

Mr Alan Raine
Secretary
Senate Select Committee on Intergenerational Housing Inequity
via email housinginequity.sen@aph.gov.au

Dear Mr Raine

Thank you for inviting the National Housing Supply and Affordability Council (the Council) to make a submission to the Senate Select Committee on Intergenerational Housing Inequity Inquiry.

The Council's vision for the Australian housing system is for housing to be affordable, fit for purpose and secure for households of all incomes and in all locations.

Poor housing affordability affects the economic conditions experienced by future generations. Over time, as housing wealth is passed on from one generation to the next, there is a risk that housing wealth inequality between households with or without housing assets becomes entrenched.

The Council released its latest analysis of the Australian housing system on 30 April 2026. The State of the Housing System 2026 report is available online at nhsac.gov.au. It provides an independent assessment of current housing system conditions and the factors shaping outcomes for households.

The report examines a wide range of issues across the housing system, including many relevant to the Select Committee's terms of reference.

The report shows progress is being made towards achieving elements of the Council's vision for the housing system – in 2025, the pace of homebuilding picked up and completion times improved, suggesting clear improvements in the ability of the housing system to supply enough high quality homes. However, rental affordability and purchase affordability deteriorated further in 2025, adding to growing concerns about intergenerational housing inequality.

The Council looks forward to the outcomes of the Inquiry with interest.

Yours sincerely

Ms Susan Lloyd-Hurwitz AM
Chair
National Housing Supply and Affordability Council