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Delivering well-located dwellings: opportunities and challenges



Authored by

Rachel Ong ViforJ, Curtin University

Steven Rowley, Curtin University

Piret Veeroja, Swinburne University of Technology

Christopher Phelps, Curtin University

Stephen Glackin, Swinburne University of Technology

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Authors

Rachel Ong ViforJ, Curtin University
Steven Rowley, Curtin University
Piret Veeroja, Swinburne University of Technology
Christopher Phelps, Curtin University
Stephen Glackin, Swinburne University of Technology

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Summary

Key points

- This report delivers a comprehensive evidence-base to inform the delivery of new dwelling supply in well-located areas in Australia.
- Policy documents typically define ‘well-located’ housing as housing that provides proximity to employment, education, essential services, green/open space, and infrastructure.
- Higher neighbourhood amenity has positive associations with social functioning and general health.
- Housing growth is occurring in well-located areas in all Australian cities, but development is divided across inner urban and fringe suburbs despite compact-city policy agendas.
- Housing strategies and strategic planning documents lack dedicated implementation funding and are usually unenforceable, which makes them ill-suited for delivering well-located housing.
- Well-located suburbs in metropolitan areas command a price and rental premium – especially for detached housing.
- For the typical renter household, units in well-located areas represent the most accessible entry point into such locations.
- Delivering housing that is affordable in well-located areas will require enhancements to housing strategy formulation: well-timed infrastructure delivery; improvements in project feasibility; policy certainty and government-backed risk mitigation; and ensuring well-located housing supply for low-income households.

Key context

This report delivers a comprehensive evidence-base to inform the delivery of new dwelling supply in well-located areas in Australia. The report generates new evidence to support the implementation of the National Housing Accord, which brings together stakeholders in the housing sector to jointly pursue an aspirational target to deliver 1.2 million new well-located homes over 5 years from mid-2024. The research:

- informs state, metropolitan and regional planning strategies to support closer alignment with the Accord's objective of delivering well-located housing
- sheds light on the barriers to affordable development in well-located areas that need to be addressed to achieve the Accord's target.

Key methods

This research is implemented through a multi-stage research design. The methods include:

- extensive policy and industry document reviews to better understand:
 - how well-located housing is defined in policy formulation
 - the extent to which housing strategies and strategic planning documents support the development of well-located areas
- stakeholder views on how to enable new housing supply delivery in well-located areas.
- longitudinal analysis that links well-located housing to residents' wellbeing
- spatial mapping to shed light on where well-located areas exist across capital cities and case-study regional centres
- spatial affordability profiling to evaluate the affordability of well-located areas
- stakeholder interviews to draw out challenges and opportunities for new dwelling supply in well-located areas.

Key findings

Conceptualising well-located housing

Policy documents typically define 'well-located' housing as housing that provides proximity to employment, education, essential services, green or open space, and infrastructure. This definition has empirical backing. Household wellbeing scores generally rise between the second and fourth amenity index quintiles, and modelling results show that higher neighbourhood amenity has positive associations with social functioning and general health. However, while dense amenities can make housing 'well-located', they can also produce negative trade-offs that disrupt the expected positive links between amenities and wellbeing.

Is new housing supply well located?

While all Australian cities show that housing growth is occurring in well-located areas, development is divided across inner urban and fringe suburbs irrespective of frequently articulated compact-city policy agendas. There is considerable variation evident in new housing supply and its positioning in relation to access to amenity, jobs and education. For example, in Sydney, 42.3% of new housing is captured in the highest amenity index quintile, while Melbourne's new supply is more skewed towards the middle quintiles. Geelong and Newcastle appear to be the worst-performing among the selection of case studies. Changes in the distribution of housing stock built pre- and post-2006 show somewhat different patterns. For instance, using this measure, Melbourne is outperforming Sydney, with growth rates of stock in the highest quintile almost double relative to existing housing. Perth, Brisbane, Hobart, Darwin and – to a lesser extent, Adelaide – are showing considerable slowdown in housing provision in high-amenity areas, which is indicative of poorly serviced new suburbs or suburbs built around less well-serviced centres.

Do housing strategies support delivery of well-located housing?

Housing strategies and strategic planning documents set the tone for development, but they mainly serve as reference documents and generally lack dedicated implementation funding. Also, they are rarely explicitly incorporated into the state statutory schemes, making them unenforceable. As such, these high-level planning documents do not serve well as mechanisms for delivering well-located housing, but act more as guiding principles for doing so.

Is housing in well-located areas affordable?

Well-located suburbs command a measurable price and rental premium over less-accessible areas, particularly for detached housing, and more acutely in Perth than Melbourne among our two selected case-study cities. For the typical renter household, units in well-located areas represent the most accessible entry point into such locations – particularly in Melbourne – where unit rents in well-located suburbs remain broadly within acceptable affordability thresholds. Overall, major policy challenges lie in delivering sufficient and affordable housing in areas with good access to amenities, jobs and education when often such areas are already densely populated.

What industry enablers are required to deliver new dwellings in well-located areas?

A major challenge for industry is delivering medium- to high-density products in a broader range of locations, with price points accessible to those on moderate incomes. Our interviews with stakeholders highlighted three dimensions to this challenge.

First, a major issue is the requirement for certainty around the nature, timing and cost burden of infrastructure delivery, particularly transport and schools, to unlock more development.

Second, some local government practices are seen as major barriers to development when they arise from cultural resistance, inconsistency, underfunding or anti-development attitudes.

Third, imbalances between revenue and cost stifle the supply of medium- and higher-density development projects outside existing high-value areas. Addressing this imbalance requires strategies for cost reductions, otherwise the industry is relying on significant increases in revenue to achieve project feasibility – which erodes affordability.

Key policy and practice opportunities

Opportunities for policy and practice to enable the supply of well-located housing exist on a number of fronts.

First, there is significant opportunity to embed critical missing elements into housing strategies to enable effective delivery of well-located housing, such as reducing or centralising the organisations involved in delivery to enhance coherence and accountability and setting clear delivery expectations for discrete areas.

Second, a multidimensional infrastructure response needs to be co-delivered with new housing to ensure the housing has proximity to amenities. This requires better government–industry strategic coordination and agreed co-funding arrangements to deliver infrastructure, region-specific infrastructure planning, intentional design of safety features at a neighbourhood level, and ensuring early delivery of social infrastructure such as parks, recreational spaces, youth centres and other community facilities where the community can gather.

Third, measures to address development project feasibility through cost reductions will enable the delivery of medium- to high-density products in a broader range of locations with price points accessible to those on moderate incomes.

Fourth, there is a clear need for greater policy certainty and significant opportunity for government to play a role in de-risking development in well-located areas, such as forward-funding infrastructure, reducing demand-side risk, ensuring efficient and transparent development approval processes, and increasing funding certainty for boosting affordable and social housing stock in well-located areas.

Finally, many low-income renters would continue to be priced out of well-located areas even with cost reductions that support project feasibility and greater certainty for the development industry. Thus, increased policy certainty in funding for the not-for-profit sector and boosts to affordable and social housing supply in well-located areas are needed to maximise access to amenities and jobs for low-income households.

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Acronyms and abbreviations

ABS	Australian Bureau of Statistics
ACARA	Australian Curriculum Assessment and Reporting Authority
ACT	Australian Capital Territory
AHURI	Australian Housing and Urban Research Institute
ASGS	Australian Statistical Geography Standard
AMI	Amenity Index
AURIN	Australian Urban and Research Infrastructure Network
CHP	Community Housing Providers
DZN	Destination Zones
HILDA	Household, Income and Labour Dynamics in Australia
HIPDU	Housing Infrastructure Planning and Development Unit
JEI	Jobs and Education Index
LGA	Local Government Area
MSS	Metropolitan Strategic Statement
NSW	New South Wales
NT	Northern Territory
OLS	Ordinary least squares
OSM	OpenStreetMap
QLD	Queensland
RAI	Rental Affordability Index
SA	South Australia
SAL	Suburbs and Localities
SA2	Statistical Areas Level 2
SUA	Significant Urban Area
TAS	Tasmania
UDIA	Urban Development Institute of Australia
VIC	Victoria
WA	Western Australia

Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website ahuri.edu.au/glossary.

1. Introduction

1.1 Policy issue

This report delivers a comprehensive evidence-base to inform the delivery of new dwelling supply in well-located areas in Australia. The research set out in this report speaks directly to the National Housing Accord, which brings together stakeholders in the housing sector to address housing supply challenges. The Accord includes an aspirational target to deliver 1.2 million new well-located homes over 5 years from mid-2024 (Australian Government n.d.a). To date, much of the commentary on the target has focused on whether it will be achieved in terms of the quantity of new builds (NHSAC 2025). Therefore, this report will fill an important evidence gap to inform the Accord's plans to deliver not just new housing, but new housing in good locations.

Specifically, the report generates new evidence to support the implementation of the Accord's initiatives. The research will inform state, metropolitan and regional planning strategies to support closer alignment with the Accord's aim to achieve well-located housing. The report draws on extensive spatial analysis – including the creation of new amenity and jobs and education indices – and longitudinal analysis of the links between location characteristics and individual wellbeing. The report also sheds light on barriers to the development of affordable new builds in well-located areas that need to be overcome to achieve the Accord's target.

The research draws on a range of key data sources, including:

- Australian Bureau of Statistics (ABS) Census, 2006 and 2021
- Australian Curriculum Assessment and Reporting Authority (ACARA) data, 2024
- Australian Urban and Research Institute Network (AURIN) data, 2018
- Domain Insights property price data, 2025
- Household, Income and Labour Dynamics in Australia (HILDA) Survey, 2018–2023
- OpenStreetMap (OSM), 2025
- New data collected through semi-structured interviews, 2026
- Housing strategies and strategic planning documents in each state and territory.

To achieve a coverage of Australian cities and regions that reflects diversity in area characteristics, we include all capital cities in our analysis, as well as major regional town centres with diverse demographic and geographical characteristics. These include:

- Geelong: a manufacturing centre 75km from Melbourne
- Busselton: an agricultural centre 240km from Perth
- Cairns: a major tourism centre 1,700km from Brisbane
- Newcastle: a mining centre 170km from Sydney.

1.2 Existing policy and practice

As indicated in Section 1.1, this research speaks directly to the National Housing Accord (Australian Government n.d.a), which the Australian government has signed with the states and territories, local governments, institutional investors and the construction sector. Central to the Accord is an aspirational target agreed by all parties to build 1.2 million new well-located homes over 5 years from mid-2024 to mid-2029.

There are several funding commitments from the Australian government tied to the Accord. A major commitment is \$3.5 billion to state, territory and local governments to support the delivery of new housing supply to meet the target. Other payments include a one-off \$2 billion to states and territories through the Social Housing Accelerator to achieve a permanent boost in the social housing stock, and \$350 million over 5 years to support an additional 10,000 affordable homes with energy-efficiency rating of 7 stars or greater.

In return, state and territory governments have committed to significant measures to boost new housing supply. These include implementing zoning and planning reforms, new land release, ensuring social and affordable housing targets are met, and delivering up to 10,000 additional affordable homes – to match the Australian government's \$350 million – so that a combined total of up to 20,000 affordable homes are delivered under the Accord.

Each state and territory has its own allocation of the Accord target and associated implementation schedules. Furthermore, the National Planning Reform Blueprint is intrinsically linked to the National Housing Accord (Australian Government n.d.b). The Blueprint outlines planning, zoning, land release and other measures to improve housing supply through 10 key measures along with 17 supporting actions agreed to by National Cabinet.

1.3 Existing research

Urban economists have long recognised that dwelling prices reflect access to local amenities – such as natural features, parks, and services – shaping what households are willing to pay to live in particular locations. This relationship is also shaped by access to employment, with land near job centres, CBDs, and transport nodes generally commanding higher prices. These patterns are rooted in a number of frameworks that sit at the intersection of economics and geography.

Location theory provides a framework that explains where firms and households choose to locate economic activities, and why some locations are more economically attractive than others. It examines how firms, households and other activities make location decisions by weighing costs, benefits and spatial relationships. Lösch (1939) is one of the pioneers of location theory, contributing significant research findings on economic spatial interactions. The monocentric city and bid-rent frameworks of Alonso (1964), Muth (1969) and Mills (1972) are also important in establishing the foundation of modern urban economics, explaining how land values, house prices and urban structures develop as market actors make trade-offs between housing space, accessibility and commuting costs. Hedonic pricing theory, developed by Rosen (1974) proposes that property prices reflect the bundle of attributes a property offers, including dwelling size, dwelling quality, neighbourhood amenities, environment quality and transport availability. Together, these attributes shape what households are willing to pay to live in particular locations.

Contemporary work has built on these foundations: Albouy (2016) demonstrated how amenities shape not only prices but overall urban quality of life, reflecting the broader argument by Glaeser et al. (2001) that growing affluence has shifted urban organisation towards amenity-rich 'consumer cities' oriented around consumer wellbeing, with households increasingly willing to pay a premium to live in well-serviced locations (Broxterman et al. 2019).

Recent Australian research has continued to apply these insights. Mulley and Tsai (2017) examined the capitalisation of public transport access into dwelling values in Sydney. Gunn et al. (2022) explored spatial variation in amenity access across Australian cities, and Glackin et al. (2025) examined the spatial correlation between amenity access and house prices across metropolitan and regional Australia in the context of social housing delivery.

Thus, understanding how amenity and employment access are reflected in dwelling prices and rents is important context for assessing the relative value of well-serviced locations, and the potential role of affordable housing in areas with high levels of access. For instance, studies have found that restricting density near city centres can force people to outer suburbs and extend their commuting times. This places a burden on essential workers such as police and nurses, who are vital to a well-functioning and safe city, but who may be pushed to more affordable outer fringes or satellite towns far from their places of employment (Gilbert et al. 2021).

Linked to this is spatial-mismatch literature, which examines the consequences of housing that is not well-located relative to a person's job. Studies in this vein argue that spatial mismatch exacerbates inequality, as low-income households that live far from employment opportunities face significant labour market disadvantages. Kain's seminal study (1968) posited that racial discrimination in housing markets meant that workers could not move freely to locations of their choice; yet the post-war years saw jobs shifting out to the suburbs as part of post-war decentralisation patterns, resulting in poor employment outcomes for minority workers. The study highlights significant spatial barriers to employment that arise from these trends, including:

- a reduction in job search efficiency
- decreased access to information
- impaired ability to commute reliably.

In Australia, Dodson (2005) undertook empirical analysis of the extent of any spatial mismatch between more affordable residential locations and locations of employment opportunity in Melbourne. The study found that the most affordable locations were in the outer suburbs. Unemployment was spatially concentrated, with outer suburbs reflecting industrial areas in decline while employment grew strongly in the CBD. The study highlighted the need to consider the role of transport services and access in bridging the spatial mismatch between the locations of affordable housing and locations of strong employment growth.

A relevant strand of literature that is growing in popularity is work by economists Glaeser et al. (2005), who posit that zoning regulation is a key driver of housing supply constraints and high house prices. Using traditional economics frameworks, these studies conceptualise land use regulations as a zoning 'tax', which raises the price of housing in well-located areas that are in high demand (Glaeser and Gyourko 2018). In Australia, this reasoning has attracted both support and dissent, with economists Kendall and Tulip (2018) finding that zoning has a significant effect on house prices, while others have heavily critiqued the economic case against planning regulation (Murray 2021; Murray and Phibbs 2023). Growing numbers of Australian planning studies also counter the emphasis that urban economists have placed on the zoning tax, arguing that the role that planning regulations play on restricting well-located housing supply has been overblown and misdiagnosed (see for instance Phibbs and Gurran 2021).

2. Research design

2.1 Research approach

This research is implemented through a multi-stage research design. The methods emphasise data analysis and mapping, supported by policy investigations through reviews of state, metropolitan and regional area strategies, and interviews with key stakeholders.

2.2 Research aims and questions

This report informs the delivery of new dwelling supply in well-located areas in Australia by addressing these research questions:

1. What is well-located housing and how does its meaning vary across Australia?
2. Where are the well-located areas across major cities and selected regional centres in Australia?
3. To what extent do strategic planning documents support the development of well-located areas?
4. How affordable is housing in well-located areas?
5. What enablers are required across all levels of government to deliver new dwellings in well-located areas?

2.3 Research methods

2.3.1 Conceptualisation of well-located housing

The conceptualisation study addressed research question 1 by examining the definition of 'well-located' and how its meaning varies for different groups through two lenses: policy and wellbeing.

We began by exploring the definitions of 'well-located' through a policy lens. First, definitions of 'well-located' were drawn from the Accord implementation schedules. Next, we reviewed state, metropolitan and regional housing strategies to draw out detailed characteristics of areas that are deemed well-located by government. We examined how the meaning of well-located areas varies across greater capital cities and different regional contexts (e.g. tourism, manufacturing, mining, agricultural).

Second, we utilised the HILDA Survey to examine how the meaning of well-located housing varies across different socio-demographic groups through a wellbeing lens. HILDA is a nationally representative longitudinal survey that collects detailed information on individuals and households, including their life circumstances and health and wellbeing outcomes (Watson and Wooden 2021). We examined the local area characteristics of places where residents report high levels of wellbeing versus low levels of wellbeing. Locations where residents report high wellbeing are considered 'well-located' from a wellbeing perspective. This was analysed using the HILDA data from 2018–2023 to reflect how the meaning of well-located may have changed over the COVID period.

2.3.2 Spatial mapping

To address research question 2, spatial mapping was undertaken to shed light on where well-located areas exist across capital cities and our case-study regional centres. The aim of this research question was to develop a metric of 'well located' that can be applied nationally at a localised level. These are areas with good access to amenities, delivered through social infrastructure, public transport, recreation and commercial activities, and other factors evidenced in Glackin and Moglia (2025). Once the metrics were established, this was overlaid with new housing data to show if housing is well located or not. While these variables can be obtained through state open-data portals, OpenStreetMaps and the Australian Business Registry, OpenStreetMaps presents the most comprehensive overview nationally.

This research was performed at the suburb level. While the model is based on the 'amenity index' methodology described in previous AHURI research (Glackin et al. 2025; Glackin and Moglia 2025; Khor et al. 2023), it has been developed into a two-variable approach that differentiates between:

- areas high in work and education locations
- access to services.

This matches the work of Oldenburg (1989), who divided spaces into:

- first places – homes
- second places – work and education
- third places – community places.

Third places most closely match the original amenity index. However, places of work and education have been removed from this index to create a separate one for second spaces, while first places are the new homes. This allows for a bi-variate approach to defining 'well located', variously as having lots of jobs and education, lots of services, or a combination of both.

2.3.3 Metropolitan, state and regional planning strategy reviews

To address research question 3, we conducted an extensive review to better understand the extent to which housing strategies and strategic planning documents support the development of well-located areas. These documents provide the strategic visions for states, territories, capital cities and regional areas, typically over a 20–30-year period, and include:

- prioritised housing locations and rates of infill to greenfield development
- new or existing strategic employment centres
- strategic investment in transport routes and new infrastructure
- economic development
- liveability, social infrastructure and sustainability commitments.

These documents set the policy commitments for the future of regions and cities, shaping their future form. As such, they provide a strategic overview of government and planning authorities' best practice for future urban and regional form in terms of housing location and access to services.

Initial plans to geocode strategic documents proved to be unviable, due to the lack of explicit spatial and other benchmarking information within them. Instead, these documents were reviewed and assessed across a range of categories that reflected the intent and explicitness of the policies and their ability to be implemented, monitored and reported on.

2.3.4 Spatial affordability profiling

To address research question 4, we examined the affordability of well-located areas by analysing the relationship between dwelling prices and the well-located metrics constructed for the second research question. The analysis drew on median dwelling price and rent data licensed from Domain Insights (n.d.), covering property transactions for the 12 months to July 2025. Given the cost of licensing suburb-level price data at scale, coverage was limited to select cities across Victoria (Melbourne and Geelong) and Western Australia (Perth). These cities were selected to provide both capital city and regional centre representation across contrasting urban contexts.

The price analysis first mapped suburb-level median house prices against well-located indicators to visualise the spatial relationship between locational quality and dwelling values, followed by correlation analysis to quantify these relationships across dwelling types and tenure. Affordability in well-located suburbs was then assessed by adapting the methodology of the SGS Rental Affordability Index (SGS Economics and Planning 2025), which measures the share of gross renter household income spent on rent (a proxy for housing costs), which allows comparison of affordability outcomes between well-located and less-accessible suburbs across the three cities.

2.3.5 Stakeholder views

Well-located areas pose specific challenges for new housing supply, notably the provision of infrastructure, community opposition and often outdated planning policies. To uncover the enablers required to deliver new dwellings in well-located areas for research question 5, we undertook a search of the grey literature which sets out stakeholder views on various policy interventions that could positively impact dwelling supply. This was complemented by qualitative work to explore how best to overcome these barriers and clearly articulate the actions government needs to take to facilitate new housing supply. Specifically, we interviewed developers, planning consultants and community housing providers (CHPs) to explore their views on:

1. What is well-located housing.
2. What CHPs believed would be the most effective interventions to increase housing supply.

The interviews were conducted across WA and Victoria, and included stakeholders operating across infill and greenfield areas in Perth, Melbourne and regional WA/Victoria.

2.4 Research limitations

The research limitations for spatial data relate to the lack of a national dataset of points/locations of interest and other features, including parks, shops and the range of other services comprising amenity. While this dataset exists for many states, it does not translate across state boundaries, and is often partial. The research explored federal business registries, but found this often gave the postal address of owners or the head office rather than the operating location. To obtain a national perspective the research had to use OpenStreetMap data which, while sometimes partial, does provide national coverage. As such, some areas may be slightly underreported or over-reported in terms of amenity score.

In relation to analysing Metropolitan Strategic Statements and Housing Policies, the research had initially intended to geocode the housing elements of these statements and assess if new housing was planned to be well located. But while all policies stated the preference for well-located housing, none provided the level of detail, in terms of boundaries or volume, to achieve it. Instead, the research assessed all strategic statements nationally against a set of criteria examining the potential effectiveness of the policy. This does not take local politics or context into account, but merely assesses the strength of the policy and its ability to be implemented and monitored.

Suburb-level dwelling price and rent data was not freely available to the research team and was cost-prohibitive to license at scale. Thus the affordability analysis in Chapter 6 was limited to select cities in Victoria and Western Australia, rather than covering all of the cities examined in Chapter 4.

3. Conceptualising ‘well-located’ housing

This chapter addresses research question 1: What is well-located housing and how does its meaning vary across Australia? In Section 3.1, we conceptualise ‘well-located’ housing through a policy lens, followed by a wellbeing lens in Section 3.2. Implications for policy and research are set out in Section 3.3.

3.1 Well-located housing through a policy lens

The federal, state and territory governments have developed implementation schedules to meet their commitments under the National Housing Accord (Australian Government n.d.a). Within these schedules, details of definitions of well-located homes vary across jurisdictions.

However, major themes emerge across most schedules.

1. Access to employment, education, essential services, green/open space and infrastructure are seen as key indicators of being well-located. New South Wales goes further to set desirable thresholds for convenient access to jobs (at below 30 minutes of commute time) and amenities (15–20 minutes’ walk or cycle).
2. Regional and community contexts should be considered when defining the term ‘well-located’. For instance, the Western Australian schedule highlights that regions that are critical for economic prosperity but less densely populated have distinct characteristics, as do Indigenous remote communities.
3. The meaning of ‘well-located’ housing is needs-dependent. For instance, the New South Wales schedule mentions that distance to medical services may be more important for cohorts with health needs.

A further review of key state, territory, metropolitan and regional housing strategies allows us to draw out additional details pertaining to the meaning of well-located housing through a policy lens. The state and territory strategies are summarised in Table 1, while metropolitan and regional strategies are summarised in Appendix Table A1.

The following key points emerge from the review.

First, there is strong alignment between the strategies reviewed and the emphasis of the Accord implementation plans regarding the meaning of well-located housing, such as consistent emphasis on access to jobs, transport and essential services.

Second, most plans (except those of the Northern Territory) emphasise urban consolidation within established areas in both metropolitan and regional town settings. Relatedly, infill development is highlighted, though greenfield development is also mentioned to in some plans, for example, *Greater Adelaide Regional Plan* and *Darwin Regional Land Use*.

Third, there are numerous mentions of the need to ensure that housing is suitable for different life stages and needs, for example, *Darwin’s Regional Land Use Plan*, *Plan Melbourne 2017–2050*, and Queensland’s *A Place to Call Home*. Housing that supports community participation is mentioned in other plans as a consideration for planning for well-located housing, for example *ACT Housing Strategy October 2018* and *WA Directions 2031 and Beyond*.

Table 1: Meaning of 'well located' in key state, territory, metropolitan and regional plans

State / territory	Strategy / Plan	Meaning of 'well-located'	Section of plan
NSW	<i>Housing 2041: NSW Housing Strategy</i> (NSW Department of Planning, Industry and Environment 2021)	Access to local facilities, services, jobs and social networks.	20-year vision
VIC	<i>Victoria's Housing Statement: The Decade Ahead 2024–2034</i> (Victoria Department of Premier and Cabinet 2023)	Proximity to hospitals, schools, parks and transport.	Cheaper housing, closer to where you work
QLD	<i>Queensland Housing Strategy 2017–2027</i> (Queensland Department of Housing and Public Works 2017)	Housing that is close to transport and community services. Needs-dependent emphasis via reference to age-friendly housing.	Confidence: age-friendly housing
QLD	<i>A Place to Call Home</i> (State of Queensland 2026)	Emphasises delivery of essential infrastructure such as water, power, roads and transport links.	\$2 billion Residential Activation Fund
QLD	<i>Shaping SEQ: South East Queensland Regional Plan 2023</i> (Queensland Department of State Development, Infrastructure, Local Government and Planning 2023)	Access to transport, education, shops and green open space, with options to walk and cycle.	Regional priority 2 Regional priority 4
SA	<i>More Homes for South Australians: Housing Roadmap</i> (Government of South Australia 2024)	Access to transport and amenities.	Strategy 1
WA	<i>WA Housing Strategy 2020–2030</i> (WA Department of Communities 2020)	Access to transport, employment services, support and green spaces. Life course and needs emphasis via reference to the need for tailored housing responses for families with children, young people, people with disabilities, Aboriginal persons, and older persons.	Alignment with the outcomes measurement framework WA
TAS	<i>Tasmanian Housing Strategy 2023–2043</i> (Tasmanian Government 2023)	Proximity to services, transport (especially public transport corridors) and social networks to meet demand of ageing population.	Challenges Priority 1, 1.2 Location, size and design
NT	<i>NT Housing Strategy 2020–2025</i> (NT Department of Local Government, Housing and Community Development 2020)	No specific emphasis on well-located housing, but the strategy vision highlights the importance of housing for promoting health, education and employment. The strategy also highlights a 'place-based' principle of 'ensuring local contexts and location-specific needs and issues are appropriately considered' (2020: 13).	The Strategy
ACT	<i>ACT Housing Strategy October 2018</i> (ACT Government 2018)	Access to jobs, education, services and community.	Key opportunities

Source: Compiled by authors

3.2 Well-located housing through a wellbeing lens

As set out in Section 3.1, policy documents generally offer consistent high-level definitions of 'well-located'. However, it is also important to consider what other factors may contribute to being 'well-located', given the Accord implementation schedules and other strategies acknowledge the importance of taking into account regional variations, community settings, and differing needs across population groups.

