



Pre-Budget Submission

2026-2027

28 January 2026

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About Q Shelter

Who we are

Q Shelter is Queensland's peak body working to address housing needs and homelessness. We envision a future in which every Queenslander has a home. We lead on solutions to unmet housing needs and homelessness.

Incorporated in 1993, Q Shelter is a membership-based organisation, working to strengthen system capacity and influence policy and investment to support effective solutions. We are engaged at all levels of government, working collaboratively with the public and private sectors, community services sector and wider community to achieve real solutions that succeed through to successful implementation.

Our members

Q Shelter's membership base includes Specialist Homelessness Services (SHS), Community Housing Providers (CHPs), the wider human services sector, academic institutions, other peak organisations, active community members, individuals with lived experience of homelessness, and private sector stakeholders.

Our policy process

We have numerous standing engagement activities to involve stakeholders in defining policy solutions. Our framework for policy development includes a synthesis of evidence and sector engagement. Our policy process includes engagement with Q Shelter's Regional Representatives Network, the CEO and Leaders' Forum, the Homelessness Policy Advisory Group and the Community Housing Providers Policy and Advisory Group.

Q Shelter also convened a group of housing and homelessness specialist peak and industry organisations to identify key priorities as input to this Pre-Budget submission.

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Foreword

This submission urges momentum to achieve a ‘healthy housing system’ and structural reforms that genuinely prevent homelessness and unmet housing needs.

Q Shelter’s proposals set out two broad categories of proposals, including:

- Foundational measures necessary to address current, presenting needs.
- Horizon measures that are upstream, aiming to achieve genuine prevention and structural reform, if we start now.

We retain the focus of Q Shelter’s 2025-2026 Pre-Budget Submission on:

1. **Embedding upstream prevention through supply and support measures:** charting a path from crisis responses that address underlying contributing factors, to ensuring every Queenslander has a safe, secure home.
2. **Setting targets to end homelessness:** with regular monitoring and evaluation of the system’s performance in delivering on that goal.

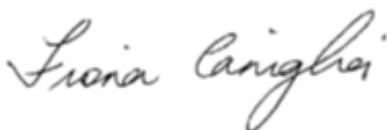
Our submission is delivered at a time when a new housing strategy and plan are emerging. There is also a program of work to redesign funded activity streams and programs in Queensland. The Programs Redesign initiative seeks to design the specialist housing and homelessness systems for outcomes, impact and success. Reforms to the community housing industry continue, and the Queensland Budget process is underway.

As such, this submission presents proposals and recommendations targeted to the following key opportunities:

- The development of Queensland’s new 20-year housing plan
- The Programs Redesign initiative
- The 2026-2027 Budget
- Community housing industry policy reforms.

Q Shelter’s policy submissions are developed through close collaboration with our sector, including multiple ongoing engagement activities throughout the year. We also consult the best evidence to ensure Queensland’s investment has the greatest possible impact. We acknowledge the newly established Homelessness Ministerial Advisory Council (HMAC) for providing an ongoing platform to understand and offer informed input to government decision-makers. We present this submission in a spirit of partnership with the Queensland Government, other peak and industry bodies, and our members and stakeholders. We are all essential to success and the health of the housing system.

Yours sincerely



Fiona Caniglia

Chief Executive Officer
Q Shelter

Executive summary

Immediate and foundational activities and a future focus on genuine prevention

This submission offers some immediate actions to address presenting needs while it also suggests horizon activities, that if started now, could change the trajectory from over-investment in crisis responses, towards homelessness prevention and early intervention.

This includes supply-side measures as well as an improved approach to investing in intensive, ongoing support to sustain housing outcomes (either existing housing or a new housing option with the goal of preventing exits to homelessness).

The submission proposes that investment in Immediate Housing Response (IHR) will be required in the forward estimates, while housing/tenancy sustainment support and products are also increased. As housing supply comes into the pipeline, the deployment of IHR resources to greater prevention and ongoing support for Supportive Housing, Foyers and other tenancies will transform the capacity for genuine prevention.

We propose that IHR needs to be sustained in the forward estimates while HMAC is a forum to monitor needs and the timeframe for reverting crisis investment to longer-term sustaining support.

Systems reform

Queensland could lead the nation on deeper systems reform that prevents the emergence of complex homelessness due to preventable events and system failures. We urge the integration of data and system responses across key state agencies so that children are protected from Adverse Childhood Experiences (ACEs). We also urge that data matching is used to strengthen interdepartmental integrated response at a critical point in time.

The critical role of affordable housing in prevention

This submission locates a significant role for affordable housing in preventing worsening housing stress and homelessness. It is presented here as an element of prevention and an important economic lever supporting a range of households in serious housing stress, but who are not eligible for social housing. These households are critical to the success of our communities and economy, working in health, education, childcare, aged care, emergency services, retail and hospitality.

Various analyses of rental affordability paint a very negative picture with some households completely unable to afford the private rental market where transport, infrastructure and employment are concentrated. Many of these households are not eligible for social housing.

Community housing capacity and capability

While the peak and industry bodies work with Government on a Community Housing Industry Roadmap, this submission proposes some immediate actions to address issues with capacity and capability. This includes bringing forward a planned approach to stock management transfers for organisations ready now and the identification of a second tranche of organisations that could be ready with time and some support.

The operating costs of community housing provision need to be analysed and agreed between Government and the industry so that joint action to reduce costs where possible and increase revenue is accelerated. This includes insurance measures, rates and other charges reductions, and an allowable mix of social and affordable housing to achieve sustainability.

Brisbane 2032 Games legacy

As we approach Brisbane 2032, we have significant opportunities to accelerate the development of Foyers and Supportive Housing so that we reduce the likelihood of immediate responses at the time to manage the impacts of homelessness on public space.

We urge a housing legacy from the Games because of the significant impact the Games will have on housing markets. More of the essential workforce may experience displacement because of infrastructure programs, renewal activities and an influx of workers, tourists and others with the capacity to pay more for housing while supply remains seriously constrained. The Games must pay for themselves in terms of preventing housing impacts and in contributing to the supply of diverse typologies meeting local needs. We consider it essential that the Athletes' Villages achieve a legacy of 25% social and affordable housing.

Q Shelter invites the Queensland State Government to partner in monitoring displacement and displacement risks so that housing strategies and actions can be calibrated.

We are also reiterating a proposal to establish a Queensland Housing Foundation to capture philanthropic and community contributions as an additional and flexible source of funds contributing to the growth and sustainability of CHPs.

Technology

While there has been a start in facilitating the supply of homes delivered through modern methods of construction (MMC), it is critical to invest heavily to achieve a guaranteed pipeline so that the industry can strengthen. This is a significant opportunity for regional development and employment while housing responses are strengthened.

Contracting services

The Programs Redesign process is acknowledged. There is widespread concern that the contracting environment will remain uncertain and piecemeal as this process extends over several years. We propose five-year contracts and that schedules can be modified on an annual basis to take account of changing needs and the outcomes of the Programs Redesign process.

Workforce

The Queensland Government and the industry share workforce attraction, retention and wellbeing challenges. The submission proposes a range of workforce strategies including a joint workforce plan, more investment in capacity and capability building as well as funded traineeship, certificates and cadetships.

The voices of lived experience

Our industry is at risk of lagging behind other sectors such as mental health and disability with no embedded policy or investment in tenant and peer participation strategies. Policy, programs and service delivery will all improve if these measures are improved and supported. Other jurisdictions have made more progress on tenant participation rights and the training of a peer workforce. With

significant growth in social housing, community housing and direct homelessness services, the voices of lived experience are even more important in ensuring improvements and quality through direct engagement and feedback.

A new housing plan for Queensland

We commend the commitment to a new long-term housing plan for Queensland. We urge this plan to be a genuine blueprint for addressing the housing crisis with diverse activities that are integrated and mutually reinforcing. This will involve a combination of policy, investment and genuine systems reform. The 20-year time frame is encouraging. The measures need to be detailed and span a range of elements and levers. Together with housing targets, we need a plan that sets a target to end homelessness.

