

QUEENSLAND LABOR OPPOSITION



THE HOUSING AFFORDABILITY CRISIS IN QUEENSLAND

An issues paper on housing
affordability in Queensland.



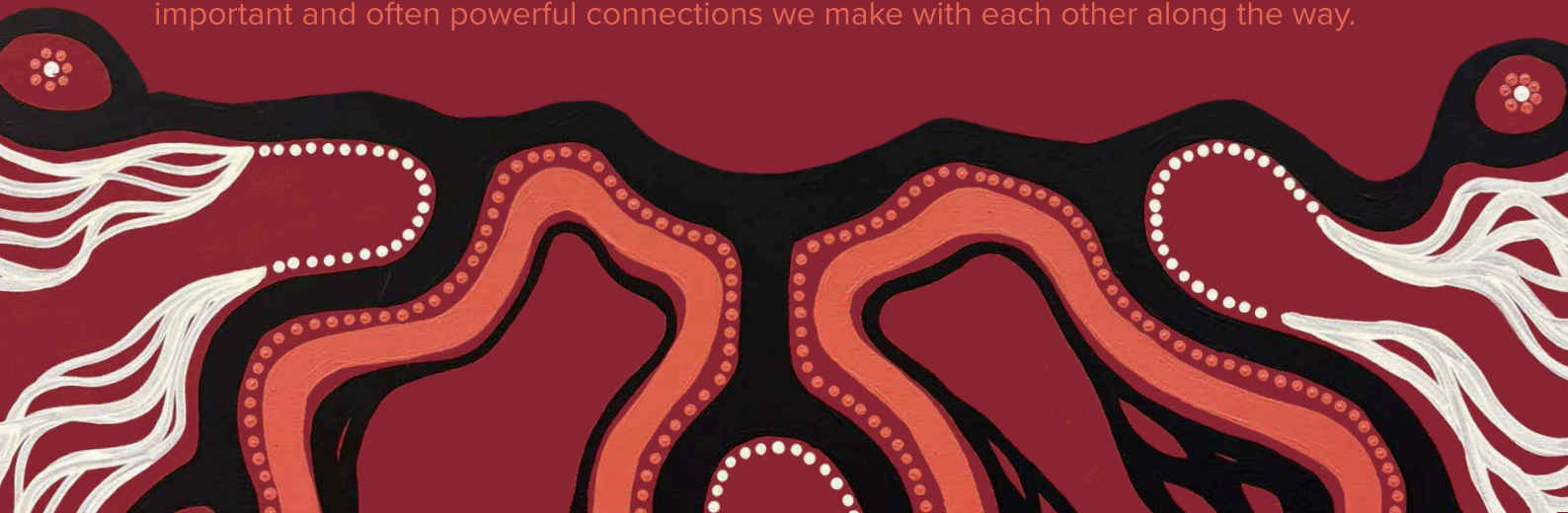


Acknowledgment of Country

We acknowledge the Traditional Owners of the lands, seas, skies and waterways from across Queensland.

We pay our respect to the Elders, past, present and emerging, for they hold the memories, traditions, the culture and hopes of Aboriginal peoples and Torres Strait Islander peoples.

This artwork by The Hon Leeanne Enoch MP is called “The Power of Many” from her “Connections” series. It represents the paths we take to reach our goals and the many important and often powerful connections we make with each other along the way.



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HOUSING ISSUES PAPER



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FOREWORD



Hon Steven Miles
Queensland Labor
Leader

Housing affordability is the biggest challenge faced by this generation.

A safe place to call home should be accessible and affordable for Queenslanders of all incomes, regardless of their postcode.

Because Queensland Labor understands that housing is the foundation of stability, of opportunity and of a decent life.

When it becomes unaffordable and out of reach, the pressures spread through our communities and our economy.

This paper outlines the unrelenting housing affordability pressures facing Queenslanders.

It offers the suggestions raised by industry and sector stakeholders on solutions, as well as the policy measures in place across Australian states and territories.

These overwhelmingly focus on support for renters, first home buyers, essential workers and vulnerable Queenslanders.

The solutions are not easy, and there is no quick fix to the deepening housing affordability crisis. But we want the voices of Queenslanders, right around the state, to shape the outcome.

Feedback and engagement with communities, industry and the housing and homelessness sector will be the basis of our housing affordability plan for Queensland.

A plan for our future that every Queenslanders can be proud of.



Hon Cameron Dick
Deputy Leader of the
Opposition,
Shadow Minister for State
Development,
Infrastructure, Planning
and Regional
Development



Hon Meaghan Scanlon
Shadow Minister for
Housing, Homelessness
and Home Ownership



SUMMARY

In Queensland right now it's never been more unaffordable to buy or rent a home.

Premier David Crisafulli said that he would fix the housing crisis, but things have only gotten worse with soaring house prices and runaway rents right across the state.

While the housing squeeze locks Queenslanders out of a home, the Premier and his Deputy have taken an axe to almost 10,000 social and affordable homes, making it harder for our teachers, nurses, and frontline workers to get a foot in the door.

The housing affordability crisis has also pushed more people towards the social housing waitlist, while the LNP makes it harder for those sleeping rough to receive the help they need.

The Crisafulli LNP Government has proven time and time again they will put profits over people. Profits over affordable housing, as evidenced by their senseless decision to ban developers from delivering affordable housing targets, even if they want to build it.

Queensland Labor wants to drive solutions to help get young Queenslanders into their first home, to boost supply, to address affordability.

It's why we've embarked on this journey, to hear from the experts to create credible, informed, evidence-based plans for Queensland's future.



WHAT'S TO COME

2025 - 2026

Issues Development

Issues paper developed in conjunction with industry and stakeholders.

Issues paper released.



2027

White Paper

White paper developed, informed by community and industry engagement.

White Paper released.



2027 - 2028

Green Paper

Outline Labor's vision for the future - an approach that Labor in government will deliver.

Green Paper released.

The green paper will inform Queensland Labor's 2028 policy platform.



HOW AFFORDABLE IS HOUSING IN QUEENSLAND?

House prices

Dwelling price growth widens the gap between wages and dwelling costs for prospective buyers, and it locks in higher rents for tenants because investor purchase prices often flow through to rents.

Queensland dwelling prices rose 17 per cent through the year to March 2026, second only to Western Australia among the states.¹ Relatively strong unit price growth accompanied house price growth, reflecting demand for higher-density living in South East Queensland against low higher-density approvals.