To explore potential aspects of 'well-located' that are not captured in these high-level definitions, we interrogate the meaning of 'well-located' through a wellbeing lens. Wellbeing has become a critical and recognised yardstick of societal progress in Australia (Australian Government 2023). We posit that locations where residents report high levels of wellbeing can be considered well-located from a wellbeing perspective. On the other hand, locations where residents report low wellbeing may be poorly located from a wellbeing perspective.

This analysis uses the HILDA Survey waves 18 to 23 (2018–2023), capturing the period before, during and after the COVID-19 pandemic. The analysis focuses on respondents aged 25 years and older, who are more likely to make independent decisions about where they live and work. Specifically, four wellbeing outcomes are measured capturing different dimensions of wellbeing: overall wellbeing captured by a life satisfaction score (0–10 scale), and mental health, social functioning, and general health (each drawn from the SF-36 Health Survey index scaled 0–100).¹

3.2.1 Neighbourhood data

HILDA includes neighbourhood-related questions, as well as geographic identifiers that allow neighbourhood information to be linked from external sources, enabling us to examine how neighbourhood conditions relate to different aspects of wellbeing.

Neighbourhood amenity

Neighbourhood amenity is measured using an amenity index (AMI) as applied in recent AHURI research (Glackin et al. 2025; Glackin and Moglia 2025; Khor et al. 2023). Reflecting many of the features highlighted in high-level government definitions, this index captures access to public transit, hospitality venues, community places, shops, services (including health services), and education and childcare. Full details on the index's construction and the distribution of AMI quintiles across urban areas are provided in Section 4.1 of Glackin et al. (2025).

To represent neighbourhoods, the index was calculated using Statistical Areas Level 2 (SA2) boundaries, for SA2s contained within Australia's significant urban areas (SUAs).² As the SA2 of residence of each HILDA respondent is known, we are able to assign each respondent residing within an SUA an amenity index (AMI) quintile (Glackin et al. (2025) that corresponds to their SA2 of residence.

Note: the remainder of this report, from Chapter 4 onwards, employs a new and expanded amenity index, which also separates out access to jobs and education into its own separate index. However, the updated indices cannot be applied to the analysis in this chapter as it uses a different geography, which cannot be matched to the HILDA Survey that forms a crucial database for this chapter's analysis.

¹ The SF-36 Health Survey is an internationally recognised diagnostic tool for assessing functional health status and wellbeing. See Section 4.13 of the HILDA User Manual Release 23 for how it was utilised in the HILDA Survey (Summerfield et al. 2024).

² SA2s are medium-sized general-purpose areas built to represent communities that interact together socially and economically, while SUAs represent individual Urban Centres or clusters of related Urban Centres with a core urban population of over 10,000 people. These geographies are defined by the 2021 Australian Statistical Geography Standard Edition 3 (ABS 2021a).

Residents' perception of neighbourhood quality

To complement the amenity index, we also draw on a series of neighbourhood indicators directly available in HILDA that go beyond the high-level government definitions of 'well-located'. These capture residents' perception of the following, on a scale of 'never happens' to 'very common':

- crime – burglary, theft, vandalism and property damage
- noise pollution – traffic, aircraft, train or industry noise
- social capital – whether neighbours do things together.

These variables are collected only every second wave of the HILDA Survey. Without adjustment, this would restrict the analysis of these variables to 2018, 2020 and 2022. To address this, we interpolate missing values using known values from adjacent waves, based on whether respondents remained in or moved from their SA2 between adjacent waves.³

Time spent commuting from place of residence to work

As the AMI does not directly capture access to jobs, we draw on time spent commuting to work by full-time workers as reported in the HILDA data. We break down the reported times into bands:

- None (0 weekly hours), capturing persons working from home all the time
- Very short (>0 – <2.5 hours weekly), reflecting work trips averaging roughly 15 minutes per trip or hybrid work arrangements
- Moderate (2.5–5 hours weekly), reflecting work trips averaging 15–30 minutes per trip or hybrid work arrangements
- Long (5–10 hours weekly), reflecting work trips averaging 30–60 minutes per trip and unlikely to reflect hybrid work arrangements
- Very long (>10 hrs weekly), reflecting work trips averaging one hour or more each way and unlikely to reflect hybrid work arrangements.

3.2.2 Links between neighbourhood characteristics and wellbeing outcomes

We examine wellbeing outcomes across the neighbourhood indicators described above. These are examined for all respondents in our data, then separately by geography, dwelling type, age and time period. Cross-sectional weights are applied so that the data best represents the Australian population.

Table 2 reports the mean and standard deviation of wellbeing scores by the neighbourhood indicators for all respondents in our sample. The wellbeing profile takes on a somewhat unexpected path with respect to the AMI. A linear path would have seen wellbeing scores increase in a monotonic fashion as one shifts up the amenity index, indicating that wellbeing rises as one's residence gets closer to amenities. However, we find that across all wellbeing measures, wellbeing scores dip slightly as one shifts from the lowest to the second quintile, and is actually lowest in the second quintile. These scores then rise to peak around the third or fourth quintile before declining in the highest quintile in the case of social functioning and general health. However, other neighbourhood indicators are also important. Neighbourhood crime and noise pollution are both negatively associated with all measures of wellbeing. On the other hand, stronger social capital is linked to higher wellbeing.

³ The interpolation method follows the algorithm detailed in the supplementary materials of Clark et al. (2023). A limitation of this approach is that data cannot be interpolated for movers in 2023; for respondents who moved between 2022 and 2023, the imputed neighbourhood characteristics are always missing (since, at time of analysis, there was no 2024 wave to pull data from).

The work commuting data is subject to numerous caveats; it is only available for full-time workers, and time spent commuting weekly does not allow us to unpack the impacts of different modes of transport and the existence of hybrid work arrangements. We therefore do not account for the former and assume that very short (0–2.5 hours weekly) and short (2.5–5 hours weekly) commutes capture people either living very close to their work locations or who have established hybrid work arrangements that allow them to work from home some days of the week. Despite these caveats, the data offers interesting insights. The first is that working full-time from home (0 hours of travelling to work weekly) does not produce the highest wellbeing across any measure. Indeed, based on the wellbeing scores, full-time workers appear to prefer short trips (2.5–5 hours weekly) the most. Overall, the data is clear that very long commutes of 10+ hours per week impose the greatest wellbeing penalties for workers.

Table 2: Mean (standard deviation) of wellbeing scores by location characteristics, all, 2018–2023

Overall wellbeing (0–10)			Mental health (0–100)		Social functioning (0–100)		General health (0–100)	
Amenity index quintile (SA2s in SUAs only)								
Lowest quintile	8.0	(1.5)	72.1	(18.1)	79.7	(25.3)	64.7	(20.6)
Second quintile	7.8	(1.4)	70.9	(18.2)	77.8	(25.4)	63.5	(20.7)
Middle quintile	7.9	(1.4)	71.9	(18.3)	80.0	(24.6)	65.6	(21.1)
Fourth quintile	7.9	(1.4)	71.7	(17.6)	81.1	(24.3)	67.0	(21.0)
Highest quintile	7.9	(1.4)	71.6	(17.9)	78.2	(25.1)	66.7	(20.8)
Neighbourhood crime								
Never happens or very rare	8.1	(1.4)	74.6	(17.3)	81.2	(24.3)	66.8	(21.0)
Not common	7.8	(1.4)	70.3	(17.7)	78.6	(24.8)	63.4	(20.5)
Fairly or very common	7.5	(1.6)	65.2	(19.8)	72.2	(27.2)	60.1	(22.2)
Neighbourhood noise pollution								
Never happens or very rare	8.1	(1.4)	74.6	(17.8)	81.4	(24.6)	66.9	(21.2)
Not common	7.9	(1.3)	72.5	(17.3)	80.6	(24.1)	65.4	(20.1)
Fairly or very common	7.7	(1.5)	69.4	(18.6)	76.7	(25.9)	62.7	(21.5)
Neighbourhood social capital								
Never happens or very rare	7.7	(1.5)	69.3	(18.9)	76.4	(26.5)	62.5	(21.9)
Not common	7.9	(1.4)	72.0	(17.5)	79.5	(24.2)	64.7	(20.3)
Fairly or very common	8.1	(1.3)	74.4	(17.3)	81.1	(24.2)	67.0	(20.8)
Weekly work commute (full-time employed)								
None (0 hrs)	7.9	(1.4)	70.9	(17.5)	82.3	(23.0)	68.3	(18.6)
Very short (>0 – <2.5 hrs)	8.0	(1.2)	73.6	(16.7)	85.2	(20.2)	70.0	(18.0)
Moderate (2.5–5 hrs)	7.9	(1.1)	73.9	(16.1)	85.8	(19.9)	70.5	(17.7)
Long (5–10 hrs)	7.8	(1.2)	72.7	(16.4)	85.1	(19.9)	69.1	(18.0)
Very long (>10 hrs)	7.8	(1.3)	70.6	(18.3)	81.7	(23.2)	67.1	(18.6)

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

For geography, we distinguish between major urban, other urban, and rural areas, following the households Section of State classification.⁴ Within SUAs, we also analyse differences in the meaning of 'well-located' across inner (0–5km), middle (5–10km), outer (10–20km) and fringe areas (20+km). Distance is measured from the centre of the household's SA2 to the SA2 best representing the SUA's central business district.

Dwelling types are broadly categorised into houses (detached or semi-detached) versus units (flats, units or apartments). Age bands reflect life-course stages and are set at young (25–34 years), mid-life (35–54 years) and older (55+ years). Time period is defined as pre-COVID (before 2020), or during and post-COVID (2020 onwards).

The patterns described above for all respondents deliver broadly similar patterns across different geographical locations, dwelling types, age groups and time periods. The tables of these subgroups are reported in Appendix Table A2 to Table A11. One noteworthy exception relates to work commute times in inner metropolitan rings. Across three of the four wellbeing measures, work-from-home arrangements are generally linked to superior – or at least the same – wellbeing levels as arrangements that require travel to the workplace. As expected, wellbeing levels are also generally lower during and post-COVID than pre-COVID. However, as shown in Appendix Table A10, the average differences in wellbeing scores between these two periods is very small, approaching a maximum of 3.1 points on a scale of 0–100.

While the descriptive analysis provides an indication of how wellbeing varies across different types of neighbourhoods, panel-data modelling allows us to better isolate the effect of changes in neighbourhood conditions on changes in individual wellbeing over time.

Here, we estimate ordinary least squares (OLS) fixed-effects models that identify the effect of neighbourhood characteristics on the wellbeing outcomes of individuals. When trying to identify neighbourhood effects on wellbeing, a key methodological challenge is self-selection bias: it is possible that wellbeing influences where people choose to live, and thus wellbeing may influence neighbourhood characteristics, rather than neighbourhood characteristics influencing wellbeing. As a longitudinal survey, the HILDA Survey allows us to employ panel data modelling to control for personality traits and characteristics that may lead to this self-selection (Ong ViforJ et al. 2022). By focusing on variation in outcomes within each individual over time, rather than across individuals, fixed-effect models control for all stable (time-invariant) factors that may influence wellbeing outcomes, such as cultural background, early-life circumstances, and personality traits like innate happiness.

A limitation of the fixed-effects methodology is that it does not control for confounding factors that may both prompt a neighbourhood move and directly affect wellbeing, such as a separation, job change or bereavement. To account for these influences, we include HILDA's series of 'life events in the past 12 months' variables as additional controls in our models.

The models also control for a range of general factors that might influence wellbeing – including neighbourhood socio-economic status, measured by the ABS Index of Relative Socio-economic Advantage and Disadvantage (ABS 2021d), housing tenure and dwelling type, labour force status, perceived financial prosperity, and year of observation – to account for changes in wellbeing over time, particularly those associated with the COVID-19 period.

The resulting modelling sample includes 41,238 person-year observations from 10,436 unique individuals, providing an average of four observations per person. Six per cent of observations involve individuals who moved, with 27% moving to a neighbourhood with a higher AMI quintile, and 34% moving to a neighbourhood with a lower AMI quintile.

Table 3 presents the main results of our fixed-effects models for the four wellbeing outcomes. While this table reports only selected key results pertaining to neighbourhood effects, the full model results are reported in Appendix Table A12. In both tables, we report outcomes that are statistically significant at the 1%, 5% and 10% levels, following standard applied econometric practice (Wooldridge 2020). Corroborating the descriptive statistics in section 3.2.2, our models show that higher neighbourhood amenity is generally associated with

⁴ Section of state is defined by the 2021 ASGS (ABS 2021a). The rural area band consists of those residing in 'bounded localities' or 'rural balance' segments.

positive effects on wellbeing outcomes, but the associations are partial. Statistically significant effects are limited to social functioning and general health. Controlling for other factors, those living in the third to fifth amenity index quintiles have general health scores that are 1.5 to 2.2 points higher than those living in the bottom two quintiles. However, in the case of social functioning, positive wellbeing links are statistically evident only when shifting out of the lowest AMI quintile into the second or third quintile (an average increase of around 2 points). Higher perceived crime is associated with lower mental health and social functioning scores, while higher noise is linked to lower mental health and overall wellbeing. Greater neighbourly interaction is positively associated with overall wellbeing, as well as general and mental health.

In regard to other predictors, housing tenure shows expected associations with overall wellbeing and mental health. For example, renters report lower overall wellbeing than outright owners. Living in a separate or semi-detached house has a negative link to general health compared to living in an apartment or unit; however, this effect is not detected in regard to the other three wellbeing outcomes. Lower perceived prosperity and unemployment are almost unanimously associated with lower wellbeing across all outcomes. As expected, major life events, such as separation, childbirth, illness or job changes, have substantial and significant effects on wellbeing outcomes. Wellbeing patterns vary across 2018–2023, reflecting the wellbeing penalty exerted by COVID-19 across all wellbeing measures.

Table 3: Models predicting wellbeing outcomes, fixed-effects OLS, person-year observations, neighbourhood effects, 2018–2023

	Overall wellbeing (0–10 scale)	Mental health (0–100 scale)	Social functioning (0–100 scale)	General health (0–100 scale)
Amenity index quintile (omitted: lowest quintile)				
Second quintile	0.047 (0.064)	0.127 (0.813)	1.953 (1.076)*	0.829 (0.701)
Middle quintile	0.090 (0.072)	0.724 (0.845)	2.274 (1.223)*	1.962 (0.816)**
Fourth quintile	0.031 (0.076)	1.109 (0.878)	0.641 (1.289)	1.472 (0.835)*
Highest quintile	0.115 (0.093)	0.796 (1.191)	1.527 (1.703)	2.169 (0.994)**
Neighbourhood crime (omitted: Never happens or very rare)				
Not common	-0.017 (0.016)	-0.769 (0.196)***	-0.601 (0.296)**	-0.720 (0.187)***
Fairly or very common	-0.019 (0.030)	-1.263 (0.368)***	-1.038 (0.537)*	-0.435 (0.344)
Neighbourhood noise pollution (omitted: Never happens or very rare)				
Not common	-0.010 (0.017)	-0.200 (0.216)	-0.250 (0.333)	-0.044 (0.205)
Fairly or very common	-0.065 (0.023)***	-0.599 (0.283)**	-0.638 (0.423)	-0.388 (0.261)
Neighbourhood social capital: do things together (omitted: Never happens or very rare)				
Not common	0.031 (0.018)*	0.426 (0.220)*	0.196 (0.332)	0.130 (0.215)
Fairly or very common	0.064 (0.022)***	0.830 (0.273)***	0.452 (0.420)	0.474 (0.264)*
Neighbourhood socio-economic status (omitted: Lowest quintile)				
Second quintile	-0.042 (0.069)	-0.590 (0.746)	0.405 (1.109)	-0.709 (0.718)
Middle quintile	0.071 (0.076)	-0.627 (0.797)	-0.051 (1.191)	-0.498 (0.763)
Fourth quintile	0.036 (0.086)	-1.010 (0.824)	0.796 (1.192)	-0.406 (0.820)
Highest quintile	0.046 (0.094)	-1.066 (0.940)	-0.272 (1.347)	-1.438 (0.910)
Number of person-year observations	41,453	41,373	41,461	41,238
R-squared for overall model	0.11	0.11	0.16	0.12

Source: Authors' own estimates using the 2018–2023 HILDA Survey.

Notes: *** $p < .01$, ** $p < .05$, * $p < .1$. Standard errors in parentheses and robust to individual clusters. Full results are reported in Appendix Table A12.

3.3 Implications

Policy documents heavily defined 'well-located' as housing that provides proximity to employment, education, essential services, green/open space and infrastructure. This definition has empirical backing. When interrogating through a wellbeing lens, we find that wellbeing scores do generally rise between the second and fourth AMI quintiles, and our models show that higher neighbourhood amenity has positive associations with social functioning and general health. However, major policy challenges lie in delivering sufficient and affordable housing in areas with good access to amenities, jobs and education when often such areas are already densely populated.

However, the findings in this chapter also show that the 'well-located' definition is more multi-dimensional than seen in policy documents. For instance, while dense amenities can make housing 'well-located', they can also produce negative trade-offs that disrupt the expected positive links between amenities and wellbeing. Such trade-offs need to be better captured in policy planning for delivery of new well-located housing supply.

The next chapters further inform policy delivery of well-located housing:

- **Chapter 4:** whether new dwellings are being built in well-located areas as defined in policy documents
- **Chapter 5:** whether government strategic planning provides strong support to such an endeavour
- **Chapter 6:** whether the houses being built are affordable
- **Chapter 7:** the challenges and opportunities developers face in delivering well-located housing

4. Is new housing supply well-located? A mapping exercise

This chapter addresses research question 2: Where are the well-located areas across major cities and selected regional centres in Australia?

Section 4.1 sets out the analytical framework, including the construction of two indices reflecting access to amenities and to jobs and education. These indices provide a spatial representation of jobs and education and amenity accessibility across the major capital cities and four selected regional centres (Busselton, Cairns, Geelong and Newcastle), supporting the identification of well-located areas. Section 4.2 documents key patterns that shed light on whether new housing supply is in well-located areas as compared to old stock, and how these vary in regard to access to amenity versus access to jobs and education. Section 4.3 draws out implications for policy.

4.1 Analytical framework

This analysis builds on the conceptualisation of well-located housing presented earlier in the report. The conceptualisation identified access to jobs, education, essential services, green spaces and infrastructure as key indicators. To operationalise the concept of well-located housing and structure spatial analysis, we draw on Ray Oldenburg's (1989) nomenclature of places, which offers a framework to understand how urban environments support everyday life. Oldenburg categorised spaces into three types:

- first places: home
- second places: sites of work and formal education
- third places: informal public and semi-public places, such as services, shops and parks.

Second places are typically non-optional; people are generally required to attend work or education and often have limited control over these locations. These places structure daily routines and are central to economic and social participation, and to skill development (Oldenburg 1997; Oldenburg and Brissett 1982). In the Australian housing context, access to education is also important due to the influence of school zoning on housing decisions and local enrolment eligibility, thus impacting housing demand and activity.

Third places are discretionary and flexible, and are associated with community building in urban planning (Hopkins and Bardoel 2023). People choose whether, when and how to engage with them (Littman 2021). However, their quality and accessibility can influence wellbeing (Oldenburg 1997; Oldenburg and Brissett 1982).

While Oldenburg's nomenclature was originally developed in the late 1980s, it remains highly relevant and continues to be widely applied in urban planning research. While the concepts of first and second places have remained largely stable, the understanding and characteristics of third places have evolved alongside changing social and urban contexts (Abdelalim 2026). Some recent examples include research examining third places in relation to:

- housing market dynamics (Van Leuven and Weinstein 2025)
- walkability and wellbeing (Lee 2024)
- social cohesion (Qi et al. 2024)
- urban mobility (Müller et al. 2020).

This chapter's framework aligns with the policy emphasis on proximity and access, as Oldenburg (1989) explicitly highlights the importance of easy access from first places (home) to second and third places. By mapping locations of second and third places, this chapter provides a spatial representation of well-located areas across Australia's capital cities and selected regional centres.

4.1.1 Jobs and Education Index (JEI)

To capture access to key second places (locations for work and education), we developed a composite Jobs and Education Index (JEI). The JEI combines spatial data on employment and education facilities to analyse how well suburbs connect people to economic and learning opportunities. The full list of employment and education variables included in the JEI is presented in Appendix Table B1.

Employment data were sourced from the Australian Bureau of Statistics (ABS 2021c) Census – counting persons, 15 years and over, Number of Employees (EMPP) – which reports the number of employees employed in each Destination Zone (DZN). A count of one or more employees in a DZN was considered to represent presence of local job opportunities. As DZNs do not align neatly with suburb boundaries, an aerial interpolation method was applied. By intersecting DZN boundaries with suburb polygons and calculating the proportion of each DZN area that overlaps with each suburb, job counts were proportionally allocated. These estimates were then aggregated to the suburb level to derive total employment and employment density figures. Education data were compiled from multiple sources to reflect the full range of education providers. All education data were point based and spatially summarised within suburbs to count the number of facilities per suburb.

For each suburb, the number of jobs and education facilities was counted and standardised by the area of the suburb. Due to skewness of the data, where many suburbs had low band counts, logarithmic transformations were applied to reduce skewness and improve comparability. These transformed values were then normalised within each capital city or major regional centre to produce category-specific scores. These scores were averaged within each suburb to generate a composite JEI. Finally, these scores were classified into quintiles, representing very poor (1), poor (2), moderate (3), well-located (4) and very well-located (5) access to jobs and education within each suburb.

4.1.2 Amenity index (AMI)

To capture access to key third places, we developed an amenity index (AMI). The AMI used in this study builds on the authors' previous work (Glackin et al. 2025). However, the AMI constitutes an updated and expanded index from previous work, and is therefore an improvement on the AMI used in Chapter 3.

As detailed in Glackin et al. (2025), OpenStreetMap (OSM) was identified as the most appropriate dataset for mapping amenities across all Australian capital cities and selected major regional centres. OSM data offers several key advantages for spatial analysis:

1. Its well-documented and standardised format supports efficient data processing.
2. It provides coverage across all Australian states and territories, allowing consistent comparisons between urban areas.

The OSM platform is regularly updated by a community of contributors, ensuring that the data remain relatively current. The open-source nature of OSM also enhances transparency and reproducibility.

As a limitation, the quality of OSM data can vary by location, largely depending on the level of contributor activity. However, in the Australian context, OSM data is also supplemented by some official administrative datasets, which enhances its reliability. Thus, variability was not considered a major limitation for the purposes of this research.

Given the focus on identifying well-located areas, the index was reconstructed to align with this objective. Compared to the earlier version (Glackin and Moglia 2025; Glackin et al. 2025), this version incorporates parks as an additional category, while educational facilities were removed from the AMI and instead integrated into the JEI. The full list of amenities included in the revised AMI is presented in Appendix Table B1.

To map amenities across suburbs within all Australian capital cities and the major regional centres, OSM node and area data were utilised using ArcGIS Pro 3.4. The data were accessed 13 July 2025, which at the time represented the most recent version available.

Following the same procedure used for the JEI, the number of amenities was standardised by suburb area. Then logarithmic transformations were applied to reduce skewness of the data. These transformed values were normalised within each capital city or major regional centre to produce category-specific scores. The scores were then averaged to generate the composite AMI for each suburb. The scores were classified into quintiles, representing very poor (1), poor (2), moderate (3), well-located (4) and very well-located (5) access to amenities within each suburb.

4.1.3 Housing data

New housing was counted using the 2006 and 2021 Census data from the Australian Bureau of Statistics (ABS 2006, 2021b). Counts were conducted at the Suburbs and Localities level (SAL) using the Dwelling Type variable (DWTD). Both occupied and unoccupied private dwellings were included. These allow us to divide the stock into dwellings built during two time periods:

- ‘Old’ housing stock made up of dwellings built pre-2006, derived from the 2006 Census.
- ‘New’ housing stock made up of dwellings built post-2006, derived from the difference in stock levels between the 2006 and the 2021 Census.

The ABS (2020) states that a private dwelling is ‘a suite of rooms contained within a building which are self-contained and intended for long-term residential use. To be self-contained, the suite of rooms must include cooking and bathing facilities as building fixtures.’

Suburb and locality names and boundaries have changed substantially between 2006 and 2021. To enable comparisons over time, the 2006 data were converted to align with the 2021 suburb and locality boundaries using ABS correspondence files. However, this introduces a limitation: some 2006 dwellings may now fall outside or be divided across new boundaries, affecting the accuracy of direct comparisons.

4.2 Findings

We begin by illustrating the distributions of the AMI and JEI quintiles across suburbs in each major city in Figure 1. This is followed by a more detailed look into the distributions of old and new housing stock across the AMI and JEI quintiles in each city (subsections 4.2.1–4.2.9).

Generally speaking, the figure shows that there is a strong correlation between the two indexes in each city, but it is not absolute. For instance, in Melbourne, some industrial corridors and centres with good access to jobs were identified, but they were not associated with high amenity. In Sydney, there is also a demarcation of areas that were high-amenity without good access to jobs and education, and vice versa. In Perth, we observed areas that are clearly service attractors, as opposed to areas that are employment attractors. In Brisbane, while there is significant overlap, there are also areas that score higher in amenity than jobs and education access – which is particularly evident in Brisbane’s hinterland.

