



A MIDDLE PATH: HOW GENTLE DENSITY CAN HELP SOLVE AUSTRALIA'S HOUSING CRISIS

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IN PARTNERSHIP WITH



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This is the first in a series of CEDA papers focused on the housing crisis in Australia. The crisis has been decades in the making, with multiple policy and planning failures across the country contributing to a shortage of affordable homes for Australians.

Each paper in this series will tackle one key housing challenge. Combined, the solutions we propose will help to solve the housing puzzle.

Without more urgent action, we risk making the “great Australian dream” of home ownership unattainable, reserved only for the lucky few with access to generational wealth.

We can and should ensure that all Australians have access to the housing they need to participate fully in life. This aspiration is a key goal of CEDA's Progress 2050 vision.

CEDA's objective in publishing this report is to encourage constructive debate and discussion on matters of national economic importance. Persons who rely upon the material published do so at their own risk.

ABOUT THIS PUBLICATION

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ABOUT CEDA

The Committee for Economic Development of Australia (CEDA) is an independent, membership-based think tank. CEDA's members span industry, government, community and academia.

Our research, advocacy and programming are centred on our Progress 2050 vision to achieve sustainable, long-term prosperity for all Australians through a strong economy and strong social compact.

CEDA was founded in 1960 by leading economist Sir Douglas Copland.

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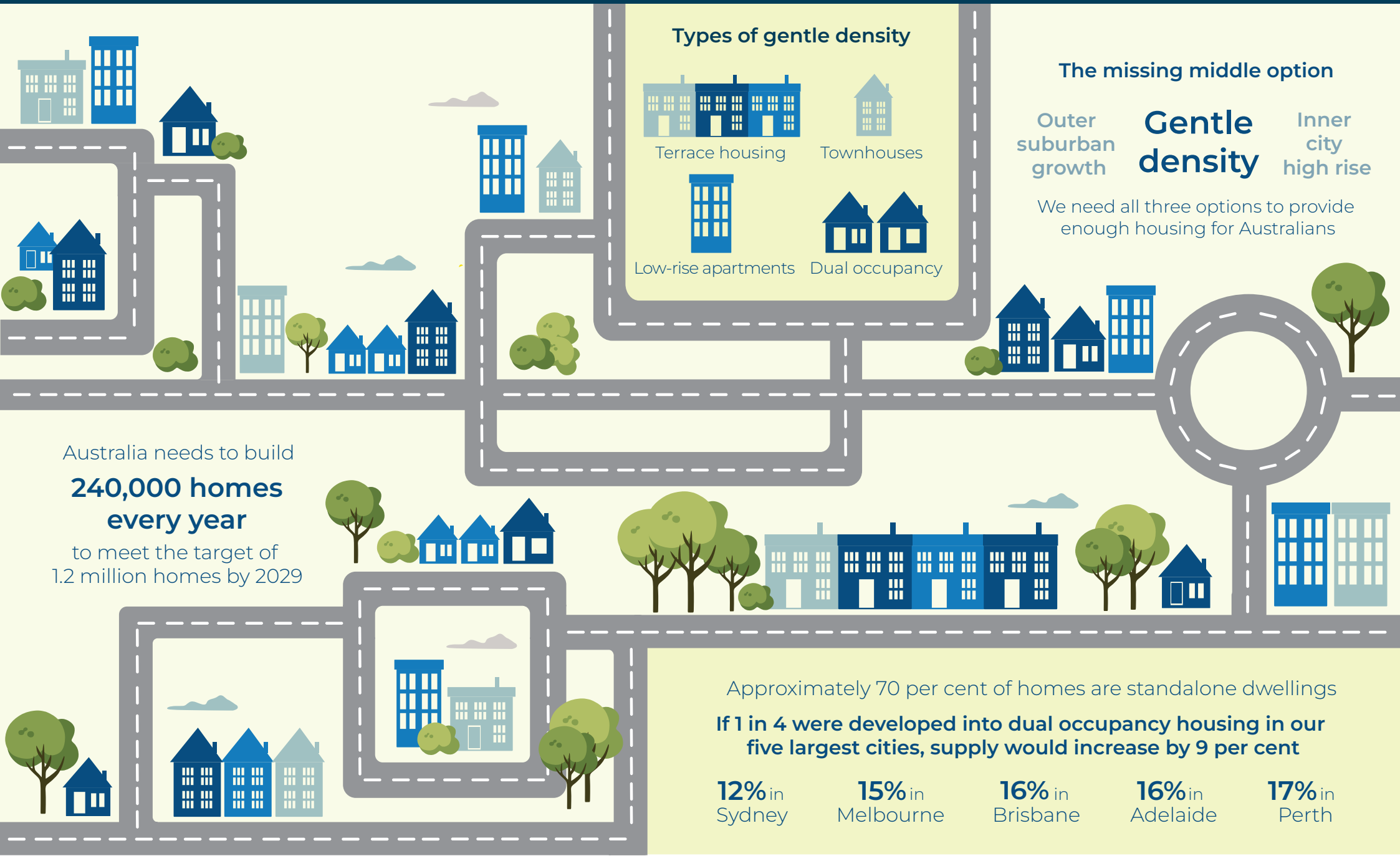
combined with the depth of Urbis' multidisciplinary offer, can bring credible perspective on the drivers of housing and set the scene for meeting the challenge.

