



SBC opens options · Community farm trials · Ghost home tax · Commercial conversions · Granny flats as of right

Rent is the crisis · 120,000 homeless tonight · 8–12M m² empty commercial · ghost homes taxed · community farm trials · SBC changes everything

120K

Homeless tonight
Every night in Australia

12M m²

Empty commercial
CBD vacancy 15–25%

10

Farm trials
Community · labour = rent

\$150/wk

SBC corridor homes
A new option for every Australian

THE PROBLEM — RENT IS THE CRISIS, NOT A STATISTIC

THE DOOM LOOP

High housing costs force long commutes, rental stress, mental health pressure, less savings, less business investment, lower tax revenue, more borrowing. The loop tightens. Every other social

SUPPLY FAILURE — ZONING

Australia is not short of land. It is short of land with planning permission. Zoning restrictions, height limits, heritage overlays, and approval timelines that run to years have strangled supply. The

LAND BANKING — SPECULATION

Zoned, serviced land sits idle. Capital gains on undeveloped land are taxed at a discount to income, making land banking the rational strategy for investors. Land that could house families

NEGATIVE GEARING — INVESTORS WIN

Negative gearing and discounted CGT give investors a structural advantage over first home buyers competing for the same properties. The subsidy is estimated at \$30B+ per year. It flows to

SOCIAL HOUSING — UNDERINVESTMENT

Australia's social housing stock as a percentage of total housing has declined for decades. The Commonwealth's exit from direct construction in the 1990s was never reversed. Waiting lists run to

EMPTY COMMERCIAL — 12M M² IDLE

Office vacancy in major CBDs: 15–25%. Retail strips have one business for every three that closed. An estimated 8–12 million square metres of empty commercial floor space exists right now.

REGIONAL HOUSING — ABSENT

Regional housing is affordable for those with equity. Inaccessible for those without. Towns that most need workers cannot attract professionals because there is nowhere suitable to live and no

GRANNY FLATS — PLANNING BLOCKS IT

The most effective housing solution — the granny flat — is obstructed by planning systems requiring council approval subject to discretion. Fees, delays, and refusal rates make it uneconomic. A

GHOST HOMES — NO DATA NO TAX

Australia has never conducted a comprehensive survey of foreign beneficial ownership of residential property. Nobody knows the full scale. Vacant foreign-held properties collect capital gains

MMP SOLUTIONS — EVERY ANGLE SIMULTANEOUSLY

SBC — CONTINENTAL SCALE HOUSING

40+ new towns with full infrastructure, sovereign energy, and maglev. Combined with all MMP policies, the SBC creates conditions to end street homelessness — not as a guarantee, but as the logical consequence of building a country where

COMMUNITY LIVING PRECINCTS

Empty commercial space converted to community living. Office floors become apartments. Ground floor becomes shared space — kitchens, co-working, childcare, gardens. Fast-track approval 60 days. 10% floor area as shared

GRANNY FLATS AS OF RIGHT

Approved as of right on residential properties nationally. No council discretion to refuse. Complying development only. One federal standard overrides all councils. Unlocks tens of thousands of dwellings without changing

SOCIAL HOUSING — SBC SUPPLIES ALL

The SBC builds 180 towns along six corridors — every type of housing, for every type of need. Families, singles, aged, disabled, workers, students. The supply the SBC creates will lower rents and lower housing prices across Australia.

GHOST HOMES — TAXED AND SURVEYED

Day 1 moratorium on new foreign purchases until National Foreign Ownership Survey published — never been done. Existing vacant foreign residential: 1% annual levy. Foreign ownership surcharge: 5% annual on vacant foreign-held

CGT REFORM — 30% ON PROPERTY

Investment property CGT increased to 30% — removing the 50% discount. Negative gearing losses quarantined against property income only. The structural advantage investors hold over first home buyers is reduced. The \$30B+ annual

FULL POLICY ATTACK — NO GUARANTEE

No single program ends homelessness. MMP promises a simultaneous attack: SBC towns, commercial conversions, granny flats, farm trials, ghost home taxes, regional fund, CGT reform. Housing First funded as part of the program. The

REGIONAL HOUSING FUND — \$1B/YR

\$1B/yr for housing, GP clinics, mental health units, and community facilities outside major cities. The SBC corridors solve this at scale. The Regional Housing Fund bridges the gap for communities off-corridor. The professionals Farrer needs will

COMMUNITY FARM TRIALS

10 sites nationally — one per state/territory. Farmland on peppercorn lease. Residents bring a mobile home or use a site pool unit. Labour is the rent. Shared kitchen, solar, water, internet provided. Resident-governed. Arrive with nothing.

RENTERS — NATIONAL STANDARDS

12 months minimum lease. Pets by default. Disability modifications at tenant's cost as of right. Rent increases capped at CPI per year. Emergency trigger: if median rent exceeds 35% of median regional income for two consecutive

BUILD-TO-RENT — SUPER FUNDS

Concessional tax treatment for build-to-rent developments meeting minimum standards. Super funds need long assets. Australia needs rental supply. Build-to-rent creates both. Community Living Precincts are the first application —

RENT — THE PRICE IS THE CRISIS

A young woman chose a tent last week — not because there were no rentals, but because after paying rent there was not enough left for food. She chose to eat. That choice should not exist in Australia. Every policy in this document attacks

CURRENT vs MMP — HOUSING

CURRENT — THE CRISIS

MMP — THE SOLUTION

120,000 Australians homeless every night. Tent or rent is a real choice.

SBC towns + commercial conversions + farm trials + Housing First = conditions to end it.

Rental stress: 40–50% of take-home pay for low and middle income earners.

Renters Bill of Rights: CPI cap, minimum 12-month lease, pets by default, emergency trigger.

8–12 million m² empty commercial space. No policy connects it to housing need.

Community Living Precincts: fast-track conversion in 60 days, 10% shared amenity required.

No National Foreign Ownership Survey has ever been conducted.

Day 1 moratorium. Full survey published. Ghost homes taxed 5% annual or sold to Australians.

Land banking: zoned land sits idle while prices rise. No effective penalty.

Vacant land tax: 1% annual. Build it or pay annually until you do.

Negative gearing: \$30B+ annual subsidy flowing to high-income property investors.

Negative gearing quarantined to property income. CGT on investment property: 30%.

Social housing waitlist: hundreds of thousands. Stock declining as share of total.

REL funds \$2B/yr. 4,000–5,000 new dwellings annually. Every one named in Parliament.

Granny flats: council approval, fees, delays, discretion to refuse.

Granny flats as of right nationally. Complying development. One federal standard.

Regional housing: no supply, no services, professionals won't come.

Regional Housing Fund \$1B/yr. SBC towns. People follow infrastructure.

Homelessness: no single funded guarantee. Patchwork programs, inadequate scale.

Full policy attack: every lever simultaneously. No single promise. All of them together.

"I spoke to a young woman living in a tent. Not because there are no rentals. Because after paying rent there was not enough money left for food. She chose to eat. That choice should not exist in Australia. The SBC opens new towns. The farm trials open new communities. The commercial conversions open new living arrangements. The ghost home tax frees up existing stock. We attack the housing crisis from every direction simultaneously — because a woman choosing between a roof and a meal deserves more than one policy and a press release." — Brett Murrell, MMP

★ VOTE 1 — BRETT MURRELL — FARRER — SATURDAY 9 MAY 2026 ★