



# Addressing teacher supply through key worker housing

Ensuring school staffing now and into the future

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## Acknowledgment of Country

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We pay respect to Elders both past and present, acknowledging them as the traditional custodians of knowledge for these lands. We celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters of Australia.



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The Housing Affordability and the Teacher Shortage (HATS) research team, led by Professor Scott Eacott at UNSW Sydney is an interdisciplinary team committed to developing tools for government and stakeholders to better understand the intersection of housing affordability, transportation costs and the sustainability of the teacher workforce.



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## Executive summary

New South Wales (NSW) schools are grappling with a teacher shortage. At a systemic level, it is proving difficult to fully staff schools, which affects their ability to meet the government's legislated requirements to ensure high-quality schooling for all children and young people.

Plans to resolve the teacher shortage are complicated and exacerbated by the current housing crisis. Median house prices in Sydney are more than 13 times a teacher's salary. Unable to keep up with housing costs, teachers are forced to live further from workplaces, endure longer commutes and are more likely to experience ill health and burnout, which can negatively impact student outcomes.



Initiatives to attract and retain teachers mean little if they cannot afford to live within commuting distance of their workplace.

The policy challenge for government is securing the right qualified teachers where they are most needed in the system. This is the role of teacher housing: not as a form of welfare, but as vital public infrastructure in the delivery of public services. To help address this policy challenge, there are opportunities available to the NSW Government:

- Establish "key worker housing" as a new asset class, with "key workers" defined by their role in the delivery of public services, not income levels. This will enable more coordinated intervention approaches.
- Expand current key worker housing stock through a diversified portfolio. Approaches that both expand and offer diverse housing models could deliver stock at the required scale and timing.
- Adopt FAIR data principles to improve the findability, accessibility, interoperability and reusability of digital assets. New analytical tools (geospatial intelligence), with access to relevant data, make it possible to identify locations of greatest need.

Overcoming this policy challenge will require collaboration across industry, government and the research community to ensure the proper policy settings based on the assets and evidence necessary to support the educational needs of the people of NSW.



**Table 1 | Theory of change**

<b>The case for change</b>	The long-term sustainability of staffing NSW schools is at risk due to housing costs and existing teacher and housing shortages.					
	The Education Act 1990 No 8 (NSW) and Australian Education Act 2013 (CTH) require Government to provide high quality schooling to students irrespective of where they live and their personal circumstances.					
	The Teacher Housing Authority is underfunded and current assets are limited to rural and remote communities.					
	Non-government groups have become involved in workforce housing, opening new pathways and risks in the provision of public infrastructure.					
<b>What are the priority issues</b>	 Salaries cannot keep up with housing costs	 Limited availability of quality housing stock	 Salary-based housing programs exclude teachers	 Commuting times are increasing adding to the workday	 Incomplete or partial data is compromising decision-making	
<b>Where to focus our attention</b>	Establish "key worker housing" as a new asset class	Expanding portfolio to address housing statewide	Recalibrating programs to meet current market conditions	Identifying strategic locations to optimise investment	Adopt FAIR principles to improve government data assets	
<b>What success looks like</b>	Greater attraction / retention of teachers through reduced housing stress	Affordable, situationally appropriate rental properties available for teachers near schools	Home ownership for teachers is supported for all who want it and in areas near schools	Government interventions are targeted, tailored and preventative based on data and evidence	Purpose-built data infrastructure to support decision-making and systemic effectiveness	



## Policy opportunities - at a glance

To address the short, medium and long-term sustainability of the teaching workforce, there are opportunities available to the NSW Government to optimise interventions to supply key worker housing:

### **1 Through Ministerial Guidelines, establish “key worker housing” as a new asset class. This category should define “key workers” based on the delivery of public services.**

Formalising “key worker housing” as a new asset class would create a clear and durable policy framework to prioritise housing for workers delivering key public services. It would allow targeted investment and interventions to reduce workforce shortages, strengthen service delivery and expand housing supply where most needed across NSW.

### **2 Expand key worker housing stock through a diversified portfolio by scaling existing key worker housing assets (e.g., Teacher Housing Authority), replicating proven models (e.g., Defence Force Housing), and incentivising build-to-rent projects targeting locations where housing availability and affordability are constrained and demand for teachers is greatest.**

Rising housing and transportation costs, especially in metropolitan areas, are being felt across the state. However, existing teacher housing assets cover only 1.7 per cent of teaching positions and are limited to non-metropolitan areas. A diversity of approaches that both scale existing models and offer tailored solutions across different geographic contexts is needed to address this.

### **3 Adopt FAIR data principles to improve the findability, accessibility, interoperability and reusability of government data assets for the purpose of designing evidence-informed policy options.**

Access to data and data linkage across agencies limits evidence-based decision-making. Emerging technologies (e.g., geospatial intelligence) make it possible to generate the evidence needed to identify strategic locations to optimise government investment.



# The case for change

Nationally, there is a shortfall of more than 4,100 teachers (1,200 in NSW)<sup>1</sup> and 61 per cent of schools (73 per cent in disadvantaged areas) report that daily activities are compromised by staffing issues,<sup>2</sup> with 10,000 lessons a day going uncovered in NSW alone.<sup>3</sup> The practical consequences of this national crisis include disruptions to school operations that negatively affect student outcomes. The result is ill health, burnout and dissatisfaction among the remaining staff.<sup>4</sup> While \$328 million has been invested in a National Teacher Workforce Plan,<sup>5</sup> even if there are enough qualified teachers, they need to live near schools where they are most needed.

Australia's plans to resolve these national challenges are complicated, if not completely undermined, by a housing crisis. Fewer available homes mean living farther from work and longer commutes. The Federal Government plans to build 1.2 million well-located new homes by 2029,<sup>6</sup> as improving workplace commutability adds \$45,000 in economic benefits per worker (cash and increased leisure time) and \$33,000 in productivity and retention benefits (higher wellbeing, lower turnover).<sup>7</sup> Extrapolated to over 300,000 full-time equivalent teachers, it could be worth \$23.4 billion nationally. These benefits are only realised if new housing is located where workers are under the greatest commuting stress.

The time is right for change. Housing for teachers (as with other key workers) has become a policy focus in NSW. In addition to the 2025 NSW Legislative Council Select Committee on Options for Essential Worker Housing,<sup>8</sup> an Education Housing Strategy has been launched and the NSW Teachers Federation has initiated a housing-focused campaign.<sup>9</sup> More than just timely, the stakes are high.

Despite its importance, there have been relatively few studies on teacher workforce housing.<sup>10</sup> Existing evidence has shown that 90 per cent of teaching positions in NSW (>50,000 full-time equivalent) are in Local Government Areas (LGAs) that are unaffordable on a single teacher salary.<sup>11</sup> The affordability gap between salaries and housing costs in NSW for teachers is \$11.8 billion. Unobserved characteristics (e.g., intergenerational wealth, housing assets, high-income housemates) fill this gap, making the workforce's sustainability fragile. Should it collapse, the consequences would be sudden and acute.<sup>12</sup>

Research from the United States has shown that if housing and transportation costs create stress for teachers, they are more likely to have negative attitudes to work, greater absenteeism and are 50 times more likely to leave the area or profession within two years.<sup>13</sup> With a time lag between investment decision and housed tenants (e.g., between 2-10 years<sup>14</sup>), there is an urgency to act to ensure the ongoing delivery of high-quality public services.



## Building an evidence base

This research builds on the existing evidence base to offer a policy agenda to address teacher (and other key worker) housing in NSW. The policy goal, grounded in the NSW Government's legislative requirements, is to achieve full systemic staffing and to optimise productivity gains through equity and excellence in school provision.

