Providing for the locals? Australian local governments and their capacity to supply affordable housing

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Certificate of Original Authorship

I, Lenka Thompson, declare that this thesis is submitted in fulfilment of the requirements for the award of Doctor of Philosophy in the Faculty of Design, Architecture and Building at the University of Technology Sydney.

This thesis is wholly my own work unless otherwise referenced or acknowledged. In addition, I certify that all information sources and literature used are indicated in the thesis.

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I forever acknowledge the sovereign lands of the Taungurung, Woi Wurrung, Dja Dja Wurrung, Bunjalung, Gadigal people on whose country I conducted this work.

Abstract

This thesis analyses the challenges local governments in Australia have in providing affordable housing in their local government areas. The study fills the knowledge gap of understanding the firsthand experiences of Councillors and council employees in their quest to push for (or block) affordable housing in their local area. It has been long thought that local governments are not responsible for providing affordable housing, but as the housing situation becomes more dire across all demographics, the realisation that every level of government has a role to play is becoming ever more pressing.

The legislated power to provide housing for low-income individuals and households rests primarily with the State governments. However, even without the legislated responsibility, a proportion of local governments have been playing a role in delivering (either directly or indirectly) affordable housing to their residents since the 1950s. My work briefly tracks that history in the broader housing policy environment of Australia and focuses on the contemporary impetus behind the decision and policy makers who go beyond what is expected, and endeavour to provide some affordable housing for their residents. My research is encompassed by the one question; why are some councils providing affordable housing and others are not, and how do they manage the challenges and opportunities?

I have approached answering the question through the theoretical frameworks of the financialisation of housing and human rights. Given local governments are organisations which are supposed to work for the good of all its residents, the human rights framework clarifies their aspirations and strategies. The financialisation of the housing framework provides a context for understanding the challenges local governments face in this current period of neoliberalism where housing is increasingly viewed as primarily a commodity rather than shelter. In gathering my data, I have used semi-structured in-depth interviews of Councillors and council employees, conducted desktop reviews of affordable housing policies councils have adopted, and observed affordable housing stakeholder workshops and on-line council meetings. These various forms of data collection have provided a spectrum of perspectives of the affordable housing debate in local governments, as the focus and intent of each setting is different. I have focused on three metropolitan councils of Cardinia, Merri-bek, and Moonee Valley, both in Melbourne, the two regional councils of Greater Bendigo and Greater Shepparton in Victoria, and two rural councils of Hepburn and Mount Alexander, also in Victoria. These councils were selected on the basis that they are all under the same legislative responsibility of the Victorian government, and give a spread of metropolitan, regional, and

rural perspectives. In addition, I have focused on the City of Sydney in New South Wales (NSW) and Lismore in NSW to compare local governments from different states to see if there are learnings to be gleaned from other jurisdictions.

Councils have long been the government closest to the people, and they have power to enable a healthy, safe and functioning local government area, however over the recent past the expectation of local governments to step into other areas like environmental sustainability and affordable housing has increased. I argue that councils have some capacity to step into the space of providing affordable housing in their municipality, however that capacity depends on local champions and resources of the local government in question.

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Preface

In 2007, I received a call from a friend who was working at the Tenants' Union of Victoria[1] asking if I wanted to be interviewed as part of their campaign of educating the public and government about housing affordability issues facing young professionals in Melbourne, Australia. At first, I thought it was absurd to want to interview someone like me. I was in my late 20s, a full-time working professional with a master's degree under my belt, single, no dependents, currently renting but saving to buy a home in the inner Melbourne area at some stage. In short, I was going to be fine because I had set myself on the course of being able to secure myself a house when I was ready. However, on the other hand I was intrigued by the campaign and could very well be a likely candidate without even realising it. Although I had grown up with my mother and two siblings moving from house to house because she couldn't afford to buy a home on her sole income, I always believed I would secure my own place, one day. I agreed to participate in the interview. The ensuing exchange with the newspaper journalist opened my eyes to the grim reality of not being able to afford my dream home if the federal and state governments continued on the same trajectory of boosting the financialisation of housing (Aalbers 2017; Fainstein 2010) by enabling developers and implementing a tax policy that encourages investors to purchase multiple properties. Fast forward 13 years and I'm still in the same position, dependent on the private rental sector for accommodation, albeit with a partner, two children and no full-time job. I have not only found myself in the same position, but in a worse one as the trajectory set over the last couple of decades has made the possibility of buying a home in inner Melbourne even more remote. And certainly, as I explore this issue of housing, I am rapidly seeing this dream become a nightmare as the stress of long-term rental and the ever-present possibility of displacement are my and my family's reality. Even as I wrote this thesis, I had to challenge a Notice to Vacate our premises halfway through the year in order to keep my family in our rental until the end of the school year - most distressing. Of course, this is now not only my story, but the story of an ever-increasing number of young, middle-aged, and older people trying to find their place in Australia and secure their own home. At the end of this research, we were finally able to purchase a property and build a family home, however we had to travel substantial distance from the Melbourne to find something that was in our price range.

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[1] Now 'Tenants Victoria', promotes and protects the rights of tenants and residents in most types of rented homes in Victoria, Australia. They inform, educate, and assist individuals to use their tenancy rights, and also advocate for better laws, policies and practices to improve conditions for all renters.

In 2012, I was elected to the local government as a Councillor for an inner Melbourne council. Amidst the whirlwind of becoming accustomed to the new role as an elected representative, I put my hand up to be the portfolio Councillor for affordable and accessible housing. The Australian Housing and Urban Research Institute defines affordable housing as,

> Housing offered at a below market price, whether this be rent or home ownership. Affordable housing is targeted at very low-to moderate-income households and is priced to be affordable to them. Usually this means that housing costs should not exceed 30 per cent of gross household income (Australian Housing and Urban Research Institute 2023)

My educational and professional background was in earth science, so this posting not only surprised me, but led to an exponential learning curve that I enjoyed. The five years in the role showed me how dire the housing situation is for many people, and reflecting on my own life experiences, I realised just how close the issue really was for myself. I visited other Australian local governments actively participating in the provision of housing and conducted a research tour of the United Kingdom as part of a fellowship I was awarded. The opportunities open to Australian local governments in addressing housing affordability issues were limited, but I could see there was still a lot to offer and was keen to use my position for the best possible outcome for those who had turned to local government.

In 1992, a Coalition[2] state government was elected in Victoria[3]. The restructuring of local government was a major focus. Through forced amalgamations, 210 municipalities were reduced to 79 (Victorian State Government 2017). The merged councils were allocated money by the state government to use as they wished. The newly formed local government in my area allocated a portion of this money to a Housing Fund and set about positioning itself in the housing space. By the time I was elected to the council it was reviewing its fourth affordable housing strategy. A key feature of the updated strategy was establishing a model that would increase the number of affordable homes in the municipality. The council defined 'affordable housing' as housing well located with respect to transport and services, where the cost of housing was not more than 30 per cent of the household income, particularly for the lower 40 per cent of gross income earners. This local government, along with a handful of others across

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[2] Coalition government is an alliance of the Liberal Party of Australia, Victoria and the National Party of Australia, Victoria and is centre-right on the political spectrum in Australia.
[3] Australia is a federation of six state governments and two territory governments. Victoria is one of the six states of Australia.

Australia, had taken the issue into their own hands and sought to address housing problems directly. I was intrigued by their impetus and wanted to understand why others had not taken up the opportunity given the state of housing in Australia. Also, I was interested in those Councils that had taken up the challenge. I was curious as to why they had decided to focus on affordable housing, how they were going about it and what challenges they were experiencing. Now that I am at the end of my study, in early 2023, I am working in a Victorian metropolitan council with the specific purpose of increasing the number of affordable housing dwellings in the local government area. It is an exciting place to be, and those handful of councils are gradually growing and becoming more confident in participating in the affordable housing space.

During this work Moreland City Council changed its name to Merri-bek City Council after the local indigenous Woi wurrung language, so I have also adopted the Merri-bek name though Moreland does come up in the references.

I would like to finish my preface to acknowledge the Indigenous Australians who inhabited Australia for 60,000 years prior to colonial invasion, and who had their own unique housing situation and their meaning of 'home'. While I acknowledge this time in Australia's history, it is noted that Indigenous housing is not part of my research nor this thesis, but it is important to highlight that there are deep seated struggles that exist in Australia with our First Nations people, housing is just one of them.

Maps

In order to get an understanding of the geographical separation of the local governments that were involved with this research, I have provided a map below. More detailed maps and information of each of the local governments is provided in Chapter 6.
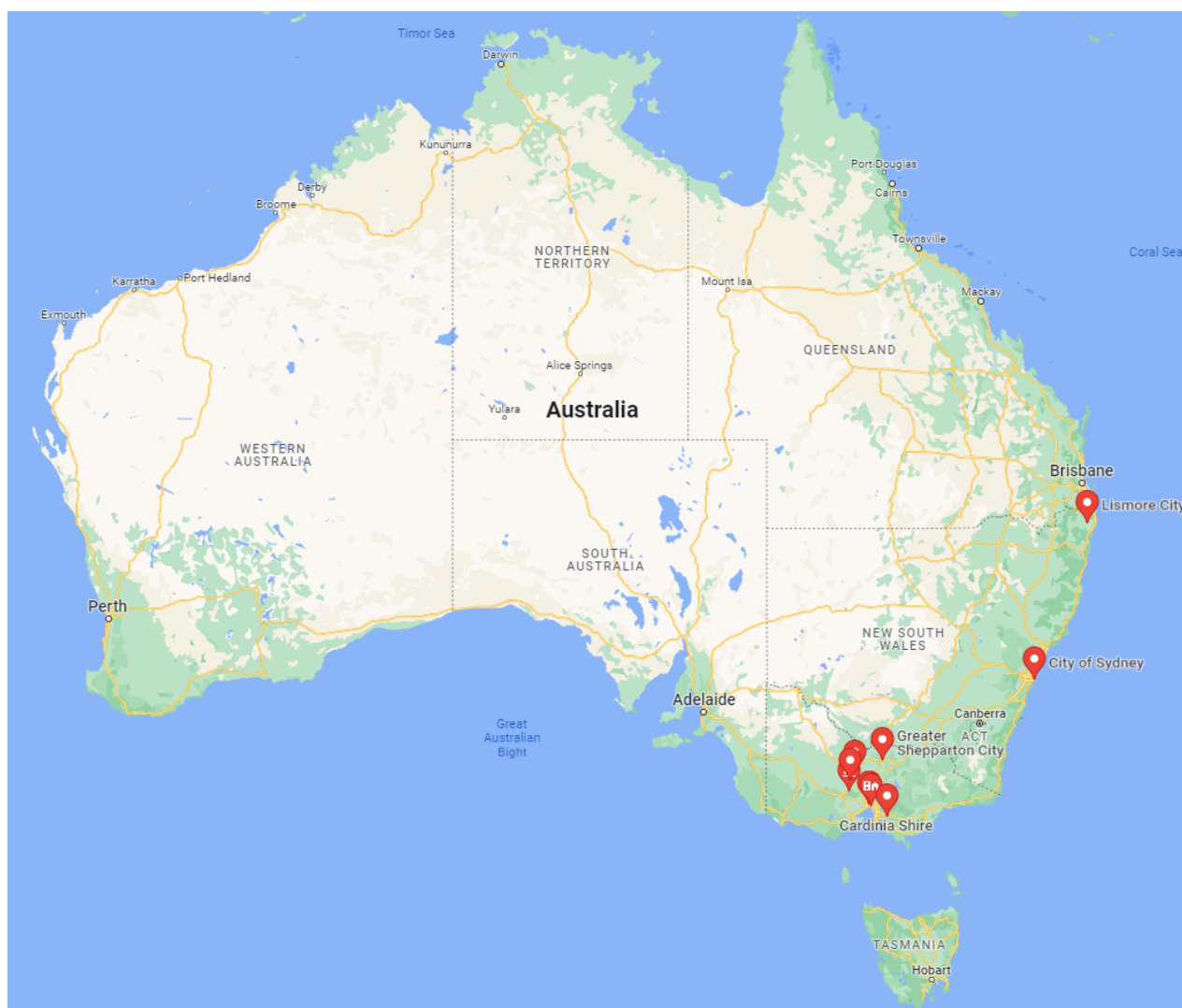
Seven local governments are located to the southern end of Australia in the state of Victoria, while the other two local governments are in the state of New South Wales. To give a bit of perspective and distance; during this research I was in Melbourne and the furthest local government is Lismore City Council which is 1,500 kilometres (932 miles) away.

Chapter 1   Introduction

1.1 Introduction

This chapter introduces my research and outlines the rationale for the study by giving an account of the housing crisis in Australia during the 20th and early 21st centuries. I define affordable housing and explain how local governments fit into the provision of affordable housing. The final part of this chapter presents my research questions and the structure of the thesis.

What I have now come to realise about my somewhat naive view of expecting to buy a home in the inner suburbs of Melbourne was the assumption that to own a house in a location of my choosing was my inherent right. Surely it was the right of every person to have access to safe, appropriate, and affordable accommodation. Australians share a country with beautiful natural assets and have access to many social services, award-winning buildings, bespoke designers, vibrant neighbourhoods, innovative housing collaborations and community festivals that contribute towards a culturally vibrant and inclusive society. In addition to all of this, Australia has had an unprecedented and uninterrupted economy between 1991 and 2020 (Berry 2003; Organisation for Economic Co-operation and Development 2013), being coined the "miracle economy" within the Organisation for Economic and Co-operation and Development (OECD) countries as it navigated some of the world's most disruptive economic situations (Junankar 2013). At the onset of the global pandemic, Australia's economy, like many others worldwide, took a big hit when the restrictions on travel and human movement occurred. However, since the restrictions have eased, Australia has rebounded strongly and is almost in line with pre-pandemic Gross Domestic Product predictions (Australian Bureau of Statistics 2022b).

On the surface, we live in good and prosperous times, allowing us to enjoy basic human rights. However, despite the strong economy and social advances, the issue of housing affordability in Australia remains critical (Daley et al. 2019; Mares 2018; Morris 2012; Pawson & Lilley 2022), more especially in Australia's two largest cities, Melbourne and Sydney. There is a desperate need for innovative policy action. Researching local government and its provision of affordable housing is an under-examined area; exceptionally scarce is data collection from the perspectives of the elected Councillors as decision-makers of local governments. This study aims to partially fill that gap and next I will outline the key features of Australia's housing crisis.

1.2 Rationale for the study

It is evident that Australia is in a housing crisis. Recent data indicates that 62 per cent of households in the private rental market are suffering from rental stress as are 48 per cent of home owners with a mortgage (North 2023). The capacity of low-income households to access social housing has diminished dramatically due to the decline of social housing as a proportion of all housing. In the mid-1990s, around 6 per cent of all housing was social housing, at present only 4.2 per cent of households are accommodated in social housing. The purpose of this study is to examine how local governments can play a role in the provision of affordable housing. Historically, the federal and state governments of Australia played a key role in affordable housing policy. I have investigated the feasibility and potential impact of affordable housing initiatives by local government. Affordable housing remains a critical issue worldwide, particularly in densely populated areas where housing costs often exceed the financial capacities of low income households. It is a pressing social and economic concern due to several factors, including housing stress, insecure housing tenure, limited affordable housing supply, and the increasing financialisation of housing. The shortage of affordable housing forces many households to live in inadequate and overcrowded conditions, to relocate to distant areas with limited access to essential services and job opportunities, or in the most extreme of circumstances, become homeless. This cycle exacerbates social inequalities and hinders the overall economic development of communities (Yates 2013). The lack of affordable housing not only leads to housing insecurity but also impacts on the health and wellbeing of individuals (Madden & Marcuse 2016). Pawson et. al. (2020) highlighted that financial deregulation began in Australia in the 1970s and accelerated in the 1980s, which only now is being realised (Pawson, Milligan & Yates 2020). This study endeavours to highlight the benefits and challenges of implementing affordable housing initiatives at the local government level, with the goal of informing policymakers and urban planners to create possible solutions for expanding the supply of affordable housing.

My motivation for embarking on this study is also inspired by my own experience. Having grown up in insecure housing with my mother and siblings, and then experiencing that same housing insecurity into my 40s, I started questioning why this existed in such an affluent country like Australia. My questioning only grew when I became a local government councillor which opened my eyes to the many different housing options available to local governments and wondering why they were not doing more. Even though my family and I now have a house over our heads, we also have hefty mortgage repayments as well as all the living expenses which come with bringing up two children, and my mother still lives by herself in the insecure private rental market keeping her very close to the poverty line.

1.3 Defining affordable housing

Defining affordable housing is viewed through the affordability of housing in relation to the income of households and the stress in which households are subjected. Morris et. al. (2021) provides a very good definition of affordable housing as a basis for work in this area,

> In Australia, the ratio approach (which is the preferred approach) is often called the "30:40 rule". A household is viewed as having a housing affordability problem or being in "rental stress" if they are on a low-income (defined as households in the bottom 40% of Australia's income distribution) and having to devote more than 30% of their income to pay for accommodation (Morris, Hulse & Pawson 2021, p.108)

The 30:40 rule is a useful tool for policy makers as it give them a standard analysis for them to use, it is easy for policy makers to communicate with non-experts, and provides the least amount of variables, and has been used long enough that is has a credible standing (Australian Housing and Urban Research Institute 2019).

Further to the 30:40 rule and for the purposes of this thesis, the state of Victoria has a legislated definition of "Affordable Housing" as part of their *Planning and Environment Act 1987*. This Act governs land use planning in the state, was amended in 2017 to include the planning objective 'to facilitate the provision of affordable housing in Victoria'. Given most of my case studies are from local governments that are from the state of Victoria, I thought it would be useful to place my analysis in this definition for comparison. The Act's definition is,

> Affordable Housing as housing, including social housing, that is appropriate for the housing needs of either very low income households, low income households or moderate income households (*Planning and Building Legislation Amendment (Housing Affordability and Other Matters) Act 1987*).

The income ranges referenced in the definition are gazetted by the Minister with reference to statistical data as reported by the Australian Bureau of Statistics, with very low income households defined as having income 50 per cent or less than the median household income of Greater Melbourne or the Rest of Victoria, depending on where they live; low income households being defined as households whose income is between 50 to 80 per cent of the median household income of Greater Melbourne or the Rest of Victoria; and moderate income households are those whose income is between 80 and 120 per cent of the median household income of Greater Melbourne or the Rest of Victoria. These are tabulated below.

Table 1.1: Greater Melbourne Specification of Annual Income Ranges

Household	Very low Income	Low Income	Moderate Income
Single	up to $26,680	$26,681 to $42,680	$41,751 to $62,610
Couple (no dependants)	up to $40,010	$40,011 to $64,030	$40,011 to $64,030
Family (one or two adults and dependants)	Up to $56,010	$56,011 to $89,630	$89,631 to $134,450

(Source: (Victoria Government 2022))

Table 1.2: Rest of Victoria Specification of Annual Income Ranges

Household	Very low Income	Low Income	Moderate Income
Single	Up to $19,440	$19,441 to $31,110	$31,111 to $46,660
Couple (no dependants)	Up to $29,160	$29,161 to $46,660	$46,661 to $69,990
Family (one or two adults and dependants)	Up to $40,830	$40,831 to $65,330	$65,331 to $97,980

(Source: (Victoria Government 2022))

As this research is using the definition of affordable housing from the state of Victoria, it is prudent to include the definition of "social housing" as it is included as part of the affordable housing spectrum.

Social Housing is the umbrella term that includes both.

● public housing – owned and managed by the State Government which is usually rented by people who are on Centrelink benefits, and
● community housing – owned and/or managed by an agency regulated by the Victorian Housing Registrar (not-for-profit organisations) which is usually rented out by people on Centrelink benefits or who earn a low wage.

People apply to be in social housing through the Victorian Housing Register, and this means people on the register can apply for public and community housing. When people apply to the Victorian Housing Register, they are also categorised based on need. These categories are "Register of Interest" for people seeking social housing and have an asset limit of $36,340, and "Priority Access" for people who are homeless, escaping family violence, live with a disability, or need to move due to health reasons, and have an asset limit of $14,364.

Social housing is also only allocated to households that are below certain income limits. As of April 2023, Income Limits for applicants on the Register of Interest and Priority Access are shown in Table 1.3.

Table 1.3: Income limits, Register of Interest v Priority *Access applicants*

Household	Register of Interest (weekly income limit)	Priority Access (weekly income limit)
Single	$1,107	$619
Couple (no dependants)	$1,693	$1,070
Family (one or two adults and dependants)	$2,284	$1,109
Each additional dependant	$370	$39

(Source: Department of Families, Fairness, and Housing 2023)

As a comparison, the current (July 2022) National Minimum Wage is $812.60 per week[4] and the current (March 2023) maximum Centrelink payment for a single person is $346.55 per week[5]. The income limits for social housing are closely tied to the lowest income earners in Victoria, but still counted as affordable housing. Throughout the thesis, I reference different components of affordable housing, highlighting public housing, for example, to show the government's commitment to public housing investment, or community housing, to show how the not-for-profit sector fits into the suite of affordable housing options. These have been referenced specifically and intentionally.

It is noted that a register of 'affordable housing' is not recorded at any government level, hence what is calculated at a yardstick of a council's success in increasing affordable housing can be measured only be referencing 'social housing'. Until there are mechanisms to calculate and record affordable housing, other than social housing, the only means researchers have to measure is through publicly available documents for social housing.

1.4 Affordable housing and the role of local government

Local government has been said to be the closest level of government to the people (Australian Government 2015; Beer, Morris & Paris 2014). Their process of establishment after federation in 1901, combined with varying fiscal capacities, has left local governments around Australia operating differently. The Coalition government's national housing

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[4] Fair Work Australia, https://www.fairwork.gov.au/pay-and-wages/minimum-wages
[5] Services Australia, https://www.servicesaustralia.gov.au/how-much-jobseeker-payment-you-can-get?context=51411

framework, National Housing and Homelessness Agreement (NHHA), has a section specifically on the role of local governments which has been transferred, word for word, from the previous ALP's National Affordable Housing Agreement (NAHA) of 2008. The NHHA acknowledges that local governments operate under their respective state government regulations, but are responsible for the planning, building and development approval processes, and rates and charges which influence housing affordability (Council of Australian Governments 2017). At the time of the 2008 NAHA, Milligan and Pinnegar (2010) articulated the absence of vision for local governments in the national framework.

> The third tier of government has always been a weak link in housing policy in Australia. Local government has been brought into the NAHA nominally, but there appears to be no vision or plan for how the numerous, fragmented and diverse local governments can become engaged in local housing policy development and resource allocation. (Milligan & Pinnegar 2010, p.337)

In December 2021, the federal Coalition government requested that the federal government agency, the Productivity Commission, conduct a review of the NHHA. The Terms of Reference for this review included assessing the effectiveness and appropriateness of the "objectives, outcomes and outputs of the NHHA … in the context of the respective roles … of the Commonwealth, the states and their interaction with local governments, noting they are not parties to the agreement…" (Productivity Commission 2021b). Further to this note about local government, there was a specific question posed as part of the consultation phase asking, "Should local governments (who are not parties to the NHHA) be parties in the next agreement?" (Productivity Commission 2021a, p.9). The Productivity Commission concluded that local governments should be excluded:

> It is the [Productivity] Commission's view that local governments should not be parties to the Agreement, because State and Territory Governments are ultimately responsible for delegated local government responsibilities, such as implementing land use planning rules (Productivity Commission 2022, p.144)

Given the lack of legislative direction, and the fragmentation and diversity of local governments, the implementation of local housing policies has been piecemeal and disconnected. A national online survey about housing, conducted by my Australian Research

Council project team[6], was distributed to local governments around Australia with over 200 responding. Of those responses, 55 per cent (117 local governments) said they did not have a housing policy. However in another question when asked to what extent housing was a priority, 78 per cent (156 local governments) expressed their priority to housing issues was of "some extent", "substantial extent" or "very substantial extent" (Beer et al. 2018)[7]. This perceived level of priority for affordable housing, has rarely translated into policy implementation. The local governments which have successfully implemented housing strategies have had consistent local leadership, been able to leverage funds, and develop good working partnerships (Gurran 2005). A good example of this is in the Victorian local government, City of Port Phillip, which has had local leadership around affordable housing since 1985 when it decided to set up a community housing program and initiate affordable housing development over council-owned community facilities and car parks (City of Port Phillip 2015). Some examples of local governments playing an active role in providing affordable housing are evident through their involvement with federal government programs like the Independent Living Units (ILU) and the Social Housing Initiative (SHI), or partnering with community housing organisations, or by setting up their own housing organisation, establishing a housing fund or housing trust (City of Port Phillip 2015; Moreland City Council 2014; Murray et al. 2013; Sharam et al. 2016).

Whilst there has been some research into Australian local governments and housing (see Beer et. al. 2018, Morris & Hanckel 2017), there is limited research about local governments utilising their land and building assets to provide affordable housing and the barriers they face while undertaking these projects. This thesis aims to identify those local governments which have successfully used these assets to provide affordable housing and to understand the barriers they faced in these projects. It is hoped that by shining a light on these barriers, other local governments can avoid these and successfully implement affordable housing projects in their municipality. Now, I will turn our attention to the role of local government and how it fits into the affordable housing space.

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[6] My research was part of a grant from the Australian Research Centre, ARC Linkage Project: LP150100160: Local Government and Housing in the 21st Century which included Andrew Beer, Alan Morris, John Martin, Trevor Budge, Chris Paris and Sandy Horne.

[7] In my own experience as a Councillor responsible for affordable and accessible housing, local governments are developing housing policies in isolation to neighbouring local governments, which contributes to the loss of knowledge and shared experiences. The housing strategist from my council organised a tour of housing projects undertaken by Port Phillip City Council, a council known for its affordable housing initiatives here in Victoria (see Aspin 2008; Gurran 2003; Legacy, Davison & Liu 2016), but the few hours spent together did not lead to any ongoing relationship or information sharing even though the tour group was inspired by what we saw.

Local government has had a lengthy involvement in housing. In 1954 the federal government passed the *Aged Persons' Homes Act* which subsidised charitable organisations to provide housing for elderly people who were income and asset poor (McNelis & Herbert 2003). Australian local governments were instrumental in providing long-term leases or selling council-owned land or buildings at nominal rates to these charitable organisations for the development of the independent living units and 32,500 units were built between 1954 and 1986 (McNelis 2004; Waters 2018).

In 1967, the federal government opened up a funding avenue for local governments to access subsidies to support ILU development and even though this funding practically ceased in 1974, local governments still provide concessions on the land rates to these charitable organisations (McNelis 2004). These ILUs were the beginning of the retirement housing sector in Australia, and while many of the current retirement houses are owned by for-profit organisations, there are units still managed by the not-for-profit sector benefiting from the generosity of local government land and/or buildings (McNelis 2004). These independent living units became part of the Commonwealth State Housing Agreement during the 1980s which meant they then had to access funding through the state government grants rather than be funded directly by the federal government (McNelis & Herbert 2003).

In 2008, in response to the global financial crisis, the Australian Labor Party's SHI program gave community housing providers (CHPs) the opportunity to partner with local governments to deliver their affordable housing projects, either by providing land or air-space above their land or by granting development concessions (Murray et al. 2013). An example of this is in Bowen Hills, Queensland, where the Brisbane City Council gave the CHP, Brisbane Housing Company, a large piece of land close to the city. The land had previously been zoned light-industrial and out of the 107 dwellings, 65 per cent (or 70 dwellings) were to be affordable rentals (Murray et al. 2013). Another example is in Melbourne, where the CHP, Housing Choices, purchased council-owned land at a peppercorn[8] rate in exchange for building 59 affordable rental dwellings, renovating a community facility attached to the land and then leasing it back to Melbourne City Council for public use (Murray et al. 2013). In both scenarios, local governments were able to provide well-situated land for development at a much-reduced cost and reap the rewards of reinvigorated community assets. These examples show some local governments have been able to contribute to affordable housing projects through their land and building assets (McShane 2006). Some scholars believe this is still an untapped

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[8] Peppercorn is a term used to identify a nominal, and usually concealed, monetary transaction that had taken place.

resource for local governments to draw on since the number of community organisations, such as Progress Associations, Country Women's Association, and Sports and Church groups, that created the social infrastructure of these halls and meeting places, has declined (Sharam et al. 2016). Many of these assets were also gifted to their local government, and while it is good to keep these buildings in public hands, it has also led to increasing maintenance and renewal pressures on local governments' budgets (Sharam et al. 2016). It has argued that this combination of ageing assets and changing community needs, potentially provides an opportunity for local governments to redevelop these community buildings into affordable housing (Emsley, Phibbs & Crabtree 2008; McShane 2006; see Sharam et al. 2016). The couple of projects that have been mentioned provide some insight to the reimagining of these assets; however, there is little research about other Australian local government projects, their inspiration, development, challenges, implementation, and ongoing evolution.

Still, given there is no constitutional or financial incentive for local governments to provide affordable housing, what is it that drives these local governments to do so? In 2022, local governments were allocated just 0.52 per cent of the total national tax revenue from the federal government, a decrease from 1 per cent over recent decades which puts even greater constraints on their capacity to deliver on this social issue (Australian Local Government Association 2018). In some states there are legal frameworks for local governments to provide affordable housing. In New South Wales, the State Environmental Planning Policy (Housing) 2021 was implemented and brought together five separate planning policies to facilitate the "development of affordable and diverse housing in the right places and for every stage of life" (*State Environmental Planning Policy (Housing) 2021 2021*). This policy amendment allowed for local governments to be included in the state planning policy giving them greater scope to maintain the number of affordable housing and increase the number of affordable housing dwellings in their local government area. The City of Sydney has mandated affordable housing contributions since 1991 and City West the CHP that works closely with the City of Sydney has built 450 affordable units in Pyrmont and Ultimo after it sought the affordable housing planning amendments necessary to levy developers (Morris & Hanckel 2017). It has also used this mechanism in other areas of Sydney such as the Green Square and Southern Employment Lands (City of Sydney 2017). New South Wales also has the Environmental Planning and Assessment Act 1979, which local governments adhere to when planning in their local government areas and it states under Section 1.3:

> The objects of this Act are as follows: ... (d) to promote the delivery and maintenance of affordable housing (New South Wales Government 1979)

The New South Wales council, Clarence Valley Council, has used section 1.3 and various other sections in state planning schemes to further their affordable housing provision through land donations and creating memorandums of understanding with local CHPs (Clarence Valley Council 2008; Tiley & Hil 2010). After forced local government amalgamations in 2004, Clarence Valley Council sought to establish an Affordable Housing Project in the wake of more diverse housing options being required and therefore positioned the local government as one of the many Australian local governments being active in the provision of affordable housing by building 8 new dwellings and gifting 2 lots of council-owned land (Tiley & Hil 2010).

In Victoria, the Local Government Act 1989, allows local government to support community housing organisations and provide affordable housing in that:

> ...a Council may grant a rebate or concession in relation to any rate or charge, to support the provision of affordable housing, to a registered agency (*Local Government Act 1989*, p.271)

And also, under Section 193 of the Victorian Local Government Act 1983 where:

> 193 Entrepreneurial powers
> (1) For the purpose of performing any function or exercising any power conferred on a Council by or under this Act or any other Act a Council may—
> (a) participate in the formation and operation of a corporation, trust, partnership or other body… (*Local Government Act 1989*, p.326)

The Victorian council, Merri-bek City Council, used section 193 of Victoria's Local Government Act to establish a Merri-bek Affordable Housing Ltd organisation in 2018, which is a charitable entity tasked with providing secure and affordable housing options for the residents of Merri-bek (Moreland City Council 2018). As of 2023, this model was yet to deliver any housing on the ground.

1.5 Research Questions

This thesis focuses on examining the challenges faced by local governments wanting to pursue affordable housing provision in their area. These challenges and capacity to deliver will mean different things to different local governments. After reflecting on my experiences and what I wanted to investigate, the following two question encapsulate my research with a

main emphasis on Victorian local governments, but with two local governments from NSW that has different rules and regulations.

Why are some councils providing affordable housing and others are not?

How do local governments manage the challenges and opportunities with respect to affordable housing?

1.6 Outline of the thesis

This thesis is premised on the two research questions outlined. It uses case studies of nine local governments based on their location, size and the resources available to them to provide affordable housing. I have used this introductory chapter to present the rationale for my work and also how it relates to me as a previous Councillor and consultant of affordable housing, and now as a council employee whose role it is to increase the number of affordable housing properties in a metropolitan council.

The remainder of this thesis is structured as follows:

Chapter 2 provides context to the affordable housing policy in Australia that seeks to span government housing and the not-for-profit and private housing sectors. It highlights some of the most significant housing policies and programs.

Chapter 3 provides a theoretical framework for my research. I have chosen to use the human rights and political economy / financialisation of housing frameworks. The chapter discusses housing as a human right and the impacts of neoliberal policy development coupled with the financialisation of housing (see Aalbers, 2016; Madden and Marcuse, 2016; Morris, 2018).

Chapter 4 maps the methodology I used to collect my data and answer my research questions. The chapter outlines the qualitative research design ensuring the data was collected ethically, logically, with integrity and thoroughly enough to analyse it. There is also a section on why case studies, document analysis and semi-structured in-depth interviews were used. The way I analysed the data through the computer software NVivo is outlined. It also

outlines the local governments I used in my research and why they were important for this thesis.

Chapter 5 looks at the key challenge facing local governments with respect to the provision of affordable housing. A primary focus is the fiscal and resourcing capacity of each of them. This chapter highlights where council's income is generated, and other constraints placed on local governments like political will and advocacy from the council staff and councillors.

Chapter 6 analyses each of the local governments used as case studies, it looks at the planning and policy setting to examine if those mechanisms have an impact on increasing a council's capacity to implement affordable housing projects.

Chapter 7 is an in-depth analysis of the City of Sydney local government. It examines its affordable housing policy and the challenges it has encountered in meeting its ambitious target for affordable housing.

Chapter 8 is the conclusion revisits my two research questions, noting the limitations to my research. It reviews the findings and focuses on a way forward to help local governments provide affordable housing. The chapter also revisits the understanding of housing through the frames of human rights, neoliberalism and the financialisation of housing.

1.7 Conclusion

This chapter has mapped out the rationale for my study. What I argue is that while various affordable housing programs have been implemented globally, including rent control, inclusionary zoning, housing subsidies, and mixed-income developments, their effectiveness and potential impact on housing affordability require rigorous evaluation. This study aims to fill the gap in existing research by providing evidence-based insights into the effectiveness of different affordable housing approaches in urban settings. Understanding the potential benefits and limitations of these initiatives can help guide policymakers in designing comprehensive strategies to address the affordable housing crisis.

The chapter defined affordable housing drawing on housing research particular to Australia. It then localised the meaning of affordable housing even further to the legislated definition in Victoria in order to make considered comparisons between the local governments that participated in the research. This is the definition which has been adopted throughout the thesis and also still applicable to the local governments in Victoria. With the definition of

affordable housing being settled, the chapter then went on to describe the different roles local governments have and have had in the past in order to deliver affordable housing options for their community. Various projects were listed showing there were many aspects for local government to get involved.

My research questions were aimed towards wanting to understand why some local governments were active in the space of delivering or helping to deliver affordable housing in their municipality while others were not, especially given there was no legislated responsibility to do so, and also to uncover the challenges and opportunities. The outline of my thesis maps out how my research will answer these questions and the journey in which it will answer the questions.

The next chapter, Chapter 2, will provide a brief history into Australia's housing policy to give a deeper context of housing in Australia and move on to describe some of the key policies and programs adopted by the various federal governments since World War II.

Chapter 2 Housing policy in Australia post-WWII

2.1 Introduction

This chapter provides an historical context for the affordable housing policy in Australia. It looks at how the three levels of government (local, state and federal) influence different aspects of affordable housing policy and charts the integration of public, the not-for-profit, and private housing sectors. This chapter touches on Australia's political and governmental system. The chapter also highlights some of the most significant housing policies and programs to be implemented. It concludes by tying together the housing crisis and the policies Australia has adopted in order to try and address the issue.

2.2 Affordable housing in Australia - a brief history

In chapter 1 the thesis provided a definition of affordable housing that will be used throughout this research; however, the concept of affordable housing has had many guises since colonisation, but we can track the beginning of the current definition to policy development to the 1990s after the Australian dollar was floated on the international stock exchange in 1983 (Minifie 2013). This was the beginning of the period when Australia started to regard land and home as a commodity, as an asset on which to make money, and this is also the time when neo-liberal ideology started to creep its way into economic and social policy (Morris 2018).

Australia has three tiers of government - federal, state or territory, and local (Grant & Drew 2017). The federal government was established when Australia became a federation in 1901 and is the decision-making body of Australia, which consists of two houses – the House of Representatives (lower house) and the Senate (upper house) (Parliament House 2023). Federal government responsibilities include foreign affairs, social security and housing, industrial relations, trade, immigration, currency, and defence (Parliament House 2023).

State and territory government responsibilities include justice, consumer affairs, health, housing, education, forestry, public transport, and main roads. Local governments or councils are established by state governments to look after the particular needs of a city or local community. In 2023 there were 537 councils across Australia with responsibilities including

local road maintenance, rubbish collection, building regulations and land subdivisions, and public health and recreation facilities, such as libraries (ALGA 2023).

Between 1788 and 1901, Australia was riddled with the genocide of the indigenous people, land claiming and clearing, the building of substantial dwellings for prominent British colonists, jails for convicts and constructing makeshift rental accommodation on private landholdings for colonists (Macintyre 2018; Troy 2012). This was the state of housing in Australia during the early British rule period and Troy (2012) argued the British, in essence, replicated the housing and social class system of their homeland, except without public housing. It was not until 1910 when the first Bill enabling public housing was introduced by the Queensland state government and became enacted in Australia, and then over the next 10 years other Australian states followed suit (Troy 2012). By 1911, Australia had 45 per cent of households were private renters and 50 per cent were homeowners. Minimal regulation meant that renters were at the mercy of unscrupulous landlords who had a privileged standing in the law and, if rent was in arrears, were able to withhold any property the tenants may have (Hayward 2008; Morris, Hulse & Pawson 2021). In 1912 the New South Wales state government commission a report to look at the condition of housing in Sydney, and in 1914 Victorian state government set up a Royal Commission[9] to report on the housing conditions in Melbourne (Hayward 2008). The respective reports found that housing conditions in both of these metropolitan centres were appalling. An example of testimonials about an inner-city block in Melbourne from Melbourne Metropolitan Police states,

> In that particular block, it is my opinion, there are fifteen to twenty houses … that are absolutely unfit for human habitation, and people should not live in them - they are miserable hovels - miserable, dark places in bad localities. The houses are in very bad repair (Victorian State Government 1917, p.1)

One particular recommendation from these reports was for local governments to assume responsibility for housing policy, so local government powers would include accessing loans to purchase land for the development of workers' homes. However, the local governments and their ratepayers were fervently opposed to the recommendation and nothing came of the proposed transfer of power (Hayward 2008; *Sydney Corporation Act 1902*; Troy 2012).

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[9] Royal commissions in Australia are public inquiries into a specific issue, as defined by the terms of reference, and set up by the government. Royal commissions can be conducted at the federal or state government level.

World War I broke out in 1914 wreaking devastation across the world and then the great depression of the 1930s wreaked further devastation on Australia (Troy 2012). In the 1930s unemployment hit 30 per cent, and the construction of housing ground to a virtual halt and there were increased rates of house repossessions (Troy 2012). From the darkness of this depressed time, housing reformers touting the new theory of urban planning and embracing the garden city movement of the United Kingdom were campaigning to get the government to take a more active role in integrated development planning (Garnaut & Hutchings 2003). Realising the deplorable situation and the increase in slums in the metropolitan centres, state governments set up funding mechanisms and authorities to support public housing initiatives, like the garden city model in South Australia and housing commissions in Victoria and New South Wales (Garnaut & Hutchings 2003; Kemeny 1981). Another important exception to the adverse impacts of the great depression was the establishments of the State Housing Authorities and the construction of dwellings flourished. At this time the federal government was also promoting home ownership through subsidised housing loans (Hayward 2008).

At the end of WWII in 1945, 52.6 per cent of households were homeowners, 43.4 per cent of private rental. Only 0.76 per cent of housing was social housing (Carver 1956; Wilson 1950). The period immediately after 1945 saw another upheaval in the housing sector with the influx of returned servicewomen and servicemen requiring accommodation (Macintyre 2018). The public housing waiting list at the end of World War II in 1945 was 5,000, and by 1949 had risen to 43,000 (Australian Institute of Health and Welfare 2018; Macintyre 2018). As the federal government realised the gravity of the housing situation it increased its participation in national housing policy. The Australian Labor Party[10] was elected to the federal government and introduced the Constitution Alteration (War Aims and Reconstruction) Bill in 1942 seeking a referendum asking Australians to transfer state government powers of housing, as well as other powers, to the federal government. Although this was unsuccessful, the federal government went on to create a Commonwealth Housing Commission (CHC) in 1943 which produced housing reports citing that "a dwelling of good standard and equipment is not only the need but the right of every citizen," (Macintyre 2018, p.270). Australia's progress on housing policy really began to take effect after WWII with the establishment and reporting by the CHC in 1943 argued that a "national target of 80,000 dwellings per year" was required to cover the shortfall of housing in Australia (Hayward 1996, pp.11).

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[10] Australian Labor Party is one of the two major political parties in Australia and is centre-left on the political spectrum. It is considered the political arm of the trade union movement in Australia.

