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## Tackling Australia's Housing Crisis – Do we really have a solution?

### 1. Analyse three root causes contributing to Australia's housing crisis.

Then, evaluate one current policy response and discuss whether it addresses the cause or merely treats a symptom. Support your answer with reasoning related to affordability, accessibility, or social equity.

Three root causes of Australia's housing crisis are limited housing supply driven by planning restrictions and slow development approvals, rising property prices and speculative investment that push homes out of reach for first-time buyers, and income stagnation relative to housing costs, which reduces affordability for many households. One current policy response, the First Home Guarantee, aims to help first-time buyers access home loans with lower deposits. While it improves short-term accessibility, it largely treats the symptom of affordability rather than addressing the underlying supply constraints or systemic price inflation, meaning it may provide relief to individuals without significantly improving social equity or stabilizing the broader housing market.

### 2. You are commissioned to design a medium-density housing development on an urban fringe site.

Identify two planning or zoning-related barriers that might impact the development.

Propose one strategy or policy change that could enable more affordable and accessible housing solutions within the same site context.

Two planning-related barriers for a medium-density development on an urban fringe site are restrictive zoning regulations that limit building height and density, and minimum lot size requirements that reduce the number of dwellings and drive up per-unit costs. One enabling strategy is implementing flexible or performance-based zoning, which allows higher-density, mixed-use development while maintaining design quality and infrastructure standards, thereby increasing housing supply, lowering costs per unit, and improving accessibility without compromising local amenity.

### 3. Which of the following is most likely to contribute to solving Australia's housing crisis in a scalable and equitable way?

- A. Increasing single-lot subdivisions in outer suburbs
- B. Strengthening planning restrictions to preserve low-density areas
- C. Promoting build-to-rent and expanding social housing options
- D. Limiting financial assistance for renters to reduce dependency

Correct Answer: C