsequent economic uncertainty. The war in the Middle East has impacted the cost of fuel in the first instance with flow down effects on materials pricing and supply. There have been major impacts on construction supplies with plumbing and key electrical supplies in particular rising 40%. This has impacted not just the materials used in housing construction but also the inground works which are applicable for both traditional and modular construction.

Against this backdrop however, modular projects have continued to be delivered at scale and in

accelerated timeframes. This further demonstrates the benefits of modular construction as it allows projects to be completed more quickly, reducing exposure to these types of cost and supply shocks.

Nick O'Neill from Moov Modular observed:

*"We are currently completing a large social housing project in South Grafton, which due to the accelerated delivery timetable, both onsite and in our factory, was able to avoid major impacts from the war. By undertaking the project in an accelerated time frame, we have been able to save the client \$500,000 by executing the construction 50% more quickly than traditional methods."*

Through engagement with owners and developers it is clear they are now looking beyond faster delivery timeframes for their cost and capital benefits but also due to reduced exposure to construction material shortages, price hikes and other economic risks.



Image: Homes NSW secondary dwelling, providing additional self-contained housing. Supplied by Moov Modular, 19 May 2026.

## State backing and the path ahead

It is also notable that state governments are continuing to back Modern Methods of Construction through programs and funding. In NSW there is likely to be an alignment of traditional and modular building legislation which will further support confidence and outcomes in the sector. The Victorian Government has come onboard as the Major Partner for prefabAUS' annual 'Offsite' conference for the second year running and published an updated version of the Victorian Prefabricated Construction Directory in December 2025. In Queensland, the Building Ministers Advisory Council (BMAC) established an MMC Working Group, off the back of prefabAUS' advocacy, and in Western Australia, the government is investing in the future of construction with the Housing Innovation Fund.

There are major opportunities for the sector to deliver housing in the coming years and have a positive impact on housing supply. Getting quality homes built quickly is a core component of the modular sector offering, and one that we are getting on with.



Image: Interior detail of a finished home in Grafton. Supplied by Moov Modular, 19 May 2026.

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*Nicholas O'Neill joined Moov Modular in 2022 after 25 years working in financial and capital markets in Australia and overseas. Nick drives the company's affordable housing initiatives and developer relationships. He is also responsible for operations and business growth. Since focusing the business on delivering housing for those that need it the most, the Moov Modular team have delivered 80% of the Homes NSW Secondary dwelling pilot program and the largest modular social and affordable housing project in NSW.*

*Damien Crough is the Co-founder and Executive Chair of prefabAUS, Australia's peak industry body for offsite construction and Smart Building. Under Damien's leadership, the sector has achieved unprecedented policy recognition, securing \$174 million in federal and state commitments and positioning Smart Building as a national priority within Australia's Housing Accord and Future Made in Australia programs. Damien spearheaded the development of Building the Future We Want, Australia's first Smart Building Industry Roadmap, which identifies a \$9 billion annual economic opportunity by 2033.*



# Modular construction and the gap between factory quality and site reality

By **ROB COWLE** MIEAust GSAP

Resilient Construction Strategies | Risk Consultant

Modular construction continues to gain traction across Queensland and Australia because it directly addresses two of the construction sector's biggest challenges: time and cost. Think, for example, about these time and cost benefits when dealing with social housing, student accommodation, and repeatable apartment typologies.

## Where the productivity gains are real

By manufacturing repeatable units or pods in a controlled factory environment, developers and builders capture productivity gains unavailable in conventional on-site builds. Factory processes reduce weather delays, enable parallel workflows (site preparation activities while modules are being manufactured), and improve labour efficiency by using teams in predictable factory roles rather than large, location-specific crews: picture a production line. The standardised off-site assembly of the modules has the potential to greatly enhance the quality of production, reduce on-site labour hours, and can shorten construction programmes by weeks or months.

In well-programmed environments, cost certainty improves too: factory procurement creates bulk purchasing leverage for materials and components, reduces waste, and makes quality control and testing more consistent, which can translate into lower whole-of-life costs and faster tenant turnover. With increased sophistication of modular construction, the opportunity to capture greater thermal, sound and energy efficiencies is also recognised.

## When the supply chain can fail

Despite these clear benefits, and since it is different to conventional on-site construction, care does need to be taken within the full supply chain to ensure the product is understood: design compliances, transportation, handling controls, integration with surrounding components on site, weather protection, warranties are just some of the parameters that can make or break a modular construction project.

