

Productivity Commission (PC) Housing Supply
Regulation Interim Report
Submissions by 30 September 2026

Dear Productivity Commission,

I submit the following comments on your Housing Supply Regulation Interim Report:

The report states: “A key reason for the affordability challenge is that we have not built enough homes in the areas where people want to live”. **Not so.**

We have simply not built enough affordable homes, irrespective of location.

People want affordable homes close to work opportunities, schools, shops, family, community swimming pools, sports grounds, parks, beaches, view opportunities, and many many other personal considerations. Desirable locations are as varied as people are. Your report seems to assume that where people want to live is in already established leafy prosperous suburbs.

Regarding land availability, the idea of shoehorning more housing into already established areas is very problematic. You say build where people want to live but, if people want to live in already pleasant areas, then that area will quickly become unpleasant if the “adopt a build mindset” of increased density for that “desirable area” is adopted.

The issue really is about good design. Remember that the Bath Terraces were once “urban sprawl” on a green field site, when

built, but are now considered amongst the most desirable houses in Britain.

Concerning housing affordability there are very many factors affecting the cost of housing - land supply, which you seem to have homed in on, being only one. Major housing affordability items are: Cost of building materials, transport costs, cost of labour, shortage of labour, cost of imported materials, equipment and appliances (all exacerbated by the low value of the Australian dollar), cost of regulations compliance and cost of money (i.e. borrowing - builders and developers have to borrow too to finance their projects). Then on completion add builder and developer's considerable profits and sometimes profiteering. Have you investigated builder and developer margins?

Regulation compliance is essential given the "cowboy" nature of many players in the construction industry.

Buildings record the history of our nation. Without heritage protection of buildings and historic areas our appreciation of Australia's urban history, community and associated society would be lost.

You cannot just cherry pick certain buildings in heritage areas - it is most often the cumulative effect and ambiance of the precinct which gives the heritage value worth preserving. Furthermore it is environmentally irresponsible to tear down existing buildings, with their embodied carbon, only to build again on the same spot, even if to a higher density.

To obliterate the painstakingly established heritage areas of our cities would be like selling the family jewels to feed a

gambling habit. That idea is unworthy of national consideration.

The logic of your proposal would be to get rid of Sydney's Rocks area, for example, as it is a location where surely many people would like to live. Demolish Sydney's history and build three storey mediocrity (as that is what a "build mindset" will result in) all over? What a huge loss to the built evidence of our past and to the community, not to mention the economic loss to a thriving area of Sydney. As a relatively young nation Australia should place greater value on our heritage, not less.

Yours sincerely,

Penleigh Boyd
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21 September 2026