Figure 1: Distribution of AMI and JEI quintiles, major cities

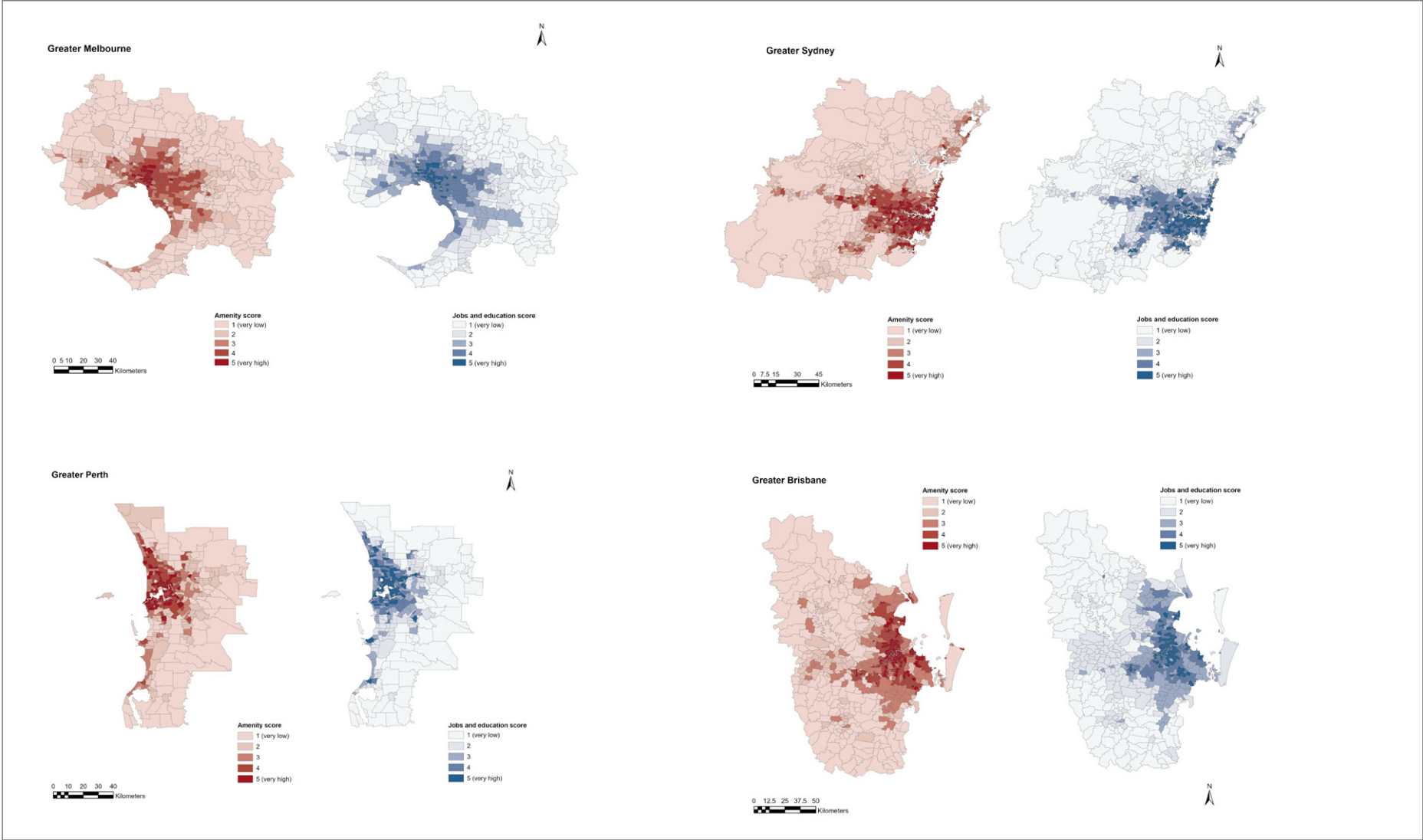


Figure 1 (continued): Distribution of AMI and JEI quintiles, major cities

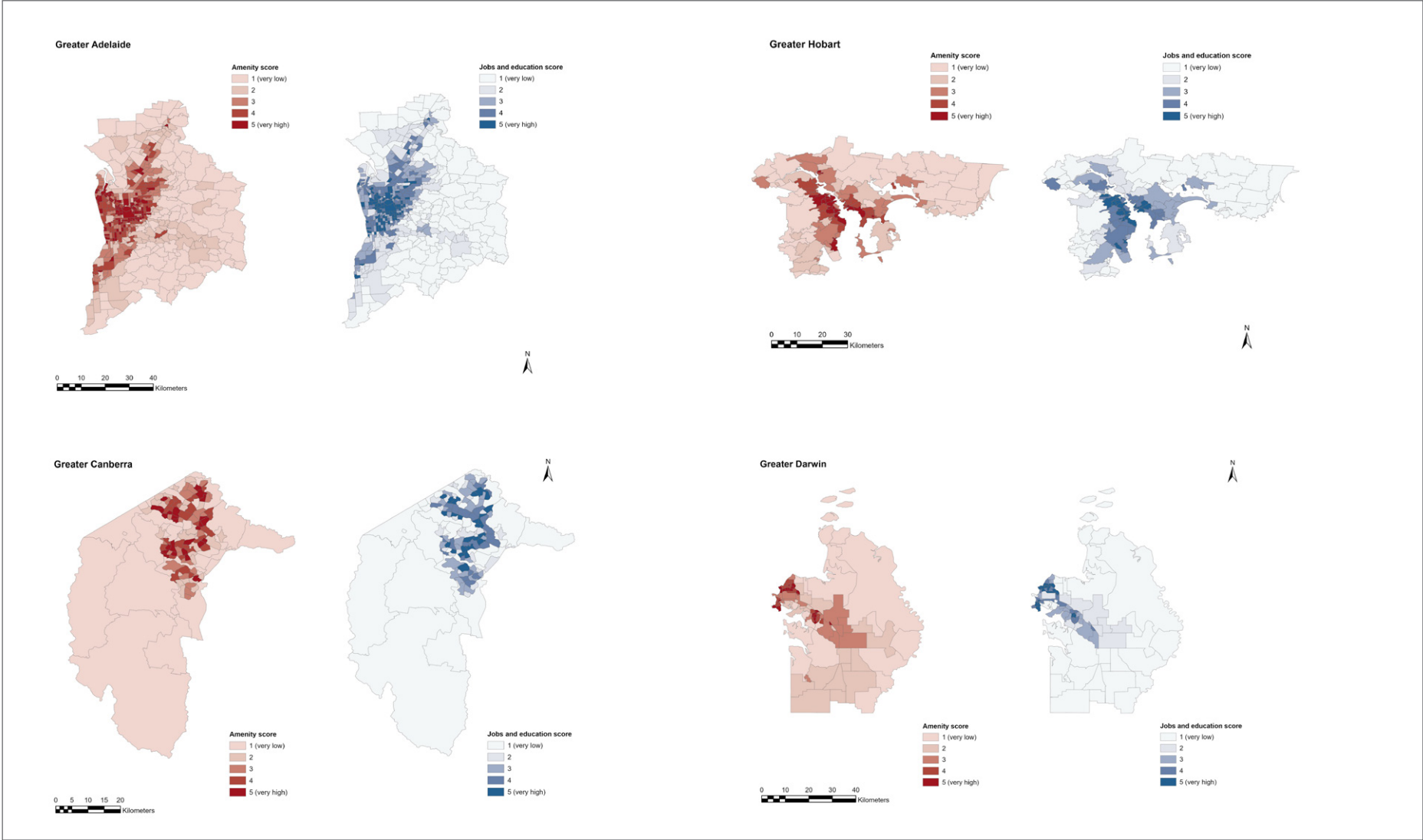
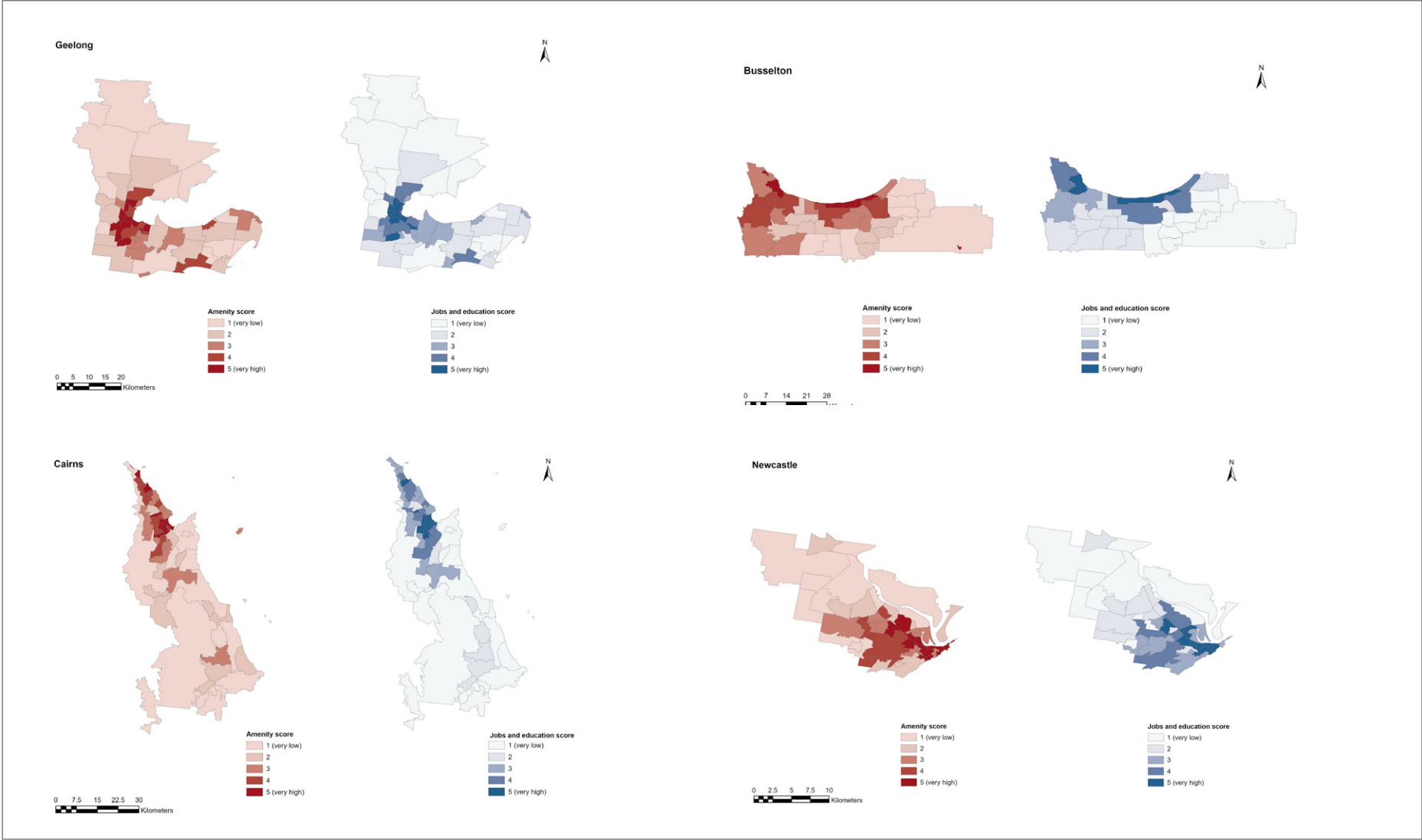


Figure 1 (continued): Distribution of AMI and JEI quintiles, major cities



4.2.1 Melbourne

Consider the total stock of private dwellings across the AMI quintiles in Melbourne as reported in Table 4. The most populous AMI quintiles are 3 and 4, indicating that most stock in Melbourne has moderate or well-located access to amenities. Low total stock volumes of 5% are observed in the bottom quintile and 14% in the highest quintile. Old stock built prior to 2006 shows similar trends as the overall housing stock, with slightly higher shares featuring moderate and good amenity scores (3, 4). When we consider new post-2006 stock, there is significant variation. New dwellings are more heavily represented in the two lowest AMI quintiles than old dwelling stock.

In terms of changes in stock shares across years, the share of dwellings in the second-lowest AMI quintile is higher for new stock (23.7%) than for old stock (11.9%). This is paralleled by lower percentages of new stock in the middle and higher quintiles. However, this is slightly compensated by a higher share of new stock in the highest quintile: 20.6% of new stock built post-2006 is in the highest AMI quintile compared to 11.5% of old stock. What this would seem to indicate is that in Melbourne there has been focus on higher-density development in high-amenity areas (quintile 5) as well as significant growth in new suburbs where access to amenities is still being developed (quintiles 1 or 2). So, it is likely that suburban infill is occurring, but in an ad-hoc way and not at the strategic level driven by greyfield infill policies (Newton et al. 2022). On the other hand, the majority of development is likely to be new land release and greyfield or activity centre development. This is supported by a significant mean increase across volume (mean Δ per suburb) and percentage growth measures (mean % Δ per suburb) in quintiles 5 and 2 respectively.

Access to jobs and education for Melbourne housing shows a slightly different pattern. From the data on all housing, access to jobs and education seems to be more prevalent across the housing stock than access to amenities, as there are significantly fewer dwellings with poor or very poor access to jobs and education compared to amenities. This is the case for both pre- and post-2006 built stock.

For new stock, the most populous quintile is a JEI quintile of 4, indicating that a good volume of new housing is well-located in this respect. However, the second most populous is quintile 3, with almost 30% of new housing having just moderate access to jobs and amenities. The trend for old stock is more pronounced in the higher quintiles, with 45% of stock being in quintile 4. However, the share of dwellings in quintile 2 is 9.4% of old stock but a much higher 20.6% of new stock, as is the proportion of dwellings with a very high JEI score, which has grown as a share of stock from 13.6% of old stock to 20.8% of new stock in quintile 5. Both trends reinforce the observation that growth in Melbourne is divided across inner urban and fringe development.

Table 4: Number and distribution of private dwellings across suburbs in Greater Melbourne, by AMI and JEI quintiles

	All housing		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	107,499	5.2	75,229	5.0	32,270	5.7	161	81.4
2	312,009	15.2	177,900	11.9	134,109	23.7	1,544	822.3
3	694,011	33.7	526,233	35.3	167,778	29.6	1,271	69.3
4	654,850	31.8	539,442	36.2	115,408	20.4	998	21.7
5 (high)	288,644	14.0	171,850	11.5	116,794	20.6	3,768	71.2
Total	2,057,013	100	1,490,653	100	566,360	100	1,000	180.5
JEI quintiles								
1 (low)	61,846	3.0	45,879	3.1	15,967	2.8	99	71.8
2	257,285	12.5	140,740	9.4	116,545	20.6	1,179	768.4
3	605,443	29.4	429,244	28.8	176,199	31.1	1,348	65.8
4	810,969	39.4	671,387	45.0	139,582	24.6	1,066	22.6
5 (high)	321,470	15.6	203,403	13.6	118,067	20.8	2,683	54.8
Total	2,057,013	100	1,490,653	100	566,360	100	1,000	180.5

Sources: ABS 2006, 2021b; Authors' own analysis.

Notes: 'All housing' counts both occupied and unoccupied private dwellings.

4.2.2 Sydney

According to Table 5, 42.3% of all dwellings in greater Sydney are very well located with respect to amenity access (AMI quintile 5). Only 2.2% are very poorly located (AMI quintile 1). This contrasts with Melbourne, where the majority of suburbs are concentrated into moderately and well-located score quintiles of 3 and 4 respectively (but not very well-located).

The share of dwellings that are very well located with respect to amenities has actually increased since 2006, with 46.2% of new stock found in the top AMI quintile. There has been some growth in the second-lowest AMI quintile, increasing from 8.7% of old stock to 13.9% of new stock, showing that some poor-amenity locations are expanding. However, while the lowest AMI quintile captured 2.8% of stock pre-2006, this has shrunk to -0.2%, suggesting dwelling loss or possibly land consolidation in terms of the proportion of new dwellings.

A slightly different pattern appears in the Jobs and Education Index (JEI). In terms of new housing, the proportions in the top two JEI quintiles is dipping slightly. There has been an increase in the share of stock in the second lowest score, though this is less pronounced than in the case of the AMI. This would indicate that location in Sydney is reasonably stable, with generally good access, but there are some minor signs of where this is reduced.

Table 5: Number and distribution of private dwellings across suburbs in Greater Sydney, by AMI and JEI quintiles

	All		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean D	Mean % D
AMI quintiles								
1 (low)	44,787	2.2	45,612	2.8	- 825	-0.2	23	69.7
2	203,288	9.8	142,831	8.7	60,457	13.9	358	415.8
3	428,248	20.6	350,130	21.3	78,118	18.0	383	105.5
4	522,614	25.1	426,773	25.9	95,841	22.1	556	36.7
5 (high)	880,116	42.3	679,646	41.3	200,470	46.2	1,095	42.1
Total	2,079,053	100	1,644,992	100	434,061	100	493	132.1
JEI quintiles								
1 (low)	55,908	2.7	52,641	3.2	3,267	0.8	38	60.8
2	209,012	10.1	151,728	9.2	57,284	13.2	354	436.1
3	398,615	19.2	310,471	18.9	88,144	20.3	482	111.8
4	589,059	28.3	473,365	28.8	115,694	26.7	637	41.3
5 (high)	826,459	39.8	656,786	39.9	169,673	39.1	934	35.6
Total	2,079,053	100	1,644,992	100	434,061	100	493	132.1

Sources: ABS 2006, 2021b; authors' own analysis.

4.2.3 Perth

In terms of all housing, Perth shows a good distribution across moderate- to high-amenity score quintiles, with less than 16% in the two bottom AMI quintiles (Table 6). Prior to 2006, the stock shows a greater bias towards very high amenity scores, with 33.1% of dwellings in very well-located areas with respect to amenity access (AMI quintile 5), and even lower shares (13.6%) in the bottom two quintiles. The reason for this difference is due to more new dwellings being built in lower AMI areas post-2006. This is particularly evident in the second-lowest quintile, which has jumped from 11.3% of old stock to 20.6% of new stock.

The average percentage growth of dwellings in AMI quintiles 2 and 4 is significant. Combined with the reduced share of new stock built post-2006 in quintile 5, this would indicate that very high-amenity areas may, at the time of data capture, be at capacity and new housing is delivered through land release for suburban growth in reasonably well-located amenity areas (AMI quintile 4) as well as in areas of reasonably poor amenity access (AMI quintile 2).

As with access to amenities, the stock in Perth features a wide distribution across moderate to very high JEI quintiles (3–5). The second-lowest JEI quintile captured 9.8% of old stock built prior to 2006 but a much higher 23.8% of new stock built post-2006. At the same time, the highest JEI quintile has shown a significant decline; this quintile captured 32% of old stock but just 18.6% of new stock. This indicates decentralising is likely occurring in housing while jobs remain centralised in key strategic areas.

Table 6: Number and distribution of private dwellings across suburbs in Greater Perth, by AMI and JEI quintiles

	All		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	16,701	1.9	14,722	2.3	1,979	0.8	49	4.8
2	121,789	13.8	72,321	11.3	49,468	20.6	627	881.4*
3	222,061	25.2	152,207	23.7	69,854	29.0	794	139.8
4	259,834	29.4	190,148	29.6	69,686	29.0	942	992.1**
5 (high)	262,006	29.7	212,515	33.1	49,491	20.6	669	28.4
Total	882,391	100	641,913	100	240,478	100	633	423.3
JEI quintiles								
1 (low)	34,418	3.9	23,755	3.7	10,663	4.4	162	50.3
2	120,443	13.6	63,124	9.8	57,319	23.8	777	1,637.6
3	223,865	25.4	156,438	24.4	67,427	28.0	793	369.2
4	253,196	28.7	192,931	30.1	60,265	25.1	814	64.1
5 (high)	250,469	28.4	205,664	32.0	44,805	18.6	590	26.8
Total	882,391	100	641,913	100	240,478	100	633	423.3

Sources: ABS 2006, 2021b; authors' own analysis.

Notes: * Alkimos, Eglinton and Hilbert have experienced high dwelling growth rates. ** Aubin Grove, Aveley, Brabham, Harrisdale, North Coogee and Piara Waters have experienced high dwelling growth rates.

4.2.4 Brisbane

Brisbane performed the best of all capital cities in terms to access to amenities, jobs and education (Table 7). Brisbane has among the lowest proportions of housing in the two lowest score quintiles in regard to both amenity and job and education access. Instead, 82.7% of all housing in Brisbane is in the highest two AMI quintiles, and 82.6% is in the highest two JEI quintiles.

The share of stock in the highest AMI quintile was 47.6% of old stock, but this is now 37.7% of new stock. A similar observation can be made with regarding jobs and education access, with stock share at 44.3% among old stock but a smaller 34.6% among new stock. This has been accompanied by some growth in less well-located areas in the moderate AMI and JEI 3 quintiles. Nonetheless, the overall patterns suggest that Brisbane is performing well in terms of delivering well-located housing.

Table 7: Number and distribution of private dwellings across suburbs in Greater Brisbane, by AMI and JEI quintiles

	All		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	11,162	1.1	11,794	1.6	-632	-0.2	-	19.3
2	19,191	1.9	15,741	2.1	3,450	1.3	46	3.9
3	145,742	14.3	83,641	11.2	62,101	22.6	501	87.2
4	384,332	37.8	278,332	37.4	106,000	38.6	779	77.3
5 (high)	457,403	44.9	354,012	47.6	103,391	37.7	847	3.8
Total	1,017,830	100	743,521	100	274,309	100	431	5.1
JEI quintiles								
1 (low)	9,945	1.0	8,978	1.2	967	0.4	7	27.4
2	36,485	3.6	26,097	3.5	10,388	3.8	86	41.3
3	131,146	12.9	79,870	10.7	51,276	18.7	442	67.9
4	415,564	40.8	298,885	40.2	116,679	42.5	891	83.9
5 (high)	424,690	41.7	329,690	44.3	95,000	34.6	754	36.5
Total	1,017,830	100	743,521	100	274,309	100	431	5.1

Sources: ABS 2006, 2021b; authors' own analysis.

4.2.5 Adelaide

In Adelaide, the most populous AMI quintile is 3, indicating moderate levels of service access, which contains 31.2% of all housing (Table 8). However, quintiles 4 and 5 have 29.3% and 21.6% of housing, suggesting that a good level of stock is well located or very well located in relation to amenity access. Despite this, the share of stock in quintiles 4 and 5 is lower than other major state capitals. Newer post-2006 stock is also less well located with respect to amenities, with smaller shares of new stock observed in the three highest AMI quintiles compared to old stock. At the same time, the share of stock has doubled from 12.7% of old stock to 24.8% of new stock in the second-lowest AMI quintile, and this quintile also exhibits the highest mean proportional change in stock (56.2%).

Overall, the mean proportional change in stock is rather muted in all AMI quintiles in Adelaide compared to other major capital cities. This suggests that there has not been major growth in dwelling stock in Adelaide, as opposed to strong growth in inner-urban and fringe suburbs or land releases in other major capital cities such as Melbourne and Sydney.

The patterns are similar with respect to access to jobs and education. There is a noticeable difference in the share of housing stock in the second-lowest JEI quintile between pre-2006 and post-2006. This share was 17.2% of old pre-2006 stock but much higher (27.2%) of new stock built post-2006. This suggests that new stock in Adelaide is increasingly concentrated in areas with somewhat poor access to amenities, jobs and education.

Table 8: Number and distribution of private dwellings across suburbs in Greater Adelaide, by AMI and JEI quintiles

	All		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	19,777	3.3	19,052	3.8	725	0.8	14	12.4
2	86,723	14.6	63,559	12.7	23,164	24.8	254	56.2
3	185,539	31.2	158,939	31.7	26,600	28.5	247	28.9
4	174,362	29.3	150,890	30.1	23,472	25.1	245	1.8
5 (high)	128,276	21.6	108,752	21.7	19,524	20.9	219	27.1
Total	594,677	100	501,192	100	93,485	100	192	27.7
JEI quintiles								
1 (low)	27,676	4.7	23,888	4.8	3,788	4.1	33	17.6
2	111,414	18.7	85,966	17.2	25,448	27.2	296	56.5
3	148,946	25.0	128,947	25.7	19,999	21.4	202	23.6
4	175,999	29.6	152,424	30.4	23,575	25.2	231	16.1
5 (high)	130,642	22.0	109,966	21.9	20,676	22.1	235	30.6
Total	594,677	100	501,192	100	93,485	100	192	27.7

Sources: ABS 2006, 2021b; authors' own analysis.

4.2.6 Hobart

Housing is generally well-placed in regard to amenity access in Hobart, with 39.2% of all housing in the highest AMI quintile, and almost 90% of all stock in the top three quintiles (Table 9). However, in comparison to old stock, new stock built post-2006 is less concentrated in the top quintiles (4 and 5) but more concentrated in the moderate and moderate to low quintiles (3 and 2). The highest average percentage increase in stock (89.1%) is also found in AMI quintile 2, though this represents an increase of only 88 units on average.

The variation in patterns between amenity, jobs and education would indicate some local segregation of functions. Comparing the two indexes, the share of all housing in the lowest quintile is 4.9% for amenity but 8.5% for jobs and education. In the highest quintile, the share of housing is 39.2% for amenity access but 33.5% for jobs and education access. However, a similar theme of reduced new supply in the higher JEI quintiles (as a share of stock in quintile 5) and increased new supply in the lower quintiles (as a share of stock in quintiles 2 and 3) is evident.

Table 9: Number and distribution of private dwellings across suburbs in Greater Hobart, by AMI and JEI quintiles

	All		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
Amenity score quintiles								
1 (low)	5,230	4.9	4,852	5.5	378	2.0	22	2.3
2	7,960	7.4	5,946	6.8	2,014	10.5	88	89.1
3	23,068	21.5	16,489	18.7	6,579	34.3	301	39.8
4	28,893	27.0	24,102	27.4	4,791	25.0	218	56.2
5 (high)	42,050	39.2	36,633	41.6	5,417	28.2	246	24.4
Total	107,201	100	88,020	100	19,181	100	164	45.1
Jobs and education score quintiles								
1 (low)	9,164	8.5	8,230	9.4	934	4.9	30	54.8
2	7,874	7.3	5,161	5.9	2,713	14.1	194	53.4
3	13,959	13.0	9,616	10.9	4,343	22.6	229	4.8
4	40,294	37.6	32,828	37.3	7,466	38.9	339	57.1
5 (high)	35,910	33.5	32,186	36.6	3,724	19.4	162	7.8
Total	107,201	100	88,020	100	19,181	100	164	45.1

Sources: ABS 2006, 2021b; authors' own analysis.