In an era of post-WWII peacetime policy-making, there was a recognition by government that housing should be a right and like health and education something all Australians should have access to (Hayward 2008). This is highlighted because the human rights framework is used to analyse my research and is discussed in Chapter Three. The CHC also conceded that the private sector was not providing housing for low income households and that it was beyond the industry's capacity to supply the 700,000 dwellings that the commission calculated was needed to eliminate the post-WWII backlog (Macintyre 2018). The housing situation post-WWII was desperate as the federal government tried to find the best way to increase the housing stock with the limited resources the country had at the time. The government trialled stock homes, prefabricated steel homes, owner-builder schemes and the use of different building materials (Macintyre 2018). Although it was not able to satisfy the need, governments played a critical role in eliminating the housing shortage in the decade following the end of WWII hostilities. Between 1945 and 1955, Australia built 590,351 new dwellings (both houses and flats) and of that, government built around 100,000 through its state housing authorities (Carver 1952, 1956; Hayward 2008; Wilson 1950). A national housing agreement between the federal and state governments was created which allowed the federal government to allocate funds to states to ensure public housing dwellings were built. This was called the Commonwealth and State Housing Agreement (CSHA) and was the core framework for federal-funded housing initiatives from 1945 to 2008 when the CSHA was renamed the National Affordable Housing Agreement (NAHA), which was then changed again in 2018 to the National Housing and Homelessness Agreement (NHHA). I will go into more detail about these frameworks further in this chapter, but it is important to note that the federal government at this time saw housing as a national responsibility, and what started as a human rights-oriented policy in a time of post-war peace, slowly changed to a more neoliberal policy as home ownership, private renting and decentralisation of housing development was increasingly encouraged by successive federal and state governments.

Near the formation of the CSHA, the federal government also passed the *Aged Persons' Homes Act* which helped subsidise charitable organisations that provided housing for elderly people (McNelis & Herbert 2003). Local governments played a significant part of the policy because they provided long-term leases to these projects and even sold council-owned land or buildings to the charitable organisations for the development of independent living units. Between the years 1954 and 1986 (32 years), 32,500 units were built (McNelis 2004; Waters 2018), so these units were being directly funded from the federal government. This changed after 1986 when the CSHA was altered to provide funding for the units through state grants.

At the start of the 1960s Australia was heading into a substantial increase in home ownership, as the federal government implemented policies encouraging people to buy their own homes. Figure 2.1 shows the homeownership rate increased dramatically from 53.4 per cent in 1947 to 70.2 per cent in 1961.

Figure 2.1: Homeownership rates in Australia (1947 – 2021)
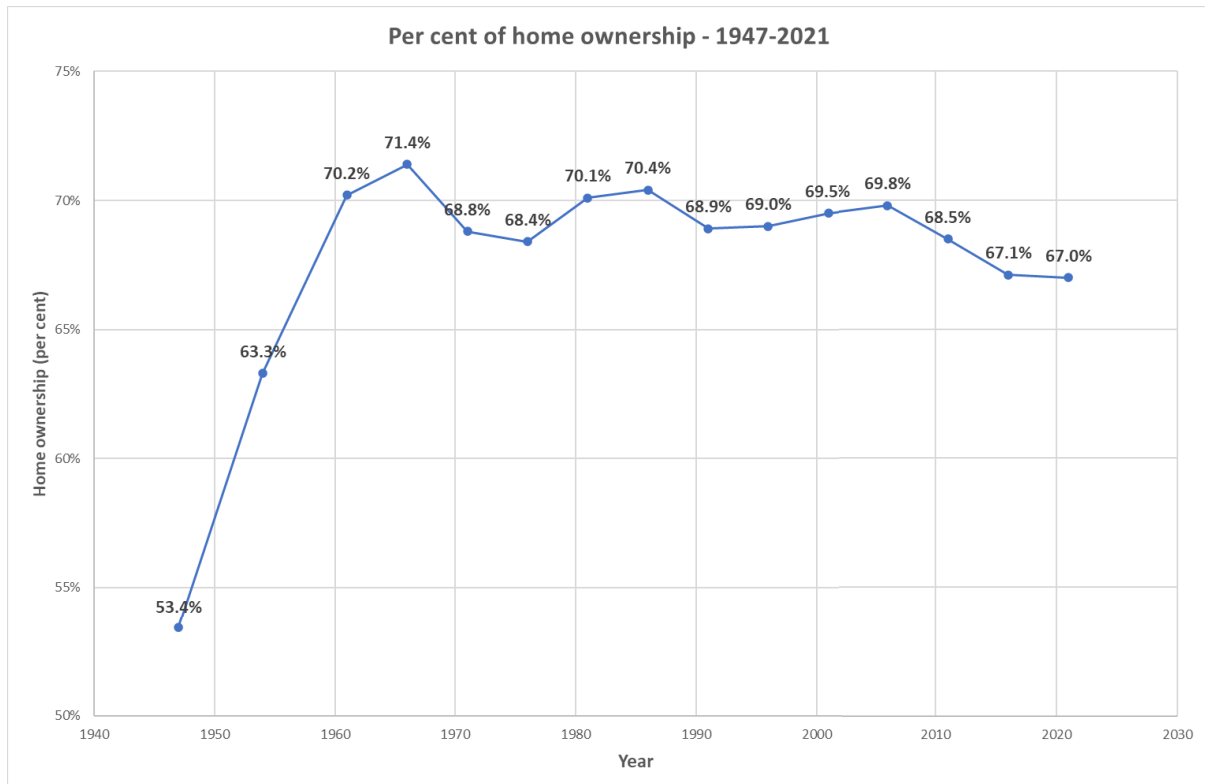
(Source: Collated by the author from Australia Bureau of Statistics)

Figure 2.1 shows how the years immediately after WWII saw a sharp increase in homeownership rates, reaching 71.4 per cent in 1966 and then gradually declining to 67 per cent in 2021. These homeownership rates can be compared to the top five countries; Romania at 96 per cent, Poland at 84 per cent, Norway at 83 per cent, Spain at 78 per cent, and Iceland at 78 per cent (Atkinson & Jacobs 2016, p.13). Homeownership rates around this period can also be identified through the declining rates of private rental. As Morris et al (2021) highlight because there was no positive reform to the private rental system, households preferred homeownership. There was also an awareness that in retirement it was crucial to have low housing costs if one was to have a decent life on the government Age Pension. In this next section, I will expand on the federal and state housing agreements and the policy vehicles created to seek to increase affordable housing in Australia.

2.3 Key features of social housing policy in Australia

2.3.1 Commonwealth-State Housing Agreement

Australia's Commonwealth-State Housing Agreement (CSHA) was the first ever national framework to deliver social and affordable housing to Australians. It was adopted in 1945, after the signing of the UN peace documents, under the Australian Labor Party's Chifley[11] government. Ben Chifley, who was Australia's prime minister from 1945 to 1949 had a mission of delivering housing to all Australians by allocating money to the states to build and maintain public housing for returned servicewomen and servicemen and working families (Morris 2012; Troy 2011; Yates 2013). This was a bold policy and the government's first task was to get all the Australian states aligned with the federal government (Troy 2012). The Director-General leading these discussions was an economist, Herbert Coombs, who was an advocate for post-war Keynesian economics and therefore regarded housing as a social right and increasing government spending on housing as a core business of government. Not all Australian states were convinced with the 1945 CSHA, citing the agreement too onerous on the states, that the housing was being built to rent rather than to sell and that some states, like South Australia, already had a superior housing scheme in place and did not require help from the federal government (Troy 2012). However, during its first year of operation, the 1945 CSHA built 4,028 dwellings for low-income families and by the end of it, in 1954, the agreement had built an impressive 96,274 dwellings (Carver 1959; Troy 2012).

Eventually all states signed onto the CSHA as new negotiations of successive governments altered the terms of the agreement. There were twelve renegotiated CSHA's throughout its lifetime, from 1945 to 2008 (Troy 2011). Numerous commentators have argued that with the election of the federal conservative Coalition[12] government, led by Robert Menzies[13], the renegotiated 1954 CSHA was a significant policy shift from the founding 1945 CSHA (Morris 2012; Murphy 1995). It shifted from an agreement of direct provisioning of rental public housing to an agreement which encouraged home ownership, so public housing tenants could buy their properties, and the government also diverted funding to lending and building societies (Murphy 1995; Troy 2012). This was such a popular policy that in the first year of implementation, 10 per cent of the public housing stock had been purchased and taken out of

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[11] Ben Chifley, Australia's 16th Prime Minister, serving between 1945-1949, and was a member of the Australian Labor Party (centre-left of Australia's political spectrum).

[12] The Coalition government is an alliance between the Nationals Party of Australia and the Liberal Party of Australia. It sits to the centre-right of Australia's political spectrum.

[13] Robert Menzies, Australia's 12th Prime Minister, serving between 1939-1941 and 1949-1966, and was a member of the Liberal Party of Australia (centre-right of Australia's political spectrum).

public housing stock (Troy 2012). The 1954 CSHA also tightened its eligibility criteria, so only the most vulnerable could apply for public housing, not so much the working Australian, as was the case in the first iteration of CSHA. Some commentators regarded this time (1945 to 1954) in Australia's housing policy as the "golden era of public housing" (Hayward 2008; Kemeny 1983). At this time of housing policy in Australia, the Menzies government included additional monetary support for pensioners, through a rent assistance program. This was a forerunner for the Commonwealth Rent Assistance (CRA) which still exists in 2023. The 3rd Agreement, 1961 CSHA, continued to encourage home ownership, with the Coalition Menzies' government still in power, increasing home ownership from 53.4 per cent in 1947 to 71.4 per cent in 1966 (Troy 2012). This increase in home ownership was partly due to selling off public housing as well as an increase in owner builder development, which was also encouraged by the Coalition Menzies government. At the end of the 1961 CSHA, there was yet another policy redirection towards allowing more affluent people to occupy the inner city slum areas, where the land was considered more valuable, enabling the government to use surplus money to build more affordable housing options outside the city limits (Troy 2012).

It was the election of the ALP Whitlam[14] government in 1972 which increased funding to public housing once again, but also narrowed the eligibility criteria to low income earners and capped the selling of CSHA dwellings to 30 per cent of total public housing stock (Hayward 2008; McIntosh & Phillips 2001). However, parallel to this newly renegotiated CSHA was the economic recession of 1974, and the ALP Whitlam government was dismissed from office in 1975 being replaced, once again, by the right of centre Coalition government. The Coalition government immediately started reducing the budget allocation on public housing regardless of states imploring otherwise (Hayward 2008). There was a greater push for public housing tenants to pay rents closer to what market rents were in the 1978 CSHA (Troy 2012). The number of CSHA public housing builds remained stagnant while the policy of selling-off the housing continued, and it was the election of the ALP government in 1983 that saw CSHA housing have another real increase in funding. Prime Minister Bob Hawke's famous speech of 1987 audaciously announced that "by 1990, no Australian child will be living in poverty" (Museum of Australian Democracy at Old Parliament House n.d.). In the decade (1983 to 1993) following the election of the ALP government, 100,332 CSHA dwellings were built and this number of builds had only been matched by the Coalition Menzies government that built 100,538 CSHA dwellings between 1955 to 1965 (Troy 2012).

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[14] Gough Whitlam, Australia's 21st Prime Minister of Australia, serving between 1972-1975, and was a member of the Australian Labor Party (centre-left of Australia's political spectrum).

The ALP embraced a neoliberal policy agenda while maintaining its financial commitment to the country's social democracy and welfare support policies, mainly through the Hawke government and Australian Council of Trade Unions' Accord[15] (Randolph & Tice 2014). Fiscal neoliberal policy reforms during the Hawke government included floating the Australian dollar on international markets, labour market flexibility, privatisation, tariff reduction and trade liberalisation (Randolph & Tice 2014). Alongside this neoliberal agenda, Australia also saw a marked increase in federal funding to the welfare side of the ledger and the building of 64,271 public housing dwellings between 1985 and 1989, which increased the public housing stock from 273,465 to 337,736 (McIntosh 1997; Morris 2010). This was a very significant increase for public housing development. However, regardless of the increase in political commitment, there was still a substantial shortfall of unmet need with the Australian public housing waiting list reaching 198,063 in 1989 (McIntosh 1997). In 2021, Australia is still struggling to satisfy this need with over 175,600 households on the social housing waiting-list, which was up from 140,600 applicants in 2019 (Australian Institute of Health and Welfare 2019, 2021). The proportion of the housing stock that is social housing has never exceeded 6 per cent in Australia, while in countries like Austria, social housing has reached 20 per cent (Lawson, Legacy & Parkinson 2016). In the next section I discuss those key policy developments and how they helped steer housing policy in Australia.

The following figure shows the number of dwellings built over the duration of the CSHA agreement from 1945 to 2008.

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[15] The ALP-ACTU Accord was an agreement between the government and unions, whereby unions agreed to moderate their wage increase demands, while the government agreed to maintain real wages and improve social wages.

Figure 2.2: Total Commonwealth-State Housing Agreement Builds (1945 – 2008)
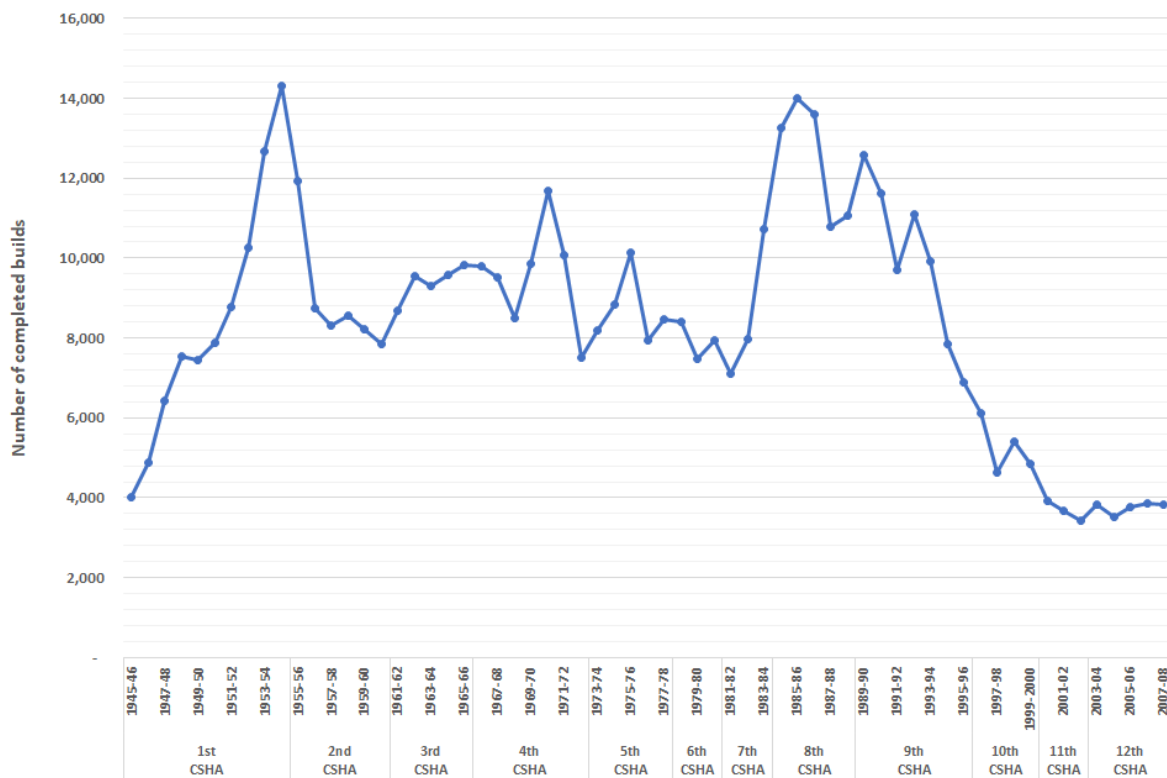
(Source: Collated by author from Troy, Year Book Australia, (Australian Bureau of Statistics 2019)Catalogue Number 8752.0 - Building Activity)

Figure 2.2 shows an erratic public housing building program with a steady decline towards the end of the CSHA and stagnating until the framework's conclusion in 2008. AIHW (2018) supports Figure 2.3 by reporting the public rental stock increased by 43 per cent between 1981 and 1996, which was greater than the national housing stock (Australian Institute of Health and Welfare 2018). By contrast, the public housing builds totalled 6,107 dwellings in 1996 and by the end of the CSHA framework in 2008 there were a total of 3,825 dwellings built (Australian Bureau of Statistics 2019).

The election of the Australian Labor Party (ALP) into the federal government in 1983 saw a significant shift in housing policy and a major investment in the building of public housing (see Morris 2010). Over the twelve-year reign of the Hawke-Keating ALP government, 1983-1995, there were 133,696 dwellings added to the public housing stock, which then plummeted to only 53,878 dwellings being added to public housing in the subsequent twelve years of Coalition rule (Australian Bureau of Statistics 2019). Around the 1980s, a global phenomenon was unfolding in economic and political thinking which was paving the way for neoliberal policy development that decentralised government funding for housing and encouraged market-based investment for construction, transaction, and maintenance (Roistacher 1984). The

United Kingdom had Margaret Thatcher as its Prime Minister and the United States of America had Ronald Reagan as its President, both were strong advocates of the emerging neoliberal ideology. The retraction of government funding and intervention in housing policy allowed market forces to transform housing into a commodity, which is now being realised through its impact on housing opportunities in Australia, thirty years after implementation (Forrest & Hirayama 2009). This hyper commodification (Madden and Marcuse, 2016) and financialisation of housing have had lasting impacts on Australia's housing sector and is discussed further in Chapter Three. The 1980s also saw the establishment of Community Housing Providers (CHP) in Australia which increased the not-for-profit sector's ability to deliver and manage housing as part of the government decentralising its investment in housing. Since its inception, there have been policies that have favoured increased investment in the CHP sector. In 2022, there were over 150 CHPs across Australia managing 117,910 affordable housing tenancies and owning 32,635 dwellings (Community Housing Industry Association 2022).

Regardless of efforts from the early Housing Commission recommendations to pass responsibility of housing to local government and the failed attempt of the federal government to assume powers through a constitution alteration Bill; state governments remain the caretakers and have Constitutional responsibility of housing in Australia (Fox 2008; Troy 2012). They preside over the planning, development, and maintenance of 'public housing' and assist people seeking 'community housing'. Remembering the definition of affordable housing from chapter 1, in Australia, housing for the most vulnerable is made up of; public housing, which is maintained and managed by the state governments; and community housing, which is maintained and managed by not-for-profit organisations, like CHPs and local government in some areas. Both housing scenarios are encompassed by the term 'social housing' which is also included in the definition of affordable housing.

From the mid-1990s, after the election defeat of the ALP government, the CSHA funding started to decline and the newly elected Coalition government sought to increase commonwealth funding to income support programs, like the CRA, and decrease capital funding for public housing construction programs (Caulfield 2000). The Coalition Howard government (1996 to 2007) was the last government to preside over the CSHA before it was changed to the National Affordable Housing Agreement by the incoming ALP government elected in 2008. During the Howard tenure, however, there would be three agreements: 1996, 2000 and 2003. The 1996 CSHA built 20,364 dwellings which was a marked reduction to previous agreements (Troy 2012) and there was a decrease of funding in both the CSHA and

CRA. The 2000 and 2003 CHSAs saw an increase in funding going to the CRA, while the funding allocation to CSHA stagnated until the end of the CSHA framework in 2008 (Productivity Commission 2009).

In mid-2021, there were 440,192 social housing dwellings in Australia, which was made up of 299,520 public housing and 140,672 community housing dwellings. To provide an indication of the level of direct investment the federal government has put towards social housing, the following graph shows the number of community housing and public housing dwellings built between the years 2006 to 2021.

Figure 2.3: Total Community Housing and Public Housing (2006 – 2021)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total Social Housing	408,812	410,048	410,002	413,153	412,989	421,005	426,488	428,030	427,400	427,774	432,846	435,661	436,213	437,718	436,333	440,192
Community Housing	67,434	70,277	72,136	76,689	79,606	89,634	95,582	99,690	103,597	106,147	112,805	115,748	119,982	132,527	135,930	140,672
Public Housing	341,378	339,771	337,866	336,464	333,383	331,371	330,906	328,340	323,803	321,627	320,041	319,913	316,231	305,191	300,403	299,520

(Source: Collated by author from Australian Institute of Health and Welfare)

Figure 2.3 indicates the gradual increase in CHP housing stock as public housing declines by being sold off or gifted to the not-for-profit sector from 2008 onwards. There are currently 299,520 public housing dwellings in Australia, equating to a loss of 41,858 dwellings over the past 15 years (Australian Institute of Health and Welfare 2022). The number of community housing dwellings more than doubled from 67,434 dwellings in 2006 to 140,672 in 2021: in part due to the transfer of ownership or management of public housing dwellings to community housing organisations. In an effort to understand the rate and impact of what the transfer of public housing to community housing meant for residents of Victoria, the Victorian state

government inquiry was set up in 2018 to report on the "Victorian Government's plan to sell a majority of the public land on existing public housing estates for private development under the Department of Health and Human Services (DHHS) Public Housing Renewal Program (PHRP)" (Parliament of Victoria 2018, p.ix). A key finding of the inquiry was the number of people on the waiting list for public housing; previously only the number of applications were cited, but after the inquiry 82,499 people were reported to be on the waiting list, 25,000 of those being children (Parliament of Victoria 2018; Tran & Stayner 2018). This left local social service providers stunned at the number of people awaiting accommodation (Tran & Stayner 2018).

2.3.2 National Affordable Housing Agreement

In 2008, the ALP Rudd[16] government made sweeping reforms to affordable housing policy, replacing the long-standing CSHA with a new agreement, the National Affordable Housing Agreement (NAHA). The Rudd government was also facing the international challenge of the global financial crisis (GFC) due primarily to the subprime market crash in the United States of America (Aalbers 2009; Rudd 2009). The Rudd government's response to the GFC was to stimulate the economy by directing government money through its National Building - Economic Stimulus Plan to targeted job creation, reforms to services, including homelessness, and to infrastructure development (Murray et al. 2013; Rudd 2009).

Unlike its predecessor, the CSHA, the NAHA was an agreement which was more than just the provision of public housing, it sought to provide clear responsibilities for each level of government, integrate homelessness services with the housing sector, decrease disadvantage in the public housing estates, increase the not-for-profit housing sector, promote greater planning and land supply efficiencies, and improve Indigenous peoples access to housing, including home ownership (Milligan & Pinnegar 2010). The NAHA's "aspirational" objective was "that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation." (Council of Australian Governments 2009, p.3). The NAHA was the first federal housing policy to reference local government; however, it was highlighted that there was road map for how the numerous, fragmented, and diverse local governments can become engaged in local housing policy development and resource allocation (Milligan & Pinnegar 2010).

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[16] Kevin Rudd, Australia's 26th Prime Minister, serving between 2007-2010 and 2013, and a member of the Australian Labor Party (centre left on Australia's political spectrum).

2.3.2.1 Social Housing Initiative

The Social Housing Initiative (SHI) was a key feature of the Rudd Government's response to the GFC. Its aims were to increase the supply of social housing, provide increased opportunities for people who are homeless, or at risk of being homeless, and to stimulate the building and construction industries (KPMG 2012). The targets for the SHI were to build approximately 19,300 dwellings and repair approximately 80,000 social housing dwellings (Legacy et al. 2013; Murray et al. 2013). The SHI was considered the largest one time investment in social housing in Australia's history, allocating $5.238 billion over three and a half years and resulting in the building of 19,669 dwellings between 2009 and 2014, exceeding its target (Australian Housing Urban Research Institute Limited 2016; KPMG 2012; Legacy et al. 2013). Of these dwellings, it was required that 75 per cent of them be procured by community housing providers. KPMG[17] was commissioned to undertake a review of the effectiveness of the SHI and concluded,

> Based on the review, the SHI exceeded its primary objectives of stimulating the construction industry, increasing the supply of social housing, providing long-term accommodation opportunities for homeless people (and people at risk of homelessness), and delivering wider benefits to the Australian community (KPMG 2012, p.5)

Local government's role in this initiative was to fast-track the approval of any SHI planning development applications which were lodged in its municipality and while the initiative was considered efficient and effective, scholars have also reported the local democratic planning practices, like the community having appeal rights and be given public notification about SHI applications, were sometimes compromised because of this federal government intervention on housing supply (Legacy et al. 2013). While the building of social housing can generally generate opposition, the "NIMBY"[18] phenomenon, Legacy et al. (2013) found that local opposition to SHI applications was limited, and tensions mainly arose between the state and federal government (Legacy et al. 2013).

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[17] KPMG is a global consultancy firm providing a full range of services to all levels of government to help them respond to policy and service delivery challenges.
[18] NIMBY is an acronym for Not In My Back Yard, and is a person's or group of people's opposition to the locating of something considered undesirable in one's neighbourhood. Sometimes affordable housing is considered undesirable.

2.3.3 National Housing and Homelessness Agreement

In 2018, the Coalition Turnbull[19] government replaced the NAHA with the National Housing and Homelessness Agreement (NHHA). NHHA's objective was.

> to contribute to improving access to affordable, safe, and sustainable housing across the housing spectrum, including to prevent and address homelessness, and to support social and economic participation (Council of Australian Governments 2017, p.3)

This agreement recognises that the federal and state governments must collaborate to address the shortages across Australia's housing stock and especially for those who are homeless, or at risk of homelessness (Australian Housing and Urban Research Institute Limited 2018a). It also stipulates the states' requirements to create housing and homelessness strategies outlining their housing need and what reforms are necessary to meet that housing need (Australian Housing and Urban Research Institute Limited 2018b). The main program initiated under NHHA, which includes collaboration with local governments, is the National Housing Finance and Investment Corporation (NHFIC). NHIFC is a financial vehicle which is used to help fund infrastructure that can enable affordable housing to be built and local governments can apply for low interest loans from it for specific projects.

2.3.4 National Housing Finance and Investment Corporation

The National Housing Finance and Investment Corporation (NHFIC) is an organisation established by the federal government to improve housing outcomes by reducing pressure on housing affordability and increasing the supply of affordable housing (National Housing Finance and Investment Corporation 2018b). To realise this objective the NHFIC has financing functions to operate the.

- Affordable Housing Bond Aggregator, which provides lower cost and long-term finance to community housing providers;
- National Housing Infrastructure Facility, which provides grants, equity investments and concessional loans to build the critical infrastructure needed to bring forward housing projects; and

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[19] Malcolm Turnbull, Australia's 29th Prime Minister, serving between 2015 and 2018, and a member of the Liberal Party of Australia (centre right on Australia's political spectrum).

- Home Guarantee Scheme, which consists of different schemes that support eligible home buyers to purchase their first home sooner (National Housing Finance and Investment Corporation 2018a).

In 2023, there is a Bill going through the federal parliament about extending the remit and rebranding NHFIC and if the Bill is passed, NHFIC will become Housing Australia and be allocated more funds to distribute. The main area for local governments to collaborate with the federal government is the National Housing Infrastructure Facility (the Facility). Local governments around Australia already have a local infrastructure maintenance and renewal backlog (Dollery, Kortt & Grant 2012), therefore increasing residential housing development in local government areas adds stress to this backlog and having access to grants and concessional loans to build this infrastructure is critical in ensuring new dwellings are adequately serviced. The Facility holds $1 billion in grant money for dissemination over five years to local governments, from 1 July 2018. This grant money can be used for installing electricity, transport, water and sewerage, or telecommunications so the supply of housing projects can be brought forward, with a focus on affordable housing (Brockhoff 2017; National Housing and Finance Investment Corporation 2018). The NHFIC's Corporate Plan states,

> The NHIF will help local governments address infrastructure bottlenecks that impede development and build the infrastructure needed to speed up the supply of new housing (National Housing Finance and Investment Corporation 2018b, p.5)

Applications for infrastructure funding from local governments are assessed by the NHFIC through a competitive process.

2.3.5 Victorian state government Big Housing Build

The state and territory governments establish their own housing policies. While writing this thesis the Victorian State Government passed a very significant social and affordable housing program called the Big Housing Build (BHB). The 2020/21 Victorian budget allocated $5.3 billion to constructing more than 12,000 new homes for households on low to moderate incomes, over four years (Victorian State Government 2020). This equates to approximately $440,000 being allocated per home.

This Big Housing Build program defined "Social housing" as Public Housing (owned and managed by the state government) and Community Housing (owned, controlled, or managed by an Accredited Housing Association or Provider, as defined in the Housing Act). It defined

"Affordable Housing" as housing that is appropriate for the needs of very low, low, and moderate-income households (as defined in the Planning and Environment Act 1987).

The key components of the Big Housing Build include:

- **Planning Scheme Amendments** which was passed on 1 December 2020 and introduced changes to the Victoria Planning Provisions to streamline the planning process to support the rapid delivery of social and affordable housing and support the economic recovery through this increased job creation. The investment will increase the affordable housing supply by 10 per cent. In 2023, approximately 7,400 homes were built or under construction.
- **Strategic Partnerships** include those that are made with Homes Victoria, the government department tasked with delivering the Big Housing Build program. This part of the program, worth over $1 billion, aims to construct more than 2,300 homes across the state of Victoria and create more than 9,000 jobs. These developments will consist of larger multi-unit developments through to small-scale projects for people on the Victorian Housing Register[20].
- **Regional Investment** recognises the increasing population in Victoria's regional areas and the BHB will invest $1.25 billion (25 per cent of the total $5.3 billion program) to the growth areas. Building social and affordable housing in regional Victoria aims to create more rental housing to support employment growth in regional towns and cities.
- **Ground Lease** is a model the state government has adopted as part of the BHB program which offers a 40-year lease on state-owned land or council-owned land to a project group. The successful project group will finance, design, and construct new housing and then a community housing agency will maintain and manage the housing. When the lease is finished, the buildings and land are handed back to the state government.

The Big Housing Build program is scheduled to finish in 2027 and is on track to reach 12,400 social and affordable homes, exceeding its 12,000 target. A key question is whether this monumental investment of $5.3 billion over the 4 years will have the impact required to ease the housing crisis. In 2022, Victoria had a total of 85,969 social housing properties, which is approximately 3.5 per cent of Victoria's total housing stock (Australian Bureau of Statistics 2022f; Department of Families Fairness and Housing 2022). A state government-initiated inquiry in 2018 found there were 44,028 applications on the Victorian Housing Register which represented 82,499 people still in need of social housing (Parliament of Victoria 2018). In the

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[20] The Victorian Housing Register is a list of all Victorian households who need social housing.

2021-22 Report on Government Services, it was reported there were 54,857 households on the waitlist, and if we use the same factor of 1.8 people per household that was found in the state government inquiry, the number of people that represents is 102,790 people who are waiting for housing (Bureau of Statistics 2023; Pawson & Lilley 2022). This is an increase of 20,291 people on the waiting list over 3 years. It is clear that the 12,400 homes from the Big Housing Build program will still fall well short of the 54,857 applications needing affordable housing at present. Pawson and Lilley (2022) also highlight the three-fold increase of Victorian households on the waiting list from 8,995 in 2016 to 54,857 in 2022.

This increase in households requiring social housing is a clear indication that the financialisation of housing has contributed to an increasing proportion of the population being shut out of the possibility of accessing home ownership or an affordable home in the private rental sector. The Victorian government is aware that there is a crisis, hence this substantial budget allocation to the Big Housing Build program. The Victorian government has also had its Victorian 10-Year Strategy for Social and Affordable Housing in draft form since 2021 and the state government has had to shelve it because the funding stream it was going to use was taken away. This strategy was to be funded through a 1.75 per cent levy put on development projects with three or more dwellings; however numerous property councils rejected the government's tax by saying their members will be passing that cost onto households purchasing the dwelling so it is unlikely to have a direct positive impact on delivering affordable housing (Kolovos 2022). The 10-year strategy is still yet to be finalised and launched.

2.3.6 Building Better Cities Program

In 1991, the Australian federal government embarked on the Building Better Cities Program (BCP). The central aim was to revitalise the urban environment by increasing social justice, improving the environment, encouraging micro-economic reform, and coordinating all levels of government to deliver the program (Australian National Audit Office 1996). There was a focus on redeveloping inner city precincts, constructing and refurbishing housing and developing under-utilised government-owned land. The BCP was initially funded between 1991 to 1996 at a cost of $816 million from the federal budget (Williams 2000).

2.3.7 Local government and Housing

After World War II, local governments played a significant role in addressing the demand in the surge of population growth and urbanisation through various policies and initiatives to address the urbanisation and demand for house that Australia experienced.

One of the key strategies implemented by Australian local governments post-World War II was the establishment of public housing programs. These programs aimed to provide affordable accommodation for low-income individuals and families, as well as to address housing shortages in urban areas. Local councils worked in collaboration with state and federal governments to finance, plan, and manage public housing projects.

Additionally, local governments were involved in urban planning and zoning regulations to ensure the provision of adequate housing infrastructure. This included rezoning land for residential development, establishing building codes and standards, and providing essential services such as water, sewage, and transportation. Local government's role in this initiative was to fast-track the approval of any SHI planning development applications.

Throughout the post-war period, local governments also facilitated the growth of suburban communities through land subdivision and the construction of basic amenities like schools, parks, and shopping centres. These initiatives aimed to accommodate the increasing population and meet the demand for housing in suburban areas.

Furthermore, local governments supported initiatives to improve housing affordability and accessibility through measures such as rent control, housing subsidies, and first-home buyer assistance schemes. These efforts were aimed at making housing more accessible to a broader segment of the population, particularly young families and individuals with lower incomes.

Overall, Australian local governments played a crucial role in addressing the housing needs of their communities post-World War II through a combination of public housing programs, urban planning initiatives, and affordability measures. Their involvement helped shape the development of cities and suburbs across the country and contributed to the establishment of a more inclusive and equitable housing system.

2.4 Commonwealth Rent Assistance

In 1958, the federal Menzies' Coalition government introduced a payment to supplement people on social security benefits and to relieve financial pressures for those pensioners in both public and private housing. This payment was called the Supplementary Assistance for Service Pensioners (Hulse 2002b; Milligan & Pinnegar 2010). It was a modest amount that was paid directly into people's bank accounts for those who were solely dependent on the government age pension, receiving its maximum rate, and paid rent (Carver 1959).

In the 1980s, the eligibility criteria tightened and public housing tenants became ineligible to receive CRA, and payments were directed to people in the private rental market who were either receiving social security benefits or on a working low-income (Hulse 2002a). By 1995, the budget allocation to CRA had surpassed the CSHA budget, and became the largest housing assistance program in Australia, and still remains so today (Archer 2011; Department of Social Services 2019; Milligan & Pinnegar 2010; Morris 2012). Figure 2.2 shows the amount allocated to rent assistance from the federal government over its lifespan, 1982 to 2019, compared to the CSHA budget.

Figure 2.4: Federal government housing budget (1992 – 2020)
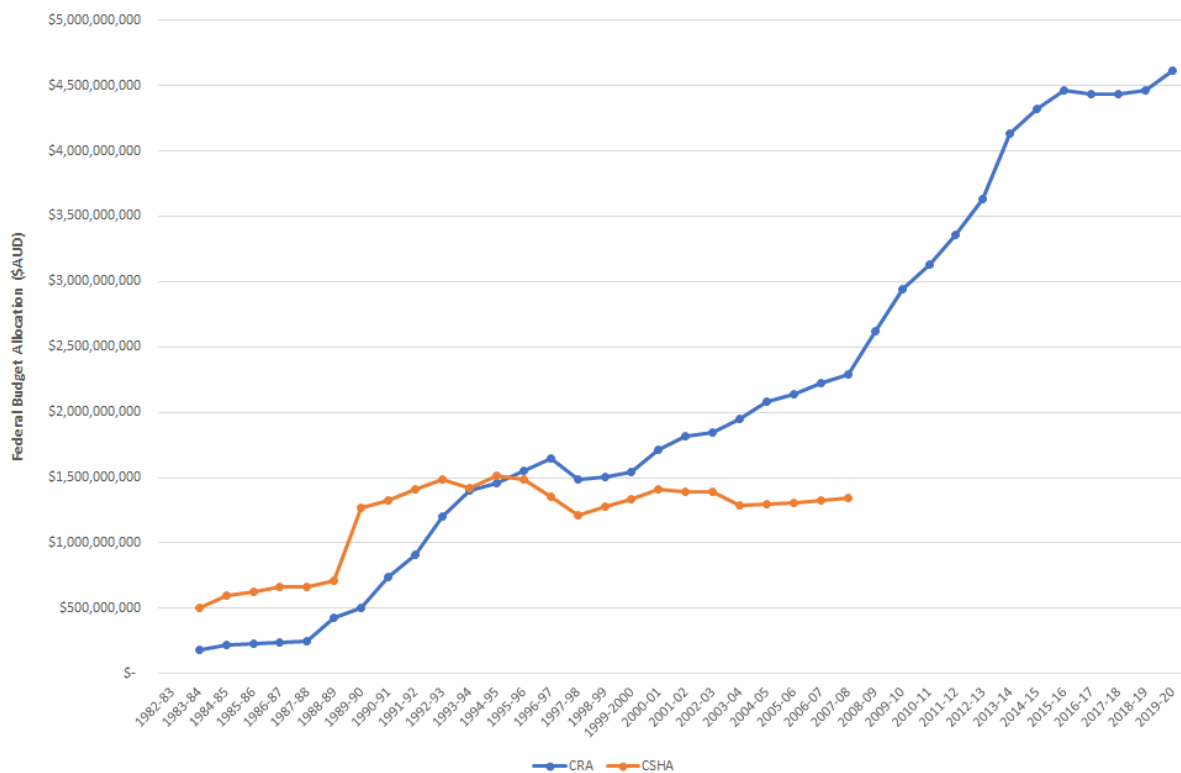
(Source: prepared by author from the Productivity Commission Report on Government Services (2000, 2009, 2019b), federal budget papers 1987-88, 1988-89)

Figure 2.4 shows successive government commitment to increasing CRA, a financial benefit that subsidises private rental accommodation, while the funding to the direct provisioning of CSHA housing stagnated. It has been argued that funding prioritisation is a result of the government allowing landlords to create their own areas of profit in areas which the government previously occupied (Jacobs 2015). The impact of CRA is significant and in 2019, The Grattan Institute[21] concluded that if CRA was not provided then 68 per cent of rent assistance recipients would have been in housing stress, but CRA reduces the proportion in rental stress to 41 per cent (Daley et al. 2019, p.74). Though comparatively it is a positive outcome, there is still 41 per cent of people living in housing stress. As Morris (2012) has commented,

> From a right to housing perspective, the key problem was that the increased emphasis on CRA did not mean that low-income households could comfortably enter the private rental market. A substantial proportion found that in spite of CRA, being dependent on the private rental market was an enormous financial burden (Morris 2012, p.35)

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[21] The Grattan Institute is an Australian think tank, established in 2008, for developing high quality public policy solutions for Australia by being independent, rigorous and practical.

The CRA subsidises the private rental market, taking funding away from public housing and is in line with a neoliberal agenda that it is not providing a real option of housing security (Morris, Hulse & Pawson 2021). The Productivity Commission (a government sponsored research agency) reported that the total state and territory government recurrent expenditure for social housing and specialist homelessness services was $5.9 billion in 2021-22, which was a 1.9 per cent increase from the previous year. Social housing services accounting for $4.6 billion and specialist homelessness services for $1.3 billion (Productivity Commission 2023). The expenditure in CRA for 2021-22 was $4.9 billion (Productivity Commission 2023).

2.5 National Rental Affordability Scheme

Australia's National Rental Affordability Scheme (NRAS) was one of the key programs under the ALP Rudd government's housing package and sought to supply affordable rental accommodation for low- to middle- income earners by supplementing rents up to 20 per cent below market rates (Australian Treasury 2008; Rowley et al. 2016). In its 2008 budget papers, when NRAS was introduced, the government allocated $622.6 million over four years to facilitate the building of 50,000 affordable rental properties and if it was deemed a success it would build a further 50,000 affordable rental properties (Australian Treasury 2008; Milligan & Pinnegar 2010). In 2014, the newly elected Coalition government led by Tony Abbott[22] announced it would stop funding the NRAS and cap the number of affordable rental properties at 38,000 (Department of Social Services 2018). NRAS performance reports, released every quarter, show a total of 37,382 dwellings were built over the course of the building program between 2008 and 2016, with the rent subsidy on NRAS properties ending in 2026 (Australian Government 2019; Department of Social Services 2018); it is unclear what will happen to those NRAS affordable rental dwellings once the scheme concludes. The Grattan Institute (2019) concluded that the NRAS was "expensive, inefficient and poorly targeted", so further investment in such policies was probably unlikely (Coates & Horder-Geraghty 2019).

2.6 Features of Australia's housing crisis

In 2023, the housing crisis in Australia can be defined through five key features – housing stress, the decline of home ownership and affordable housing options, shortage of affordable housing, insecure housing tenure, and homelessness.

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[22] Tony Abbott, Australia's 28th Prime Minister, serving between 2013 and 2015, and a member of the Liberal Party of Australia (centre right on Australia's political spectrum).

2.6.1 Housing stress

Throughout this research period, the term 'housing crisis' has been used to describe the housing environment in Australia. Though there is no clear definition of when a nation is in a housing crisis, commentators have argued that an increasing proportion of the population suffering from "housing stress" is symptomatic of a housing crisis (Jacobs 2015).

In Australia, the term *housing stress* is now commonly defined as low income households (that is, those households in the bottom 40 per cent incomes) spending more than 30 per cent of their income (after tax) on housing costs, such as rent or mortgage repayments, tax, insurance and maintenance (Australian Housing and Urban Research Institute 2019; Tanton & Phillips 2013). Housing stress is a useful comparison tool for policy makers as it gives a clear definition that can be easily explained and it has been used long enough to show housing stress trends over time (Australian Housing and Urban Research Institute 2019).

