

CSSA CALLS FOR COMPREHENSIVE AUDIT OF REGULATORY BURDEN TO IMPROVE HOUSING SUPPLY AND AFFORDABILITY FOR AUSTRALIA'S MOST DISADVANTAGED

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Catholic Social Services Australia (CSSA) has called on the Australian Government to commission a comprehensive, whole of government audit of regulatory burden on home buying and building across the federation, to be conducted under the National Cabinet.

CSSA has made a formal submission to the Productivity Commission's Inquiry into Housing Regulation calling for a comprehensive, whole-of-government audit of the regulatory burden on home buying and building across the federation. CSSA also contributed jointly with the Australian Catholic Bishops Conference through the Bishops Commission for Social Justice, Mission and Service to the Senate Select Committee's Inquiry into Intergenerational Housing Inequity, reinforcing the critical need to understand and address how regulation impacts housing supply and affordability.

"Regulation is not inherently negative. It is introduced to address specific problems or market failures. However, regulatory impact analysis must be rigorous, transparent, and genuine, ensuring that regulations remain fit for purpose, avoid unnecessary duplication, and operate coherently alongside other policy settings," said CSSA CEO Dr Jerry Nockles.

Dr Nockles highlighted the importance of ongoing regulatory review to prevent unintended consequences that disproportionately affect the most vulnerable Australians.

"Without regular reassessment, well-intentioned regulations can inadvertently constrain housing supply, driving up costs and limiting access – experienced most acutely by low-income households," he said.

CSSA draws attention to a recent observation by financial commentator Noel Whittaker, quoted this week by Judith Sloan in *The Australian*:

"In 1976, taxes, fees and regulatory charges made up less than 10 per cent of the cost of a new house-and-land package. Today, depending on where you live, governments are taking somewhere between one-third and one-half of the total cost."

"This escalation directly inflates housing prices and restricts access for many Australians, particularly those already facing disadvantage," Dr Nockles said.

The submission stresses that increasing housing supply is fundamental to improving availability and affordability across the entire housing market – including affordable and social housing.

"Housing supply is the cornerstone of affordability. When supply is constrained, it drives up prices and rents across all market segments, including affordable housing. Without sufficient supply, policies aimed at supporting disadvantaged households or first-home buyers have limited impact," Dr Nockles explained.

"Housing is essential social infrastructure, not merely a market commodity. To address intergenerational housing inequity and improve outcomes for Australia's most disadvantaged and marginalised, we must remove unnecessary regulatory barriers that delay and increase the cost of building homes," he added.

The proposed audit would quantify the direct and indirect costs imposed by federal, state, territory, and local government regulations; identify duplications and inefficiencies; and establish a baseline for ongoing reform and accountability.

"Unlocking housing supply requires coordinated action across all levels of government. This audit is a foundational step to ensure reforms are evidence-based, targeted, and effective in supporting those Australians most in need," Dr Nockles said.

CSSA calls on the National Cabinet to prioritise this audit as part of a comprehensive approach to housing reform that supports families, communities, and future generations. The commitment by the Australian Government to a *National Housing Reform Blueprint* is already one of the most significant structural reforms in the Commonwealth's housing agenda.

CSSA welcomes a renewed focus on tackling the housing crisis through a coordinated approach that combines funding with planning and regulatory reform and measures to accelerate the delivery of well-located, affordable housing.

CSSA's submission can be found [here](#).

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About CSSA

CSSA is the national peak body for Catholic social service providers. CSSA's network of forty-two member agencies runs across all Australian States and Territories with a combined total of over seven hundred sites, delivering essential services to vulnerable and disadvantaged Australians.

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