ABOUT URBIS

Urbis is a multidisciplinary urban consultancy bringing transformation to cities and communities around the world. From inspiration to implementation, our team of more than 900 consultants and specialists create communities and places that address the complex needs of society.

Our approach to liveability extends beyond the built environment and involves sustainable, ethical, commercial, social and natural elements to deliver future-focused housing and precincts solutions.

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EXECUTIVE SUMMARY

Australia has some of the least affordable housing in the world. With population growth projected to exceed 14 million people over the next 40 years, much of it concentrated in our major cities, housing pressures will continue to intensify. Without a serious commitment to change, we will not be able to meet the housing needs of current or future generations of Australians.

The current debate too often overlooks the significant opportunity presented by medium-density housing. Dual occupancy homes, terrace housing, townhouses and mid-rise apartments in well-located areas can deliver diverse, attainable housing while making better use of existing infrastructure and transport networks.

Even modest increases to housing density could add close to one million new homes across Australia's five largest cities. The success of broad-based housing policy reforms in Auckland demonstrates that meaningful urban planning reform can increase supply and improve affordability.

Building consents doubled in Auckland within five years of the reforms being introduced in 2016¹.

Unlocking density requires planning reforms that are large-scale, encourage feasible development and enable 'by-right' development – housing that can be built without specific approval if it complies with local planning rules.

These changes should be supported by federal and state incentives to accelerate delivery and help overcome barriers to development such as entrenched regulation and planning restrictions, and local opposition that can outweigh broader community needs.

Without change, Australia risks perpetuating the status quo: some of the world's highest housing prices², inadequate supply and increasingly unequal access to housing.

RECOMMENDATIONS

Zoning and planning (state and local)

1. Update planning controls to facilitate an increase in dwellings per hectare and floor-area ratios. This should be done across sizable areas, such as an entire local government area or several LGAs.
2. Revise zoning to allow for a broader range of mixed-use developments and land use. Thoroughly review legacy zoning from unused or underutilised land that could be updated to residential and mixed-use.
3. Introduce 'by-right' planning rules that specify what can be built without objection based on land size. These rules should apply across large parts of the city. Few exceptions should be made for heritage, environmental and character overlays.
4. Introduce fast-tracked and limited approval times. If a development is not assessed within a certain timeframe, it should be deemed automatically approved.
5. Continue to pursue planning policies aimed at speeding up housing delivery, such as Transport Oriented Development (TOD), infill and Low and Mid-rise housing in NSW, and the Development Facilitation Program (DFP) and Townhouse and Low-Rise Code in Victoria.

Encourage development in well-located areas

1. State governments should offer financial incentives to councils that meet their housing targets, and penalise local governments that do not. Targets can signal how much housing should be approved, and where.
2. The Federal Government should set clear criteria for planning reform targets that are broad, feasible and 'by right', and reward state governments that deliver successful planning reforms.
3. Unlock pilot programs to support local government proof of concept, such as applying pattern book standardisation to government sites.

THE MISSING MIDDLE IN AUSTRALIA'S NEW HOUSING

Australian house prices have been growing rapidly for more than two decades. They are forecast to continue their upward trajectory in most capital cities for at least the next few years³. Home ownership is now out of reach for many, while for others, rising rents are a major cause of financial strain.

The debate on where to build new housing to improve affordability too often focuses on the extreme ends of the housing supply spectrum – high-density inner-city developments or new “masterplanned” communities in sprawling outer suburban or regional areas.

This unhelpfully suggests there is a single best solution to delivering new housing, with a trade-off between the high building cost and disruption of high-rise apartments, and significant investment in infrastructure to unlock new communities⁴.

Alternative ways of increasing supply, in particular medium-density housing in well-located areas, are often ignored. ‘Gentle density’ involves fitting more dwellings into a given area of land through low-rise developments such as dual occupancy homes, terrace housing, townhouses or low-rise apartments. This is particularly relevant in established middle-ring suburbs, where zoning can be restrictive.