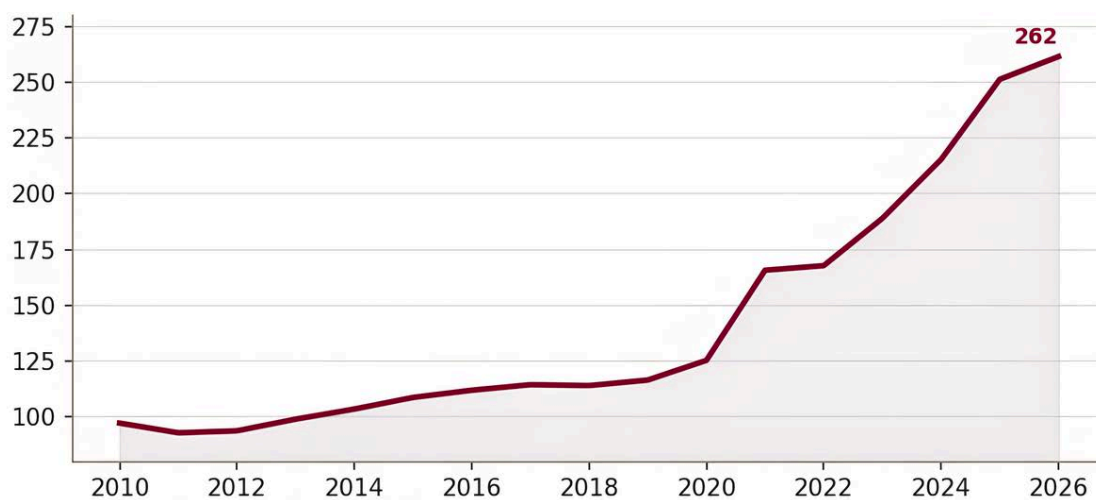
In November 2025, the median Brisbane dwelling value was about \$1.02 million, up 12.8 per cent over the year, with unit values rising faster than houses, up 15.8 against 12.2 per cent.³

Over the five years to September 2025, Queensland dwelling values rose about 79 per cent, among the fastest-growing states, driven by the highest net interstate migration in the country.³

Brisbane has also overtaken Melbourne to become the second most expensive capital city housing market in the country.³

Brisbane dwelling values have more than doubled since 2010

PropTrack Home Price Index, Greater Brisbane dwellings, January 2010 = 100



Source: PropTrack Home Price Index, to April 2026.

Mortgage repayment affordability

Mortgage repayment affordability is the share of a household's income needed to repay a new loan on a typical home.

Mortgage repayment affordability improved slightly across most of Australia in 2025 as interest rates eased. Brisbane was one of only two capital cities, with Perth, where it instead deteriorated, because dwelling price growth offset the rate relief. Lower-income mortgagors remain more exposed to rate changes than other borrowers.

Servicing a new mortgage on the median Brisbane dwelling took 48 per cent of median household income in September 2025, and in regional Queensland 46.4 per cent, against a national figure of 45 per cent.³ A household buying at the median in Brisbane now commits close to half its income to mortgage repayments.

Home purchase affordability

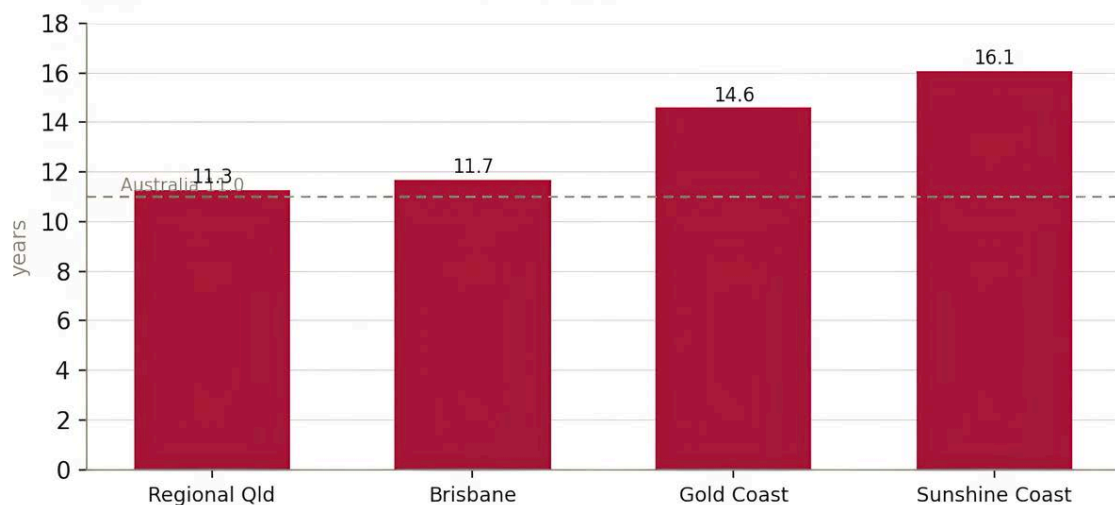
The deposit is the biggest hurdle to a first home. This measures how many years a typical household, saving steadily, would take to put together a 20 per cent deposit.

In September 2025, a median-income household needed 11.7 years to save a 20 per cent deposit on the median dwelling in Brisbane, and 11.3 years in regional Queensland, both above the national figure of 11.0 years.³ The hurdle was steeper still in the high-growth coastal centres, at 16.1 years on the Sunshine Coast and 14.6 years on the Gold Coast. These deposit hurdles have widened sharply as Queensland dwelling values rise far faster than incomes.

For lower-income Queenslanders, home ownership is no longer a realistic outcome, and the cohort of permanent renters is growing.

Saving a deposit takes longest on the Queensland coast

Years for a median-income household to save a 20% deposit, September 2025



Source: Cotality Housing Affordability Report, November 2025.



Rental affordability

Rental affordability in Queensland deteriorated to record lows in 2025.

Renting the median dwelling took 32.7 per cent of median household income in Brisbane and 39 per cent in regional Queensland in September 2025, the regional figure a record high and the least affordable rental market in the country.³

The strain is sharper for lower-income renters: a 25th-percentile regional rental, \$554 a week, took almost 62 per cent of income at that percentile.

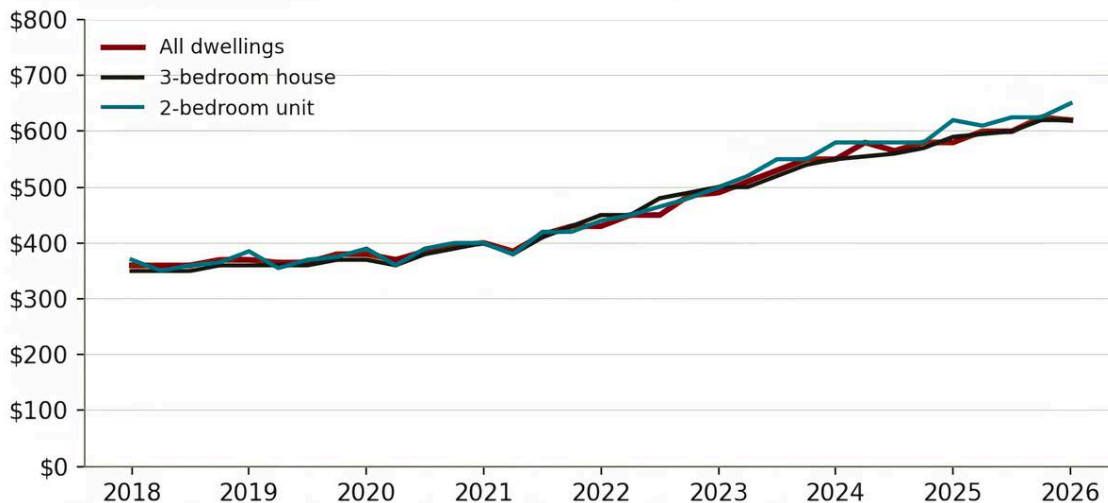
Brisbane also recorded among the fastest consumer price index rent growth of any capital, about 4.9 per cent over the year to February 2026.¹

Median rents confirm the pressure.