National advocacy

This submission suggests some key areas of advocacy for the State Government and local governments directed at the Federal Government. While there has been some progress in terms of policy and investment, without a national plan with necessary investment and accountabilities the impact of current measures will be reduced.

It is a critical time for Australia to frame the housing crisis as an emergency and for progress to be made on a national housing and homelessness plan.

1. Evident need

1.1 Rental affordability

Rental affordability is critically important because a growing number of households in Queensland are renting due to barriers to home ownership. While meaningful changes to tenancy laws have improved protections for people experiencing domestic and family violence, set minimum standards for properties and created more flexibility for minor modifications, security of tenure remains a challenge in a seriously undersupplied rental market.

Latest data from the Real Estate Institute of Queensland (REIQ) (REIQ, 2025) shows that 38 out of 50 regions in Queensland had vacancy rates of 1.0% or less. While 15 Local Government Areas (LGAs) remained unchanged and 12 experienced a slight easing, 23 had further declines in vacancy rates. The REIQ refers to this as a “gridlock” where people are seeking to sustain their tenancies for longer due to a lack of alternatives.

The importance of rental affordability is linked to the growing number of people excluded from home ownership. Home ownership rates across Australia are falling (AHURI, 2024). In the 2021 Census, home ownership rates in Australia were 66% down from 72% in 1966. For Queensland, it was 63%. For people aged 30, home ownership rates have significantly fallen to only 45%, down from 65% for those born in the 1950s (AHURI, 2024).

The cost of private rental homes and the security of tenure available to people become even more important because there is an overall shortage of social and affordable homes. Only 3.5% of households are housed by the Queensland State Government and CHPs, leaving the vast majority of renters dependent on private rental properties (Urbis, 2022). According to the Australian Institute of Health and Welfare (AIHW) Specialist Homelessness Services Annual Report 2024–25, housing affordability stress is now the most significant reason for people seeking assistance in Queensland (50%, compared with 36% nationally) (Australian Institute of Health and Welfare, 2025).

1.1.1 The Rental Affordability Index

The National Shelter and SGS Economics Rental Affordability Index (SGS Economics, 2025) shows:

- Rental affordability is not only a challenge for people on income support payments, but is a wider threat.
- There is a fundamental threat to Australia’s productivity and prosperity.
- A significant decline in affordability in regional areas. Regional Queensland now the least affordable regional housing market in Australia, with median rents consuming more than 30% of the average renting household’s income.
- For single-person households on Job Seeker payments, rent in Brisbane is 107% of their income, and in the rest of Queensland, 97% of their incomes.
- Single part-time workers who are parents in Brisbane pay 70% of their income on rent, while in the rest of Queensland, it is 65%.
- Single-income couples with children in Brisbane pay 29% of their income on rent, while in the regions it is 30%.
- A couple on minimum wages in Brisbane will pay 34% of their income on rent, while a couple in regional Queensland will pay 31% of their income.

- A hospitality worker in Brisbane will pay 41% of their income on rent, while a regional worker pays 35%.

1.1.2 Anglicare rental affordability snapshot

The Anglicare Rental Affordability Snapshot (Anglicare Australia, 2025) shows a significant decline in housing affordability across all three of their operational regions: Anglicare Centre Queensland, Anglicare North Queensland and Anglicare Southern Queensland.

The situation in Central Queensland

- Only 8% of homes in Central Queensland were affordable and appropriate to couples with children who are out of work.
- For single parents, only 11 properties across Central Queensland were deemed suitable and affordable.
- Young people on Youth Allowance could afford none of the available rental options in Central Queensland.
- For a couple living on the Aged Pension, only 2% of rentals were affordable, reducing to 1% for single retirees.
- Only one rental home available at the time of the study would be affordable for a person on the Disability Support Pension.
- Only one rental home available at the time of the study would be affordable for a single person working full-time on the minimum wage. Even families with two parents working full-time could only afford 7% of the available properties.

The situation in North Queensland

- A couple on Jobseeker payments with two children could only afford 1% of the available properties.
- A single parent with two children on Parenting Payment could not afford any available properties.
- A couple on the Aged Pension could afford 2% of available properties.
- None of the available properties would be affordable for a single parent on Jobseeker payments with one child. A single person on the Aged Pension could only afford 1% of available properties.
- A couple on the minimum wage with two children could afford just 25% of properties.
- Single people on the Disability Support Pension, on Jobseeker or Youth Allowance could not afford any properties.

The situation in Southern Queensland

- Of the 8,646 properties surveyed, only 666 or 7.7% were affordable and appropriate for those on the minimum wage and only 41 or 0.5% were affordable to people on income support.
- The situation is particularly challenging in some sub-regional areas. On the Gold Coast, 0% of available properties were affordable for people on income support, and only 0.1% affordable for people on the minimum wage. On the Sunshine Coast, just 0.3% of properties were affordable for people on Income Support and 0.1% affordable for people on the minimum wage.
- Regions such as Ipswich, Logan-Beaudesert, Moreton Bay, Wide Bay and Darling Downs-Maranoa had more homes available, mostly to people on minimum wages,

while people in those locations still struggled with very low available numbers of homes affordable to households on Income Support.

- The low levels of affordability in Brisbane, the Gold Coast and the Sunshine Coast may see people reaching into surrounding housing markets in search of affordability.
- Anglicare highlights that the Gold Coast offers the worst affordability in the State for young people on Youth Allowance.
- In Wide Bay, every household category was paying between 33% and 110% of their incomes on rent.

1.1.3 Median rents and property sale costs

Median rents have risen across all dwelling types between September 2024 and September 2025 (Residential Tenancies Authority, 2025).

Table 1: Median rents September 2024-September 2025

	Sep 2024	Dec 2024	Mar 2025	Jun 2025	Sep 2025	% increase in 12 months
Flat 1	\$460	\$450	\$470	\$485	\$490	6.5%
Flat 2	\$580	\$580	\$620	\$610	\$625	7.7%
Flat 3	\$625	\$650	\$650	\$650	\$670	7.2%
House 2	\$475	\$480	\$480	\$500	\$500	5.2%
House 3	\$560	\$570	\$590	\$595	\$600	7.1%
House 4	\$650	\$660	\$680	\$690	\$700	7.6%
Townhouse 2	\$530	\$530	\$550	\$550	\$575	8.4%
Townhouse 3	\$620	\$630	\$650	\$650	\$650	4.8%
Rooming Accommodation	\$349	\$325	\$350	\$325	\$369	5.7%
General Tenancies	\$590	\$600	\$610	\$620	\$630	6.7%
All dwellings	\$565	\$580	\$580	\$600	\$600	6.2%

Source: RTA 2025

In the 12 months to September 2025, wages grew by 3.4%, potentially signalling reduced affordability (ABS, 2025). Median house and unit prices (REIQ, 2025) have increased over 12 months as follows:

- Statewide median house price rose 4.83% for the quarter to September 2025 to \$895,000 and is 12.67% higher than 12 months earlier.
- For Greater Brisbane, the annual median house sale price was \$950,000, an increase of 11.11%.
- In Brisbane LGA, the median house sale price was \$1,270,000.
- Regional housing markets also surged in value, with locations such as Gladstone, Mackay, Rockhampton, and Townsville surging more than 20% in value over the 12 months until September 2025.

As house prices increase, the barriers to home ownership force some households into renting and renting for longer periods. With vacancy rates around 1% in many areas and rental prices becoming increasingly unaffordable, finding suitable housing in the private rental market is extremely difficult.

The cumulative effect is a significant increase in housing stress and homelessness leading to more requests for housing assistance.

1.2 Housing supply and typologies

The projected housing need for households in income Quintiles 1 and 2 (the lowest 40%) to 2041 is as follows (Nouwelant, 2022):

- 111,500 for Brisbane
- 111,200 for regional Queensland.

In 2022, it was estimated that 7.5% (71,000) of all households in Brisbane had unmet housing needs, while 8.1% (81,500) of all households in regional Queensland had unmet housing needs (Nouwelant, 2022).

Not all these households need social housing, but these projections highlight challenges for households with lower incomes to access secure and affordable housing in the wider market. These numbers suggest a critical challenge to improve housing affordability through sustainable rental options and reduced barriers to home ownership. While the target of 53,500 social homes is welcomed, Queensland urgently needs a strategy, investment and targets for affordable housing that is offered at a discount to market rent.