The evidence base for this report was built through three approaches: i) existing data and evidence held by the research team<sup>15</sup>; ii) engaging with key stakeholders from the teaching profession, government and industry; and iii) analysis of publicly available or proprietary data relating to housing, commuting and school workforce demand.

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There are strategic policy levers available to government and industry that could help facilitate investment in, and expansion of, key worker housing into new markets.

Engagement with over 300 school-based teachers, leaders and sector stakeholders found that housing access and affordability were having an impact on school staffing. This impact is experienced with variable intensity across the state and requires proactive intervention. To account for localised housing issues throughout the state that can help meet full staffing of the state's schools, there is a need for targeted and tailored solutions rather than a single approach to meeting teacher accommodation needs.

Through discussions with government representatives (e.g., Ministers for Housing and Education, Homes NSW, the Department of Education) and industry representatives (e.g., super funds, banks), it was established that there are strategic policy levers available to government and industry that could help facilitate investment in, and expansion of, key worker housing into new markets.

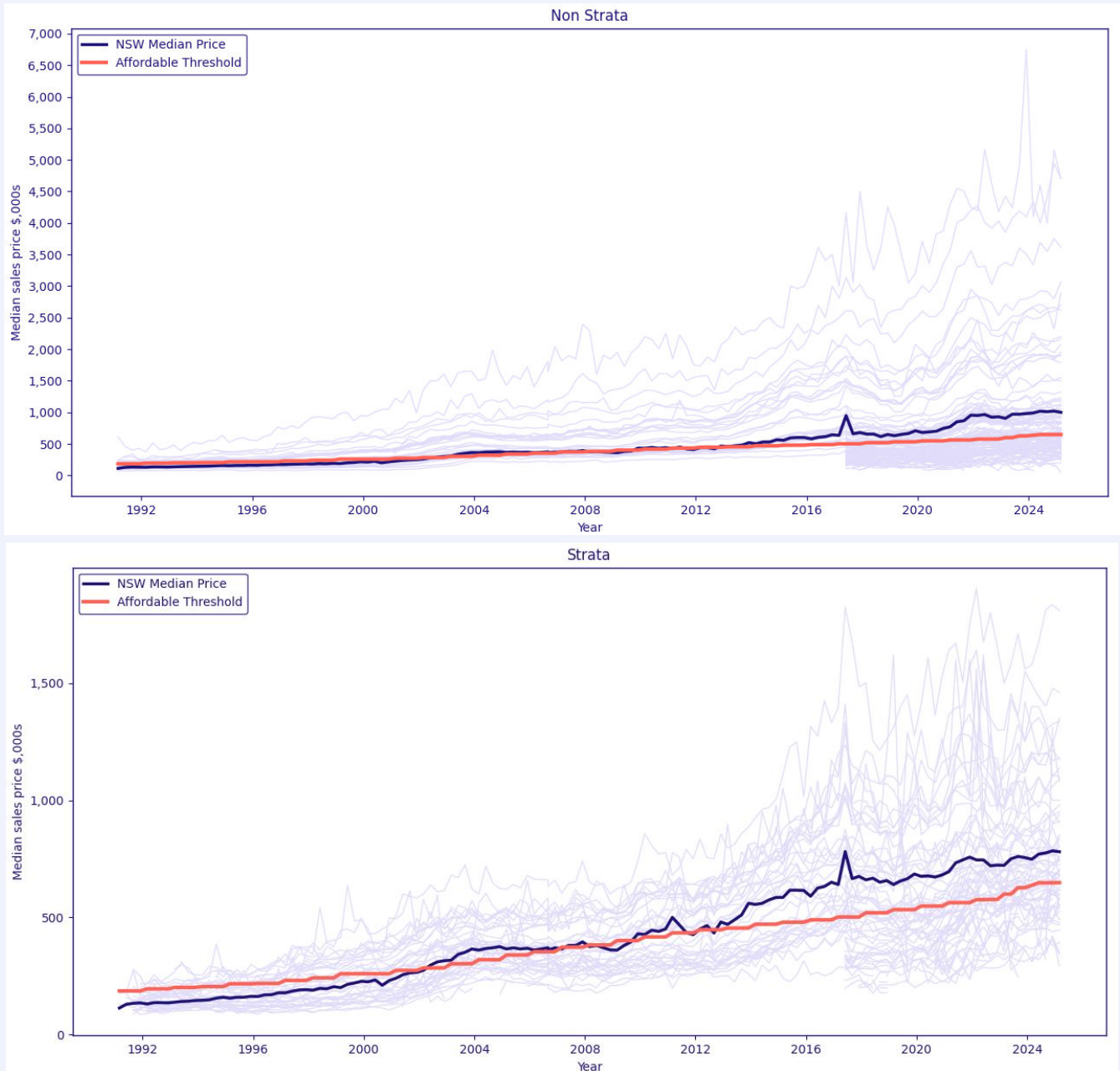
### Housing affordability on a teacher's salary

In 1970, the median house sold for \$18,000, three times the top of the salary scale for teachers. As of February 2026, the median house price in Sydney is \$1,820,000. This is 14 times the same scale (well above the accepted three times salary as “affordable” threshold).<sup>16</sup>

Entering the housing market has always been difficult, but it has become more so in the last 50 years.<sup>17</sup> Figure 1 displays the median non-strata and strata sales value at the LGA level between 1990–2025 against the top salary of the teacher salary scale. Currently, 56 per cent of LGAs have a median house value that is unaffordable for those at the top of the teacher salary scale (22 per cent for households with two salaries at the top of the teacher salary scale).



**Figure 1 | Housing affordability against teacher salaries, 1990–2025**

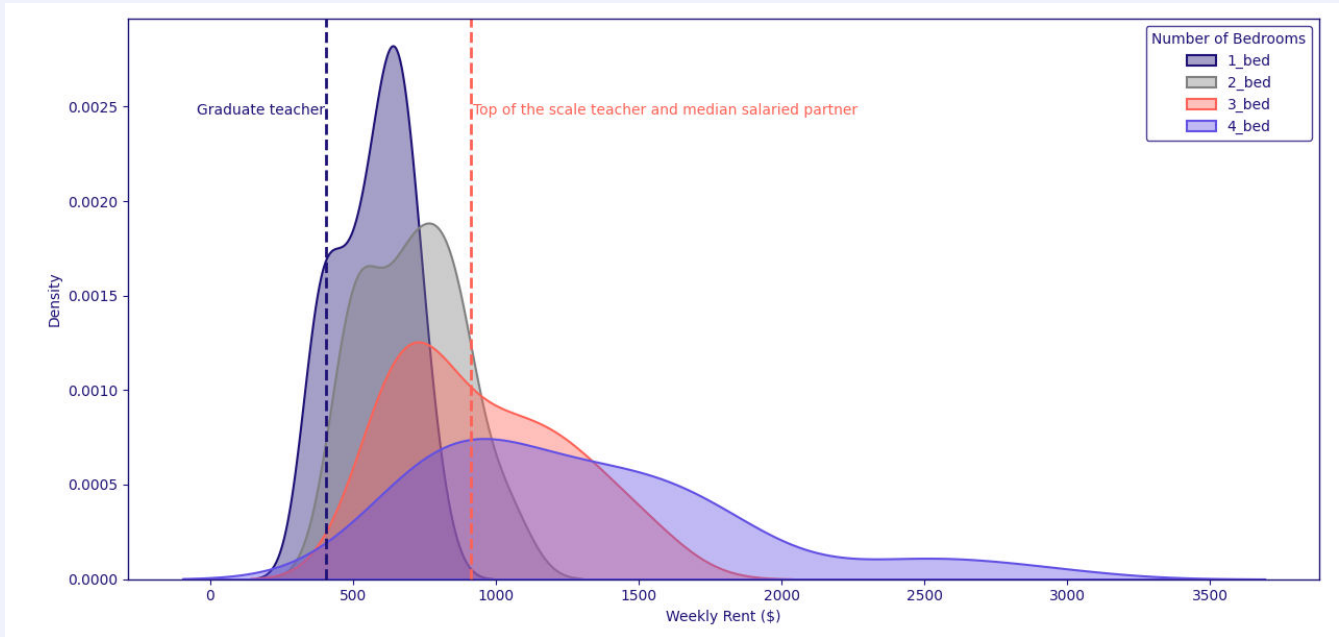


Source: New South Wales Department of Communities and Justice, NSW Industrial Relations Commission