4.2.7 Canberra

Canberra shows considerable variation in stock distribution between access to amenity and access to jobs and education (Table 10). In terms of amenity access, the highest AMI quintile showed the most growth in terms of new housing supply, with very high-amenity areas taking 36.6% of residential growth 2006–2021 (see AMI quintile 5). However, this is not recorded to the same degree in the highest quintile for access to jobs and education. The highest JEI quintile captured 28.9% of new dwellings built post-2006. Growth rates are also vastly different, which would indicate that the highest growth is in well-planned, high-amenity suburbs, rather than areas where the most jobs and education are located.

Table 10: Number and distribution of private dwellings across suburbs in Greater Canberra, by AMI and JEI quintiles

	All		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	1,751	0.9	1,066	0.8	685	1.2	31	302.8*
2	28,348	15.2	20,647	15.8	7,701	13.8	286	32.3
3	49,745	26.6	36,299	27.7	13,446	24.1	517	51.4
4	51,344	27.5	37,758	28.8	13,586	24.3	485	35.7
5 (high)	55,759	29.8	35,306	26.9	20,453	36.6	787	398.8**
Total	186,947	100	131,077	100	55,870	100	433	158.4
JEI quintiles								
1 (low)	6,168	3.3	3,496	2.7	2,672	4.8	123	305.8
2	26,844	14.4	19,212	14.7	7,632	13.7	283	27.2
3	57,685	30.9	41,041	31.3	16,644	29.8	555	384.5
4	45,498	24.3	32,741	25.0	12,757	22.8	532	29.3
5 (high)	50,752	27.1	34,586	26.4	16,166	28.9	622	8.4
Total	186,947	100	131,077	100	55,870	100	433	158.4

Sources: ABS 2006, 2021b; authors' own analysis.

Notes: *Uriarra Village **Franklin

4.2.8 Other cities and regional centres

The research continued for Dawin as well as selected regional centres, including Busselton, Cairns, Geelong and Newcastle. The smaller scale of these cities provided less in the way of information, and housing supply was reasonably evenly balanced across access to jobs, education and amenity. However, it was noted that Geelong is experiencing considerable sprawl in low-serviced areas, with 32.8% of growth being experienced in the second-lowest AMI quintile and 46% in the second lowest JEI quintile. This may indicate that Geelong may be a critical area of intervention in the future and require investment into education and jobs hubs outside of the CBD. However, this is tempered by the fact that Geelong is smaller in size than capital cities, so infrastructure requirements are lower and commuting times for the population to access amenities and jobs are shorter. The maps and data from Geelong and other smaller cities can be found in Appendix B.

4.2.9 Summary

While all Australian cities show that housing growth is generally occurring in well-located areas, considerable variation is evident in new housing supply and its positioning in relation to access to amenity and access to jobs and education, which we summarise here.

While there was some variation between the two indexes, more so in some cities than others, they are reasonably well aligned across most cities. As such, and in the interest of presenting a digestible overview, only the AMI quintiles are used for this summary.

Table 11 shows the percentage distribution of new housing stock built post-2006 across the AMI quintiles. For example, we can see that Sydney is well out-performing Melbourne, with 46.2% of new housing captured in the highest quintile, while Melbourne's new supply is more skewed towards the middle quintiles and more akin to distributions in Perth and Adelaide. Brisbane is slightly above this, with the two top quintiles providing most new housing.

Geelong and Newcastle appear to be the worst-performing, indicating that some cities may need investment outside of CBDs if housing is to be well-located. However, we also need to examine trends relative to older housing.

Table 11: New housing: percentage distribution across AMI quintiles, by city, 2006–2021

	1 (low)	2	3	4	5 (high)
Melbourne	5.7%	23.7%	29.6%	20.4%	20.6%
Sydney	-0.2%	13.9%	18.0%	22.1%	46.2%
Perth	0.8%	20.6%	29.0%	29.0%	20.6%
Brisbane	-0.2%	1.3%	22.6%	38.6%	37.7%
Adelaide	0.8%	24.8%	28.5%	25.1%	20.9%
Hobart	2.0%	10.5%	34.3%	25.0%	28.2%
Darwin	-1.6%	6.2%	18.6%	39.7%	37.1%
Canberra	1.2%	13.8%	24.1%	24.3%	36.6%
Geelong	-2.0%	32.8%	27.9%	19.6%	21.7%
Busselton	-0.8%	-1.0%	3.1%	36.3%	62.4%
Cairns	-5.9%	5.3%	33.0%	50.1%	17.5%
Newcastle	21.6%	20.7%	9.6%	6.6%	41.6%

Source: Authors' own analysis from earlier tables in this chapter.

Table 12 documents the percentage point difference in the share of housing stock built pre-and post-2006 in each AMI quintile. This table presents different trends to Table 11. In regard to the percentage point change measure, Melbourne is outperforming Sydney, with growth rates of stock in the highest quintile almost double (9.1% to 4.9%) relative to existing housing. This means the housing stock in the highest AMI quintile started from a lower base in Melbourne (288,644) than in Sydney (880,116) and is increasing at a faster rate in higher-amenity areas.

Perth, Brisbane, Hobart, Darwin and – to a lesser extent, Adelaide – are showing considerable slowdown in housing provision in high-amenity areas. Most of these cities are showing the most growth in the second-lowest or middle quintiles, which is indicative of poorly serviced new suburbs or suburbs built around less well-serviced centres.

Newcastle is the most pronounced in terms of polar opposites, with major trend increases across both the highest and lowest quintiles, indicating a focus on CBD development and new, poorly serviced suburbs, with little else in the middle.

Table 12: Percentage point difference in the distribution of new versus old housing within each AMI quintile, by city, 2006 –2021

	1 (low)	2	3	4	5 (high)
Melbourne	0.7	11.7	-5.7	-15.8	9.1
Sydney	-3.0	5.2	-3.3	-3.9	4.9
Perth	-1.5	9.3	5.3	-0.6	-12.5
Brisbane	-1.8	-0.9	11.4	1.2	-9.9
Adelaide	-3.0	12.1	-3.3	-5.0	-0.8
Hobart	-3.5	3.7	15.6	-2.4	-13.4
Darwin	-2.5	1.1	1.3	5.0	-4.9
Canberra	0.4	-2.0	-3.6	-4.5	9.7
Geelong	-4.8	18.9	13.7	-10.9	-16.8
Busselton	-3.6	-4.1	-4.2	21.0	-9.0
Cairns	-8.7	3.8	9.4	14.6	-19.1
Newcastle	12.4	-3.2	-11.2	-17.8	19.8

Source: Authors' own analysis from earlier tables in this chapter.

4.3 Implications

All cities are performing differently in terms of the location of new housing. This is likely due to a combination of:

- market factors: whether there is appetite for higher density to the levels that incentivise more intense development
- statutory planning response to allow higher density in areas with higher amenity.

It is also due to the fact that much development in Australia is occurring via planned urban expansion, irrespective of frequently articulated compact-city policy agendas. The servicing of new areas in the urban fringes will likely lag until local political pressure on planning forces new services, and new areas become dense enough to support additional services.

Of particular policy concern are regional centres such as Newcastle and Geelong which, from the data, appear to be significantly lacking in amenity, jobs and education facilities in new suburbs.

5. Do housing strategies support the delivery of well-located housing?

This chapter compares state and territory housing strategies and strategic planning documents to assess whether planned housing supply is directed to well-located places. It addresses research question 3: To what extent do strategic planning documents support the development of well-located areas? Section 5.1 delivers analysis of housing strategies and strategic planning documents for each state and territory. Section 5.2 then draws together key findings from individual states and territories into a comparative summary. Section 5.3 draws out implications for policy – in particular highlighting elements of housing strategies and strategic planning documents that are critical for supporting delivery of well-located housing.

The analysis is based on systematic review of publicly available documents across Australian jurisdictions. Each document was assessed against a common set of criteria, as shown in Figure 2, covering:

- the presence and timeframe of housing targets
- geographic scale and allocation
- stated development patterns (consolidation intent)
- references to second and third places, and infrastructure alignment
- implementation, monitoring and accountability mechanisms.

The assessment focusses on policy strength, which is defined as the degree to which documents translate into commitments, sequencing, and enforceable delivery arrangements. Thus, in this chapter, well-located housing is assessed as a policy proposition rather than an observed outcome. Differences in governance structures, market conditions and political context are acknowledged, but these are not incorporated in the analysis.

For cross-jurisdictional comparison, housing strategies and strategic planning documents are considered more supportive of well-located housing supply where they do three things:

1. Allocate housing targets to actionable geographies with clear responsibility, typically at Local Government Area (LGA) level.
2. Specify consolidation intent in measurable terms, or constrain greenfield development through sequencing rules or infrastructure-readiness requirements.
3. Link housing delivery to explicit implementation mechanisms, funding commitments and enforceable instruments.

The assessment of housing strategies and strategic planning documents in this chapter relies on spatial scales that are more aggregated than the suburb level used to analyse second places and third places in Chapter 4. This is because housing strategies and strategic planning documents tend to allocate growth through LGAs (as the smallest geographical scale of analysis), subregional and regional frameworks. Housing outcome indicators reported in policy documents are also published at more aggregated levels, such as building approvals at the LGA level (ABS 2025a), and dwelling completions at state and metropolitan/rest of state levels (ABS 2025b).

5.1 State and territory analysis

5.1.1 New South Wales

Scale of allocation and overall numbers

The housing framework in New South Wales combines long-term projection with the strongest near-term geographic precision among jurisdictions through the adoption of five-year, LGA-level housing completion targets. The NSW Government has committed to 377,000 new homes by June 2029, with minimum targets specified for 43 councils across Greater Sydney, the Central Coast, Lower Hunter and Greater Newcastle, and Illawarra-Shoalhaven, with a single aggregate target for regional NSW (NSW Government 2026a). These targets aim to operationalise the state's contribution to the National Accord and provide an allocative framework that is actionable at local government scale. The government used data-driven methods to allocate the targets, including baseline estimates of pipelines and expected additional homes from planning reforms (NSW Government 2026b). By contrast, the NSW Housing Strategy (NSW Department of Planning, Industry and Environment 2021) to 2041 remains largely strategic, relying on long-term projections without binding allocations – including the estimate of 1 million additional dwellings in Greater Sydney by 2041.

Spatial strategy and infrastructure alignment

Across the New South Wales documents, housing delivery is framed as prioritising well-located supply in areas with existing infrastructure capacity, particularly transport and water (NSW Government 2026a). However, no explicit infill versus greenfield ratios are specified. The housing targets (NSW Government 2026a) and the Sydney plan draft (NSW Department of Planning, Housing and Infrastructure 2025) emphasise infill and centre-based uplift through low- and mid-rise reforms and transport-oriented development (TOD), while acknowledging ongoing greenfield expansion in Western Sydney to support housing and employment beyond 2045.

Although infrastructure, amenity and service provision are repeatedly referenced, this alignment is expressed primarily at a strategic level. The documents do not provide quantified infrastructure thresholds, requirements, or costed delivery schedules directly tied to housing outputs, which limits assessment of whether infrastructure capacity will be delivered together with housing growth.

Implementation, integration and monitoring

The documents show a strong approach for implementation, including planning system reforms, incentive programs for councils, the Accelerated Infrastructure Fund, and the establishment of governance and advisory bodies under the NSW Housing Strategy. The housing targets are explicitly linked to other strategies and plans, including transport, infrastructure, environmental risk and land-use frameworks.

Monitoring arrangements are clear, but partial. The department will publicly track progress against housing targets and supply through annual reporting and dashboards. The dashboards show numbers on logged and approved dwellings at the LGA level. However, completions are only available at the state level (NSW Government 2026c). By September 2025, 55,665 dwellings had been completed since July 2024 (NSW Government 2026c). Overall, delivery risks associated with infrastructure timing and capacity remain unclear.

5.1.2 Victoria

Scale of allocation and overall numbers

Victoria's housing framework combines long-term targets with a mid-term delivery program. *Victoria's Housing Statement* commits to 800,000 additional homes over the decade to 2034 and articulates a longer-term horizon of 2.24 million homes by 2051, including 425,600 in regional Victoria (Victoria Department of Premier and Cabinet 2023). Spatial allocation within the 10-year program remains partial: approximately 150,000 homes are identified for priority precincts and activity centres (Victoria Department of Premier and Cabinet 2023). *Plan for Victoria* lays out LGA-level housing targets by 2051 across the state (Victoria Department of Transport and Planning 2025). The exact methodology used to develop the LGA targets is not known. However, they were based on proximity to jobs and services, access to planned and existing public transport, environmental hazards, development trends, potential and areas already identified for additional housing (Victoria Government n.d.).

Spatial strategy and infrastructure alignment

All Victorian strategies analysed consistently frame housing growth as being directed to locations with access to public transport, jobs and essential services, with an explicit emphasis on activity centres and urban growth boundary. Victoria targets 70% of new housing within established areas (Victoria Department of Premier and Cabinet 2023; Victoria Department of Transport and Planning 2025). Greenfield development remains part of the supply mix, particularly in metropolitan growth areas (35% in *Plan Melbourne 2017–2050*), with repeated references to precinct structure planning and growth-area infrastructure contributions. However, while the documents articulate the cost and efficiency rationale for infill development and acknowledge the infrastructure burden of urban sprawl – particularly water and sewage connections – infrastructure alignment seems to be policy-driven rather than output-linked, with no binding delivery schedules tied to housing completions.

Implementation, integration and monitoring

In terms of housing targets, the implementation toolkit includes planning system reform, actions with short-term milestones and activity centre programs with a few named funding programs, such as the Big Housing Build and Regional Housing Fund. The Housing Statement, which had lower geographic commitment, adds review of the planning act, ministerial facilitation pathways and quicker water connections, conversion of commercial buildings to residential use and named funding programs (Victoria Department of Premier and Cabinet 2023).

In terms of monitoring, *Plan for Victoria* is positioned as a 'living plan', with outcome measures, milestones and ongoing review (Victoria Department of Transport and Planning 2025). The Housing Statement reports some program progress, such as the Big Housing Build (Victoria Department of Premier and Cabinet 2023), but does not establish a comprehensive, public monitoring framework covering the full 10-year housing target or its spatial distribution. Thus, transparency and delivery performance varies by policy instrument.

5.1.3 Queensland

Scale of allocation and overall numbers

The *Queensland Housing Strategy* is a statewide strategy (Queensland Department of Housing and Public Works 2017), which has been superseded by a new plan *A Place to Call Home* that aims to boost supply (State of Queensland 2026). However, *Shaping SEQ* functions as a stronger housing allocation instrument. It operates at the metropolitan–regional scale rather than through statewide quotas. *Shaping SEQ* identifies a target to deliver almost 900,000 new dwellings across the 12 LGAs in the region to 2046 (Queensland Department of State Development, Infrastructure, Local Government and Planning 2023).

Spatial strategy and infrastructure alignment

Shaping SEQ establishes a minimum infill target of 60%, with an aspirational increase to 70% over time, and focusses consolidation within centres and public transport corridors, informed by detailed assessments of development capacity (Queensland Department of State Development, Infrastructure, Local Government and Planning 2023). The plan also supports expansion of the Urban Footprint, limited to areas that can be efficiently serviced and that are either:

- logical extensions of existing urban areas
- of sufficient scale to deliver social and economic infrastructure (Queensland Department of State Development, Infrastructure, Local Government and Planning 2023).

While infrastructure alignment is a recurring theme, commitments are framed primarily around coordination rather than binding delivery obligations. The plan does not specify infrastructure capacity thresholds, funding commitments, or delivery timelines tied directly to housing outputs. This limits the extent to which well-located supply can be assessed beyond strategic intent.

Implementation, integration and monitoring

Implementation under *Shaping SEQ* includes priority actions, planning reforms and development of an Implementation Assurance Framework intended to track dwelling delivery, consolidation ratios and dwelling-type targets through annual reporting. *Shaping SEQ* is also embedded within a wider state planning and policy ecosystem, with explicit links to transport, environmental, resilience and infrastructure strategies (Queensland Department of State Development, Infrastructure, Local Government and Planning 2023). Overall, delivery certainty remains contingent on local plan translation and infrastructure sequencing beyond what is specified in the documents.

5.1.4 Western Australia

Scale of allocation and overall numbers

The *WA Housing Strategy 2020–2030* does not set a statewide dwelling target. Instead, it commits to connecting 150,000 households to a home by 2030 (WA Department of Communities 2020). This commitment provides limited guidance on the geographic distribution or dwelling mix of new supply. *Perth and Peel @ 3.5 million* identifies a commitment of approximately 800,000 additional dwellings through to 2050, and allocates growth through subregional frameworks, including LGA-level distributions (WA Department of Planning, Lands and Heritage and WA Planning Commission 2018), which provides a higher degree of geographic specificity than the housing strategy.

Spatial strategy and infrastructure alignment

The *WA Housing Strategy* promotes infill development and housing choice closer to transport and amenity but does not specify infill or greenfield target ratios (WA Department of Communities 2020). *Perth and Peel @ 3.5 million* provides a more explicit spatial distribution, combining higher-density development around activity centres, station precincts and high-frequency public transport corridors with a substantial greenfield component. The plan targets approximately 47% infill (WA Department of Planning, Lands and Heritage and WA Planning Commission 2018), which reflects a continued reliance on urban expansion. However, as with other jurisdictions, infrastructure commitments are framed in terms of coordination and alignment, rather than binding housing delivery schedules.

Implementation, integration and monitoring

The *WA Housing Strategy* proposes the development of three implementation plans – affordable housing, regional and remote housing, and social housing – supported by a Housing Stimulus Package, Housing Investment Package, and Social and Affordable Housing and Jobs Package. While the strategy commits to regular monitoring and review (WA Department of Communities 2020), implementation detail and spatial accountability remain limited.

Perth and Peel @3.5 million establishes implementation through subregional planning frameworks, defined responsible parties, and the role of the Infrastructure Coordination Committee in aligning land use and infrastructure planning. Monitoring is ongoing, with updates from 2022 (WA Department of Planning, Lands and Heritage and WA Planning Commission 2018).

5.1.5 South Australia

Scale of allocation and overall numbers

South Australia's *A Better Housing Future* does not commit to a statewide dwelling target, but refers to projected need of 95,000–115,000 additional dwellings by 2032 (Government of South Australia 2023). The *Housing Roadmap* identifies a rezoning pipeline sufficient to accommodate more than 90,000 people (Government of South Australia 2024). The *Greater Adelaide Regional Plan* establishes a clear long-term commitment to an additional 315,000 dwellings to 2051 and allocates housing targets by LGAs (Government of South Australia 2025).

Spatial strategy and infrastructure alignment

The South Australian strategy documents do not present an infill:greenfield development ratio targets. A *Better Housing Future* highlights a \$1.2 billion funding commitment for water and wastewater services, and the establishment of the Housing Infrastructure Planning and Development Unit (HIPDU) to coordinate utilities and public infrastructure (Government of South Australia 2023). These commitments are not explicitly linked to quantified housing outcomes or specific locations.

The *Greater Adelaide Regional Plan* also does not present infill targets, but states that 'there is ample land supply in well-located greenfield and infill sites' (Government of South Australia 2025: 9). This means that the release of new greenfield land is allowed only when consolidation opportunities have been exhausted. The plan directs housing development towards locations close to high-frequency public transport. Greenfield growth areas are identified along major transport spines. The plan recognises that key infrastructure often lags initial development and must therefore be safeguarded early through planning controls (Government of South Australia 2025).

Implementation, integration and monitoring

A Better Housing Future demonstrates relatively strong implementation intent, including funding commitments, land-release initiatives, tax incentives and time-bounded actions to 2026 (Government of South Australia 2023). Monitoring is done via dashboard and a 24/7 planning system (SA Department for Housing and Urban Development 2024).

The *Greater Adelaide Regional Plan* is delivered as a digital 'living' plan, with five-year rolling actions, named responsible authorities, established timelines and monitoring tools – for example, dashboard and performance indicator schemes. Overall, the South Australian planning documents offer high monitoring transparency (Government of South Australia 2025).

5.1.6 Tasmania

Scale of allocation and overall numbers

The *Tasmanian Housing Strategy 2023–2043* does not commit to a statewide housing target. However, it identifies projected demand for an additional 38,000 dwellings by 2041, alongside a shorter-term government commitment of 10,000 social and affordable homes by 2032 (Tasmanian Government 2023). No LGA level or regional housing allocations are specified. The *Tasmanian Planning Policies* provide high-level direction on settlement patterns, but do not translate housing need into quantified spatial allocations (Tasmanian Government 2019).

Spatial strategy and infrastructure alignment

Spatial direction is articulated largely through qualitative planning principles. The *Tasmanian Planning Policies* prioritise infill development, consolidation and redevelopment within existing settlements before allocating land for growth outside settlement boundaries (Tasmanian Government 2019), with particular emphasis on locations within public transport corridors (Tasmanian Government 2023). The documents do not specify infill:greenfield ratios, identify priority growth areas, or establish infrastructure capacity thresholds or sequencing requirements.

Implementation and monitoring

Implementation arrangements are structured through four-year action plans that identify priorities, timelines, responsible authorities and delivery partners across government, local councils, non-profit organisations and the private sector. Monitoring is conducted via a dashboard and reports; as of December 2025, 4,597 homes had been completed as part of the 2032 social and affordable housing commitment (Homes Tasmania n.d.).

5.1.7 Northern Territory

Scale of allocation and overall numbers

A Home for All Territorians: Northern Territory Housing Strategy 2020–2025 is projection-based rather than allocative. It estimates that between 8,000 and 12,000 additional dwellings will be required by 2025, with approximately 75% of this demand located within social housing system – especially in remote regions (NT Department of Local Government, Housing and Community Development 2020). These figures are not accompanied by geographic allocations.

Spatial strategy and infrastructure alignment

The strategy provides limited spatial direction. Connections to family, culture and country are central to the framing of the strategy, particularly for Aboriginal communities (NT Department of Local Government, Housing and Community Development 2020). However, these principles do not translate into spatial criteria that could support infill or greenfield development, or proximity to services and transport. In remote communities, the strategy acknowledges the need for appropriate and accessible service infrastructure to support new housing construction and modifications (NT Department of Local Government, Housing and Community Development 2020), but does not identify specific infrastructure requirements, locations or sequencing arrangements.

Implementation and monitoring

Delivery is supported by an *Action Plan 2020–2025*, with identified priorities, timelines and remote housing investment packages. Monitoring arrangements include annual progress reviews and reporting (NT Department of Local Government, Housing and Community Development 2020).

5.1.8 Australian Capital Territory

Scale of allocation and overall numbers

The ACT Housing Strategy does not commit to a dwelling target. However, it refers to projections that indicate approximately 3,000 new dwellings per year are required to accommodate projected population growth (ACT Government 2018). Housing need is further articulated through nine district strategies, which provide projections of additional dwellings by density type to 2050 (ACT Government n.d.).

Spatial strategy and infrastructure alignment

The strategy establishes a policy preference for consolidation, with a stated objective of achieving approximately 70% of new housing within existing urban areas (ACT Government 2018). This intent is reinforced through district strategies and urban renewal initiatives, but data from the *ACT Land and Property Report* (ACT Government 2024) indicate that 58% of all new dwellings are located in infill areas. This shows the gap between strategic intent and delivery outcomes. Spatial integration is articulated at a high level, with references to locating new housing near transport, open space, community and cultural facilities. Greenfield development is tackled through the ACT Greenfield Dwelling Pipeline, which measures land progressing through planning and development processes (ACT Government 2018), but does not itself establish location-based infrastructure capacity thresholds.

Implementation and monitoring

The *ACT Housing Strategy* is supported by an Implementation Plan that identifies timelines, responsible parties and indicators. Delivery is further supported by an Indicative Land Release Program, urban renewal projects and targeted initiatives such as the Affordable Housing Innovation Fund. Monitoring arrangements include annual reviews, report cards and Land and Property Reports (ACT Government 2018).

5.2 Comparative analysis

5.2.1 Cross-jurisdictional comparison of housing targets and timeframes

Australian housing strategies and strategic planning documents differ in whether housing supply allocations function as delivery targets or demand projections, in their time horizons, and in the spatial scale of allocation. Delivery targets are treated here as analytically stronger than projections because they allocate responsibility and enable monitoring. Shorter time horizons also strengthen this position, as closer proximity to implementation enables course correction and provides clearer accountability. However, the presence of targets does not in itself imply enforceability or delivery. Across jurisdictions, three approaches are evident, as outlined below.

Allocative short-term targets

New South Wales presents the clearest example of allocative short-term targets, with 5-year minimum housing completion targets set at the LGA level (NSW Government 2026a). This directly links state objectives to local planning, and provides a basis for monitoring and coordination. While the state indicates that the targets were informed by data-driven inputs, such as existing pipelines and expected uplift from planning reforms (NSW Government 2026b), the exact methodology and the depth of LGA engagement are not fully transparent.

Allocative long-term targets

Victoria adopts the reverse structure using allocative long-term targets. It establishes long-term LGA level targets to 2051, while medium-term (10-year) figures function largely as projections (Victoria Department of Premier and Cabinet 2023). Similarly to New South Wales, the exact methodology and the depth of LGA engagement are not fully transparent (Victoria Government n.d.). Additionally, the absence of short-term targets weakens delivery accountability and diffuses responsibility for near-term outcomes.

Queensland, Western Australia and South Australia set long-term housing targets for major metropolitan regions at the LGA level. They also set long-term housing targets for Southeast Queensland (Qld), Perth and Peel (WA), and Greater Adelaide (SA), without extending these consistently across the state or all LGAs. Long horizons support strategic direction, but are weaker as delivery instruments, as explained above.

Projection-based approach

Tasmania, Northern Territory and the ACT rely primarily on projections of housing need rather than committing to targets. While the ACT provides district-level projections, the demand is not translated into enforceable local allocations.

Overall, the strongest foundations of well-located supply are where short-term targets are allocated to actionable geographies, supported by implementation levers and funding, and monitored publicly. Long-term targets can support strategic narratives, but without near-term actions and enforcement they offer limited assurance that new supply will be directed to the most accessible and infrastructure-ready locations.