The role of CHPs in the provision of affordable homes is critical because:

- The homes are available long-term.
- It is a form of institutional provision of affordable homes in perpetuity with improved security of tenure.
- Delivering a mix of social and affordable homes improves the social and financial sustainability of developments by CHPs. The value of rents improves the capacity to affordably and sustainably contribute to supply.

The Anglicare Rental Affordability Snapshot and the SGS Economics Rental Affordability Index each demonstrate critical housing affordability challenges for households that will not be eligible for social housing under the current eligibility framework.

For those households unable to access the private rental market and with no eligibility for social housing, there is a critical need to address the supply of affordable housing through models that also achieve security of tenure.

The income eligibility threshold in Queensland is considered low, for example, at \$609 per week for single persons with no children. Given median rents for one-bedroom houses are \$490 per week, people earning above \$609 per week by a modest amount would find themselves in severe housing stress. Queensland needs investment and a policy framework for additional housing typologies that support people in renting affordably and prevent the need for other types of assistance to address household needs.

To note, while there are various types of affordable housing, Q Shelter suggests there is a critical need for affordable homes that:

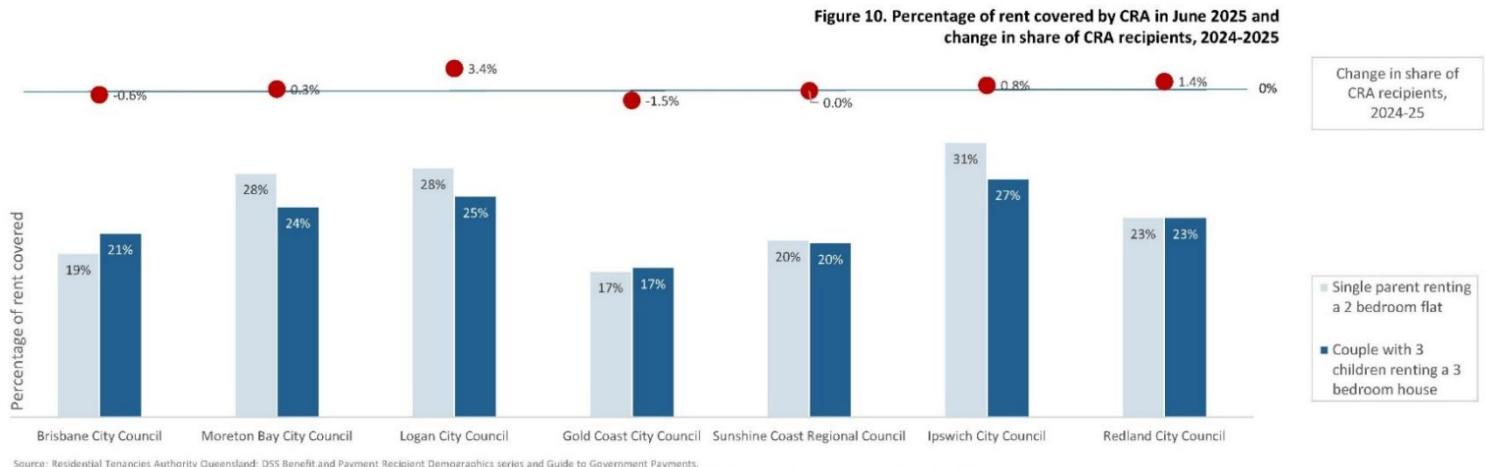
- Cost no more than 30% of incomes for households in receipt of the lowest 60% of the income spectrum.
- Are available for rent in perpetuity through CHPs.
- Build on the successes of the National Rental Affordability Scheme (NRAS) while avoiding a time horizon of 10 or 20 years, as this only causes downstream risks of homelessness for households whose incomes require a permanent housing option they can afford.

1.3 Commonwealth rent assistance

Commonwealth Rent Assistance (CRA) is intended to provide help to households struggling to afford private rental costs. It is also available to community housing tenants and forms a critical part of the revenue CHPs access to afford services and housing growth.

The annual South East Queensland Displacement Monitoring Report produced by Q Shelter and Australian Housing and Urban Research Institute (AHURI) shows the number of CRA recipients has reduced in higher cost rental markets, possibly signalling a displacement risk:

Figure 1: Percentage of rent covered by CRA and change in share of CRA recipients



1.4 Demand for homelessness services

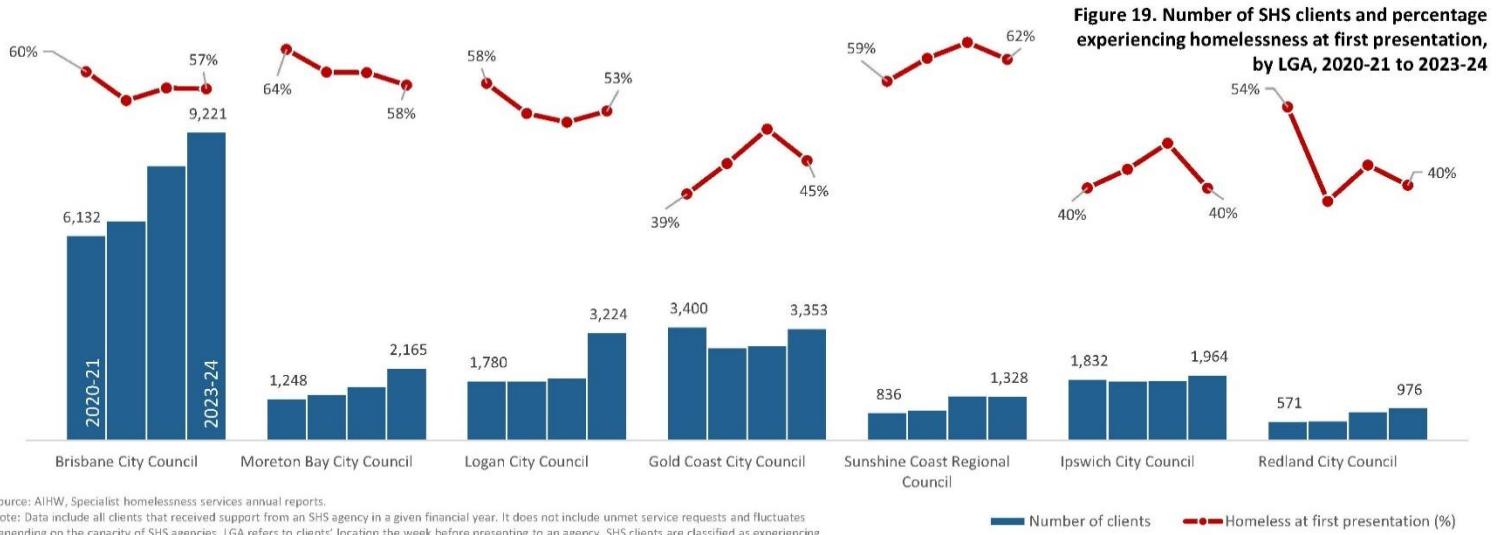
Reporting from the AIHW shows increasing demand for homelessness services in Queensland. Q Shelter notes and commends the SHS funding uplift of 20% until 2028-29. The following demonstrates a persistent demand that warrants this expansion of services:

- In 2023/2024, 48,800 clients were assisted through SHS, increasing to 54,700 in 2024/2025.
- 56% were experiencing homelessness on first presentation (higher than the national rate of 48%), climbing to 61% in 2024/2025 (higher than the national rate of 49%).
- 90% of people at risk of homelessness were assisted to sustain their housing, while only one-third (34%) of current clients who experience homelessness were assisted into housing.
- 29,700 clients were returning clients.

The Q Shelter/AHURI Displacement Monitoring Report highlights the growth in the number of people presenting to SHS in South-East Queensland. The report also shows that more people are presenting for assistance to sustain their current housing options and prevent homelessness.

The higher rate of presentations in Queensland of people who currently experience homelessness may be one indicator that the system does not invest adequately in prevention services and systems' design to support prevention across other critical service delivery domains.