Low vacancy rates in the rental market (1.4 per cent in Sydney, approx. 1 per cent throughout NSW <sup>18</sup>) make it difficult to secure situationally appropriate housing (e.g., number of bedrooms for families). Based on June 2025 data, 47 per cent of LGAs have a median rent for a one-bedroom property that is unaffordable for a graduate teacher (see Figure 2).



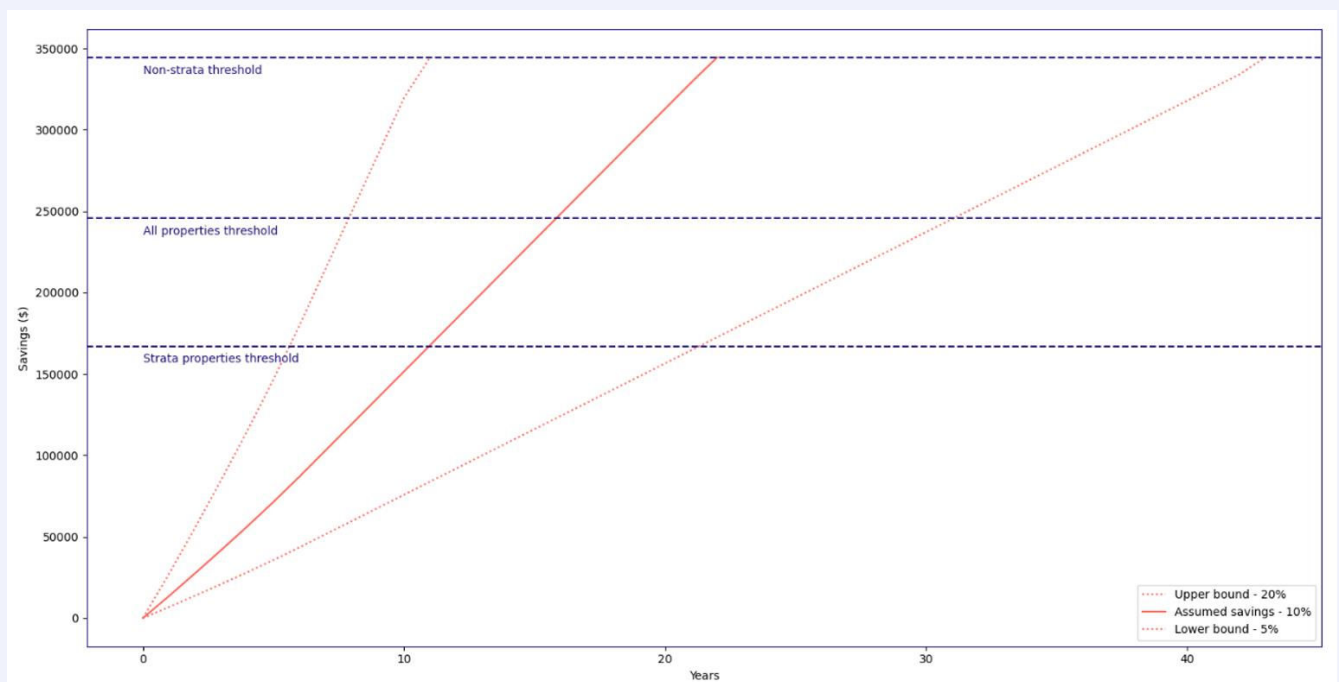
**Figure 2 | Rental affordability distribution by number of bedrooms in LGAs, June 2025**



Source: New South Wales Department of Communities and Justice, NSW Industrial Relations Commission

Rental affordability has a cascading effect on workforce sustainability. Based on June 2025 median prices (\$1,722,443 house, \$834,791 unit), it would take a new graduate teacher and a median salaried housemate 22 years to save a 20 per cent deposit for a house and 12 years for a unit, assuming prices and salaries remain constant (See Figure 3) and saving 10 per cent of post-tax income. The newly launched Federal Government 5% Deposit Scheme<sup>19</sup> is a notable intervention in this space for eligible families.