Australia’s population is forecast to continue to grow by more than 14 million people – or more than 50 per cent – across the next 40 years. Population growth in cities and major centres is forecast to grow at twice the rate of the regions⁵. To increase housing supply, we need to consider all options, including gentle density.

Australian cities rank low on density

Australian cities and centres are characterised by low-density housing on large land lots, leading to sparsely populated cities and centres compared with other countries. Australia has three of the Top 200 most populous cities in the world, but all three rank way down the list for density (Figure 1)⁶.

Figure 1: Australian cities are highly populated but low in density

Cities with population greater than 500,000 people (out of 986) ⁷		
City	Population rank	Density rank
Melbourne	100	858
Sydney	104	803
Brisbane-Gold Coast	182	896
Perth	259	890
Adelaide	430	872

Source: Demographia

On average, lower income households live further away from central business districts and continue to be pushed further away due to rising house prices⁸. They lose time to commuting that could otherwise be spent with family or as leisure time, at a cost to their wellbeing⁹. The additional transport costs associated with increased commute times can also eat into any savings made by living further away from cities¹⁰.

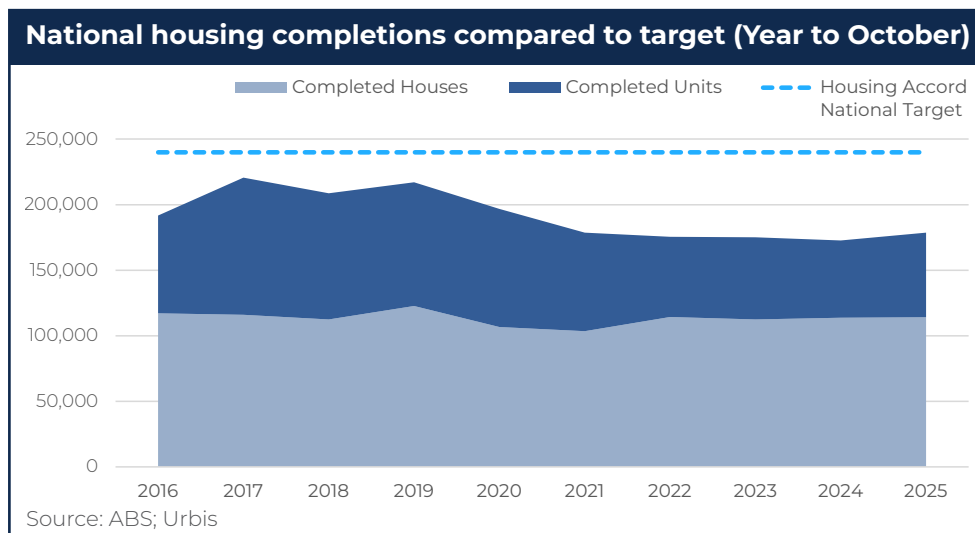
Gentle density is already finding its way into new urban fringe communities. Densities in some new growth area developments are nearly double that of established suburbs.

Beyond relying on new communities to chip away at our housing targets, we need to open the door to more housing options in existing areas that are already well-located and well-serviced. Better use of existing land and services should be prioritised. The National Housing Accord, which sets an aspirational target to build 1.2 million new well-located homes over the five years from mid-2024, highlights the importance of ensuring that new builds are well-located^{11,12}.

Building 1.2 million homes over five years requires building 240,000 homes every year. Australia has fallen short of that rate every year since 2016. Delivery of medium- and high-density units has declined, while completions of new detached houses have remained fairly constant (Figure 2). The current approach clearly won't be enough to solve this crisis and meet future demand.

We must also make better use of the land, transport and services we already have, and give people more choice about where and how they want to live. Some people will compromise on type and size of home to be able to live in a better location, while others will trade off location for their preferred housing type.

Figure 2: Australia isn't building enough homes to meet its housing target



Increasing density can improve affordability

Dual occupanciesⁱ are a common and the most modest form of gentle density – an instant doubling of the dwellings on a single block. In Australia, approximately 70 per cent of all homes are standalone dwellings¹³. If one in four lots with standalone houses was developed into dual occupancies in our five largest cities, housing supply would increase by nine

per cent, or nearly one million new homes. Sydney could add more than 12 per cent more homes, Melbourne 15 per cent, Brisbane and Adelaide 16 per cent and Perth more than 17 per centⁱⁱ.

Many sites could also suit triplexes, fourplexes and low-rise apartments of up to four-to-six storeys (the upper limit of what is considered 'gentle'), which could further increase densities. Additional dwelling units (ADUs) or granny flats could also be part of this mix.

One of the most successful examples of 'upzoning', which involves changing zoning laws to allow higher density building, occurred in Auckland (Case study 1). Planning reform introduced in 2016 led to more building. Compared with what would have occurred without the reforms, there was an estimated 50 per cent increase in building consents, seeing house prices reduced by 15 to 27 per cent and rents by 28 per cent¹⁴. Such increases in housing supply would also reduce prices in Australia.