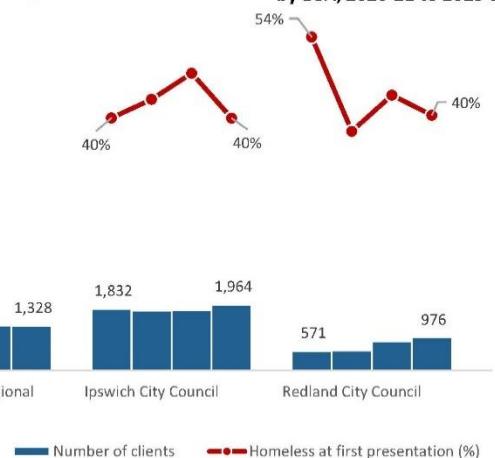
Figure 2 Number of SHS clients and percentage experiencing homelessness on first presentation



Source: AIHW, Specialist homelessness services annual reports.

Note: Data include all clients that received support from an SHS agency in a given financial year. It does not include unmet service requests and fluctuates depending on the capacity of SHS agencies. LGA refers to clients' location the week before presenting to an agency. SHS clients are classified as experiencing homelessness if they are residing in non-conventional accommodation (primary homeless) and short-term or emergency accommodation (secondary homeless).

Figure 19. Number of SHS clients and percentage experiencing homelessness at first presentation, by LGA, 2020-21 to 2023-24



Investment in support and products to sustain existing tenancies requires an uplift in funding. If concurrent investment levels in an immediate response are sustained while investment in prevention through sustaining housing outcomes is increased, then there should be a measurable reduction in the number of people who are experiencing homelessness or at risk of experiencing homelessness.

2. Foundations

2.1 Acknowledging current foundations

Q Shelter acknowledges significant initiatives by the Queensland State Government, including:

- Record levels of investment in social and affordable housing.
- A target of 53,500 social and community homes by 2044.
- Boost to Buy, providing another 2,000 households with equity to purchase their first home.
- A strengthened partnership with CHPs and progress on the Master Agreement, Policy Suite and related initiatives.
- Pipeline funding opportunities through Queensland Community Housing Investment Pipeline (Q-CHIP) and an always-open procurement process.
- Progress on construction productivity, building policy reform and MMC.
- An uplift in funding to SHS of 20% committed until 2028.
- The HMAC and its two sub-committees focused on SEQ and Supportive Housing.
- Commitments to more Supportive Housing and Foyers.
- Better use of data about housing supply.

We also acknowledge these current or pending processes that pose significant opportunities to embed housing and homelessness responses:

- The review of regional plans.
- An initiative to redesign programs to ensure a clear logic and an evidence base, with a move towards *outcomes rather than outputs* funding.
- Emerging reforms to achieve growth and sustainability of CHPs.

2.2 Retaining capacity to respond to current presenting needs

To meet current presenting needs while new social homes are built and the wider housing system responds to demand, the following initiatives are proposed:

- Overall, maintain the same funding envelope, inclusive of the 20% uplift and investment in IHR, allocated over the forward estimates. Specifically:
 - Retain funding for IHR for at least four more years, reflected in forward estimates, with annual reviews to understand the timing for when it can be redirected to more prevention activities. The rationale is that the presenting need remains too high, and housing supply does not meet current needs. The total amount of investment (approximately \$200 million per annum) could, in time, be reinvested into prevention and the successful transition of households out of IHR into better housing outcomes (such as supportive housing, tenancy sustainment support and brokerage, new social housing, and head-leases).
 - Use HMAC to report on IHR investment and presenting needs to ensure transparency and engagement on the timing of redirecting this investment. Q Shelter proposes that IHR investment is gradually deployed to more supportive housing and associated support programs, to sustain housing outcomes across all tenures as immediate need reduces.

- Embed the 20% SHS funding uplift as a new baseline while housing supply continues to expand, and at least until the 2032 Games, when there is expected to be additional pressure on housing markets.
- Further deploy the Service Integration Initiative to deliver system-level projects in each region identified through co-design with regional services and the Department of Housing and Public Works (DHPW).
- Re-double efforts to find buildings that quickly add to the supply of crisis and permanent housing.
- Immediately plan and deliver an integrated program of work to address the needs of families and children in IHR. This would include a food security, education and childcare guarantee, GP visits and a skilled support guarantee with specialised assessments as a basis for understanding and responding to children's needs. With progress on a framework and targets for supportive housing, a new formal working group could focus on solutions for families housed through IHR.
- Urgently engage with the Department of Child Safety, the Department of Health, and Queensland Corrective Services to develop protocols and practices that prevent people exiting from institutions and care into homelessness.
- Retain rental subsidy products, home loan products and head leasing programs to meet the needs of households not eligible for social housing but who are at risk of experiencing homelessness and severe housing stress.
- Resolve all contracts by March 2026 for a five-year time span, with 12-month schedules allowing for renegotiated activities pending the Programs Redesign process.

3. Horizon measures: starting now with upstream solutions

3.1 Vision

Q Shelter seeks to partner with the Queensland State Government to develop a housing plan that genuinely addresses housing shortages across all typologies. Queensland needs a housing plan that delivers structural reform to improve the functioning of the housing system and deliver more homes, as quickly as possible.

As such, we propose a vision for Queensland:

- To ensure enough homes to meet the needs of all Queenslanders through housing supply measures and structural reform.
- To ensure vulnerability is reduced and prevented through universal measures to support families and children as early as possible.
- To ensure housing outcomes are sustained for vulnerable Queenslanders and Queenslanders on lower incomes.

3.2 Prevention through supply and support

Q Shelter has a longstanding record of proposing upstream solutions that help to prevent homelessness and unmet housing needs. Upstream measures are needed to address housing supply and support.

Many supply-side measures will improve the health of the whole housing system so that supply meets demand. To prevent homelessness and housing stress, we also need to ensure that certain housing typologies meet unique and specific needs in the community. These include social housing, affordable housing, supportive housing and youth-specific housing models that genuinely overcome financial barriers to accessing homes.

Q Shelter has also engaged with the Queensland Government about the importance of ongoing support to assist people to sustain their housing outcomes across all tenures. This is more than financial products. More households need high-quality support to sustain their homes where that support can be targeted to any presenting needs that impact housing outcomes and that also positively contribute to wellbeing and participation.

At a systems level, identifying families at risk and assessing their needs at the earliest opportunity, through universal touchpoints such as the health system, childcare, kindergarten and education would be a starting point to delivering a high-quality support and housing guarantee. The unique challenges experienced by families with children in securing affordable and appropriate housing need to be addressed.

Q Shelter is a participant in the Preventative Peaks Alliance¹. Our participation reflects our genuine concern about the intersection of ACEs and complex homelessness in later life. Our proposal reflects measures to assess people early for support and housing solutions.

3.3 Overview of housing supply measures

Queensland's housing system is complex and multifaceted. Addressing unmet housing needs requires a network of interconnected solutions across various domains. With collective effort, effective policies, informed investment and a commitment to long-term strategies, we are confident that a sustainable and accessible housing system is within reach.

Housing remains one of the most critical issues impacting many Queenslanders as demand continues to rise due to population growth, a surge in the workforce linked to infrastructure projects, coupled with construction industry challenges slowing the delivery of new homes (Construction Skills Queensland, 2024). The serious consequences of insufficient long-term planning and investment persist. While record new investment is generating a pipeline of housing for people experiencing housing stress, there remains an undersupply of social and affordable homes to meet demand.

In Q Shelter's last Pre-Budget submission, we acknowledged the complexity of housing and that a healthy housing system requires multiple streams of activity:

- optimal policy and investment settings for the delivery of social and affordable homes
- development incentives
- ongoing infrastructure development
- streamlined planning processes and planning measures to support consolidation, density, and diversity
- capital investment
- subsidies
- community-level change to embrace greater housing density and diversity
- innovation and technology
- workforce strategies
- setting clear, measurable targets
- monitoring and evaluation.

“To end homelessness, the wider context of a healthy housing system is the most critical element of success. There must be enough homes across all tenure types to meet the needs of everyone in the community if we are to address the needs of the most vulnerable people.” (Q Shelter 2025).