The measure of housing stress can be divided into rental stress, for renters, and mortgage stress, for homeowners. Renters are considered to be more prone to housing stress than homeowners (Morris et al. 2020). In 2022 there were 1,473,599 low-income households who rent in Australia and Figure 2.5 shows the percentage of all lower-income renter households considered to be in rental stress. This analysis shows the current total number of low-income households in rental stress is 618,846 households Australia-wide, or 42 per cent (Australian Bureau of Statistics 2022f). Morris et. al. (2021) argues:

> Australian governments have recognised that low-income private renters experience rental stress. Many of those on pensions/benefits and family payments receive an additional payment called Rent Assistance to offset some of the additional costs of renting. While any extra money is helpful in alleviating rental stress, the impact of the payment has gradually weakened due to maximum payment rates not keeping up with rent increases (Morris, Hulse & Pawson 2021, p.109)

Figure 2.5: Number and percentage of all low-income households in rental stress
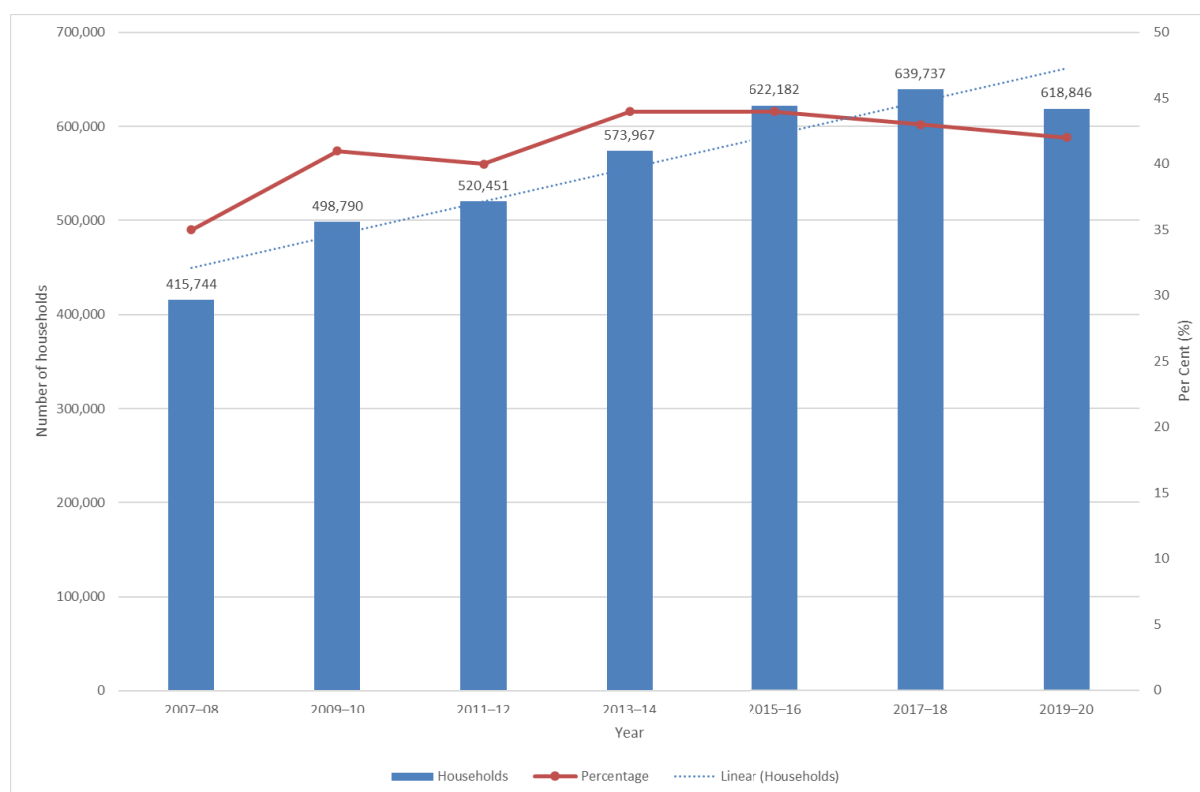
(Source: Collated by the Author from ABS Housing Occupancy and Costs Table 13.1, 2007-08, 2009-10, 2011-12, 2013-14, 2015-16, 2016-17,2017-18, and 2019-20)

Australia is considered one of the most unaffordable housing markets in the world (Beer, Morris & Paris 2014; Cox 2022). The dimensions of this crisis are multifaceted and vary in severity depending on the locality. Thus, housing in the capital cities, especially Sydney and Melbourne, is far less affordable than housing in the regional areas. In Melbourne, the median house price was $860,000 in 2019 and $993,000 in 2022 with the current median income at $1,300 per week (Australian Bureau of Statistics 2022c). For the rest of Victoria, the median house price was $423,000 in 2019 and $603,000 in 2022 with the current median income at $1,141 per week (Australian Bureau of Statistics 2022c; Real Estate Institute of Victoria 2022). In Sydney, the median house price was $1.42 million in 2019 and $1.6 million in 2022. The current median income is the same as Melbourne at $1,300 per week and for the rest of New South Wales, the median house price was $455,000 in 2019 and $688,481 in 2022 (Australian Bureau of Statistics 2022c; Powell 2019, 2022).

2.6.2 Decline of home ownership and affordable housing options

Another key feature of the housing crisis can be seen in declining home ownership rates, especially outright home ownership, and the lack of affordable housing options available to households in Australia. The Great Australian Dream of owning residential property has been

a long held belief of attaining security and being the cornerstone of middle-class lifestyles (Forrest & Hirayama 2014). However, there was a great surge in house prices from the mid-1990s, and between the years 1995 and 2022, the median value of an Australian dwelling increased 570 per cent ($129,800 to $869,604) while weekly median household income increased 190 per cent ($617 to $1,786) (Australian Bureau of Statistics 2018, 2022g; Wilkins 2017; Yates 2011). The lack of affordable housing options for Australians can be seen in the decreasing owner-occupier households from 71.4 per cent (4.67 million households) to 66.3 per cent (6.42 million households) during the same time-frame, 1995 to 2022 (Australian Bureau of Statistics 2017, 2022f; Martin 2017).

The surge in the Australian housing market during the 1990s made declining home ownership a stark issue especially for low-income earners and younger people who did not have the incomes to match this market increase (Daley, Coates & Wiltshire 2018). Ong (2022) reported that between 1996 and 2021, younger households of 25-34 years showed the most rapid decline in home ownership rates from 50 per cent to 43 per cent (Ong 2022). The Household, Income and Labour Dynamics in Australia survey (HILDA) recorded that the average mortgage debt of younger Australians between the ages 18-34 years increased from $169,201 (2002) to $336,586 (2014) (Wilkins 2017, p.94). In 2020, the Reserve Bank of Australia[23] released data indicating the average mortgage debt of younger Australians between the ages of 15-34 years was $469,000 (Reserve Bank of Australia 2020). This indicates that the younger purchasers have had to increase their debt in order to attain that Great Australian Dream. Often, the only way home ownership can be attained for younger age cohorts, is through financial assistance from parents (Ronald 2017).

The decline in home ownership has been attributed to a housing policy that sustains favourable conditions for the finance and development sectors and to housing investors which encourages the increase in house prices. Jacobs (2015) concludes.

> ...the State should be understood as an agency that sustains the conditions necessary for the finance industry, developers and real estate agents, along with well-off householders and landlords, to reap profits. The political economy of Australian housing, in its current incarnation, performs a form of reverse welfarism that exacerbates social inequality (Jacobs 2015, p.53)

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[23] The Reserve Bank of Australia is Australia's central bank and banknote issuing authority.

Jacobs (2015) is scathing of the housing policy environment which does little to help first home buyers secure a house, but rather supports those people who seek to purchase investment properties to profit from.

2.6.3 Shortage of housing affordable to low-income households

Another key feature to a housing crisis, is the shortage of affordable housing options for low income households. Pawson, et. al. (2019) consider this to be one of the most pressing policy challenges for governments, not just in Australia, but world-wide. This problem is not new and Pawson et. al. conclude that "against a backdrop of ongoing population growth, the 20-year virtual moratorium on public housing construction means that, by 2016, the gross social housing provision deficit had reached 140,000 dwellings" (Pawson, Milligan & Martin 2019, p.46). As of 2021, there was a shortfall of 228,000 affordable dwellings (van den Nouwelant, Troy & Soundararaj 2022). Added to the population growth there has been a decrease in government capital investment in building affordable housing with annual averages from the 1980s decreasing from 14,000 dwellings to 3,000 dwellings in 2018 (Lawson et al. 2018).

It is important to keep in mind that the kind of dwellings this research is referring to is housing that is affordable to low-income earners. The 2021 Census in Australia highlighted that 1,043,776 homes were counted as unoccupied, representing more than 10% of the housing stock in Australia, and this Census was conducted during the global pandemic period when movement of households would have been restricted. The Census is designed to find a night where most households will be in their homes. Beer et. al (2022) maintain the main reasons why so many homes were unoccupied on Census night was because the Australian Bureau of Statistics counted a property as unoccupied when it does not return the Census form, which could mean properties were either for sale or awaiting transfer and were unoccupied on Census day (Beer, Baker & Blake 2022). Another reason these properties were unoccupied was because a proportion of these properties would have been investment properties or holiday homes, as approximately 2 million Australians (7.6 per cent) have one or more properties other than their primary place of residence (Beer, Baker & Blake 2022).

An important sector to the delivery of affordable housing, is the not-for-profit Community Housing Providers. They have become key players in affordable housing provision since 2008. Community housing providers were established to manage the tenancy of government housing and other housing, and also leverage financing from the private sector to drive entrepreneurship in order to progress the building of dwellings that are affordable for low to moderate income earners (Eardley & Flaxman 2012). Government policies supporting

community housing continue to change such as the Affordable Housing Bond Aggregator to community housing providers for a 10 year interest only loan, fixed under 3 per cent interest (Australian Housing & Urban Research Institute Limited 2019). The very low and fixed interest rate will save money for community housing providers and therefore facilitate their ability to build more affordable housing.

The previous sections showed that as housing price increases outstrip increases in household income, the reality of getting a bank loan to service a mortgage becomes more remote. Another key cohort when assessing the shortage of affordable housing is renters. In Australia 31 per cent of the population rents and in the absence of any national form of rent price increase oversight, landlords are able to increase the amount of rent they charge their tenant.

In the state of Victoria, the Report of Government Services (2019) report shows the decreasing investment in affordable housing by the Victorian state government from $572 million in 2014 to $530 million in 2018, until there was a massive investment of $5.3 billion in 2020 as part of the state government's Big Housing Build policy (Australian Housing and Urban Research Institute 2020; Productivity Commission 2019a).

2.6.4 Insecure housing tenure

Another feature of the housing crisis is the insecurity of low-income private renters and homeowners. Having a home that is secure, affordable, safe, and healthy is crucial for the health and wellbeing of a person (Farha 2017; Morris 2017a; Rowley & Ong 2012). When a households hold on their housing is precarious it causes stress in other areas of their lives. Madden and Marcuse (2016) argue that insecure housing "makes people stay in unhappy or abusive relationships, and prevents other families from living together…Children's lives are destabilized and schooling is interrupted" (Madden & Marcuse 2016, p.67). Renting was once viewed as a stepping stone to owning a home, but it has now become a long term or even lifelong tenure for an increasing proportion of private renters (Morris 2019b; Stone et al. 2013). This current housing situation has created a new cohort of private tenants that has been labelled 'Generation Rent' (Ronald 2017). One of the inequalities of Australia's private rental market leading to the precarity for the tenant is that they have little or no say in the lease agreement because it is usually drawn up entirely by the landlord and real estate agent (Daley, Coates & Wiltshire 2018; Morris, Hulse & Pawson 2021). When drawing up the lease there are no regulations in place with respect to the rent that can be charged.

Further to this, leases are usually only signed for 6 to 12 months (Minnery et al. 2003; Tually et al. 2016). Once the written agreement (lease) ends, rents can be increased to as much as the market can bear (Morris, Hulse & Pawson 2017, 2021; Morris, Pawson & Hulse 2017; Yates 2008).

Minnery (2003) cited Australia's National Housing Strategy of 1992 that defines security of tenure; "...for owners, purchasers or renters it means a right to continued occupation of a home" (Minnery et al. 2003, p.4). However, the unaffordable housing market and resultant decline of home ownership and minimal availability of affordable and social housing means that more households are forced to enter the private rental market (Morris 2017a; Morris, Hulse & Pawson 2017). The percentage of households in the private rental sector rose from 18.4 per cent (1994) to 26 per cent (2021) (Australian Bureau of Statistics 2017, 2022d). Over a similar time-frame, social housing as a proportion of the total housing stock declined from around 6 per cent (1999) to 4 per cent (2021) (Australian Bureau of Statistics 2022f). The frequency of household movement can be used as an indicator of insecurity. The proportion of households that lived in their private rental for 5 years or more was 19.4 per cent. In contrast, 69.6 per cent of social housing tenants and 72.4% of owners were in their place of residence for 5 years or more (Australian Bureau of Statistics 2022e).

The Victoria state government releases a quarterly Rental Report which details the affordability of rental properties for low income households in Victoria (households on Centrelink payments).

Australia's tenancy protection laws are sub-standard to overseas laws that allow for a much stronger link between the tenant's ability to pay rent and the rent they have to pay in reducing evictions and promoting a greater sense of security of tenure through removing the clause that allows landlords to evict tenants without any grounds (Hulse, et. al. 2018). The Australian state of Victoria reviewed its *Residential Tenancy Act 1997* which recognised that other Western European countries had much stronger provision for items like security of tenure through indefinite or long-term leases, and fairer eviction grounds for tenants.

2.6.5 Homelessness

The most extreme feature of the housing affordability crisis is homelessness. It is also one of the most complex situations to accurately measure as it covers a variety of places unfit for habitation like tents, squatting, derelict buildings, or short-term accommodation (Atkinson & Jacobs 2016). Australia's 2021 Census identified 122,494 people experiencing

homelessness, which was an increase of 5 per cent from the 2016 Census (Australian Bureau of Statistics 2023).

Table 2.1: Number of people experiencing homelessness from 2006 - 2021

Year	Number of people experiencing homelessness	Percentage increase on 2006	Percentage increase on the previous year
2006	89,733	-	-
2011	102,439	13	13
2016	116,427	26	13
2021	122,494	31	5

(Source: collated by the Author from Estimating Homelessness: Census (Australian Bureau of Statistics 2023))

Table 2.1 shows the steady increase in the number of people experiencing homelessness from 89,733 people in 2006 to 122,494 people in 2021. These are devastating numbers. The Australian Homelessness Monitor 2022[24] reports that Australia's social housing dwellings increase from 420,000 in 2016 to 431,000 in 2021, a measly 2.6 per cent increase. In the same period the population increased by 5.7 per cent, and the number of households by 8.2 per cent (Pawson et al. 2022).

The failure to resolve homelessness is alarming as there is consensus that homelessness is deleterious to one's health, reduces life expectancy and the costs of housing people in temporary accommodation instead of supporting them through homelessness services increases pressure on budgets (Morris 2012).

2.7 Conclusion

The chapter has highlighted that local government has limited power to deliver affordable housing. The state of housing before WWII was briefly outlined and showed that very little housing policy existed. Only after WWII was there a significant shift in affordable housing policy with the influx of returned servicewomen and servicemen who needed accommodation. It was a very successful era of providing affordable housing and most of this was delivered by the federal and state governments, very little information was found for local governments role

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[24] The Australian Homelessness Monitor series is an in-depth, independent longitudinal analysis examining the changes in the scale and nature of homelessness in Australia, as well as how social, economic and policy drivers influence these changes.

during this time. However, with the passing of the *Aged Persons' Homes Act* in 1954, local government suddenly realised their significant role in enabling the provision of affordable housing for its elderly citizens. By engaging with the federal legislation, local governments were leasing and selling their land and buildings to help the not-for-profit sector build independent living units. They had found an opportunity to participate and this was the beginning of what we now know as the retirement homes sector.

Successive years saw a concerted push from the federal governments towards homeownership which was further increased through the federal government privatising public housing by selling it to the tenants. Even though there were many more federal government initiatives attempting to help alleviate housing stress, features of a housing crisis remain today. The decline of homeownership, shortage of affordable housing, increased insecure housing tenure, and homelessness are all moving in the wrong directions.

Local governments only came into federal affordable housing policy in 2008 when it introduced a new NAHA framework that clearly defined powers at each level of government. Local government's role in these programs was to ensure it expedited the planning approvals so the dwellings could be built as soon as possible, and that the land was zoned appropriately for the impending developments. This gave local governments power to provide for affordable housing, but given the fragmentation of Australia's local governments, the implementation of this role was piecemeal. Councils which had the planning department resources could expedite planning approvals and ensure land in their area was appropriately zoned for future residential growth, but then there were other smaller councils that did not have those planning resources which struggled to keep up with planning approvals. This goes some way in answering my research question about why some councils are providing affordable housing while others are not. Resourcing.

In 2020 the Victoria government's new affordable housing program called the Big Housing Build seeks to build 12,000 new homes for households on low to moderate incomes over 4 years (Victorian State Government 2020). The rate of people needing affordable housing is growing faster than the number of affordable homes coming online, and once again local government's role in this program is to ensure the planning approvals are expedited, the land zoning is appropriate, and also seek to identify if there is any council-owned land that can be used for affordable housing projects. There is an ever-increasing realisation that local government is a key player in the affordable housing space, however state and federal governments seem to narrow their influence to planning approvals and land zoning.

Chapter 3   A theoretical approach to understanding housing in Australia

3.1 Introduction

The previous two chapters have contextualised housing and housing policy in Australia and the main governmental frameworks and programs which have shaped Australia's housing landscape. It has also discussed local governments' role in housing. This chapter presents the theoretical frameworks I use for this study. To analyse the challenges facing local government with respect to the provision of affordable housing I use the financialisation of housing and human rights frameworks. The financialisation of housing is used to understand how the conceptualisation of housing as a commodity with the onset of neoliberal ideology influences policy development, and I use the human rights framework to help understand why local government which functions to service its residents, does not seek to provide for affordable housing.

3.2 Political Economy, Neoliberalism and the Financialisation of Housing

To understand the capacity of local governments in Australia to supply affordable housing, we need to first understand what drives housing policy in contemporary Australia and the kind of housing environment local governments are asked to participate in. Housing can be analysed using a range of theoretical approaches (feminist, environmental, social, economic, and architectural). For my research on housing, I have chosen the financialisation of housing approach, as a function of the political economy. Leading with political economy allows me to take in a broader aspect of the economy as it relates to housing. Atkinson and Jacobs (2016) argue that the kernel of the political economy of housing is that "...housing policy initiated by governments prioritises house prices over and above the needs of low-income households" (Atkinson & Jacobs 2016, p.28). Using a political economy framework involves analysing the economic, social, and political context (Aalbers & Christophers 2014). Particularly, in this contemporary period, it requires considering the key features of neoliberalism and financialisation of housing (Forrest & Hirayama 2014).

An analysis of neoliberalism and the financialisation of housing gives a greater understanding of the role of real estate in contemporary capitalist economies and the inequalities created.

Neoliberalism has its roots in neoclassical economics (Harvey 2005), and, in 2023, is now about 40 years since neoliberal ideology started making its way into mainstream political and economic policy. Financialisation, on the other hand, has long been part of capitalist societies, but with the onset of neoliberal ideology it has shifted its influence to assets that were once regarded as a human right such as housing (Fainstein 2016; Farha 2017). I will use this section to explore the ways in which neoliberalism and financialisation have been used to understand housing dynamics in advanced capitalist economies like Australia.

This section draws on the work of numerous housing scholars (Forrest 2014; Jacobs 2015; Fainstein 2016; Berry 2014; Fernandez 2017; Beer 2015) to get a better understanding of the impacts of neoliberalism and financialisation of housing. Forrest and Hirayama (2014) show the adverse and uneven impact of neoliberalism on accessing housing opportunities for people in advanced economies by arguing that with

> … intensified commodification, the social project promise of home ownership for a previous generation has shifted to a promise of private landlordism for current generations (Forrest & Hirayama 2014, p.232).

The notion that the Australian government is necessarily interested in resolving the housing affordability crisis is challenged by Jacobs (2015). He argues that government acts more like an enabler for property developers, financial institutions, and the building industry than as the benevolent agency we think it ought to be. Jacobs (2015) also puts housing researchers in the spotlight by arguing that changing the perception of the state will give greater understanding to addressing the problem. He concludes that a key myth is that,

> ...governments are broadly well-disposed towards the disadvantaged, and receptive to new research that addresses their predicament. Yet it is this implicit assumption towards government intentionality that I believe is not only naïve, but also precludes us from providing insightful diagnosis (Jacobs 2015, p.55)

Fainstein (2016) describes how financialisation of housing, in combination with neoliberal ideology and globalisation, has worsened inequality through property investment. As governments relinquish their responsibilities of housing provision and encourage property developers through increased subsidies, they create an environment for investment and where housing will be built that does not serve the interests of low-income households:

Financialisation intensifies uneven development. Since private investors usually seek to minimise risk and put their money in the most potentially profitable place, investment will flow rapidly into areas already expanding (Fainstein 2016, p.1505).

Fernandez and Aalbers (2017) illustrate that housing is central to contemporary capitalist economies and call for a realignment of housing in a political economy framework. They argue for researchers not to silo housing only in economics or only in social analysis, saying that, "We need to understand the social relations that underpin this age, dominated by real estate wealth, in terms of institutions, culture, ideology and politics" for a comprehensive diagnosis of the housing issues (Fernandez & Aalbers 2017, p.153). They go on to argue,

The shift from a production-oriented and wage-led post-war economy to a debt-led financialized accumulation regime in the age of financial globalization is critical to understand the new centrality of housing in the political economy ... (Fernandez & Aalbers 2017, p.153)

Beer et al (2015) focused their work on an Australian case study and found that over the recent decades there has been a shift to use market-based policies to achieve the various social and economic objectives as neo-liberal ideologies have taken hold in our governance. They highlight that "neoliberalism requires the implementation of 'workfare' states, that minimise public outlays on income support, encourage individuals into the available work, and place downward pressure on wages" (Beer et al. 2015, p.1546).

In summary, what the political economy approach argues is that neoliberalism and the financialisation of housing policy development and implementation has created greater inequality and made adequate, secure, and affordable housing much less accessible. In order to explore this issue, I have divided the remainder of the chapter into two sections. Firstly, I define neoliberalism and financialisation. Secondly, I examine how housing scholars have used neoliberalism and financialisation to understand housing policy and the deepening housing crisis in many countries, including Australia.

3.2.1 Neoliberalism

Neoliberalism represents a pronounced shift in the way governments approach spending and governance. Post WWII, Keynesian economics was hegemonic in almost all advanced economies (Harvey 2005). A defining feature of Keynesian economics is that sizeable government spending is crucial for the health of the economy and that it was a fundamental

means of creating a more just and equitable society. The period covering 1945 to the mid-1970s is often referred to as the "golden age" of capitalism (Fine & Saad-Filho 2016). However, the energy crises, inflation, and associated recession in the 1970s led to the Keynesian approach to government spending and welfare being severely undermined (Aalbers 2015). The election of Margaret Thatcher in the United Kingdom in 1979 and Ronald Reagan in the United States in 1982, heralded neoliberalism to global prominence in the political sphere. David Harvey (2005) provides a history of the evolution of neoliberalism and describes it as

> ... a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade. The role of the state is to create and preserve an institutional framework appropriate to such practices ... But beyond these tasks the state should not venture. State interventions in markets (once created) must be kept to a bare minimum because, according to the theory, the state cannot possibly possess enough information to second-guess market signals (prices) and because powerful interest groups will inevitably distort and bias state interventions (particularly in democracies) for their own benefit (Harvey 2005, p.11)

In this comprehensive definition of neoliberalism, Harvey highlights that a key feature of neoliberalism is the government creating an enabling environment for capital by lessening intervention so that capital can operate relatively unhindered. A key impact of this scenario is that the unfettered market provides for those who are already advanced in the economy and the government does little to curb disproportional advancement (Jacobs 2015).

Forrest and Hirayama's (2009) definition of neoliberalism is similar to Harvey's. They define neoliberalism as "a political project involving reduced state intervention in social and economic affairs and the assertion of the superiority of market processes." (Forrest & Hirayama 2009, p.998). Forrest and Hirayama view neoliberalism as being a "political project". They show how the dominance of neoliberalism has impacted on housing policy and housing opportunities since the 1980s in two advanced economies, the United Kingdom and Japan:

> There are a set of common factors at work that are rooted in the growing influence of neoliberal policies over the last two decades or so. Housing policies have been increasingly focused on homeownership as the most fully commodified form of housing provision. At the same time, the varying forms of assistance, which had enabled

previous generations to enter the tenure, have been privatized, desubsidized or simply abolished (Forrest & Hirayama 2009, p.1009)

Margaret Thatcher's election in the UK impacted dramatically on the government's housing policy, resulting in exacerbating the selling off of public housing to tenants, regulations that protected private tenants being reduced, and the funding for council housing funding cut (Roistacher 1984). Mike Berry (2014) argues that neoliberalism has many guises with many titles, and he puts together a list of commonalities that connects them. The following list forms that common thread of neoliberalism:

- An overriding belief, verging on the theological, in the efficiency of free markets,
- An associated belief in the unnecessary and malign impact of government interventions in the economy,
- A commitment to winding back government regulation and privatizing publicly provided goods and services, and
- A parallel commitment to reducing taxes and transfers, resulting in a further shrinking of the public sector (Berry 2014b, p.2)

Berry's discussion of neoliberalism brings the role of public goods and services into the housing debate. He also argues, "contra the conventional economic models of housing, equilibrium outcomes are not guaranteed. Housing markets are notoriously unstable with - as we have seen during and after the global financial crisis - major flow-on effects for economies at large" (Berry 2014a, p.396). If we are to explore how local governments can provide affordable housing, the commitment of neoliberalism to privatising publicly provided goods and services where possible and shrinking the public sector are aspects which need to be considered.

3.2.2 Financialisation

Financialisation refers to the increased centrality of the financial sector. It has always been a key part of the capitalist economy, but its dramatic intensification with the onset of neoliberalism has set it apart from its original intention as an economic activity of finance and credit (Fine & Saad-Filho 2016). Davis and Kim (2015) refer to financialisation as the "...increasing importance of finance, financial markets and financial institutions to the working of the economy." (Davis & Kim 2015, p.203). They argue that financialisation of the economy can be observed in the three levels of industry, organisation, and household. At an industry level, this can be seen in the shift of success and profits from manufacturing industries to

financial industries. From a firm level, it can be seen in the shift in organisational governance to ensure the stakeholder-return takes precedence over any social implications. And at the household level, it can be seen by the increase in financial assets, primarily equities, as a proportion of total household assets (Davis & Kim 2015).

Financialisation influences the way we see housing; from an asset of use and necessity to an asset that can be valued and traded for financial gain. Housing scholars have argued that financialisation itself does not result in uneven development, but financialisation in combination with neoliberal ideologies, globalisation and austerity measures with housing programs has significant implications for housing equity (Fainstein 2016). Fainstein (2016) concludes that a key implication of the financialisation of housing is that governments, rather than building housing themselves, create a tax regime that encourages developers and major speculation in real estate markets:

> Financialisation has … heightened the speculative, boom/bust character of real estate markets. Restless capital … is constantly seeking outlets, and massive real estate projects offer many opportunities for large-scale investments (Fainstein 2016, p.1504)

An example of a profound consequence of financialisation of housing is the subprime market crisis in the United States. Before the global financial crisis of 2008, there had been years of rapidly increasing housing prices, easy access to credit and mortgages for low- and middle-income earners and substantial global investment in the US property market (Aalbers 2009). The problem with easy access to credit for low- and middle-income earners was that they usually consisted of a 'teaser rate' that provided low interest for the first three years, but then rapidly increased after that. These borrowers also often lived in areas where there was high unemployment and a greater risk of defaulting on their mortgage repayments, so once the 'teaser rate' period finished, there was a rapid increase of defaults on loans and an equally rapid decrease in housing prices (Aalbers 2009). The impact was so extreme that whole neighbourhoods were evicted, and crime escalated, leaving local municipalities with the burden of huge costs of property damage and social upheaval. The financialisation of housing has left many around the globe displaced and even homeless, exacerbating inequality and social exclusion (Farha 2017).

In her analysis of financialisation and housing, Susan Fainstein (2016) emphasises how housing is transformed into a liquid asset and traded globally:

Financialisation permits the transformation of real estate into a liquid asset. Essentially it means that governments influence property markets through subsidies to property developers rather than through building housing themselves, and the value of housing can be accumulated and traded in financial markets. It allows controllers of capital flows, applying exchange values rather than use values, to determine what gets built, the scale of projects, where building takes place and how the existing building stock is treated (Fainstein 2016, p.1503–1504)

Real estate, once regarded as an asset of use, can be converted into capital, traded on financial markets and then used to determine where new buildings are constructed. Fainstein describes how the government relinquishes its responsibility of building housing by providing an amenable economic market environment for property developers. Fainstein's (2016) definition also ties back to Harvey's (2005) and Berry's (2015) definitions of neoliberalism whereby the government sets up favourable economic environments for the market and then reduces its intervention so property developers can grow the real estate market. Some housing scholars say that the full impact of the financialisation of housing, although profound, is still unclear. Gurran et al (2015, p. 25) argue,

The implications arising from this 'financialisation' of housing (Rolnik ,2013) for the policy settings governing the production of new homes are yet to be fully understood. What is clear is that although decisions affecting new housing production are made at regional and local scales, the drivers of housing demand and the effects of market volatility cut across the wider economy (Gurran et al. 2015, p.25).

3.3 Neoliberalism, Financialisation and Housing Policy

This section demonstrates how neoliberalism and financialisation have embedded themselves in housing policy, the impacts they have had over the past 40 years and how housing scholars have used neoliberalism and financialisation to understand housing policy and the deepening crisis which has prevailed in many advanced economies. I draw on international studies as well as developments in Australia to discuss the Great Housing Dream - encouraging home ownership, tax incentives for housing investors, redefining the meaning of home, the decline of public housing, and a global housing market.

3.3.1 The Great Housing Dream - encouraging home ownership

The Great Housing Dream, whether it be in Australia, the US, the UK or Japan, and the promotion of home ownership was the resounding rhetoric of many governments after the end of the second world war (Forrest & Hirayama 2014; Troy 2012). It was promoted as a necessary part of being an upstanding citizen and the centrepiece for the middle and working class (Forrest & Hirayama 2014; Troy 2012). Though each developed economy would have its own set of unique cultural and economic components; the promotion of a secure, stable home and having a sense of belonging was central to the message of many governments. Clark (2013) shows the difference between European states and the US, by highlighting that European states were more inclined to encourage a social welfare form of access to housing (where the government would assist in the supply side by building new dwellings) and the US was more inclined to encourage private home ownership through incentives such as tax concessions and subsidies to housing (Clark 2013). In Australia, post WW2, there was a growing sense that home ownership was a right and the government facilitated its growth (Troy 2012).

With the onset of neoliberalism and financialisation of housing, the housing dream has become out of reach for many. The rate in which housing prices are increasing is much greater than wage increases (Morris, Hulse & Pawson 2021), so those who are already locked out of the housing market are finding it even harder to get in. Whereas those who are outright owners use their housing as equity to investment property. Aalbers (2015) describes how government's policies change to cater for the finance sector over individual homeownership:

> The promotion of homeownership slowly changes from a policy goal into pure rhetoric: homeownership is no longer a goal in itself, but becomes a derived goal, a means to an end. Mortgaged homeownership increasingly is there to keep mortgage and financial markets going, rather than being facilitated by those markets (Aalbers 2015, p.52)

As the government steps further away from regulating this excess, the Housing Dream will continue to be just that, a dream for many households.

3.3.2 Tax incentives for housing investors

As referenced in the previous section, tax concessions have become a mechanism for encouraging the financialisation of housing. In Australia this is seen through two main tax policies, negative gearing, and the capital gains tax discount.

Negative gearing is something that is almost unique to Australia, and when applied to real estate a property owner can reduce their taxable income on their investment properties by claiming tax deductions (Blunden 2016). They do this by taking away the expense of the property from the rent received. Expenses on the property include paying local government rates, maintenance costs, utilities, insurances, and other taxes, and if these are more expensive than the rent received on the investment property, then the owner can claim his difference as a loss, meaning it reduces their taxable income by that amount. Scholars have provided "the rationale underpinning this policy is that these incentives encourage investment in construction and new housing which bolsters the housing supply and thereby places downward pressure on rents" (Pawson 2018, p.122). This kind of policy has also been referred to as 'market-based welfare' whereby government has relinquished its social responsibility for providing affordable and adequate housing to the private rental sector. Blunden (2016) argues that this kind of policy has persisted due to "entrenched power relations in regard to the distribution of housing wealth and the importance of electoral calculus of mainstream political parties, given the effects of tax setting on the majority of (homeowner) voters" (Blunden 2016, p.340).

Coupling negative gearing with the capital gains tax (CGT) discount reduces and defers taxable income and therefore makes for a more encouraging tax environment for investors to increase their real estate wealth. Capital gains is realised on real estate when its value increases between the time it was first purchased by the owner to when they want to sell it. Even though on selling the asset, the owner gets the money, they are allowed to claim a 50 per cent tax discount on that increased value due to this Australian tax policy. This means their taxable income in less than it would have been if there was no CGT discount. As Daley and Wood (2016) surmise, "the interaction of a fifty per cent capital gains tax discount with negative gearing distorts investment decisions, makes housing markets more volatile and reduces home ownership" (Daley & Wood 2016, p.2).

3.3.3 Redefining the meaning of a home

Following on from the Great Housing Dream, where government were actively trying to help people access a home, a major transition has unfolded over the past 40 years and there has been a stark decline in people's capacity to access homeownership in many countries, especially amongst young people (Druta & Ronald 2016). The lack of capacity to purchase that young people believe that renting is their future, and the term "Generation Rent" has been coined to capture this phenomenon (Druta & Ronald 2016; Ronald 2017).

For the generation seeking a home after the second world, it was affordable, considered to be a place which was theirs, that they felt safe and secure in, was healthy and was somewhere they wanted to raise a family and retire in. In the contemporary period, governments have stepped away from providing housing and the notion of what a home means has shifted, making the financial aspects of a home a greater consideration (Forrest & Hirayama 2014). Increasingly the home is viewed as a means of wealth accumulation (Farha 2017; Madden & Marcuse 2016). The generation that was able to take advantage of the post WW2 housing environment had incomes which allowed them to access home ownership. As the housing market changed and there were government incentives for people to purchase multiple houses for a financial return, it was this generation who had the upper hand in entering the investor market. Possibly as an unintended consequence of this increased property asset base, and as wages stagnated, subsequent generations are being locked out of the housing market. This then requires an increased reliance on inheritance or parental/guardian assistance to access housing (Scanlon et al. 2019; Toft & Friedman 2021). Of course, this means an intensification of inequality as the children of the upper and middle classes and outright homeowners are far more likely to benefit from inheritance (Morris, 2023).

Madden & Marcuse (2016) coin the term 'hyper-commodification' to explain how societies perception of housing has changed, arguing that,

> ...we are currently living through a period of unprecedented expansion. In today's transnational, digitally enhanced market, housing is becoming ever less an infrastructure for living and ever more an instrument for financial accumulation. The extreme ways in which housing is dominated by real estate today can be called hyper-commodification. Under hyper-commodification all the legal structures - buildings, land, labour, property rights - are turned into commodities (Madden & Marcuse 2016, p.26)

3.3.4 Decline of public housing

In Australia, at each renegotiation of the CSHA, there was an increasing move away from the government's direct investment in housing, towards enabling markets to provide housing (Yates 2013). From the early 1990s there was a substantial increase in the Commonwealth Rent Assistance program. The federal government sought to lessen the financial burden of private renters by subsidising private rent through the CRA program, allowing low- to moderate-income earners to enter the private rental market and lessen the possibility of rental

stress. The expansion of CRA was accompanied by less public housing being built, public housing being sold to those who could afford it, and a decline in the maintenance of existing public housing (Groenhart & Gurran 2015; Parliament of Victoria 2018). The onset of neoliberal policy implementation and the financialisation of housing from the late 1970s saw the federal and state governments relinquish their financial contributions to public housing even more. Morris (2009) provides an important history of the different periods of CSHA negotiations in terms of public housing investment. He says with the election of the Labor Hawke government in 1983, there was significant investment in public housing until 1989 and a gradual decline until they lost power in 1996. However, the conservative Coalition government that regained power in 1996 unabashedly withdrew their support for public housing in favour of increasing the role of the market in the housing sector. Morris (2009) argues,

> ...the coming into power of the centre right Coalition government in March 1996, heralded an acceleration of the trends that had begun in the early 1990s. The Coalition government was unambiguously in favour of increasing the role of the market and cutting government spending on public housing. No longer was there an emphasis on strengthening or even maintaining the public housing stock at present levels and from 1996 to 2006 there was a steady and substantial drop in the public housing portfolio (Morris 2009, p.5)

Another initiative which has contributed to the decline in public housing is the transfer of public housing stock to the not-for-profit community and social housing sector for either management or asset transfer or both. Many of these transfers were a result of the Rudd Labor government's replacement of the CSHA with the National Affordable Housing Agreement (NAHA) in 2009. The NAHA provided the framework for the community housing sector to take over public housing assets, turning them into community housing assets for management and maintenance. This transfer of housing assets from government to the not-for-profit section are still being felt and a recent example is the selling off of public housing and the displacement of public housing tenants in one of the oldest public housing areas, Miller's Point and the Sirius Building, in inner Sydney, Australia. Morris (2017) examines the devastating impacts of gentrification on public housing tenants in inner Sydney as they are forced to move out because the government is selling their homes on the open market (Morris 2017b). The research shows how the mass removal of public housing devastated a community and had a profound impact on the level of anxiety, sadness and distress felt by those tenants:

> Well, I couldn't eat or sleep for over a week. If I tried to eat, I was sick. At that time, I was job searching. I had to take time off from that so I had to go and get a medical certificate...After that I had counselling cos I couldn't handle it (Cheryl [third generation tenant in her 60's]) (quoted in Morris 2017b, p.9)

The political battlefield over providing public housing and enabling the social housing sector and the private housing sector, has seen a marked decline in public housing investment by governments. Federal government budgets have sought to increase their support for the Commonwealth Rent Assistance program, which enables the housing market to continue its projected financial path with no regard to wage stagnation, increased housing stress or social impacts.

3.3.5 A global housing market

Housing was once seen as a national issue, but globalisation and the internet has meant that the housing market is now a domestic phenomenon (Wong 2017). This increased interest in housing as a financial asset is drawing investors into Australian housing markets from all over the world. Since 2010, there has been a marked increase in foreign investment in Australia's housing which has sparked considerable social and political attention (Rogers, Lee & Yan 2015). The influx of foreign investors into Australia's housing market resulted in a parliamentary inquiry in 2014. The committee to the inquiry came up with 12 recommendations; most notably, the creation of an national land titles transfer register showing the citizenship and the location of the purchasers (available only to "relevant agencies") and that the Foreign Acquisition and Takeovers Act 1975 be amended to allow any off-the-plan sales marketed overseas be advertised in Australia for the same period of time (Standing Committee on Economics 2014). These recommendations and subsequent measures taken by the federal government appear to have done little to curb the foreign investor market in Australia (Rogers & Koh 2017; Rogers, Lee & Yan 2015). In 2016, China was the biggest foreign investor into the Australian residential housing market for a third year in a row with $12.4 billion (2013-14) to $31.9 billion (2015-16) being invested, making up 44 per cent of the total foreign residential housing investments (Wilson et al. 2017). This extraordinary foreign investment into Australia's housing market declined sharply in 2019 to $6.1 billion after China introduced restrictions on their capital moving offshore to foreign investment, particularly with respect to foreign real estate investment (Ma 2021).

3.4 Human Rights framework for understanding housing policy

Hohmann's (2020) work highlights that analysing Australia's housing affordability through the human rights framework exposes the systemic issues and underlying assumptions associated with housing policy here in Australia (Hohmann 2020). She goes on to explain that by putting a human rights lens over housing policy ensures that the specific needs of disadvantaged groups are included in accessing housing.

To understand human rights and how it fits into an Australian context, we need to first look at the international milestone document for housing as a human right; the United Nations' Universal Declaration of Human Rights (UDHR) (United Nations 1948). This was forged out of a foundation of peace, justice, and freedom for all people in the world after World War II in 1945. Specifically, Article 25 of the UDHR, states that everyone has "the right to a standard of living adequate for the health and well-being of himself and of his family, including … housing …" (United Nations 1948). As Australia is a State Party to this covenant, it is a reasonable assumption to apply a human rights framework approach to this research. There has been a lot of research tying this human rights framework to housing policy (see Madden & Marcuse 2016; Farha 2017; Morris 2018; Fainstein 2010; Lind 2014; Hearne 2013; Aalbers & Gibb 2014).

Though this document is not a treaty nor legally binding, it sets an aspiration for Australia as a signatory of it to abide by its statements and help set them in our policy. Australia is more than a signatory; it was a founding member of the United Nations in 1945 and played a significant role in drafting the UDHR (Australian Human Rights Commission 2016).