Extensive research shows that restrictive zoning limits supply and therefore increases prices¹⁵. RBA research has found that each one per cent increase in housing supply leads to an estimated decrease of 2.5 per cent in real housing prices over the long term¹⁶. Just a one per cent increase in housing supply in Sydney could reduce average house prices by approximately \$42,000 over the longer run.

When planning reform allows for increased densities, it delivers more housing choice to the market and brings down housing prices¹⁷. Yet the approval rate for medium density housing continues to flatline or even fall. While some markets are welcoming apartments, townhouses and semi-detached buildings continue to account for less than one-fifth of dwelling approvals in major Australian cities (Figure 3).

When more medium density homes are built in areas previously zoned for single dwelling lots, the average size of the new lots can become smaller. Existing land typically becomes more valuable once higher density zoning has occurred, reflecting the opportunity to build a greater number of homes¹⁸. Existing homeowners can thus also benefit from greater density through increased land values.

ⁱ Dual occupancies may be attached (duplexes) or represent two unattached homes on one lot.

ⁱⁱ CEDA calculations using ABS Census housing data. Numbers derived using 25 per cent of standalone dwellings and total dwellings across Australia and five largest capital cities.

CASE STUDY 1: 'UPZONING' IN AUCKLAND

In 2016, the Auckland Unitary Plan was introduced to address chronic housing shortages by unlocking housing supply and improving affordability. The plan introduced 'upzoning' reforms, abolishing 'single family zoning' and allowing medium and some higher density housing across approximately three-quarters of the city.

Since the reforms, Auckland has improved from 7th in 2018 to 16th in 2025 on an international ranking of housing unaffordability, while Sydney remains second and Melbourne ninth¹⁹.

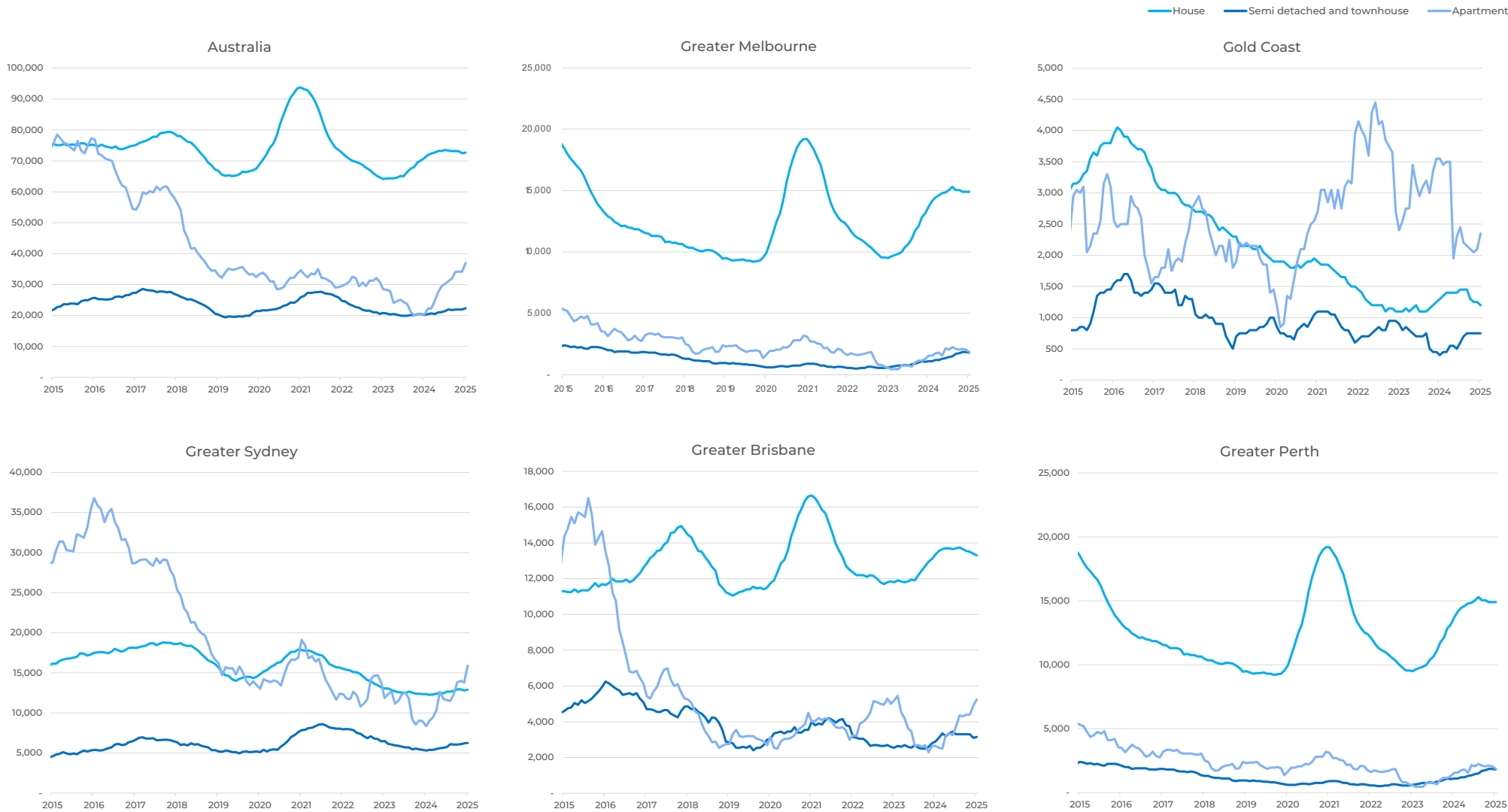
Upzoning did not happen overnight. Starting with the initial plan in 2010, which was criticised for its low density, it wasn't until 2016 that a revised plan that enabled significant upzoning was fully implemented. The plan succeeded because it removed process, opposition rights, allowed feasible development and was applied broadly across the city.