¹ Led by PeakCare, and inclusive of Queensland Aboriginal and Torres Strait Islander Child Protection Peak, Queenslanders with Disability Network, Neighbourhood Centres Queensland and Q Shelter.

3.4 Building faster and smarter: scaling housing production to meet demand

3.4.1 Background

The Queensland Government's goal of building one million new homes by 2044, including 53,500 social and community homes, requires about 50,000 new dwellings to be constructed each year. However, the current industry capacity produces around 35,000 homes annually.

Estimates of the advantages of MMC over conventional construction methods range from a 20% cost reduction to a dramatic five- to tenfold productivity gain, stemming from a strong mass-production approach that uses high levels of standardisation, modularisation, and off-site production.

It is important to recognise that overall productivity in the current construction sector remains vital. Key challenges include workforce availability, cost management, supply chain issues, productivity levels, regulations, climate adaptation, and material capacity. Tackling these issues is essential for fulfilling Queensland's housing goals and infrastructure plans. Q Shelter appreciates the efforts already made to improve construction productivity, reform building regulations, and improve industrial relations. This section of our submission focuses primarily on MMC. Both MMC and traditional construction will play a key role in delivering the homes we need, where they are needed most.

3.4.2 Current Challenges for greater MMC adoption

- **Regulatory and compliance:** Building codes and standards are not fully adapted to MMC, and fragmented planning systems and rules add to complexity and cost.
- **Industry skills and workforce:** There is an ageing workforce and apprenticeship gaps, low numbers of workers trained in MMC and no formal roadmap between the construction and manufacturing sectors.
- **Investment barriers:** Financing for MMC projects has encountered barriers. Short-term procurement cycles have also discouraged long-term investment in MMC infrastructure, and the public sector has not consistently committed to MMC across key project lines.
- **Community stigma:** MMC often faces stigma in the community due to misconceptions about quality, durability, and aesthetics.

3.4.3 Solutions

Further regulatory reform

- Streamline planning and building approvals to accommodate MMC, including modular and prefabricated construction.
- Lead on developing consistent definitions for MMC and bring this to the national forum regarding the requirements of the National Construction Code (NCC), as well as addressing the work the Australian Building Codes Board (ABCB) is undertaking in this area.

Provide financial incentives and investment

- Deliver targeted funding to support MMC adoption, including the establishment of a Productivity or Innovation Fund to support MMC acceleration in the state.
- Provide capital support for MMC manufacturers and developers to establish and scale off-site construction facilities, particularly in regional Queensland.

- Support a range of MMC business models to strengthen small-to-medium enterprises (SMEs) in the existing construction sector and aid in the uptake of MMC delivery that can minimise burdensome capital expenditure.

Infrastructure and pipeline coordination

- Coordinate infrastructure delivery pipelines to avoid bottlenecks in labour, materials, and logistics, ensuring MMC projects can proceed efficiently.
- Leverage the Queensland Government's target of 53,500 new social and community homes, to develop a secure pipeline of homes delivered by MMC providers. This could include a targeted procurement round or approach to bundle projects for a select number of approved providers to achieve scale and speed of delivery.

Assist workforce development

- Map the future industry workforce needs, including the transition between on-site construction, hybrid methodologies and modern manufacturing.
- Invest in further vocational education and training programs focused on MMC techniques and methodologies, including digital design, offsite manufacturing, and modular assembly.

Public sector leadership and demonstration projects

- Continue with the target of at least 50% of projects in the Queensland Government's infrastructure pipeline to incorporate elements of modular construction or other forms of MMC by 2035.
- Consider the role MMC can play in the delivery of the \$7.1 billion infrastructure program required to support the delivery of the 2032 Games.
- Fund demonstration projects in partnership with industry, architects, and community stakeholders to showcase the benefits of MMC and build market confidence.

3.5 Community housing industry strength and sustainability

Q Shelter, Aboriginal and Torres Strait Islander Housing Queensland (ATSIHQ) and Community Housing Industry Australia (CHIA) Queensland have progressed industry engagement towards a community housing industry road map.

Queensland has strengthened the role that CHPs will play in the growth of social and affordable housing. The emerging Master Agreement, the intention to transfer stock management rights, and the pursuit of larger-scale precinct renewal signal the need for a planned approach to sustainable growth. Revitalised procurement processes are a welcome start, but there is more to do to achieve a sustainable and growing industry.

The barriers to the growth of CHPs are well documented, and a discussion paper by Paxon for Q Shelter includes an overview of concerns and barriers faced by CHPs seeking to achieve growth and sustainability (Paxon, 2025).

3.5.1 Community housing growth

Q Shelter proposes these measures to strengthen CHPs in the short term:

- Improve the scale of CHPs through accelerating stock management transfers for growth-ready organisations.
- Identify a second tranche of CHPs who could also grow through stock management transfers with a longer timeframe to prepare for growth.

- Develop a funding pipeline for affordable housing targeted to people in Quintiles 1, 2 and 3 of the income spectrum, where housing is a discount to market rent and rent costs no more than 30% of income. Ensure these homes are delivered through CHPs in perpetuity. This includes funding a housing investment vehicle to provide availability payments and other subsidies with a focus on delivering affordable housing. Support CHPs to deliver a mix of social and affordable homes through favourable policy and investment settings. Accelerate finalisation of the Master Agreement so more CHPs have access to Queensland Government Insurance Fund (QGIF) insurance.
- Fund project investigating insurance option for Queensland CHPs for properties they own.
- Expand subsidies to CHPs to offer more permanent housing to young people.
- Genuinely coordinate Queensland bids under the Housing Australia Future Fund (HAFF) so the State Government and CHP industry are not competing, and bid costs are reduced.
- Partner with the CHP sector to analyse operating costs and their impacts on growth and sustainability.

3.5.2 Community housing capability and capacity

- Commit a forward pipeline of funding for community housing capacity building, allowing for partnership development, strengthening governance, training, tools, access to professional services and embedded roles to support growth activities.
- Strengthen the quality and consistency of contract management so CHPs are supported to deliver contracts in ways that achieve strategic growth and sustainability objectives.
- Make better use of data about housing delivery and performance to drive improvements, including the use of aggregate and anonymised data to inform capacity-building activities, and understand industry growth and performance over time. This needs to include performance reporting by the Regulator and accurate data on current supply, growth and the pipeline by LGA.
- Invest in a tenant participation program to ensure that the needs and perspectives of tenants are embedded in the delivery of social and community housing.
- Increase investment in the Office of the Regulator in the context that community housing supply is growing and the level of risk in the delivery of community housing is also high. Resource the Office of the Regulator to achieve proactive engagement and interventions resulting in high standards of regulation and compliance. An ongoing increase is also justified as the Office of the Regulator is responsible for the quality and standards of levels 1, 2 and 3 of Supported Accommodation, which currently houses approximately 7,500 highly vulnerable Queenslanders.
- Fund access to the Certificate IV in Housing to support the growing workforce required to deliver increasing supply and ongoing tenancy and asset management services.

3.6 First Nations housing

Queensland needs a specific set of initiatives and investment to address the enduring unmet housing needs of First Nations households and reduce high rates of homelessness for the population group. This is because:

- First Nations households are more likely to live in overcrowded dwellings, particularly in remote areas (Australian Institute of Health and Welfare, 2025)
- First Nations households represent one third of all people presenting to Queensland SHS, while only making up 4.6% of the population (Australian Bureau of Statistics, 2022)
- First Nations households are more likely to rent (over 60%) compared to the general population (33.1%) (Australian Bureau of Statistics, 2022)
- 93% of unmet housing needs among First Nations households in Brisbane arise because of rental stress. In regional Queensland, this is 83% (Australian Housing and Urban Research Institute, 2025).