Across Queensland, the median weekly rent for a new tenancy was \$620 in the March quarter of 2026, up from \$580 a year earlier, a rise of 6.9 per cent. New-tenancy rents were highest on the Gold Coast at \$800 a week, followed by the Sunshine Coast at \$700 and Brisbane at \$630, and across the regional centres ranged from \$530 in Townsville and Toowoomba to \$580 in Cairns and \$620 in Mackay.⁴

Queensland median weekly rent has climbed sharply

Median weekly rent for new tenancies, by dwelling type, \$ per week



Source: Residential Tenancies Authority, bond lodgement data, to March quarter 2026.

The cheapest end of the market, where lower-income households compete, has tightened most severely. Anglicare Southern Queensland surveyed 8,163 advertised rentals across southern Queensland on its 2025 Snapshot weekend and found that only 26, or 0.3 per cent, were affordable and appropriate for households on income support, and only 444, or 5.4 per cent, were affordable for households on the minimum wage.¹³

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Demand for rental assistance is heavily concentrated in Queensland. About 343,000 income units in Queensland (an income unit is a single person, couple or family whose income is assessed together for payments such as rent assistance) received Commonwealth Rent Assistance in 2024-2025, the second-highest of any state after New South Wales, and the number of Queensland recipients aged over 75 in rental stress rose 118 per cent between 2013 and 2025, among the sharpest increases in the country.¹⁷

Commonwealth Rent Assistance eases the strain but does not remove it: in 2023, 43.1 per cent of Queensland recipients remained in rental stress even after the payment, against 69.7 per cent without it, and it lifted 84,045 Queensland income units out of rental stress that year.⁴⁸

Rental affordability is the most pressing housing issue facing Queenslanders today. It affects more households than mortgage or purchase affordability, it has deteriorated most rapidly, and it falls hardest on those least able to absorb the cost.



“

I couldn't get a rental because I'm a single mum studying law at uni.

Because of housing costs, my university studies and limited work, I'm stuck 50 mins each way from uni, with my [child] who is in prep. **When I was leaving domestic violence, no one would help me, they just kept referring me to other places who kept doing the same thing.**

I've had three rent increases, that realistically, I cannot afford.

Hannah
Brisbane North



HOW AVAILABLE IS AFFORDABLE HOUSING?

Affordable rental availability

This is the share of advertised rentals a household can afford without spending more than 30 per cent of its income on rent, the point at which a lower-income household is in rental stress. Availability is constrained by a market that has remained exceptionally tight.

The Real Estate Institute of Queensland reported a statewide rental vacancy rate of 0.9 per cent in the March quarter of 2026, down from 1.0 per cent in the December quarter of 2025 and still far below the 2.6 to 3.5 per cent range the REIQ regards as healthy, with vacancy at or below 1 per cent in 33 of the 50 local government areas and sub-regions it tracks.²

The geography of affordable rental supply also matters. In Queensland, affordable rentals are typically located furthest from jobs, transport, schools and other essential services.

Q Shelter and AHURI, monitoring potential displacement across seven South East Queensland local government areas, find evidence that low-income households are being pushed out toward lower-cost areas such as Logan and Ipswich.¹¹

Where rental affordability collapses, essential workers such as teachers, nurses and police officers cannot live near where they work.

Affordability is sharply uneven by income. Monitoring seven South East Queensland local government areas, AHURI and Q Shelter find that a one-bedroom unit was unaffordable for a low-income single-person household, defined as 80 per cent of the area median income, in all seven, with the Gold Coast the least affordable at 62 per cent of income committed to rent.¹¹

Affordable home ownership opportunities

The share of dwelling sales affordable to a median-income Queensland household is near record lows, and the national trend shows how far affordability has fallen.

ANZ CoreLogic estimated that by September 2024 only about 10 per cent of homes across Australia were affordable to a median-income household, meaning mortgage repayments below 30 per cent of income, down from 40 per cent in March 2022; for a household on the 25th income percentile, no homes were affordable.⁴⁰

Brisbane was among the least affordable capital cities to buy in, with dwelling values up 66.9 per cent between March 2020 and October 2024.³⁸



Non-market housing

Non-market housing, which includes public housing, community housing, crisis and transitional housing, accommodates households that cannot afford private market rents. It is not a residual safety net.

It is part of the housing system that enables tenants to participate in employment, education and community life.

Demand for social housing continues to outstrip supply, and the register has grown sharply over the Crisafulli LNP Government's term.

Applications on the Queensland social housing register rose from 26,311 in the September quarter of 2024 to 32,848 at 31 December 2025, an increase of 25 per cent, while the number of people on the register rose from 47,820 to 58,927 over the same period, up 23 per cent.¹⁴

The state held 53,727 public housing dwellings and 19,625 community housing dwellings at 30 June 2025.⁵

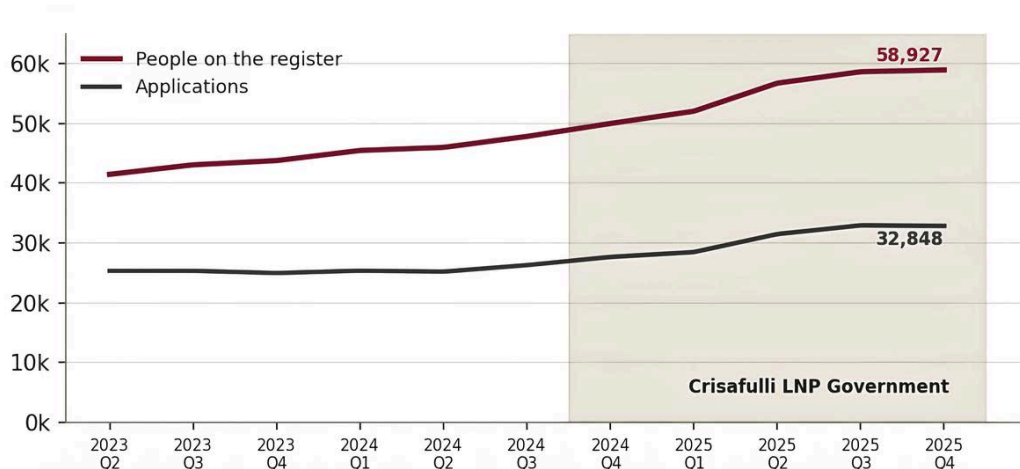
Need is overwhelmingly acute.

At 31 December 2025, 99.9 per cent of applications on the register were classified as Very High need, the highest priority category, and the average application had been waiting 28.5 months, up from 27.4 months in the September quarter of 2024.¹⁴

The largest increases in applications since the September quarter of 2024 were recorded in Brisbane (up 1,425), the Gold Coast (up 665), the Sunshine Coast (up 549), Cairns (up 503) and Logan (up 495).¹⁴

Queensland's social housing register has grown under the Crisafulli LNP Government

People and applications on the social housing register, by quarter



Source: Queensland Government Open Data, Social Housing Register (data.qld.gov.au), to December quarter 2025.



Social housing eligibility

Who can access social housing in Queensland is tightly defined.

To be eligible, an applicant must live in Queensland, be an Australian citizen or permanent resident, own no property in Australia or overseas, hold liquid assets below set limits, \$116,375 for a single-person household and \$148,625 for a household of two or more, and demonstrate housing need against wellbeing criteria.¹⁵

For most households the binding test is income.