It's estimated that, when compared with what would have occurred without the reforms^{20,21}:

- Between 2016 and 2021, the upzoning resulted in approximately 22,000 new homes, accounting for one-third of all building consents in residential areas and a 50 per cent increase in consents;
- By 2024, Auckland's housing stock had grown by about 80,000 (15 per cent), significantly outpacing population growth for the first time in decades;
- The plan led to an additional 43,500 consents after six years, equal to nine per cent of Auckland's existing housing stock;
- Multi-unit dwellings (townhouses and apartments) made up 58 per cent of dwelling consents in NZ in 2023, compared with only 18 per cent in 2013;
- House prices in Auckland were 15 to 27 per cent lower;
- House prices rose by around one-third of the rate of price rises across broader New Zealand;
- Rental prices in Auckland have reduced by as much as 28 per cent. Rents in other major New Zealand cities continue to rise at historical rates;
- Rents for three-bedroom dwellings were between 22 per cent and 35 per cent lower, while for two-bedroom dwellings they were 14 per cent to 22 per cent lower; and
- The ratio of median rent to median income in Auckland fell from 22.7 per cent in 2016 to 19.4 per cent in 2023, making renting in Auckland more affordable than in the rest of New Zealand.

Figure 3: Australia continues to build a low proportion of medium density homes

Annual building approvals 12 months to September

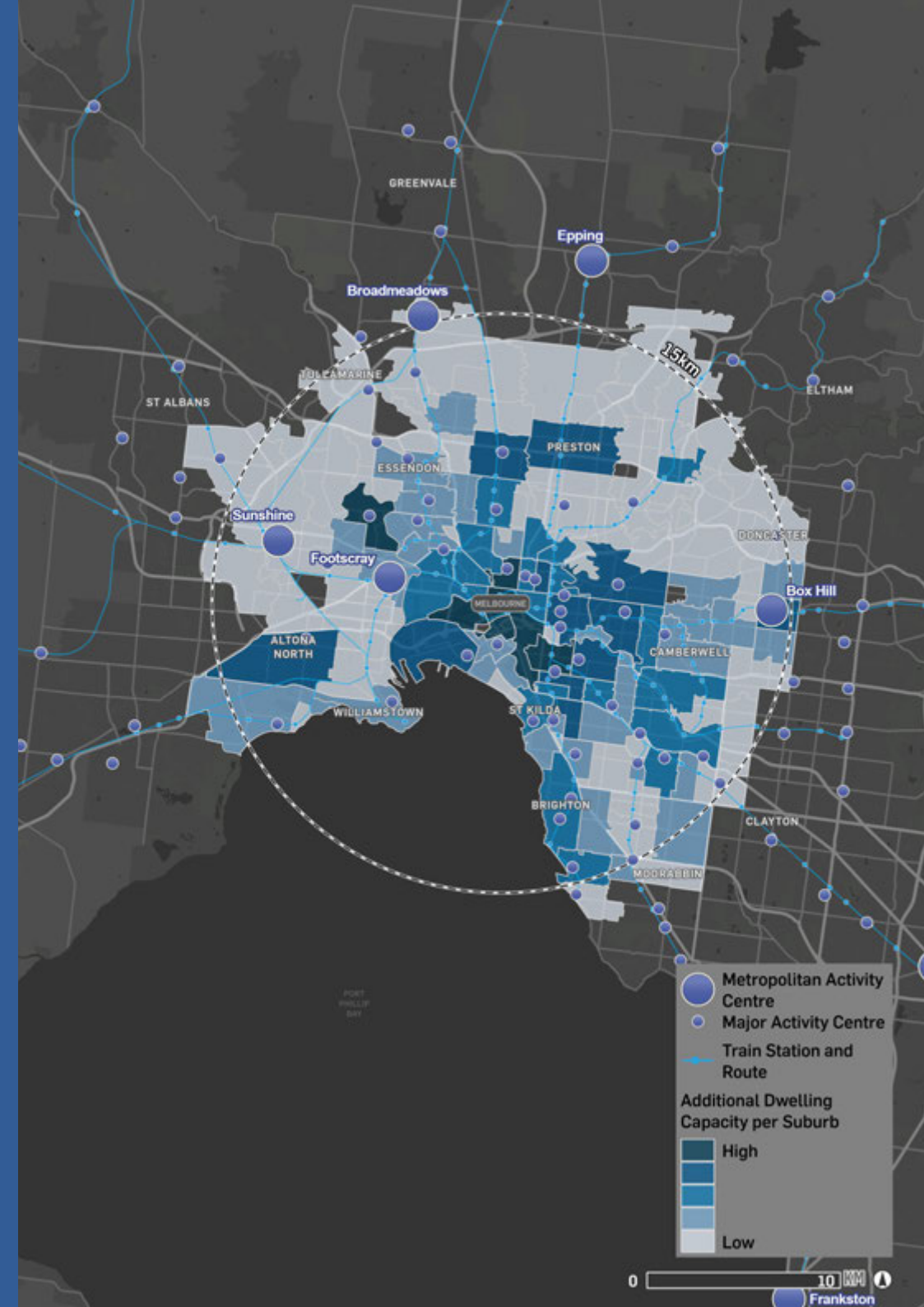


BOX 1: VICTORIA'S STRATA OPPORTUNITY

Reforming strata legislation could also enable middle-ring densification – especially in Victoria – by allowing underutilised unit complexes to be collectively redeveloped into fit-for-purpose, higher-density housing in well-located suburbs.

Urbis has identified more than 1000 strata-titled sites within 15km of Melbourne's CBD that could deliver more than 100,000 additional dwellings if redeveloped (Figure 4). Concentrated around key employment centres, these sites offer a major opportunity to increase housing supply in middle-ring suburbs where land values already support redevelopment potential.