Further to the UDHR document, is the legally binding International Covenant of Economic, Social and Cultural Rights (ICESCR) which directly translates UDHR Article 25 into its Article 11, stating,

> the States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions (United Nations 1966)

Australia signed and ratified the ICESCR, becoming a member State by 1975. In doing so, Australia accepted its obligation and responsibility to respect and fulfill housing as a right in

the country regardless if it has translated it to domestic law or not (Hohmann 2022). Hohmann argues that,

> while the right to housing cannot currently be claimed before an Australian court, it remains an important standard against which government legislation and policy can be measured and can be powerfully used to underpin advocacy and activism. It can – and should – be used to guide responses to social problems (Hohmann 2022, p.107)

The ICESCR document identifies 'adequate housing' as being:

1. *Secure tenure* - housing needs to have a degree of tenure security which guarantees legal protection against forced evictions, harassment, and other threats.
2. *Available services, materials, facilities and infrastructure* - housing must provide safe drinking water, adequate sanitation, energy for cooking, eating, lighting, food storage or refuse disposal to its occupants.
3. *Affordable* - housing must enable the occupants' enjoyment of other human rights.
4. *Habitable* - housing must provide physical safety or adequate space, as well as a protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
5. *Accessible* - housing must consider the specific needs of disadvantaged and marginalised groups.
6. *Appropriately located* - housing must be close to employment opportunities, health-care services, schools, childcare centres and other social facilities, and free from polluted or dangerous areas.
7. *Culturally adequate* - housing must respect and consider the expression of cultural identity.
(Leckie 1989)

Australia does not have a Bill of Rights to protect its citizens from governments passing legislation that infringes basic human rights (*The Constitution 1901*). Instead of a Bill of Rights, Australia established a human rights commission enacted through the Australian Human Rights Commission Act (1986) and gives effect to Australia's obligations under the United Nations ICESCR (*Australian Human Rights Commission Act 1986*). The Australian Human Rights Commission (AHRC) is an independent statutory body of government, which reports directly to Australia's Attorney-General, with a mission to lead the promotion and protection of human rights in Australia (Australian Human Rights Commission 2017). It carries out this

mission through a series of measures, like making human rights a part of everyday life and language, empowering people to understand and exercise their human rights, working with people and organisations and government to inspire action, and keeping government accountable to national and international human rights standards (Australian Human Rights Commission 2012). Though there is provision of keeping government accountable to international human rights standards, the only part of the Australian Human Rights Commission Act 1986 which addresses the right to housing is under its Declaration of the Rights of the Child, Schedule 3, stating,

> The child shall enjoy the benefits of social security. He shall be entitled to grow and develop in health; to this end, special care and protection shall be provided both to him and to his mother, including adequate pre-natal and post-natal care. The child shall have the right to adequate nutrition, housing, recreation and medical services (*Australian Human Rights Commission Act 1986*, p.128)

There is no Schedule addressing the section of the ICESCR which specifies the right to adequate housing. In a submission to the Australian government's Green Paper[25] about homelessness, the AHRC stated its functions for addressing issues of providing adequate housing were restricted due to adequate housing not being defined as a human right under the act (Human Rights and Equal Opportunity Commission 2008). In 2019, the AHRC undertook a project called Free and Equal: An Australian conversation on human rights, which sought to start a national conversation about how the human rights framework in Australia could work better in the 21st century (Australian Human Rights Commission 2019). The project has released some Discussion Papers and in their "Discussion paper: A model for positive human rights reform in Australia" notes:

> The human rights issues faced by Australians increasingly regard economic and social challenges, such as access to affordable housing, childcare and health services. Much more could be done to meet Australia's commitments under the International Covenant on Economic and Social and Cultural Rights (ICESCR) through our laws, policies and procedures (Australian Human Rights Commission 2019, p.19)

This is not the first time the AHRC has brought up the shortfall around housing in their work. Previous Commissioners of the AHRC have advocated to get adequate housing defined as a

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[25] A Green Paper is a government document, usually written by a civil servant, to stimulate discussion about a specific issue which may then lead to recommending further policy and legislation.

human right. In an address to the National Conference on Homelessness in 1996, the then Commissioner, Chris Sidoti, claimed,

> Adequate housing is essential for human survival with dignity. Without a right to housing, many other basic human rights will be compromised including the right to family life and privacy, the right to freedom of movement, the right to assembly and association, the right to health and the right to development (Sidoti 1996, p.1)

In 2004, Australian Capital Territory (ACT) adopted its own human rights act which was the first Bill of Rights to be adopted in Australia (*Human Rights Act 2004*; Walton 2004). The *ACT Humans Right Act* sourced its human rights protections from recommendations of a Bill of Rights Consultative Committee. This committee was set up to conduct community consultation and provide expert recommendations to the territory government (Watchirs & Mckinnon 2010). Twelve recommendations were put forward to the government; however not all were adopted by the sitting Australian Labor Party government and notably housing was omitted from the final passing of the legislation (*Human Rights Act 2004*; Walton 2004).

In 2006, the state of Victoria adopted the Victorian Charter of Human Rights and Responsibilities Act with a purpose to protect and promote human rights across all levels of government (Adler 2008; *Victorian Charter of Human Rights and Responsibilities Act 2006*). Similar to the ACT human rights act, Victoria's human rights act did not adopt the economic, social and cultural rights as set out in the ICESCR and, more specifically, it did not adopt the right to adequate housing (Lynch 2007). Governmental reviews of both Acts failed to include the right to adequate housing after assessing how the acts were fulfilling their purposes of promoting and protecting human rights (Watchirs & Mckinnon 2010; Young 2015). To date the ACT and Victoria are the only two Australian states to adopt a human rights Act.

Of the local governments in my case studies that have affordable housing strategies, often the opening statement will proclaim housing is a human right and that this is the basis of why the council is proceeding with an affordable housing strategy, because like many things that councils advocate and work for is the right of its citizens to live a full and active life in their municipalities (see Cardinia Shire Council, Mount Alexander Shire Council, Hepburn Shire Council, Greater Shepparton Shire Council, Moonee Valley City Council).

A pioneer in framing human rights in a societal space was the French sociologist and philosopher Henri Lefebvre. Lefebvre was most noted for his work "Le droite a la ville" (Right

to the City) in 1967 that inspired the human rights approach to urban centres. Understanding his definition of a right has been argued in terms of how people use and produce in their urban spaces, not its financial market value, and also that the nature of any alienation needs to be constantly challenged and reviewed (Aalbers & Gibb 2014; Hearne 2013; King 2018). Aalbers and Gibb (2014) highlight that,

> the right to the city is not an end stage in which the urban world is perfect; it is not some unattainable utopia, but the constant and continuing struggle to create urban space that is less alienated from the people who inhabit it (Aalbers & Gibb 2014, p.208)

Aalbers and Gibb (2014) conclude by saying that "the right to the city is both a critique of and moral claim against the privatisation and commodification of housing" and that Lefebvre's work, though talks of 'city' and 'urban spaces', is just as applicable to regional and rural areas (Aalbers & Gibb 2014, p.208–209). Others have also used Lefebvre's work and the United Nations definition to expand their definition of a 'right' in urban spaces into how it relates to the right to housing (Darcy & Rogers 2014; Farha 2017; Kohn 2014; Lind 2014; Morris 2018; Rolnik 2014).

Racquel Rolnik was the United Nations' Special Rapporteur on adequate housing between 2008 - 2014. Rolnik (2014) links her international work of the right to adequate housing with other human rights, extending the idea of adequate housing, so that,

> the notion of the human right to adequate housing is not restricted to the access of the house itself, that is, it does not refer only to a roof and four walls. Understood as a human right and this is the perspective I have been defending for over six years as United Nations Special Rapporteur on the Right to Adequate Housing, the right to housing has to be apprehended in a much broader context in order to encompass the security of all forms of tenure and the protection against forced evictions; access to basic services, including health care, education, potable water, food, electricity, sanitation, waste disposal, transport, leisure, green spaces and a healthy environment; the right to use appropriate and adequate materials ensuring habitability, including adequate space and effective protection against natural threats to health and life; affordability of, and access to means of subsistence, including access to land, infrastructure, natural and environmental resources, and sources of livelihood and work; the right of participation in all stages and processes of decision-making related

to housing; and the prioritisation of the needs of vulnerable and historically marginalised minorities (Rolnik 2014, p.294)

Here Rolnik (2014) is reinforcing how housing is a right that is intimately related to many other rights on which it depends. Part of Rolnik's role is to be an advocate for policy change, as can be seen in this quote, which can also be linked to Kohn who highlights how she has been working to help policy-makers "in evaluating whether it is acceptable to displace people from their homes … against other powerful frameworks such as the right to private property, the efficiency of the market, and state sovereignty" (Kohn 2014, p.36). The subsequent United Nations' Special Rapporteur on adequate housing was Leilani Farha (between 2014 and 2020) and she propelled the financialisation of housing and human rights into the spotlight with one of her annual reports to the United Nations Human Rights Office of the High Commissioner, "Financialization of housing and the right to adequate housing" (Farha 2017). The report focuses on the "financialization of housing and its impact on human rights. It examines structural changes that have occurred in recent years whereby massive amounts of global capital have been invested in housing as a commodity" (Farha 2017, p.1). The report highlights that,

> Many States have failed to take appropriate action to bring private investment into line with the right to adequate housing. By providing tax subsidies for homeownership, tax breaks for investors, and bailouts for banks and financial institutions, States have subsidized the excessive financialization of housing at the expense of programmes for those in desperate need of housing (Farha 2017, p.21)

This intersection of human rights and financialisation of housing also compliments the work completed by Rolnik (2014), and compared it to other human rights, like the right to life and the right to equality. The recognition of human rights and the right to housing on the international level gives great credence to these being interlinked also at a local level.

Madden & Marcuse (2016) highlight that housing policy, and the financialisation of housing, has become so integrated into our political and economic paradigm that in order to bring housing in line with human rights, there needs to be a deep systemic change to our social and political movement as opposed to just tackling single legal claims (Madden & Marcuse 2016). Their work argues,

a real right to housing needs to take the form of an ongoing effort to democratize and decommodify housing, and to end the alienation that the existing housing system engenders…It would not be a demand for inclusion within the horizon of housing politics as usual but an effort to move that horizon (Madden & Marcuse 2016, p.197)

Changes in housing policies, extending to economic and social policies, are pertinent to my research as I seek to understand what drives decision makers to resource and implement affordable housing policy. Having Madden and Marcuse (2016) recognise this allows my analysis to delve into where policy makers are changing legislation to progress affordable housing, if at all.

The argument for needing to change housing policy so it is based more in a human rights framework is argued further by Morris (2010) and asks what that would imply in an advanced economy like Australia (Morris 2010). He concludes, "housing policies in Australia should give all citizens the ability to access affordable, secure, and adequate accommodation" (Morris 2010, p.31), and anything less than this would make Australia in violation of its legal obligations as a State Party to the United Nations, ICESCR. Though the analysis of people experiencing homelessness and low-income households at the risk of eviction, Morris (2010) found Australia's commitment to providing housing has been inadequate and since the 1990s the housing policies implemented in Australia have contributed to the housing crisis, not lessened it,

> Historically, the commitment of Australian federal governments to the right to housing has not been adequate; and that housing policy over the last two decades has contributed to a housing affordability crisis and a situation where a large proportion of low-income households have inadequate security of tenure. So, if we view housing affordability and adequate security of tenure as key features of a right to housing, a substantial proportion of Australian households do not have a right to housing. This lack of a right to housing has serious implications, adversely affecting the health of many households and diminishing their possibility of living a reasonable life (Morris 2010, p.51)

In my research it is anticipated that the definition of what right each of the councils has adopted will become apparent in the analysis chapters – chapters 5 to 7. The state of Victoria has a Charter of Human Rights, so the local governments within its jurisdiction have this legislation to reference human rights in their affordable housing strategies.

3.5 Conclusion

The redefining of what home means to people has given rise to growing inequalities between homeowners and renters, and between the young and old. Much of this divide has taken place as the hegemony of neoliberal ideology, coupled with the financialisation of housing, has come to the forefront of shaping government policy. It has been sobering reviewing the research that has been conducted on housing, neoliberalism, and financialisation given a generation has passed and inequalities are growing rather than diminishing. Even more sobering is that policy makers in Australia and elsewhere continue to believe the market can provide affordable housing for the population when it is evident that an ever-growing proportion of the population is struggling to access a secure, safe, appropriate, and healthy home. The struggle is not restricted to low-income households. Increasingly well-educated, full-time professionals are also finding it difficult to attain home ownership.

State and federal governments' roles in precipitating a change in people's attitude towards housing can be attributed to the policy shifts that have occurred. At the beginning of housing policy development, the post WWII political platform of encouraging home ownership was prominent and governments directly invested in building public housing for working Australians. There was an adequate and affordable supply of housing and even for low-income families the prospect of them or their children never being able to afford a home would not have been on their radar. Australia's federal government helped by selling off its public housing assets to its tenants or transferring them to the community housing sector. This move to reduce the amount of public housing stock the government owns runs in contravention to what their policies, at the time, were espousing – wealth is in a home and homeownership is king! It is no surprise that as governments changed the tax incentives for investing in housing, those people in the best position, took up the investment opportunities with great enthusiasm. This is when we started to see housing as a vehicle of wealth and an asset off which to make money. The coupling of negative gearing and capital gains tax policies create a favourable environment for the financialisation of housing as investors are given the support to grow their real estate portfolio. Adding to this, more government incentives favouring foreign investment opportunities here in Australia only compounded the issue of our housing affordability crisis. Local governments in this scenario have very little power to control the forces which are set by the market and other levels of government.

The expectations of local governments are growing while the traditional sources of income, i.e., rates and grants, are diminishing, so they are having to seek alternative ways of finding financial support. The little research about local governments using their assets or the market

to drive housing policy in their municipality shows that it is an area which needs further work (Beer et al. 2018; Morris et al. 2020).

An interesting position is the relationship between the neoliberal ideology and the financialisation of housing. Paraphrasing Susan Fainstein (2015) who says financialisation itself does not produce uneven development, as this has always been a part of property development under capitalist economies, but it is the coupling with neoliberal ideology and the government's unwillingness to spend money on housing, which results in the inequalities that we see today. However, she and others also hold onto the notion that property developers still have a role to play in building affordable housing, but the government's ideology and their policies around austerity need to change to provide a more equitable distribution of urban development.

My research questions ask how local governments manage the challenges and opportunities with respect to housing. On one hand, opportunities are open to local governments to provide for affordable housing in their municipalities through their land planning policies and council strategies to support increased affordable housing supply. Projects which progress on council-owned land are perfect examples of direct opportunities provided by local governments to increase affordable housing. Examples which counter this proactive work, is when state governments sell their affordable housing assets, like the selling of public housing in Miller's Point for purely economic gain devastated the community (Morris 2019). The social cost of all public asset management must be front and centre of any benefit analysis for projects.

On the other hand, I see a challenge ahead for local governments in the fact that housing is not considered a core function of councils but is the responsibility of state and federal governments. Given this legislative position, it will have to depend on local champions of housing to push the issue in the council chamber and within the organisation. If this push is not strong and housing becomes a peripheral function of council, it will be a constant challenge for local governments to play an active role in providing affordable housing.

Chapter 4   Methodology

4.1 Introduction

This chapter focuses on the integrity of my research design and data collection. Methodology is explained as a 'theoretical paradigm' (Paltridge & Starfield 2019) that research adopts to support its methods of data collection, necessary to analyse and answer the research questions.

My work adopts the mixed methods strategy for research. In this chapter I will discuss my qualitative research design, explain my case studies, and how I utilised document analysis to gain a deeper understanding of my case studies, and then I highlight the many elements of conducting semi-structured in-depth interviews, transcription, and data analysis. Also included in this chapter will be my reflections on observation of council meetings and workshops that I attended to extract detailed information about my case studies.

4.2 Qualitative Research Design

When establishing my methodology for researching housing and local government, I referred to my primary research questions of:

1. Why are some councils providing affordable housing and others are not?
2. How do local governments manage the challenges/opportunities?

These questions require an understanding of the councillors' and council employees' perspectives on housing policy and the actions they take to progress affordable housing. Qualitative research methods were the most appropriate way to obtain this information, and particularly to conduct semi-structured interviews, so the views of the interviewees could be directly communicated[26]. Brewer (2003) uses the word qualitative to "describe an approach to research than stresses 'quality' not 'quantity', that is, social meanings rather than the collection of numerate statistical data" (Brewer 2003, p.83). As a qualitative researcher I was interested in how Councillors, the decision-makers of multi-million dollar budgets, made sense of their role in terms of deciding to provide affordable housing. Similarly, I was interested to know what

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[26] In my role as Councillor responsible for affordable and accessible housing, I was asked several times if I could be interviewed for a research project about housing and other issues. I was pleased to be able to talk rather than read questions and type my answers on a computer. There was a lot of reading in the role, so to be able to talk about something that you are passionate about was more attractive.

the council employees, the daily workers in council, thought about progressing affordable housing from their role. Implementing this design phase of my research is a necessary part of the process to establish a good foundation by highlighting all of the strengths, limitations, and consequences of the work (Maxwell 2012).

As a researcher, Hammond and Wellington (2022) say that to undertake social research we need to engage more widely with how problems have been theorised if the researcher is to make a distinctive contribution to the field (Hammond & Wellington 2020). There is an inherent assumption with social activity that any conclusions we draw are ultimately fallible because the social paradigm and patterns that we find are constantly changing, and this also can be said for analysing affordable housing in local government (Hammond & Wellington 2020).

4.3 Case Studies

Yin (2008) provides a very useful matrix to help choose an appropriate research strategy when conducting research in the social sciences depending on the questions put forward. Table 4.1 shows the simple matrix of identifying the strategy against my research questions, whether a control is required and if they focus on contemporary events (Yin 2008).

Table 4.1: Comparing Research Strategies in Social Science

Strategy	Form of Research Question	Requires Control of Behavioral Events?	Focuses on Contemporary Events?
Experiment	how, why?	Yes	Yes
Survey	who, what, where, how many, how much?	No	Yes
Archival analysis	who, what, where, how many, how much?	No	Yes/No
History	how, why?	No	No
Case study	how, why?	No	Yes

(Source: (Yin 2008, p.5))

My research questions, "*Why are some councils providing affordable housing and others are not?*" and "*How do local governments manage the challenges and opportunities with respect to affordable housing?*" are based on the 'why' and 'how'. No control is needed, and the focus

is on contemporary events. Thus, the matrix suggests "Case Study" is the most appropriate strategy for this research.

The selection of nine local governments as case studies was based on several key criteria, including population size, budget allocation, and geographic diversity encompassing rural, regional, and metropolitan areas. This approach was designed to ensure a comprehensive understanding of the various challenges and opportunities faced by local governments across different contexts within Australia, particularly in Victoria. Two inter-state councils were also added, namely regional council Lismore City Council and the capital city council, City of Sydney. These were added to the list as Lismore was a council I had ready access to councillors and mayors knowing they were active in affordable housing provision, and similarly with City of Sydney, which had been a leader in Australia in terms of progressing affordable housing initiatives at a local government level. The capital city council in Victoria, City of Melbourne, was no where near as advanced as Sydney, so the opportunity to have them as part of my case studies was taken up.

Population size was a crucial factor in the selection process. By including local governments representing a range of population sizes, from small rural communities to large metropolitan areas, the case studies aimed to capture the diverse demographic landscapes and associated housing needs present across Australia. This approach allows for insights into how local governments of varying scales navigate housing provision, infrastructure development, and planning policy delivery within their respective populations.

Budget allocation played a significant role in determining the selection of case study local governments. By examining local governments with differing budgetary constraints and resource allocations, the case studies can shed light on the financial strategies and resource management practices employed to address housing-related challenges and opportunities. This comparative analysis enables an understanding of the effectiveness of various funding models and resource allocation strategies in achieving housing objectives.

Moreover, the inclusion of local governments spanning rural, regional, and metropolitan areas was essential for capturing the unique opportunities and challenges associated with housing provision in diverse geographic settings. Rural and regional areas often face distinct challenges such as limited access to services and infrastructure, population decline, and housing affordability issues, which may require tailored policy responses. By contrast, metropolitan areas experience pressures related to urban density, affordable housing,

community opposition, and transportation infrastructure, which necessitates specific approaches to address these complexities.

The selection of nine local governments for case studies was guided by the aim of providing a comprehensive and nuanced understanding of housing-related issues across Australia, particularly Victoria. By considering factors such as population size, budget allocation, and geographic diversity, the case studies seek to illuminate the diverse approaches, challenges, and opportunities faced by local governments in meeting the housing needs of their communities. Thus, helping me answer my research questions about why some councils provide for affordable housing while others do not, and how do local governments manage the challenges and opportunities with respect to affordable housing.

Chapter 5 provides the background for each council with a brief introduction to the local governments, details certain social and economic statistics of the area, and a rationale behind why they were chosen to be part of the research. They have been broadly categorised as rural, regional, and metropolitan, with seven located in the state of Victoria and two located in the state of New South Wales.

It is noted that Cardinia Shire Council was added as a case study much later than the other case studies, as I had been taken up a paid position as its planning policy officer for affordable housing. I took the opportunity to include Cardinia as it had a unique resource to implement their affordable housing strategy which no other council in my case studies had.

Yin (2008) outlines three elements associated with the Case Study Strategy, which include document analysis, semi-structured in-depth interviews, and observation. Now that I have the foundations of what kind of methods, I will use to collect my data, I will detail the process of conducting each of them.

4.4 Document Analysis

Document analysis involves reviewing and evaluating documents, both printed and electronic, and is used as a research method to help elicit meaning from the documents concerned (Bowen 2009). Bowen (2009) argues that an evaluation of organisational and institutional documents is a staple for any qualitative research and is usually used in combination with other research methods:

> The qualitative researcher is expected to draw upon multiple (at least two) sources of evidence; that is, to seek convergence and corroboration through the use of different data sources and methods. Apart from documents, such sources include interviews, participant or non-participant observation, and physical artifacts (Bowen 2009, p.28)

Each local government has a series of endorsed documents which help guide the organisation towards what the council hopes to achieve over a certain period. Some of these documents are legislated at the start of each Council term[27], like the Council Plan, while others are up to the discretion of the council of the day. These documents take the form of Strategies, Plans, Policies or Planning Schemes, and can be either endorsed or in draft form when available for public consumption. This is an ideal scenario for document analysis as it provides a base in which documents can be compared to other local governments so researchers can discover and identify patterns about a common issue, like affordable housing (Sankofa 2022). These policy documents are also important because they convey the values and principles of a belief system which is aligned with a political or ideological position (Cardno 2018). This is especially useful to know when reviewing and analysing local government affordable housing documents. Document analysis is a beneficial way of collating information about a topic because of the "stability of the data" (Morgan 2022). The documents I reviewed span both council strategies and planning policy, but all of them are for public consumption which have been included in past research about local government and affordable housing (see Gurran 2003 and Morris & Hanckel 2017).

Analysing the documents from each of the local government case studies was a direct comparison to see if there were themes or common barriers with respect to the provision of affordable housing. Also noted was the type of document endorsed by the local government and the level of credibility it had in delivering affordable housing in the area.

4.5 Semi-structured in-depth interviews

Twenty-eight semi-structured in-depth interviews were conducted as part of my study. With the onset of the global pandemic in 2020 and the issue of geographical distance, online interviews and recordings were more appropriate to use than physical face to face interviews. By the end of my interviews, I had conducted physical face to face (n=11) and online via the Zoom platform (n=17). All of the interviews, bar one, were digitally recorded. One interviewee

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[27] A Council term is four years. Each State holds their council elections at different times in Australia, but the term itself is a four-year term.

did not want the interview recorded. Interviews lasted anywhere between fifty minutes and one hour and thirty minutes. Nineteen of my interviews were from elected representatives, either a councillor, mayor, or deputy mayor, and nine were from staff members, either a director, manager, or employee.

Each of the interviewees were given a pseudonym and a brief description of them is given in Table 4.2.

Table 4.2: Profile of interviewees and their allocated pseudonym

Number	Pseudonym	Type of Council	Position
1	Jeni	Regional 1	Councillor
2	Peg	Regional 1	Mayor
3	Ronni	Regional 1	Councillor
4	Linda	Regional 1	Director
5	Kate	Regional 2	Employee
6	Kathy	Regional 2	Councillor
7	Sam	Regional 2	Mayor
8	Mary-anne	Rural 1	Councillor
9	Lucy	Rural 1	Mayor
10	Relle	Rural 1	Director
11	Jennifer	Regional 3	Mayor
12	Esther	Regional 3	Councillor
13	Leah	Regional 3	Manager
14	Ashley	Metro 1	Mayor
15	James	Metro 1	Councillor
16	Jane	Metro 1	Director
17	Nikki	Metro 1	Councillor
18	Jon	Metro 1	Deputy Mayor
19	Marco	Metro 2	Deputy Mayor
20	Lee	Metro 2	Mayor
21	Michael	Metro 2	Employee
22	Steve	Rural 2	Councillor
23	Dave	Rural 2	Councillor
24	Tess	Rural 2	Director
25	Mara	Metro 3	Manager
26	Jensen	Metro 3	Councillor
27	Holly	Metro 3	Deputy Mayor
28	Regina	Metro 4	Employee

The Consent Form asked for the participant to agree to be interviewed and that the interview would be audio recorded. During my Ethics assessment, I informed the committee that all documentation and audio files would be secured on the password protected hard drive of my personal computer.

Morris (2015) describes a semi-structured in-depth interview as being "similar to a conversation in that there are two individuals discussing a topic of mutual interest and ideally the discussion is relaxed, open, and honest" (Morris 2015, p.3). As part of this conversation and as the interviewer, I was tasked with asking the questions and following up on any responses from my interviewee as semi-structured interviewing allows the questions and answers to be a bit more fluid and reactive, however as Morris (2015) put it "there will be times when it is appropriate to take control. You need to gauge when a topic has run its course." (Morris 2015, p.49–50). According to Kvale (2011) the interview is a space where there is an exchange of knowledge and the very act of asking questions and receiving answers is an innate skill of gaining an "interview" of a subject, however it is the cultivation of that skill which really helps the researcher gain the knowledge they are really after (Brinkmann & Kvale 2014; Kvale 2011). The conversation which exists between a researcher and their informant is more than just a conversation, it is a professional conversation,

> It is an interview, where knowledge is constructed in the interaction between the interviewer and the interviewee. An interview is literally an interview, an interchange of views between two persons conversing about a theme of mutual interest (Brinkmann & Kvale 2014, p.4)

Using semi-structured in-depth interviews allowed me to make the interview specific to the person I was interviewing, eliciting their unique perceptions on themes outlined in my interview guide. This is a particular strength of semi-structured in-depth interviewing. Unlike a survey, it allows the researcher to explore a topic in more depth (Boyce & Neale 2006). I found this method very useful when interviewing people who held different roles in the council, as elected members and those who were staff in the organisation because it provided the space and flexibility to explore topics from each of their perspectives. For example, for a council staff member who had been employed in different roles and in other government departments, I could ask about their different experiences which gave a rich perspective of how affordable housing was developed in the different environments. Whereas a council employee, who had only been in the one council and had affordable housing as part of a suite of other portfolios

they had to deliver, was focused more on their day to day actions and had very limited understanding of councillors and the implementation of affordable housing on a broader strategic level. Lucas (2014) identifies that it is the social science researcher who asks questions which go further than the 'what happened' questions and seeks to find patterns of behaviour to come to a conclusion about a topic (Lucas 2014).

The semi-structured in-depth interviewing method was useful in drawing out the nuances of intersecting the financialisation of housing and the human rights frameworks. Morris (2018) does this magnificently when arguing the adverse impacts of Australian housing policy with face to face in-depth interviews he had with public housing who were going to be displaced. At the centre of human rights is the voice of humanity and in Morris' paper he gives voice to those tenants who will be devastated by the impending loss of their homes. It was evident in his work and in the quotes provided that the semi-structured in-depth interview was the best way of drawing out the tenants' experiences about the demolition project.

> Conversely, it was highlighted that the government did not meet face to face and discuss the project with the tenants which exacerbated the anxiety and ill-health of the people most impacted (Morris 2019a, p.277).

As detailed in Chapter 3, I use the human rights framework to understand how those in council balance the tension of providing a human rights basis in implementing affordable housing provision against that of being an organisation which has competing factors of existing in a society built on neo-liberal ideology. Before the perception that housing could become a commodity on which to make money from, housing was considered to be an integral part of the social and economic prosperity of a city (Madden & Marcuse 2016). Since that time the world has evolved and the housing crisis that grips Australia, the US, Japan is gripping all parts of the globe, "but they have a common root: they are all situations where the pursuit of profit in housing is coming into conflict with its use for living" (Madden & Marcuse 2016, p.17). In order to understand these nuanced tensions, councillors and council employees were asked to describe how they implemented such a policy and then how and if they could resource it appropriately. The questions asked during my interviews are all provided in Appendix 1 and though there is a common theme to them, there are also specific questions which relate to their role. It was important that they were able to answer the question directly and without any filters, so I could delve deeper into certain areas of their answers if required. The semi-structured in-depth interview is by way one of the most powerful qualitative research methods for any social researcher (Morris 2015). This technique is different from other research which

has been available with this topic, structured interviews were used to interview council employees, not semi-structured, and councillors were not interviewed though they were referred to by the council employees (see Gurran 2003). Having established the links between the financialisation of housing and human rights with the key decision makers in local government, I then went about developing an interview guide which could lead me to use their responses to answer my research questions.

The literature of qualitative research methods for the social sciences places importance on the style of interview which will be conducted and how it needs to be appropriate for the study. Brinkmann (2022) provides two distinct styles of interviewing, receptive and assertive, for the researcher to decide who best to increase their knowledge on a subject (Brinkmann 2022). The receptive interviewer is someone who "empowers their informants and allows them to have a large measure of control in how they answer", whereas the assertive interviewer "may come close to a legal interrogation and enables the interviewer to control the responses…" (Brinkmann 2022, p.67–68). For semi-structured in-depth interviews, it is agreed that it is important to establish a relaxed, open, and honest relationship with your interviewee and thus adopting a more receptive style is required (Morris 2015, Brinkmann 2022). The interview guide was constituted by the eight following themes for both councillors and the council staff.

1. Role and context of housing affordability
2. Challenges for the provision of housing affordability
3. Time and budget allocated to the provision of affordable housing
4. Decision making about affordable housing
5. Using Council land and buildings
6. Relationships with other government bodies or organisations
7. Stakeholder engagement and connection
8. The future

The opening non-controversial theme provided me with the foundation to start the interview with a more general discussion about what they thought about their role and their local housing environment. It was important to start with an uncontentious theme as it is crucial to establish a good rapport with the interviewee, so they feel at ease talking to you, as the interviewer (see Morris, 2015). The interview then explored specific topics about affordable housing and their involvement with any decisions made by the council. These themes were more controversial.

4.5.1 The interview guide

Morris (2015) commits that designing and developing an interview guide is an important part of conducting a successful semi-structured in-depth interview (Morris 2015).

> An interview guide is essential for focusing the research. It details the main themes or topics and the questions that the researcher wants to ask (Morris 2015, p.39)

Interview guides can be a very useful and impactful tool for a researcher to help understand the background and interpersonal concerns of the interviewee about a topic (Oerther 2021). I developed an initial interview guide which I wanted to ask to all participants, and then I tailored some questions specific to councillors, council staff, and council executives (Appendix 1). My research questions guided what kind of questions I wanted to ask my participants, for example I asked, "What have been the main obstacles to building of more affordable housing?" to try and understand specifically what was inhibiting their council to increase affordable housing. One of the answers was, "The failings of the planning system. The planning system though, only solves part of this problem but the planning system doesn't allow us to get meaningful contributions to affordable housing".

Morris (2015) highlights the importance of making sure your interviewees can answer your questions, and one way of doing this is to ask them about their experience, opinion, feelings, knowledge, sensory, or personal background about a topic (Morris 2015). This was particularly pertinent for affordable housing as I was not expecting the councillors, especially, to have a detailed understanding of some of the kinds of housing they had in their council area, but I wanted to get their impression, so asked questions like, "What are your thoughts about the state of affordable housing in your area?" and this allowed the interviewee explore specifically what they thought about the state of affordable housing in their council from their perspective.

Though I had an interview guide for each role I was interviewing, I also found that the interview had the freedom to follow other themes if the interviewee has something else to offer to the interview. If there were specific projects that were interesting and what I thought would be beneficial for my thesis.

4.5.2 Reflexivity

The key reasons I wanted to do this study was because of my previous experiences as a local government councillor and my keen interest in land planning for affordable housing. The social research methods literature emphasises the importance of researcher reflexivity. This is a

process where the researcher examines their past interactions and experience in the social world which could impact on the collection of data and production of knowledge (Brinkmann 2022; Lumsden 2019). Holland (1999) provides a definition of reflexivity in the social sciences which is helpful in placing my research reflexivity into this study as something that is "applied to that which turns back upon, or takes account of, itself or a person's self, especially methods that take into consideration the effect of the personality or presence of the researcher on that investigation" (Holland 1999, p.464). As I was a local government councillor and now currently an employee of a local government, the methods in which I chose to utilise for this research were all chosen because of the extend of my experience in the local government space in Australia.

Lumsden (2019) argues that reflexivity uncovers the broad and 'messy' nature of the social world and therefore our social research. She highlights,

> the complex and myriad power contests and relations which must be negotiated, and the implications that must be attended to in the course of our research – from design through to data collection, analysis, dissemination, and application (Lumsden 2019, p.1)

The process of reflexivity was certainly interesting for my research interviews. Sometimes, as part of my initial meeting with my interviewees, they were keen to understand my experiences and when I told them I had been an elected representative or worked for an affordable housing consultant there was a marked change in the way they responded to my questions. There was a familiarity shift in their answers as if they felt they could express themselves with me on an equal playing field. An example of this was when I was interviewing a councillor, who asked about my working for a council and when I said that I was a councillor at one point, then the interviewee started using acronyms specific to local government processes without explaining them and talked of political decision-making processes more openly. There were times when an assumed knowledge was beyond my comprehension and I had to get the interviewee to elaborate, but it was clear that having my experience shared with them changed the dynamics of our interview. Reflexivity requires the researcher to acknowledge these potential influences and make sure that biases are mitigated as much as possible. As such, I only offered up my experiences if I was asked specifically by the interviewee, I felt that if they asked then it was in the best interest of the quality of the interview that I answer openly and honestly.

4.5.3 Bias

Following on from reflexivity, is the inherent bias a researcher brings to the collection and analysis of the data. Chenail (2014) argues that the potential issues which could arise from biases stem from three different sources; the researcher's discomfort with receiving and analysing data, the researcher not being sufficiently prepared for the field studies and therefore impacting data integrity, and finally the researcher conducting inappropriate interviews (Chenail 2014). To dissipate bias, the researcher playing the role of the interviewee and being asked the questions can provide insight into the types of questions the researcher is trying to elicit from the interviews and an opportunity to amend the line of questioning if necessary. Another process of testing bias is for the researcher to conduct a pilot study of their questions, which allows them to test out their questions on another person. Chenail (2014) concludes that undertaking these kinds of tests will allow any bias to surface before the researcher conducts their full study and will give them time to amend parts of their interview (Chenail 2014). I ran two pilot studies to test my line of questioning. Doing this highlighted two things for me, that specific themes were missed to address my research questions and my theoretical framework, and that other questions were not appropriate for the study and omitted.

4.5.4 Recruitment

The scope of my research was targeted to local government representatives, so the recruitment strategies adopted were relatively straight forward. Recruitment involved two stages. Firstly, it sought to identify local governments that were directly comparable in terms of legislative responsibilities, but different, in terms of location being metropolitan, regional or rural. Secondly, it was about ease of access to do as many face-to-face interviews as possible, so by being in Victoria, I opted for local governments from around my immediate area for direct face-to-face contact. As my thesis progressed, the global pandemic started which turned my attention to doing a lot more interviews online. The online interviews were as powerful as the face-to-face interviews. I could also see the person and observe any non-verbal responses. Hanna (2012) states that "using Skype [online communication program] as a research medium can allow the researcher to reap the well-documented benefits of traditional face-to-face interviews in qualitative research" (Hanna 2012, p.1). The online interviews allowed me to extend the study beyond Victoria.

With those two ideals in mind, I approached local governments that were part of our ARC Linkage project, so getting the correct details to the responsible team was readily attainable. From the ARC Linkage project, Merri-bek City Council and Moonee Valley City Council (metropolitan), Greater Bendigo City Council (regional) and Mount Alexander Shire Council

(rural) were chosen as my case studies. In order to get a range of views about affordable housing provision in each local government area, I sought interviews with the mayor, councillors and a housing council employee or director. This equated to three to five interviews per local government. A total of 28 interviews were conducted. All the interviews were transcribed. Table 4.3 below provides a profile of the local governments recruited for this research. The table also provides the number of interviews conducted and who was interviewed.

Table 4.3: Profile of local governments recruited for this research

Number	Type of council	Number of councillors interviewed	Number of council staff[28] interviewed	Total number of interviews	Population in 2022
1	Rural	2	1	3	16,476
2	Rural	2	1	3	20,106
3	Regional	3	1	4	121,221
4	Regional	2	1	3	68,522
5	Regional	2	1	3	44,344
6	Metropolitan	4	1	5	122,965
7	Metropolitan	2	1	3	173,541
8	Metropolitan	2	1	3	214,851
9	Metropolitan	0	1	1	119,521

4.5.5 Personal reflections on the interviews

After all the 28 interviews were completed, it was clear that I became a lot more comfortable conducting interviews after I had completed a number of them, and I learnt to listen quietly without interjecting with a noise of agreement or understanding - this was especially important with transcribing.

Kvale and Brinkmann (2014) argue that while many adults may have the skills for conversation and to ask questions, it is entirely another skill set to encourage a person to open up and tell their story to you as an interviewer (Brinkmann & Kvale 2014). There are many forms of conversations and as a social researcher the interview is not one between equal parties, as it

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[28] Council staff include directors, managers, and employees.

is the researcher who sets the theme and to a point controls the situation (Brinkmann & Kvale 2014).

Something that made these interviews particularly congenial was that the participants came to them voluntarily and that they had some interest in the topic, and that there were no other communication challenges, like requiring an interpreter to understand my questions. All my interviews were very easy in that respect and the only challenge I had was when the COVID-19 pandemic arose, and I had to try and organise majority of my interviews to be online. However, this was quicky resolved as local governments needed to move to the online platform to conduct their meetings so were technically prepared for the change. Hanna (2012) highlights that our use of the internet technology has expanded a lot since 2002 and that adapting to online platforms like Zoom comes quite quickly, so Hanna (2012) offers that each person can remain in their own space that they feel comfortable in while still having that visual perception, as if they are face to face (Hanna 2012).

4.6 Transcription

All of the 28 interviews were transcribed, and this section briefly outlines some of the considerations which needed to be taken into account when this process was being undertaken. Though the whole interview is audio recorded, handwritten notes were also taken to high-light pieces of information thought particularly important. Audio recording came in various forms, for my face to face interviews, the recording was only audio, however the online had been both audio and video. Recording the interviews allowed me to relisten to answers which I may have missed during the interview, retrieve quotes that portrayed a particular view, and it also gave me the ability to actively listen to the interviewee during the interview, and make any follow up questions or clarify any details at the time of the interview. Initially the interviews were run through the voice recognition software, Dragon, and after a while I realised Dragon was slow and cumbersome so sought another online transcription program, Otter.ai. While both programs helped convert the audio into text, I still had to relisten and correct the transcription. Using these programs for my transcriptions proved to be valuable in terms of time and the potential for repetitive strain injury with all the typing and it was also valuable in being able to scrutinise the interviews again (Morris 2015; Perrier & Kirkby 2013).

Transcribing from oral (and visual) to written texts, gives rise to an alternative format of interpretation which may highlight information which was missed during the interview (Brinkmann & Kvale 2014). There is an increasing body of research pertaining to the value of quality transcribing, and Brinkmann & Kvale (2018) argue this may be based in social

scientists' traditional lack of acknowledging the "linguistic medium they work with". During the act of transcribing the oral into the written form, the transcriber does so through their own social and political filters, which could give rise to concerns around ethical representation of how that interviewees voice is to be heard (Bird 2005).

Once I had transcribed all the interviews, I was then ready to upload all the written text into the analytical software, NVivo, for coding, analysis and data organisation.

4.7 Data analysis

I used the computer-assisted qualitative data analysis software (CAQDAS) called NVivo, which is designed to make managing large amounts of interview data easier to analyse (Morris 2015). There are a number of different CAQDAS to use, however the usability of and educational resources available for NVivo cemented my decision to use it. Goyal & Deshwal (2022) praise NVivo's assistance with organising data quickly and identifying patterns for them to use in their analysis (Goyal & Deshwal 2022). I found this with my own interview material. It allowed me to code and organise my data according to potential headings I have used in my thesis. This was particularly useful in seeing where strengths in my data were and areas where I needed to seek more information.

Seale and Rivas (2012) highlight the growing popularity for social researchers using specialised software to help analyse their qualitative data through coding it which would have otherwise been a daunting task (Seale & Rivas 2012). Indeed, the use of highlighting quotes from transcribed interviews was a very efficient way of being able to categorise or code the interview material into my desired sections.

Welsh (2002) argued that the exact process of undertaking data analysis has been an ongoing topic of consideration because researchers did not explicitly record how they analysed their data (Welsh 2002). However, using CAQDAS has improved the level of integrity by taking the human error out, like missing data, because the search power in the computer software will be able to find all pieces of information related to that search.

> One way in which such accuracy could be achieved is by using the search facility in NVivo which is seen by the product designers as one of its main assets facilitating interrogation of the data. This is certainly true when the data are searched in terms of attributes, for example, how many women from the Labour party self- identified as feminist? Clearly, carrying out such a search electronically will yield more reliable

> results than doing it manually simply because human error is ruled out (Welsh 2002, p.4)

I can attest to this observation, that the ability to do a quick search for a key word to bring out as a direct quote from the interviews was an added advantage.

4.8 Observation and Participation

On three occasions I was able to attend an affordable housing stakeholder workshop. Two were at metropolitan councils Merri-bek City Council and Cardinia Shire Council, and the other at Greater Bendigo City Council, a regional council. I was also able to observe council meetings, online retrospectively or live streaming, where debates and major decisions have taken place about introducing affordable housing provisions. These council meetings are readily available on-line for public consumption.