A household's total gross weekly income must fall at or below a limit set by household size: \$609 a week for a single person with no children, \$755 for a couple with no children or a single parent with one child, rising to \$1,121 a week for the largest households.¹⁵

For a single person, the \$609 weekly limit equates to about \$31,700 a year in gross income, low enough to exclude most people in full-time work, including many on modest wages, even where market rents are unaffordable on their incomes.¹⁵

At least one applicant must also have an independent income of more than \$332.10 a week to be assessed as able to sustain a tenancy.

As a result, only the lowest-income households qualify, even as rental stress climbs much higher up the income scale.

The 32,848 applications on the register at 31 December 2025 are drawn from that narrow band, and 99.9 per cent are classified as Very High need.¹⁴

A separate, higher limit applies once a household is housed: to keep a tenancy, tenants and their partners make no more than \$80,000 a year in gross assessable income and must continue to meet the other criteria.

Supportive housing

Supportive housing combines secure, long-term tenure with coordinated, wrap-around support for people with complex needs who would otherwise be unable to sustain a tenancy, including people experiencing chronic homelessness, mental illness, or the effects of domestic and family violence.

Demand for supportive housing far exceeds the small supply. With 99.9 per cent of social housing applications now classified as Very High need, a growing share of people seeking help need support as well as a home.¹⁴

Micah Projects has called for a Supportive Housing Growth Plan for South East Queensland,²⁷ and QCOSS has proposed that 10 per cent of new social housing supply be delivered as supportive housing.²⁶

WHERE IS HOUSING AFFORDABILITY GETTING WORSE?

South East Queensland

South East Queensland is the focal point of Queensland's population growth and the principal driver of state-level dwelling price increases. Queensland's population reached about 5.7 million at 30 September 2025, one in five Australians.¹⁶

The state grew by about 98,000 people in 2024-25, a rate of 1.8 per cent, among the fastest-growing of the states and above the national 1.5 per cent, with migration the main driver, and Greater Brisbane alone grew by 58,200.¹⁶

Population growth has supported strong demand for higher-density living, but higher-density approvals have remained low relative to that demand. High apartment construction costs, the highest of any state, keep infill feasibility fragile in the very locations where demand is strongest.

Regional Queensland

Rents on new leases in regional Queensland were among the least affordable in the country in 2025.¹ Rental markets in the regions stayed acutely tight into 2026, with the REIQ recording March quarter 2026 vacancy rates of 0.7 per cent in Toowoomba, 0.8 per cent in Rockhampton, 1.0 per cent in Cairns, 1.1 per cent in Townsville and 1.2 per cent in Mackay, and effectively no vacancy in several agricultural areas, including Cook (0.0 per cent) and Charters Towers and Goondiwindi (both 0.1 per cent).²

Dwelling values have also risen sharply: the median regional Queensland home reached \$791,000 in November 2025 after annual growth of 11.4 per cent, led by markets such as Toowoomba (about \$783,000, up 17.4 per cent), Cairns South (about \$655,000, up 15.1 per cent), Townsville (about \$628,000, up 14.0 per cent) and Rockhampton (about \$660,000, up 13.5 per cent).³

Cyclone, flood and bushfire exposure, on top of tight insurance markets, is shaping where housing can be built and at what cost.

Insurance is a growing share of the cost of keeping a home in northern Queensland, where the average home and contents premium is now more than \$3,000 a year.³⁹

The Commonwealth cyclone reinsurance pool has eased some premiums, with median premiums in Mackay, Cairns and Townsville falling about 15 per cent and those in medium to high cyclone-risk areas down about 11 per cent, but the ACCC found premiums remain very high and that northern Australia is significantly more under-insured than expected, regardless of a region's wealth.

Recovery from successive disaster events, including Tropical Cyclone Jasper, Tropical Cyclone Kirrily, the 2024-25 floods and Ex-Tropical Cyclone Alfred, has placed additional demand on regional construction sector capacity. Skilled trades are diverted to repair work, slowing new housing supply and pushing up costs.

Workforce housing in resource and agricultural regions remains a structural challenge. Workers in mining and gas operations compete with local residents for limited rental stock, frequently outbidding local incomes.

WHO IS MOST AFFECTED BY HOUSING UNAFFORDABILITY?

Renters

Renters are bearing the sharpest end of the Queensland affordability crisis, facing record-high rents, record-low vacancy rates and limited security of tenure. Renting is also no longer a transitional stage for many Queenslanders: private renting rose from 20.6 per cent of Queensland households in 1994-95 to 29.1 per cent in 2019-20, and the share renting has grown across every age group since 2006, most sharply among those aged 35 to 54, the stage once associated with settling into home ownership.

The rental system has also become more intermediated, with agent-managed properties rising from 49.9 per cent of rentals in 2006 to 65.4 per cent in 2021, and tenancies are lasting longer, with the median tenancy running 21.1 months for houses and 18.2 months for units in September 2025.⁴⁸ The cost of moving adds to the strain, because a tenant must usually find a fresh bond and a month of rent in advance while the previous bond is still held, in effect financing two bonds at once.⁴⁸

First home buyers

Queensland's first home buyers face increasingly steep entry barriers. The deposit hurdle has lengthened, the share of affordable homes for sale is near record lows, and a growing share of first-time buyers depend on family financial assistance to enter the market. Where parental assistance becomes the determining factor, ownership is transmitted through family wealth rather than earned through wages. Home ownership among Queenslanders aged 30 to 34 has fallen from 63 per cent in 1971 to 49 per cent in 2021, with the steepest declines among lower-income young people.⁴⁸

Essential workers

Essential workers such as nurses, teachers, police, paramedics, firefighters, early childhood educators and aged care workers are increasingly priced out of the communities they serve. The Anglicare Southern Queensland 2026 Snapshot found that on the Gold Coast no advertised rentals were affordable and appropriate for households on income support, and only one was affordable for households on the minimum wage.¹³ A growing number of middle-income people, including essential workers, can no longer compete in the private rental market, and specialist homelessness services are increasingly sought by people who previously did not need them.¹

The downstream consequences include longer emergency department wait times, classroom staffing shortfalls in regional schools, and reduced policing capacity in growth communities.

First Nations housing

First Nations Queenslanders experience significantly worse housing outcomes than non-Indigenous Queenslanders across every measure. At the 2021 Census, the First Nations homelessness rate in Queensland was 201 per 10,000 people, about six times the rate of 33.2 per 10,000 for non-Indigenous Queenslanders.⁶ First Nations Queenslanders' reliance on social housing is stark. About one-third of all applications on the Queensland social housing register, 10,904 of 32,848 at 31 December 2025, were from Aboriginal and Torres Strait Islander households, far above their share of the state population.¹⁴ These Queensland gaps sit within a national pattern in which First Nations people were almost nine times more likely to be experiencing homelessness, and the First Nations home ownership rate was 42 per cent against 68 per cent for non-Indigenous households.¹

I was meant to start studying in July to fulfil my dream job of being a youth worker in schools, but I'm pretty sure I'm going to have to put that on hold again because **me surviving has seemed to be the new full-time job.**



Sam
Stafford



WHY IS HOUSING BECOMING LESS AFFORDABLE?