5.2.2 Consolidation intent and infrastructure alignment

Across all jurisdictions, the documents express a preference for consolidated urban development and for locating new housing near second and third places. However, consolidation intent is commonly stated as a principle rather than a binding spatial commitment, infrastructure sequencing, or measurable delivery obligations. In most cases, housing is encouraged to locate 'near' or 'around' centres and corridors, without specifying minimum service thresholds or consequences for non-alignment. It is important to note here that infrastructure alignment is examined only where explicitly embedded in strategy documents, not across broader budgetary or inter-agency processes.

Several jurisdictions state explicit infill ambitions:

- Victoria and the ACT at 70% (ACT Government 2018; Victoria Department of Premier and Cabinet 2023)
- Queensland with a minimum 60% and an aspirational 70% (Queensland Department of State Development, Infrastructure, Local Government and Planning 2023)
- Western Australia with a lower target for Perth and Peel (47%) (WA Department of Planning, Lands and Heritage and WA Planning Commission 2018).
- NSW, South Australia, Tasmania and the Northern Territory articulate consolidation intent without numeric targets.

Regardless of whether states adopt specific infill targets or broader consolidation intent, neither is linked to service thresholds or to consequences for continued greenfield reliance. Greenfield supply can meet the well-located test only when strategies specify sequencing that delivers infrastructure and services at or ahead of dwelling completions, rather than treating infrastructure as a downstream response to development.

Additionally, approvals data in the ACT show that 58% of new dwellings are in infill areas (ACT Government 2024) despite the 70% objective. This illustrates the gap between stated policy intent and realised development patterns, and shows the absence of corrective mechanisms when outcomes diverge from targets.

The Northern Territory frames housing through cultural connection (NT Department of Local Government, Housing and Community Development 2020). While this is appropriate to the Indigenous context, it further limits the capacity to assess whether housing is well-located in terms of second and third places, and other infrastructure.

All jurisdictions refer to infrastructure alignment, with strategies cross-referencing transport, water, health, education, and climate or environmental strategies/plans. Yet, alignment is usually framed as coordination rather than a pre-condition to dwelling delivery. Infrastructure is described as enabling growth, but seldom tied to explicit staging, funding or timing commitments that constrain where housing can proceed.

South Australia and Victoria provide the clearest exception, explicitly identifying water and wastewater/sewage connection constraints and committing to accelerated servicing in growth areas (SA Department for Housing and Urban Development 2024; Victoria Department of Premier and Cabinet 2023; Victoria Department of Transport and Planning 2025). Elsewhere, infrastructure alignment remains largely procedural, mediated through agency coordination or indicative sequencing, with limited enforceability. Thus, while most housing can be described as intended to be well-located, it is more difficult to demonstrate that it is required to be so. The gap between intent and enforcement reduces confidence that growth will be systematically directed to the most accessible and infrastructure-ready locations, and that this will be effectively addressed in greenfield developments.

5.2.3 Implementation, monitoring and accountability

Implementation frameworks across jurisdictions commonly rely on planning reforms, delivery programs and infrastructure-coordination mechanisms. Other common tools include activity centre programs, urban renewal and rezoning pipelines, regional frameworks and action plans tied to housing strategies. However, fewer strategies embed clear accountability pathways that connect targets to monitoring, correction and review.

Implementation responsibility is often distributed across multiple agencies and government levels, reflecting the complexity of housing delivery. Only New South Wales and Victoria establish statewide housing targets for local governments, but consequences for non-delivery are not clearly specified.

Monitoring practices vary, including continuously updated public dashboards, monitoring embedded within strategic planning frameworks, and periodic reporting. New South Wales, South Australia, and Tasmania maintain public dashboards that track housing delivery against stated goals. Victoria embeds monitoring within Plan Victoria as a 'living plan', with milestones, updates and outcome measures. Queensland, Western Australia, the Northern Territory and the ACT rely on periodic reporting.

Accountability is strongest where short-term, spatially explicit targets are paired with regular public monitoring. New South Wales comes closest to this model. Overall, implementation and monitoring frameworks across jurisdictions prioritise process and transparency over enforcement, which limits confidence that strategies will continuously deliver well-located supply rather than simply express preference for it.

5.2.4 Comparative summary

While it is difficult to measure the impacts of these policies, it is possible to compare them across a range of policy assessment criteria. Figure 2 provides a graphical overview of the synthesis provided in this chapter. Each category of policy assessment covered in this chapter is represented as a column, with the rows representing housing strategies and strategic planning documents. It uses a traffic-light system to indicate how each policy performs across each policy assessment category: green = good; yellow = moderate; red = poor. While it is purely a high-level assessment of high-level plans, it does provide a way to assess the framework of the policies, potentially indicating where states can learn from each other to make these policies more effective into the future. For example, from Figure 2 we can see that New South Wales scores better in its housing policy than its Metropolitan Strategic Statement (MSS), and that the MSS for Victoria is stronger than that of NSW, and while Victoria appears generally stronger with both documents, NSW has better monitoring than Victoria, which, across both documents, is where the state is lacking. We can also see from the table that the housing statements in all other cities are lacking compared to NSW, and to a lesser extent Victoria.

Figure 2: Systematic review of housing strategies and strategic planning documents across Australian states and territories

		Timeframe	Number of dwellings	Scale of allocation	Infill/greenfield ratio	Greenfields servicing	Third places	Second places	Connection to strategy	Implementation	Monitoring
NSW	Housing	●	●	●	●	●	●	●	●	●	●
	MSS	●	●	●	●	●	●	●	●	●	●
VIC	Housing	●	●	●	●	●	●	●	●	●	●
	MSS	●	●	●	●	●	●	●	●	●	●
QLD	Housing	●	●	●	●	●	●	●	●	●	●
	MSS	●	●	●	●	●	●	●	●	●	●
WA	Housing	●	●	●	●	●	●	●	●	●	●
	MSS	●	●	●	●	●	●	●	●	●	●
SA	Housing	●	●	●	●	●	●	●	●	●	●
	Roadmap	●	●	●	●	●	●	●	●	●	●
NT	Housing	●	●	●	●	●	●	●	●	●	●
TAS	Housing	●	●	●	●	●	●	●	●	●	●
ACT	Housing	●	●	●	●	●	●	●	●	●	●

Source: Authors' own analysis from strategies and documents referenced in this chapter.

Note: MSS = Metropolitan Strategic Statement.

5.3 Implications

Housing strategies and strategic planning documents reviewed in this chapter are planning artefacts that are particular to Australia, with all capital cities maintaining, updating, and evolving these plans every 10–20 years. Although these plans set the tone for development, they mainly serve as reference documents and generally lack dedicated implementation funding. Also, it is rare that they are explicitly incorporated into the state statutory schemes, which limits their enforceability. As such, these high-level planning documents do not serve well as mechanisms for delivering well-located housing. Rather, they provide a framework for coordinating decisions, identifying priorities and establishing expectations for future development.

The comparative analysis suggests that the effectiveness of housing strategies depends less on the articulation of long-term aspirations than on the mechanisms used to connect strategic intent to implementation across jurisdictions. This is consistent with broader evidence that housing strategies are most effective when they provide not only a shared vision and direction, but also clear mechanisms for coordinating action across institutions and levels of government (Marsh et al. 2025).

Thus the findings highlight the importance of governance capacity in delivering well-located housing. While a gap between strategic intent and implementation is evident across jurisdictions, this reflects the fact that housing strategies operate alongside statutory planning systems, infrastructure investment processes, housing markets and other administrative and private mechanisms that ultimately influence delivery outcomes. Strategic plans are unlikely to shape development patterns through vision alone. Rather, their influence depends on their ability to align decision-making, allocate responsibility, monitor progress, and support course correction (Marsh et al. 2025).

The findings suggest that a key policy challenge is establishing the institutional arrangements needed to translate strategic objectives into delivery.

Ultimately, where new housing gets located comes down to where it is legally allowed to be located and the volume of housing allowed. In other words, the reality of housing location comes down to legal elements (generally state and municipal statutory mechanisms e.g. zoning regulations) and the market, which finds opportunity where it is available.

6. The affordability of well-located areas

This chapter addresses research question 4: How affordable is housing in well-located areas? Section 6.1 outlines the property price data employed, its limitations, and maps the spatial distribution of suburb-level prices against the AMI and JEI across select cities, followed by correlation analysis to quantify these relationships. Section 6.2 assesses the broad affordability of well-located areas. Section 6.3 draws out implications for policy.

6.1 The relationship between the indexes and prices

6.1.1 Price data

The price analysis draws on median dwelling prices and rents, reported separately for houses and units across the suburbs of select cities examined in Chapter 4. These suburbs align with the Suburbs and Localities (SAL) boundaries used in constructing the AMI and JEI indices (Chapter 4), as defined by the 2021 Australian Statistical Geography Standard (ABS, 2021a). Dwelling price data were licensed from Domain Insights (n.d.) via their Market Trends dataset, with median prices and rents calculated over the 12 months to July 2025. This point in time is consistent with the OSM data used to construct the AMI.

As discussed in Section 2.4, at time of writing, suburb-level dwelling price data is not freely available to Australian researchers and is cost-prohibitive to license at scale. Coverage was therefore limited to cities in Victoria (Melbourne and Geelong) and Western Australia (Perth). These two states were selected as they represent contrasting urban contexts, with Melbourne being one of Australia's largest and most established cities, and Perth a geographically isolated capital and historically more affordable housing market. They are also the focus of the developer interviews in Chapter 7, providing further continuity across the analyses.

Appendix Table C1 summarises the number of suburbs with usable price and rent data by dwelling type and city. Not all suburbs with AMI and JEI data in Chapter 4 have corresponding price or rent data available. To improve reliability, a suburb must have recorded at least 10 sales or rental transactions over the 12 months to July 2025. Suburbs with limited residential activity – such as those dominated by industrial, agricultural or recreational land uses – are therefore absent from the price analysis. While we had access to data on Busselton, as a much smaller and more rural region than the other cities, many of its suburbs are dominated by tourism, recreational or agricultural uses, resulting in very few suburbs meeting the minimum transaction threshold. Of its 43 suburbs, only 11 have calculable house prices, with coverage declining further for units and rents. Given these limitations, Busselton has been omitted from the price analysis, with the chapter focussing on the three larger and more data-rich cities from which a more reliable connection between our well-located measures and prices can be drawn.

6.1.2 Mapping price quintiles against well-located measures

To visualise the relationship between dwelling prices and locational quality, we begin by mapping the distribution of house prices across suburbs in Melbourne, Geelong and Perth. Suburbs have been allocated into house price quintiles within each city, ranging from 1 (lowest) to 5 (highest). Overlaid on these choropleth maps are markers identifying suburbs classified as well-located, distinguished by whether a suburb scores highly on the AMI only, the JEI only, or both indices, where highly is defined as a quintile of 4 or 5. Given the strong correlation between the AMI and JEI identified in Section 4.2, results are likely to be broadly similar across both measures.

Following Glackin et al. (2025), detached house prices are employed here as a proxy for land value, as they more closely reflect what the market attributes to location, including access to amenities and employment, than units or apartments, which are also shaped by building costs, strata arrangements, and floor level premiums.

Melbourne and Geelong

Figure 3 maps median house price quintiles across Melbourne and Geelong, with well-located suburb markers overlaid. Melbourne shows a clear price gradient radiating outward from the inner city, with the highest quintiles concentrated in the inner suburbs and extending southward along Port Phillip Bay and through the established eastern corridor. Outer northern and western growth areas are dominated by the lowest quintiles, reflecting greater distance from the CBD and lower levels of established amenity. Geelong follows a similar structure, with higher prices generally concentrated around the CBD and waterfront precincts, tapering toward the outer suburbs.

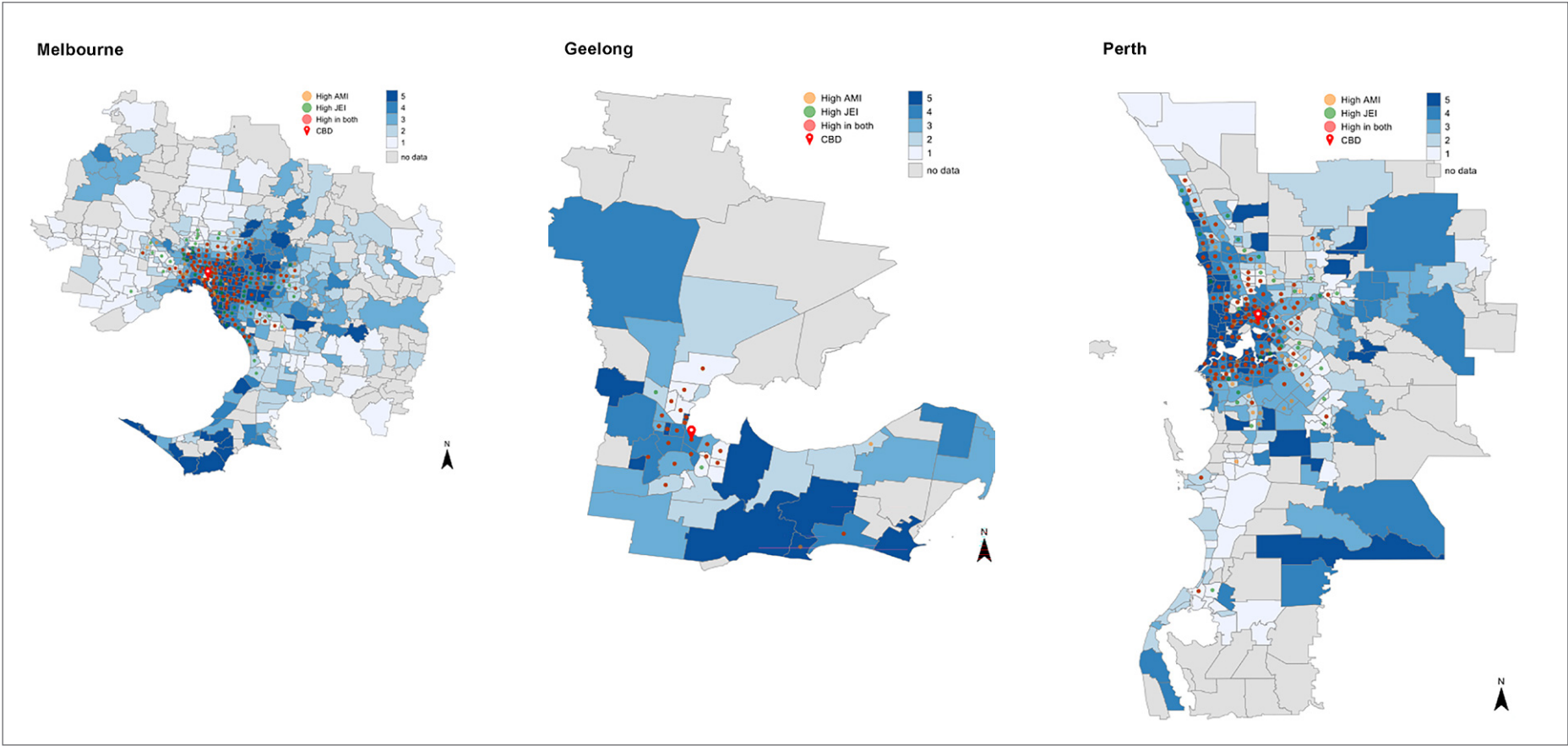
Overlaying the well-located markers reveals a broad spatial correlation between high house prices and high AMI and JEI scores, most visibly in Melbourne's inner and eastern suburbs, consistent with the expectation that amenity and employment access are reflected in land values. Some exceptions are notable, with parts of the outer east sustaining high prices despite fewer well-located markers, likely reflecting factors outside the scope of the AMI and JEI. Of potential policy interest, some inner northern and western suburbs carry well-located markers while sitting in lower price quintiles, suggesting these areas may offer relatively more affordable access to well-served locations. A similar pattern is evident in Geelong, where centrally located suburbs score higher on both measures, though several well-located suburbs in close proximity to the CBD (to the immediate northwest and southeast) sit in lower price quintiles.

Perth

Perth displays a distinctive coastal price gradient, with the highest quintiles concentrated along the Indian Ocean coastline, from the northern suburbs through to the inner city and extending south through the affluent coastal corridor. Inland eastern suburbs are predominantly in the lower quintiles, reflecting the strong premium Perth households place on coastal proximity alongside access to amenity and employment.

Suburbs scoring highly on both the AMI and JEI are densely concentrated around the CBD and inner suburbs, and extend northward along the coastal strip. These are areas that largely coincide with the highest price quintiles, consistent with the moderate positive correlations observed in Melbourne. Suburbs scoring highly on the AMI only are more scattered along the coastal corridor, while JEI-only suburbs appear more sporadically across the middle ring. Overall, the capital city results for Melbourne and Perth show a moderately clear spatial correlation between price, amenity and employment.

Figure 3: Suburb-level median house price quintiles and well-located indicators



Source: Authors' analysis; price data for the 12 months to July 2025 from Domain Insights; OSM 2025; ACARA 2024; AURIN 2018; ABS 2021.

Note: Quintiles calculated within each city.

6.1.3 Quantifying correlations between prices and well-located measures

To quantify the spatial patterns depicted in the maps in Figure 3, Table 13 presents Spearman correlations between suburb-level price and rent quintiles, and the AMI and JEI quintiles for Melbourne, Geelong and Perth. Correlations are calculated separately for houses and units, and for prices and rents.

Across the capital cities of Melbourne and Perth, the results reveal moderate positive correlations between both the AMI and JEI and house prices and rents, consistent with the expectation that well-located suburbs command a price premium.

Perth shows more consistent correlations across dwelling types and tenure, with moderate positive relationships across all four measures for both the AMI and JEI.

Melbourne shows the strongest correlation for house rents (AMI: 0.42, JEI: 0.42), while unit prices in Melbourne show a notably weaker relationship with the AMI (0.05), suggesting that unit-purchase markets in Melbourne are less strongly tied to locational amenity, while unit rents still command a premium (AMI: 0.37). Rents generally show stronger correlations with the AMI and JEI in both cities, which may reflect a greater sensitivity of rental demand to locational factors such as proximity to employment and services, particularly for lower-income households who rely more heavily on public transport and local amenity.

Geelong stands apart, recording consistently negative correlations across all price, rent, and dwelling type combinations for both indices. This finding is perhaps counterintuitive, but is consistent with the broader finding by Glackin et al. (2025) that the positive relationship between amenity access and housing prices observed in metropolitan areas does not hold in regional contexts. In regional cities, lower agglomeration effects may reduce the premium households place on proximity to employment and services, and lower congestion may diminish the value of access to transport nodes. In the case of Geelong, this may also partly reflect the city's recent growth pattern. As noted in Chapter 4, a substantial share of Geelong's residential growth has occurred in outer, lower-amenity suburbs, meaning that newer and potentially more attractively priced housing stock is concentrated where amenity scores are lowest, inverting the metropolitan relationship. It is also the case that Geelong is smaller in size than capital cities, so infrastructure requirements are lower and commuting times are shorter.

Table 13: Correlation between median price and rent quintiles and well-located quintiles

City	Price quintiles		Rent quintiles	
	Houses	Units	Houses	Units
Correlation with AMI quintiles				
Melbourne	0.3802	0.0457	0.4178	0.3747
Geelong	-0.2354	-0.0258	-0.1251	-0.3035
Perth	0.2281	0.3228	0.3285	0.3085
Correlation with JEI quintiles				
Melbourne	0.3740	0.0998	0.4242	0.3926
Geelong	-0.2525	-0.1216	-0.2268	-0.3410
Perth	0.2169	0.2914	0.3044	0.1931

Source: Authors' analysis; price data for the 12 months to July 2025 from Domain Insights; OSM 2025; ACARA 2024; AURIN 2018; ABS 2021a.

6.2 The affordability of well-located areas

The visual and quantified spatial correlations presented in Section 6.1 confirm that access to amenities and employment is reflected in dwelling prices and rents in metropolitan contexts, with well-located suburbs commanding a measurable premium over less accessible counterparts. This has direct implications for housing affordability: if the most accessible locations are also among the most expensive, then low-to-moderate income households may face a structural trade-off between affordability and access to amenities and jobs. This section examines that tension directly, assessing the extent to which well-located suburbs remain within financial reach of typical renter households across Melbourne, Geelong and Perth.

The analysis here focuses on rents. While house prices are often used as a proxy for underlying land value, rents more directly reflect affordability for day-to-day shelter without the investment component embedded in purchase prices. The rental market is also of growing policy relevance, with 31% of Australian households renting at the time of the 2021 Census (ABS, 2021) – a share that has risen over time.

6.2.1 Affordability analysis

To measure rental affordability, we adapt the established methodology of the annual SGS rental affordability index (RAI; SGS Economics and Planning 2025), which assesses the share of gross household income spent on rent across different household types and regions. Median renter household incomes are sourced from SGS Economics and Planning (2025), with 2025 estimates of \$116,640 for Melbourne, \$87,320 for Geelong and \$110,447 for Perth. Melbourne and Perth figures are based on their Greater Capital City Statistical Areas (GCCSAs), while Geelong employs the Victorian rest-of-state income estimate as defined by the 2021 Australian Statistical Geography Standard (ASGS; ABS 2021). Following the RAI framework, we classify suburbs into four affordability bands, with 30% representing the conventional rental stress threshold:

- Affordable: $\leq 20\%$ of income on median rent
- Acceptable: 20–30% of income on median rent
- Unaffordable: 30–38% of income on median rent
- Very unaffordable: $> 38\%$ of income on median rent.

Table 14 and Table 15 present the share of suburbs in each RAI classification by well-located status and city, for house rents and unit rents respectively. Results are shown separately for AMI and JEI classifications, with well-located defined as a quintile of 4 or 5.

House rents

The house-rent results paint a concerning picture, particularly for well-located suburbs. In Melbourne, just over a third of well-located suburbs (AMI: 37%, JEI: 36%) have acceptable house rents for the typical renter household, compared to around three-quarters of poorly or moderately located suburbs (AMI: 71%, JEI: 76%). More strikingly, nearly a quarter of well-located Melbourne suburbs fall into the very unaffordable category (AMI: 23%, JEI: 23%), compared to just 7% and 5% respectively for less well-located suburbs. This confirms a pronounced affordability premium for well-located areas in Melbourne's house-rental market.

Perth presents an even more challenging picture. The majority of well-located suburbs are unaffordable or very unaffordable for house rents (AMI: 93%, JEI: 91%), compared to around 71% and 73% of less well-located suburbs, suggesting that rental stress is widespread regardless of location, but is most acute in well-located areas. Geelong shows little difference between well-located and less well-located suburbs, with around half of all suburbs in both categories falling in the acceptable range and nearly half in the unaffordable band, consistent with the city's lower income base relative to rental costs.

Unit rents

The unit-rent picture is considerably more favourable across all three cities, reflecting the generally lower cost of unit living relative to detached housing. In Melbourne, the vast majority of suburbs, both well-located and less well-located, fall within the acceptable range (AMI well-located: 89%; less well-located: 79%), with very few suburbs reaching unaffordable or very unaffordable thresholds. However, well-located suburbs do show a modest shift away from the affordable category (7% vs 19% for AMI), again consistent with a locational premium, albeit a modest one in the context of units. Furthermore, it is important to note that while higher-density dwellings provide some relief for median earners, many lower-income renters would be priced out of well-located areas that are accessible for median income renters.

Perth shows a more pronounced divide. Most less well-located suburbs fall in the acceptable range, but just over half of well-located suburbs are in this range, with 42% classified as unaffordable and a small share very unaffordable. This suggests that for typical renter households in Perth, unit rents in well-located suburbs are approaching or exceeding stress thresholds. Geelong unit rents are broadly acceptable across both categories, with only minor variation.

Table 14: Houses: percentage of suburbs that are affordable based on share of gross household income spent on median house rent, by well-located category and city

Relative rental affordability of houses	Amenity		Jobs & Education	
	AMI: Poor/ moderate suburbs (1–3)	AMI: Well-located suburbs (4–5)	JEI: Poor/ moderate suburbs (1–3)	JEI: Well-located suburbs (4–5)
Melbourne				
Affordable ($\leq 20\%$)	2%	0%	2%	0%
Acceptable (20–30%)	71%	37%	76%	36%
Unaffordable (30–38%)	20%	40%	17%	41%
Very unaffordable ($>38\%$)	7%	23%	5%	23%
Geelong				
Affordable ($\leq 20\%$)	0%	0%	0%	0%
Acceptable (20–30%)	50%	50%	45%	55%
Unaffordable (30–38%)	45%	45%	45%	45%
Very unaffordable ($>38\%$)	5%	5%	10%	0%
Perth				
Affordable ($\leq 20\%$)	0%	0%	0%	0%
Acceptable (20–30%)	29%	7%	27%	9%
Unaffordable (30–38%)	55%	68%	58%	65%
Very unaffordable ($>38\%$)	16%	25%	15%	26%

Source: Authors' analysis; price data for the 12 months to July 2025 from Domain Insights; OSM 2025; ACARA 2024; AURIN 2018; ABS 2021a; SGS Economics and Planning 2025.

Notes: Values rounded to the nearest whole percentage. Columns within cities sum to 100%.

Table 15: Units: percentage of suburbs that are affordable based on share of gross household income spent on median unit rent, by well-located category and city

Relative rental affordability of units	Amenity		Jobs & Education	
	AMI: Poor/ moderate suburbs (1–3)	AMI: Well-located suburbs (4–5)	JEI: Poor/ moderate suburbs (1–3)	JEI: Well-located suburbs (4–5)
Melbourne				
Affordable ($\leq 20\%$)	19%	7%	22%	8%
Acceptable (20–30%)	79%	89%	76%	89%
Unaffordable (30–38%)	1%	4%	2%	3%
Very unaffordable ($>38\%$)	0%	0%	0%	0%
Geelong				
Affordable ($\leq 20\%$)	0%	0%	0%	0%
Acceptable (20–30%)	100%	95%	83%	100%
Unaffordable (30–38%)	0%	5%	17%	0%
Very unaffordable ($>38\%$)	0%	0%	0%	0%
Perth				
Affordable ($\leq 20\%$)	3%	0%	3%	0%
Acceptable (20–30%)	76%	55%	66%	58%
Unaffordable (30–38%)	21%	42%	32%	39%
Very unaffordable ($>38\%$)	0%	3%	0%	3%

Source: Authors' analysis; price data for the 12 months to July 2025 from Domain Insights; OSM 2025; ACARA 2024; AURIN 2018; ABS 2021a; SGS Economics and Planning 2025.

Notes: Values rounded to the nearest whole percentage. Columns within cities sum to 100%.