Hosting a stakeholder workshop is quite common for local governments and by observing these processes, I was exposed to some of the external pressures Councillors and council employees need to accommodate in formulating an affordable housing strategy or action plan. Councillors are the decision-making body for the council organisation and to see them debate and vote on matters of affordable housing is important in attaining insight to their deliberations, providing valuable data about what they have said and instigated on the public record.

One of the other workshops I attended was organised by the councils that were on the out-skirts of the city and included large swathes of land that was prime for increased commercial and residential development. They are called 'growth area councils' and they held their annual forum which included a master class session on negotiating affordable housing through the planning permit system. They session was run by Cardinia council strategic planners to a room full of other strategic planners from other growth area council. They gave a detailed insight to how they negotiated with developers to include affordable housing as part of their project.

Data from the workshops was collected by attaining presentations and handwritten notes and by the report collated from the councils running the workshops. As they were interactive workshops with group activities and discussions, there was minimal time to take comprehensive notes, however the reports received from the councils were substantial as they interpreted all the notes retrieved from each group. The information from these workshops is an important activity as it records directly from the participants who spanned the building and

construction industry, housing services, community members, not-for-profit housing sector, state government and local government.

Data from the two online council meetings was collected by transcribing pertinent debates and collecting quotes to support or otherwise statements made by Councillors or the council organisation.

4.9 Validity

Hammond & Wellington (2020) argue that validity has a broad meaning in social science research, it may be used to highlight the "lack of fit between an interpretation of data and the data themselves, or it might be … a measure between predicted and recorded data" (Hammond & Wellington 2020, p.192). In order to maintain rigour around the research, validity, which is often coupled with reliability, can be augmented through the use of mixed methods, collecting data from various sources and using different procedures (Zohrabi 2013).

To address validity in my research, I ensured the theoretical frameworks used were based in sound foundations and had appropriate connections with my concepts. Interview material provided me with the opportunity to validate answering my research questions with direct quotes from councillors and council employees around the successes and barriers to addressing affordable housing. I also used other research methods like document analysis to triangulate the interview data where applicable, this gave extra strength to the research.

4.10 Conclusion

In summary, this chapter detailed the methodology I used to conduct my research in how local governments provide or do not provide affordable housing. At the beginning I outlined my qualitative research design in answering my questions of "Why are councils providing affordable housing and what are the challenges/opportunities?", "How can local governments provide affordable housing utilising their land and building assets?", and "How do Councillors perceive their role in shaping and implementing housing policy?".

In preparing my interview guides, I based my questions around themes which assisted in drawing out answers to these questions from my interviewees who consisted of councillors and council employees. I gave a synopsis of my nine case study councils to ensure I had representation from metropolitan, regional, and rural settings. I had a range of research

methods which included document analysis, semi-structured interviews, and observation and participation.

The main research methods used were document analysis and semi-structured interviews. The document analysis combined with the semi-structured interviews allowed me to retrieve a rich data set to analyse how and why some local governments were providing affordable housing and why some were not. The interviews provided a unique opportunity to delve into specific details regarding perceptions of affordable housing and how different councillors and council employees had to work with internal and external stakeholders to deliver on affordable housing. Having all the documents available publicly was a bonus for research, as I could readily access them when required and refer back to them or updated versions of them, particularly council budgets and Census data.

The process of transcribing and coding allowed me to understand the perceptions of my interviewees.

Some limitations of my research are the limited number of interviews and case study councils included in the research. In the state of Victoria there are seventy nine councils, so there would have to be some hesitation generalising the findings. However, common themes did emerge. The COVID-19 pandemic, which emerged during the interview collection phase, posed unexpected challenges which also put a limitation on my ability to experience non-verbal communication that I could with my face-to-face interviews. With respect to interviewee recruitment and qualitative data, the missing key stakeholders in the data were community housing providers, residents, and developers. It would have been valuable to have their perspectives in the analysis.

In the next three chapters I discuss my findings starting with the fiscal challenge of councils and how their budget prohibits them to only a certain area of providing for affordable housing, if any.

Chapter 5 Providing affordable housing - councils' fiscal capacity

5.1 Introduction

This chapter analyses the fiscal challenges faced by councils to provide affordable housing in their municipality. It analyses the financial capacity of councils to deliver on affordable housing projects. All of my interviewees mentioned that the fiscal challenge is one of the biggest issues councils face when wanting to put money against any affordable housing project. Grant & Drew (2017) highlight that local government income is derived primarily from rates, service fees, and grants from state and federal governments. Income has been constrained in recent years due to restrictive state government policy, and the decreasing level of federal government grants being allocated to local governments (Dollery & McQuestin 2017). Morris, et al (2020) reported, that "local governments are the least well-funded tier of government within the Australian federation and this resource constraint limits their capacity to take on an active role in ensuring a supply of affordable housing." (Morris et al. 2020, p.17). In this chapter, I draw on the financialisation of housing framework to explain the reasons behind the federal and state governments prioritising homeowners and house prices over the needs of low-income households who are not homeowners. Atkinson and Jacobs (2016) argue the aim of many governments is not the betterment of low income households, but to drive economic growth which is pursued through neoliberal ideologies. Understanding the budgetary constraints of local government may help develop more innovative ways of advocating or progressing affordable housing for councils.

The chapter, drawing on budget paper analysis and in-depth interviews, identifies where local governments have influence over their income and expenditure. The first section looks at the amount of money local governments have and explores the varying fiscal capacities across metropolitan, regional, and rural local governments by examining their per capita spend. The next section analyses where councils get their money from by scrutinising the different income sources and identifying differences between the councils. The final section examines how the financial constraints impact on the provision of affordable housing. I show that the more socially progressive councillors are in favour of pursuing affordable housing projects while the more fiscally conservative councillors tend to focus expenditure on standard local government projects. An affordable housing champion is identified as a key factor in helping get affordable housing on the agenda in the council chamber.

5.2 How much money do our councils have?

To get a sense of a council's capacity to deliver all the services, programs, and maintain assets it is legislated to deliver for its residents, it is important to look at the total budget of the councils under review. A good way to understand the spending capacity of a local government is to examine their spend per head of population in their municipality. Table 5.1 shows the breakdown of per capita spend for each council under review and is ordered from highest spend per capita to lowest. The City of Sydney, the largest local government population-wise, had the largest budget and also the largest capacity to service their residents at $3,500 per head of population. As local governments adapt their budget based on their income, the question remains as to where they spend their money.

Table 5.1: Case study councils' income, population, and per capita spend

Council	Budget 2021/22	Population	Per capita spend
Metro 3 (Sydney)	$847,835,000	242,237	$3,500
Regional 3 (Lismore)	$151,474,000	43,790	$3,460
Rural 1 (Hepburn)	$40,879,000	16,281	$2,510
Regional 2 (Shepparton)	$161,977,000	66,786	$2,425
Rural 2 (Mount Alexander)	$39,891,000	20,196	$1,975
Metro 4 (Cardinia)	$224,496,000	118,675	$1,892
Regional 1 (Bendigo)	$223,422,000	121,382	$1,841
Metro 1 (Moonee Valley)	$198,352,000	129,379	$1,533
Metro 2 (Merri-bek)	$237,843,000	184,707	$1,288

(Source: Compiled by author from 2021/22 comprehensive financial statements)

Noteworthy is that the spend per capita in the smaller councils is equivalent or even higher than the spend per capita in the metropolitan councils. The unusually high per capita spend in Lismore can be explained by the recent marked increase in grant allocation to the Shire from the NSW state government considering the natural disasters that devastated the central business district and homes in February 2022[29]. This can be seen over the last 3 budget

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[29] Lismore city had a severe flooding event in February 2022, when the Wilson River breached the levee banks and flooded the central business district. The water rose to completely inundate the first floor of all the shops in the town, which was settled right next to the Wilson River. It also devastated the low-lying houses which were largely inhabited by lower income households.

cycles: in 2019 the grant income was $29,533,000, in 2020 the grant income was $32,312,500, and in 2021 the grant income reached $50,122,000 (Lismore City Council Budget 2019, 2020, 2021).

The incapacity of local governments to fund affordable housing was expressed through all the councils, including the large metropolitan and capital city councils. Leah, the council employee from the regional council, Lismore said,

> We just don't have large amounts of money that we can invest [in housing]. Because we're a growth area, and we're just struggling to keep up with the growth and keep community facilities to a good standard and all of that.

And when asked if the council had enough money to resource a staff member to focus solely on the delivery of affordable housing projects, she replied,

> No, I haven't got someone who can just, you know, really focus on it [affordable housing delivery] … That's the problem.

Similarly, in the regional council of Greater Shepparton, the council has been advocating to state government to fund some of its projects because of its lack of resources, as Kathy the local councillor puts it,

> Now our council just doesn't have enough resources at all ... When I was out lobbying for affordable housing, I would always raise our statistics and I was very disappointed we didn't get the state funding, because our figures and statistics were much higher. I was basically asking the Minister, why were we overlooked?

This sentiment was also shared at the City of Sydney, which is one of the biggest local governments in Australia, Mara reflected that,

> We don't have we don't have a dedicated person working on affordable housing. It just kind of falls into my area. I think that could go a long way … I don't think there's going to be any resources available for the council to get too involved, unfortunately. Yeah, we have talked about employing a housing employee for a long time now, but I know COVID put all councils in a very difficult financial position.

When Councillors engaged community members who worked in the housing space, but were more innovative with their methods and who used different housing models, it provided them

with more scope to advocate for new ways of supporting affordable housing in their area, as indicated in this comment by Marco from the metropolitan council of Merri-bek:

> What we don't have is the cash and the liquidity to be able to get bricks and mortar built. And that's the real challenge now. I'm hoping we'll be able to pull something out in some way. Um, I was talking with Remi[30] again on the weekend. Remi is in deliberative housing[31], he is one of the big deliberative housing providers, he was saying, "Oh, let's just get some crowdfunding going".

Crowdfunding in this situation turned out to be another term for investors, as Marco from council went on to detail, "if there were 100 people wanting to put in $10,000, that's a million bucks and that would get you somewhere on the way to doing something [in delivering a housing project]". The housing project which Remi is associated with is an award-winning Melbourne project, Nightingale, which helped secure funding from multiple sources and build twenty-four apartments which aligned with their social and environmental ethos. The nature of the Nightingale projects are to work against the status quo and seek other avenues to deliver a housing product which has high environmental credentials and is designed to bring people and communities together.

It is important to note that local government's main functions include "governance, urban planning, community development, service delivery, asset management and regulation" (Australian Government 2015, p.1), so any budgets they produce must ensure these aspects are adequately funded. To resource these functions, local governments derive their income mainly from rates (a property tax paid by landowners in their municipality), by charging service fees (like the use of sporting grounds), and through intergovernmental grants (Grant & Drew 2017; The Treasury 2009). Carnegie, Tuck, & West (2011) maintain that though local governments have a "not-for-profit orientation, local governments are expected to be financially viable and to embrace a broad notion of public accountability" and they are still expected to placate their rate-payers by implementing their adopted policies and strategies (Carnegie, Tuck & West 2011). In all of the councils focused on in this study, rates and charges made up the largest proportion of income (see Table 5.2).

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[30] Remi is a pseudonym. All names have been changed, unless the interviewee has said that their actual name can be used.

[31] The term "Deliberative Housing" refers to housing that is designed and constructed with input from the future owners of the properties. The future owners work with a project team to get the outcomes they want in their housing. It is a deliberate way of working rather than speculating what future owners want.

Further to the fiscal capacity of each council in terms of spend per head of population, researching the various income sources could indicate what parts of the budget may be available for affordable housing initiatives. Table 5.2 summarises budget papers from my case studies and lists the percentage of budget derived from the different income sources. Given local governments are bound by the same financial reporting protocols, it was helpful to cross-examine where money was coming from across the case studies regardless of the local government. It was also helpful in identifying those councils that could draw on different income sources because their capacity to invest was greater than others.

The remainder of this section will draw on Table 5.2 to help explain the local governments' budgets and identify their different income sources.

Analysis in this section scrutinises the relevant financial powers in which councils can procure and expend money, there was no further scrutiny around other budgetary options which may be open to councils. It is noted councils can go further into debt through taking out loans, public borrowing, bond issues, land acquisition, land banking and use of land use rights and leasing conditions, however these are minimally used by local government if at all.

Table 5.2: List of case study councils' their largest income sources

Council	Total Budget	Rates and Charges	Grants	User fees and charges	Statutory fees	Other income[32]
Metropolitan 1	**$198,352,000**	$129,961,000 65%	$24,974,000 13%	$27,462,000 14%	$8,113,000 4%	$7,843,000 4%
Metropolitan 2	**$237,843,000**	$171,645,000 72%	$27,378,000 11%	$6,378,000 3%	$15,022,000 6%	$17,420,000 8%
Metropolitan 3	**$847,835,000**	$369,374,000 43%	$168,772,000 20%	$106,687,000 13%	NA	$203,002,00 24%
Regional 1	**$223,422,000**	$132,935,000 59%	$41,017,000 18%	$29,526,000 13%	$5,429,000 2%	$18,678,000 8%
Regional 2	**$161,977,000**	$85,004,000 52%	$43,451,000 27%	$19,304,000 12%	$3,690,000 3%	$8,936,000 6%
Regional 3	**$151,474,000**	$58,047,000 38%	$50,122,000 33%	$34,198,000 23%	NA	$8,052,000 6%
Rural 1	**$40,879,000**	$23,547,000 58%	$13,459,000 33%	$1,043,000 4%	$946,000 3%	$528,000 2%
Rural 2	**$39,891,000**	$24,444,000 64%	$11,314,000 28%	$1,253,000 3%	$1,223,000 3%	$623,000 2%

(Source: compiled by author from the budget reports)

[32] Other income includes fines, rent, leases, other revenue, monetary and non-monetary contributions, disposal of assets, interest on rates and investments.

5.2.1 Rates and charges

Rates are a form of property tax each council is allowed to collect from residents and businesses to fund local infrastructure and services (Local Government 2022). This income source, while the largest proportion of council, is also the most contested as residents and businesses seek to pay less rates to council. Of all the tax collected at the three different levels of government, rates only make up 3.4 per cent of the total tax collected in Australia (Australian Local Government Association 2018) However, it is the state government that outlines the formula councils must use in order to calculate each household's rate charge. In Victoria, it is described in the equation below (1) (Local Government 2018).

$$\text{Rates} = \left(\frac{calculated\ annual\ budget}{value\ of\ all\ properties}\right)(value\ of\ individual\ property) \quad (1)$$

Councils calculate their annual budgets and then divide it by the total value of all the rateable properties within their municipality, which give councils their 'rate in the dollar'. This is then multiplied by the value of each individual property to give the annual rates for that particular property. The following Worked Example 1 shows how rates are calculated in a hypothetical scenario.

Worked Example 1
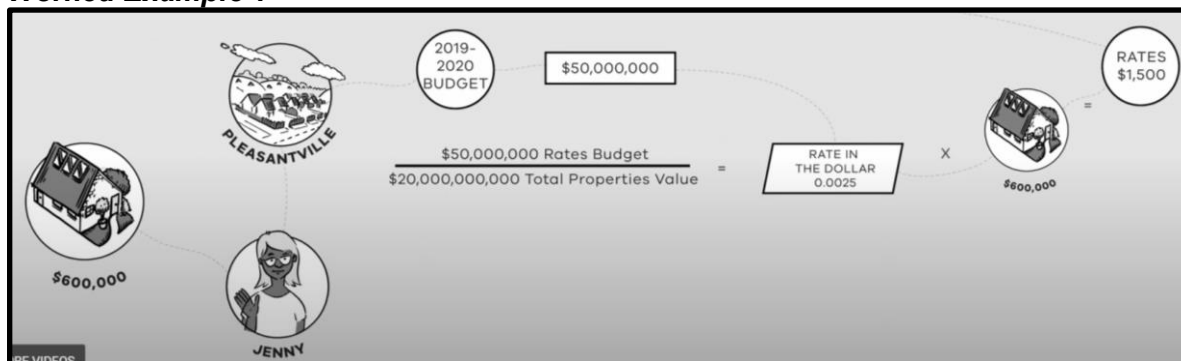
Jenny lives in Pleasantville. Her property has had its annual valuation and its total value, land, and house, is $600,000. In the councils 2019-20 budget, it has determined it needs $50,000,000 to perform all its functions. The council then divides this budget by the approximate value of all the properties in Pleasantville (including Jenny's) to get its 'rate in the dollar'. From this rate in the dollar, the council then multiplies it by each property in Pleasantville to determine each property's annual rates charge. In Jenny's case, the rate in the dollar is multiplied by $600,000 and the 2019-20 rate charge for Jenny is $1,500.

Some state governments in Australia have introduced a restriction on the rates local governments can charge property owners. In Victoria it is known as 'rate capping' and in New South Wales it is called 'the rate peg', and while this is an obvious bonus for property owners,

it potentially creates financial stress for local governments. The Victorian state government adopted the rate capping policy in 2016 and in 2022, the maximum Victorian councils could increase 2022 rates to was 1.75 per cent (Essential Services Commission 2016). The impact of the rate capping policy has had a significant impact on local governments' bottom line. Vince, a councillor for Moonee Valley commented that rate capping and the resultant lack of funds had made delivering affordable housing extremely challenging:

> Rate capping has screwed us into the ground. That is a major issue that screws up council's capacity to do anything in the affordable housing area, when you're allowed a 2% growth which in real terms since Rate Capping was put in we are now $32 million behind if we'd have been just doing our normal five percenter, so we know what the effect is (Jon, Metropolitan 1)

It is startling to hear that a restriction on the amount of rates that a council can charge its residents has a budgetary impact of $32 million dollars on their budget. The sentiment about how the state imposed rate cap has such a devastating impact on a council's ability to do want it wants, was also commented on by Ronni, another councillor from Greater Bendigo regional area:

> You may find that the rate-capping environment stymies opportunities to think beyond the breadth of what's a very busy schedule, [especially for] people with high level decision-making responsibility in that space [of housing].

Table 5.2 shows that the income councils accrued from rates varied dramatically. Thus, the regional council, Lismore in regional NSW, received only 38 per cent of its income from rates, whereas in the metropolitan council, Merri-bek, rates accounted for 72 per cent of its income. The reasons for these disparities are not explicit, however they are probably due to the increased population in the metropolitan areas allowing for greater access to rateable properties.

The City of Sydney is one of the wealthiest councils in Australia and is thus far better resourced than other councils to implement affordable housing projects. Employees working in the City of Sydney recognise that it is one of the best resourced local governments in Australia, yet still find allocating an adequate budget for social and affordable housing projects difficult:

> The issue with local government delivering affordable housing is that it's not funded for it. It's not [the council's] responsibility to deliver it … the reality is we don't receive tax dollars to build affordable housing ... Our money comes from, car parking fines and

rates and it's not even enough to deliver the basic infrastructure, never mind go ahead and deliver affordable housing (Mara, City of Sydney)

Rates will remain a core element of local government's income stream, so it can be assumed it will be up to the councils to try to continue with affordable housing projects as best they can in the constrained budgeting environment.

5.2.2 Grants from federal and state governments

Grant income from the federal and state governments are an unpredictable source of income. For some councils they are a major source of income whilst for others they are a small proportion (Australian Local Government Association 2016a, 2016b). Table 5.2 shows the distribution of grant money collected by each of my case studies in their most recent budgets, and it is clear the rural and regional councils receive the highest proportion of grants.

Since 1974, the federal government's financial contribution to local governments has been made through the Financial Assistance Grants (Department of Infrastructure, Transport, Regional Development and Communications 2022). The allocation is based on a per capita principle whereby the state or territory with the highest population gets the largest grant allocation. Table 5.2 shows that New South Wales is the state which receives the most grant money from the federal government while the Northern Territory receives the lowest. These grants are firstly allocated to state and territory governments and are then passed on to the local governments on a quarterly basis (Department of Infrastructure et al. 2022). Each of Australia's state and territory governments has a legislated grants commission which act as financial conduits to local governments and provides guidance about how much each council should receive. Each year the grants commissions release their annual allocation report which details the methodology used to recommend where the federal government grant money should go (Victorian Local Government Grants Commission 2021). There are two components to these grants, general purpose and roads, and they are untied, so the local governments receiving them can spend them where they see the greatest need.

Table 5.3: Financial Assistance Grants allocated to local government

Jurisdiction	General purpose ($)	Local roads ($)	Total ($)
New South Wales	464,778,548	188,444,475	653,223,023
Victoria	377,770,187	133,906,354	511,676,541
Queensland	297,932,597	121,695,179	419,627,776
Western Australia	152,850,599	99,311,690	252,162,289
South Australia	100,962,444	35,695,209	136,657,653
Tasmania	30,844,364	34,419,666	65,264,030
Australian Capital Territory	24,583,600	20,826,958	45,410,558
Northern Territory	14,039,681	15,214,757	29,254,438
TOTAL	**1,463,762,020**	**649,514,288**	**2,113,276,308**

(Department of Infrastructure et al. 2022)

The amount of these "on-passing" grants from the federal government is illustrated in Figure 5.1 and shows the difference between what was in the budget against what was actually delivered. This graph shows that there is not only a good deal of fluctuation in the budget allocation to which was promised over time, but also in the actual amount that ended up being granted. Thus $1.4 billion was budgeted for in 2010 and $2.0 billion was delivered, and in 2021 $1.3 billion was budgeted and $2.7 billion was delivered. The fickle and limited nature of this income means that councils cannot depend on it for social and affordable housing projects.

Figure 5.1: Australian Federal government funding to Local governments

Financial Assistant Grants - 2009-2023
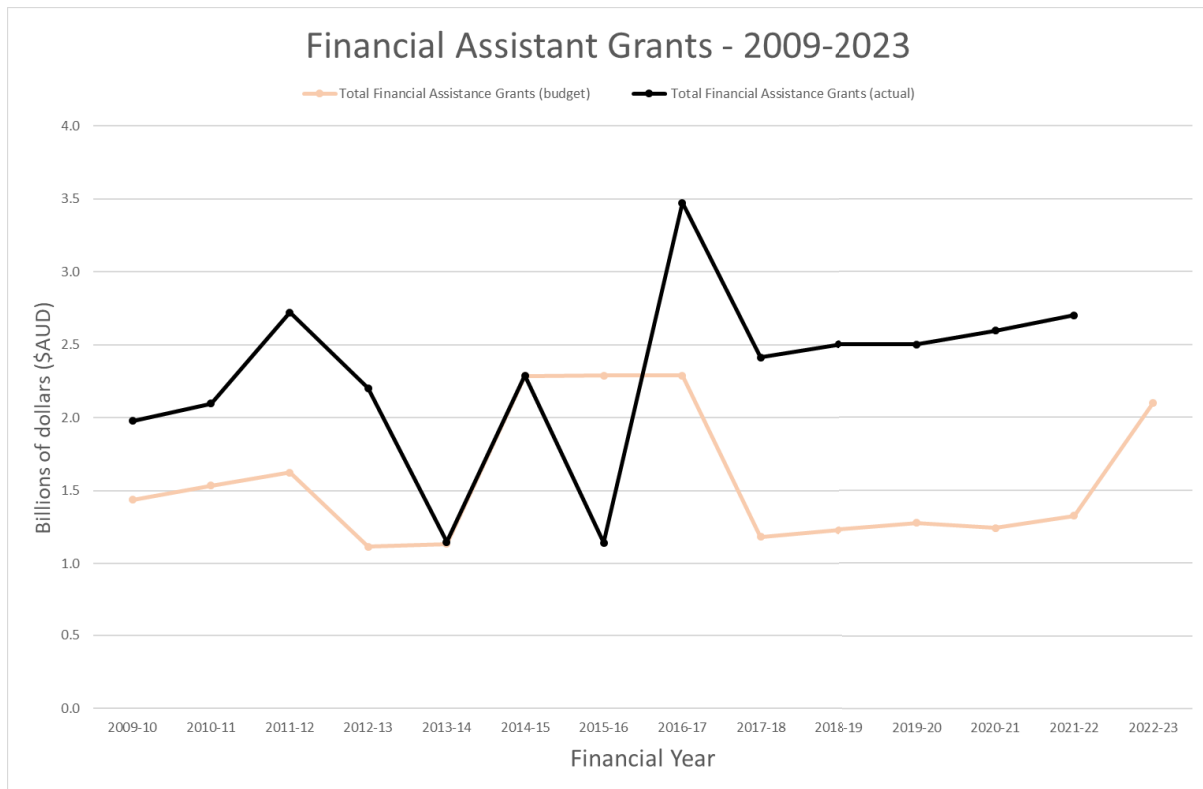
(Source: Australian Budget - Budget Paper No. 3, Part 2 (2009), (2010), (2011), (2012), (2013), (2014), (2015), (2016), (2017), (2018), (2019), (2020), (2021) and (2022) (budget only) collated by author)[33]

There are 537 local governments in Australia, so the federal funding to each of them is negligible. This minimal federal government contribution has been severely criticised by the Australian Local Government Association (ALGA) which is the national peak body for local governments of Australia and has repeatedly called on the federal government to allocate at least 1 per cent of its budget to local governments; it currently stands at 0.55 per cent (Government News 2022).

5.2.3 *User fees and charges*

Councils often provide services they are allowed to charge a fee for. This fee for service model is applied to things like aged services fees (meals on wheels), charging to use leisure centres, car-parking, the use of sports facilities, and waste collection. In Victoria, the Local Government Act (1989) allows councils to set their own charges in order to balance the cost of providing these services (Victorian Auditor-General 2010).

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[33] Please note, the actual spend in 2019-20 was not listed in the Budget Papers and therefore omitted from this analysis.

From the case studies, the revenue generated by fees and charges can be quite substantial, ranging from 3 per cent in Merri-bek to 23 per cent in Lismore. It is unclear why a metropolitan council, like Merri-bek, only obtains 3 per cent of its income stream from user fees, which is like the rural Shires, Hepburn and Mount Alexander, while the council most comparable to Merri-bek, Moonee Valley collects 14 per cent. When asked to comment on the low percentage of income, Lee, a Merri-bek councillor blamed the dominance of councillors who were left on the political spectrum and who did not want to burden low income residents:

> The leftist politics of this council could probably have something to do with the lower user fees rates … We have some Councillors who are very conscious of the lower-income households of the area who strive to make our facilities more affordable for that population. They are very rarely challenged on the issue.

A report conducted by the Victorian Auditor-General's office found that many councils could not substantiate how they arrived at the user fees rate that they were charging for their services. There had been no analysis about how much it would cost the residents and how much the council needed to recuperate in order to offset the service. This could be why there are such arbitrary fluctuations in the amount received by user fees, across the councils reviewed.

5.2.4 Statutory fees

Statutory fees are set by the state government and local governments have no control over them. These fees include infringement costs and planning permit fees. Table 5.2 shows this form of income makes up a very low percentage of the overall budget for councils. Metropolitan council, Merri-bek, has the highest and that is only at 6 per cent. Interestingly the councils that come from the state of New South Wales (Sydney and Lismore) do not have these statutory fees listed separately but are included elsewhere in their budgets. This area of the budget would not generate the capital required to fund social and affordable housing projects as it is so tightly controlled by the state government.

5.2.5 Other sources of income

All the councils had a line item called 'other income'. The notes that are referenced to this income differ for each council, however, a common source of this kind of income derives from interest from assets or investments the council has, rent, and fines. Table 5.2 shows there is a very low percentage of income attributed to Other Income except for City of Sydney. The City of Sydney has substantial income from interest on their investment properties and lease

agreements totally just over $5 million in their 2022 Annual Report. The rural councils only received 2 per cent Other Income.

5.3 Impacts of limited revenue on the capacity to provide for affordable housing

This chapter sought to bring together the various elements associated with councils' income. It looked at how much councils receive, and the different sources of income councils report in their budgets. It also highlighted some of the stresses associated with accessing those income sources due to state and federal government policy, and the resource capacity within each council. This section of the chapter will analyse to what extent local governments are able to deliver affordable housing. Dave, a council employee from the rural council, Mount Alexander, reflected on this:

> We don't have, you know, unlike the Port Phillips [metropolitan council] of the world, we don't have large amounts of money that we can invest and we're just struggling to keep up with the growth and keep community facilities to a good standard and all of that.

This quote indicates there is a priority setting in the smaller councils that do not have the capacity to invest given the direct and pressing needs of maintaining council assets. In almost all instances the provision of affordable housing is not viewed as a priority when setting the budget. A councillor from one of the metropolitan council, Moonee Valley City Council, captured this sentiment in their quote:

> We're discussing the budget at the moment. Did anyone bring it [affordable housing] up when we're discussing the budget? Not one person.

Councils were very aware of their limited budgets. This was especially so in small rural and regional councils. Jeff, a councillor from the rural council of Mount Alexander reflected on how its limited budget made the provision of affordable housing extremely difficult:

> One of the limiting factors for Council is that it's a small Council. I mean, it has a turnover of about 35 million [dollars]. That sounds like a fair amount, but the really viable councils have a turnover of about 100 million. So, you're dealing with a small council where there's a lot of concern about where the money comes from and how it gets spent.

The councillors interviewed had varying views on whether councils should be investing resources in affordable housing. When asked if she thought councils should be participating in the housing space, the mayor of a regional council of Greater Shepperton responded,

> I do. One or two of the councillors think this isn't Council business and that we shouldn't help or even contribute to the housing solution. I do.

Councillors were acutely aware that community members expected that the council prioritise the conventional local government activities, before spending money on affordable housing.

> So, you have people in the community saying rates are too high, you should focus and concentrate on, you know, rates, rubbish, roads, and everything else, you know. What are you doing? You shouldn't be doing it [providing affordable housing]. I don't know whether we, I think sometimes the weighting of the dollar is too high for our social benefit. We think too much about the cost now as opposed to what it will cost our community in 10 years' time if we don't spend the money now (Jeff, Mount Alexander)

Clearly, local governments have a very limited ability to build affordable housing.

5.4 Conclusion

This chapter discussed the income of councils, it looked at how much money councils raise, where they source their income, and how their limited revenue impacts on their capacity to provide for affordable housing. The state government's policy of rate capping or the rate peg was also assessed to understand its impact on revenue raising. Morris (2021) demonstrates that,

> Besides being legally the remit of state and federal government, the limited resources of local government mean that they do not have the resources to meaningfully intervene in the provision of affordable housing (Morris 2021, p.29)

From the interviews I conducted and the financial document analysis I undertook, they all show that council's do not have the resources to provide for affordable housing on its own.

In the first section, I looked at the total income of my case study councils and determined their capacity by calculating their per capita spend. The per capita spend provided an indication of how much of the budget was allocated to each person in the local government area. The

differences between the councils were vast and it was evident that the City of Sydney had the greatest capacity. Other local governments had added extraneous influences, like natural disasters, which temporarily boosted their per capita spend for the latest budget cycle. I argued that the total income of the councils did not allow for the actual building of housing as well as providing all the services they were legislated to deliver on.

After looking at the total income of each council, I then turned my attention to the income streams. I looked at the level of income diversity allowed by the councils and what percentage each income stream made up of the total budget. It was reassuring that budgets could be directly compared due to their legislated reporting protocols, so the biggest money earner for all the councils was their rates charged to residents and businesses through their property and land tax system. This was, in one case (Merri-bek council), up to 72 per cent of their total income. There is very little research as to why this happens and how councils determine what level of revenue, they derive their income from, but it is clear they all have limited flexibility to control it. However, rate capping, the state government policy, which was implemented in Victoria in 2016, puts a restriction on what councils can charge their residents in rates. Rates are the largest source of income for councils, so the restrictions have had a significant impact on their budgets.

The last section looked at whether councils had the necessary revenue to embark on affordable housing projects. As was stated in the first section, councils do not have the capacity to build affordable housing, so the question remains as to what other avenues can councils take to provide for affordable housing. Interviewees were unanimous in saying their council did not have the capacity for building affordable housing themselves. The question this evokes is what other options are there to consider? The next chapter analyses how councils use their affordable housing strategies and land planning policy to increase their affordable housing supply.

Chapter 6   Organisational capacity of councils providing affordable housing

6.1 Introduction

In this chapter, I examine each of the case study councils and focus on two different areas of local government's policy development which are impacted by the council's organisational capacity for affordable housing provision. The first area is affordable housing strategy development, which provides the background data, need, analysis, and actions for affordable housing. The second area is the planning mechanisms, which include planning schemes which facilitate an increase in affordable housing through any land planning application. As I work through each case study, I provide examples of where they have had success in implementing or supporting affordable housing projects. I also show that local governments need to know their local affordable housing demand and prepare an affordable housing strategy detailing that demand before they can change the planning rules to encourage developers to build affordable housing. It is this changing of the planning rules that empower councils to request affordable housing be a part of any future residential development in their area.

Gilbert and Gurran (2022) note that "sustained housing affordability pressures in Australia and ongoing concerns about regulatory barriers to new supply have driven a national reform agenda that has brought local planning and development control practices into the spotlight" This chapter highlights that strategy development and planning are key features of council work and have a direct influence on affordable housing provision.

An important note for this chapter is my use of the word planning. When I refer to planning, it means the "*set of rules that control the use, development, and protection of land*". When a developer wants to develop their land, they must submit a planning application. Once this has been lodged, it is the applicable government agency which accepts or rejects the application in question. Local governments are usually empowered with this task. However, the state government is drawn in when there are planning application appeals or projects of state significance. In Victoria, planning disputes are submitted to the Victorian Civil and Administrative Tribunal (VCAT), and in New South Wales they are submitted to the Land and Environment Court (LEC) or the Independent Planning Commission (IPC) for applications of

state significance. All of these planning bodies are independent of government and have the authority to make decisions on disputed planning matters. Interviewees regarded planning as the primary mechanism local governments can use to increase affordable housing. They argued that setting the planning control to consider affordable housing was the best way to ensure that land was reserved for this use in their municipality for any future development.

The first section provides a description of the planning system, exploring the different planning levers which enable affordable housing and how councils' affordable housing strategies feed into the planning system. I discuss planning at the state and local levels to show how they are interlinked and how different local governments have included an affordable housing provision in their local planning scheme while others have not and the implications thereof.

In the next section I explain how preparing an affordable housing strategy is a vital first step in determining that affordable housing is needed in their local government area. It is important that this strategy is supported by data that then informs changing the local planning provisions. This section provides an understanding of the important connection between an affordable housing strategy and the planning system. I show they need to work together in order to obtain the required outcome.

Table 6.1: Affordable housing policies

Council	Affordable housing strategy	Affordable housing target	Total number of social housing dwellings[34]	Affordable housing Local Planning Provision
Metro 1 (Moonee Valley City Council)	MV2040 Action Plan - Fair 'Qeente Boordup'	None specified	2,873 (5.8%)	Moonee Valley Planning Scheme - Affordable housing - Airport West Major Activity Centre - Moonee Ponds Activity Centre - Public housing renewal - Flemington Estate
Metro 2 (Merri-bek City Council)	Affordable Housing Action Plan 2022-26	None specified	2,327 (3.7%)	Merri-bek Planning Scheme - Housing affordability Merri-bek - Coburg Activity Centre - Balfe Park Precinct, Brunswick East - 173-199 Elizabeth Street, Coburg North - The Precinct, Brunswick East - Public housing renewal - Gronn Place, Brunswick West
Metro 3 (Sydney)	City of Sydney Affordable Housing Program	The aim is that 15 per cent will be Social and Affordable Housing by 2035	16,876 (13.6%)[35]	Local Environment Plan Division 3 Affordable Housing

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[34] Total number of social housing dwellings data taken from the Victorian Department of Families, Fairness, and Housing's Housing Assistance report, 2020-21 for Victorian councils, and the New South Wales Department of Communities and Justice's Social Housing Residential Dwellings Dashboard for NSW councils.

[35] Ibid.

Table 6.1: Affordable housing policies

Council	Affordable housing strategy	Affordable housing target	Total number of social housing dwellings[34]	Affordable housing Local Planning Provision
Metro 4 (Cardinia)	Housing rights are human rights - Affordable Housing Strategy and Action Plan 2018−25	5 affordable housing commitments are made by 2025 on public-owned land	423 (0.9%)	Cardinia Planning Scheme - Settlement and housing - Urban established area
Regional 1 (Bendigo)	Affordable Housing Action Plan	10 per cent to be social housing by 2036	2,515 (4.7%)	None - Further strategic work, Affordable Housing Plan[36]
Regional 2 (Shepparton)	Greater Shepparton Affordable Housing Strategy: Houses for People 2020	6.1 per cent of all dwellings by 2035	1,653 (5.7%)	None
Regional 3 (Lismore)	Does not have one[37]	-	Unknown	None
Rural 1 (Hepburn)	Affordable Housing Policy	None specified	163 (1.7%)	Hepburn Planning Scheme - Affordable housing
Rural 2 (Mount Alexander)	Does not have one	-	241 (2.7%)	None

(Source: Collated by author)

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[36] In Greater Bendigo's Planning Scheme, it has a list of "Further strategic work" which says it will review, prepare and implement an Affordable Housing Policy.
[37] However, in July 2021 Council resolved to prepare an Affordable Housing Strategy. Taken from the Lismore City Council Minutes of Council Meeting held 13 July 2021, page 6 https://lismore.nsw.gov.au/infocouncil2/Open/2021/07/OC_13072021_MIN.PDF

This table shows the City of Sydney as the standout council with a massive 13.5 per cent social housing as part of its total housing stock, which is nearly double the next council of Moonee Valley at 5.8 per cent. Seven of the nine case study councils endorsed an affordable housing strategy. However, one vital piece of information which stands out, is that only four out of those seven councils specified a target of how many affordable housing dwellings they wanted built. In a bold commitment, the City of Sydney specifies it wants 7.5 per cent of the housing stock in its council area to be affordable housing and 7.5 per cent to be social housing by 2035. This is the strongest commitment to affordable housing of my case studies and is discussed in depth in Chapter 7.

Table 6.1 also highlights that five of the nine case study councils have local planning provisions to support affordable housing while four did not. Interestingly, those four councils are from a regional or rural setting which could speak to the resource disparity between a larger metropolitan council with more money and smaller councils which are more tightly constrained or perhaps, unlike the metropolitan councils, they do not have such a marked housing affordability issue.

6.2 Councils affordable housing strategies

The interviews indicated that an endorsed council strategy about affordable housing was necessary before any projects could be implemented. In a broad sense, local governments adopt all kinds of strategies which help them direct their resources and deliver on their functions. As previously discussed, councils have no option but to prepare and endorse these key functions, however councils still have some autonomy to endorse other kinds of strategies if there is the will and strategic background to preparing such a strategy. In Victoria an affordable housing strategy is not mandatory and two out of my nine of my case study councils did not have a strategy in place. And because of this discretionary standing of the affordable housing strategy, we can conclude that any council that adopted one would have the strategic need for affordable housing and may be willing to allocate funds to back up the policy.

6.2.1 "Get all the ducks in a row strategically"

> I just don't think there had been that step back in a while to, you know, step back from the front lines and go, "Right, what's everything that we're playing with?" ... MV2040[38] presented the opportunity to step back and get all of the ducks in the row strategically,

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[38] MV2040 stands for Moonee Valley 2040 and is Moonee Valley City Council's overarching strategic framework to guide it to plan, deliver, monitor, and report on all the endorsed actions of the council.

and so affordable housing became part of our FAIR CITY, one of the five themes in the municipal-wide MV2040 strategy. So housing and affordable housing provision is a huge part of that theme (Jane, Moonee Valley City Council)

Setting strategic direction for councils involves a lot of work to make sure that the strategy aligns with council and state government policies and aligns to the wishes of the people in the community. It involves councillor motions, community consultations, background documents, policies, plans, strategies, planning amendments, and statements which all contribute to focusing the effort of implementing an affordable housing strategic direction. How some councils turn this work into increasing their affordable housing stock is another question.

The following table shows councils that had active affordable housing strategies or policies at the time this thesis was written, and also identifies any specific affordable housing targets that were set. Also included is the total number of social housing dwellings (community housing plus public housing) each council has, and while I acknowledge this is not affordable housing, the number is indicative of the relative investment (Department of Families, Fairness, and Housing 2021). The percentage of social housing dwellings compared to the total number of dwellings in each council area is provided in the parentheses.

6.3 The importance of planning policy

Planning is a tool that sets out the rules and regulations for the use, development, and protection of land (Planning Victoria 2015). Planning details the type of buildings that can be built, the kind of use that land is suitable for (for example residential or commercial), if there are specific protections for culture, heritage, or environment, and also details any other restrictions on the land. Planning in Australia is regulated through federal, state, and local government bodies, but it is primarily the local government that determines whether a planning application is approved or not. Should an applicant or objector to the planning application appeal a decision, the matter is taken to an independent authority which is a much lengthier and involved process to ensure the correct decision was made. This is at an added cost to both parties and usually involves testimonials of expert witnesses and legal representation.

Phibbs and Gurran (2021) draw the connection between planning and the housing market through their work, "The role and significance of planning in the determination of house prices in Australia" (Phibbs & Gurran 2021). Standing from the knowledge that Australian housing markets are one of the most expensive in the world, Phibbs and Gurran (2021) analyse the housing market between 2003-2023 against the Reserve Bank of Australia's research report

(Phibbs & Gurran 2021). They show that the economic theories used to justify that land planning restricts new housing supply is misguided as the economic theories fail to consider other key factors in Australia's housing market, like tax incentives.

How land is used and developed involves different interest groups. Locally, these often include council, residents, community groups, local businesses and organisations like schools, age care homes and childcare centres. Each of these have a vested and local interest in developments. Property developers are another key interest group. They can be local or from outside of Australia. Developers are not necessarily interested in local needs. Gunder (2016) has been fierce on how neo-liberal ideology has infiltrated government policy and then how the planning sector is blame for the government policy failures (Gunder 2016).