Q Shelter proposes the following measures to ensure that the proportion and number of First Nations households in housing stress and homelessness are measurably reduced:

- Maintain current governance arrangements to oversee the delivery of initiatives to support the sustainability and growth of housing for First Nations households.
- Include a specialised plan within the Queensland Government's new housing plan to address the housing needs of First Nations Queenslanders; encompassing home ownership measures, expanded delivery of social and affordable homes, and increased capacity building funds, all sustained for the life of the Plan.
- Provide specific growth and sustainability funding to Indigenous Community Housing Organisations (ICHOs) and engage more CHPs in supporting the growth and expansion of First Nations housing.
- Achieve no net loss of State Owned and Managed Indigenous Housing (SOMIH)
- Fund a maintenance and renewal program supporting strategic asset management and improved housing quality and sustainability. Ensure previously allocated funding from state and federal governments is deployed as a matter of urgency, to achieve maintenance, repairs and better asset management.
- Set targets for:
 - Stock management transfers to ICHOs.
 - Access to home ownership products.
 - First Nations homes as part of the 53,500 social housing homes.
- Measure the number of social homes occupied by First Nations households and the number of new homes under all initiatives delivered by and occupied by First Nations households.

3.7 Young people

Young people face considerable barriers to accessing homes due to low incomes. Specific housing programs are needed to overcome financial barriers to access:

- Expand the subsidy to CHPs, enabling them to house more young people.
- Monitor and report on the number of subsidies applied.
- Fast track investment in Foyers to deliver eight additional Foyers in five years.

- Deliver targeted supportive housing for young people who experience complex needs.
- Expand tenancy sustainment support so more young people are assisted to sustain housing.
- Prevent all exits to homelessness by young people leaving care.
- Ensure all SHS are empowered to respond to the needs of young people aged 12-25 so that all locations have a service response regardless of whether specialist agencies are available.

3.8 Families and children

- Develop a protocol to prevent homelessness for families and children if exiting or evicted from crisis, social or affordable housing. If families with children are at risk of eviction from social and community housing, activate a protocol to do everything possible to sustain the tenancy through a combination of support and brokerage.
- Set a target for new housing suitable for families, including a target as part of the 53,500 social homes.
- Invest in prevention measures involving an integrated approach across Child Safety, Health, Education, Corrective Services and Housing to ensure the early identification of families and children at risk. Encompass interventions across food security, early childcare, a housing guarantee, retention in education, participation in community activities and the prevention of neglect and abuse.
- Develop and implement a poverty reduction plan to achieve generational change that enables more children to thrive. Measure through improved educational retention, reduced homelessness, increased workforce participation, reduced involvement in youth justice and child protection interventions.

3.9 People living with disability

- Ensure a legacy of accessible homes from the 2032 Games, including a legacy from the Athletes' Villages.
- Retain the Liveable Housing Design Standards (LHDS) to increase the number of homes with accessible features, reducing downstream costs for households needing to modify homes.

3.10 Prevention through planning

3.10.1 State planning approval pathways

- Continue to support the success of social and affordable housing projects by consistently using the Ministerial Infrastructure Designation (MID) process, including the new 'MID Light' process developed to support social and affordable housing projects on church-owned and charity-owned land.

3.10.2 Local government

- Continue to support local governments to develop and implement their Local Housing Action Plans. Include funding sources to assist local governments in delivering, updating, and evaluating their plans, as well as to facilitate strategic partnerships to achieve additional housing supply through mixed typologies.

- Monitor and evaluate the delivery of housing targets in each LGA.
- Negotiate a consistent approach to rate reductions, development application fees and infrastructure charges with LGAs to support CHPs. Local governments could offer reduced planning charges, increased site density through infill development, minimised setbacks (e.g., reducing the distance between buildings and property boundaries), smaller lot sizes and utility subsidies.
- Facilitate more integrated responses through governance and operational mechanisms in LGAs responding to complex homelessness in public spaces.

3.10.3 The inclusion of affordable housing

- Set an affordable housing target for Queensland responding to the needs of people not eligible for social housing, including key workers, hospitality and retail industry workers, first responders, aged care and childcare workers.
- Expand annual funding to increase the investment in and delivery of affordable housing. This includes increasing the annual baseline allocation recently announced (beginning in year 2028-29) from \$500 million to \$2 billion, allowing for both capital funding and subsidies to support a mix of social and affordable homes, long-term.
- Facilitate partnerships between CHPs, the development industry and local governments to achieve affordable housing (as defined above) in key locations. This could include a mix of pipeline funding from the State, local government contributions of concessions and land, and development industry capability and capacity to achieve mixed-uses in locations with good amenity.
- Expand and embed inclusionary zoning/planning to foster effective partnerships with the private sector, delivering integrated and diverse communities through social and affordable housing in mixed-tenure developments.
- Achieve mixed housing outcomes in key locations through coordination across local governments, Economic Development Queensland (EDQ), and through investment opportunities for social and affordable housing involving CHPs.

3.10.4 Major infrastructure projects

- Require workforce housing plans by key industry groups for large infrastructure and regional development projects.
- Ensure all large government infrastructure projects—such as schools, hospitals, and sporting facilities—include housing plans and deliverables for future workforce requirements.

3.10.5 Consolidation, infill and missing middle housing

- Support ‘density done well’ through more infill development projects, including a range of housing diversity and density, smaller homes, and smaller lot sizes.
- Adopt a similar approach to New South Wales through a Pattern Book to achieve improved housing affordability (Planning, 2025)
- Use regional plans and planning schemes to consolidate housing as much as possible close to services and transport to prevent the concentration of lower-middle-income households in greenfield areas where social infrastructure is limited, commutes are longer, and transport costs are susceptible to increases.

3.10.6 Data and monitoring

- Publish transparent data on housing needs and demand to support planning for new, diverse, high-quality housing supply across all regions of Queensland. This data would also serve as a basis for monitoring system performance and for calibrating interventions to address gaps and barriers.
- Publish data on housing supply delivery rates to demonstrate progress towards housing targets, including a breakdown of housing types and tenures by LGA/region.
- Establish a data-matching program across key state agencies to understand where vulnerable households are intersecting with services as the basis for prevention and early intervention.

3.10.7 2032 Brisbane Olympic and Paralympic Games Legacy

- Partner with Q Shelter and AHURI on the South East Queensland Displacement and Housing Market Monitoring program in the lead-up to Brisbane 2032 and link it to the governance arrangements for the Games' Independent Infrastructure and Coordination Authority (AHURI, 2025)
- Confirm pre- and post-games uses of Athletes' Villages housing stock across all sites for social, affordable and accessible housing delivered by CHPs. Deliver at least 25% of all Athletes' Villages housing stock as social, affordable and accessible housing, including 5% social homes and 20% affordable homes.
- Engage CHPs to provide real estate services to manage rental and sales of Athletes' Villages after the 2032 Games.
- Establish a Housing Trust or Foundation to capture philanthropic and community contributions to deliver social and affordable housing through CHPs. Provide \$400,000 in establishment costs and an initial amount of \$300,000 for the Trust. Engage Queensland Investment Corporation (QIC) to assist with scoping and design and consider linking the trust to the Legacy Outcomes of the 2032 Games as a vehicle to deliver housing legacy benefits pre- and post-Games.

3.11 Community support for housing solutions

- Develop and implement a distributed, multi-sectoral program of community education and engagement to facilitate community understanding and acceptance of housing diversity. This could involve the media, schools, local governments, peak and industry bodies, CHPs, SHS and community centres.
- Fund grass roots community engagement and education campaigns through neighbourhood centres to reduce 'Not in My Backyard' (NIMBY) attitudes towards new social housing developments. This could include a community development program through neighbourhood centres to engage local boarding houses, social and affordable housing tenants in positive community engagement, and tenant participation.
- Develop community engagement plans for each LGA focused on how to build community support for social, affordable and intensified housing solutions.

3.12 Increase home ownership

3.12.1 First home buyers

- Increase the stamp duty threshold for first-time home buyers from \$700,000 to \$800,000
 - In general, our sector supports policy reforms to abolish stamp duty and a broader reassessment of the tax and transfer system. We acknowledge that this has occurred for first-home buyers.
- Monitor and evaluate new home ownership policies to understand their total impact and to prevent unintended consequences such as price inflation.