Housing supply is not keeping up with demand

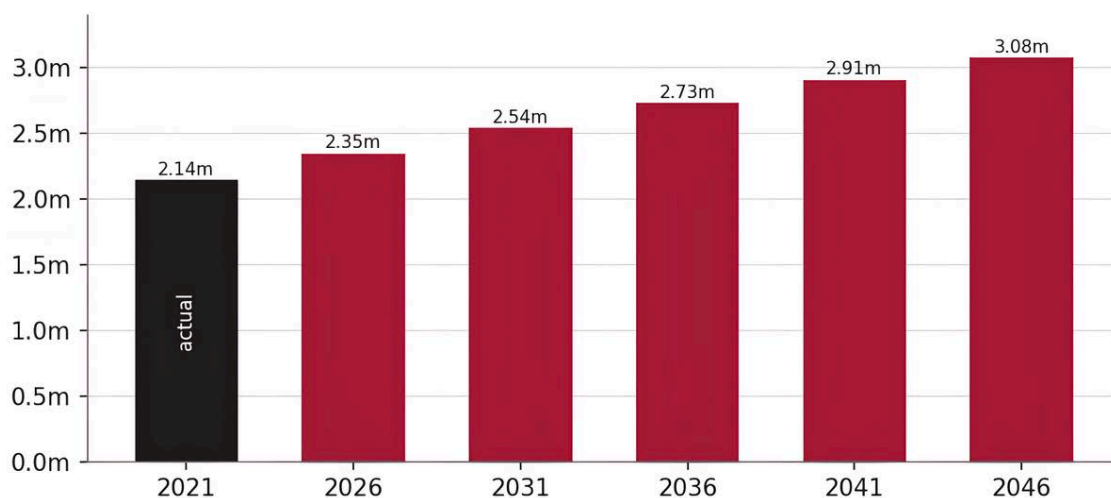
The conversion from approval to completion takes time and is vulnerable to feasibility shocks. Queensland dwelling approvals grew over the year to February 2026, but approvals are not completions and do not guarantee delivery.¹ The national picture shows why the distinction matters. Across Australia, around 263,000 dwellings were completed in the first 18 months of the National Housing Accord, about 232,000 net of demolitions, against new underlying demand of approximately 287,000 over the same period, a shortfall that Queensland shares.

Queensland approved about 37,900 dwellings in 2024-25, made up of roughly 24,500 houses and 13,400 attached dwellings.⁷ The Queensland Government Statistician's Office projects the state's housing must grow from 2.14 million homes in 2021 to 3.08 million by 2046, an increase of about 933,000.

Population growth and demographic change together drive demand for additional dwellings. Household size is a key driver of new underlying demand, because as households get smaller, more dwellings are needed for the same population. In Queensland, the average occupancy rate is projected to decrease from 2.43 persons per dwelling in 2021, which adds to the number of dwellings the state must build.

Queensland must add about 933,000 dwellings by 2046

Total private dwellings, actual (2021) and projected, medium series, millions



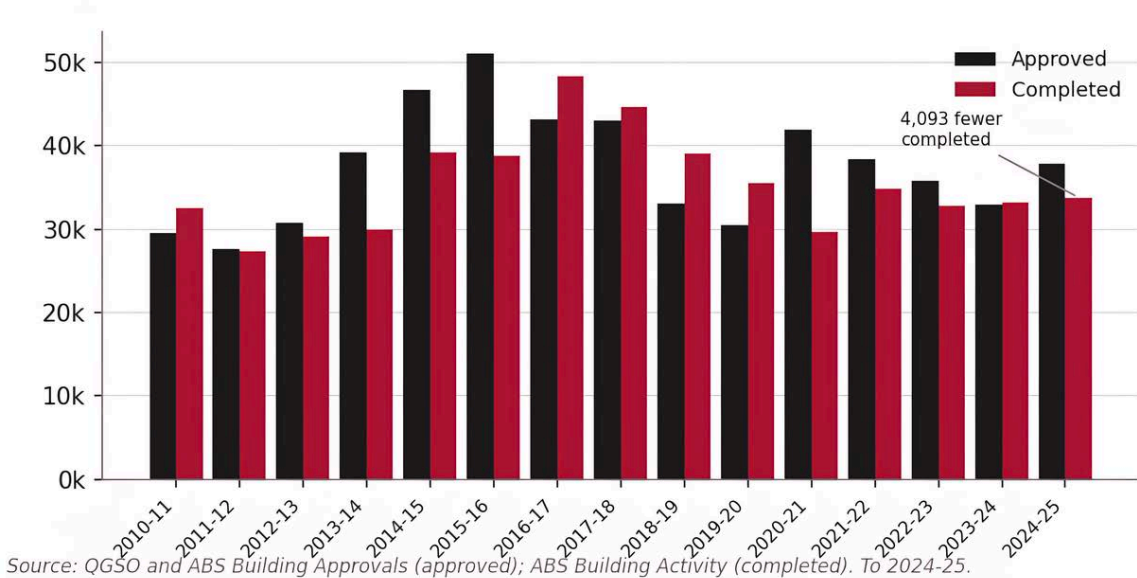
Source: Queensland Government Statistician's Office, projected dwellings 2021-2046.

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Completions tell the harder story. Queensland finished about 33,800 homes in 2024-25, including about 22,100 houses and 11,500 units.³⁸ That is below the roughly 36,300 started and 37,900 approved in the same year, so the pipeline narrows at every stage from approval to start to completion. Approvals are not delivery, and the gap is where the shortfall builds up.

Queensland completed fewer homes than it approved in 2024-25

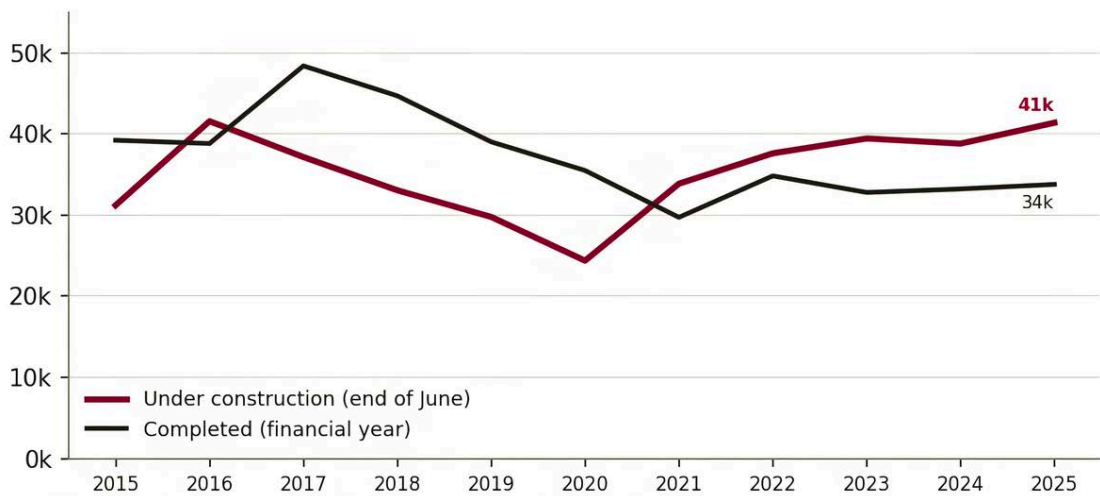
Dwelling units approved and completed, Queensland, financial year



The pipeline is banking up rather than clearing. Queensland had about 48,000 homes under construction at the end of 2025, with a further 4,800 or so approved but not yet started.³⁸ Work is taking longer to finish, particularly for apartments.