Victoria's current strata laws make collective redevelopment difficult, requiring unanimous agreement among owners. Reforming the *Owners Corporations Act 2006* (Vic) to allow collective sales with a 75 per cent owner consensus, as in New South Wales, could unlock well-located, serviced land, providing more diverse housing close to jobs, transport and services.



HOW TO MAKE IT WORK

Large-scale

Evidence shows that planning reforms work when they cover a broad area, such as in Auckland, where three-quarters of the city was upzoned²².

In Australia, zoning and planning sits with the third tier of government, local councils, which cover relatively small areas. They have discretionary powers to approve developments and are only compelled to address the interests of current residents in their planning decisions, without regard for future residents or the general population's need for housing.

In some local council areas this can create loud, often successful opposition to development, in part due to support being drowned out, but also because potential future residents have little say. If residents oppose greater density, this will not change²³. At the state or territory level, however, consideration is given to the broader population, removing the bias towards incumbent residents.

Removing this bias by upzoning a broad area of land appears to be effective because it significantly increases the number of sites available to redevelop and reduces the influence of smaller groups opposed to developments²⁴.

Ensuring feasibility

Planning reform must also allow for development that is feasible to build. Zoning reform can often coincide with additional regulation that hinders development, such as requirements covering setbacks, open space and detailed design control.

Minimum car parking requirements are another example. They add significant cost to construction but in many cases, occupants do not value the amount of parking required²⁵.