3.12.2 Shared equity and co-housing models

- Q Shelter acknowledges the recent increase of Boost to Buy places to 2,000 eligible recipients, which is targeted at first-home buyers.
 - Targeted shared equity products could be expanded further to reach population groups, such as young people, women, individuals aged 55 and older, First Nations households, and people with low- to middle-income levels, that are on the cusp of homeownership but cannot overcome the deposit hurdle.
 - We note that there were circa 11,000 expressions of interest to enter the program, highlighting strong demand. Funding and shared-equity offerings should be scaled to better match this demonstrated need.
- Following the Roundtable held in September 2025, support further exploration of Community Led Housing (CLH) in Queensland.
 - Review the Housing Older Women's Strategy, announced by the Queensland Government in 2021, as a potential source of funding and support for investigative activities related to a CLH pilot project, with an emphasis on housing options that meet the needs of older women.
 - Develop a policy and program framework to support future CLH initiatives across the state.

3.13 Support for innovation

- Establish a homelessness prevention and early intervention innovation fund to encourage innovation and catalyse new approaches to achieving genuine prevention.
- Consider a pilot to design/validate safe home sharing for older people and related cohorts, with legal/tenure safeguards.

4. Prevent and end homelessness

Deep system reform is required to end homelessness, and the initiative to redesign programs is a significant opportunity to achieve overall system design for outcomes and success.

A specialist homelessness system is limited in scope when the real challenge is to engage varied systems in genuine prevention.

While meeting people's immediate needs through temporary arrangements is necessary, we must also create a path to sustainable solutions through system design, monitoring and evaluation.

The data presented in this report suggests that investment in prevention in Queensland is lagging. The demand for homelessness services in Queensland from people already experiencing homelessness is much higher in Queensland compared to the national average (61% compared to 49%). This suggests that fewer people are being assisted earlier in their circumstances when a housing outcome might be at risk but could be sustained.

An effective homelessness response requires a coordinated prevention framework. Integrating primary, secondary, and tertiary prevention ensures the system can address underlying risks, intervene early, and support people to regain stable housing.

- **Primary prevention** focuses on tackling root causes such as poverty and lack of housing through initiatives including increasing the availability of social and affordable housing and strengthening other social safety nets to reduce inflows into homelessness.
- **Secondary prevention** involves early interventions, such as rent subsidies or tenancy sustainment programs, to help at-risk tenants maintain stable housing.
- **Tertiary prevention** ensures that those already experiencing homelessness receive comprehensive support with permanent housing, such as supportive housing, to help them regain stable housing and remain out of homelessness.

This layered approach ensures long-term solutions, reduced costs for crisis responses and a permanent reduction in homelessness rates and numbers. To ensure an effective overall response, the system should identify vulnerable groups—such as families, young people, First Nations peoples, people living with a disability, LGBTQIA+ cohorts, multicultural communities, and those over 55 years of age—and provide support across multiple domains with an appropriate housing response in mind.

Primary, secondary, and tertiary prevention should be integrated into systems, service delivery models, and practices for all population groups.

4.1 System design

- Ensure needs-based planning informs future investment in the right locations.
- Ensure each major population centre has access to:
 - Intake and assessment services, inclusive of consistent and high-quality assessment tools delivered by a capable workforce.
 - Sustaining homes/tenancies support with associated products such as brokerage, rental subsidies and mortgage assistance.
 - Integrated support for the delivery of outreach, engagement, and active pathway planning across key systems such as Local Government, Child Safety, Mental Health,

- Alcohol and Other Drugs (AOD), Domestic and Family Violence (DFV), family support, Emergency Services, and Corrective Services.
- Mobile outreach across the spectrum of immediate assistance and sustaining support.
- Flexible brokerage funds.
- An integrated case management system that can be used by multiple agencies to integrate service delivery.
- Recurrently fund the Service Integration Initiative (SII) and expand the initiative into two additional regions (Roma and Mt Isa). Focus the initiative on continued service integration (across systems) and at least one major system improvement project or initiative per year per location.

4.2 Preventing homelessness

4.2.1 Targets and data monitoring

- Set a target to end homelessness in Queensland with milestones at 2032 and 2044.
- Use data and data matching to identify highly vulnerable individuals and households, leading to an integrated response across state agencies in partnership with community services.
- Use service data to report on outcomes and impact, monitor progress, and make system improvements and reforms in real time.

4.2.2 Prevention framework

- Increase investment in upstream programs and system improvements that prevent children's exposure to adverse experiences associated with poverty, complex homelessness, anti-social behaviour and other adverse outcomes later in life.
- Ensure better system integration involving Housing, Health, Child Safety, Corrections, Justice, Education, DFV, AOD and Emergency Services to more effectively respond to people engaged with multiple systems.

4.2.3 Supportive Housing

- In line with the adopted Supportive Housing Policy (Queensland Government Department of Housing and Public Works, 2024), invest in supportive housing in every population centre leading up to Brisbane 2032.
 - Set a target for permanent homes for supportive housing across Queensland, based on the demand profile work recently undertaken as part of the HMAC Supportive Housing Subcommittee process.
 - Ensure supportive housing includes funding for ongoing support based on assessed needs, avoiding the assumption that support can be time-limited. Enough support funding will be required to deliver the target.

4.2.4 Tenancy sustainment

- Invest in a tenancy/housing sustainment support program in every population centre to assist people to sustain their housing and prevent future homelessness. (\$30m p.a.).
 - Develop and fund a specialised program responding to hoarding and squalor as part of a tenancy sustainment response across all tenures.

- Tenancy/housing sustainment support needs to include direct support delivered in conjunction with flexible financial products.

4.3 Protect renters

4.3.1 Rental law reforms

- Limit rent increases to inflation in any one year, like the model used in the Australian Capital Territory.
- Remove *end of a fixed term* as a reason to end a tenancy.
- Introduce minimum energy efficiency standards for private rental homes.
- Review the possibility of extending minimum standards and rental regulation to informal tenures—such as boarding houses, live-in carers, kinship arrangements—including the registration and compliance system that would be required to oversee such a framework.
- Consider further rental reforms with incentives (i.e. rate/fee concessions, subsidies) for landlords that offer long-term, age-friendly leases, i.e. 5-10 years.

4.3.2 Short-term rental accommodation

- Implement the proposed registration system for short-term accommodation in Queensland as recommended by the independently commissioned report undertaken by The University of Queensland².
 - Incentivise the return of short-term accommodation to the long-term private rental market by offering tax incentives, enforcing limits on rental duration and providing rental assistance.

² SA Bond, A. R. (n.d.). *A review of the impacts of short-term rental accommodation in Queensland*. The University of Queensland.

5. Amplify and embed the voices of people with lived experience and expertise

"The closer to the point of service delivery that the information comes from, the more valuable it is likely to be for improving that service delivery." *The Hon. Sam O'Connor MP, Minister for Housing and Public Works and Minister for Youth, at Q Shelter CEO and Senior Leaders Forum, 14 November 2024.*

Sectors such as Disability, Mental Health and AOD have a proven track record in embedding lived experience in the development of policy and programs, and in the delivery of services.

In 2024, Q Shelter undertook a workforce survey with a sample size of 450. Over 30% of the sample surveyed had some background of lived experience of unmet housing needs and homelessness. We need a pathway to embed peer roles in service delivery and support measures for people already working in the system to ensure their well-being as they assist in the delivery and improvement of services.

5.1 Tenant participation

Substantial evidence shows that increased tenant participation and inclusion reduce public spending and save costs in areas such as rent arrears, vacancy turnaround times, anti-social behaviour, and repairs (National Tenants Union, 2015). These improvements can lead to higher tenant satisfaction, fewer complaints, and better sustained tenancies (National Tenants Union, 2015; Preece, 2019).

- Embed voices of people with lived experience and expertise into all government policy-making processes.
- Adopt the Paid Participation Policy of the Queensland Mental Health Commission (QMHC), or similar, to remunerate people with lived experience for their contributions to housing and homelessness policy development, research, and regulatory processes. (\$1m p.a.).
- Fund a recurrent Tenant Participation Program (TPP) and engage tenants in social, public, and affordable housing (\$2m).
 - The TPP will involve tenants in co-designing policies, contributing to accessibility audits, and driving service improvements to ensure their input leads to meaningful system changes. For example, pilot projects using co-design methods can incentivise collaboration between CHPs and tenants.
- Strengthen tenant satisfaction surveys by involving tenants in their design, incorporating feedback, and ensuring independent platforms for delivery.
- Fund five place-based projects to engage tenants and people with lived experience of homelessness/unmet housing needs. These projects will provide training and establish regional groups focused on housing system improvements, offering solutions tailored to local needs.
- Create a grants program to support tenant-led and peer-led initiatives. This will empower tenants and peers to lead projects that address their needs and improve outcomes.

