Opening Statement

Chair, and members of the Committee, thank you for the opportunity to appear today.

My name is Mark Degotardi, and I am appearing on behalf of Australian Community Housing, the national peak body for not-for-profit community housing providers.

For us, housing is not separate from productivity. It is one of its foundations.

When people have a secure, affordable and well-located home, they are better able to participate in work, training and education, care for family members, maintain their health, and contribute to their communities. When they do not, the costs show up everywhere: in workforce shortages, lower labour mobility, poorer health outcomes, weaker educational attainment, and rising pressure on public systems.

That is why the housing debate cannot be reduced to supply in the abstract. We need to care about the type of supply, where it is located, who it is for, and whether it remains affordable over time.

Australia has a deep shortfall in social and affordable housing. This is not only a social challenge – it is a constraint on productivity, economic resilience and long-term fiscal sustainability.

Community housing providers are part of the productivity solution. They deliver and manage homes efficiently, reinvest surpluses for public benefit, and provide the long-term stewardship that keeps public investment working in the system.

However, the sector's productivity is also being held back by fragmented regulation, inconsistent requirements across jurisdictions, and poor coordination between funding, policy and delivery settings. These barriers increase costs, slow delivery, and reduce overall system efficiency.

Finally, Chair, it is important to recognise that how we fund and finance housing is itself a productivity question.

Different models allocate risk, capital and incentives in very different ways, and those choices directly affect how many homes get built, how quickly they are delivered, and whether they remain affordable over time.

Australia's current flagship model, the Housing Australia Future Fund, is a strong step forward. It has introduced greater scale, leveraged institutional capital, and improved delivery discipline.

But like any model, it involves trade-offs. It is relatively complex, can involve higher transaction costs, and relies on financial market performance to generate subsidy.

From a productivity perspective, the key test is not just whether a model funds homes, but whether it does so at scale, with certainty, at lowest system cost, and in a way that builds long-term capability.

That is where we think there is still significant opportunity to refine and strengthen the current approach.

We welcome the Committee's focus on housing and housing finance, and we look forward to your questions.