**Figure 3 | How long it takes to save a 20 per cent deposit, graduate with median salaried partner**

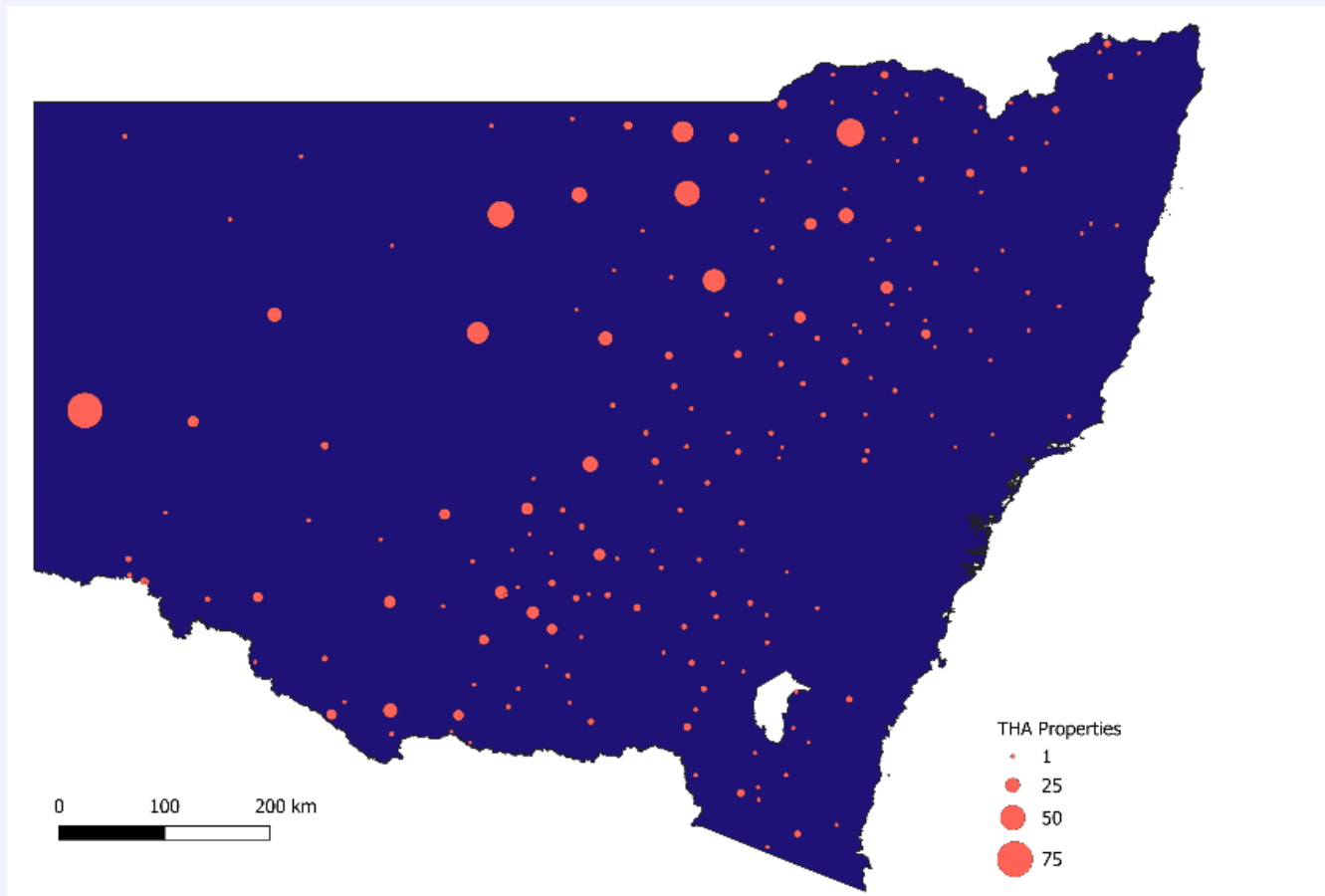


Source: Authors



Unique in the Australian context, NSW's Teacher Housing Authority oversees a portfolio of 1,391 properties across 204 towns in 67 LGAs (see Figure 4). The Teacher Housing Authority is larger than the housing portfolios held by the NSW Department of Health with 990 properties, NSW Police Force with 670 properties and other government housing portfolios (e.g., Department of Communities and Justice, National Parks and Wildlife).

**Figure 4 | Location of Teacher Housing Authority properties, 2025**



Source: Teacher Housing Authority

The Teacher Housing Authority helps teaching staff secure housing in some rural and regional locations and the Department of Education provides a *rental subsidy* ranging from 50 per cent for four-point schools (points increase by remoteness) and 70 per cent for six-point schools, through to 90 per cent for eight-point schools.

In addition, the Department of Education offers a *stamp duty benefit payment*. It is available to new and existing permanent and temporary teachers and members of the school counselling service at rural and remote incentive schools. To qualify, teachers must purchase a home near their place of work and can receive up to \$10,000 in stamp duty relief.

Non-government groups are also engaging in key worker housing initiatives. AWARE Super has an essential worker housing program with properties in Epping, Hurstville, Miranda and Waterloo. Often embedded in larger residential projects, the essential worker (nurses, teachers, firefighters and police) units are rented at 80 per cent of market value, with the central locations intended to help key workers live near where they are most needed.<sup>20</sup>



### Commutability of schools

Where you live affects where you can work. ABS data indicates that 92 per cent of school education workers drive to work. Using census data at the Statistical Area 2 (SA2)<sup>21</sup> level for place of work and home, Figure 5 displays the median distance travelled (upper panel) and associated annual transportation costs<sup>22</sup> (lower panel) for NSW teachers, excluding tolls based on ABS data. While the median distance decreased in 2021, the distribution widened as more teachers worked closer to home and more travelled further to work.

**Figure 5 | Median distance travelled and transport costs by NSW teachers**

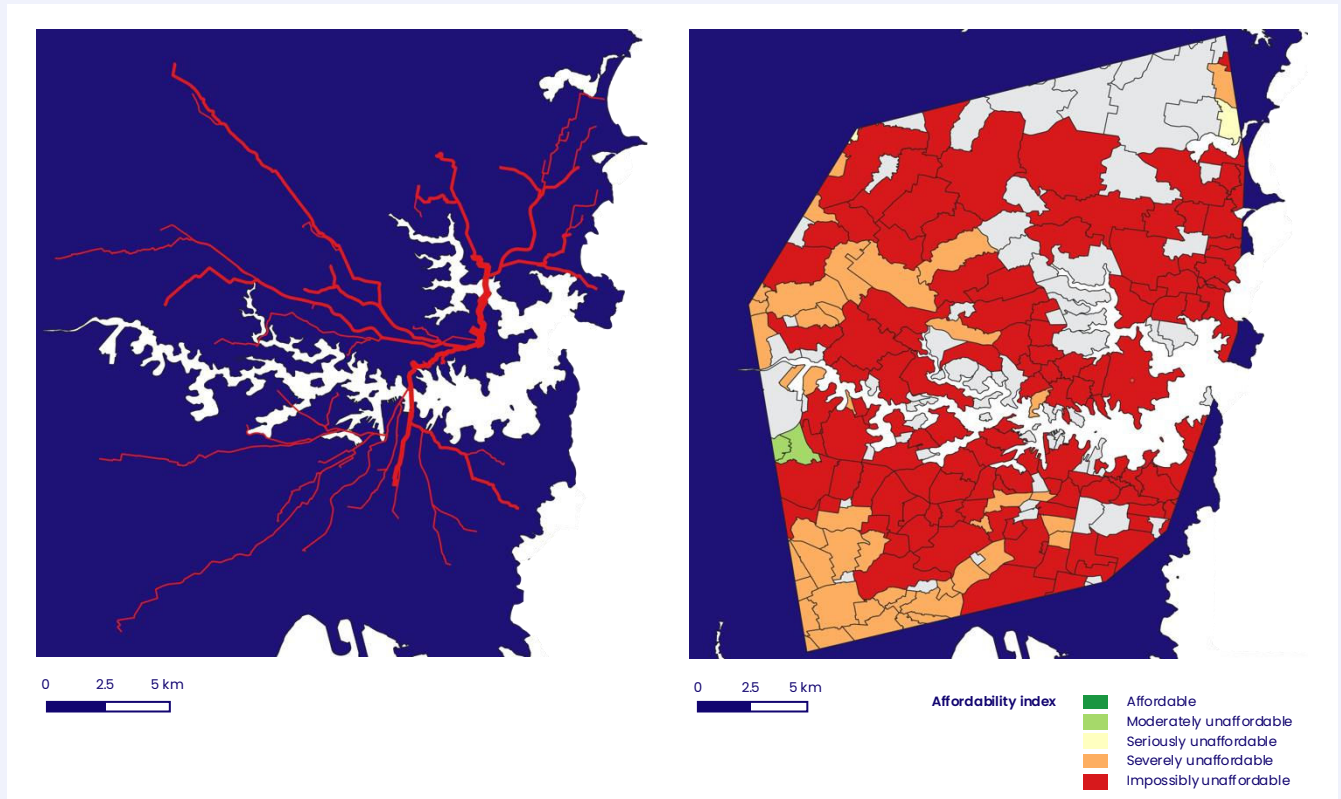


Source: Authors



Localised data (e.g., school-level) on teacher residence and workplace could be used to identify areas and types of schools where workers travel the furthest. Based on a proof of concept test with an example school (see Figure 6), the average teacher travels 23.1 kms (roundtrip) to school, incurring \$4,200 in costs (4.8 per cent of post-tax salary for a teacher at the top of the scale), excluding tolls, and assuming an 8am arrival and 4pm departure, spend approximately 140 hours (equivalent to 4.5 weeks of teaching) commuting per year. This type of data, at scale, could be used to establish financial and time cost benchmarks for key workers.