Under construction up, completions flat in Queensland

Queensland dwellings under construction (end of June) and completed (financial year)



Source: ABS Building Activity (cat. 8752.0), Queensland, to June 2025.



Queensland is not on track to meet its share of the National Housing Accord target on time. The National Housing Supply and Affordability Council projects the state will reach that share only by the September quarter of 2030, more than a year after the Accord's June 2029 deadline.¹

Construction sector capacity constraints

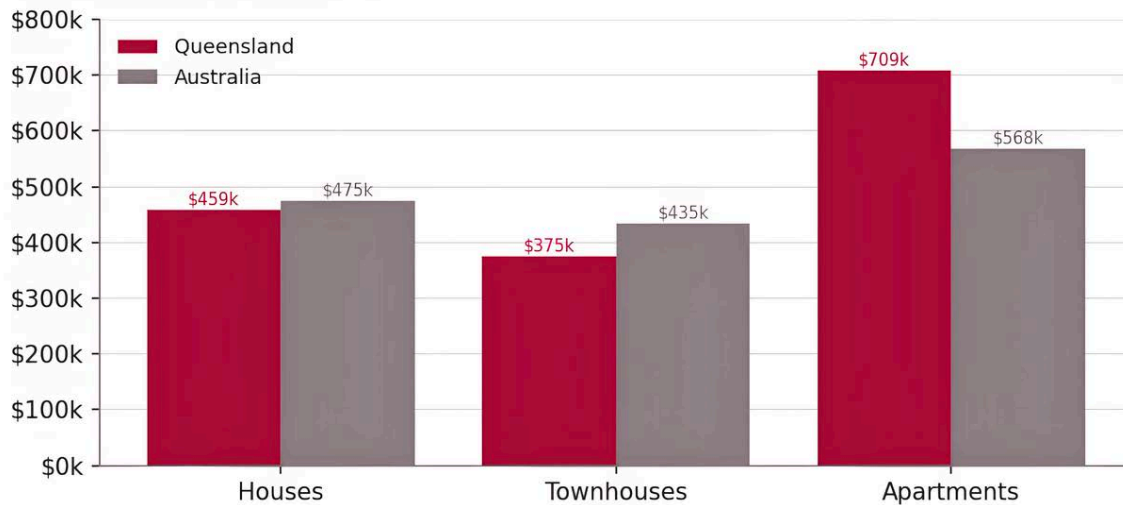
High construction costs. Queensland recorded one of the largest rises in higher-density construction costs of any state in 2024-25, with apartment costs up 21.2 per cent to around \$5,000 per square metre.¹

In dollar terms, the average new apartment in Queensland cost about \$709,000 to build in 2024-25, up from about \$598,000 a year earlier and well above the national average of about \$568,000, while a new house cost about \$459,000 and a townhouse about \$375,000.³⁸

At these costs, apartments are viable only at sale prices that shut out most first home buyers and middle-income households.

Queensland apartments cost far more to build than elsewhere

Average cost to build a new dwelling, Queensland and Australia, 2024-25

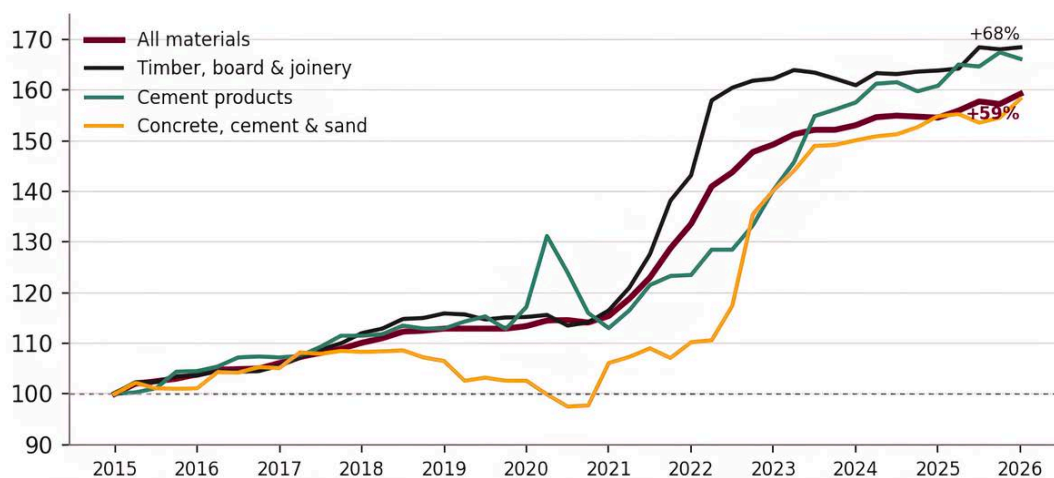


Source: ABS Building Activity, average cost of new dwellings, 2024-25.

Material costs. The materials Queensland builders depend on kept rising. Input prices to house construction in Queensland rose 3.9 per cent over the year to March 2026, with Brisbane builders paying 2.2 per cent more for concrete, cement and sand and 2.8 per cent more for timber, board and joinery over the same period.³⁷ Queensland's heavy public infrastructure pipeline competes for the same inputs, and nationally house construction material costs rose 1.8 per cent over 2025.¹

Brisbane building material costs are up about 60% since 2015

Input price index for house construction, Brisbane, March 2015 = 100



Source: ABS Producer Price Indexes (cat. 6427.0), input to the house construction industry, Brisbane. To March 2026.

Labour shortages. Labour shortages are the most binding constraint on Queensland's capacity to build. The HIA Trades Availability Index remained negative and below its long-run average through 2025, with shortages most acute for bricklayers, tilers, roofers and carpenters.¹ Queensland and Western Australia experienced the most difficulty with trade availability of any jurisdiction, reflecting strong labour competition from infrastructure and mining projects.¹

The labour pool is also narrow. Women make up nearly half of Queensland's total workforce but only 13 per cent of construction industry employment and just 5 per cent of trades roles; the industry employed 37,500 women in November 2025, a 9.2 per cent fall over the year.⁸ Lifting female participation is a long-term lever for expanding the workforce, but it requires sustained strategy on pathways, workplace culture and retention.

Apprenticeships are the main pathway into the trades, and the pipeline is under strain. Around 29,900 construction apprentices were in training across Queensland in 2024-25, with 77 per cent employed within the construction industry, but commencements have pulled back from their recent peak even as demand stays high.⁸ On current forecasts the sector faces a net workforce shortfall averaging about 19,100 workers, peaking at up to 35,000 in 2027-28.⁸

The existing workforce is also ageing. The Queensland Building and Construction Commission counted 103,011 licensees as at 19 March 2025, and the more senior the work, the older the licensees. Open builders averaged 54 years of age, with about a third, 33.55 per cent, aged over 60 and very few under 30, and joinery (average age 53) and medium-rise builders (52) were similar.⁹ Even carpentry, the largest single trade with 20,885 licensees, averaged 45 years, with only 9.11 per cent under 30. As a wave of older licensees, builders in particular, approaches retirement with too few young entrants coming through to replace them, the industry faces a succession challenge on top of the immediate shortage.

