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Housing Reform Takes Center Stage at Treasury Summit

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Australia's housing crisis will dominate discussions at the Treasurer's upcoming economic reform roundtable, with policymakers under pressure to address affordability and supply shortages. Industry leaders confirm housing has been elevated to a top-tier agenda item, alongside tax reform and productivity growth. The August 19 meeting comes as

home prices surge 6% year-to-date despite higher interest rates, locking many first-home buyers out of the market.

Proposed solutions include streamlining development approvals, incentivizing private investment in affordable housing, and reassessing demand-side policies like stamp duty concessions. Property Council analysis shows Australia needs to build 240,000 homes annually to meet population needs a target currently missed by 40,000 units. State governments face criticism for maintaining complex zoning laws that delay projects, with Sydney approvals taking 40% longer than five years ago.



The roundtable will debate financial sector reforms to expand construction lending, including potential risk-weight adjustments for bank mortgages on new developments. Tax incentives for build-to-rent projects and pension fund investment in housing infrastructure are also under consideration. Critics argue that previous demand-side stimulus, like the HomeBuilder grant, exacerbated price inflation without meaningfully boosting supply.

With home ownership becoming increasingly unattainable for younger Australians, the summit represents a critical test of political will to tackle supply constraints. Successful reforms would require coordinated state-federal action to cut red tape, incentivize density, and redirect capital from speculative investment to productive construction. The outcome will determine whether Australia's housing policy shifts from crisis management to sustainable solutions.