Summary

Taken together, the results suggest that for the typical renter household, well-located suburbs carry a clear affordability penalty relative to less accessible areas, which is most pronounced for house rents in Perth, and least pronounced for unit rents in Melbourne and Geelong. Despite the price premium associated with well-located areas (Table 13), units in well-located areas, particularly in Melbourne, often remain affordable at typical income levels and present the most accessible entry point into such locations for renter households.

It is important to note that while units provide some relief for median earners, this does not translate into accessible housing for all. Many lower-income renters would be priced out of well-located areas that are accessible for median-income renters. The availability of affordable units is constrained by supply. Unit developments are concentrated in certain locations, and many are targeted at higher-income renters or investors rather than low-income households.

This is a gap that social housing could help address, yet prior AHURI evidence suggests it is currently failing to do so. Using an older version of the amenity index employed in this chapter, Glackin et al. (2025) found a clear need for more social housing with good access to local amenities, but that supply is unevenly distributed: many high-amenity locations contain very little social housing, while low-amenity locations carry a disproportionate share. Disposal of existing stock is concentrated in high-value areas, with little corresponding investment in new supply there, with new delivery instead occurring in lower-amenity locations. This is a pattern that is not necessarily in tenants' best interests. Glackin et al. (2025) suggest an alternative: leveraging existing public housing assets in high- and medium-value areas to increase supply within the same location, rather than selling high-value stock and rebuilding elsewhere.

6.3 Implications

The results confirm that well-located suburbs in metropolitan locations command a measurable price and rental premium over less accessible suburbs, particularly for detached housing – and most acutely in Perth. For the typical renter household, units in well-located areas represent the most accessible entry point into such locations, particularly in Melbourne, where unit rents in well-located suburbs remain broadly within acceptable affordability thresholds.

Importantly, housing policy makers should note distinct differences across metropolitan and regional contexts when planning for delivery of new supply. Geelong's consistently negative correlation between locational quality and prices, combined with broadly similar affordability profiles across well-located and less well-located suburbs, suggests regional areas have a different dynamic to the capital cities, a notion supported by prior research (Glackin et al. 2025). In regional contexts, the premium on well-located areas appears weaker, which may reflect lower agglomeration effects, less congestion, and different household preferences around commuting.

7. Enabling well-located dwelling supply: industry perspectives

This chapter addresses research question 5: What enablers are required across all levels of government to deliver new dwellings in well-located areas?

The chapter reports the findings of interviews with 12 developers, a planning consultant, and 2 CHPs. The interviews explored participants' views on:

1. What is well-located housing?
2. What they believed would be the most effective interventions to increase housing supply.

The 15 interviews were conducted across Western Australia (8) and Victoria (7). They included stakeholders operating across infill and greenfield areas in Perth and Melbourne, and in regional Western Australia and Victoria. The first round of interviews was conducted with existing contacts of research team members, with snowball sampling used to recruit subsequent participants. The Urban Development Institute of Australia (UDIA) chapters in Western Australia and Victoria were particularly helpful in suggesting contacts.

The semi-structured interview schedule was designed following a review of grey literature on housing supply measures. This review was also used to create Table 16, as well as the findings of chapters 2 and 3 conceptualising 'well-located'. The interviews were conducted online between January and April 2026 and transcribed using MS Teams with coding assigned as WA1, WA2 etc., and VIC1, VIC2 etc.

In Section 7.1 we discuss how the interviewees defined well-located housing and how the definition varies across development type and demographic group. In Section 7.2, Table 16 describes various policy interventions put forward by a range of industry stakeholders that could increase housing supply. Section 7.3 discusses the outcomes of the interviews and what our interviewees thought were the most effective supply enablers from the perspective of their particular roles. We conclude by discussing the policy implications raised by the chapter.

7.1 What is well-located housing?

Most interviewees began with a broadly shared baseline definition of 'well located' centred on proximity to transport, amenities, services and employment, consistent with the definition outlined in policy documents discussed in Chapter 3. However, interviewees stressed that the definition varies by location type, demographic and cultural background.

WA8 offered what they called the standard view:

Well, it's probably the vanilla sort of standard answer, like, close to transport, amenities, employment centres, education, all that key sort of social infrastructure ... ideally a walkable catchment or, you know, easily commutable catchment. So the whole 20-minute neighbourhood kind of concept, that to me is what I think of when I think of well located.

VIC 1 added the dimension of community connection, including family proximity:

Well-located is near retail, so near the shops, near schools, near medical, near public transport ... absolutely walkable to my amenity, not just near it. And ideally near open space and near family as well. I think [with] 'well located' sometimes we think about all the hard stuff, but you also want to be connected to your family and to your community.

Greenfield developers were adamant that such greenfield sites were well located because they served the needs of their purchasers. For example, access to key road networks to deliver easy access to employment locations that aren't necessarily well-served by public transport. Priorities for infill purchasers were considered different by some respondents:

If you look in the context of, say, an infill development ... it's probably more to do with walkability and connectivity to public transport: shopping centres, activity centres, doctors, hospitals, public institutions, galleries. The things that we tend to point out as virtues of a development in a marketing document tend to be the things that people resonate with. (VIC5)

VIC1 noted the distinction is often more about timing, with buyers in greenfield sites often buying into future amenity rather than existing amenity:

I think it's probably easier to find something well-located if you're looking at just sort of hard amenity in an infill site because you're going to likely have that established amenity. In the greenfield, sometimes well-located might require a bit of foresight, so you might be buying knowing that you're going to have that amenity in three or four years' time.

The two CHP interviewees were far more focussed on access to amenities, public transport and access to the CBD, which delivered direct benefits to their tenants:

I would say a proper location that was within five to six train stops from the CBD. So if I jump on any train, I'm reasonably close to core and very good public amenities. With that infrastructure, whether that be retail, health, sporting, I'm surrounded by infrastructure that enables me to integrate into society because I'm within the six stops from a central business district. (WA5 CHP)

Transport, employment and health outcomes are probably the key things. And we do look at walkability scores and the CFA-index approaches as well. (VIC2 CHP)

Respondents didn't think there was much difference in regional versus capital-city definitions of well-located when related to amenity access:

I think the principles are still the same, because you still need access to a hospital and a school and a job. So yeah, major regional centres, I don't think it would be that much different. (WA8)

However, it was noted by VIC6:

I feel like in our regional locations, people value older, leafier streets a little bit more. People know about and value the things that they can drive to that are within half an hour, like a beach or an amenity or down the coast or inland somewhere. Whereas, you know, in the CBD or in Melbourne, those opportunities are kind of lost.

VIC5 drew on Geelong as an example of how lifestyle attributes define regional 'well-located':

If you think about Geelong, a lot of developers, a lot of people would buy in Geelong because of its price proximity to the Surf Coast. And that's going to be a bigger factor for them because they spend more time, you know, going for a surf or they like that part of the coastline.

The definition of 'well-located' housing varied among different demographic groups, and this was one of the most consistently and richly discussed themes across interviews. For example, VIC6 noted how rightsizers had a clear idea what they wanted from a location:

Our rightsizers place a little bit more focus on amenities like cafes, hospitals, gyms and stuff like that. They are willing to consider, you know, not having two cars anymore. Because we're serving older markets, they are less focussed on the work commute.

Retirees or downsizers might be more interested in walking to the local shops and the local doctor.
(VIC5)

For young families and first-home buyers, priorities were different, often just focussed on getting onto the housing ladder in the first place and accessing quality education and job opportunities.

First-home buyers just getting their foot on whatever they can, wherever they can. You find that, you know, if you're on your second home or your subsequent home, you often have a better opportunity to sit back and really think about that more carefully. (VIC1)

We've interviewed people, like mostly overseas first-home owners, and they all definitely want a home with a backyard, doesn't matter how small, because they definitely don't want to be living in an apartment. They're coming from a congested sort of lifestyle, whether they're from Bangalore or Bangladesh ... so they definitely do want some space. (VIC3)

The main factor missing from standard definitions of well-located is the importance of cultural connections and clustering, with strong geographical patterns in both Western Australia and Victoria.

[In Western Australia] the British South Africans [with] Caucasian backgrounds love the coast, love the two coastal corridors ... whereas Indians ... one of our projects has got 80 to 90% Indian buyers because they're attracted to being around each other. (WA4)

We certainly favoured greenfield communities that had access to some of the Indian communities' religious locations and found that sales could be doubled, If you had the right proximity, probably not walkable, but a five-minute drive to a temple. (VIC6)

I've worked on projects near Sikh temples ... and you'll find if you get one elder in that community that buys into the project then they'll be recommending it to the broader community as well. You see the same in family groups – a young couple buying a home and then their cousin or their siblings wanting to buy in that same street. (VIC1)

I think the way that we market projects, people tend to follow others of similar backgrounds and cultures. I think it may be more about the family, friends' attraction, being close to them rather than necessarily what the development offers. (WA8)

7.2 Increasing dwelling supply in well-located areas

Table 16 summarises a range of measures put forward by a variety of industry and government organisations, as set out in the grey literature. They cover seven broad categories where intervention could deliver more well-located housing supply. While government, federal and state governments have made progress in areas such as planning reform, construction capacity and the direct provision or funding of social housing, major barriers to housing supply remain – particularly around the balance between revenue and costs. Where adequate infrastructure provision exists, greenfield development through traditional housing and land products is profitable for developers. However, with increased density, profitability becomes a problem given current construction and compliance costs. This means that development is not feasible outside higher-value areas such as inner-city locations and sites with geographical features in high demand, such as proximity to the coast and riverfront (UDIA VIC 2025).

The challenge for industry remains delivering medium- to high-density products in a broader range of locations, with price points accessible to those on moderate incomes. This means reducing construction, compliance and holding costs which can also result in a more efficient development process by reducing timelines and therefore reducing risk. These issues were explored with the 15 interviewees, and are discussed in subsection 7.2.1.

Table 16: Measures to increase dwelling supply: industry and government perspectives

Policy lever / measure	Specific measure advocated	Primary government role	Impact
Infrastructure provision	- Strategic approach to the delivery of infrastructure to unlock housing. - Up-front funding or co-funding of enabling infrastructure (infill and greenfield). - Direct subsidies to reduce upfront infrastructure costs for developers. - Reform timing, certainty and structure of infrastructure contributions.	Shared (federal–state)	- Unlocks development-ready land, especially in growth areas. - Reduced infrastructure costs improve feasibility. - Quicker and more efficient delivery of supporting infrastructure reduces costs and shortens delivery timeframes.
Planning and zoning reform	- Up-zoning for medium-density housing in well-located areas. - Codified, by-right assessment where standards are met. - Shifting of approval away from local government to professional state-level panels. - Streamlining and simplifying planning processes, reducing timeframes.	State (lead) / local	- Up-zoning can stimulate new supply in areas where the revenue–cost balance is favourable for developers. - Increased certainty in decision-making reduces risk for developers and financiers. - Reduced timeframes can reduce costs (holding costs, finance costs) improving feasibility.
Land supply and activation	- Faster rezoning and land release aligned to housing targets. - Improved land-assembly mechanisms in infill areas. - Improved coordination of strategic land release and infrastructure funding/delivery.	State (lead)	- Expands pipeline of developable land and provides more certainty around development timeframes. - Overcoming fragmented land ownership issues to deliver developable parcels of land in infill areas that are financially feasible. - Housing follows infrastructure rather than infrastructure following housing.
Construction capacity	- Skilled migration to ease labour shortages. - Training and workforce development.	Federal (lead)	- Addresses workforce constraints to improve efficiency of delivery. - Builds long-term construction capacity.

Table 16 (continued): Measures to increase dwelling supply: industry and government perspectives

Policy lever / measure	Specific measure advocated	Primary government role	Impact
Development costs and feasibility	• Test the impact of policy reforms on development feasibility. • Reform direct taxes affecting development delivery. • Reduce complexity of the development approval process, such as layers of environmental approvals and variable construction codes. • Predictable and transparent development contribution plans and charges. • Risk reduction through direct subsidies and revenue guarantees, such as pre-sales commitments from government.	State (lead)	• Examine the impact of policy reform of development feasibility before introducing new planning frameworks, developer charges, etc. • Reduced tax liability improves development feasibility. • Reduced direct cost of development approval compliance improves feasibility. • Improved efficiency of required approvals reduces development timeframe and therefore costs. • Subsidies and guarantees to make it easier to get finance, provide greater certainty of revenue, and aid forward planning.
Affordable and social housing	• Direct provision of social housing by government. • Sustained, certain and large-scale investment in social/affordable housing, e.g. through the Housing Australia Future Fund (HAFF). • Increase funding certainty for the CHP sector.	Federal (lead) / state delivery	• Direct increase of housing supply for those in housing need. • Increased long-term funding for community housing sector to deliver affordable housing supply.
Governance and coordination	• National housing strategy to support long-term delivery of defined housing targets across tenures.	Federal (lead)	• Aligns state reforms with national supply goals

Sources: NHSAC (2025); UDIA (2026); The Treasury (n.d.a); Property Council of Australia WA (2026); UDIA Victoria (2025); UDIA WA (2025).

Many of the issues in Table 16 were not identified consistently by interviewees as enablers, such as up-zoning, land assembly and land release. So the rest of this section concentrates on three issues that were a common theme during the conversations:

- infrastructure delivery
- planning processes
- project feasibility.

Related to each theme, we highlight practical issues, using examples from WA and Victoria. We also set out CHP perspectives, with a particularly strong focus on delivery of affordable housing products in well-located areas.

7.2.1 Infrastructure delivery

The most consistent theme across all interviews was infrastructure: the provision of new infrastructure, and the upgrading of existing infrastructure. Inadequate and poorly coordinated infrastructure delivery was viewed as the single biggest barrier to dwelling supply – in both greenfield and infill contexts.

For me, it is that infrastructure piece. So, if you de-constrain these areas by delivering the sewer, water, power and road infrastructure, the development industry will do the rest. (WA7)

Some [providers] are more advanced than others, and then some will say, 'Well, we can't provide that infrastructure without certainty that lots or dwellings are going in there.' (WA1)

Respondents were unanimous that infrastructure tends to follow housing rather than housing following infrastructure. Developers were doing the heavy lifting, particularly in greenfield areas, with transport, education and health infrastructure following what could be many years later. For house buyers, 'greenfield requires a leap of faith that the infrastructure will turn up' (WA1). The lack of upfront infrastructure inhibits delivery from smaller developers, while providing an advantage for larger developers:

In some ways, it's a competitive advantage for us that government sits on their hands. Because unless we and some of the other big developers pay tens of millions of dollars for this infrastructure, everybody has to just sit and wait. But once it arrives, you then start to see the 2nd-, 3rd- and 4th-tier developers roll in and pick up the stuff that is too hard for us. (WA7)

One greenfield developer had actually stopped buying sites in Victoria, instead shifting activity to Queensland, where they considered the provision of infrastructure to be much better. Infrastructure provision within infill sites is equally important, with feasibility 'on a knife edge', meaning that 'timely infrastructure actually makes the difference' (VIC6).

The coordination and forward delivery of infrastructure was seen as the most effective way to stimulate new development. Certainty around the nature, timing and cost burden of infrastructure delivery – particularly transport and schools – could unlock more development. Indeed, some greenfield developers were offering land to private education providers in order to speed up the provision of such infrastructure:

We are, as a developer, co-funding private schools to go into our developments early, as in 5, 6, 7 months, [or] years earlier than what is viable for them, and it's probably about 10 plus years before state government turn up. And we're obviously doing that from a marketing perspective, because we're then able to attract more buyers into our estate at a high price. (WA7)

A clear, strategic infrastructure plan for greenfield and infill sites would reduce risk for developers. Developers are prepared to co-fund infrastructure to reduce such risk, but this is conditional on the availability of government support.

7.2.2 Planning reform and the role of local government

A strong and consistent thread across the interviews was that certain local government practices pose major barriers to development when they arise because of cultural resistance, inconsistency, underfunding or anti-development attitudes. There was a list of West Australian and Victorian councils where respondents said they would never work again. But at the same time, there was an equally long list of LGAs that were considered supportive of development:

If I go out to the City of Wanneroo, the City of Swan, Shire of Serpentine-Jarrahdale [in Western Australia], I know what the rules are, whether I like them or not is irrelevant, but they don't necessarily change that much. When I buy a site, I can accurately assess what the costs are going to be, and we go and deliver it. (WA7)

It wasn't the planning process itself that was the problem, rather the culture and expertise:

The system's pretty good. It's just the culture to draw things through. I think that's probably the key change. (WA1)

Local government just frustrates the absolute hell out of me, to be honest. Because you're dealing with people who have no expertise, to be honest, from a council level, in what you're trying to get through. It's literally just whatever opinion they can kind of come up with at the time. (WA2)

Planning processes had improved in the last few years enabling development, largely because many processes are now dealt with by professional panels at the state level:

[In Victoria] we've been a bit lucky that over the last two years or so most of our development approvals have gone direct to the state. And so I don't see planning as our major risk area anymore. And that's at much greater densities than we were previously able to push through. (VIC6)

However, the introduction of design review panels has added an added layer of complexity and cost, with contention around whether actual outcomes have improved as a result:

I would be really interested to see the correlation between when design review panels came in and the average cost of an apartment or the demographic there that we're going after. Because we're finding we're continuously in design-review battles, and their sole objective is to look at, you know, the quality of design and obviously that then drives an increased cost outcome. (WA1)

We've got a very competent single-house architect commenting on built form for a six-storey plus kind of apartment. And so having the right people on those design panels I think would be more effective, and maybe that needs to be a rolling roster of people that they allocate based on what the project is. (WA2)

Certainty in planning timeframes and decision-making is a priority for the development industry as it delivers more confidence in terms of costs and the product to be delivered, and this is true of any policy change that affects the development environment:

The changes that local and state government make to a policy every single time means that we as a builder-developer have to change our product to meet that change, which takes us time. And every time that there's lots of different changes, we lose the ability to repeat. And if we lose the ability to repeat, the cost goes up. So repeatability equals affordability for us. (WA7)

7.2.3 Project delivery and feasibility

The feasibility of development was considered problematic for medium- and high-density development. This was a function of:

- construction costs
- infrastructure delivery – including upgrades and local-government developer contribution plans
- development-approval compliance requirements.

The rapid rise of construction costs during and post-COVID, and the potential for additional rises resulting from increased fuel costs from the current Middle East crisis, mean that many apartment projects – which are typically infill in nature – are unlikely to be feasible outside the top end of the market:

The biggest issue prohibiting us is build risk and construction cost volatility. (VIC6)

You can comply with everything and still end up with something that just isn't financially viable. (WA1)

This limits the products and demographics that developers can target:

Infill development at the lower end of the cost scale is probably too far to go. We can have more infill development and I'll be selling to wealthy downsizers who sell a 1.5-million-dollar or 2-million-dollar house [in order to buy an apartment]. (VIC6)

Development risk resulting from cost volatility, and approval and infrastructure uncertainty, results in many projects not proceeding. Interviewees felt that there was a role for government in de-risking housing development, which would have a positive impact on the ability of the industry to deliver new housing:

If I were government, I'd be exploring pre-sales guarantees for developers in those areas where we want infill development to occur. They might offer a guarantee that they'll buy 20% of the apartments in a project at 90% of their current valuation if they're not sold the day construction completes. On balance sheets, that would actually be a profitable exercise for governments. (VIC6)

Local government contribution plans, where developers are required to fund local community and social infrastructure, were subject of much criticism – particularly in Western Australia, – where large sums were paid up-front but infrastructure follows years later, or not at all.

What they should be is, I should be able to pay \$20–\$30,000 a lot and I should be able to tell my customer, who's effectively paying for it, all of the items that they're going to get as a result of that payment and when they will get them. What they are is essentially a tax, because those pieces of infrastructure don't arrive. And by the time they do arrive, they've cost three, four times more than what they originally should have back when the money hit the local government's bank account. The attitude of local government is that they don't want to be left with any liability for any of these pieces of infrastructure, and as a result they're going to over-collect. And they're going to underdeliver. (WA7)

Additionally, regulations around on-site requirements, particularly environmental and open space, reduce the amount of product developers can deliver:

We're seeing net developable area dipping under 50% once all the requirements are applied, and that has a direct impact on feasibility and affordability. You carve out all these buffers and contributions, and what's left just doesn't stack up financially. (VIC7)

In summary, across the interviews, respondents consistently emphasised that housing supply is constrained less by land availability and more by infrastructure timing, cost pressures and policy uncertainty.

Governments were seen as best placed to enable supply by:

- coordinating and bringing forward infrastructure
- improving the transparency and effectiveness of developer contributions
- reducing feasibility risk
- providing long-term certainty for delivery of social and affordable housing.

7.2.4 Community housing perspectives

From a community housing perspective, the new funding environment through Housing Australia has made a big difference to the delivery of social housing, and the ability of housing providers to secure the necessary capital required to deliver affordable products. Funding for social and affordable housing was described as heavily dependent on government capital grants, with providers increasingly required to assemble complex, multi-layered financing structures. Interviewees emphasised that certainty, scale and long-term funding pipelines are now essential, both to justify development effort and to enable providers to move beyond one-off, opportunistic projects:

The key thing for us is having a long-term funding stream so we can plan a pipeline, rather than one-off projects.

Certainty around funding is what allows us to move from opportunistic deals to being genuinely strategic. (VIC2 CHP)

However, aside from funding, CHPs face all the challenges of the private sector. This means that government initiatives to stimulate private-sector development are also a positive for the not-for-profit sector:

There's funding available, but actually getting it to line up with sites, planning and construction is the real challenge. (WA5 CHP)

The infrastructure is inadequate to meet the needs of what we need with those projects. So, I think that in some of those suburbs that we're looking at now, particularly Murdoch and Como, those infrastructure providers have underinvested, or have not seen the growth that's coming in some of those areas. (WA5 CHP)

7.3 Implications

A major challenge for industry is delivering medium- to high-density products in a broader range of locations with price points accessible to those on moderate incomes. Our interviews with industry representatives highlighted three dimensions to this challenge:

- infrastructure delivery
- planning processes
- project feasibility.

Infrastructure delivery

In a greenfield context, interviewees were consistent in highlighting how infrastructure has followed housing development, rather than housing following infrastructure delivery. The lack of a strategic approach to infrastructure delivery has hindered development in both greenfield and infill contexts. The development industry has forward-funded necessary housing infrastructure for decades. However, as remaining greenfield sites become more complex to develop, and the cost of complying with approval requirements increases, it is becoming increasingly difficult to sustain financial feasibility on these sites – which in turn threatens the supply and affordability of housing.

Planning processes

Some local government practices are seen by the industry as barriers to development when they arise due to cultural resistance, inconsistency, underfunding or anti-development attitudes. While ongoing planning reforms at a state level were generally welcomed by interviewees, the level of complexity and associated cost of the development approval process were still considered as barriers. However, these were barriers that could be overcome provided there was consistency in policy application and a shared desire to deliver new housing.

Project feasibility

The revenue–cost imbalance across Australia's capital cities and regional areas does not support medium- and higher-density development projects outside existing high-value areas. Addressing this imbalance requires strategies for cost reductions, otherwise the industry is relying on significant increases in revenue to achieve project feasibility, which erodes affordability.

8. Policy and practice opportunities

This report provides a comprehensive evidence-base to inform the delivery of new dwelling supply in well-located areas in Australia. This has been done through spatially disaggregated data, review of strategic policy and planning documents that govern the delivery of new housing supply, comparisons of household wellbeing across neighbourhoods, and developer interviews.

The findings provide a critical foundation for deriving policy and practice opportunities. These are presented below across the following domains:

- housing strategy formulation: Section 8.1
- multi-dimensional infrastructure response: Section 8.2
- addressing project feasibility in well-located areas: Section 8.3
- policy certainty and the government's role as a de-risking agent: Section 8.4
- ensuring housing supply for low-income households in well-located areas: Section 8.5.

8.1 Embedding critical missing elements into housing strategies to enable effective implementation

Policy documents define 'well-located' as proximity to employment, education, essential services, green/open space and infrastructure. As shown in Chapter 3, this definition has empirical backing. Our detailed spatial analysis in Chapter 4 shows that all cities and regional towns are performing differently in terms of the location of new housing. While market factors play an important role in driving inter-jurisdictional differences, it is also due to the fact that much development in Australia is occurring via planned urban expansion, irrespective of frequently articulated compact-city agendas. Yet, the servicing of many areas on the urban fringes, particularly newly emerging suburbs, is clearly lacking.

As shown in Chapter 5, while housing strategies and strategic planning documents set the tone for development, they mainly serve as reference documents and lack dedicated implementation funding and enforceability. Strategies for delivering well-located housing need to be supported by the following elements, which will likely enable more effective implementation:

- Reducing the number of organisations involved in delivering the strategy, or centralising these organisations into a coherent and accountable unit. Currently, organisational roles within housing systems vary significantly and are not uniform.
- Reducing delivery timelines, and setting clear delivery expectations for discrete areas.
- Improving the focus on measurement and policy review based on evidence from the field.
- More explicit spatial qualifiers around what well-located means for specific contexts.

8.2 Co-delivering a multidimensional infrastructure response with new housing

8.2.1 Better government–industry strategic coordination to deliver infrastructure

A major issue is the requirement for certainty around the nature, timing and cost burden of infrastructure delivery, particularly transport and schools. Having certainty would unlock more development (Chapter 7). A clear, strategic infrastructure plan for greenfield and infill sites – particularly around upgrading existing infrastructure – would reduce risk for developers. Partnerships between government and the development industry to deliver this critical infrastructure in a timely manner is an effective mechanism to increase supply (see for example Economic Development Queensland⁵). However, governments and industry need better strategic coordination to deliver infrastructure provision in tandem with new housing delivery, rather than infrastructure following new housing development several years later. Based on our interviews in Western Australia and Victoria, developers from these states appear prepared to co-fund infrastructure, but this is conditional on the availability of government support and delivery timeframes that will benefit new homebuyers.

8.2.2 Region-specific infrastructure planning

Chapter 6 presented some interesting and important findings showing Geelong’s consistently negative correlation between locational quality and prices, combined with broadly similar affordability profiles across well-located and less-well-located suburbs. This is in contrast to Melbourne and Perth, where well-located suburbs command a measurable price and rental premium over less accessible areas. The premium on well-located areas may be weaker in a regional town like Geelong, perhaps reflecting lower agglomeration effects, less congestion, and different household preferences around commuting. Geelong is also smaller in size than the capital city of Melbourne, so infrastructure requirements in Geelong are lower and commuting times are shorter. Overall, despite our limited sample, our findings support the proposition that the meaning of ‘well-located’ could be different in regional areas compared to larger cities; for example, residents in some regional areas may be prepared to travel further. This also implies that some regional areas have a different dynamic to the capital cities, a notion supported by prior research (Glackin et al. 2025). Thus, housing and infrastructure policy should not simply replicate metropolitan approaches in regional settings.