Builder insolvencies. Builder insolvencies remain significantly elevated relative to the broader economy. There were 3,325 construction insolvencies nationally in the 12 months to March 2026, of which Queensland accounted for 16.0 per cent.¹

Insolvencies create delivery delays, leave projects unfinished, transfer risk to homebuyers, and reduce the capacity of remaining firms to take on new work.

Other constraints. Several further pressures slow delivery. The main water, sewerage, road and power connections must be in place before land can be built on, and these lag in the South East Queensland growth corridors and the regional centres.

Construction is also one of Australia's least productive industries and remains highly fragmented.¹

Project feasibility stayed difficult through 2025 and into 2026, as the combined cost of materials, labour, finance and regulation kept many projects from starting. And planning and building rules, the most state-controlled lever in the system, still vary from council to council, adding cost, risk and delay.

Land supply

Available, serviced and well-located land is the precondition for housing supply. The pace of land release, infrastructure servicing and conversion of greenfield land into ready-to-build lots determines how quickly the industry can respond to demand.

Queensland had about 82,800 hectares of broadhectare land, large blocks of undeveloped land suitable for housing, as at 31 March 2026, enough for roughly 658,000 homes at best yield.¹⁰ That supply is unevenly placed: Brisbane City holds only about 1,060 hectares, or 1.3 per cent of the state total, so most greenfield delivery depends on the surrounding growth councils such as Logan, Ipswich and Moreton Bay.

Where that land sits matters as much as how much there is. Infill, on already-serviced land in established suburbs, is cheaper to service and closer to jobs and transport, and industry has urged the Crisafulli LNP Government to make it easier, including gentle-density subdivision and townhouses.²⁰

Greenfield land on the fringe takes longer and costs more, because the main water, sewerage, road and power connections must be funded and built before homes can follow, so a delay in that infrastructure becomes a housing shortfall years later.

Queensland needs both, advanced together. Sequencing the trunk infrastructure that greenfield depends on, while making well-located infill easier, is what brings serviced land to market sooner.

HOW IS HOUSING AFFORDABILITY AFFECTING QUEENSLANDERS?

Higher homelessness and housing insecurity

Specialist homelessness services are operating at capacity. The number of Queenslanders experiencing persistent homelessness more than doubled between 2018-19 and 2024-25, from around 4,200 to over 9,900.¹⁷ Queensland recorded 6,900 clients whose main reason for seeking help was housing affordability stress in 2024-25, the second-highest number of any state after Victoria, and these clients made up 13 per cent of Queensland's specialist homelessness clients, the second-highest proportion in the country.¹⁷

Nationally, 289,000 clients were assisted, and the need for short-term or emergency accommodation went unmet for around 31 per cent of them.¹⁷

The link between homelessness and the social housing shortfall is direct: 56 per cent of applications on the Queensland social housing register at 31 December 2025, some 18,402 of 32,848, were flagged as at risk of or experiencing homelessness, up from 53 per cent in the September quarter of 2024.¹⁴

Worsening inequality

Housing wealth has become a principal driver of economic inequality between generations and between households. Grattan Institute analysis shows the divide widening by age: a household headed by someone aged 65 to 74 held about \$1.3 million in assets on average, up from around \$900,000 in the mid-2000s, while home ownership has fallen across every younger age group and fastest among lower-income young people.⁴¹

As dwelling prices outpace wages, home ownership is increasingly inherited rather than earned, and the cohort excluded from ownership faces lower wealth accumulation, a more precarious retirement and reduced intergenerational mobility.¹

The human and economic cost

Unaffordable housing costs far more than the rent or the mortgage. It eats into what families have left for everything else, forces frequent moves, and makes it harder to settle or start a family. AHURI research found that renters whose housing became unaffordable suffered a real decline in mental health, while home buyers did not, with the worst effects among the lowest-income households.⁴²

Children who move often face disrupted schooling, and overcrowding brings poorer health. The costs are economic too: when workers cannot afford to live near their jobs, employers in tourism, agriculture, mining, health and education struggle to fill roles, and long commutes and reduced mobility weigh on productivity in Queensland's major employment centres.



WHAT ARE THE EMERGING RISKS?

Several risks could entrench Queensland's housing affordability crisis over the coming years. The Crisafulli LNP Government holds many of the policy levers that determine whether these risks materialise, either alone or in partnership with the Commonwealth.

- **Too few affordable homes in the pipeline.** Affordable supply is not keeping pace with demand, and social housing stock is ageing while the register grows.
- **Renting for life, with less security.** More Queenslanders will rent for their whole lives, facing frequent moves, rising rents and limited ability to make a home their own.
- **Declining home ownership.** As dwelling prices outpace wages, family assistance increasingly determines who owns and who rents, hardening inequality between generations.
- **Spatial inequality.** Affordable homes are being pushed further from jobs, transport, schools and services, and variation in council zoning and overlays makes well-located homes harder to deliver at scale.
- **Rising homelessness.** Specialist homelessness services are stretched, and growing need is meeting a system that must turn people away rather than expand.
- **Insurance and climate exposure.** Rising premiums, more under-insurance, and more frequent floods, cyclones and bushfires are making parts of Queensland prohibitively expensive to insure, while disaster repair pulls trades away from new building.
- **Infrastructure sequencing.** Without careful sequencing and coordination, major public projects will keep competing with home building for the same workers, materials and contractors.
- **Planning and building friction.** The interface between planning and building rules is complex, and design and siting rules vary between councils, which adds cost, risk and delay.
- **Slower, costlier building.** Skilled-trade shortages and volatile material prices will continue to slow delivery and raise costs.



WHAT STAKEHOLDERS ARE SAYING

A faster, more consistent planning and building system

Industry and planning bodies agree the system is too slow and inconsistent. The Property Council of Australia argue that restrictive, inconsistent planning controls make apartment development in South East Queensland unviable.¹⁸

The Planning Institute of Australia and the Queensland Productivity Commission both call for an independent review to harmonise the *Planning Act 2016* and the *Building Act 1975*, and the QPC and the Housing Industry Association want faster routes to more homes through a gentle-density code and pattern books such as Distinctly Queensland, unlocked infill subdivision, the removal of character zoning, standardised flood and bushfire overlays, a single electronic development-application system, more upzoning around transport hubs, and annual housing and land-supply targets for each council.²²

The Local Government Association of Queensland (LGAQ) adds a call for community education on performance-based planning.²¹

A fairer infrastructure funding and delivery model

Local government, planners and infrastructure bodies want infrastructure funded more fairly and delivered in a coordinated way. The LGAQ calls for reform of the infrastructure charging framework to close the trunk-infrastructure funding gap and stop cost-shifting onto councils and their communities, and for the Local Government Infrastructure Plan process to be streamlined.²¹

PIA seeks a review of the state's infrastructure funding and costing framework,¹⁹ while the QPC recommends an infrastructure body, an annual four-year whole-of-government pipeline tested by market sounding, and an independent review of how infrastructure is planned, funded and delivered.²²

The Queensland Major Contractors Association and Infrastructure Australia warn that the major-projects pipeline competes with housing for the same workers and materials.^{24, 25}

Tax settings that support supply

The Property Council argues that Queensland's tax settings deter the investment needed to build and calls for tax reform, pointing to a declining apartment pipeline and slow build-to-rent take-up.¹⁸