> In numerous countries, especially since the 2008 world recession, planning has been placed in the role of "scapegoat" for neoliberal governance policy failure…This is particularly the case in our contemporary world constituted by a hegemonic ideology of neoliberal globalization where competition and the free-market is enshrined as supreme…(Gunder 2016, p.22)

Governments' primary focus is whether the development will generate a profit. Savini and Aalbers (2016) note that,

> the current economic crisis has put urban development into question, problematising the negotiation processes between large property developers and cities, the public risk of planned projects, the financial risk of land development for local governments and weaker public budgets (Savini & Aalbers 2016, p.878–879).

This highlights the tensions of planning between urban development and developers. Savini and Aalbers (2016) talk about the financialisation of land and its 'de-contextualisation':

> The financialisation of land, in which land is treated as a financial asset, results in the de-contextualisation of urban planning from local conditions and needs … de-contextualisation: the separation between ownership and planning responsibility; the instrumental behaviour of intermediate levels able to insulate risks; and the complexification of property structures (Savini & Aalbers 2016, p.890)

This means that when land is regarded as a financial asset, the development of that land tends to be led by how much of a financial return it can provide the landowner without taking into account the local context or need. When land is financialised, it is harder to obtain affordable housing from the development.

If we take a look at a local context, the financialisation and de-contextualising of land is a primary feature of Australia's urban landscape. Mara, manager of major projects at the City of Sydney, put it perfectly when speaking about the state government's commitment to affordable housing while trying to appease the developers.

> The [state government] target for affordable housing, which has only just been introduced, is pathetically low … It allows for these kinds of watered down models like, it's affordable housing for 10 years and then it reverts to market housing … Why would you let it [go back to market]? So, you've got a state government that is not particularly committed to it [affordable housing] because it upsets the development industry.

The financial returns of a development dominated by affordable housing will generate far less profit than a development orientated to the private market. Thus, the building of affordable housing requires certain incentives for developers, like councils allowing more dwellings on the lot or buildings to be higher in return for providing affordable housing. It is essential that the planning provisions stipulate how affordable housing will be realised. Without clear guidance in the planning provisions, it is likely land use for affordable housing will be overlooked. This tension between the property developers' influence on the state government's affordable housing target and the human rights stance the local governments strive for in their affordable housing policies is brought to the fore here. The link between state and local governments is inter-connected through land use planning so Mara showed contempt at the lack of an affordable housing target put forward by the state.

In the next section, I explore the features of the state planning policy and the local planning policy which enables the use of land for affordable housing. This identifies key legislative powers which local governments can use to increase the number of affordable housing projects.

6.3.1 Victorian State Planning Policy

Planning in Australia is split across six different states and two self-governing territories, however, as most of my case studies reside in the state of Victoria, I will be focusing on the Victorian planning policy. I also note that even though the different states and territories of

Australia have their own specific planning system, they have similar mandates. They must set the rules for use, development, and protection of land. In Victoria, the state government has developed the Victoria Planning Provisions (VPP) that are a template for councils to use to ensure they adhere to all the state-based planning clauses[39] while developing their own local planning provisions. Councils can contribute more detail to certain planning provisions with a local context, for example to detail greater affordable housing provision. The VPP has all the broad ranging planning themes set out in its clauses which need to be taken into consideration when councils set their planning provisions for each local government area, like housing and housing affordability. These planning provisions enable local governments to assess their own area and feed into developing a planning scheme which best reflects the future use and development of land within their local government area, while also adhering to state-wide requirements.

A significant clause in the state based VPP template for enabling affordable housing is **Clause 16 Housing**, which states:

> Planning should provide for housing diversity, and ensure the efficient provision of supporting infrastructure…Planning for housing should include the provision of land for affordable housing (Victorian State Government 2022, p.131)

This clause shows that the Victorian state government is providing the opportunity for local governments to allocate land for affordable housing and also allows them to add to this clause to provide a more detailed planning provision for affordable housing in their municipality. However, the VPP is deficient in that it does not stipulate how much land should be allocated in order to reach a specific affordable housing target and it also does not give a clear mandate for local governments to ask developers to build affordable housing. This means all negotiations with land developers is completely voluntary. This broad brush stroke clause in the VPP has left council planners confused as to how to implement a successful affordable housing provision because of the lack of detail.

Another clause in the VPP template which addresses affordable housing is **Clause 16.01-2S Housing Affordability**. It outlines the Objective to "deliver more affordable housing closer to jobs, transport and services" (Victorian State Government 2022, p.137). Again, however there is no set target for local government and developers to refer to. This clause is a bit more explicit

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[39] A clause is a particular part of a legal document, in this case VPP, that is a separate article, stipulation, or proviso.

that the previous Clause 16. It stipulates where the land should be in order to deliver affordable housing. Though it still doesn't provide a target, it is an important piece of the puzzle as it is essential affordable housing is close to services, public transport, and work opportunities (Raynor & Whitzman 2021).

Thus, under the Victorian system of planning, there are two main clauses that allow local governments to implement locally based affordable housing provision through their local planning policy. How this is implemented is discussed in the next section.

6.3.2 Local Planning Policy (LPP)

This section discusses the planning system at the local government level and the powers of the LPP, how it allows for affordable housing provision, and whether it has been successful. Using examples from my case studies, I show that some are successful while others still beholden to state government. Every council in Victoria implements the state government's VPP, they then have the power to implement clauses specific to their local government area. This system allows for the preparation of the Local Planning Policy (LPP) which gives councils the opportunity to strengthen their planning policy, and particularly around affordable housing. However, the LPP still need to be approved by the state government before they can be added to the planning scheme.

The following table shows which of the nine councils had active affordable housing provisions in their local planning policy. The details under the heading "Affordable housing planning provision" relate directly to the affordable housing clauses that have been implemented in the local planning schemes.

6.4 Consultation

Consultation is a key part of councils every day running of the organisation, it is tasked with consulting with the community on a number of different policies and strategies (Australian Local Government Association 2018). The same level of consultation applies to the development of an affordable housing strategy or planning amendment.

To understand the level of consultation involved to the increase of affordable housing dwellings, Lismore City Council had a substantial community engagement for one of their municipal-wide plans. This plan was mandated by the State government and therefore a required piece of work from the council. It included a very in-depth community consultation

program. It included surveys, town hall community meetings, drop in sessions, email and written feedback, and at the end of it council employees went through all the feedback they had received and presented the findings to the councillors for endorsement. It was through this process that affordable housing came up as a community issue. As Esther, the local councillor from Lismore City Council, described the process:

> First, we did our community consultation where affordable housing came up, which took about six months ... It was really thorough, and it came up with major priorities that we're still working on, and I don't think those priorities have changed. Obviously, the natural environment was one, but affordable housing was another one in that whole concept of intensifying the village and urban areas, not broadscale houses everywhere on our farmland in rural areas. So, the affordable housing strategy came out of that.

Jeni, the mayor of Lismore City Council, recounted how the idea from the community set in train the adoption of an affordable housing strategy:

> Yes, it was the officers who actually said let's have a bit more of a look at this [affordable housing] because they could sense what was going on in the community and as the Mayor I said, "Yeah let's do it", and other Councillors did as well. So that's how that affordable housing strategy started [internally].

Through all parts of this consultation process, the issue of addressing affordable housing was passed along the chain of command in order to become part of an endorsed council strategy. Consultation with the community had brought out affordable housing as a local issue, so it was a very important step for getting community buy-in for developing the strategy.

In Greater Bendigo the consultation for their affordable housing had a mixed review, Jeni one of the councillors reflected,

> We did have a forum last year about affordable and social housing, I was the only Councillor there, so I don't know if there is a lot of interest around the table to be honest, I'm not quite sure.

Hepburn councillor, Mary-anne talked about the public forums she ran as a councillor when the issue of affordable housing and homelessness came up, and out of that the community group, Safe Place Homes.

Affordability and homelessness emerged as an issue when I ran the housing community forums, which is how the community group Safe Place Homes got set up. What came out of it all was the campaign to protect the rights of permanent dwellers in caravan parks.

Mary-anne went on to elaborate that while community forums might not be the most strategic way to get things done, they can be effective and give community a voice to galvanise around a common issue.

I think community forums are a strategy that delivers stuff, not necessarily consistently well or in a in a highly strategic way, but I think it does deliver outcomes that the community wants.

Mary-anne ran a number of community forums for her residents, all on different topics, and usually out of them there came an action that the community then went on to champion and implement.

In Moonee Valley, they had not run affordable housing specific forums or community meeting, but they had run extensive consultation with their MV2040 strategic plan. Jane highlighted that Moonee Valley's consultation for affordable housing has been tied up in their municipal-wide strategy, MV2040:

Our main piece of strategic work around affordable housing has been with MV2040, and we had extensive consultation with community based on particular themes and aspects and we had a lot of discussions about housing. But we haven't had affordable housing specific workshop for a while.

Looking at the different methods of consulting with the residents, there is a clear distinction between the rural councillor that met with her constituents regularly around a community meeting to get affordable housing issues progressed, to metropolitan councils which tied affordable housing up in a broader municipal-wide strategic plan.

6.5 Councillors' role in decision making

Councillors are the key decision makers in local government in Australia. Their role is similar to a board of directors in that they have the responsibility of setting the strategic direction of

the organisation and determining the budget to deliver that strategic direction. A key part of that responsibility is publicly acknowledging and even celebrating the good work that councils produce. These are usually shown through the celebration of a particular strategy or policy document. The Municipal Association of Victoria is the peak body representing Victorian councils and defines the councillor role:

> Councillors guide the development of strategic planning, local policies, set service standards and priorities and monitor the performance of the organisation. Other responsibilities of councillors include determining the financial strategy and budget, allocating resources, and liaising with other levels of government, the private sector and non-government community groups (Municipal Associated of Victoria 2020)

It is common for councillors not to declare their political membership and local government is often thought of as the only level of government in Australia where local people, independent of any political party, often are dominant. Grant and Drew (2017) further this sentiment by highlighting that,

> While political parties are an essential element of responsible government at both state and federal levels, this is not universally the case in Australian local government, with many elected members seeing their role as trustees who act on their own view of what is best rather than being closely accountable to the electorate or a political party (Grant & Drew 2017, p.343)

Though this notion may be accepted generally, and my interviews indicated a very similar suite of factors like councillor make-up, leadership, engagement, and the decision making process were key in fulfilling their role, there were councillors who recognised that political affiliation was a key factor in determining whether affordable housing was brought up in council deliberations. Ashley, a mayor from a metropolitan council in Melbourne, shared that:

> I think that it's very safe to say, we're the only inner-city Melbourne council that doesn't have a Greens[40] Councillor, and Greens councils are often really good strong voices in this [affordable housing] space. We don't have anyone, so we don't have that natural leader in that space…I think if we had a Greens Councillor who brought it up, at least

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[40] The Australian Greens Victoria is a registered political party of Australia but also is a global entity and bases its values on four pillars of social justice, ecological sustainability, grassroots democracy, and peace and non-violence.

people would start talking about it [affordable housing] a bit more but it gets, not intentionally, swept under the carpet.

This statement very clearly expresses that the political persuasion of councillors is a major factor determining the level of leadership shown by a council as a whole with respect to the provision of affordable housing. Ashley believed that because there were no councillors representing a particular political party, the issue of affordable housing was never highlighted as a priority.

In the regional council of Lismore in NSW, Esther, a councillor who was a member of the Greens political party, was one of the biggest advocates for affordable housing. She did not think their affordable housing strategy needed renewing in that the problem was clear and the council just needed to get on with the work rather than review another strategy. However, two years after that interview, that same councillor was leading a campaign to get the council to adopt a new affordable housing strategy. She had realised that the council needed to have the strategic work endorsed before the council could allow for the building of affordable housing. The following statement was taken from a recording of a Lismore City Council meeting where the councillors considered a report outlining the best way in which the council can increase the affordable housing stock in their municipality, Esther, commented:

I'm really hoping that one of those recommendations is that we do an Affordable Housing Strategy because it isn't just another strategy, it's actually a requirement of the State government. We can't just say we want affordable housing here and there. We actually have to have a strategy that identifies specific areas of land where you can have affordable housing…

From the time I did the interview until this council meeting, two years later, the councillor's understanding of how best the council can increase their affordable housing had changed. From the initial view of her not seeing the merit in renewing their affordable housing strategy because she just wanted to get on with the work to now, acknowledging that the only way the council could attract the necessary funds or resources to support affordable housing, was to have an endorsed strategy. This shows that if Esther had not had the leadership skills or interest in affordable housing, the issue may have fallen off the radar. This level of councillor leadership was key to implementing the affordable housing strategy the council needed to increase its affordable housing supply through advocating to other tiers of government for

funding, allocating land suitable for affordable housing, and partnering with third parties, like state government, CHP, philanthropists, and organisations to deliver affordable housing.

Similarly, at Hepburn Shire Council, a rural council, Mary helps us realise that advocating for affordable housing can still form part of a councillor's remit without them being part of a political party, but she also highlights the substantial amount of work that councillors may have to do by themselves in order to achieve their desired outcome:

> There are seven Councillors, and the system is Wards-based, so Birch Ward, which is the Daylesford area, there's myself and another councillor, and I would describe her as a progressive and with strong social justice values. So, she's keen to support measures that deliver a greater quantum of affordable housing and would recognise that there are benefits in having communities that have a diversity of housing availability. That would be to some extent shared by the mayor … and she comes out of a strong Australian Labor Party background where she would recognise that housing is one of a group of things that people need in order to meet their human rights, as it were. And then beyond that, you've got another councillor ... who's very, pretty much a pro-development Councillor and who would really struggle in terms of understanding affordable housing. You have another Councillor, whose position is, once again it's pro-business, pro-development. And another councillor … who theoretically, one would imagine would be supporting affordable housing but takes the view that it's not the responsibility of council. So, it means you may not have the numbers [to vote in support of affordable housing projects].

This snapshot of the councillors in this rural council shows that getting support for affordable housing is a challenge given the background of some of the councillors who are either pro-development or do not believe that affordable housing is within the purview of a local government.

It is also decreed that councillors adhere to a Councillor Code of Conduct and declare any potential conflicts of interest. As with any local government councillor, they often have another career or job and sometimes those other jobs can put councillors in a difficult position, if they do not know how to handle it appropriately. Nikki, a councillor from Moonee Valley council, reflected on this issue:

We had a developer consultant as a councillor, that's another story. He got into trouble and was up in front of the Office of Local Government for misusing his position as a councillor. He didn't believe there was any such thing as affordable housing and there was another really right wing councillor, who is still there, who believes it's not Council's role [to provide affordable housing]. It is the state government's role, and that people should be able to look after themselves.

Councillors hold a pivotal role in determining if affordable housing is to be a focus of the council's strategic direction and is implemented. However, even highly committed state government policy can be a major limitation. Jeni, a councillor from the regional council of Greater Bendigo commented,

I don't see that the state government has a real understanding or a desire to get those 60,000 public housing vacancies filled. It's a little, too late. If you sell off a large part of an estate that's going to be developed for private use and in the process, say we are adding 10 [affordable] rooms or 10 flats or whatever, that in no way addresses the issue. We are pushing it as a local government … If we were to venture into that space, how can it be affordable for local government to venture into that space when the State government isn't fulfilling its obligations as a provider of human rights.

This sentiment highlights Jacobs (2015) call for researchers to cast a more critical eye over governments in the affordable housing space:

Researchers need to adopt a more critical account of the conduct of contemporary government policy making, one that casts aside a view of the State as a benevolent agency whose primary objective is to ameliorate the conditions of the disadvantaged. Instead, the State should be understood as an agency that sustains the conditions necessary for the finance industry, developers and real estate agents, along with well-off householders and landlords, to reap profits (Jacobs 2015, p.53)

This section highlights that though councillors have this power to set a direction towards the provision of affordable housing locally, their limited power must also be considered, and the state government sets the parameters. This section details the difficult position councillors have in terms of navigating the state governments' policy setting agenda to their own.

In the next section, I'll look at each of the case studies highlighting the key obstacles and successes in providing affordable housing in their municipality.

6.6 Merri-bek City Council (previously Moreland City Council)

Figure 6.1: Merri-bek City Council relative to Melbourne
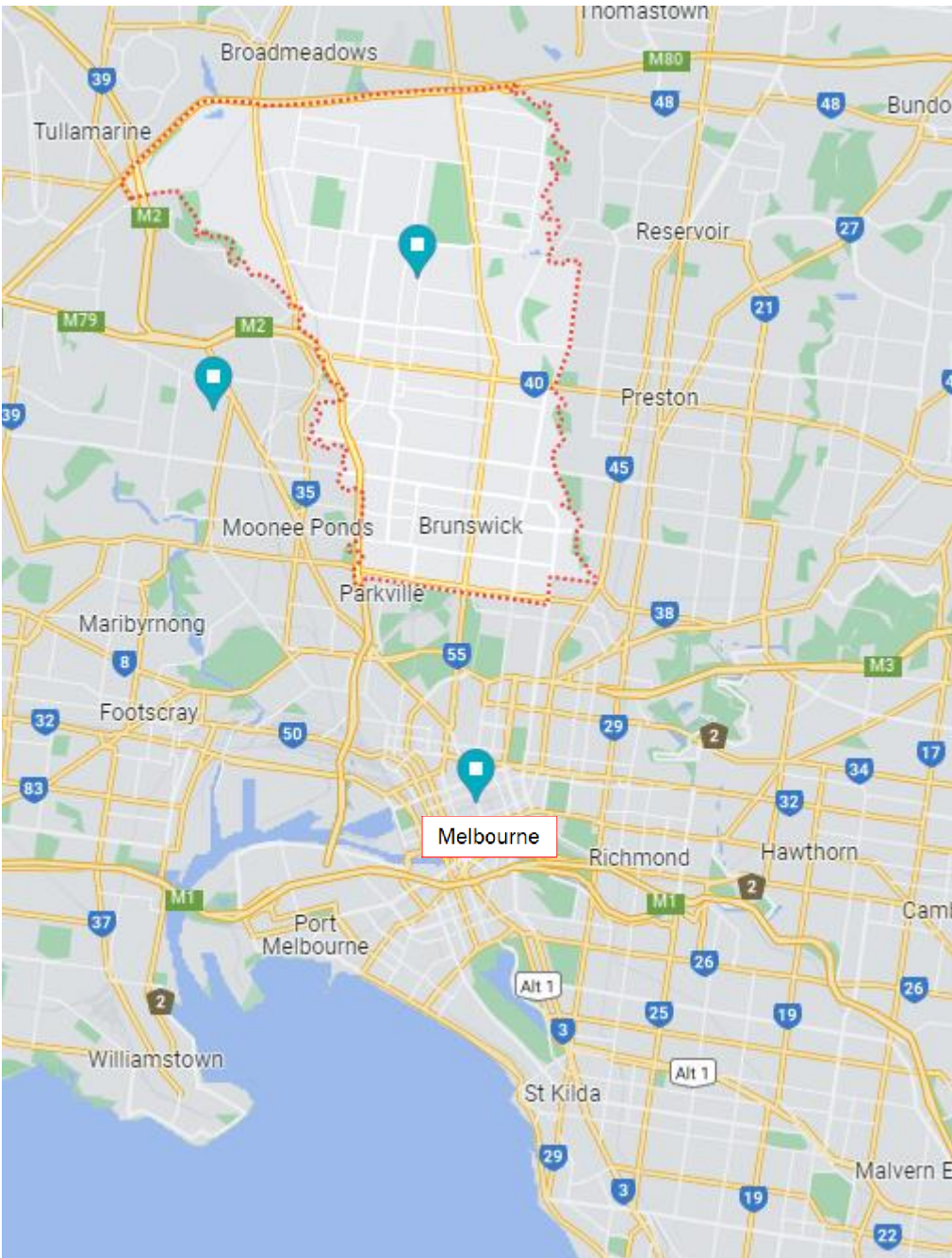
(Source: Google Maps)

6.6.1 Profile of Merri-bek

Merri-bek City Council is a metropolitan council located on Wurundjeri Woi Wurrung country, approximately 10 kilometres north of the Melbourne central business district, and just east of Moonee Valley City Council (other case study). Figure 6.1 shows the location of Merri-bek City Council in relation to Melbourne. Eleven councillors were elected across three wards in 2020

with the next election being held in October 2024. During the writing of this thesis the council renamed itself to Merri-bek City Council after the local indigenous Woi wurrung language, I have decided to honour that and changed all references to the Merri-bek name unless the research includes Moreland.

The Merri-bek City Council was created in 1996 after the Victorian state government introduced sweeping local government amalgamations across the state. At the same time the council adopted its first housing strategy in May 1996 which sought to respond to "the National Housing Strategy and endeavour to place housing in the context of integrated local area planning" (Moreland City Council 1996, p.1). This set in train a strong foundation for affordable housing to be supported in Merri-bek and it has been very successful in increasing its affordable housing stock through its strategies and a number of initiatives which I will outline below. Merri-bek has shown its support for affordable housing through a number of initiatives such as having an affordable housing strategy in place since 1996, establishing a housing strategy fund, a dedicated Councillor portfolio for affordable housing, and a council employee whose primary role is delivering on the affordable housing strategies, convening a community advisory committee, hosting homelessness forums, and affordable housing workshops, and establishing a company limited by guarantee to deliver affordable housing in its municipal boundary.

The 2021/22 budget for Merri-bek was $237,843,000. In 2021, it had a population of 173,541 people and a population density of 3,406 people per square kilometre (idConsulting 2022b). Couples with children make up 27 per cent of households, lone person households 26 per cent, and older couples without children 6 per cent. The median age is 34. Just over a third of adults have a university qualification and 12 per cent have a trade qualification. Th unemployment rate is 6.9 per cent. Renters are the largest cohort making up 36 per cent of households and households with a mortgage are at 27 per cent. In 2021, the median weekly household income is $1,867 (which is equal to Greater Melbourne), with the median weekly mortgage repayment at $468 and median weekly rental payment at $400. This equates to mortgage repayment consisting of 30 per cent of median weekly incomes and rental payments consisting of 24 per cent of median weekly incomes. On the whole Merri-bek looks to be a potential affluent council area. The homeless persons count was at 712 during the 2021 Census, which was a decrease of 2016 numbers of 761 people experiencing homelessness. It has a SEIFA index of 1,014, which means it has a low rate of disadvantage in the area.

Three interviews with councillors and a council employee were undertaken. Documents were reviewed and analysed as part of their affordable housing work. Workshops and on-line council meetings were also attended.

6.6.2 Merri-bek's affordable housing strategy

Merri-bek City Council has a long history of endorsing affordable housing strategies since its inception in 1996. Merri-bek's currently endorsed Affordable Housing Action Plan 2022 – 2026 has a section on gender equity and human rights to help frame the action plan that is appropriate for the different cohorts in the council aera. In terms of identifying council's role in delivering affordable housing, the Action Plan states.

> The delivery of affordable housing and supporting people in the housing crisis sits primarily with state and Commonwealth governments. However, the lack of adequate provision of social and affordable housing is recognised as an urgent issue that all levels of government as well as the private and not-for-profit sectors should address. Local Government has several ways it can influence an increase in the supply of social and affordable housing in the municipality and support people needing social and affordable housing (Merri-bek City Council 2022b, p.10)

There are no set affordable housing targets in this action plan, but it has four focus areas to increase affordable housing supply in the council area:

1. Facilitating the supply of affordable housing in new developments.
2. Partnerships to develop affordable housing, particularly on council land.
3. Research and advocacy for increased investment.
   Council commits to leading research on affordable housing and homelessness to share with key partners. It will advocate to state and federal governments for increased investment and support sector-led advocacy.
4. Supporting service coordination, information provision and advocacy for people who are experiencing, or at risk of, homelessness.
   Council commits to providing appropriate referrals to co-ordinated homelessness services, provide emergency relief, and support homeless prevention initiatives that is consistent with their human rights.

It appears this strategy is purposely vague to allow flexibility in the delivery of affordable housing from various partnerships and negotiations to increase affordable housing, negating

their direct investment in housing. Atkinson and Jacobs (2016) argue that "...housing policy initiated by governments prioritises house prices over and above the needs of low-income households". Merri-bek has access to an housing reserve fund, which is an investment fund specifically for affordable housing projects which it has used in the past to directly investment in affordable housing projects, however this avenue of investment appears to be lacking in this strategy as there are no listed actions for the Housing Reserve Fund and there is no allocated expenditure in the budget, so the question remains what is that fund to be used for. This strategy not only looks at increasing affordable housing, but also building internal capacity of the council employees to succeed in negotiations with developers. Notable projects in Merri-bek's latest annual review of the strategy is a 176 dwelling project that has an agreement which will see 3 per cent discounted at construction cost price for use as affordable housing.

Merri-bek's affordable housing strategy highlights its desire to support adequate housing that is essential for human survival with dignity, as Sidoti (1996) proclaimed. Wanting to provide co-ordinated homelessness services so the right to housing is respected and where many other basic human rights are encouraged including the right to family life and privacy, the right to freedom of movement, the right to assembly and association, the right to health and the right to development (Sidoti 1996, p.1).

The Action Plan stated that in 2016 there was a shortage of 4,000 affordable dwellings and that in 2021 there were 712 people who were experiencing homelessness. Merri-bek has 3.7 per cent.

6.6.3 Sale of council-owned land

Selling council-owned land has been one of Merri-bek's initiatives to increase affordable housing. It has utilised its own land to help community housing providers build, manage and maintain affordable housing. It is unknown exactly how many council-owned sites have been sold for affordable housing, but an example was of a community housing provider, Women's Property Initiative, approaching the council seeking to purchase council land for one of their affordable housing projects. The council found a piece of their land that was not being utilised, located near an activity centre and close to public transport which was ideal for affordable housing. Marco, a councillor from Merri-bek reflected,

> The Women's Property Initiative project was a win-win. They had some philanthropic funding which required they had to own the land to build the housing before the

donation would be realised, so council really had to decide to sell this land after we found it surplus to our needs.

The council at its meeting on 9 October 2013 declared the land surplus to Council's needs and resolved to sell the land. Two key features that helped support the building of affordable housing at this site was that,

- council allowed it to be sold at a 10 per cent discount of the market rate, and
- greater weighting was given to applications that stated they would provide affordable housing.

The Women's Property Initiative was then able to tender to purchase the council-owned land and build four townhouses for women and women with children. It was a successful collaboration of local government, state government (funding source), philanthropists (funding source), and the community housing provider to increase affordable housing stock.

Figure 6.2: Affordable housing project on council land

(Source: WPI website)

Interestingly, at the opening of the project, Michael, a council employee, reflected,

When they opened the Reynard Street townhouses, the state government really didn't want councils there. I know they got invited in the end, but there was a real sense of, no this is now the Victorian Property Trust land it's very much a state government announcement and council doesn't need to be invited to this opening.

Given it was council-owned land that was contributed to the project and that it is the role of the Councillors to publicly decide to sell their land, and it was council who found and worked with the community housing provider to purchase the land in the beginning, it is a very spurious move from the state government indeed.

6.6.4 Lease of council-owned land and Merri-bek's housing reserve fund

Leasing council-owned land was another initiative Merri-bek used to increase its affordable housing stock, and its Merri-bek's Housing Reserve Fund which was set up in 1997 was instrumental in supporting that transaction. The Fund was the council's first commitment to affordable housing. Merri-bek contributed $1.5 million to the fund when the state government privatised the electricity service around the time of amalgamation (Moreland City Council 2014)). Its purpose is to assist with the funding of housing initiatives. Lee, the mayor of the council when interviewed in 2020 lamented,

> Well, I think I'd like to see much greater investment in affordable housing because the government just doesn't put any money into that stuff, and it means that the gap is increasing in terms of the haves and the have nots. No one wants to see people living on the footsteps of a library.

Since 2015 the council has been allocating $50,000 to the fund annually. This fund has helped deliver 22 affordable homes since 1997, through leasing its land on a 40-50 year lease agreement and working in partnership with community housing providers, as well as financing the operations of the not-for-profit company that was set up by council.

Table 6.2: Merri-bek Housing Reserve Fund leasing projects

Name location	Number of affordable housing dwellings	Description
Fawkner	12 units	Council-owned land leased to Community Housing Ltd for 40 years
Fawkner	1 home	Council-owned land leased to Community Housing Ltd for 40 years
Merlynston	1 home	Council-owned land leased to Lighthouse Foundation for 50 years for the accommodation of 4 young mothers and 2 full-time carers
East Coburg	8 units	Council-owned land leased to Yarra Community Housing for 40 years

This table shows the monetary contribution the Housing Reserve Fund has been able to deliver and the kind of projects the council was willing to support. In the 2023-24 budget the housing reserve fund had $513,000.

Figure 6.3: Affordable housing project on leased council land.

(Photo source: Australian Financial Review)

Figure 6.3 is the example of an affordable housing property built in 2016 on council-own land that was leased for the purpose of affordable housing. This property is located close to the shopping strip, public amenities, and public transport. The council's land register states that land remains under the ownership of council and with the lease expiring in 2064 (Merri-bek City Council 2022c).

6.6.5 Merri-bek's affordable housing company

In 2017, Merri-bek Affordable Housing Ltd (MAH) was set up by Merri-bek City Council and was the first of its kind in Victoria. It is a not-for-profit company established to address the need for affordable and secure housing for disadvantaged residents by partnering with other organisations. Council approved the Constitution in November 2017 and the state minister for Local Government approved the company in May 2018. MAH's constitution is silent on an actual affordable housing target to increase affordable housing in the area, only saying the company can accept land for the development, with community housing providers, to increase affordable housing in the council area. There was a lot to set up and Michael, the housing employee from Merri-bek, reflected on the impetus of developing the MAH and the challenges it faced in getting approval:

> It was an experiment creating a hybrid entity [Merri-bek Affordable Housing Ltd] and that in itself, for local government, is a challenge. Culturally, local governments have a lot of resistance to experiments and new things, so the challenges have been explaining along the way, why we're doing this work and then getting the Minister of

Local Government to actually approve the establishment of the entity. So, then we had a 4-5 month journey with Local Government Victoria who ran a very, very fine tooth comb through what we're doing and trying to understand why before they said, "Okay, yeah, we'll recommend the Minister signs it."

Lee, the mayor of Merri-bek described the company as,

a housing company where council can create its own projects to provide affordable housing through a partnership and on council land. So, council has identified a few parcels of land that we will put forward as being suitable for affordable housing and then the board will decide what happens to that land.

A board of directors were appointed by the council and councillor, Marco the councillor, was glowing of the experience around the table, saying,

we've got the skill set and the people with the knowledge, skills and the ability. We've got some really good people with interesting experience from different state bureaucracies around housing, but also in terms of local government experience and other providers of housing. So, all these will come together to form the company.

There are currently six members of the board with experiences ranging strategic and urban planning, and community and stakeholder engagement, law, property development, architecture, and governance. It does appear to be a good spread of expertise to deliver affordable housing in Merri-bek.

In its 2022-23 Budget, council allocated $243,502 (0.1 per cent of total budget) to MAH for its operations, feasibility work and documentation regarding the lease agreement with council (Merri-bek City Council 2022a). Michael went on to highlight the financial risk of the MAH and confirmed the rolling budget allocation in light of not knowing if the entity could deliver on the tasks asked of it,

The other point around risk, is the financial risk and it is an ongoing challenge because essentially the council set up and allocated a four year funding for the entity [MAH] to have a look at some land sites and do feasibilities on them all, but that decision was only made in April [2019]. But there's no capital. So, I think this was that sense of agreeing to set it up and give it enough money to operate, but we're not at a point we're

ready to say we'll find more contributions on that to make its first project work. I think this is a good example of how affordable housing is a second order priority for Council because when there's something that we've said we need to do then there's a way to find the money. It happens.

MAH has been operating for 5 years and is yet to deliver a dwelling. It is unclear why MAH has not been successful to date; however, it could be because the capital investment by the council was not enough to attract the developers to build, but it still remains a part of Merri-bek's signature affordable housing projects.

6.6.6 Merri-bek's land planning projects

Merri-bek made a planning scheme amendment to the local planning provisions for a site located at 173-199 Elizabeth Street, Coburg North to include an affordable housing clause asking that,

> A written report describing how affordable housing will be distributed through the site and how the proposed mix and type of housing responds to local housing need (Victorian State Government n.d., p.690)

This was the only provision around affordable housing that was set in the LPP. No target was provided in the planning provision, but when the developer issued the affordable housing report is referred to the council's Affordable Housing Strategy and proposed the following for the affordable housing commitment; "*30 dwellings with lower entry price points will be scattered across the site*" (K2 Planning 2009, p.7). The affordable housing report went on to detail that,

- The development will provide a range of housing types, including smaller terrace style housing, and varying bedroom sizes including 1, 2, 3+ bedrooms.
- Sale price will be targeted at key workers (dieticians, nurses fire, police) income range approximately $45,000 - $65,000, at a $300,000 - $330,000 purchase price.

The 30 affordable dwellings for this example equates to 7.5 per cent of the total dwellings. It is clear from the developer that they were prepared to give a discount on the houses, but it was not going to target those households in the very low to low income ranges. The affordable housing report also made note that there was no legislative requirement that these dwellings needed to remain affordable in perpetuity. This is an important note because it means the

homes could be bought from the developer at the more affordable price, but the new owners could then sell the dwellings at market price if they wanted. Therefore, removes those homes from the affordable housing mix. In addition to the 30 affordable houses, the developer also offered two medium density housing land lots, each approximately 900 square metres, for sale to a community housing provider. This is another way the developers can deliver on their affordable housing commitment, by selling plots of land rather than land and house packages.

6.6.7 Victoria's big housing build in Merri-bek

Another initiative which has supported increasing affordable housing in Victoria was the state government's Big Housing Build program. A number of local government areas were promised investment and Merri-bek has been promised 522 dwellings at a total financial investment of $192.5 million (Homes Victoria 2022). As of February 2023, a total of 96 dwellings had been completed.

6.6.8 Summary

Given the level of seeming affluence where the median income is similar to that of Melbourne city, it is curious as to why such a council remains as one of the more progressive councils in the provision of affordable housing. One explanation may be that it has been an ALP stronghold, claiming Bob Hawke as previous Federal Member of the area and Prime Minister of Australia between 1980-1992, and has currently seen electoral successes for The Greens Party at the State and Local level. In 2023 Merri-bek was made up of 4 Greens councillors, 4 Independent, 2 ALP, and 1 Socialist Alliance[41]. Merri-bek was chosen to be a case study for my thesis because of its progressive affordable housing policy implementation. This socially progressive political environment would have been sympathetic to affordable housing initiatives and given the longevity of affordable housing policy, it would have also laid the foundations for successive councils to follow in its footsteps to continue to support affordable housing.

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[41] Socialist Alliance is a registered political party in Australia that supports socialism "a democratic society run by and for working people, not the greedy, destructive capitalist elite that now rules. We put people and the planet before profit, the millions before the billionaires. We believe that a society based on this principle is entirely realistic, and necessary if humanity and the planet are to survive." (Source: https://socialist-alliance.org/about)

6.7 Moonee Valley City Council

Figure 6.4: Moonee Valley City Council relative to Melbourne
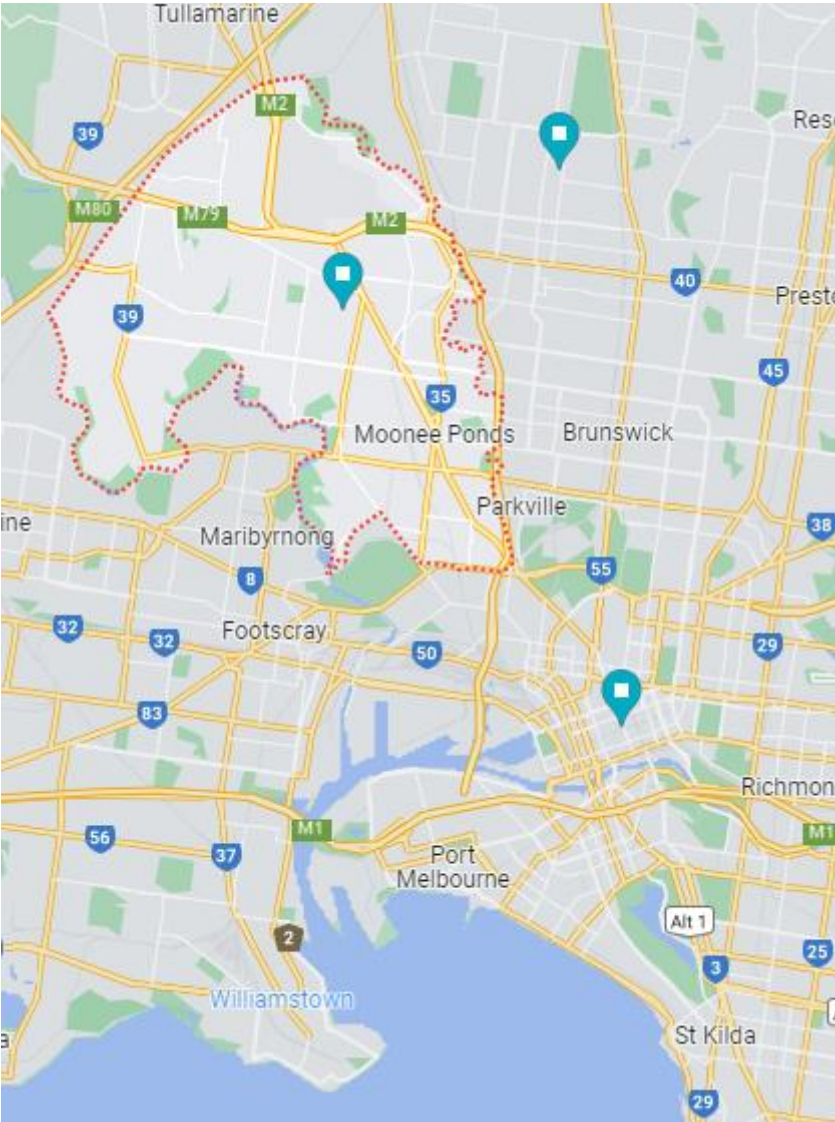
(Source: Google Maps)

6.7.1 Profile of Moonee Valley

Moonee Valley City Council is a metropolitan council located on Wurundjeri Woi Wurrung country, approximately 10 kilometres north-west of Melbourne. Figure 6.4 shows the location of Moonee Valley City Council in relation to Melbourne. Nine Councillors were elected across three council wards[42] in October 2020 and the next council election is in October 2024. The councillors in Moonee Valley consist of 2 Liberal party members, 2 ALP party members, and

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[42] A Ward is an area within a local government area which can either be represented by a single councillor or a number of councillors.

5 independents who are not aligned to any political party. James, one of the councillors reflected on the political makeup of the council and how it functions as a result, saying.

> Moonee Valley has two Liberals, two Labor (ALP) and the rest are independents. So, with five independent people on the on the council, a Labor state government doesn't get a free kick every time they come to Moonee Valley. I think we're a smart Council - we pick our fights, and we stay away from other ones that we don't need to get involved in. Like when the state government decided to cut funding to all the libraries, we all jumped on board and then they had to reverse state policy and start refunding all the public libraries. Then there are other issues that you just disagree on, like rate capping, for instance, where state government wanted to give everyone a fair go and they did that by implementing rate capping. Well, that's all well and good, but in 10 years' time you're going to have councils that are broke all over Victoria, because they don't understand the financial impact.

The 2021/22 budget for Moonee Valley City Council was $129,961,000. In 2021, the population was 121,851 people and a population density of 2,850 people per square kilometre, with 28 per cent of the residents born overseas and 30 per cent of residents speaking another language other than English at home (Moonee Valley City Council 2022). Couples with children make up 31 per cent of households, lone person households 25 per cent, and older couples without children 9 per cent. The median age is 39. A third of people have university qualifications and trade qualifications 13 per cent.

Homeowners without a mortgage make up the largest cohort with 34 per cent of households, followed by renters who make up 32 per cent and households with a mortgage are at 31 per cent. In 2021, the median weekly household income is $2,011 with the median weekly mortgage repayment of $547 and median weekly rental payment of $386 (Australian Bureau of Statistics 2022a). This equates to mortgage repayment consisting of 27 per cent of median weekly incomes and rental payments consisting of 19 per cent of median weekly incomes. This infers that Moonee Valley has little housing stress. The homeless persons count was at 465 during the 2021 Census which is a 62 person increase from 2021 numbers. It has a SEIFA index of 1,035, which means it has a low rate of disadvantage in the area. However, Moonee Valley has a high rate of social housing renters at 4.6 per cent, which is higher than Greater Melbourne at 2.6 per cent. There are very large public housing towers in the council area, which are owned and managed by the state government and were subject to a Victorian State government Public Housing Renewal program which was underway at the writing of this thesis.

This large state government investment increases the total affordable housing in the area to 5.8 per cent.

6.7.2 Moonee Valley's affordable housing strategy

Moonee Valley City Council does not have an affordable housing strategy; however, it has objectives in its council-wide plan, MV2040 Action Plan, which includes a section on housing and has a guiding principle to access, inclusion, and equity which recognises that everyone is guaranteed equal human rights. The MV2024 Action Plan states that one of the strategic directions is to have a city with housing for all and it commits the council will.

1. Ensure new housing is directed to the appropriate locations.
   Council will direct new high density housing to areas with good access to public amenities and public transport.
2. Facilitate the delivery of a mix of housing product.
   Council will provide a policy framework to support a variety of homes and work with partners for alternative housing models.
3. Ensure residents have access to secure housing.
   Council will advocate for state targets to deliver affordable housing. It will also use council-owned assets to facilitate the development of affordable housing.
   (Moonee Valley City Council 2021, p.14)

James, one of the councillors focused on the economics of the strategy and shared his concerns about how council would afford to deliver on the MV2040 saying,

> Council can't make affordable housing. Council can't build affordable housing so what can we do? We can't do anything because it's led by the state and federal governments, but can we cost all these things in the MV2040 just to get a rough idea how much budget it will take. Look, because if we put this stuff out, people are going to expect us to do it. I asked, how much is all this going to cost? And we were talking in the millions!