8.2.3 Designing safety infrastructure for neighbourhoods

Despite the evidence of some positive links between access to amenities and household wellbeing, the relationship between the two is not perfectly linear; in other words, wellbeing does not rise in a monotonic fashion as access to amenities improves (Chapter 3). This is because an area with a more dense concentration of amenities is also correlated with higher crime and noise pollution. A singular focus on living in an amenity-rich area does not account for the negative trade-offs in the form of greater exposure to crime and noise. To avoid increased exposure to crime as density increases in amenity-rich areas, emphasis should be placed on designing density for safety – and not just to accommodate more residents (Cozens and Love 2015). This can include applying design principles that prioritise visible, brightly lit and active spaces. Active policy monitoring and measures should also be undertaken to prevent the development of spatially concentrated areas of disadvantage, such as incentivising mixed-income and mixed-tenure developments (Khor et al. 2023) in amenity-rich areas.

⁵ <https://www.edq.qld.gov.au/news/infrastructure/unlocking-housing-supply-through-enabling-infrastructure/>

8.2.4 Embedding social infrastructure into new housing delivery for vibrant communities

While amenity access is a critical component of the definition of 'well-located', it alone does not directly support resident wellbeing. Neighbourhoods that foster social capital are critical in this regard (Chapter 3). This highlights a policy need to embed social-infrastructure sequencing into new housing supply delivery. This includes ensuring early delivery of social infrastructure such as parks, recreational spaces, youth centres and other community facilities where the community can gather socially while reducing spaces for crimes. For instance, Green Square in Sydney has become a globally renowned success story for how strategic planning for social infrastructure can deliver density that supports vibrant communities (Planning Institute of Australia 2026), and developers are increasingly focused on delivering high-quality open space in greenfield developments because it is a powerful marketing tool.

8.3 Addressing development project feasibility

Drawing on our spatial analysis of Western Australia and Victoria, we find that well-located suburbs in metropolitan areas command a measurable price and rental premium over less accessible areas, particularly for detached housing – and most acutely in Perth (Chapter 6). For the typical renter household, units in well-located areas can represent the most accessible entry point into such locations, particularly in Melbourne where unit rents in well-located suburbs remain within acceptable affordability thresholds. This finding broadly supports the policy rationale for increasing housing density in well-located areas, as a means of expanding the supply of relatively more affordable dwelling types as entry points into locations with high levels of amenity and employment access.

However, the units observed in our affordability analysis refer to existing stock built in the past, rather than potential new stock. Given current construction and other development costs in the high-density sector, a present-day challenge for industry is to continue delivering medium- to high-density products in a broader range of locations with price points accessible to those on moderate incomes (Chapter 7).

Addressing this imbalance requires strategies for cost reductions to support project feasibility outside high-value market segments. If the cost of development rises faster than revenues, then profitability declines and fewer developments are financially feasible for developers. Of course, revenues that rise through price increases do nothing to improve affordability. Feasibility improvements that are sourced from cost reductions are more likely to improve affordability outcomes.

From a policy perspective, some stakeholder interviews highlighted where government could influence costs, including:

- reducing the upfront infrastructure burden on industry
- reducing the costs of development approval compliance
- increasing the speed of approvals.

Other measures that could help deliver new supply include partnerships between government and industry, particularly where government can offer the land component, and de-risking initiatives, which are discussed below.

8.4 Establishing policy certainty and government's role as a de-risking agent

Policy certainty allows developers to accurately estimate development revenues, costs and timelines (Chapter 7). However, housing development stalls in an environment of significant cost volatility or policy uncertainty. Specifically, development risk resulting from uncertainty around infrastructure provision, planning and cost volatility results in many projects not proceeding. The need for certainty affects not just private developers, but also social and affordable housing providers who also require certainty, scale and long-term funding pipelines to justify development effort and to move beyond one-off projects.

This suggests a role for government in de-risking housing development, which would have a positive impact on the ability of the industry to deliver new housing. Potential de-risking measures include the following.

- Forward-funding new infrastructure and infrastructure upgrades to unlock land for development, which would deliver cost and demand certainty.
- Initiatives such as pre-sales guarantees, recently introduced by both the NSW and WA governments, which reduce demand-side risk in apartment development.
- Fully resourcing efficient and transparent development approval processes which increase certainty and reduce timeframes, with positive flow-through effects on costs.

Apartment infrastructure subsidies in Western Australia have been well received by industry. While in their early stages, pre-sales guarantees have been introduced into a number of states and they have the potential to reduce market risk for developers and bring forward projects by overcoming pre-sales barriers. Both infrastructure subsidies and pre-sales guarantees increase certainty. This is critical for the development industry, which is largely a high-risk industry as the long delivery timeframes result in significant exposure to fluctuations in consumer demand and cost inputs. However, government could do more to deliver greater certainty over the funding and timing of enabling infrastructure provision on greenfield sites, infrastructure upgrades within infill sites and by delivering an efficient and certain approval process.

The variability of local government engagement and decision-making in planning causes much frustration and uncertainty for developers, with some developers going so far as avoiding certain local government areas for these reasons. Indeed, the developers we interviewed highlighted this as a key planning process challenge, while placing less emphasis on zoning, land assembly or land release issues.

8.5 Ensuring housing supply for low-income households in well-located areas

It is important to note that while higher-density dwellings provide median income earners with affordable access to well-located areas, this does not translate into accessible housing for all (Chapter 6). Cost reductions that support project feasibility for developers may benefit households on moderate incomes (Chapter 7), but on their own they are unlikely to incentivise social and affordable housing development for those on low incomes. Thus, many low-income renters may be priced out of well-located areas that are accessible for median income renters. For these low-income cohorts, increased certainty in funding for the not-for-profit sector and boosts to affordable and social housing supply in well-located areas will be needed to maximise their access to amenities and jobs.

8.5 Final remarks

Our present analysis does not estimate the size of the low-income cohort that would be priced out of well-located areas. Further research would be helpful in this regard to inform policymakers of the extent of policy intervention required.

We are also limited to the year 2021, as it is the most recent Census year at the time of this analysis. When the 2026 Census is released, updating the analysis to the latest Census to reflect the post-COVID context would be very useful for informing future housing policy.

Importantly, the evidence presented in this report is necessarily high-level. We caution readers that inter-jurisdictional comparisons of housing markets, industries, and policy settings are complex. Analysis from Western Australia and Victoria (Chapter 6 and Chapter 7) is context-dependent. Further research that extends the analysis in these two chapters would be useful to capture the dynamics in other states and territories, and to facilitate a more robust presentation of the national picture.

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Appendix A: Additional tables – Chapter 3

Table A1: Meaning of ‘well-located’ in key metropolitan and regional plans

	Strategy / Plan	Meaning of ‘well-located’	Section of plan
Metropolitan			
NSW	<i>Greater Sydney Region Plan: A Metropolis of Three Cities</i> (NSW Government 2018)	Described in connection to a ‘30-minute city’ with proximity to jobs, shops, services and availability of transport, walking and cycling options.	Reporting on Actions: Productivity, Direction 6 A well-connected city
VIC	<i>Plan Melbourne 2017–2050</i> (Victoria Department of Environment, Land, Water and Planning 2023)	Proximity to jobs and services.	Outcome 2
QLD	<i>Brisbane’s Housing Supply Action Plan</i> (Brisbane City Council 2023)	Proximity to jobs, transport and facilities.	Growing up not out
SA	<i>Greater Adelaide Regional Plan</i> (Government of South Australia 2025)	No specific emphasis on well-located housing, but refers to the need to secure land for hospitals, public transport, schools, employment options and green space so that residents have easy access to these.	More housing in the right places
WA	<i>Directions 2031 and Beyond</i> (WA Department of Planning and Western Australian Planning Commission 2010)	Refers to accessible and well-connected urban communities that support and enable community inclusion and participation.	Liveable
WA	<i>Perth and Peel @ 3.5 million</i> (WA Department of Planning, Lands and Heritage and Western Australian Planning Commission 2018)	Emphasises the need for housing along transit corridors, and proximity to services and public green spaces.	4.4 Urban consolidation principles 4.5 Delivering a connected city
TAS	<i>30-Year Greater Hobart Plan</i> (Greater Hobart Committee 2022)	Proximity to transport, services and open space. Integration of homes, employment and services into activity centres, supported by public transport, walking and cycling options.	Priority Action 4b Priority Action 7 7.5 Activity Centres
Regional towns			
Newcastle	<i>Newcastle Local Housing Strategy</i> (City of Newcastle, 2021)	Emphasises adequate infrastructure, and proximity to jobs, services, open space and public transport.	Housing Priority 1
Geelong	<i>Housing Diversity Strategy</i> (City of Greater Geelong 2008)	Promotes higher housing density in established urban areas within walking distance of jobs, services and entertainment.	2.2 Other Relevant Policies and Controls
Cairns	<i>Towards 2050 Growth Strategy</i> (Cairns Regional Council 2025)	Access to essential services, infrastructure, and facilitates ageing in place.	2 Growth Context, Changing Housing Needs
Busselton	<i>City of Busselton Local Planning Strategy 2019</i> (City of Busselton 2019)	Proximity to community facilities, open space or coast, and high amenity areas.	7.2 Theme 1 Strategies

Source: Compiled by authors

Table A2: Mean wellbeing scores by section of state, 2018–2023

	Major urban				Other urban				Rural			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)												
Lowest quintile	8.0	72.0	79.8	65.1	8.0	72.4	78.8	63.2	-	-	-	-
Second quintile	7.8	71.0	78.0	63.7	7.9	69.8	76.4	61.6	-	-	-	-
Middle quintile	7.9	71.9	80.1	65.7	7.8	72.1	76.9	63.8	-	-	-	-
Fourth quintile	7.8	71.7	81.2	67.1	8.2	73.4	78.5	63.8	-	-	-	-
Highest quintile	7.9	71.6	78.5	67.2	8.0	71.8	74.5	60.6	-	-	-	-
Neighbourhood crime												
Never happens or very rare	8.0	74.5	81.7	67.7	8.2	75.0	79.5	64.8	8.2	75.0	80.9	65.1
Not common	7.8	70.4	79.3	64.2	7.8	69.9	76.0	60.8	7.9	70.6	77.2	61.5
Fairly or very common	7.5	65.1	72.8	61.0	7.6	66.0	71.5	58.1	7.5	64.2	67.6	55.8
Neighbourhood noise pollution												
Never happens or very rare	8.0	74.4	81.9	67.8	8.2	74.5	79.7	65.0	8.2	75.7	81.1	64.9
Not common	7.9	72.6	81.2	66.3	7.9	71.6	78.4	62.5	8.0	73.1	79.6	63.9
Fairly or very common	7.7	69.4	77.4	63.5	7.8	69.7	74.0	59.9	7.8	68.8	75.3	61.1
Neighbourhood social capital												
Never happens or very rare	7.7	69.3	76.9	63.3	7.8	69.0	74.4	59.9	7.8	70.4	76.1	60.9
Not common	7.8	71.9	80.1	65.5	8.0	72.1	77.1	62.0	7.9	72.3	79.3	63.4
Fairly or very common	8.1	74.2	81.7	67.9	8.2	74.9	79.7	65.2	8.2	74.9	80.4	65.3
Weekly work commute (full-time employed)												
None (0 hrs)	7.9	70.3	82.0	68.3	8.1	73.0	82.0	68.6	7.6	72.5	84.1	68.0
Very short (>0–<2.5 hrs)	7.9	73.0	84.7	70.4	8.0	74.2	86.3	68.8	8.2	76.2	86.3	69.8
Moderate (2.5–5 hrs)	7.9	73.8	85.7	70.8	8.0	73.8	85.7	68.4	8.1	75.2	86.7	70.5
Long (5–10 hrs)	7.8	72.6	85.1	69.4	7.9	72.6	83.6	66.7	8.0	74.1	87.3	69.4
Very long (>10 hrs)	7.7	69.6	80.7	67.1	8.0	74.0	85.3	66.4	7.9	76.3	86.0	67.9

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A3: Standard deviation of wellbeing scores by section of state, 2018–2023

	Major urban				Other urban				Rural			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)												
Lowest quintile	1.4	17.9	24.7	20.2	1.4	18.8	26.6	21.2	-	-	-	-
Second quintile	1.4	18.2	25.2	20.6	1.4	18.6	26.6	22.4	-	-	-	-
Middle quintile	1.4	18.3	24.6	21.1	1.7	18.2	25.3	21.2	-	-	-	-
Fourth quintile	1.4	17.5	24.2	20.9	1.6	19.7	26.7	23.0	-	-	-	-
Highest quintile	1.4	17.9	24.9	20.9	1.4	17.9	26.9	18.5	-	-	-	-
Neighbourhood crime												
Never happens or very rare	1.3	17.1	23.7	20.5	1.4	18.1	26.1	22.1	1.4	17.4	25.1	21.7
Not common	1.4	17.5	24.3	20.4	1.4	18.3	26.2	20.5	1.3	17.9	25.7	21.1
Fairly or very common	1.6	19.7	27.1	22.4	1.6	20.2	27.5	21.4	1.7	19.3	27.9	21.3
Neighbourhood noise pollution												
Never happens or very rare	1.4	17.7	24.0	20.8	1.4	18.6	26.4	22.1	1.3	16.7	24.8	21.5
Not common	1.3	17.1	23.5	19.8	1.4	18.0	25.3	20.2	1.4	17.8	25.8	21.3
Fairly or very common	1.5	18.4	25.4	21.3	1.5	19.2	27.3	22.2	1.6	19.0	26.5	21.9
Neighbourhood social capital												
Never happens or very rare	1.5	18.8	26.1	21.6	1.6	19.6	27.9	22.2	1.5	19.0	26.6	22.9
Not common	1.3	17.4	23.7	20.1	1.4	17.8	25.7	20.7	1.4	17.5	25.2	20.7
Fairly or very common	1.3	17.0	23.6	20.4	1.3	18.2	25.5	21.5	1.4	17.3	25.3	21.2
Weekly work commute (full-time employed)												
None (0 hrs)	1.3	17.7	23.4	18.8	1.4	16.8	23.4	19.6	1.7	16.9	20.5	16.8
Very short (>0–<2.5 hrs)	1.2	16.9	20.3	18.0	1.2	16.3	20.1	18.3	1.1	15.6	20.0	16.8
Moderate (2.5–5 hrs)	1.1	16.0	19.9	17.7	1.2	16.7	20.3	18.3	1.1	16.1	19.4	16.4
Long (5–10 hrs)	1.2	16.4	19.8	17.9	1.2	16.8	21.2	18.8	1.2	15.0	18.5	17.9
Very long (>10 hrs)	1.3	18.6	23.6	18.8	1.4	17.5	21.2	18.8	1.3	14.6	20.5	17.1

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A4: Mean wellbeing scores by metropolitan ring (distance of SUA to CBD), metropolitan areas only, 2018–2023

	Inner ring (0–5km)				Middle ring (5–10km)				Outer ring (10–20km)				Fringe (20km+)			
	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)																
Lowest quintile	8.0	69.5	79.7	61.1	8.0	75.0	84.7	62.2	8.0	71.8	80.3	65.7	7.9	72.0	79.5	64.6
Second quintile	7.7	68.3	73.8	61.7	8.0	73.4	82.4	65.1	7.8	72.0	78.9	64.8	7.8	69.9	76.5	62.5
Middle quintile	7.9	72.5	82.8	66.9	7.9	72.0	81.7	67.6	7.8	72.4	80.4	66.1	7.8	71.4	78.3	63.6
Fourth quintile	8.0	73.1	82.9	69.1	7.8	71.2	80.4	67.0	7.7	70.3	80.1	66.7	8.0	74.4	84.2	65.6
Highest quintile	8.0	71.4	79.6	68.9	8.0	70.9	78.3	66.4	7.9	73.1	79.9	67.3	7.3	70.2	69.2	57.5
Neighbourhood crime																
Never happens / very rare	8.3	76.2	84.3	71.7	8.0	74.0	82.1	68.8	8.0	74.7	82.3	68.1	8.0	74.2	80.3	65.7
Not common	7.9	72.6	82.3	67.9	7.9	71.4	81.5	66.7	7.7	70.6	79.7	64.2	7.7	69.2	77.1	61.8
Fairly or very common	7.7	66.1	76.4	64.7	7.7	67.7	77.4	64.4	7.6	67.5	73.3	62.6	7.3	61.9	69.1	56.1
Neighbourhood noise pollution																
Never happens / very rare	8.1	76.3	84.8	70.2	8.0	75.1	83.6	69.3	8.0	74.2	82.3	67.8	8.1	74.2	80.9	66.8
Not common	8.1	73.7	82.7	69.8	8.1	73.5	83.0	67.9	7.9	73.1	81.7	67.1	7.9	71.5	79.4	63.8
Fairly or very common	7.9	70.6	80.5	67.4	7.7	69.5	79.0	65.6	7.6	70.2	77.6	63.9	7.6	68.4	75.0	60.0
Neighbourhood social capital																
Never happens / very rare	7.8	70.5	81.2	67.0	7.7	70.1	78.8	64.8	7.6	69.8	76.5	63.1	7.7	68.6	75.6	61.5
Not common	8.0	73.3	81.0	69.7	8.0	72.3	81.9	66.9	7.8	73.1	81.7	67.2	7.8	70.5	77.5	62.0
Fairly or very common	8.2	74.4	82.6	69.4	8.1	73.4	82.3	69.6	8.0	74.6	82.4	67.5	8.0	73.9	80.3	66.4
Weekly work commute (full-time employed)																
None (0 hrs)	8.0	69.7	85.0	72.1	8.1	70.4	85.1	71.4	7.8	71.3	82.2	67.9	7.9	70.3	80.1	66.2
Very short (>0–<2.5 hrs)	7.9	71.8	84.6	71.3	7.9	73.5	85.4	70.8	7.9	73.9	85.6	71.2	8.0	72.7	84.0	69.1
Moderate (2.5–5 hrs)	8.0	73.2	85.0	71.2	8.0	73.7	87.0	72.2	7.9	74.1	85.6	70.4	7.9	73.7	85.4	69.7
Long (5–10 hrs)	7.8	72.0	85.4	70.5	7.9	72.6	85.9	70.9	7.7	73.1	84.8	69.8	7.8	72.6	85.0	68.3
Very long (>10 hrs)	7.7	68.1	77.8	67.5	7.7	67.6	79.7	66.8	7.7	71.3	82.8	69.3	7.7	70.5	81.1	66.1

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A5: Standard deviation of wellbeing scores by metropolitan ring (distance of SUA to CBD), metropolitan areas only, 2018–2023

	Inner ring (0–5km)				Middle ring (5–10km)				Outer ring (10–20km)				Fringe (20km+)			
	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social function (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)																
Lowest quintile	1.3	15.8	23.9	23.6	1.1	17.1	21.3	21.1	1.5	17.3	24.0	19.8	1.5	18.3	25.6	20.7
Second quintile	1.4	20.1	27.7	22.1	1.3	17.0	22.3	20.0	1.4	17.8	25.4	20.5	1.4	18.6	25.7	20.9
Middle quintile	1.4	17.4	22.1	20.0	1.3	18.2	23.5	20.8	1.4	18.1	24.1	21.0	1.5	18.6	26.0	21.4
Fourth quintile	1.3	16.6	23.0	19.7	1.4	17.5	24.2	20.7	1.4	18.5	25.2	21.7	1.4	16.5	23.5	21.6
Highest quintile	1.3	18.2	24.3	20.2	1.5	17.1	25.4	21.9	1.4	17.2	23.6	21.6	1.5	18.3	27.5	21.3
Neighbourhood crime																
Never happens / very rare	1.2	16.1	21.7	19.1	1.3	17.6	23.5	20.9	1.3	17.0	23.3	20.4	1.4	17.3	24.9	21.0
Not common	1.2	16.5	22.7	19.7	1.3	17.1	23.0	20.2	1.3	17.4	24.5	20.5	1.4	17.7	25.1	20.3
Fairly or very common	1.6	18.7	25.7	21.0	1.5	18.1	25.0	20.2	1.6	19.7	26.2	22.6	1.7	20.1	28.7	23.0
Neighbourhood noise pollution																
Never happens / very rare	1.3	16.3	22.3	19.2	1.4	17.2	23.6	21.3	1.4	17.9	23.7	21.4	1.4	17.8	24.5	20.3
Not common	1.3	17.2	22.2	18.7	1.2	17.2	21.6	19.8	1.3	16.8	23.6	19.3	1.3	17.4	25.0	20.5
Fairly or very common	1.4	17.4	23.8	20.5	1.4	18.0	24.3	20.7	1.5	18.2	25.3	21.1	1.6	19.0	26.8	21.9
Neighbourhood social capital																
Never happens / very rare	1.3	17.3	23.8	20.9	1.5	18.8	25.1	21.6	1.5	18.6	26.3	21.4	1.6	19.1	27.1	22.2
Not common	1.3	16.6	23.4	18.8	1.3	17.1	22.6	20.1	1.3	16.8	22.6	19.6	1.4	18.1	25.3	20.5
Fairly or very common	1.3	17.2	22.7	19.3	1.3	17.3	23.3	19.8	1.3	17.0	23.5	21.1	1.4	17.4	24.5	20.4
Weekly work commute (full-time employed)																
None (0 hrs)	1.3	17.2	20.8	19.4	1.1	16.8	20.9	17.2	1.4	18.4	23.4	18.8	1.3	17.4	24.5	18.8
Very short (>0–<2.5 hrs)	1.1	16.8	20.1	17.1	1.2	16.5	19.0	17.7	1.2	16.1	19.4	17.6	1.3	17.4	21.7	18.8
Moderate (2.5–5 hrs)	1.1	15.3	20.3	18.1	1.1	15.3	18.6	17.6	1.1	16.1	19.9	17.5	1.2	16.6	20.4	17.7
Long (5–10 hrs)	1.2	15.5	19.0	17.9	1.1	16.1	18.7	17.5	1.1	16.2	20.6	17.9	1.2	16.7	19.8	18.1
Very long (>10 hrs)	1.6	21.1	24.6	17.1	1.2	19.7	24.9	19.6	1.3	17.6	22.3	19.0	1.3	18.2	23.3	18.4

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A6: Mean wellbeing scores by dwelling type, 2018–2023

	House				Unit			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)								
Lowest quintile	7.9	72.1	79.9	64.9	8.2	73.5	76.0	61.9
Second quintile	7.8	71.0	78.2	63.5	7.7	70.0	74.1	63.8
Middle quintile	7.9	72.0	80.3	65.8	7.7	71.6	78.9	65.1
Fourth quintile	7.9	72.2	81.6	66.7	7.8	70.1	79.6	68.2
Highest quintile	8.0	72.4	78.6	66.8	7.8	70.0	77.4	66.5
Neighbourhood crime								
Never happens or very rare	8.1	74.7	81.5	66.9	8.0	74.2	78.7	66.7
Not common	7.8	70.3	78.6	63.0	7.7	70.5	78.5	65.9
Fairly or very common	7.5	65.3	72.8	59.9	7.3	65.1	69.6	61.0
Neighbourhood noise pollution								
Never happens or very rare	8.1	74.7	81.7	67.0	8.0	73.6	77.9	65.4
Not common	7.9	72.4	80.6	65.0	7.9	73.1	80.1	68.3
Fairly or very common	7.7	69.5	77.0	62.5	7.6	69.1	75.5	64.0
Neighbourhood social capital								
Never happens or very rare	7.7	69.4	76.5	62.3	7.5	68.9	75.8	64.0
Not common	7.9	72.1	79.8	64.6	7.7	71.5	77.6	65.9
Fairly or very common	8.1	74.5	81.5	67.1	8.1	74.1	78.1	65.8
Weekly work commute (full-time employed)								
None (0 hrs)	7.9	71.0	82.2	67.9	7.7	70.3	82.9	70.6
Very short (>0–<2.5 hrs)	8.0	73.9	85.6	69.7	7.9	71.5	83.0	71.7
Moderate (2.5–5 hrs)	8.0	74.1	86.0	70.3	7.8	72.7	84.8	71.3
Long (5–10 hrs)	7.8	72.8	85.1	68.8	7.7	72.5	84.8	71.5
Very long (>10 hrs)	7.8	71.1	82.3	67.0	7.6	67.7	77.6	68.4

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A7: Standard deviation of wellbeing scores by dwelling type, 2018–2023

	House				Unit			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)								
Lowest quintile	1.4	18.0	25.1	20.6	1.6	19.5	28.0	22.0
Second quintile	1.4	18.2	25.3	20.6	1.5	18.7	26.1	21.6
Middle quintile	1.4	18.3	24.7	21.0	1.5	18.0	23.9	21.2
Fourth quintile	1.4	17.6	24.2	21.1	1.4	17.4	24.4	20.6
Highest quintile	1.4	17.5	24.9	21.3	1.4	18.4	25.2	19.9
Neighbourhood crime								
Never happens or very rare	1.3	17.3	24.2	20.9	1.5	17.4	25.0	21.5
Not common	1.4	17.7	24.7	20.4	1.3	17.4	25.1	20.9
Fairly or very common	1.6	19.7	27.3	22.2	1.7	20.5	26.5	22.2
Neighbourhood noise pollution								
Never happens or very rare	1.3	17.8	24.4	21.0	1.5	18.0	26.1	22.0
Not common	1.3	17.3	24.1	20.1	1.3	17.5	23.4	20.2
Fairly or very common	1.5	18.5	25.8	21.5	1.5	18.7	25.9	21.5
Neighbourhood social capital								
Never happens or very rare	1.5	19.0	26.5	21.9	1.6	18.7	26.5	21.6
Not common	1.3	17.5	24.1	20.1	1.4	17.5	24.5	21.5
Fairly or very common	1.3	17.2	24.1	20.7	1.4	17.9	25.2	21.1
Weekly work commute (full-time employed)								
None (0 hrs)	1.4	17.6	23.4	18.5	1.4	17.1	20.5	18.9
Very short (>0–<2.5 hrs)	1.2	16.6	20.1	18.1	1.2	17.2	21.1	17.3
Moderate (2.5–5 hrs)	1.1	16.1	19.9	17.6	1.2	16.1	20.1	18.1
Long (5–10 hrs)	1.2	16.5	19.9	18.1	1.2	15.8	19.5	17.4
Very long (>10 hrs)	1.3	18.1	23.1	18.9	1.6	19.8	23.9	16.4