The LGAQ calls for a review of State and Federal property fees, charges, taxes, grants and subsidies, and for a statutory seller-disclosure scheme that covers natural-hazard risks at the point of sale.²¹



A bigger, more productive construction workforce

Master Builders Queensland reports materials cost rises of between 5 and 50 per cent, warns the state will miss its housing targets, and seeks more than \$100 million in apprentice subsidies and an expanded Small Business Apprenticeship Pilot.²³

Sustained investment in social, affordable and supportive housing

Social-sector organisations are united on under-investment and rising need. Q Shelter,³⁴ QCOSS,²⁶ the St Vincent de Paul Society²⁸ and Australian Community Housing all call for sustained investment in more social and affordable housing,²⁹ with QCOSS urging a Housing First approach and a review of social housing eligibility,²⁶ and Australian Community Housing seeking a permanent federal housing investment mechanism.²⁹ Micah Projects has urged a South East Queensland crisis summit on homelessness and a supportive housing growth plan,²⁷ and the Salvation Army's Red Shield Report 2025 and the Independent Review of the Homelessness Response in Queensland call for sustained, coordinated and culturally safe responses.^{30, 31}

Stronger protections for renters and those most at risk

Several stakeholders focus on those least served by the market. The McKell Institute argues that renters should be recognised as long-term contributors and recommends a portable bond scheme and returning the interest earned on rental bonds to tenants, reforms QCOSS also supports through completion of the Stage 2 rental reforms.^{48, 26}

The Queenslanders with Disability Network calls for housing to be separated from disability supports and for accessibility and inclusionary-zoning targets,³² while AHURI and Q Shelter document low-income households being displaced from higher-cost parts of South East Queensland.¹¹ The LGAQ calls for a state-wide code of conduct and adequate regulatory authority for short-term letting, which is drawing homes out of the long-term rental market.²¹



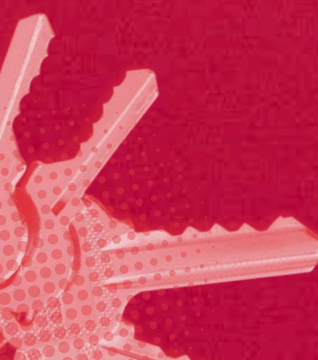
Share housing, skipping meals, public transport and walking, forgoing hobbies, getting the cheapest possible groceries, and only buying essentials at the last minute. It's survival, not living.



We're all just surviving, not living.

Sofia
Brisbane

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WHAT IS HAPPENING IN OTHER JURISDICTIONS

Other states and territories have moved on a range of housing levers.

The examples below show what they are doing.

- **Security of tenure.** New South Wales ended no-grounds evictions for all lease types in May 2025, and the Australian Capital Territory removed all no-cause evictions in 2023. Queensland still allows a tenancy to end at the end of a fixed term without a further reason.
- **Limits on rent increases.** The Australian Capital Territory caps how much rent can rise each year by reference to inflation. Queensland limits increases to once a year but does not cap the size of an increase.
- **Build-to-rent.** New South Wales has committed \$450 million to a Key Worker Build-to-Rent Program. Queensland offers a build-to-rent land tax concession but there is no dedicated ongoing program.
- **Tax levers.** South Australia and the Australian Capital Territory offer affordable-housing land tax concessions. Queensland offers no equivalent concession.
- **State-led planning and upzoning.** New South Wales has used state planning instruments to rezone land for low and mid-rise housing and around transport. Queensland's reset of the State Facilitated Development pathway instead requires local government support before a development can proceed.
- **Affordable housing requirements.** The Australian Capital Territory and South Australia require a share of affordable housing in land release or significant developments. Queensland's social and affordable housing targets and requirements are gradually being removed from both state and local planning instruments.⁴⁹
- **Modern methods of construction.** New South Wales is backing modular and prefabricated construction to build homes faster. It is set to become the first Australian jurisdiction to recognise prefabricated buildings in law and integrate modern methods of construction into the building approvals system. The Commonwealth Productivity Commission estimates these methods can cut construction costs by up to 20 per cent and build times by up to 50 per cent compared with traditional construction. Queensland has no comparable statewide plan to scale up modern methods of construction.
- **Pattern books.** New South Wales has published a housing pattern book of pre-approved, architect-designed low-rise homes for \$1 (rising to \$1,000), paired with a 10-day fast-track approval pathway, and Victoria runs a comparable Future Homes design library and fast-track pathway. Western Australia also announced a pattern book in May 2026. Queensland has no equivalent statewide pattern book.

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- **Pre-sale finance.** New South Wales runs a \$1 billion Pre-sale Finance Guarantee that backs apartment and affordable-housing pre-sales so projects can secure construction finance; since opening in September 2025 it has helped deliver more than 600 homes and prompted similar schemes in South Australia and Western Australia.⁴⁴ Queensland has no comparable guarantee, despite the apartment-feasibility problem in South East Queensland.
- **Stamp duty for downsizers.** South Australia abolished stamp duty for eligible downsizers aged 60 and over buying a new home, off-the-plan apartment or land to build, saving up to about \$104,000 and aimed at freeing up larger homes.⁴⁷ Queensland offers no equivalent downsizer concession.
- **Strata manager commissions.** New South Wales is moving to crack down on hidden strata manager commissions that can drive up apartment costs, a reform designed to reduce the cost of apartment living and home ownership. Queensland is not currently pursuing an equivalent reform.
- **Portable bonds.** New South Wales and Victoria have advanced portable bond schemes that let a tenant transfer a bond between rentals instead of having to find a second bond before the first is refunded, and South Australia committed to a portable bond scheme during the 2026 election campaign and funded it in the state budget soon after. Queensland's Stage 2 rental reforms include a portable bond scheme, which the sector has urged the Crisafulli LNP Government to complete.
- **Short-term letting registers.** New South Wales runs a state-wide register of short-term rental properties, a mandatory industry code of conduct, and a 180-day annual cap on non-hosted letting in Greater Sydney. Queensland regulates short-term letting council by council, with no state-wide register or code of conduct.



My partner is a **veteran on a medical pension** and rent is really stretching us, as it is **his pension alone will only just cover our upcoming rent increase**, nothing else, **this instability even means that we will continue being a one child family** as the cost of living is just out of control.



So now my partner is looking at doing uber eats to supplement his income which I don't think is a great long term solution but again **everything is increasing** so gotta do what we can.

Taela
Loganlea

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IN CLOSING

Queensland is in the midst of a housing affordability crisis.

Rental affordability is at record lows and the market remains exceptionally tight.

Home purchase is increasingly out of reach for households on median and low incomes.

Social housing supply is not keeping pace with demand.

Specialist homelessness services are operating at capacity, with persistent homelessness on the rise.

Construction sector constraints are limiting the supply response, and climate and insurance risks are compounding pressures in vulnerable regions.

The Crisafulli LNP Government is responsible for many of the policy levers that determine whether and how quickly conditions improve.

Planning settings, social housing investment, residential tenancy law, first home buyer policy, workforce strategy, infrastructure sequencing and disaster recovery all sit within the state's remit, alone or in partnership with the Commonwealth.





CONSULTATION QUESTIONS

**We want to
hear from you on
housing affordability.**



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