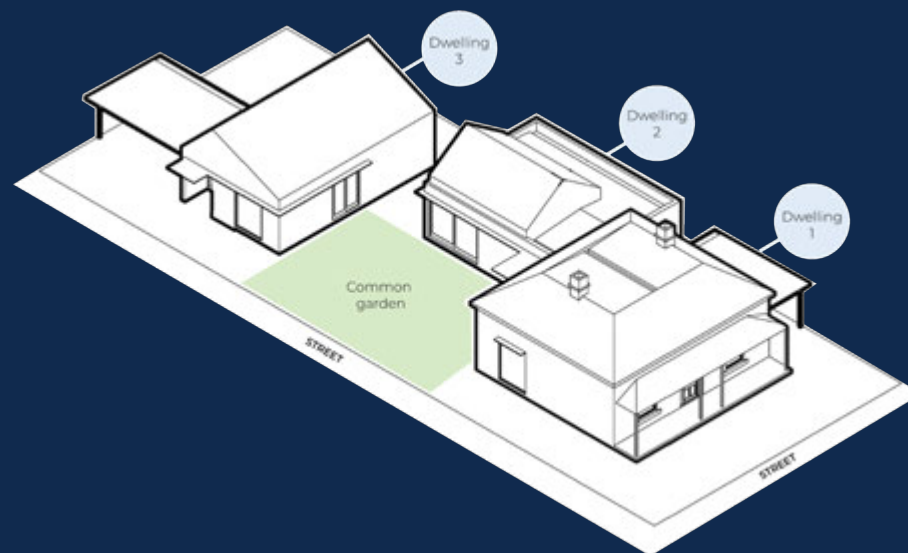
Heritage restrictions, meanwhile, can be broadly applied across entire neighbourhoods even though the heritage value only applies to a smaller subset of homes (Box 2).

Box 2: Bluefield housing

'Bluefield Housing' is a middle-ground solution in areas with heritage restrictions that retains character and increases housing diversity. This model, developed by Professor Damian Madigan²⁶ at the University of South Australia, provides a potential pathway to gentle densification, introducing co-located housing that typically adds two or three dwellings to a redeveloped existing suburban home (Figure 5).

The model promotes a gentle shift from low- to medium-density housing. It encourages design-sensitive renewal and unlocks opportunities for improved diversity of housing (one- and two-bedroom dwellings). This type of development can retain heritage assets at the same time as unlocking more density in a considered way.

Figure 5: Bluefield development can add homes to an existing residence



Source: Professor Damian Madigan; Bluefield Housing

Greater consideration should be given to how properties with no, or low heritage value in these precincts can contribute more towards the supply of housing.

If zoning reform is coupled with regulation like this that makes it more difficult to develop, increasing housing supply at sufficient scale will remain unfeasible even if land has been rezoned.

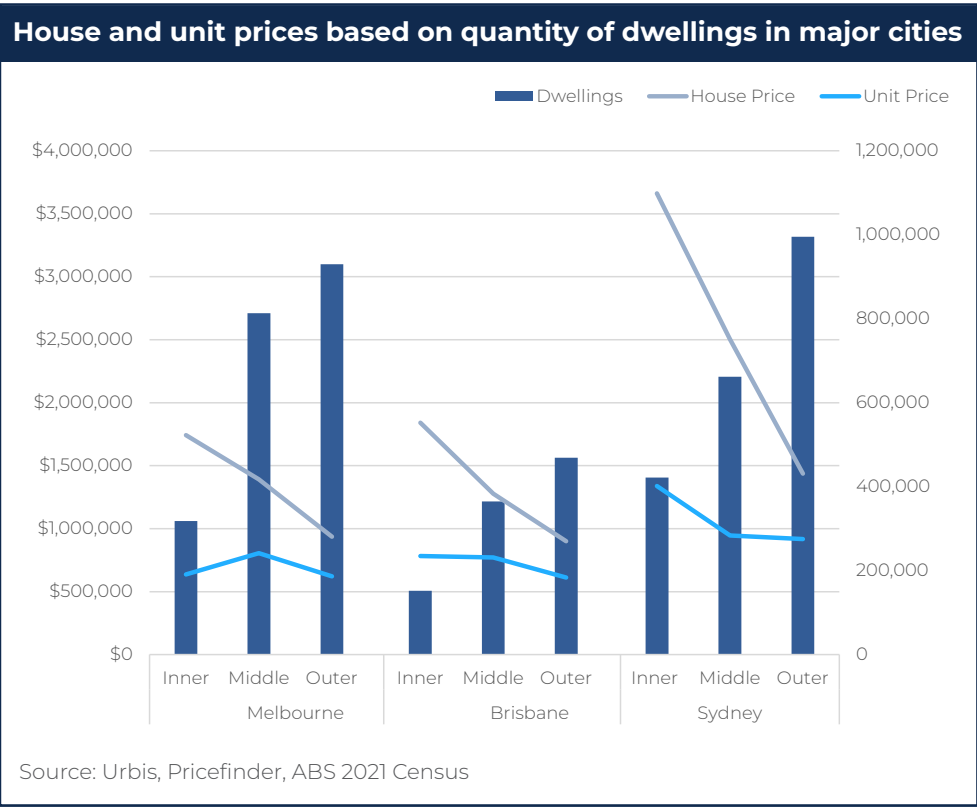
Successful reforms permit a broad range of housing, catering to a range of housing needs, without adding overly stringent regulation that makes it too costly to deliver.