**Figure 6 | Indicative commuting pattern of select public high school**



Source: Authors

Integrating commuting data with housing cost data (Figure 6) demonstrates that in the case of the example school, median housing costs are impossibly unaffordable on a teacher salary. This has significant impact on the current and projected sustainability of the teacher workforce for the school. Similar patterns are expected in many areas of the Greater Sydney Metropolitan Area. Greater access and interoperability of data would enable the type of analysis required to identify areas under greatest stress to need for intervention.



## Establishing a new housing asset class

Key worker housing plays a critical role in supporting workforce availability and the effective delivery of essential services. However, current parameters place barriers on these services. Agency managed portfolios (e.g., Teacher Housing Authority) have limited capacity to meet demand and the needs of the profession, and income-based eligibility for affordable housing programs exclude professionals such as teachers.

Unprecedented interest in key worker housing, and planned changes to the Teacher Housing Authority in response to the Legislative Council Select Committee on Essential Worker Housing, provide the opportunity for the government to establish, through Ministerial Guidelines, a new asset class for “key worker housing”.

Currently, “key worker housing” is managed by individual government agencies, which have minimal capacity for ongoing asset maintenance, expansion into new markets, or to respond to changing market and workforce conditions. Meeting the scale and geographic distribution of housing required to adequately staff NSW schools will require significantly higher levels of investment. Achieving this level of investment depends on establishing the right policy settings and institutional arrangements to enable targeted and place-based action.

Recognising key working housing as a distinct asset class presents an important opportunity to create the regulatory, financing and delivery conditions necessary to expand the supply of dedicated housing.

### Establishing Ministerial Guidelines

Mirroring the Ministerial Guidelines for Affordable Housing,<sup>23</sup> and working across multiple government departments (e.g., Planning, Housing and Infrastructure; Communities and Justice; Education; Health), agencies (e.g., NSW Police Force), divisions (e.g., Homes NSW), and state-owned corporations (e.g. Landcom), Ministerial Guidelines for Key Worker Housing could provide a legislative and policy framework for investment in government-supported key worker housing projects focused on ensuring the delivery of legislated public services.





## A tiered definition

To move beyond the income-based eligibility of social and affordable housing, Ministerial Guidelines for Key Worker Housing could adopt a tiered definition of “key worker” based on their role in the functioning of the state, and a prioritisation framework based on the scale of risk to service disruption.

In this case, the threshold for being a “key worker” would be employment in the delivery of a particular public service (e.g., nurses, paramedics, teachers, allied health workers, police officers, and firefighters), with priority given to those with regulated wages, where market forces cannot intervene or self-correct for external cost increases.

Using the delivery of public services appeals to a principle (e.g., legislation) that is beyond any single decision-maker or agency. This will ensure greater decision-making validity and a foundation for the prioritising of cohorts for investment and intervention. Granting primacy to roles linked to public services decouples the definition of key workers from income levels and changes in external market conditions and the critical workers listed under Public Health orders during the COVID-19 lockdowns provide a floor for tier three of the definition. Based on analysis of existing key and essential worker definitions, below is a proposed tiered definition of “key worker”.

## A tiered definition of “key worker”

To meet the classification of a “key worker”, one must be employed in:

- i. The delivery of public services required to meet legislative requirements; or
- ii. The delivery of public services needed for the functioning of the state not meeting ‘i’; or
- iii. Roles that supplement public services and are necessary for the functioning of the state.

## Prioritisation criteria

There is a limit to what can be achieved by government in the delivery of key worker housing. A framework for decisions on where to invest and for planning both short- and long-term provision is required.

One such framework could be a “key worker housing prioritisation matrix” (Figure 7). This matrix could be used in decision-making that requires prioritisation based on the scale of impact and urgency. Developed by the Housing Affordability and the Teacher Shortage (HATS) research team at UNSW Sydney, it is based on a four-level approach to impact:

- State: This represents a large-scale impact in the delivery of public services, calling for immediate attention to prevent critical failure of the system.
- Region: A significant geographic region experiencing a labour shortage that requires a mixture of infrastructure and incentives to meet staffing requirements.
- Local: A single administrative unit (e.g., LGA) experiencing issues of attracting and retaining sufficient staff to meet requirements for effective service provision.
- Unit: This represents a disruption in provision at a single site (e.g., school) potentially requiring a tailored and targeted intervention.



**Figure 7 | Key worker housing prioritisation matrix**

	Priority Levels			Impact			
				State	Region	Local	Unit
<b>Urgency</b>	<b>Cannot meet legislated requirements. No workaround is available</b>	Provisions of service needs to be restored immediately / failure of service needs to be prevented immediately. There is no viable work around available.	Government: Cannot deliver legislated required services	Critical	Critical	High	Medium
			End-user: Denied access to essential government services				
			Society: Unnecessary loss or reduction of human, social, natural or financial capital				
	<b>The state cannot fully deliver all necessary services</b>	Some loss, or potential loss of services has occurred. There are workarounds, but they are incomplete, costly, or unsustainable.	Government: Inefficient and variable delivery of services	Critical	High	Medium	Low
			End-user: Difficulties accessing or inefficiencies in services				
			Society: Inequities caused by inefficient and variable quality of services				
	<b>Services delivery is compromised</b>	No service failure has occurred or is likely to occur, and a sustainable work around (even if inconvenient) is available.	Government: Services meet minimum acceptable standard	High	Medium	Low	Low
			End-user: I can access services but with additional cost/effort				
			Society: Inefficient provision impacting on the quality of services for citizens				

Source: Submission 23 to NSW Legislative Select Committee Inquiry on Options for Essential Worker Housing.<sup>24</sup>

After identification of the priority and impact, there is still a need to identify the specific housing (e.g., lack of stock, adequacy of stock, affordability) and workforce (e.g., scarcity of workers, attractiveness of workplaces) problems to develop appropriate interventions. It is possible, if not highly likely, that the housing and workforce challenges will be different across geographies and therefore solutions will not necessarily be the same throughout the state.

This means that there is a need for greater data and evidence on the housing needs of teachers (and other key workers). Meeting the diverse needs of communities demands a diverse portfolio approach to adding new key worker housing stock throughout the state.



# Adding new housing stock

The principal object of the *Teacher Housing Authority Act 1975 (NSW)* is “to provide and maintain suitable and adequate housing accommodation for teachers”.<sup>25</sup> The Teacher Housing Authority charter prioritises areas where the private rental market is not meeting the needs of the profession.<sup>26</sup> Currently, Teacher Housing Authority assets cover only 1.7 per cent of workforce demand, primarily as incentives in rural and remote locations. However, housing scarcity and its unaffordability continue to rise, especially in metropolitan areas, and teacher salaries cannot keep up. To guarantee the full staffing of all NSW schools, there is a need to invest in new stock, particularly where workforce demand and cost pressures are greatest.

## Scaling existing key worker housing assets

Scarcity of appropriate and affordable housing stock for teachers in many parts of NSW is impacting the ability of public schools to effectively attract and retain teachers. To effectively meet the staffing needs of all NSW schools, there is a need to increase housing stock in areas of housing scarcity (lack of housing) and in locations where housing is unaffordable on a teacher salary.

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To guarantee the full staffing of all NSW schools there is a need to invest in new stock, particularly where workforce demand and cost pressures are greatest.

The Teacher Housing Authority has trialled innovative approaches for adding stock. They have piloted modern methods of construction in the delivery of two modular homes in Ivanhoe and a small flexible unit complex in Coleambally, which can be configured as 2 x 2-bedroom or 1 x 1-bedroom and 1 x 3-bedroom accommodation depending on need.

