

Catholic Social Services Australia

Submission to the Productivity
Commission Inquiry into
Housing Supply

BUILDING FOR THE
COMMON GOOD

June 2026

ABOUT CATHOLIC SOCIAL SERVICES AUSTRALIA

Catholic Social Services Australia (CSSA) advocates for the Church's social service ministry and is the peak body for Catholic social service providers. We envision a just, inclusive, and compassionate Australian society that reflects and supports the dignity, equality, and participation of all people.

Delivering **\$1.4 billion** of services on behalf of governments across the Federation, our **42 member agencies** provide a diverse range of services to approximately half a million people across Australia including: housing and homelessness services, emergency relief and financial counselling, children's and family services, early childhood education and care, foster and out-of-home care, youth work, family and relationship support, specialist domestic and family violence services, aged care, NDIS and other disability services, support for survivors of modern slavery and refugee assistance.

Our network operates across more than **seven hundred** locations in Australia, employing over **10,000** staff, strengthened by the contribution of over **3,000** volunteers.

For over **seventy years**, CSSA has been at the forefront of advocating for those experiencing disadvantage. Our network of member agencies ranks among the largest and longest-established social services providers in the nation, with a presence in every state and territory in Australia.

Acknowledgement

CSSA acknowledge the Traditional Custodians of the many lands and waters on which we live, work, and serve. We pay our deep respects to Elders past and present, and we recognise the continuing connection of Aboriginal and Torres Strait Islander peoples to Country, culture, and community. We honour their enduring spiritual relationship with the Creator which is woven through their stories of our sacred land, and tells of a relationship that has nurtured wisdom, belonging, and care for creation since time immemorial.

We commit ourselves to walk together in truth and justice - listening, learning, and standing in solidarity with First Nations peoples as we seek reconciliation and healing.

INTRODUCTION

This submission is made in response to the Productivity Commission's Inquiry into Housing Supply. It focuses specifically on the critical need to address regulatory burdens that impede housing affordability and supply in Australia.

RECOMMENDATION

We recommend that the Australian Government commission, through the National Cabinet, a comprehensive, whole-of-government audit and ongoing tracking of the regulatory burden on home buying and building. This audit should:

- Quantify the direct and indirect costs imposed by federal, state, territory, and local government regulations and charges.
- Identify duplications, inefficiencies, and unnecessary barriers that inflate costs and delay housing supply.
- Assess the cumulative impact of these burdens on housing affordability, particularly for first-home buyers and low-to-moderate income households.
- Establish a baseline against which future reforms can be measured.
- Create a transparent, publicly accessible tracking mechanism to monitor changes in regulatory burdens over time, ensuring accountability and continuous improvement.

RATIONALE

Housing affordability and supply are fundamentally constrained by the cumulative regulatory and financial burdens imposed across all levels of government. These include planning and zoning restrictions, development application delays, infrastructure charges, stamp duties, compliance costs, and other fees that significantly increase the cost and time required to build or purchase a home.

Without a clear understanding and measurement of these burdens, policy efforts to improve housing supply and affordability risk being undermined. A comprehensive audit conducted through the National Cabinet will provide the necessary evidence base to streamline regulations, reduce unnecessary costs, and unlock housing supply more effectively across jurisdictions.

CONCLUSION

Addressing regulatory barriers is essential to improving housing supply and affordability for current and future generations of Australians. We urge the Productivity Commission to prioritise this recommendation in its final report and encourage government action to implement a regulatory burden audit through the National Cabinet as a foundational step towards housing reform.

This submission draws on the expertise and advocacy of Catholic Social Services Australia and reflects principles of social justice and the common good.

Contact Us

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