

Sharing With Friends Foundation submission to Productivity Commission inquiry into housing supply regulations

This submission is in response to the question:

“Which specific zoning and land-use controls most limit the supply of new housing? What are the benefits to consider of specific land-use controls? How does this vary across particular Australian jurisdictions or areas?”

Introduction

Sharing with Friends Foundation (SWF, also known as Older Women Co-Housing Association (Qld) Inc) is a registered not-for-profit committed to developing small-scale intentional co-housing communities for older women in 'the missing middle' who are not eligible for government housing support but lack the financial means to purchase a home. The Foundation is about to complete its first five-resident housing project in Darra, south-west Brisbane. However, it has been an uphill battle to get this scheme through a rigid planning system. Neither cohousing, nor community-led housing is recognised as a residential type in the Queensland planning system and our Darra scheme had to be shoehorned into the Brisbane City Plan definition of 'rooming accommodation' which does not reflect its housing type. Currently, the ACT is the only State or Territory that formally recognises cohousing as a distinct housing type.

We believe that Australia is missing a key opportunity to deliver consumer-led small-scale housing as an affordable option for low- and medium-density infill development. Cohousing could form an important component of this, offering design-led solutions to cater for the needs of, not only the fastest growing population cohort at risk of homelessness (older women), but also the growing number of inter-generational households.

Increasing supply does not, by itself, increase housing affordability

Research by AHURI and others has demonstrated that Increasing housing supply does not necessarily improve housing affordability, especially for low and moderate income households, who make up just under half of households nationwide.¹ As the National Housing Supply and Affordability Council has stated, it is unlikely the market alone can supply housing at rents or prices that are affordable, and therefore increasing the stock of non-market housing is essential.²

Market housing is not meeting the needs of older women

Housing is not just unaffordable to younger people, but it is becoming increasingly unaffordable to older women, who are the fastest growing demographic cohort at risk of homelessness.³ It is estimated that

¹ <https://www.ahuri.edu.au/analysis/brief/does-building-more-houses-fix-affordability-low-income-households>
<https://www.sydney.edu.au/news-opinion/news/2023/06/01/why-building-more-will-not-make-houses-affordable.html>

² <https://nhsac.gov.au/reports-and-submissions/state-housing-system-2026>

³ <https://humanrights.gov.au/resource-hub/human-rights/older-womens-risk-homelessness-background-paper-2019>



around 405,000 older women are at risk of homelessness⁴ and a significant proportion of those form the ‘missing middle’ – those neither poor enough to qualify for housing assistance nor wealthy enough to secure housing as they age.⁵

Older women have specific housing needs, other than affordability, that are not catered for in the market housing system; and this is something that increased supply alone will not address. These include ‘connection’ as well as ‘independence’.⁶ Community-based housing initiatives “promote ageing in place by providing independent shelter, care and support and by creating social connections.”⁷ Cohousing is a form of community-led housing that has been demonstrated to reduce loneliness and isolation, by combining autonomous housing units with provision of shared communal facilities. This is the model that Sharing With Friends is currently delivering for older women at risk of homelessness in the Brisbane area. Our ambition is to replicate this model elsewhere.

Community-led housing is a cost-efficient non-market model

Non-profit community-led housing is a cost-efficient, and therefore more affordable, form of housing, due to shared resources and elimination of developer profit. For example, Property Collectives Australia, which acts as enabler for community-led housing development, targets savings of around 15% of the price of a new home. Nightingale Housing reduces construction and maintenance costs (and thereby increases private living space) through provision of shared laundries.

The Sharing With Friends Darra project, having taken two years to achieve building approval – because of the lack of recognition within the planning system of cohousing as a type of residential development – will have completed construction within a 12 month time frame.

Cohousing lends itself to infill development – a key component of anticipated housing delivery in local and regional plans

The small-scale nature of community-led housing (including cohousing) lends itself to infill development and ageing in place, particularly in lower density ‘character’ neighbourhoods. In SE Queensland it is proposed that 70% of the planned 900,000 new homes to 2046 would be delivered through infill development. Even if cohousing represented only 5% of this proportion, it would result in more than 3,000 new homes over the next 20 years specifically designed to meet the needs of residents. Initiatives such as the Plan SA Co-Located Housing Overlay and the recognition of cohousing as a distinct type of housing within the ACT Territory Plan are steps in the right direction. We believe that planning reforms are required to enable cohousing delivery across Australia as an important component of national housing and planning strategy.

Planning and regulatory barriers to cohousing – Sharing With Friends case study

Lack of recognition of cohousing as a type of residential development

Cohousing is a distinct form of residential development, combining autonomous housing units with shared facilities, typically kitchen/dining, laundry and outdoor open space. They are designed for intentional communities, i.e. separate, self-selected households who want to balance their private space with communal activities in the same development.

⁴ <https://www.older tenants.org.au/publications/at-risk-405000-older-women-risk-homelessness-without-urgent-policy-reform>

⁵ https://www.older tenants.org.au/sites/default/files/not_poor_enough_not_rich_enough.pdf

⁶ <https://citiespeoplelove.co/article/the-importance-of-lived-experience-in-designing-housing-for-older-women>

⁷ <https://www.tandfonline.com/doi/full/10.1080/19491247.2025.2515641>



The Sharing With Friends model is unique, in that it provides housing to 'missing middle' older women on the basis of a 50 year lease in return for a contribution to the cost of developing the scheme. It offers long term security of tenure.

The Darra project, occupying an 800 m² suburban lot, comprises five separate studio apartments with their own private courtyards, together with common dining and laundry facilities, and shared open space. Because there is no definition of cohousing in either State planning legislation or the Brisbane City Plan, the scheme could only qualify as 'acceptable outcome' if classified as a rooming accommodation. Obviously an 'impact assessable development' application would have added unnecessary and unacceptable costs and time to the scheme. Recent proposed amendments to the Brisbane Plan, proposing limits on individuals' bench space and sinks in rooming accommodation, would have fatally compromised the Sharing With Friends cohousing model under current planning legislation. Sharing With Friends is, therefore, seeking recognition, within State and local planning frameworks, of cohousing as a specific type of residential development that qualifies as accepted development within residential areas.

Summary

Sharing With Friends has demonstrated that the cohousing model can deliver affordable housing for older women. We believe this model, together with other community-led housing models can provide cost-effective housing solutions for the 'missing middle' that market housing cannot provide.

We therefore request that the inquiry includes an examination of:

- the planning and regulatory reforms that would enable affordable housing to meet the needs of low and moderate income earners, including the 'missing middle', and specifically to introduce cohousing as a specific form of residential development
- the housing models that would meet the needs of older women in particular, such as the Sharing With Friends cohousing model
- the opportunity for community-led housing, including cohousing models such as Sharing With Friends, to meet infill development targets in local and regional plans.

We would be pleased to offer our experience as a case study for further consideration.

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