Improving the quantity and quality of housing stock available through the Teacher Housing Authority is dependent on funding over the medium- to long-term. However, rising construction costs and frequently lengthy approval processes make the construction of new dwellings arguably the least financially responsible approach to growing the portfolio. With increasing unaffordability and scarcity of appropriate housing in metropolitan areas, the Teacher Housing Authority needs new policy options to meet the needs of the profession.

## Replicating proven models

To scale up stock quickly, rather than waiting on new developments it would be possible to pilot a School Education Workers Housing Scheme modelled on Defence Force Housing.<sup>27</sup> Defence Force Housing rents quality properties directly from investors to house Defence personnel and their families. The current portfolio is greater than 12,000 properties and it is one of Australia’s most secure property investments (including guaranteed rents even if the property is vacant).



As an approach, Defence Force Housing or a similar model reduces the upfront construction costs and time loss for generating stock. However, this approach does not necessarily add to the quantity of available stock in an area as it does not build new homes. Instead, it partitions existing properties for public school teachers. A concern with this approach is the potential for privatisation of provision (e.g., mass ownership by large-scale corporations) and therefore it would require mitigation strategies to be set up in advance of any rollout.

### **Incentivising build-to-rent projects**

The NSW Government has already invested \$450 million to develop over 400 new build-to-rent properties over four sites.<sup>28</sup> AWARE Super have also invested in essential worker build-to-rent projects in NSW, Victoria and Western Australia.<sup>29</sup> In both cases, rents are offered below market value. With constant workforce demand, build-to-rent properties are likely to have sustained tenants, potentially compensating for reduced (from market value) rental income.

Build-to-rent is an established asset class in international jurisdictions. In the US, it comprises almost half of all rentals (approximately 49 per cent of rentals and approximately 15 per cent of total housing) and attracts capital investment at scale (including from Australian institutional investors).<sup>30</sup> To stimulate growth, European countries have implemented incentives for developers (e.g., tax concessions, relaxing height and density restrictions, fast-track approvals) in exchange for greater social and affordable housing dwellings in projects. This has led to a greater volume of properties and better housing options for those looking for accommodation closer to work.

Build-to-rent has been the focus of recent debates between the Property Council of Australia<sup>31</sup> and Community Housing Providers<sup>32</sup> regarding changes to regulations of who can invest in projects and what concessions they receive. However, the National Housing Accord refers to social and affordable housing, not key worker housing. This is why the establishment of a new asset class is imperative. Without a formalised asset class, and corresponding incentives, build-to-rent projects for key worker housing will not achieve the scale and geographic spread to meet workforce need.

### **Shared equity schemes**

The traditional home financing model of deposit and mortgage is no longer a viable option for many key workers, and especially those in major centres. Shared equity schemes create a pathway to home ownership, fostering long-term social and economic stability. In contrast to rental solutions, shared equity schemes allow teachers to build equity over time leading to financial security and potentially intergenerational wealth. In addition to the long-term social and economic stability for the worker, for school systems, shared equity schemes can provide greater workforce retention as teachers invest in the area.

Current and recent federal and state schemes have had income eligibility and property value caps that do not reflect the realities of contemporary professional salaries and market conditions. For example, the NSW Shared Equity Home Buyer Helper pilot scheme has income caps where only single graduate teachers in their first two years, or a teacher at the top of the scale with a partner earning less than \$2,000 per year, were eligible. In addition, the median sales figures in over 90 per cent of LGAs were above the property value caps.



Recalibrating scheme eligibility using a role-based criteria rather than income (as per our definition) and with property values linked to observed market conditions rather than pre-determined cut-offs, offer a sustainable reform for key worker housing in NSW. Shared equity schemes have proven popular, often over-subscribed when offered by government or other providers. For example, HOPE Housing<sup>33</sup> have a greater than 3,500 person waiting list for their shared equity scheme.

Each of the above approaches present distinct benefits and limitations. The Teacher Housing Authority is an established entity with an existing asset base. Expanding and maintaining this portfolio is expensive and rental subsidies for tenants are paid for by the employing agency, reducing funding available for investment. Defence Force Housing offers a less expensive option due to no capital expenditure. However, it does not increase total housing supply in a locality, but rather reallocates existing supply to specific workforce cohort. This has cascading effects on housing scarcity and affordability. Build-to-rent projects require policy change to incentivise investors and calls for a cultural shift from home ownership to rental pathways for key workers. Shared equity schemes offer a pathway to ownership but represent an idle asset for government as no set date on returns for investment. A diversified portfolio that combines direct provision, market-leasing arrangements, supply expansion mechanisms and ownership pathways would distribute risk and improve responsiveness to local conditions. However, the effectiveness and fiscal sustainability of such a portfolio depend on high-quality data to ensure that investments are targeted, additional supply is generated where needed and public funds achieve measurable workforce stability outcomes.





## Data and evidence for policy

Delivering high-quality public services is not possible without quality data and evidence. This requires the generation of new data and linkage with disparate existing data. Without such data and analysis, it is difficult to understand location-specific supply and demand challenges or housing and commuting costs. A robust evidence base to inform decisions on where best to invest in teacher housing to meet staffing needs requires a more comprehensive data infrastructure than is currently available.

Under the *Teacher Housing Authority Act 1975 No 27 (NSW) s. 6(2)*, the objectives of the Teacher Housing Authority include “(a) the initiation, promotion, commission and undertaking of surveys and investigations into the housing needs of teachers” and “(b) the undertaking, promotion and encouragement of research into the design, construction and maintenance of housing suitable for teachers”.<sup>34</sup> Based on publicly available annual reports (2019-), there has not been any funding directly enabling either “a” or “b”, leaving a significant evidence gap for policymakers.

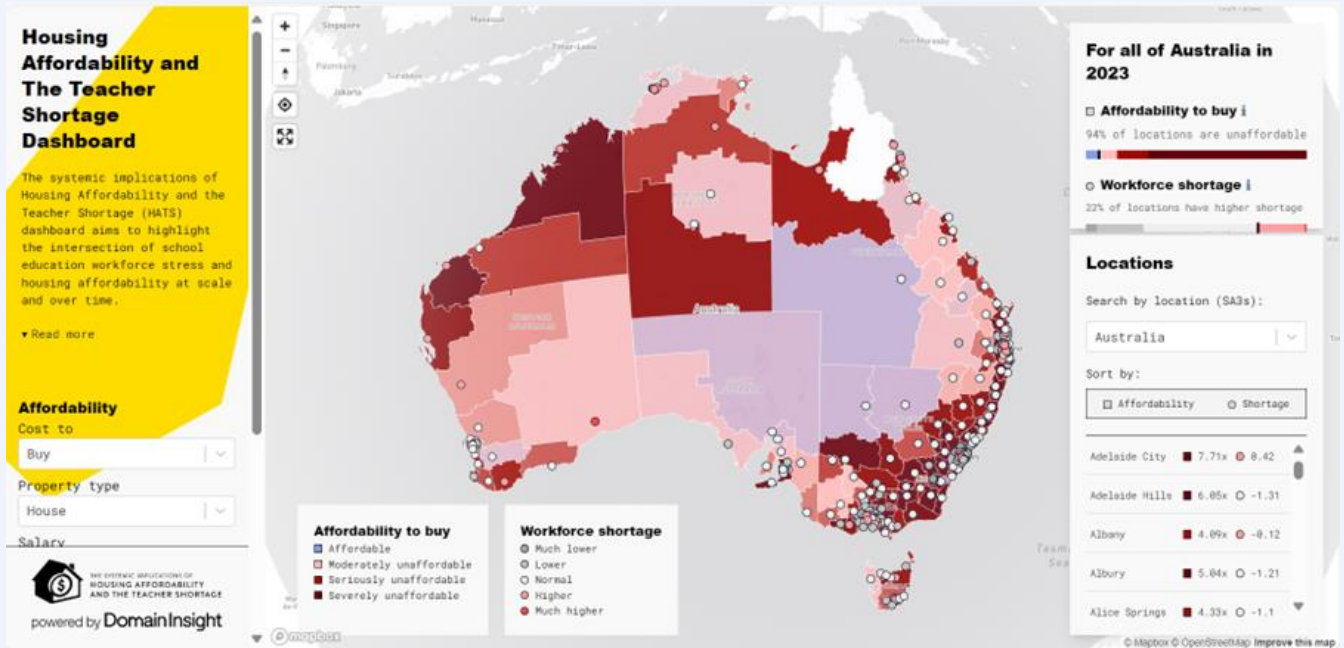
### Existing data infrastructure and products