There is a case in North Queensland where a modular housing project highlights that the advantages of off-site manufacture do not eliminate on-site risks. In this North Queensland example, more than 1,000 modules were manufactured off-site and delivered to the project site, but a portion of installed units sustained extensive water ingress and internal damage during the on-site construction phase. Public reporting and manufacturer statements indicate the modules met factory compliance and were inspected pre-dispatch and on arrival.

Responsibility for installation, temporary weather protection, and completion of permanent roofing rested with the head contractor under a supply-only contract. The damage therefore appears to be attributable primarily to on-site management and sequencing failures rather than defects in manufacture: modules were delivered without roofs installed and left exposed. During a rain event, temporary protection and timely roofing were not consistently applied. Coordination gaps

between delivery, craning, roofing crews and weather contingencies left modules vulnerable. The root causes were logistical, contractual and procedural rather than production quality.

## What site management must do differently

Preventing a repeat of this kind of failure means keeping things simple, visible and accountable on site.

Opportunities may include:

- Making contracts plain about who must protect the modules from weather, who schedules installation, and when responsibility (and warranties) move from the manufacturer to the builder. If the supplier only delivers, the builder must explicitly accept the duty to keep units covered.
- Putting practical checkpoints into the schedule: check modules before they leave the factory, inspect them on arrival, and require that each one is covered or roofed within a short, defined time after placement.
- Having a clear weather plan that says when deliveries must stop or when extra protection is needed (for example, if heavy rain or strong winds are forecast).
- Making sure the lifting of modules is planned and supervised by qualified people and that crane and roofing crews are coordinated so modules are not left exposed.
- Using independent inspections and photos at key moments (arrival, after roofing) so there is a record if problems occur.
- Matching the insurance and contract terms to these controls: for example, confirming transport and on-site insurances are in place, requiring prompt notification of damage, and including contract clauses that make a party responsible if they fail to provide the agreed temporary protection.



**Image:** Modular construction unit being lifted into place. Licensed stock image purchased by the editor, 19 May 2026.

## Delivering on the promise

Modular construction offers a genuine opportunity to deliver housing faster and more cost effectively than traditional builds, unlocking productivity and quality gains that are much needed across Queensland and Australia. However, gaps in the quality cycle can easily develop where there are split responsibilities, fragmented supply chains, and insufficient appetite from site management to include the modular manufacturers in timely training mechanisms for the on-site teams who are commonly unfamiliar with this type of construction.

The benefits of adopting modular construction will only be realised if clear site protocols, contractual responsibilities, and weather-sensitive operating procedures are enforced at the interface between factory and site. With straightforward rules, disciplined sequencing and aligned insurance and inspection practices, modular projects can avoid costly setbacks and deliver on their promise.

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*Rob Cowle is a Senior Risk Consultant, and has gained extensive experience in engineering, the construction industry, and the disaster recovery sector. Rob has developed a broad range of technical skills around construction systems, design and delivery of structures, physical risk evaluations, and assessments of the interaction between natural and built environments through natural hazard risk evaluations and physical mitigation studies.*

# ACKNOWLEDGEMENTS

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# ABOUT THE NEWSLETTER

The JHNA Insights is an independent publication connecting podcast conversations to a broader readership, bringing academic rigour and practitioner insight to the themes of People, Place, Property and Progress. Each issue features original articles, commentaries, and analysis on housing policy, residential development, property economics and the built environment in Australia.

The newsletter is organised around four enduring themes to explore the interconnections between housing policy, market dynamics and social outcomes. Each issue draws on multiple perspectives and evidence-based analysis to advance the conversation around housing challenges and solutions.



**THE JHNA  
INSIGHTS**

**PEOPLE. PLACE. PROPERTY. PROGRESS.**

Hosted by  
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Season 1 of The JHNA Insights Podcast brought together thirteen conversations exploring the challenges and opportunities shaping Australian housing. Guests included economists, planners, lawyers, developers, advocates, and researchers, each speaking from direct experience in the field.

New episodes and future seasons are announced at [jhnainsights.au](https://jhnainsights.au).

Season 1 is available now.

# THE *Jhna* INSIGHTS

**PEOPLE. PLACE. PROPERTY. PROGRESS.**

**GET IN TOUCH**

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