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A8: Mean wellbeing scores by age band, 2018–2023

	Aged 25-34				Aged 35-54				Aged 55+			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)												
Lowest quintile	7.9	68.9	81.4	68.4	7.8	71.0	81.2	66.2	8.1	75.2	77.0	60.9
Second quintile	7.8	67.2	79.3	67.8	7.7	70.6	79.5	65.6	8.0	73.4	75.3	58.9
Middle quintile	7.8	68.3	80.4	69.2	7.7	71.4	81.8	68.1	8.0	74.6	78.0	61.1
Fourth quintile	7.9	69.4	83.5	72.3	7.7	71.0	82.2	68.4	8.0	74.3	78.1	61.6
Highest quintile	7.8	65.4	78.5	69.2	7.8	71.0	80.5	70.0	8.1	75.8	75.8	62.0
Neighbourhood crime												
Never happens or very rare	7.9	70.8	83.4	72.2	7.9	74.1	83.7	69.8	8.2	76.7	78.2	62.1
Not common	7.8	67.0	80.2	67.5	7.6	69.6	80.4	65.2	7.9	72.9	75.7	59.1
Fairly or very common	7.6	64.0	73.9	64.8	7.4	65.1	73.6	60.9	7.6	67.0	68.1	53.5
Neighbourhood noise pollution												
Never happens or very rare	7.9	69.5	82.6	71.6	7.9	73.9	83.7	69.9	8.3	77.0	79.0	62.6
Not common	7.9	68.5	81.9	69.2	7.8	71.8	82.6	67.2	8.1	75.2	77.8	61.5
Fairly or very common	7.7	67.3	79.2	68.0	7.5	68.6	78.1	64.2	7.9	71.8	73.4	57.3
Neighbourhood social capital												
Never happens or very rare	7.7	66.5	79.1	68.2	7.5	68.6	77.9	64.0	7.9	71.6	73.5	57.9
Not common	7.7	67.7	79.8	68.5	7.7	71.4	81.0	66.8	8.1	74.8	77.9	60.6
Fairly or very common	8.0	70.1	82.5	70.8	8.0	73.4	83.7	69.6	8.3	77.2	78.2	62.9
Weekly work commute (full-time employed)												
None (0 hrs)	8.0	69.4	83.0	70.2	7.7	69.9	81.6	67.9	8.1	75.9	83.3	66.8
Very short (>0–<2.5 hrs)	8.0	70.0	84.2	71.3	8.0	74.1	85.4	70.2	8.0	77.5	86.1	67.3
Moderate (2.5–5 hrs)	8.0	71.6	84.9	71.7	7.9	74.2	86.0	70.5	8.0	76.8	86.9	68.4
Long (5–10 hrs)	7.8	69.7	83.9	70.6	7.8	73.4	85.5	69.1	7.7	75.6	85.6	66.8
Very long (>10 hrs)	7.7	68.4	81.1	68.7	7.8	70.8	81.2	66.8	7.8	73.6	84.2	65.6

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A9: Standard deviation of wellbeing scores by age band, 2018–2023

	Aged 25-34				Aged 35-54				Aged 55+			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)												
Lowest quintile	1.4	17.8	23.3	18.2	1.4	18.2	24.2	19.6	1.5	17.6	27.2	22.4
Second quintile	1.4	18.2	22.8	18.6	1.3	17.8	24.3	19.7	1.5	18.3	27.5	22.0
Middle quintile	1.4	18.1	22.7	18.9	1.4	18.2	23.5	20.2	1.5	18.0	26.5	22.2
Fourth quintile	1.3	17.0	21.4	18.4	1.4	17.9	23.9	20.1	1.5	17.3	26.4	22.5
Highest quintile	1.4	18.4	24.2	19.1	1.4	18.0	24.0	19.9	1.4	16.3	26.3	21.7
Neighbourhood crime												
Never happens or very rare	1.3	17.5	21.5	17.9	1.3	17.1	22.6	19.5	1.4	17.1	26.4	22.4
Not common	1.3	17.6	22.2	18.4	1.3	17.7	23.8	19.7	1.4	17.3	26.8	21.6
Fairly or very common	1.5	19.4	25.0	20.5	1.7	20.1	27.4	21.6	1.7	19.7	28.9	23.5
Neighbourhood noise pollution												
Never happens or very rare	1.3	18.4	22.3	18.0	1.3	17.4	23.0	19.9	1.4	17.4	26.4	22.4
Not common	1.3	17.7	21.9	18.1	1.3	17.4	22.6	19.3	1.3	16.5	26.2	21.2
Fairly or very common	1.4	18.2	23.0	19.2	1.5	18.6	25.6	20.7	1.6	18.5	27.7	22.8
Neighbourhood social capital												
Never happens or very rare	1.3	18.7	23.6	19.5	1.5	18.8	25.7	20.9	1.6	19.0	28.4	23.0
Not common	1.4	17.8	22.3	17.7	1.3	17.5	23.5	19.9	1.3	16.8	25.7	21.1
Fairly or very common	1.3	17.7	21.8	18.3	1.3	17.1	22.6	19.3	1.3	16.8	26.3	22.3
Weekly work commute (full-time employed)												
None (0 hrs)	1.4	17.5	22.2	17.5	1.4	17.7	23.8	18.8	1.3	16.2	21.6	19.2
Very short (>0–<2.5 hrs)	1.2	16.8	20.1	17.2	1.2	16.3	20.0	17.7	1.3	16.3	21.0	19.5
Moderate (2.5–5 hrs)	1.1	15.8	19.9	17.0	1.1	16.3	19.8	17.8	1.2	15.6	20.0	18.1
Long (5–10 hrs)	1.2	16.2	20.0	17.6	1.1	16.4	19.7	18.0	1.3	15.7	20.1	18.6
Very long (>10 hrs)	1.4	19.6	22.4	17.9	1.2	17.7	24.2	18.6	1.2	17.6	21.3	19.7

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A10: Mean wellbeing scores by time period, 2018–2023

	Pre-COVID 19 (pre-2020)				During and post-COVID 19 (2020 onwards)			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)								
Lowest quintile	7.9	73.0	80.1	64.7	8.0	71.7	79.5	64.7
Second quintile	7.8	72.0	78.8	64.2	7.8	70.4	77.4	63.2
Middle quintile	7.8	72.7	80.7	66.4	7.9	71.6	79.7	65.2
Fourth quintile	7.9	72.7	81.7	67.7	7.9	71.3	80.9	66.7
Highest quintile	7.9	73.1	78.5	67.5	7.9	70.9	78.0	66.3
Neighbourhood crime								
Never happens or very rare	8.0	75.0	81.8	66.6	8.1	74.4	80.9	66.9
Not common	7.8	71.4	79.8	64.4	7.8	69.8	77.9	62.8
Fairly or very common	7.5	67.3	74.0	62.1	7.5	64.2	71.3	59.1
Neighbourhood noise pollution								
Never happens or very rare	8.0	74.6	81.9	66.8	8.1	74.6	81.1	66.9
Not common	7.9	73.4	81.5	66.0	7.9	72.0	80.1	65.1
Fairly or very common	7.7	70.7	77.7	63.5	7.7	68.8	76.2	62.4
Neighbourhood social capital								
Never happens or very rare	7.6	70.2	76.8	62.5	7.7	68.9	76.2	62.5
Not common	7.8	72.7	80.4	65.9	7.9	71.6	79.0	64.1
Fairly or very common	8.1	75.1	82.2	67.2	8.1	74.1	80.7	66.9
Weekly work commute (full-time employed)								
None (0 hrs)	7.7	71.5	82.0	66.2	7.9	70.7	82.3	68.8
Very short (>0–<2.5 hrs)	7.9	75.0	85.5	70.6	8.0	73.0	85.1	69.7
Moderate (2.5–5 hrs)	7.9	75.5	86.3	71.1	8.0	73.1	85.6	70.1
Long (5–10 hrs)	7.8	73.3	86.1	69.7	7.8	72.4	84.4	68.8
Very long (>10 hrs)	7.7	71.3	82.7	66.9	7.8	70.2	81.0	67.2

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A11: Standard deviation of wellbeing scores by time period, 2018–2023

	Pre-COVID 19 (pre-2020)				During and post-COVID 19 (2020 onwards)			
	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)	Overall wellbeing (0-10)	Mental health (0-100)	Social functioning (0-100)	General health (0-100)
Amenity index quintile (SA2s in SUAs only)								
Lowest quintile	1.5	17.7	24.9	20.9	1.4	18.3	25.4	20.5
Second quintile	1.5	18.4	25.1	21.2	1.4	18.1	25.4	20.4
Middle quintile	1.5	18.0	24.2	21.5	1.4	18.4	24.8	20.8
Fourth quintile	1.4	17.4	23.8	21.3	1.4	17.7	24.5	20.8
Highest quintile	1.4	17.8	25.0	20.8	1.4	17.9	25.1	20.8
Neighbourhood crime								
Never happens or very rare	1.4	17.3	23.9	21.5	1.3	17.3	24.5	20.8
Not common	1.4	17.3	24.4	20.7	1.4	17.8	24.9	20.4
Fairly or very common	1.7	19.8	26.6	22.4	1.6	19.7	27.5	22.0
Neighbourhood noise pollution								
Never happens or very rare	1.4	18.1	24.3	21.6	1.3	17.7	24.7	20.9
Not common	1.3	16.8	23.4	20.2	1.3	17.5	24.3	20.0
Fairly or very common	1.6	18.5	25.5	22.1	1.5	18.6	26.0	21.2
Neighbourhood social capital								
Never happens or very rare	1.7	18.7	26.3	22.5	1.5	19.0	26.6	21.6
Not common	1.4	17.4	23.6	20.3	1.3	17.5	24.5	20.2
Fairly or very common	1.3	17.2	23.7	21.1	1.3	17.3	24.5	20.6
Weekly work commute (full-time employed)								
None (0 hrs)	1.6	18.8	22.6	19.9	1.3	17.2	23.1	18.3
Very short (>0–<2.5 hrs)	1.3	16.3	20.5	18.6	1.2	16.8	20.1	17.7
Moderate (2.5–5 hrs)	1.2	16.0	19.6	18.3	1.1	16.1	20.1	17.3
Long (5–10 hrs)	1.2	16.1	19.0	18.1	1.2	16.5	20.4	18.0
Very long (>10 hrs)	1.3	17.7	22.1	19.0	1.3	18.8	24.0	18.4

Source: Authors' own calculations from the 2018–2023 HILDA Survey.

Table A12: Models predicting wellbeing outcomes, fixed-effects OLS, person-year observations, full results, 2018–2023

	Overall wellbeing (0-10 scale)	Mental health (0-100 scale)	Social functioning (0-100 scale)	General health (0-100 scale)
Amenity index quintile [omitted: lowest quintile]				
Second quintile	0.047 (0.064)	0.127 (0.813)	1.953 (1.076)*	0.829 (0.701)
Middle quintile	0.090 (0.072)	0.724 (0.845)	2.274 (1.223)*	1.962 (0.816)**
Fourth quintile	0.031 (0.076)	1.109 (0.878)	0.641 (1.289)	1.472 (0.835)*
Highest quintile	0.115 (0.093)	0.796 (1.191)	1.527 (1.703)	2.169 (0.994)**
Neighbourhood crime [omitted: Never happens or very rare]				
Not common	-0.017 (0.016)	-0.769 (0.196)***	-0.601 (0.296)**	-0.720 (0.187)***
Fairly or very common	-0.019 (0.030)	-1.263 (0.368)***	-1.038 (0.537)*	-0.435 (0.344)
Neighbourhood noise pollution [omitted: Never happens or very rare]				
Not common	-0.010 (0.017)	-0.200 (0.216)	-0.250 (0.333)	-0.044 (0.205)
Fairly or very common	-0.065 (0.023)***	-0.599 (0.283)**	-0.638 (0.423)	-0.388 (0.261)
Neighbourhood social capital - do things together [omitted: Never happens or very rare]				
Not common	0.031 (0.018)*	0.426 (0.220)*	0.196 (0.332)	0.130 (0.215)
Fairly or very common	0.064 (0.022)***	0.830 (0.273)***	0.452 (0.420)	0.474 (0.264)*
Neighbourhood socio-economic status [omitted: Lowest quintile]				
Second quintile	-0.042 (0.069)	-0.590 (0.746)	0.405 (1.109)	-0.709 (0.718)
Middle quintile	0.071 (0.076)	-0.627 (0.797)	-0.051 (1.191)	-0.498 (0.763)
Fourth quintile	0.036 (0.086)	-1.010 (0.824)	0.796 (1.192)	-0.406 (0.820)
Highest quintile	0.046 (0.094)	-1.066 (0.940)	-0.272 (1.347)	-1.438 (0.910)
Household tenure type [omitted: Outright owner]				
Owns with mortgage or rent-buy scheme	-0.047 (0.022)**	-0.795 (0.264)***	-0.362 (0.413)	-0.199 (0.276)
Private housing renter	-0.076 (0.042)*	-0.961 (0.462)**	-0.799 (0.698)	0.182 (0.476)
Social housing renter	-0.310 (0.135)**	-1.356 (1.436)	-1.427 (1.842)	0.033 (1.326)
Rent free/Life Tenure	0.011 (0.068)	-0.598 (0.770)	1.403 (1.163)	0.409 (0.678)
Lives in a separate or semi-detached house	-0.016 (0.032)	-0.221 (0.353)	0.141 (0.529)	-0.727 (0.340)**
Major life event				
Event - Married/reconciled with spouse/long-term partner	0.098 (0.033)***	0.790 (0.449)*	0.440 (0.647)	0.411 (0.409)
Event - Separated from spouse/long-term partner	-0.294 (0.052)***	-3.631 (0.572)***	-4.153 (0.778)***	0.925 (0.445)**
Event - self/partner pregnant or birthed/adopted new child	0.160 (0.025)***	1.988 (0.320)***	0.052 (0.472)	1.613 (0.315)***
Event - major health - personal	-0.131 (0.023)***	-3.214 (0.260)***	-10.493 (0.476)***	-5.539 (0.270)***
Event - major health - family	-0.038 (0.016)**	-0.999 (0.183)***	-1.369 (0.303)***	-0.476 (0.179)***
Event - death spouse/child or close family/friend	-0.002 (0.013)	-0.766 (0.158)***	-1.190 (0.247)***	-0.445 (0.144)***

Table A12 (continued) : Models predicting wellbeing outcomes, fixed-effects OLS, person-year observations, full results, 2018–2023

	Overall wellbeing (0-10 scale)	Mental health (0-100 scale)	Social functioning (0-100 scale)	General health (0-100 scale)
Event - crime victim - physical or property	-0.093 (0.036) ***	-0.776 (0.404) *	-0.197 (0.583)	-0.758 (0.374) **
Event - Self/family detained in jail/correctional-facility	-0.021 (0.055)	-0.040 (0.654)	0.504 (1.009)	0.983 (0.640)
Event - retired from the workforce	0.069 (0.038) *	0.609 (0.411)	1.123 (0.715)	-0.064 (0.421)
Event - fired or made redundant	-0.095 (0.040) **	-0.821 (0.453) *	-1.339 (0.679) **	-0.606 (0.422)
Event - changed jobs	0.075 (0.019) ***	1.255 (0.239) ***	1.620 (0.339) ***	0.620 (0.220) ***
Event - Promoted at work	0.016 (0.019)	0.747 (0.272) ***	0.307 (0.397)	0.146 (0.259)
Event - major improvement in finances	0.125 (0.026) ***	-0.005 (0.337)	0.412 (0.515)	0.522 (0.325)
Event - major worsening in finances	-0.372 (0.056) ***	-4.445 (0.587) ***	-5.517 (0.834) ***	-2.818 (0.502) ***
Event - Home lost/damaged in weather-related disaster	0.012 (0.044)	-0.497 (0.518)	-0.209 (0.773)	-0.144 (0.466)
Labour force status [omitted: Employed Full-time]				
Employed part-time	0.025 (0.022)	-0.177 (0.273)	-0.568 (0.421)	-0.318 (0.257)
Unemployed	-0.113 (0.052) **	-1.286 (0.598) **	-1.934 (0.898) **	0.403 (0.527)
Not in the labour force	0.035 (0.033)	-0.062 (0.404)	-1.782 (0.604) ***	-1.044 (0.382) ***
Prosperity given current needs/responsibilities [omitted: Prosperous or very comfortable]				
Reasonably comfortable	-0.095 (0.016) ***	-1.191 (0.208) ***	-1.218 (0.319) ***	-1.179 (0.206) ***
Just getting along or poor/very-poor	-0.240 (0.024) ***	-3.646 (0.318) ***	-3.491 (0.471) ***	-3.333 (0.299) ***
Year [omitted: 2018]				
2019	0.012 (0.014)	-0.263 (0.162)	-0.946 (0.255) ***	-0.831 (0.158) ***
2020	0.011 (0.015)	-1.754 (0.181) ***	-1.790 (0.278) ***	-1.200 (0.172) ***
2021	-0.033 (0.016) **	-2.443 (0.190) ***	-2.735 (0.293) ***	-1.962 (0.184) ***
2022	0.002 (0.016)	-1.704 (0.192) ***	-3.347 (0.301) ***	-3.277 (0.191) ***
2023	-0.013 (0.017)	-1.871 (0.205) ***	-3.572 (0.310) ***	-3.887 (0.203) ***
Intercept	8.074 (0.098) ***	77.586 (1.058) ***	85.344 (1.565) ***	70.268 (0.999) ***
Number of person-year observations	41,453	41,373	41,461	41,238
Number of persons	10,442	10,440	10,442	10,436
R-squared for overall model	0.11	0.11	0.16	0.12
R-squared for within model	0.02	0.04	0.05	0.06
R-squared for between model	0.16	0.15	0.24	0.17

Source: Authors' own estimates using the 2018–2023 HILDA Survey.

Notes: *** $p < .01$, ** $p < .05$, * $p < .1$. Standard errors in parentheses and robust to individual clusters.

Appendix B: Additional tables – Chapter 4

Table B1: Second and third places data sources

	Data	Source
Second places (Jobs and Education Index)		
Jobs	Number of Employees (EMPP)	ABS (2021c)
	Destination Zones (DZN)	
Education facilities	Kindergartens Schools Universities TAFEs	OSM (2025) ACARA (2024) AURIN (2018)
Third places (Amenity Index)		
Public transport stops	gis_osm_transport_free_1: Tram stops, railway stations, ferry terminals	OSM (2025)
Services	gis_osm_pois_free_1: Post office, bank, atm, clinic, doctors, dentist, optician, hospital, beauty shop, hairdresser, laundry, veterinary, travel agent	OSM (2025)
Shops	gis_osm_pois_free_1: Supermarket, convenience store, greengrocer, butcher, beverages, marketplace, newsagent, kiosk, chemist/pharmacy, mall, clothes, shoe shop, jeweller, department store, toy shop, do-it-yourself, furniture shop, outdoor shop, sports shop, bicycle shop, stationery, gift shop, bookshop, mobile phone shop, computer shop, florist, garden centre	OSM (2025)
Cafes, restaurants, pubs	gis_osm_pois_free_1: Restaurant, pub, café, bar, food court, bakery	OSM (2025)
Community places	gis_osm_pois_free_1: Place of worship, library, playground, theatre, cinema, museum, arts centre, community centre, public building, sports centre, swimming pool, stadium, dog park, pitch	OSM (2025)
Parks	gis_osm_landuse_a_free_1: park land	OSM (2025)

Source: Compiled by authors

Table B2: Number and distribution of private dwellings across suburbs in Greater Darwin, by AMI and JEI quintiles

	All housing		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	141	0.2	382	0.9	-241	-1.6	2	3.2
2	3,170	5.4	2,233	5.1	937	6.2	67	128.4
3	10,304	17.6	7,498	17.3	2,806	18.6	174	117.9
4	21,054	36.0	15,053	34.7	6,001	39.7	256	7.9
5 (high)	23,870	40.8	18,258	42.0	5,612	37.1	281	183.9
Total	58,539	100	43,423	100	15,116	100	165	121.8
JEI quintiles								
1 (low)	2,143	3.7	1,705	3.9	438	2.9	37	147.2
2	5,336	9.1	4,196	9.7	1,140	7.5	162	3.3
3	8,688	14.8	3,350	7.7	5,338	35.3	266	300.5*
4	17,786	30.4	14,384	33.1	3,402	22.5	170	135.3
5 (high)	24,586	42.0	19,788	45.6	4,798	31.7	240	18.9
Total	58,539	100	43,423	100	15,116	100	165	121.8

Sources: ABS, 2006; 2021b; authors' own analysis.

*This is because of Johnston, which has gone through rapid growth.

Table B3: Number and distribution of private dwellings across suburbs in Geelong, by AMI and JEI quintiles

	All housing		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	1,843	1.5	2,516	2.8	-673	-2.0	27	4.1
2	23,394	19.0	12,562	13.9	10,832	32.8	903	235.8*
3	22,088	17.9	12,867	14.3	9,221	27.9	768	571.8 **
4	33,988	27.6	27,521	30.5	6,467	19.6	588	32.8
5 (high)	41,848	34.0	34,690	38.5	7,158	21.7	596	19.3
Total	123,161	100	90,156	100	33,005	100	576	179.7
JEI quintiles								
1 (low)	3,675	3.0	3,978	4.4	- 303	-0.9	5	4.7
2	27,777	22.6	12,609	14.0	15,168	46.0	1,379	720.5
3	18,972	15.4	12,964	14.4	6,008	18.2	601	187.2
4	42,054	34.1	34,988	38.8	7,066	21.4	642	21.8
5 (high)	30,683	24.9	25,617	28.4	5,066	15.3	422	22.3
Total	123,161	100	90,156	100	33,005	100	576	179.7

Sources: ABS, 2006; 2021b; authors' own analysis.

*Mount Duneed and Curlewis (Vic.). **Armstrong Creek (Vic.) was farmland developed into a new suburb.

Table B4: Number and distribution of private dwellings across suburbs in Busselton, by AMI and JEI quintiles

	All housing		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	298	1.4	366	2.8	-68	-0.8	8	18.5
2	312	1.5	400	3.1	-88	-1.0	10	5.9
3	1,199	5.6	940	7.3	259	3.1	29	86.3
4	5,022	23.6	1,979	15.4	3,043	36.3	435	404.7*
5 (high)	14,433	67.9	9,205	71.4	5,228	62.4	581	45.2
Total	21,264	100	12,890	100	8,374	100	199	83.2
JEI quintiles								
1 (low)	355	1.7	395	3.1	-40	-0.5	3	5.4
2	932	4.4	1,019	7.9	-87	-1.0	7	7.6
3	2,052	9.7	1,251	9.7	801	9.6	400	68.3
4	3,066	14.4	1,018	7.9	2,048	24.5	256	354.8
5 (high)	14,859	69.9	9,206	71.4	5,653	67.5	628	58.7
Total	21,264	100	12,890	100	8,374	100	199	83.2

Sources: ABS 2006, 2021b; authors' own analysis.

* Mainly because of Yalyalup.

Table B5: Number and distribution of private dwellings across suburbs in Cairns, by AMI and JEI quintiles

	All housing		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	813	1.1	1,648	2.8	-835	-5.9	27	8.8
2	1,635	2.3	883	1.5	752	5.3	68	119.1
3	18,451	25.5	13,737	23.6	4,714	33.0	363	16.6
4	27,765	38.4	20,621	35.5	7,144	50.1	550	51.4
5 (high)	23,708	32.8	21,218	36.5	2,490	17.5	192	6.9
Total	72,372	100	58,107	100	14,265	100	238	36.6
JEI quintiles								
1 (low)	1,481	2.0	1,762	3.0	-281	-2.0	14	45.7
2	1,280	1.8	1,109	1.9	171	1.2	24	29.4
3	18,153	25.1	14,106	24.3	4,047	28.4	337	43.9
4	23,267	32.1	16,519	28.4	6,748	47.3	519	44.2
5 (high)	28,191	39.0	24,611	42.4	3,580	25.1	275	15.7
Total	72,372	100	58,107	100	14,265	100	238	36.6

Sources: ABS 2006, 2021b; authors' own analysis.

Table B6: Number and distribution of private dwellings across suburbs in Newcastle, by AMI and JEI quintiles

	All housing		Pre-2006		Post-2006		Per suburb	
	n	%	n	%	n	%	Mean Δ	Mean % Δ
AMI quintiles								
1 (low)	8,284	10.9	5,929	9.1	2,355	21.6	220	35.3
2	17,732	23.4	15,475	23.9	2,257	20.7	251	22.2
3	14,521	19.2	13,474	20.8	1,047	9.6	145	5.3
4	16,579	21.9	15,857	24.5	722	6.6	72	5.3
5 (high)	18,662	24.6	14,121	21.8	4,541	41.6	413	46.7
Total	75,778	100	64,856	100	10,922	100	225	23.8
JEI quintiles								
1 (low)	9,173	12.1	6,500	10.0	2,673	24.5	248	38.8
2	18,390	24.3	16,001	24.7	2,389	21.9	294	14.4
3	16,010	21.1	15,287	23.6	723	6.6	80	15.2
4	18,099	23.9	16,717	25.8	1,382	12.7	126	10.6
5 (high)	14,106	18.6	10,351	16.0	3,755	34.4	376	39.6
Total	75,778	100	64,856	100	10,922	100	225	23.8

Sources: ABS 2006, 2021b; authors' own analysis.

Appendix C: Additional tables – Chapter 6

Table C1: Number of suburbs with usable price or rent data, by dwelling type and city

City	Suburbs in Chapter 4	Prices: Houses	Prices: Units	Rents: Houses	Rents: Units
Melbourne	571	448	291	402	288
Geelong	60	47	25	42	25
Perth	396	326	151	290	136
Busselton	43	11	5	9	3

Source: Authors, using property data for the 12 months to July 2025 licensed from Domain Insights.



Australian Housing and Urban Research Institute

Level 12, 460 Bourke Street

Melbourne VIC 3000

Australia

+61 3 9660 2300

information@ahuri.edu.au

ahuri.edu.au

 [Australian Housing and Urban Research Institute](#)

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