A range of NSW-specific education datasets are available through the Centre for Education Statistics and Evaluation.<sup>35</sup> However, there is minimal publicly available spatialised workforce data, limiting analysis of diverse local workforce issues. The Australian Institute for Teaching and School Leadership’s Teacher Workforce data similarly lacks the nuance to develop targeted interventions due to aggregation.<sup>36</sup>

In contrast, the Victorian Department of Education produces an annual Teacher Workforce Snapshot with data at the LGA level.<sup>37</sup> Using a combination of data from these systemic reports (demand, attrition, applications per job, vacancy rates) and census (headcount of workers) data on supply and demand indicators, coupled with proximal housing data (number of teachers living and working in the same LGA, median commuting distance, housing [sales and rental] affordability), and working conditions (salary relative to LGA, working conditions relative to LGA, school quality, and socioeducational advantage), our research team has developed an index for identifying LGAs with the greatest workforce sustainability stress. With similar data, the index could be applied in other jurisdictions.

Another example of how data can be used to inform the policy challenge of addressing teacher supply through key worker housing is the Housing Affordability and the Teacher Shortage dashboard.<sup>38</sup> A collaboration between UNSW Sydney and Small Multiples, the dashboard is an interactive web-based resource for housing affordability for teachers (see Figure 8). It shows over time (2011-) the affordability of houses and units, sales and rent, at a Statistical Area 3 level, with overlaying school education workforce supply and demand data on a national scale.

Figure 8 | The Housing Affordability and the Teacher Shortage (HATS) dashboard



Source: Authors

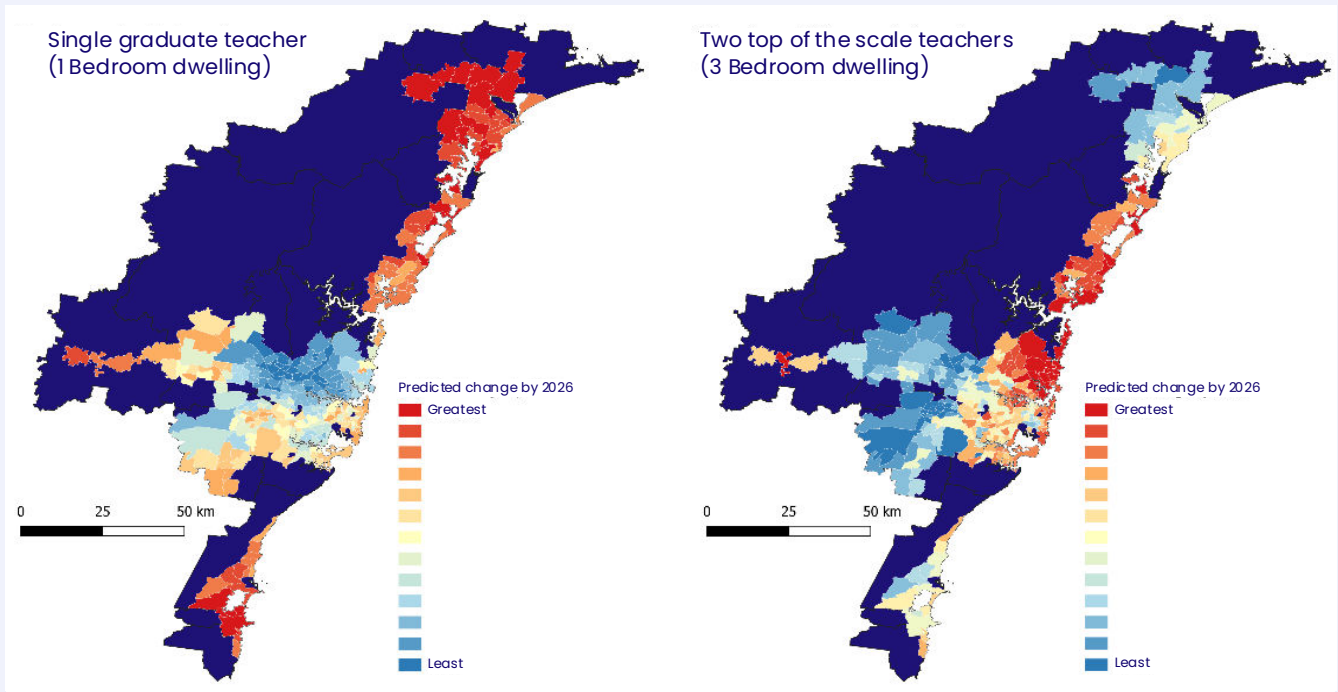
## Emerging technologies

Advances in geospatial intelligence are creating opportunities to integrate data from multiple sources into predictive models to assist with planning and targeted interventions. Current analytical approaches have focused on supply and demand and housing cost to salary ratios or anecdotes, but with greater data comes more detailed analysis.

Based on currently available data, it is possible to create machine learning models that can predict areas with the greatest changes in the affordability of housing for teachers (e.g., a new graduate, a teaching couple at the top of the scale) between census periods (see Figure 9).

In the next five years, for graduate teachers, areas traditionally thought of as more affordable on the urban fringes are predicted to experience price increases and become less affordable. For two teachers in the top salary band looking for a three or more-bedroom property, many areas with high demand for staff (e.g. Northern Beaches, Sydney Eastern Suburbs) are predicted to be inaccessible and unaffordable, if not already so. In both cases, the result is either longer commutes with corresponding health and productivity costs or areas once considered desirable becoming unaffordable, putting greater stress on existing staff and limiting the possibility of attracting more staff.

**Figure 9 | Predictive machine learning models for changes in housing affordability for teachers 2021-2026**



Source: Authors

Substantial data already exists within government departments (e.g., Education) that could be made available to researchers or, where appropriate, publicly available to inform the analyses needed to deliver effective key worker housing projects.

Access to anonymised school-level workforce data (e.g., usual residence – even at the suburb level rather than street address) would enable detailed benchmarking of workforce commuting and ongoing monitoring of changes. This is vital for planning effective teacher housing interventions.

“

NSW has an opportunity to lead the world in the application of geospatial intelligence driven key worker housing initiatives.

The Australian Statistical Geography Standard (ASGS) provides a powerful tool for linking data across agencies. Linking commuting data with aggregated systemic data (e.g., attrition, vacancies, applications per advertised positions, non-appointments from advertised position, like Victoria provides), social and community data (e.g., ABS, Data.NSW) and housing and transportation data provides the basis for capitalising on emerging geospatial intelligence to enable optimal policymaking through data-informed insights.