By-right

Australian cities commonly have high rates of resident opposition to development, particularly in affluent local government areas (LGAs)²⁷. These areas are often the most in-demand locations to live, usually having good job accessibility, public spaces, education and health services along with high house prices (Figure 6). High rates of opposition and regulations that place weight on this opposition are shown to reduce housing supply²⁸.

By-right development is housing that can be built without specific approval if it complies with local planning rules. The Auckland Unitary Plan replaced a discretionary system with a by-right system of code-based rules that outlined allowable types and sizes of homes based on land size (Case study 1). Any lot greater than 300m2 in areas zoned for mixed-use housing could be up to 12-metres high, allowing for three-storey development²⁹.

Figure 6: The price of limiting homes in high amenity zones



BOX 3: RECENT STATE INITIATIVES

Some state governments are streamlining planning processes to unlock well-located development, avoiding local government hold-ups. Eligibility criteria should be expanded to better incorporate a wider range of smaller scale developments. Other states and territories should consider adopting similar approaches tailored to their own circumstances.

Examples in NSW include:

- Transport Oriented Development rezonings within 400m of station precincts.
- A new state significant development pathway for major projects.
- New low-and-mid-rise housing planning controls for R3 Zone (Medium Density Residential).
- Up to 30 per cent additional building height and floor space for projects that include at least 10 to 15 per cent of gross floor area as affordable housing.
- Amendments proposed to the state's Environmental Planning and Assessment Bill to introduce a faster, modernised planning system with a greater focus on outcomes and reducing red tape.

These reforms are complemented by the recent NSW Housing Pattern Book, a collection of 'approved' home designs aimed at accelerating the delivery of high-quality, affordable and sustainable housing.

- Low-rise designs are two-storey buildings (semi-detached homes, semis, terraces, manor homes and row houses).
- Each pattern is designed by an architect and can be adapted to individual developer preference and site context.

- The patterns are endorsed and eligible for a fast-tracked planning approval process and can be utilised for developers/homeowners where low- and mid-rise housing is permitted.
- Patterns can be used across NSW where these low- and mid-rise housing types are permitted with consent.

Benefits of a pattern book approach:

- Create more diverse and affordable housing options to help neighbourhoods grow sustainably.
- Deliver housing designs developed to harmonise with the local character, and with careful consideration of the environment, neighbouring properties and the broader streetscape.
- Enable housing to be built using standardised construction methods and materials to improve efficiency.
- Provide communities with a clearer idea of new housing types that can be expected in the neighbourhood.

Victoria is pursuing similar initiatives, while Western Australia has just announced plans to increase housing density around 10 train stations in Perth. Early good intentions will need to be maintained, extending beyond time-limited programs to an ongoing culture of "yes if" that promotes speed and predictability and gets more people into homes in neighbourhoods already rich in amenities.

CONCLUSIONS

The Federal Government should encourage states and territories to implement planning reforms by making incentive payments under a scheme similar to its national competition reforms. States and territories can apply broad and consistent zoning across multiple local government areas. The reforms should have clear criteria, ensuring they are large-scale, feasible and 'by-right'.

Setting local housing targets signals how much housing should be approved, and where. State governments should set targets for local councils based on housing demand, with incentives paid to councils that meet the targets and penalties for those that do not. Penalising councils through withholding grant funding or payments could be the most efficient approach. Funding and grant agreements would need to acknowledge the ability to withhold. As seen in NSW, without penalties, targets can be ineffective. In Sydney, North Sydney Council was set a target of 1180 homes but currently approves only 68 homes per year³⁰.

The targets should be broad to ensure that development density matches the requirements of the location, providing adequate density in inner, middle and outer suburbs.

Australia's housing crisis is decades in the making and requires action on many fronts. High-density infill and low density fringe development alone cannot provide enough homes to meet demand and aren't always the right outcome. Embracing the middle ground of gentle density in well-located and serviced middle-ring areas is key to increasing Australia's housing supply. States and territories should include upzoning in their housing policy mix, applying the lessons learned in Auckland, where it has helped to increase housing supply and stabilise house prices.

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About CEDA

CEDA – the Committee for Economic Development of Australia – is an independent, member-based public policy think tank. Our membership base spans all sectors and every state and territory.

Our purpose is to achieve sustainable, long-term prosperity for all Australians.

For more than 60 years, CEDA has influenced Australia's public policy debate and been a catalyst for change on economic and social issues.

Led by Chair Christine Bartlett and Chief Executive Melinda Cilento, CEDA carries on the legacy of renowned economist Sir Douglas Copland, who founded CEDA in 1960.

Our work is guided by our Progress 2050 vision, which supports our purpose.

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- We produce rigorous research by engaging with government, business, academia and the broader community to address long-term challenges and deliver better outcomes for Australia.



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