It appeared that James had fervently made up his mind about council's inability to directly build affordable housing and went further to question the viability of the whole plan. Jon, one of the ALP councillors who was more sympathetic to increasing affordable housing in the area also reflected on the financing of the strategy saying,

We've now got a platform through our planning process and one of the broader strategies that the council has adopted is a Fairer Moonee Valley and one of the key elements of that is, is our housing direction. Part of that is clearly about advocacy and working to create affordable housing and the next thing is about obviously putting the dollars and cents behind the strategy to make it happen. We've got a good strategy, and there are planned actions, but I suspect a lot of it is low hanging fruit and that it is more able setting up Moonee Valley to evolve more into the affordable housing space in the future.

Jon went on to explain that while the strategy was good it was the councillors who needed to be on board in order to get any action on the ground:

There are several Councillors who just get the affordable housing issues and there are those who, while they are sympathetic, would like the state government and the federal government having responsibility and not us playing in that field too much, except to help.

Another councillor, Nikki, supported Jon's sentiment by saying they did not think "that for majority of councillors affordable housing wasn't a priority and it's probably down to the philosophical views of different councillors…the reality is that if some councillors can't cut a ribbon at a sports pavilion then they don't see is as something as a vote winner and that is what drives some councillors."

These comments by the councillors highlight that the MV2040 Action Plan has broad appeal across the councillors who make up varying views of council's role in the affordable housing space, whereby a lot of the action is around advocating to the state government to implement a state-wide affordable housing target.

Jane, the strategic planner employed by Moonee Valley council supported the action of advocating for statewide targets highlighting,

The problem is that the current Victorian Planning Provisions, which the local schemes are all built on, don't allow for you to say that x and y has to happen across the board. It's just not possible. So, you have councils with really great positive [affordable housing] strategies, but unless it's a site specific strategy, you don't get anything. So that's the reason the [state government] advisory committee was put into place; to

review the planning provisions in Victoria and put forward recommendations for how affordable housing commitments might be strengthened.

This comment by Jane highlights the deficits in the state government's policy by not mandating a state-wide affordable housing target, so local governments must prepare a site by site specific strategy and target themselves. This is a resource intensive activity for a council and clearly favours those councils which have the resources and capacity to implement them.

Nikki supports Jane's view and claims that once the MV2040 Action Plan is legislated in the Moonee Valley planning scheme, then it will have a lot more power and provide Moonee Valley with greater scope to implement affordable housing.

> We've got MV2040, but we're still waiting for it to actually be admitted into the planning scheme. There's been a few iterations of it just because we have been a bit of a leader in this space, the way that we've done our planning and the focus on affordable housing. So, the state government is really looking at it and they want to make sure it's right. Because from what I understand, it's probably going to be used as a model for other municipalities to help roll out. So, once it's in the planning scheme, then it will be something seen through our [affordable housing] action plans too.

6.7.3 Partnerships with community housing providers

Forming partnerships with community housing providers was an initiative Moonee Valley used to increase affordable housing in its municipality. The project, Wominjeka Essendon, is a 60 unit affordable apartment building that caters for singles, couples, and families. There is a mix of 38 one bedroom apartments and 22 two bedroom apartments over five storeys.

(Source: Housing First website)

Figure 6.5 shows the exterior of Moonee Valley's partnership project with Housing First (previously Port Phillip Housing). It is on a tram line and close to the Essendon shopping strip. When asked about a project that was a stand-out to them, councillor Jon offered Wominjeka Essendon as the example.

> One of bright lights that we have is a project that was actually a private development where the developer went skewwhiff, and he completed about 75% of the job. We were approached by community housing provider, Port Phillip Housing, to see if we would be happy to support them in taking over the project and therefore, turning the whole shebang into an affordable housing complex and that worked out. It's not the biggest thing of all time, but I mean, there's a number of apartments, you know, four or five storey building in the middle of Essendon, which is the most incredibly expensive real estate, where it's located, and it works…Port Phillip Housing now looks after that.

Further to this, Nikki added,

> So there is the one project on Mount Alexander Road with Port Phillip Housing…And, again, one of the issues is where you just hear residents being concerned about the types of people who are going to move in...This perception about renters and the residents' concerns about drug dealing, all these sort of random stuff based on nothing

other than prejudice…but yeah, there's really limited affordable housing projects that I can point to in Moonee Valley which is really disappointing.

Interestingly, again council has been omitted from the accolades of the project, similar to the Merri-bek Council.

6.7.4 Lease of council-owned land

Moonee Valley has leased one of its land parcels to the state department of affordable housing.

Council's lease register from 2020 states that in 1994 Moonee Valley leased a plot of land for the use of four youth housing units. The lease expires in 2049 and the annually payment is $1 per annum. This particular example was not known by the interviewees, so the document analysis of the publicly available lease register gave the project details which are provided herein.

On the issue of council-owned land and what it is used for throughout the municipality, majority of them are leased to sporting clubs and councillor Jon reflected on this saying,

> Moonee Valley doesn't have much land… Unless we build in the middle of our footy grounds. We have more football grounds and sporting things than any other municipality in the metro area. We support 39 pavilions and sporting facilities while the City of Melbourne has three. We've got a whole Football club named after us, so we've got green space that we could use for affordable housing, but we can't touch it… so the options for us are things like using council property where it exists and building above it.

Jon showed a lot of foresight in trying to find land that could be used for affordable housing but ran into difficulties when assessing the suit of land parcels and their appropriateness.

6.7.5 Moonee Valley's land planning initiatives

Moonee Valley has put a lot more resources and focus on the planning scheme side of trying to provide affordable housing. Jane, the senior strategic planning for the council, believes that the planning policy is the legislative framework which will deliver an increase in affordable housing, not the "feel good" strategy signed off by the councillors. Gurran and Whitehead

agree that the planning system has the potential to facilitate the delivery of affordable housing if it was reformed accordingly:

> Use of the planning system will need to become far more systematic and widespread before any significant impact on the supply of affordable housing is achieved. This requires legislative change to overcome the legal constraints currently preventing the imposition of affordable housing requirements during the planning process (Gurran & Whitehead 2011, p.1211)

Jane commented on the lack of state-wide mandatory affordable housing target. She argued that:

> There is not state-wide affordable housing target, which is the problem, because we then have to negotiate on a site by site case which is very inefficient and time consuming.

Moonee Valley was in the process of implementing an affordable housing mechanism called "floor area uplift" into their local planning provision to try and increase the number of affordable housing projects in their area. The council describes floor area uplift as:

> Floor Area Uplift allows a developer to build more floor area in the project in exchange for making a contribution that is of public benefit. For Moonee Ponds Activity Centre, we are proposing that the public benefit only apply to affordable housing because we recognise the limited supply that currently exists in Moonee Valley (Moonee Valley City Council 2019)

Figure 6.6 provides a diagrammatic view of this mechanism and the possible scenarios that it could be realised.

Figure 6.6: Floor area uplift
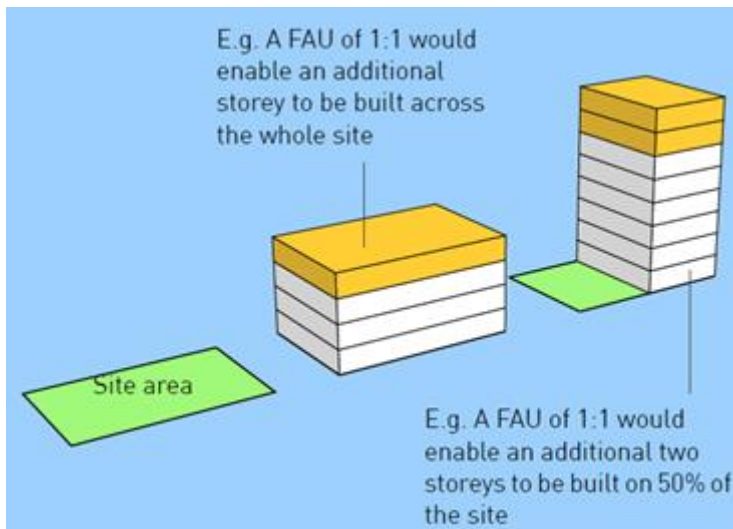
(Source: Moonee Valley City Council)

The council had to implement their own controls because of the lack of state-wide controls. Moonee Valley City Council used this provision to enable a stronger clause for affordable housing, but it needed the approval of the state government before it could implement it. At the time of writing the state government had rejected the floor area uplift provision for affordable housing at Moonee Valley without explanation, so after all their work there is nothing secured in their planning provisions to ensure developers contribute affordable housing. This was a devastating resolution for the planning department at council.

Moonee Valley sought to implement affordable housing provisions in one of its activity centres. In Victorian planning, the definition of activity centres is that they are considered to be "vibrant community hubs where people shop, work, meet, relax and often live" (Victorian State Government 2019). Activity centres need to provide a broad range of services that focus on mixed-use development which includes retail, commercial, and residential. It also stipulates that all these goods and services within an activity centre need to be well connected. Moonee Valley City Council agreed that their objectives for land use and land development were to achieve the following planning provision throughout their activity centre:

> Built form: To deliver public open space, affordable housing, through-block links, and a range of non-accommodation uses on identified large sites (Victorian State Government n.d., p.362)

There is a strong emphasis on delivering a specified quantity of affordable housing. This kind of specification was lacking in the previous example of Merri-bek City Council.

To facilitate the provision of affordable housing, including social housing, in all precincts in MPAC [Moonee Ponds Activity Centre), including five per cent of the total number of dwellings to be developed in Precinct 9 (Victorian State Government n.d., p.363)

The project in "Precinct 9" is state government led. The state government is working with the council to redevelop a large racecourse with private investment. This is state government land, so there is possibly more certainty over being able to set the affordable housing percentage allocation, however it was not understood why the target of 5 per cent of affordable housing was not set over the whole activity centre. The Trackside Building development, as part of Precinct 9, is evidence that inclusion of affordable housing is possible and in this development 233 residential dwellings are proposed and fourteen of those are dedicated to affordable housing which is targeted to low to moderate income households, aged between 20 - 35 years (UrbanXchange 2021, p.20).

Despite the odd success, it is evident that state policy with respect to developers having to provide affordable housing is extremely weak. Jane, again argued that if affordable housing was mandated in the state-wide planning provisions, the Victoria Planning Policy, then local governments would not need to write a site by site affordable housing provision:

If there was a stronger provision in the Victorian planning provisions that allowed councils to claim a contribution or to mandate affordable housing in some way, you wouldn't need to look at a local uplift provision…but we don't hence why the MAC[43] was put into place.

6.7.6 Big Housing Build - Moonee Valley

The Moonee Valley example provides an insight into the many considerations which contribute to the development of an effective affordable housing strategy. Being part of a decision-making body, which is legislated to engage its community and other stakeholders, councils must undertake a rigorous consultation process to ensure as many people and stakeholders as possible have been able to participate. The Victorian state government's Big Housing Build program has invested $260 million and committed to build 583 social and affordable homes in Moonee Valley. This is the largest investment from the state government across the Victorian local government areas, but as of Feb 2023 only 14 had been built. This state government

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[43] MAC is a Ministerial Advisory Committee, and one was created in 2019. The MAC is known as the 'Ministerial Advisory Committee on Planning Mechanisms for Affordable Housing'.

investment will provide a good boost to the existing 2,873 social housing dwellings in the council area.

6.7.7 Summary

Moonee Valley council has not had the solid foundations to provide affordable housing like its neighbour, Merri-bek. It has never had an affordable housing strategy and has never had any planning legislation endorsed for affordable housing. It is in the early stages of setting itself up. There are only two or three affordable housing projects the councillors and council employees referenced, the Wominjeka Essendon, Moonee Ponds Activity Centre, and Moonee Valley Racecourse. However, the only one which had delivered any housing was the 60 apartment Wominjeka Essendon. I was able to source another affordable housing project by looking through their lease register which showed a 4 unit youth housing project on one of their sites, rented out to the state government for a 55 year lease.

Moonee Valley has focused its efforts on amending their planning scheme to push the future development of affordable housing rather than look at its own land and building assets to utilise some of their land, or repurposing some of their sporting land as Jon highlighted. The floor area uplift method was very sophisticated and had a trajectory of being a pilot for state-side provisions, however state government rejected it and the whole calculation was for naught and now the council is back to the beginning. The state government has ruled over the local government, resisting any change to the developer community and siding with the landowners rather than help local governments realise their affordable housing strategies.

There is a lot of public housing in Moonee Valley, which is owned and managed by the state government, which accounts for most of the affordable housing, but very little that has been instigated by the council itself.

6.8 Hepburn Shire Council
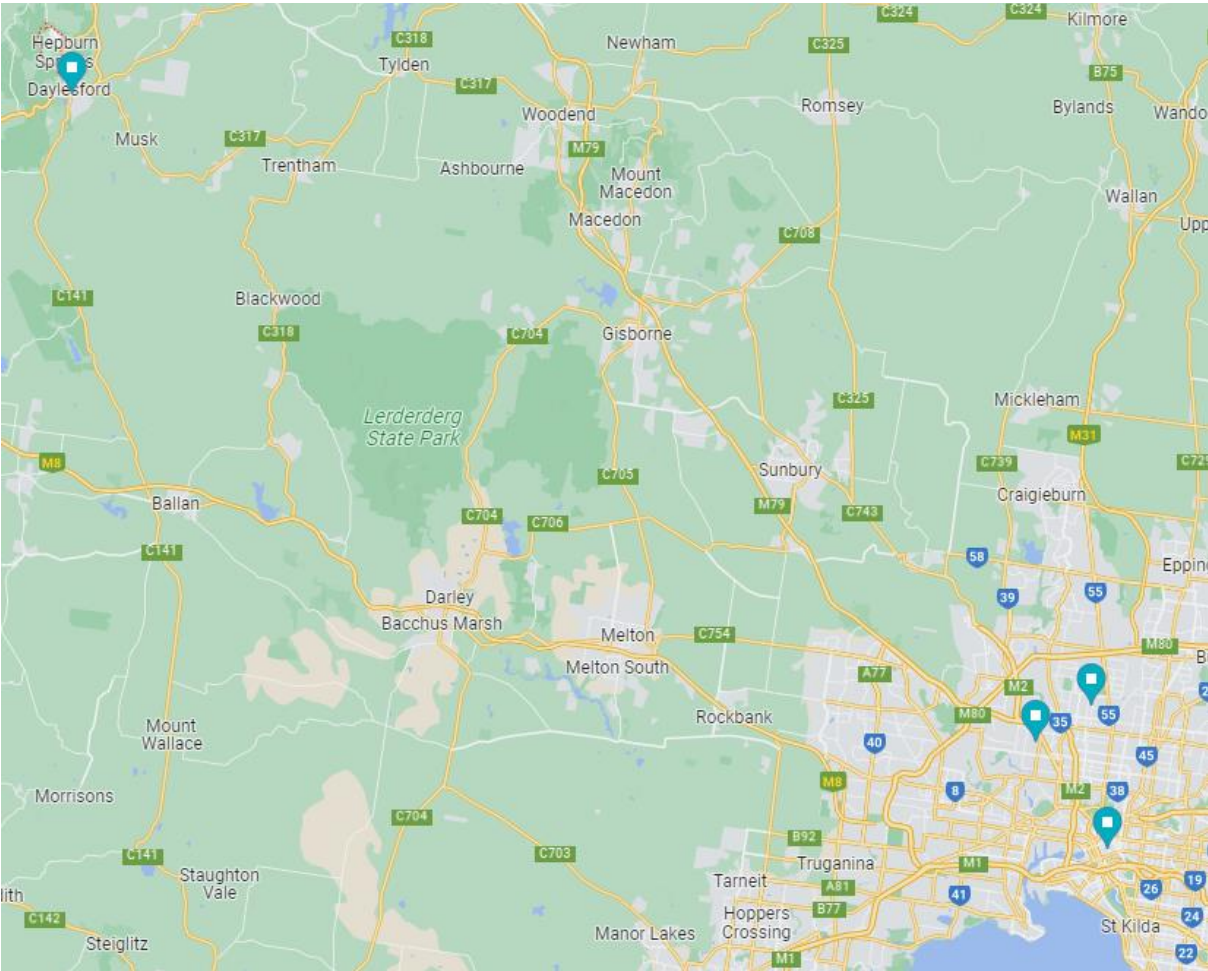
(Source: Google Maps)

6.8.1 Profile of Hepburn Shire Council

Hepburn Shire Council is a rural council located on Dja Dja Wurrung country in Victoria, approximately 100 kilometres north-west of Melbourne. Figure 6.7 shows the location of Hepburn Shire Council relative to Melbourne. Seven Councillors were elected over five wards in 2020 and the next local government election is October 2024.

In 2021, Hepburn Shire Council has a population of 16,555, with a population density of 11 people per square kilometre. Its 2021/22 budget was $40,879,000 and expenditure $35,790,000. Family households made up most households (65 per cent) and one third were lone person households. The median age is 52. Just under half of the households owned their homes outright (44 per cent), about one third of the households had a mortgage (35 per cent), and renters 17 per cent. In 2021 there were 857 households (9 per cent) recorded to be in

housing stress (REMPLAN 2022). The homeless persons count was at 24 during the 2016 Census and Hepburn had a SEIFA index of 995, which means it has a moderate rate of disadvantage in the area.

Hepburn Shire was chosen as a case study for my research because it is a rural area that was known for tourism that attracted people from outside its municipality but also had a localised economy which did not match the more affluent tourist community. With the onset of short stay accommodation phenomenon, this became a well-known issue for this council. I grew up in a neighbouring council area and Hepburn was often considered as being an area which had two very diverse communities coming from a lower socio-economic background and those who were more affluent and enjoyed the finer things in life. There has been some local movement towards affordable housing provision, but not at the local government level. However, Hepburn Shire Council has taken some positive steps towards setting itself up to protect its affordable housing, so I thought the learnings from this process aligned well to my topic.

Three interviews were conducted, two from councillors and one from a council employee. The council affordable housing strategies have been reviewed as well as their budget papers. I presented and spoke at a community meeting that was organised by local groups concerned about affordable housing in the area, Safe Place Homes Inc.

6.8.2 Hepburn affordable housing strategy

When I first started on this research and interviewed councillors and council employees of Hepburn, there was no affordable housing strategy in place. There was a very active and committed local group, Safe Place Homes Inc., and in 2020 they commissioned me to do a housing needs analysis report for the shire so it could be presented to the candidates of the local government elections. This very active community group led the charge in getting Hepburn council to start an affordable housing strategy. When I asked Mary-anne, a councillor at Hepburn, if she thought the council would ever adopt an affordable housing strategy, she said,

> I think the strategy will need strong support from the wider community and I think an affordable housing strategy in relation to what Safe Place Homes is doing, and the work that you're doing, it will get up, which is self-evidently positive. You then publicise in the local news, Wombat Post, which gets to over 1000 people a week and you build up a campaign, which ultimately the council has to respond to.

As a sitting councillor at the time, Mary-anne, was acutely aware of how her community operated at the grass roots level and she was able to be a guiding light for the Safe Place Homes community group to navigate the local government bureaucracy to things on the council agenda. At the time of writing this thesis, Hepburn's second affordable housing strategy was in draft form, so Mary-anne was indeed correct about the community support and the council endorsing an affordable housing strategy.

Hohmann (2020) argues that when Australia's affordable housing issues are seen through the human rights framework it exposes the systemic issues and ensures that disadvantaged groups are included in accessing housing that is suitable for their needs. In a tightly knit community of a smaller rural council like Hepburn, these issues can be brought to the surface through the strength of other organised and committed community groups, like Safe Place Homes, looking out for more disadvantaged people in their community.

In April 2021, Hepburn council adopted its first Affordable Housing Policy which confirmed at the time, that access to safe and affordable housing was an emerging and critical local issue. The council's new strategy and action plan seeks to determine what it can do to increase its affordable housing stock.

The policy states that council recognises that access to secure, appropriate, and affordable housing is an important foundation, and while it does not explicitly mention human rights, the intent of providing housing to all its residents is clear. An evaluation of the draft affordable housing strategy and action plan broaches that tension between it being a local economy catering for a more affluent visiting tourist and the lower socio-economic local households. It states,

> The Hepburn Shire supports 5,636 jobs. There is a strong link between a thriving local economy and housing. Having a sufficient supply of affordable appropriate housing can help businesses attract and retain staff (Hornsby & Co. 2023a, p.15)

This appeals to ensuring the council has appropriate housing for that section of the local economy that are not on high wages and find it difficult to live in the area, however the expectation of these kinds of services, like restaurants and cafes, are available for the tourism sector is high. However, the strategy also highlights other areas of health care, farm work, and social assistance are struggling to attract and retain staff.

The key themes for council's role for affordable housing in the strategy are:

- Community and partnerships

  Work with the community, organisations, and State Government to encourage the development of Affordable Housing.

- Advocacy

  Advocate to State and Federal government to respond to the current housing affordability crisis, and to invest in Affordable Housing in Hepburn Shire.

- Land use planning and regulation

  Identify how and where land use planning and other regulatory measures can deliver Affordable Housing in Hepburn Shire.

- Incentives and investment

  Consider how and where to facilitate or encourage Affordable Housing, balancing investment against broader community needs.

There are no affordable housing targets set in this document, and like the Merri-bek strategy only seeks ways to increase affordable housing without putting a number to it and only monitoring the 'change' in affordable housing in the area.

A lasting testament to the background report to the draft affordable housing strategy and action plan was the recognition of the strength in rural communities like those in Hepburn. It highlighted the value in the informal support and networks that are invaluable to a thriving community but also the hardest to measure. This was a deficit in the previous affordable housing strategy and one that is vitally important when trying to advocate for increased investment for affordable housing to the area.

6.8.3 Hepburn council-owed affordable housing

Between 1987 and 2017 Hepburn had 15 affordable housing dwellings that it owned and managed. The dwellings were either built or purchased under previous state and federal government programs, the Local Government Community Housing Program, and the Community Housing Program (Thompson 2020). Council minutes showed these dwellings were spread across the towns, Daylesford (six dwellings built in the 1980-1990s), Trentham (three dwellings bought in 1994), and Clunes (six dwellings built in the 1990s). These dwellings were transferred to community housing providers in 2017 which will be discussed in the next section.

6.8.4 Partnerships with community housing providers

Hepburn has partnered with community housing providers to increase affordable housing in its municipality. The first big partnership was in 2017 when Hepburn resolved to transfer its 15 dwellings to Community Housing (Vic) and then also contribute $600,000 to construct another four new dwellings at a site in Clunes (Thompson 2020). The dwellings were transferred to Community Housing (Vic) on the proviso the homes will be rented out to eligible people with local community links and at a subsidised rent.

Mary-anne, a councillor of Hepburn reflected positively when asked about her thoughts on council partnering with community housing providers and also helping to build new affordable housing in partnership with Community Housing (Vic),

> Certainly possible…and I'd see no reason why council could not be a very constructive relationship with community housing providers in the area. The example is in Clunes where Council has partnered with a Housing Association to deliver four units of affordable housing in Clunes…which was great, yeah, great!

Figure 6.8: Newly built affordable home in Hepburn

(Source: Google Maps)

Since the transfer of affordable dwellings, there has been an increase in community housing providers investing in the area and in 2022, there were four community housing providers that operated in Hepburn, namely,

- Community Housing (Vic)
- Housing Choices Australia
- Uniting Housing (Victoria)

- VincentCare Community Housing

(Hornsby & Co. 2023b)

The increase of community housing providers in the region shows there is a need and that they are willing to expand their business into rural areas, realising the need is just a big as in the city at a return that enables them to sustain the added investment.

6.8.5 Affordable housing with not-for-profit groups

Further to the community housing providers that are registered with the state government to provide affordable housing, another sector providing affordable housing in Hepburn is the not-for-profit organisations, such as local health clinics and churches.

My interviews said they knew of these other not-for-profit organisations owning affordable housing in Hepburn and councillor Mary-anne shared some insights to who they were by saying that,

> Central Highlands Rural Health has four units of affordable housing in Trentham…I'm in the Uniting Church in Daylesford and they have land that they're willing to look at for development. So yes, there's all different sorts of organisations that could potentially come on board to supply affordable housing.

And Lucy went on to elaborate that,

> Even though there's virtually nothing in Trentham, one of the churches owns a couple of units, which is good.

As highlighted in Hepburn's draft affordable housing strategy, it is very difficult to track those affordable dwellings that are owned and managed by community organisations. It was only by word of mouth that I was able to receive this data.

6.8.6 Assisting developers

Hepburn is a small rural shire which has grown in popularity with the tourism sector. This increased popularity has piqued the interest of land developers to take advantage of that to increase residential dwellings for more affluent and non-locals to purchase into the area. Councillor Mary-anne, who has been a councillor for 12 years reflects on the current redevelopments taking place,

the thing that's tricky at the moment is that developers want to maximize the number of dwellings that they can put on a particular piece of land because that enhances their profit. What they are tending to do now is applying to have smaller and less costly dwellings and then justify them on the basis that they're providing affordable housing.

The increased popularity of the area has attracted the developer community to start building large swathes of land with residential developments. As Fainstein (2016) argues, the financialisation of housing attracts capital which is keen to invest in large scale projects and opportunities. As land availability becomes scarce in the metropolitan areas, investment in the more rural areas in close proximity to the city become more attractive for investment opportunities. This in turn drives out local households as living costs and housing prices are unattainable.

6.8.7 Hepburn's land planning initiatives

Hepburn Shire Council was the only case study from a rural or regional area that included an affordable housing framework in their local planning policy. Unlike the metropolitan based councils which attached their affordable housing provisions to particular sites and activity centres, Hepburn applied its affordable housing policy to specific planning zones and townships, such that:

> This [affordable housing] policy applies to land in the Neighbourhood Residential Zone and General Residential Zone in the townships of Clunes, Creswick, Daylesford, Hepburn Springs and Trentham (Victorian State Government n.d., p.156)

The neighbourhood residential zone specifically seeks to protect a lower housing density, whereas the general residential zone allows for higher density housing development and is usually allocated to their townships. Council confirmed the use of this affordable housing strategy by saying, "places like Daylesford [major town in the council] have a lot of land in the town zone which could be subdivided very easily for affordable housing" (Hepburn Shire Council, 2019). Regardless of this leadership in developing a planning policy for affordable housing, Hepburn did not have any actual developments that provided affordable housing.

Lucy, a councillor for Hepburn, said that,

> Prices around here have skyrocketed. All over the Shire … So places like Trentham, the land values have gone up dramatically over the last five years to the point where it's very attractive for farmers to offload their land and get it subdivided into, you know, five acre lots or in a two hectare lots for hobby farmers because there are developers circling around places to build houses.

The planning provisions around sub-dividing land and selling it at residential rates, which is higher than when the land is zoned as farming land, have not been strong enough to curb the rising resentment in the local community where by Lucy goes on to say that "local went nuts" when they heard of a large scale sub-division was taking place on the outskirts of Daylesford town centre.

6.8.8 Big Housing Build - Hepburn

The Victorian state government's $5.3 billion Big Housing Build program is scheduled to invest $4 million and has committed to build 10 affordable homes in Hepburn. As of August 2023, none of the homes had been built.

6.8.9 Summary

Hepburn Shire Council is surprisingly active for a rural shire, and there are many local and active parties contributing to increasing or at least protecting affordable housing in the town centres. The fact the council has been able to produce two affordable housing strategies since 2020 shows its rising commitment to the issue. For a local government that has a small budget, it has shown that by embracing the human rights framework to ensure the most disadvantaged members of the community are heard and by following community sentiment and by ensuring concerted advocacy from sitting councillors, local governments can have a positive impact on local policy to increase affordable housing. It is noted they are in their early phase of this work and their monitoring and evaluation is yet to be carried out, however the impetus is there, and the groundwork has been laid.

The impact of financialisation of housing has also been prevalent in Hepburn, as the popularity of the area has increased. House prices are making it very difficult for local households to maintain residency in the area, but with this financialisation has also come a local community committed to organising and campaigning to the local government, which has resulted in the necessary movement for council to endorse an affordable housing strategy and action plan.

6.9 Cardinia Shire Council

Figure 6.9: Cardinia Shire Council relative to Melbourne
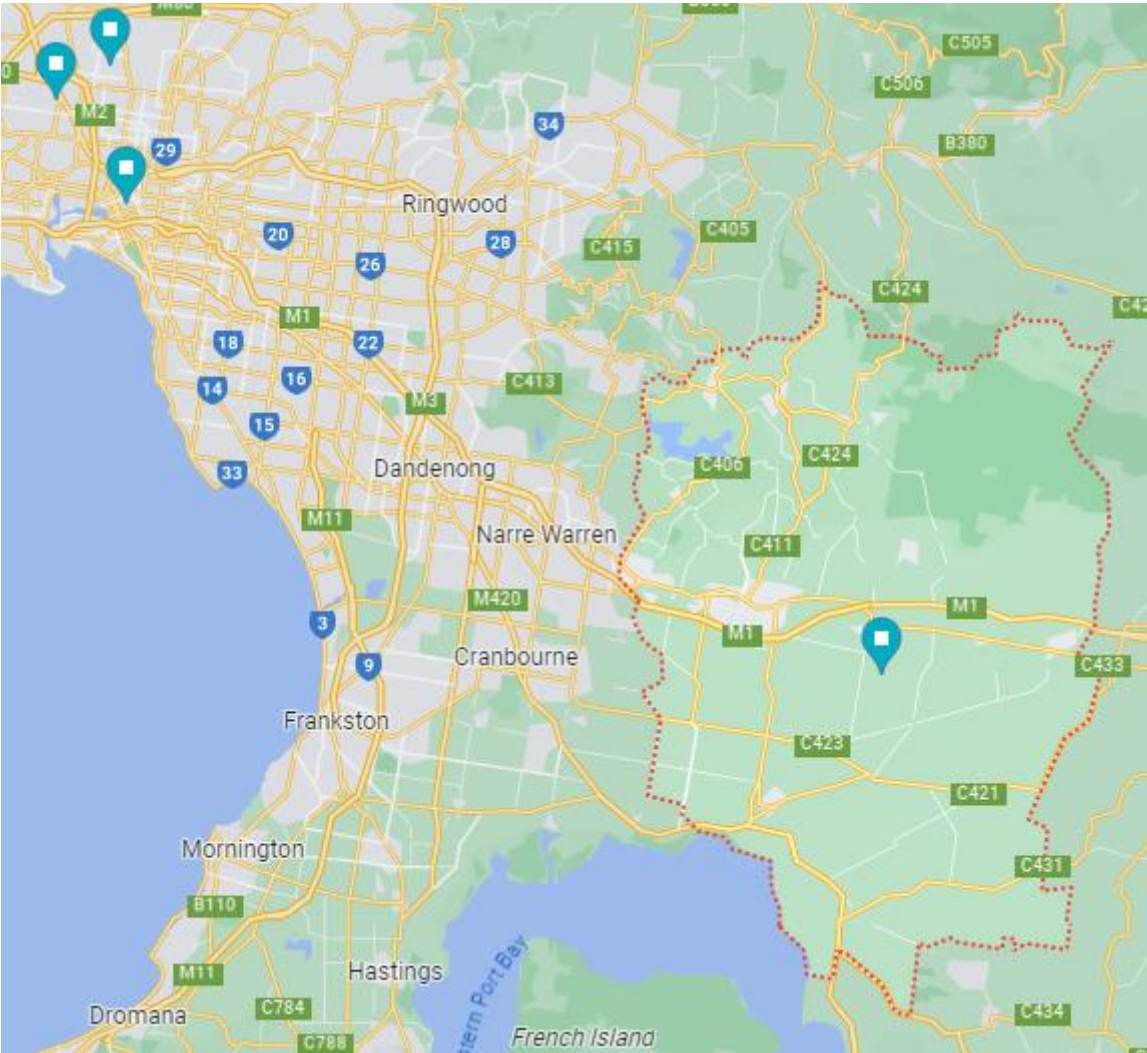
(Source: Google Maps)

6.9.1 Profile of Cardinia Shire Council

Cardinia Shire Council is a metropolitan council on Bunurong and Wurundjeri Woi Wurrung countries (ACHRIS 2022), approximately 50 kilometres south-east of Melbourne. It is considered an "Interface Council" which means that it is a council area destined for considerable growth. Figure 6.9 shows a map of Cardinia Council area. Nine councillors were elected in 2020 across nine wards, and the next council election will be in October 2024.

In 2022, the population of Cardinia was 123,020, with a population density of 96 people per square kilometre (.idConsulting 2022). The 2021/22 budget for Cardinia Shire Council was $220,947,000 with an expenditure of $139,747,000. Couples with children are the largest

household type making up 38 per cent of households, while lone person households 19 per cent and older couples without children 8 per cent. The median age in Cardinia is 34. University qualification is 19 per cent and about a quarter of residents have a trade qualification. Nearly half of the residents have a mortgage and about a quarter of the households fully own their home. Renters make up 22 per cent of the total households in Cardinia. In the 2021 census, the median weekly household income was $1,858 with the median weekly mortgage repayment at $431 and median weekly rental payment at $361. This equates to mortgage repayment consisting of 23 per cent of median weekly incomes and rental payments consisting of 19 per cent of median weekly incomes. On the whole Cardinia looks to be a somewhat affluent council area. Its homeless persons count was 220 during the 2016 Census. It has a SEIFA index of 1,021, which means it has a low rate of disadvantage in the area.

Cardinia was chosen to be a case study for my thesis because of its progressive affordable housing policy implementation. I work there as a full time paid resource for delivering the social and affordable housing strategy. It has hosted a number homelessness and affordable housing forums in collaboration with local service providers and its neighbouring council. This is a very active council and as like Merri-bek, given the level of seeming affluence, it is a wonder why this growing council is one of the more progressive councils in the provision of affordable housing.

Observation and document analysis were undertaken for this council as part of their affordable housing work. As I am an employee of this council and it was added very late into the work of this thesis, no semi-structured in-depth interviews were conducted.

6.9.2 Cardinia's affordable housing strategy

Cardinia's Social and Affordable Housing Strategy and Action Plan 2018 - 25 espouses that housing is a human right but it has an extremely modest affordable housing target of five dwellings before 2025. Considering their affordable housing strategy was endorsed in 2018, that equates to less than one affordable dwelling per year over the lifetime of the strategy. To its credit, to date the council had utilised their own land to develop 33 affordable dwellings, and the council had negotiated 5 affordable housing homes as part of planning permit applications with private developers, and the state government's Big Housing Build program had committed 82 houses for the area, however as of August 2023, only 31 had been completed (Homes Victoria 2021). It is clear this council has exceeded their target of 5 affordable dwellings; however, they had the smallest affordable housing dwelling stock of 0.9 per cent. The council employee interviewed, Regina, congratulated the council:

Having an endorsed Social and Affordable Housing Strategy really helps get projects moving and partnerships happening. Without the Action Plan attached to the Strategy, the council would be running blind. The strategy helps focus my role as the affordable housing officer and allow me to jump on any opportunities which the state government, our planning department, or private developers come to us with. It is really very helpful.

Regina went on to highlight the key strengths of the strategy:

Our planning department has told me they use the strategy to help negotiate with developers. We are a growth council so there are many new development estates, so it is a perfect opportunity to negotiate. Just recently one of our planners negotiated a planning agreement with a developer to build six social and affordable homes as part of their project. That's great.

Regina said there were 420 affordable homes in the municipality that equated to less than one per cent of the housing stock. Cardinia's affordable housing strategy states there is a shortfall of affordable housing by 2,230 dwellings. This is very low considering the Victorian state has 3 per cent, or 85,969, affordable housing dwellings (Department of Family, Fairness, and Health 2022). Farha (2017) found that tax incentives, bailouts for banks and financial institutions all contributed to the increased financialisation of housing seeing the marked increase in costs. As much as Cardinia says it see housing as a human right, there is no way they are able to deliver on the statement given the tax system they are in which is skewed towards helping the investors rather than those who need a home.

Interestingly, Cardinia owns and manages 10 self-contained units for its senior residents (Cardinia Shire Council 2020). Regina remarked that "it is very unusual for a council to own and manage social housing because it is not our wheelhouse, and our staff are not real estate agents." The council was still unsure of what it was going to do with these in the future, though it seems logical they will be transferred or sold to the state government or a community housing provider.

Cardinia will be reviewing there affordable housing strategy for when it expires in 2025.

6.9.3 Developer negotiations

Cardinia used negotiations with developers to increase their affordable housing stock. This task was undertaken by the strategic planning department who focussed on the growth areas where most of the larger development was occurring.

In Victoria negotiating with developers to commit to including affordable housing as part of their projects is voluntary, meaning they do not have to commit to anything if they do not want to. One way the planners incentivised developers to consider affordable housing is to waive items, like car parking, or agree to increased density or increased height which may be out of the usual planning controls. I attended a growth area council planning forum which had a master class session dedicated to negotiating affordable housing in planning. In the session the planners highlighted that legally, under section 173(1A) of Victoria's Planning & Environment Act, it allows for council to enter into an agreement with an owner of land for the development or provision of land in relation to affordable housing (s173 Agreement). The s173 Agreement is the planning tool which binds the developers to delivering affordable housing.

Between 2016 - 2023 Cardinia had negotiated 18 lots and 15 dwellings to be provided to community housing providers for affordable housing. This means they were able to negotiate approximately 4-5 affordable housing dwellings per year since 2016. As previously stated in the Moonee Valley section and Jane their planner lamenting that this kind of site by site negotiations is very inefficient proves to be true. With a shortfall of 2,230 affordable homes in the shire, providing 4-5 affordable homes per year from developer negotiations is not going to curb the crisis.

6.9.4 Cardinia sale of council-owned land

Cardinia has sold council-owned land to registered community housing providers in an effort to increase affordable housing in the municipality.

An example of this was for the development and management of housing for people with mental and physical health challenges. Council land was sold to the Haven Foundation to construct 16 one bedroom units, plus office space for service providers at the ground floor. The land was sold at a 66 per cent discount off market value of the land with the s173 caveat that the land was to remain as affordable housing. Regina, the council's social planner responsible for delivering the social and affordable housing strategy, celebrated the project,

The Haven Foundation example is a great showcase of how councils can help. By finding land that is surplus to its needs, it can then utilise it for a new purpose and when Haven was able purchase the site to build affordable housing for people experiencing mental health issues, it was a win win. The great thing about this project is they have included wrap-around services, so the services come to the clients.

Figure 6.10 shows the construction of the build at the time of writing the thesis which was scheduled to be opened at the end of 2023. It is clear that it has a modern aesthetic and would be a valued project for the shire. However, there is an argument that the privatisation of public land could be viewed as a broader neo-liberal act, as Berry (2014) argues that neoliberalism has many guises when it comes to the privatisation of public goods and services. If we compare the Merri-bek example, Merri-bek sold its land at a 10 per cent discount off market rates for affordable housing while Cardinia sold their land at a 66 per cent discount. The intersection of using market-based sale of public land for a social good is questionable when the human rights element is considered. The council should be looking to gift the land for the social good of housing or leasing it at a peppercorn rate allowing the owners to only fund the construction and maintenance of the housing. It could be inferred that councils are looking at their land as assets in which to make money and privatise, rather than keep the land in public hands and utilise a different model.

Figure 6.10: Cardinia council-owned land sold for 16 affordable units

(Source: Google Maps)

When locating and deciding on this project, the proposal included that each unit would have a main bedroom with built-in wardrobes, bathroom, kitchen, dining/lounge area, European laundry, and outdoor courtyard or balcony. The residence also features communal areas,

kitchen, meeting spaces and on-site overnight facilities for support staff. The project is also close to public transport, local shops, and other amenities.

6.9.5 Cardinia lease of council-owned land

Cardinia has leased its own land to community housing providers to increase its affordable housing stock. Leasing the land provides the opportunity for council to maintain the land on the council's asset register and establishes a lease agreement with the community housing provider to secure the land for affordable housing.

In 2018, community housing provider, Women's Property Initiative, was granted a 50 year lease on council-owned land at $1 per annum, which is known as "peppercorn rent". They were gifted the family home, as shown in Figure 6.11, after collaboration between a local developer, council, and a state government fund built the home on council-owned land (Cardinia Shire Council 2018a).

Figure 6.11: Cardinia leasing its land for affordable housing

(Source: Google Maps)

For this particular project, the council agenda states that "Council will retain ownership of the land without any responsibility for grounds, building or tenant management" (Cardinia Shire Council 2018a, p.59). This means that all the management and maintenance of the property and tenants is with the community housing provider and that council is only responsible for the lease agreement.

6.9.6 Cardinia's land planning

Cardinia has made some specific amendments to its planning scheme to support increasing affordable housing in the municipality. The planning scheme states,

> Housing within the Cardinia Shire is currently dominated by detached dwellings in both urban and rural areas. The urban area includes the Urban Established Area and the Urban Growth Area, while the rural area comprises Townships and rural-residential development (Cardinia Shire Council 2018b, p.195)

The urban <u>established</u> areas are those which already have urban town centres and have detailed structure plans existing and consist of Beaconsfield and Pakenham. The urban <u>growth</u> areas are land areas in Cardinia which the council wants to create with more detailed structure plans.

In order to have affordable housing considered as part of their planning considerations, Cardinia included the provision to "increase 'affordable housing' for very low, low, and moderate income households" (Cardinia Shire Council 2018b, p.198 & 200) in their urban established areas and their urban growth areas. The interesting thing about Cardinia compared to the other case studies is that it is a growth area council, so it has a lot of vacant land that is being planned for increased growth - they are planning for whole suburbs to be established.

6.9.7 Big Housing Build - Cardinia

The Victorian state government's $5.3 billion Big Housing Build program is scheduled to invest $31.5 million and has committed to build 82 affordable homes in Cardinia. As of August 2023, 31 affordable homes had been completed and 51 affordable homes were still in the pipeline.