# A policy agenda for NSW

Key worker housing is an emerging asset class calling for new ways of thinking and innovative solutions to address a major policy challenge. To this point, key worker housing has been the responsibility of employing agencies or conflated with affordable housing programs. This has limited the capacity of government to guarantee full staffing and effective delivery of public services.

There are inefficiencies and variance in provision across agencies. To facilitate a more coordinated approach to key worker housing provision and ensure the delivery of public services requires the establishment of a new asset class to enable strategic investment, the addition of new stock through a diverse portfolio of assets to best meet demand and robust data and evidence to identify strategic locations to optimise impact.

- 1 Through Ministerial Guidelines establish “key worker housing” as a new asset class. This category should define “key workers” based on the delivery of public services.**

Currently, key worker housing is limited and usually tied either to specific government agency properties or embedded in affordable housing programs. These programs are based on income limits. As a result, many essential workers, including professions like teachers, earn too much to qualify for affordable housing even though they may struggle to live near their workplaces.

Because of this, housing for key workers often falls into a policy gap: it is not clearly supported under existing rules and can stall due to changing priorities or market conditions.

Establishing “key worker housing” as a new asset class would provide a consistent and defensible basis for prioritising housing for essential service providers. By focusing on the importance of the role in delivery of public service rather than income, policies around key worker housing would be resilient to market fluctuations and external cost pressures.

Importantly, a formal asset class would enable the government to design targeted incentives to attract new public and private investment. Over time, this would support the expansion of housing supply in the locations where it is most needed, strengthening the delivery of public services across NSW.

Guidelines could include a tiered definition of key worker, with different levels of priority linked to the degree of risk to service continuity. This would allow government to target housing interventions where workforce disruption poses the greatest systemic risk.

A prioritisation framework, like the one presented in this paper, would support evidence-based decisions about where to invest for the greatest public benefit. It would help distinguish different types of housing challenges, including overall supply shortages, poor housing quality, affordability pressures and issues specific to certain professions. Importantly, the framework recognises that housing and workforce pressures vary significantly across geographies, requiring differentiated and tailored responses.



**2 Expand key worker housing stock through a diversified portfolio by scaling existing key worker housing assets (e.g., Teacher Housing Authority), replicating existing models (e.g., Defence Force Housing), and incentivising build-to-rent projects targeting locations where housing availability and affordability are constrained and demand for teachers is greatest.**

With existing teacher housing stock covering only 1.7 per cent of workforce demand, and housing increasingly unaffordable throughout most of the state, expanded supply is imperative. However, additional stock needs to be in the locations where it is needed the most. To deliver at the scale and timeframe needed, requires a diverse portfolio including:

- a) **Scale existing assets:** The Teacher Housing Authority, as a statutory authority established under an act of Parliament, is unique in the Australian context. Victoria (n=230) and Tasmania (n=123) do have explicit teaching housing portfolios, and other states and territories (excluding the Australian Capital Territory), have pooled government housing. Focused exclusively on rural and remote locations, the Teacher Housing Authority has struggled to meet teacher housing needs throughout the state. Limited funding has constrained asset expansion and maintenance, posing a significant challenge in meeting its objectives. Additional funding is required to address maintenance backlogs with current assets and to expand the portfolio into targeted areas of need.
- b) **Replicate existing models:** To scale stock quickly, rather than building new assets, it is possible to model initiatives on successful existing approaches. One such example is the Defence Force Housing. Defence Force Housing rents quality properties directly from investors to house Defence personnel and their families. The current portfolio is more than 12,000 properties and is one of Australia's most secure property investments.
- c) **Incentivise build-to-rent projects:** Lengthy development approval timeframes, rising construction costs and high land values can present significant viability challenges for key work housing projects. Encouraging the private sector to invest in or build such projects reduces the financial burden on government. Incentives may include:
  - i. Graduated density (up to 30 per cent floor space ratio boost) and height (up to 30 per cent above local environment plans) bonuses in appropriate locations (especially around transport hubs) for projects on the condition that they include a minimum proportion of key worker housing (raising the floor to a minimum of 20 per cent or more); and
  - ii. Extending operating terms to at least 30 years or in perpetuity, to be managed by a registered not-for-profit community housing provider.

Broadening the pool of potential investors in key worker housing will require adjusting current policy levers. Establishing a new asset class, built on a role rather than income, is the basis for the proposed policy opportunity. Optimising the investment is dependent on data and evidence identifying locations where scarcity (lack of housing) or affordability (unaffordable) restrict teachers from living within commuting distance (e.g., 15 minutes) of their workplace.<sup>39</sup>



### 3 Adopt FAIR principles to improve the findability, accessibility, interoperability and reusability of government data assets for the purpose of designing evidence-informed policy options.

Data insights on the impact of housing and transportation (financial and time) costs on teacher workforce distribution are significant for effective policy design. Emerging technologies working with robust data and evidence have created an opportunity for NSW to become an authority on school workforce sustainability (a global problem). This requires an investment in data and evidence generation. A three-step agenda includes:

- **Accessing the data needed:** Gauging the extent of teacher shortages is difficult, but understanding the relationship between workforce distribution, workforce demand and housing and transportation costs is vital to inform systemic policy, program design and performance metrics. The development of effective housing interventions requires timely data on workforce distribution (where they live and work) that can be linked to housing, transportation and other social data.
- **Data linkage:** Disparate data sources, held across various agencies, have limited the feasibility of early warning systems for workforce stress and the development of housing interventions. Establishing government protocols to spatialise data using the Australian Statistical Geography Standard to enable data linkage (connecting data from multiple sources to create a new dataset) between government departments like the Departments of Communities and Justice and Education could support early identification of emerging workforce stress and targeted interventions.
- **Creating data infrastructure:** Applications of geospatial intelligence and machine learning in education workforce analysis remain limited. Assuming data availability, the defined parameters of supply and demand, proximal housing and workforce conditions, coupled with the volume of data generated through data linkage, offer an unprecedented opportunity to develop a world-leading practical demonstration of geospatial intelligence's potential for policymaking. NSW could build predictive models to support forward planning and could potentially allow simulation of policy scenarios and identification of high-risk locations before shortages intensify.

There is currently a limited availability of models to inform decision-making. Expanding data access and investing in geospatial intelligence and machine learning could improve planning accuracy, strengthen intervention design and support more efficient allocation of public resources.



# Conclusion

Teacher housing, like other forms of key worker housing, lacks clear governance responsibility. Multiple government agencies have a stake in it, but no single entity is ultimately responsible for its delivery. As a result, this has limited coordinated action and reduced policy effectiveness.

Teacher housing should be treated as public infrastructure. It directly effects the capacity of the state to deliver on its legislative commitments for a high-quality education for all children and young people, regardless of where they live. A high-quality education is only possible with teachers. Significant housing and transportation costs are limiting teachers' ability to work in many locations, creating workforce supply pressures in affected areas.

Addressing this policy challenge requires an explicit definition that enables the identification and prioritisation of key workers, data and evidence to identify strategic locations where both stress and demand for workers is greatest and the integration of the definition to develop tailored and targeted interventions aimed at meeting the legislative requirements of the NSW Government.

Teacher housing is no longer an issue solely for rural and remote locations. It is a statewide problem. School education in NSW is a \$21.5 billion enterprise, with 61 per cent of that expenditure on staff. Any source of uncertainty or risk in workforce sustainability is extremely costly. Replacing a teacher costs more than \$25,000, assuming one can be found.<sup>40</sup>

Given that teacher salaries have not kept pace with rising housing prices, housing affordability constraints are likely to persist without policy intervention. Immediate action and investment from government will mitigate further workforce risk and support long-term system sustainability.



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