

6th National Housing Conference Melbourne 2009

‘Beyond Affordable Housing: Opportunities and Challenges

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Housing Systems, Policies and Settings

- The profile of housing in public and political discourse
- Housing as 'shelter', 'consumption', 'investment', 'industry'
- 'Market housing' / 'non-market' housing interventions
- The financial crisis and the need for re-appraisal

Australia and England, Scotland, Wales and Northern Ireland – Some Key Differences (1)

- Tenure patterns
- Government systems
 - National
 - Regional
- Settlement/patterns of urbanisation
- Population pressures and characteristics
- Established funding arrangements
 - Housing benefit
 - Capital funding

Australia and England, Scotland, Wales and Northern Ireland – Some Key Differences (2)

The Financial Crisis and its impacts

- Financial sectors
- GDP
- Asset values
- Public debt
- Currencies
- Unemployment
- Regional outlooks

Australia and England, Scotland, Wales and Northern Ireland – Convergent Patterns

- 'Structural' under-supply of housing
- The privileged status of home ownership and purchase
- 'Under-attention' to private rental markets
- Residualisation of 'Council' or 'public housing'

Worsening since the 1970s onwards

- * How much more evidence do we need that targeting within static or declining stock pools will produce poor social, economic and financial outcomes?

Comparisons of Housing Reform: Some Core Issues for Australia

- Public funding and investment
- ‘Un-bundling’ and role allocation
- Institutional change and development

Table 2.1: Selected urban and housing characteristics, recent years²

Country	Population ^a		Housing tenure ^b				Average household size	Urban population (% of total population) ^f	Population density ^a (per km ²)
	Latest Census (millions)	Average annualised Growth rate 2000–2005 (%)	Owner occupation (%)	Social rental (%)	Private rental (%)	Other (%)			
<i>Ireland</i>	4.0	1.12	77	7	11	5	2.9	60	56
<i>NZ^c</i>	4.1	1.32	67	7	26	0	2.7	86	14
<i>Denmark</i>	5.4	0.24	53	19	18	10 ^d	2.2	85	125
<i>Austria^e</i>	8.2	0.05	57	23	17	3	2.4	66	96
<i>Switzerland^f</i>	8.1	0.05	35	6	59		2.2	68	178
<i>Belgium</i>	10.4	0.21	74	7	16	3	2.3	97	340
<i>Netherlands</i>	16.2	0.50	53	35	12	0	2.3	66	391
<i>Australia^g</i>	20.1	1.10	69	5	22	2.4	2.6	89	3
<i>Canada^h</i>	31.6	0.77	66	6	28	NA	2.6	80	3
<i>UK</i>	58.9	0.31	70	20	10	0	2.4	89	245
<i>France</i>	61.5	0.47	56	17	21	6	2.4	76	112
<i>Germany</i>	82.5	0.07	43	6	51	0	2.2	88	231
<i>USAⁱ</i>	291.6	1.03	69	2.5	28.5	NA	2.6	80	30

Notes: a. UNECE (2005). Growth rates reported may not reflect intraregional migration in Europe.

b. ¹CECODHAS (2005a)

c. additional data Statistics NZ (2006)

d. Includes not-for-profit housing associations in Denmark

e. additional data Statistics Austria (2007)

f. additional data Ball (2005), SFSO (2006)

g. additional data ABS (2006)

h. additional data Statistics Canada (2006) and Pomeroy, personal communication.

i. additional data USCB (2005b)

² Obtaining comparative data on a range of variables across a diverse set of countries is problematic. There may be small discrepancies between this data set and data from other sources used in other parts of the report.

Source: 'International Trends in Housing and Policy Responses' AHURI 2007, J. Lawson and V. Milligan

Public Funding and Investment – (1)

- Rent Assistance
 - CRA/Housing Benefit and the viability of providers
 - Scope for better targetting, raising the maximum rate, tuning to housing markets
 - Rent Assistance ‘plus’ – targetted at priority needs
 - Addressing the viability of PHA’s / per dwelling subsidies / portability

Public Funding and Investment – (2)

- Capital Funding
 - ESP / Nation Building
 - The acceptance of ‘structural’ under-investment
 - The prospects of private funding in non-market housing.

In summary, housing reform will require more and on-going resources.

Roles and responsibilities

Country	Policy	Funding	Delivery	Regulation	Evaluation
United Kingdom	Dept of Communities and Local Government	Homes and Communities Agency	Housing Associations; Local authorities; Arms Length Management Organisations	Tenant Services Agency	Universities
Australia	Commonwealth States and Territories (operational)	States and Territories	States and Territories Community; Housing Organisations	States and Territories	States and Territories

**Australia –
future
Directions of
Travel**

**More
National
than State**

**A new flexible
Funding
Authority**

**Multiple,
Diverse**

**National
Registration**

AHURI

The Development of Institutions

- Australia's Federal system has no mechanism or method to deal with the housing supply problem
- Public housing authorities are unable to continue in their current form
- A multiple provider system for affordable housing can be built on UK and European experience – but should not be at the expense of public housing

The Development of Institutions cont'd...

- Given long term trends in federalism, housing needs to be designed into the architecture of Australian public administration
- 'System' problems needs 'system' solutions.