5.2 Peer leadership

- Fund peer leadership training in five regional locations to empower peer leaders to provide advice and input on policy, program, and service improvements (\$250k).
- Explore the creation of a peer-led organisation that represents the interests of people with lived experience of homelessness and housing insecurity (\$150k).
- Define peer leadership roles in peer support, policy development, tenant participation and community development, building on progress in other fields such as mental health and disability.

6. Workforce

The Queensland housing and homelessness sector is growing due to higher community needs, expanding funding for services, and increased capital and other funding for community housing growth. More significant investment is needed in workforce planning, training, and qualifications to attract and retain the most skilled, diverse, and sustainable workforce.

- Develop a workforce strategy spanning community housing, homelessness and broader housing system requirements.
- Fund traineeships, cadetships and graduate programs to attract and retain a capable workforce.
- Develop training and employment pathways into housing and homelessness services for people with lived experience, including micro-credentials, cadetships, traineeships, and mentoring programs.
- Fund a Certificate IV in Housing.
- Develop training programs that assist the workforce to practice prevention and early intervention across all aspects of service delivery.
- Develop capability in comprehensive assessment skills to support the development and delivery of integrated responses to homelessness.
- Expand investment in accredited and non-accredited training and professional development for the housing and homelessness workforce.
- Fund the HomeNow and WellNow initiatives, initially funded by the Queensland Department of Trade, Employment and Training as part of the Workforce Connect program, to support the ongoing implementation of sector workforce attraction and retention activities (\$150k p.a.).

7. Place-based approaches

- Increase the number of Regional Directors to support decentralised and devolved approaches to solving challenges and realising opportunities.
- With the Service Integration Initiative, achieve local area strategic leadership governance groups involving all key stakeholder groups in the housing and homelessness system. These could be sub-structures to the HMAC and could play a role in identifying and implementing local solutions and realising local opportunities to address homelessness and unmet housing needs.
- Fund increased capacity for neighbourhood centres to provide assessment, referral, support and community development responses to housing needs and homelessness. This could include supporting community education and engagement towards housing diversity and density.

8. Data, monitoring and system performance

- Instigate a sub-committee of HMAC on demand and performance data by LGA to achieve adequate monitoring of system performance.
- Publish performance reports for the community housing industry, like those in South Australia, issued by the Office of the Regulator.
- Publish demand-side data from the housing register and presentations to SHS.
- Publish housing system performance data (house and unit approvals, completions).
- Publish social and affordable housing supply data by LGA, including current stock, under construction and in the forward pipeline.
- Use data matching across State systems to identify families and households with complex needs as a basis for offering intensive support. Encompass a housing guarantee, and assertively coordinated education, childcare, kindergarten, food security and health interventions as a basis for preventing adverse childhood experiences.
- As part of Programs Redesign, initiate an integrated case management system allowing all assisting agencies to coordinate interventions and to reduce the need for clients to retell their histories. This would provide cumulative benefits to households and support the service system in achieving service integration, improved handover, and reduced duplication of effort. This would require full consideration of privacy and information standards, legislation, and high standards of client consent. Similar systems operate in other jurisdictions and aim to achieve integrated case management across services (Homeless Link, 2019)
- Introduce aggregate outcomes reporting across SHS to evaluate whether demand is reducing over time.
- Monitor all evictions from social and community housing as a basis for designing prevention responses.
- Continue to monitor population needs and growth to adjust the target of 53,500 social homes as required.

9. National policy and advocacy

While important policies and investments have emerged from the Federal Government, significantly more is needed to address the structural nature of Queensland's housing challenges. The administration and political arms of State Governments, as well as Mayors and local governments, have significant opportunities to consistently and collaboratively advocate for improved national initiatives that benefit Queenslanders. More than individual initiatives, Australia needs a coordinated plan ensuring all roles and sectors involved in housing development and delivery are optimally engaged and deployed to the critical task of increasing supply and reducing homelessness.

Q Shelter works through National Shelter to develop and present policy and investment solutions. We propose these measures as part of the advocacy by state and local governments:

- Develop a national housing and homelessness plan inclusive of reviewed housing targets, a target to end homelessness and a coordinated investment and policy framework across national, state and local governments.
- Frame the housing challenge as a national emergency requiring significant national coordination and strongly facilitated approaches to ensure housing supply meets population needs.
- Double the HAFF investment to \$20 billion, generating additional availability payments and subsidies for social and affordable housing.
- Strengthen the settings of the HAFF to fund community housing-led supply that is available in perpetuity, avoiding the negative impacts when subsidies expire.
- Implement tax reforms to reduce the incentives for investors to purchase existing homes (capital gains tax concessions and negative gearing).
- Invest in the MMC industry to significantly increase scale and capacity in decentralised locations, supporting states like Queensland to establish manufacturing hubs or centres of excellence to promote further research, collaboration, and continuous improvement in MMC practices.
- Strengthen reforms to the private rental market to achieve minimum standards, a limit on rent increases (such as the rate of inflation) and a restructuring of the rental market to achieve significantly more build-to-rent homes where people have improved security of tenure.
- Reform CRA so that it is better targeted and right-sized to address rental stress, such as increasing the maximum payment to reflect actual market rents (which have risen sharply), and ensuring eligibility focuses on households experiencing the greatest need, such as low-income renters in high-cost areas. CRA should be indexed to real rental price movements rather than CPI alone, and its structure should reduce gaps in support for people in severe housing stress.
- Raise the rate of Job Seeker and the Youth Allowance to support vulnerable households to better afford housing costs.

Appendix: Community housing industry growth and sustainability

These measures were suggested to Q Shelter in a report by Paxon, outlining the ways a community housing industry roadmap could help growth and sustainability. They are presented here for further discussion:

Establish a Long-Term Framework for Sector Growth

- Articulate a clear 20-year strategic direction for the community housing sector in Queensland.
- Define housing growth targets by geography and cohort based on demographic modelling and need forecasts.
- Provide certainty to CHPs, investors, and partners to enable long-term planning and pipeline development (this is somewhat progressing through QCHIP and the approach to HAFF Round 3)

Enable Scalable and Sustainable Investment Pathways

- Identify policy, regulatory, and financial levers to grow the sector in a financially sustainable way.
- Outline a consistent pipeline of housing projects, ensuring that CHP-led and partnership-led developments are viable and investable.

Build Sector Capability and Organisational Maturity

- Strengthen the internal development, financial, governance and asset management capabilities of CHPs.
- Provide targeted support to smaller or regionally focused providers, recognising their unique contributions and challenges.
- Establish capacity-building initiatives, training programs and shared services platforms to improve efficiency and scale.

Foster Stronger Partnerships and Delivery Models

- Promote early and ongoing collaboration between government, CHPs, private sector, local government, and support service providers.
- Explore and adapt delivery models successfully used in other jurisdictions, such as asset transfers and development partnerships.

Ensure Long-Term System Sustainability and Improved Tenant Outcomes

- Align rent policy, funding arrangements and asset management responsibilities to ensure long-term financial sustainability.
- Prioritise tenant wellbeing through models that partner with wraparound supports, culturally appropriate housing, and community services.
- Strengthen tenant participation as a core feature of community housing provision.

Promote Equity and Place-Based Housing Solutions

- Ensure geographic equity by addressing housing disadvantage in regional and remote areas through localised, place-based strategies.
- Support housing delivery that is responsive to the specific needs of First Nations communities, people with disability, older Queenslanders, women and children escaping domestic violence, and other priority cohorts.

Monitor Progress, Evaluate Impact, and Strengthen Accountability

- Establish clear performance metrics, implementation milestones and reporting mechanisms for Roadmap initiatives.
- Promote transparency, evidence-based decision making, and learning through data collection and sector reporting.
- Maintain stakeholder engagement and co-design processes throughout Roadmap delivery.

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