6.9.8 Summary

Cardinia Shire Council is considered a growth area council in Victoria and therefore has a lot of capacity to increase its residential dwellings. Its first affordable housing strategy was adopted in 2018 and had some very modest targets for increasing affordable housing in the shire. It has since exceeded that target of 5 affordable housing dwellings over 7 years, by 115 affordable dwellings. A big contributor to this increase was the state governments $5.3 billion Big Housing Build program, however even without that investment, Cardinia would have exceeded its target through developer negotiations and utilising its own land.

There are a number of initiatives Cardinia used to increase affordable housing and it appears that it covers off both the strategy development and implementation, as well as the planning policy frameworks to support affordable housing through legislation. Another positive factor for Cardinia is that it has employed a specific resource to implement the affordable housing strategy. There were not many other councils that had a specific role dedicated to affordable housing.

6.10 Mount Alexander Shire Council

Figure 6.12: Mounty Alexander Shire Council in relation to Melbourne
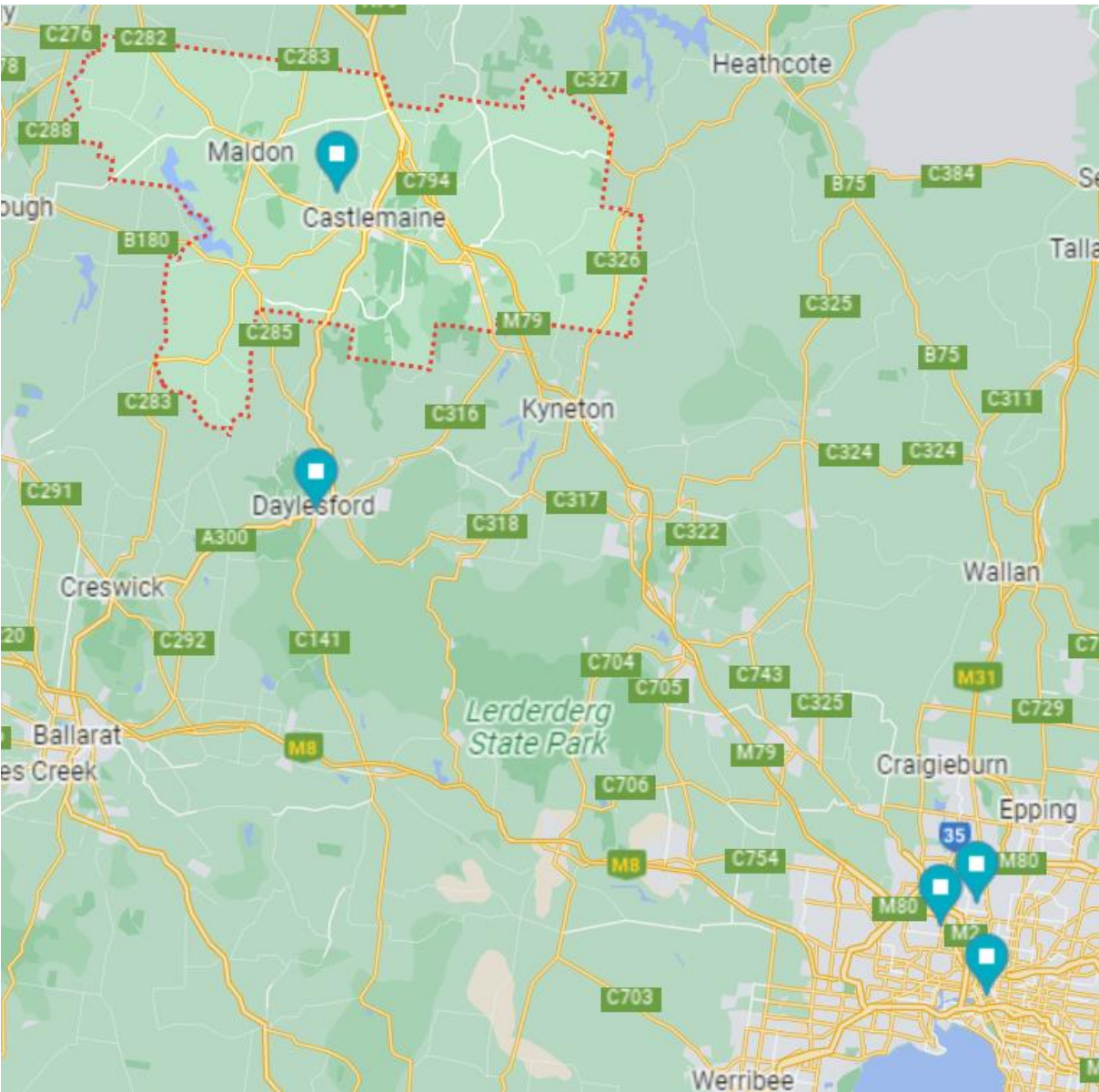
(Source: Google Maps)

6.10.1 Profile of Mount Alexander

Mount Alexander is a rural council on Dja Dja Wurrung country (ACHRIS 2022), located approximately 140 km northwest of Melbourne. Mount Alexander has a 2021/22 budget of $39,891,000 and expenditure of $38,314,000. It has a population of 20,106, with 8 per cent of the residents born overseas and 2 per cent of residents speak another language other than English at home. Couples without children make up the largest household type at 47 per cent, the couples with children at 35 per cent, while lone person households consist of 16 per cent. The median age is 50. People with university qualifications are 34 per cent and trade qualifications are 27 per cent, and the unemployment rate is 2.8 per cent. Owned with mortgage is the largest cohort of housing types at 39 per cent, followed by owned outright at 36 per cent, and renters making up 15 per cent of households. The median weekly household income is $1,002 with the median weekly mortgage repayment at $325 and median weekly rental payment at $250. This equates to mortgage repayment consisting of 32 per cent of median weekly incomes and rental payments consisting of 25 per cent of median weekly incomes. Mount Alexander's median incomes to median mortgage payments indicate mortgage stress while rent payments indicate there is little housing stress. The homeless persons count was at 64 during the 2016 Census. It has a SEIFA index of 995, which means it has a moderate rate of disadvantage in the area. There has been an influx of people moving to Mount Alexander since 2000, so it is important to see how the council is accommodating this migration in terms of providing affordable housing.

Mount Alexander was chosen to be a case study because it is a growing rural community and was part of the ARC Linkage project. Though it is interested in local government and its provision for affordable housing, it is unsure of its role as a small rural shire with limited resources. There have been some innovative housing projects, like Wintringham's Alexander Miller affordable housing project in the centre of Castlemaine, however these are just one off projects. In 2012 it commissioned a Housing Needs and Opportunities in Mount Alexander Shire discussion paper and in 2014 endorsed a Housing Access and Equity Policy.

6.10.2 Mount Alexander's affordable housing strategy

At the start of this thesis, Mount Alexander did not have an endorsed affordable housing strategy. When Tess, the council employee was asked if the council was going to develop one, she replied,

> No, I think what we've tried to focus on instead is more practical outcomes. We will try to put together those various strategic pieces of work into something that brings it

[affordable housing] all together in some way. So, you know, we now have a good strategic basis to look at an infill policy in a planning scheme or a good strategic basis to have a look at partnering with social housing providers. So rather than trying to kind of have the broad umbrella policy that doesn't translate into action, I'm trying to get at least even if it's small and targeted, some sort of progress.

Tess then went on to say that council has all the strategic work there but has not put it into a single affordable housing policy.

We've got strategic work, but it's just putting all of that into a council affordable housing policy when council doesn't have much actually to do on its own in a housing space. I think what we're doing is okay. We've invested in a whole heap of strategic thinking. We know what the problem is. We know what some of the solutions are. Let's put our effort into trying to pursue some of those solutions.

Tess does well to infer that Mount Alexander council, as a rural council, is working within the resources and capacities it has and using the strategic work they already have to progress affordable housing. Mount Alexander had 241 social housing dwellings already built in the area. At the end of this thesis, Mount Alexander still had not endorsed an affordable housing strategy, but it had employed an affordable housing broker to help increase the number of affordable housing in the shire.

6.10.3   Mount Alexander partnerships

Mount Alexander has partnered with community housing providers and state government to increase affordable housing, in particular seniors affordable housing. Tess, the council employee, who had also once been a councillor, provided an example of their seniors' affordable housing project with Wintringham Housing.

The Wintringham development right in the middle of town would be our best example of affordable housing. They're housing for our seniors, right in the middle of town. They're just brilliant. I love that they are beautifully built, really high level of design and it's right in the middle of the town accessible to everything - that's probably the best example that we've got (Tess, Mount Alexander council employee)

Wintringham Housing is a community housing provider that specialises in building, managing and maintaining seniors housing. They built and managed 10 one-bedroom affordable homes

for seniors in Castlemaine. The homes were completed in January 2012, and all have wheelchair accessibility and are purpose built to allow for 'ageing in place.' The bathrooms have also been built to accommodate carers if required.

Figure 6.13: Mount Alexander seniors affordable housing

(Source: Wintringham website)

Figure 6.13 shows one of the 10 dwellings purposely built for seniors, utilising designs that allowed the residents to live there for as long as they needed.

6.10.4 Mount Alexander land planning

Mount Alexander council has used its planning scheme to add a specific clause to their planning scheme in an effort to increase affordable housing in their Shire. Tess highlighted this focussed effort:

> I think what we're focused on instead [of an affordable housing strategy] is a bit more practical outcome. So, looking at an infill policy in a planning scheme or a good strategic basis to have a look at partnering with an affordable housing provider rather than trying to have broad umbrella things that don't translate into action.

Similar to the Moonee Valley employee about wanting to strengthen the planning scheme to get the desired outcome to increase affordable housing, Mount Alexander has focussed their amendment into Development Plans. Mount Alexander's planning scheme specifies that any development plan need to show,

> An indicative lot layout showing the size and dimension of lots … including a percentage of smaller lots to provide affordable housing options (Mount Alexander Shire Council 2021, p.500)

The planning scheme still does not identify an affordable housing target to be delivered through the development plan which leaves the contribution solely in the hands of the developer. Another way the Mount Alexander planning scheme seeks to encourage more affordable housing is by allowing other smaller homes to be built on private residential lots. Mount Alexander's strategic directions for its towns and their growth included:

Encouraging infill and higher density development in the Shire's towns, particularly in Castlemaine (Mount Alexander Shire Council 2021, p.8)

It is usual for residential blocks in rural areas to measure 1,000 square metres, so to be able to build a smaller residential building on the same block of land is beneficial to increasing density in the town centre.

6.10.5   Big Housing Build - Mount Alexander

The Victorian state government's $5.3 billion Big Housing Build program is scheduled to invest $7.5 million and has committed to build 17 affordable homes in Mount Alexander. As of August 2023, 3 affordable homes had been completed and 14 affordable homes were still in the pipeline.

6.10.6   Summary

Mount Alexander as a small rural council has few examples of affordable housing projects. There is still a way to go before it can be ready to receive the necessary investment to attract affordable housing projects. The one project which was highlighted was primarily off the back of the community housing provider and state government, and council was the planning authority to approve the planning permit for the project.

The council organisation appears to have committed to expanding its planning provisions before implementing any affordable housing strategy. Similar to Moonee Valley City Council, it sees the greatest influence to increasing affordable housing is through the planning policies.

6.11 Greater Bendigo City Council

Figure 6.14: Greater Bendigo City Council in relation to Melbourne
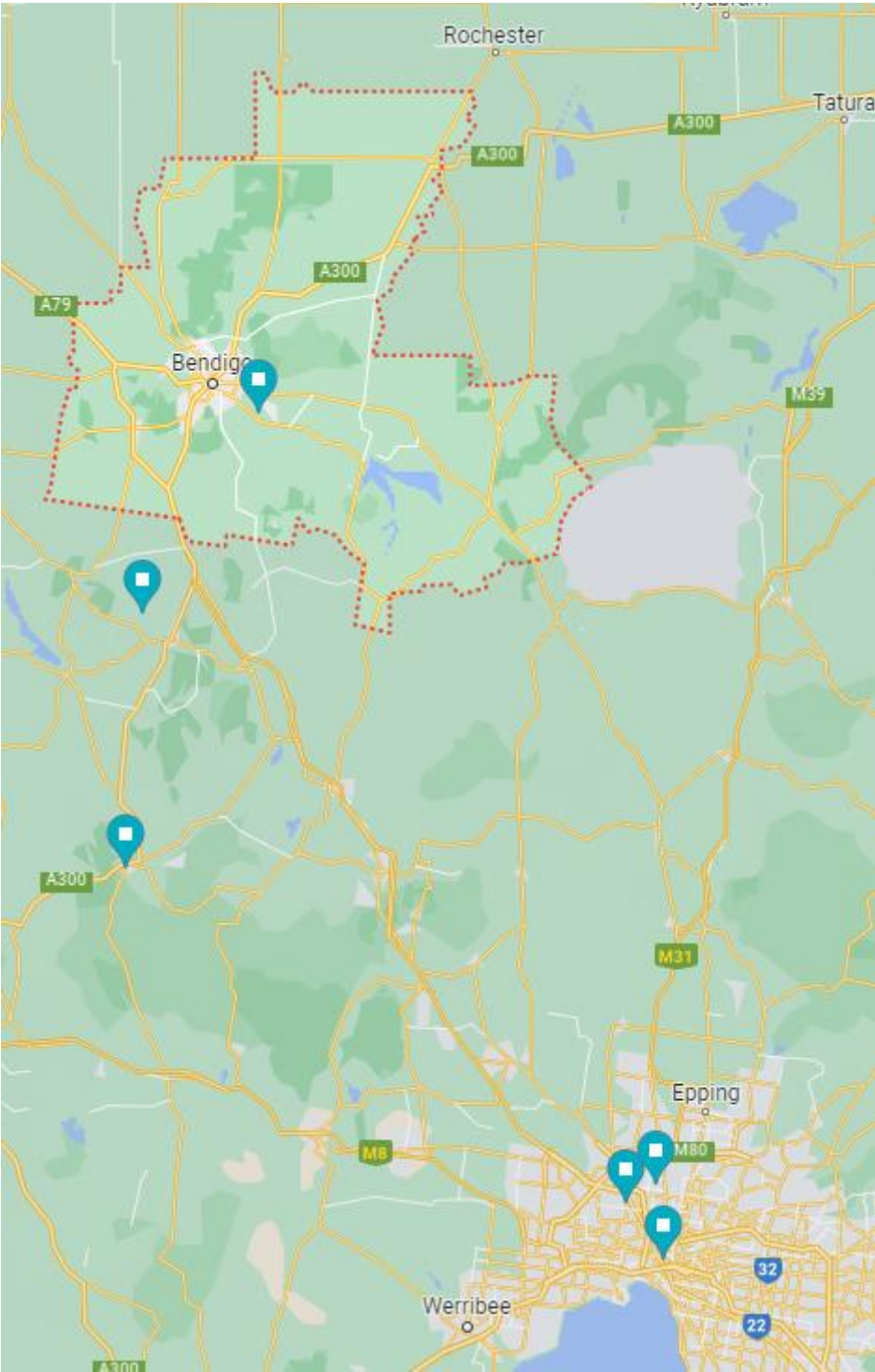
(Source: Google Maps)

6.11.1 Profile of Greater Bendigo City Council

Greater Bendigo City Council is located on Dja Dja Wurrung country (ACHRIS 2022), approximately 150 kilometres north-west of Melbourne and is a growing regional centre. Figure 6.14 shows the location of Greater Bendigo relative to Melbourne. Nine Councillors were elected across three wards in 2020 and the next local government election is October 2024.

In 2022, Greater Bendigo City Council has a population of 122,551 and a population density of 40 people per square kilometre (idConsulting 2022a). Its 2021/22 budget is $223,422,000 and expenditure $201,721,000. There are 8 per cent of residents born overseas and 5 per cent of residents speaking a language other than English at home. Couples with children and lone person households make up an equal proportion of 26 per cent of households while older couples without children are at 11 per cent. The median age is 40. People with university qualifications are 16 per cent and trade qualifications are 22 per cent. Renters make up about one third of the households and just over a third of households have a mortgage. The median weekly household income is $1,466 with the median weekly mortgage repayment at $327 and median weekly rental payment at $295. This equates to mortgage repayment consisting of 22 per cent of median weekly incomes and rental payments consisting of 20 per cent of median weekly incomes. Greater Bendigo's median incomes to median mortgage and rent payments indicate there is little housing stress in the area, however there are 11.9 per cent of households recorded to be in housing stress (*Social atlas | City of Greater Bendigo | atlas.id* 2016). The homeless persons count was at 571 during the 2021 Census, which is 276 more than last census in 2016. It has a SEIFA index of 981, which means it has a moderate rate of disadvantage in the area.

Ronni, a councillor from Greater Bendigo who also worked in the health sector, told of a story of homelessness in the area,

> There can be one or two cases of homelessness that are quite visible. On our main strip there is one chap who is, clearly got a significant mental health problem as well, who literally camps out in front of one of our retailers who is very supportive, and shows on social media, how she is helping him out. The other shopkeepers are going "get rid of him, he is bad for business!", But she is like "no, leave him, we need to help him".

Greater Bendigo was chosen to be a case study for my research as it was part of the ARC Linkage project team from 2016. This showed it had an interest in affordable housing and local government, and despite it being a growing regional centre, it did not have any affordable

housing policy adopted at the time. In 2019 it embarked on its first affordable housing research, at the start of the council term, and in 2021 it adopted its first affordable housing strategy. It has a bigger budget than the metropolitan councils and less people, but also a higher rate of affordable housing renters, at 3.9 per cent, than the rest of Regional Victoria which is 3.3 per cent. This is primarily due to the fact there is a larger proportion of state-owned public housing in Greater Bendigo.

Four interviews were conducted, three with councillors and one with a council employee. I attended their affordable housing workshop, and I conducted a review of their applicable documents.

6.11.2 Greater Bendigo's affordable housing strategy

Greater Bendigo endorsed its first affordable housing strategy in 2021 and I was keen to understand the impetus of how it started on the affordable housing journey and why it took a large regional centre so long to adopt one. The opening sentence to the strategy is that housing is a human right and considered as essential infrastructure in an community. When asked if it was the councillors who introduced the idea of creating an affordable housing strategy, Linda, the council employee from Greater Bendigo, was emphatic that it was her manager:

> No, no, no, no, no, it [the idea to develop an affordable housing policy] would have been our manager. It would have been her saying, "Look, the data is saying that we've got an issue here, so we need a strategy". And you know, I think that's why we're looking for where the levers really are.

Once they had the inspiration from one of the managers of the council, then it was a matter of setting in train the strategic background work to get an affordable housing strategy adopted. Before the strategy was endorsed by councillors, one of the questions asked of the interviewees was if they thought using the space above council-owned carparks would be something they would consider as an affordable housing option. All agreed it would be worth a look to see if it was feasible and the director, Linda, saying,

> Yeah, I think so but it's about finding the right footprint … We do that, whether we do it for businesses or we do it for housing. We'll try to help people find footprints that we know that are available so they can use.

And Jeni, one of the councillors agreed,

> Yes, I think so the airspace was part of the housing affordability work too because we obviously own car parks and it's in prime real estate. The airspace could easily, I think, could easily be turned into some wonderful [affordable housing] demonstration project.

However, years later when the affordable housing strategy was endorsed by the council, there was no mention of utilising council-owned carpark for the provision of affordable housing. It is unclear why that option was dropped but it can only be assumed it was not financially viable to pursue.

Ronni, one of the councillors talked about the role councillors played in order to get the strategy started and it began with the budget bids.

> I haven't seen the officers budget bids yet. The bids are not just specific on housing it's more about strategy in Trevor's [manager] space and there are bids that are quite sophisticated which are attractive to councillors, and it will be supported because Trevor's clever like that, bringing councillors on the journey to approve a good strategy.

This statement from Ronni highlights the importance of having a champion to advocate for affordable housing to the councillors, who are the ultimate decision makers on where the money goes. Trevor was the one Linda was talking about when she was identifying the inspiration behind establishing an affordable housing strategy.

Previously Greater Bendigo owned and managed 29 affordable houses but subsequently transferred its housing stock to a community housing provider. Current supply of affordable housing in Greater Bendigo is at 4.9 per cent, and in their strategy the council has a target to increase the affordable housing supply to 10 per cent by 2036 (City of Greater Bendigo 2021). The strategy states that council believes.

> Housing is a human right and considered as essential infrastructure in any community. Being able to access affordable and appropriate housing helps people secure and maintain a job, keep families safe, raise happy and healthy children, enjoy a better standard of living and contribute to their community (City of Greater Bendigo 2021, p.2)

This addition of recognising affordable housing as essential infrastructure is something unique to other affordable housing strategies in this thesis. Greater Bendigo has tied affordable housing to greater health and wellbeing of people and therefore an essential part of the community. It is uncertain what impact highlighting this aspect of affordable housing would do for its delivery but interestingly puts another layer of consideration to affordable housing use.

The main roles Greater Bendigo sees as part of increasing their affordable housing to 10 per cent by 2036 are in four main areas, namely:

1. Leader
   Establish a clear position on affordable housing to increase the understanding of the issues.
2. Advocate
   Improve outcomes across all areas relating to increasing affordable housing, e.g., community, industry, and all levels of government.
3. Facilitator
   Bring together key stakeholders to reduce barriers.
4. Partner
   Leverage assets and resources to increase affordable housing through creating partnerships.

The mayor, Peg, was very supportive of council being a partner in the delivery of affordable housing and numerous times, "I just think we need to be a partner in affordable housing. That's what's absolutely we could be. That's where we need to partner … Bringing experts to the table and how we partner with affordable housing models".

Greater Bendigo's strategy is clear and sets out distinct roles and actions it will take in order to increase affordable housing in the area. It is quite different from strategies like that from Merri-bek City Council which was much less prescriptive.

6.11.3   Greater Bendigo supports builders

Greater Bendigo used government funding to help local builders secure grant money to help build affordable housing as part of their development.

In 2012, the council was instrumental in securing $3.9 million in Federal government funding to build the necessary infrastructure for a 100 affordable housing development in Huntly

(Australian Government 2012). The infrastructure included installing sewers, water services, upgrading roads, and creating public open space. The housing in this development was targeted at key workers who were eligible to buy the property and the savings the developers made on not having to pay for installing the infrastructure was passed onto the residents at a total of $38,800.

6.11.4 Greater Bendigo land planning initiatives

Greater Bendigo has not included any additional land planning provisions for affordable housing in their planning scheme. The only addition they did include was to develop an affordable housing policy as further strategic work the council needs to progress. It is pleasing to know that Greater Bendigo has now implemented that affordable housing strategy and on to it next steps of increasing their affordable housing percentage to 10 per cent by 2036.

6.11.5 Big Housing Build - Greater Bendigo

This affordable housing policy was adopted after the Big Housing Build announcement by the state government and the policy states that the council had undertaken a lot of work in response to the announcement. As a result of their work, the state government's Big Housing Build program has invested $130 million to build 368 social and affordable homes. By June 2023, 52 homes had been built and 316 still in the pipeline.

6.11.6 Summary

Greater Bendigo was in the early stages of endorsing its first affordable housing strategy when this thesis started and by the time the work had finished, the council had endorsed its first affordable housing action plan. It appears Greater Bendigo is set up to increase its affordable housing provision, given the strategic work and council support affordable housing has received.

6.12 Greater Shepparton City Council

6.12.1 Profile of Greater Shepparton

Greater Shepparton City Council is in Yorta Yorta and Taungurung countries (ACHRIS 2022). It is a regional council and approximately 200 kilometres north of Melbourne and is a growing regional centre. Figure 6.15 shows the location of Greater Shepparton City Council in relation to Melbourne. Eleven Councillors were elected in 2021 and the next local government election is September 2024.

In 2021, Greater Shepparton City Council has a population of 68,522, with a population density of 28 people per square kilometre. Its 2021/22 budget is $223,422,000 and expenditure $201,721,000. Couples with children and lone person households make up a similar proportion of 26 per cent of households while older couples without children are at 12 per cent. The median age is 39. Renters make up 26 per cent of households and households with a mortgage are at 31 per cent. The median weekly household income is $1,369 with the median weekly mortgage repayment at $300 and median weekly rental payment at $260. This equates to mortgage repayment consisting of 22 per cent of median weekly incomes and rental payments consisting of 19 per cent of median weekly incomes. Greater Shepparton's median incomes to median mortgage and rent payments indicate there is little housing stress in the area, however there

are 20 per cent (2,975 households) of households recorded to be in housing stress. The homeless persons count was at 418 during the 2021 Census, which has increased by 63 people from 2016. It has a SEIFA index of 948, which means it has a moderate rate of disadvantage in the area. People with university qualifications are 15 per cent and trade qualifications are 20 per cent, and the unemployment rate is 4.6 per cent.

Greater Shepparton was chosen to be a case study for my research as it is a good comparison with my other case study, Greater Bendigo. They had also adopted a social and affordable housing strategy and had an internal resource tasked with delivering on that strategy, so I was keen to understand this council's processes to get these in place.

Three interviews were conducted, two from Councillors and one from a council employee. I reviewed and analysed the comprehensive social and affordable housing strategy adopted by Greater Shepparton and reviewed online council meetings.

6.12.2   Greater Shepparton affordable housing strategy

Greater Shepparton City Council endorsed its first affordable housing strategy in 2020 and it opens with council recognising adequate housing as a basic human right and that it is the foundation of the region's liveability. It focused council's work "to facilitate an increase in supply and build on existing actions to support housing supply, diversity, and quality in Greater Shepparton" through four key areas of land planning, advocacy and leadership, and facilitator of affordable housing projects. Kathy, a councillor at Greater Shepparton Council who was a big supporter of the development of the strategy said that the impetus for writing their affordable housing strategy came from obtaining a government grant:

> Greater Shepparton City Council got a $50,000 grant from the Victoria government to help put together this strategy. This was the first time we had a document, and my heart was very much in homelessness, and I was very forthcoming about it.

Kate, the council employee who over saw the development and implementation of the strategy was very thankful for the government grant, because she did not have the confidence it would have eventuated without the extra funding.

> Otherwise, we really wouldn't have done it [the affordable housing strategy]. the $50,000 provided an opportunity for developing something that was kind of not directly

a council function. So, the impetus was definitely getting the funding to enable the preparation of the strategy.

Kate also highlighted the on-going support from the mayor and the chief executive officer.

> Once we started doing the strategy there was certainly the commitment to do it and finish it. The mayor and the CEO, particularly, have been quite strong in advocating for and supporting it. It's probably more the financial side of the council that kind of questioned why we're doing it.

Greater Shepparton had quite a substantial affordable housing stock compared to the state average; 1,564 dwellings representing 6.1 per cent of the total housing stock. However, the council still had a shortfall of 1,700 affordable housing dwellings to meet the local need.

The key measures of success for Greater Shepparton include.

- Decreasing the housing need from 5.6 persons per 1,000,
- Increase the supply of affordable housing greater than the 6.1 per cent of all dwellings,
- Decrease the housing stress of low income households below 27 per cent of all low income households, and
- Align housing supply more closely to household size.

Using the key roles Greater Shepparton will seek to meet these targets by 2027, when the strategy is destined for review.

6.12.3   *Selling air-space above car park*

In 2021, Greater Shepparton council meeting endorsed the sale of air-space above its land, a carpark, for the provision of affordable housing. Two community housing providers, Wintringham Housing and Beyond Housing, approached council wanting to purchase the air-space above the carpark to construct and manage 30 new affordable housing dwellings, as well as provide a level for residents' car parking. Councillor Sam put forward a motion in order to progress that process. The location of the proposal ensures excellent amenity for future residents, enabling them to be securely and appropriately housed, and also thrive in the community with access to all of the services and support that they require as it is in the central business district of Shepparton.

The project proposes to keep the carparking at the ground level and construct the 30 dwellings above the car park. Figure 6.16 and 6.17 shows the initial concept designs.

Figure 6.16: Ground/1st levels (parking)   *Figure 6.17:* 2nd/3rd levels (housing)
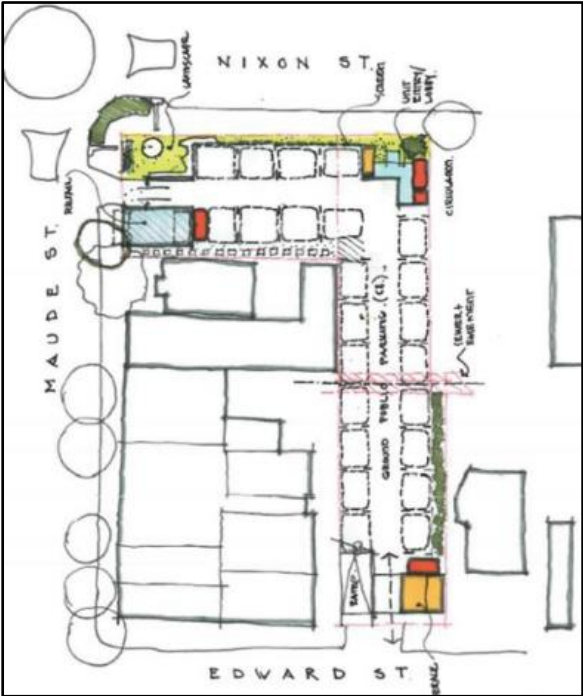
(Source: Greater Shepparton Meeting Minutes)

At the council meeting, Sam the councillor who put forward the motion said in her closing remarks that she heard all the sides of the debate and agreed that there is work to do, but that does not mean that council does nothing.

> The largest hurdle for this type of project is the stigma around affordable housing and there is no moral justification of excluding affordable housing from the neighbourhoods. The residents will have the opportunity to provide their feedback but just a gentle reminder to be kind to those who are experiencing vulnerability and homelessness.

Sam's statement here hails back to the human rights framework and to Lefebvre (1967) who was most noted for his work "Le droite a la ville" (Right to the City) that inspired the human rights approach to urban centres. This project proposes to bring Greater Shepparton's most vulnerable to the city centre to have access to all the amenities other households have. The motion to sell the council-owned land for affordable housing was carried with 5 councillors voting for it and 3 councillors voting against it.

6.12.4   Greater Shepparton land planning initiatives

Greater Shepparton has not made any amendments to its planning scheme to include the provision for affordable housing. The only planning provisions are those that are set by the state government, which is found in every Victorian local government planning scheme.

It can be assumed that their current work from the affordable housing strategy to utilise council-owned land for increasing supply of affordable housing has been consuming their resources and that some of the action in the strategy around strengthening the planning scheme will come later.

6.12.5   Big Housing Build - Greater Shepparton

The state government's $5.3 billion investment from the Big Housing Build has promised to build 206 affordable dwellings for Greater Shepparton, and as of August 2023 only 56 had been completed and 150 homes were still in the pipeline.

6.12.6   Summary

At the start of this thesis Greater Shepparton did not have an affordable housing strategy endorsed. By the end, they had it firmly in the council plan and council reports had been prepared to take direct action on increasing their affordable housing. Projects like utilising council-owned carpark air-space is an innovating and bold stance for a council to take. It is commendable for a regional council to be able to progress such a project and shows that without affordable housing provisions in the planning scheme, progressing significant projects can still evolve.

6.13 Lismore Shire Council (NSW)
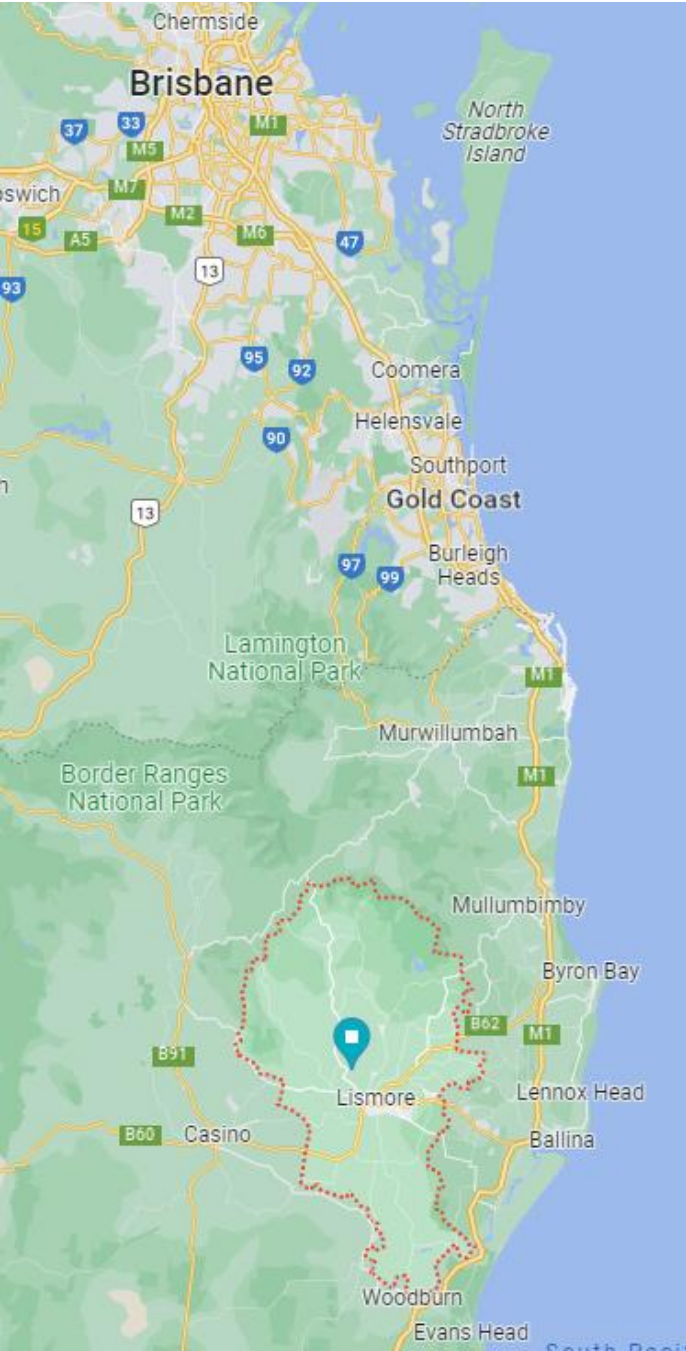
6.13.1 Profile of Lismore

Lismore City Council is in Bundjalung country in New South Wales. It is a regional council approximately 200 kilometres south of Brisbane[44]. During writing this thesis, Lismore suffered devastating flood events which had life changing impacts on the residents living in the area, if not directly through the floods in the town centre than indirectly through the displacement of people and businesses. Figure 6.16 shows the location of Lismore City Council relative to Brisbane city. Eight Councillors were elected in 2020 and the next local government election is September 2024.

In 2021, Lismore City Council has a population of 44,344, with a population density of 34 people per square kilometre. Its 2021/22 budget is $142,900,000 and expenditure $124,200,000. Lone person households make up the largest proportion of households in Lismore at 28 per cent, then couples with children at 22 per cent and older couples without children are at 11 per cent. Leah, the council employee of Lismore had the following reflections on the housing stock of Lismore highlighting there is not enough supply of 1 and 2 bedroom housing to cater for the prevailing household type:

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[44] Brisbane is the capital city of the Australian state of Queensland, located along the east coast of Australia. Lismore is located close to the border of New South Wales and Queensland.

Our research showed the housing type has barely changed; Lismore's housing is dominated by 3 to 4 bedroom dwellings. So, there is a fairly small percentage of dwellings that are one or two bedroom and when you look at that compared to the makeup of households, there is a mismatch.

The median age is 44. One third of households had a mortgage, while renters made up 26 per cent of households. The median weekly household income is $1,365 with the median weekly mortgage repayment at $350 and median weekly rental payment at $310. This equates to mortgage repayment consisting of 26 per cent of median weekly incomes and rental payments consisting of 23 per cent of median weekly incomes. Lismore's median incomes to median mortgage and rent payments indicates that households are close to the threshold of being in housing stress and there are 27 per cent (2,677 households) of households recorded to be in housing stress. The homeless persons count was at 245 during the 2021 Census. It has a SEIFA index of 954, which means it has a moderate rate of disadvantage in the area. People with university qualifications are 21 per cent and trade qualifications are 23 per cent.

Lismore was chosen to be a case study for my research as it is a good comparison with my other regional case studies, Greater Bendigo, and Greater Shepparton. Lismore council is located in New South Wales and is governed under different legislation to the other case studies, however it was deemed a opportunistic It was also from another state, so I thought it would be good to see what the differences were between local governments working in two different legislative environments. Lismore had also adopted a social and affordable housing strategy but had no internal resources tasked with delivering on the strategy, so I was keen to understand the process of how the council implemented the strategy.

Three interviews were conducted, two with councillors and one with a council employee. I reviewed and analysed the appropriate documents around affordable housing and reviewed online council meetings which discussed and decided on affordable housing provision.

6.13.2   Lismore affordable housing strategy

Lismore adopted a new affordable housing strategy in 2022, ten years after the previous one had expired, and states that the council believes everyone has a right to appropriate and affordable housing. Lismore was devastated by repeated flooding episodes in 2022. The affordable housing strategy states, "the devastating natural disaster flooding events in February and March 2022 had a significant impact on the availability of housing and additional

commentary has been added to reflect the housing crisis in Lismore" (Lismore City Council 2022, p.4). The floods exacerbated the housing crisis and the strategy stated,

> February and March 2022 have had a significant impact on the supply of available housing in Lismore, with 602 residential properties categorised as 'severe damage or destroyed' and another 1,201 categorised as 'minor to moderate damage' (Lismore City Council 2022, p.26)

In addition to the natural disasters which came to Lismore, it was also a councillor resolution that got the ball rolling. On 11 May 2021, councillor Esther moved a councillor motion that council.

> Investigate affordable housing and medium density opportunities in the Lismore urban area and bring a report back to the July council meeting, and that $50,000 be allocated to the implement the actions of the report.

This motion was approved by every councillor which shows there was unanimous support from council to start implementing the strategy before it was even handed down for council approval. This kind of decision making shows there was an emergency for homes and that there was no time to delay in increasing affordable housing for those who had lost their homes in the floods.

There are two key aims the Lismore strategy which are that by 2033.

- 15 per cent of all new dwellings will be affordable to low income households, and
- 40 per cent of all new housing will be 'diverse' and 'medium' density.

These are specific targets that the council can aspire to and ones which they can measure their impact. The strategy goes on to list the ways in which Lismore council will achieve these aims:

1. Advocate for specific demographics and target groups for more housing,
2. Facilitate the supply of land for more affordable housing to increase density, and
3. Partner and directly support affordable housing construction initiatives.

An interesting one for this strategy is that the council promises to directly fund or incentivise projects that align to the strategy. This particular divergence from other affordable housing

strategies runs contrary to the notion that council's do not have enough money to build housing, however Lismore is willing to contribute finances to affordable housing projects.

6.13.3 Lismore waiving developer contributions

Lismore city council has waived levies if the projects were contributing to increasing affordable housing in the shire. These levies were raised to help the council build infrastructure to support the new housing being brought online, like sewer upgrades and road building.

Council received federal funding to help pay for infrastructure and Leah remembered.

> Council got funding under the Building Better Regional Cities program, and I think we got around $5 million to help fund infrastructure that was needed to bring new housing estates online and then we would provide housing grants to households for up to $20,000.

These housing grants offered to households would then help them finance a loan to purchase one of the newly built houses.

The council endorsed an infrastructure discount policy between 2017 and 2021. This meant projects could apply for a discount on infrastructure levies - these levies were used to pay for infrastructure like roads, water and sewer piping, foot paths. Over that time council waived a total of $350,705 infrastructure contributions which saw it support projects that increased housing density by building 'granny flats' on peoples' land or multi-unit affordable housing dwellings, or even an 'change of use' in the central business district of Lismore. At the time the affordable housing strategy was endorsed Lismore still had $452,423 discounts pending approval.

At the time of the interviews, Jennifer the mayor of the council said that the initiative of waiving levies to increase density on people's properties was not taken up as much as the council had hoped. She thought it came down to a number of factors saying,

> There is a reluctance I think from two main points; a stranger living in the backyard or the idea that I'm going to have to be a landlord and manage a tenancy and be responsible for the upkeep of another dwelling.

As good as it looked on paper to increase density on the larger residential blocks it was clear there were some social issues which needed to be taken into account.

6.13.4   Summary

Lismore City Council had recently been savaged by multiple flood events which exacerbated the housing crisis. These events spurred the council to adopt an affordable housing strategy in 2022 so it could then be ready to receive funding to target areas of need. They have been relying a lot on federal government funding because of these events and it looks like it has the council support to progress affordable housing as much as it can, however it needs the other levels of government to help make it happen for them.

Now that Lismore has its affordable housing strategy endorsed and funds committed to the implementation of it, more affordable housing will be added to help their community.

6.14 Council strategy alone will not deliver affordable housing

This section discusses how adopting a council affordable housing strategy is good for showing the need for affordable housing in the local government area but is not enough to get a real increase in affordable housing projects. It is argued that both a strategy and a planning policy are required to ensure greater success in increasing affordable housing stock. These two pieces of council work are needed together because the strategy sets out the data and analysis required to get agreement from the council to pursue affordable housing, and the planning policy sets up the rules for the land developers to follow, based on the information presented in the strategy. It is important to have both. The interviews with local government personnel and councillors suggested that strategies do not necessarily lead to the building of affordable housing on their own.

One of the most comprehensive affordable housing Strategies I reviewed as part of my research was in Greater Shepparton, a regional council. Its 44-page strategy had a very in-depth analysis of data regarding the local population in need of affordable housing, the number of homeless people in the area, the expected population growth, the kind of community cohorts who should be targeted for affordable housing, the kind of affordable housing stock that needs to be built, and the particular roles the council can take on to achieve an increase in affordable housing stock. Right at the beginning of the strategy, it was clear that the council's strategy was premised on housing being a human right, "Council recognises adequate housing as a basic human right and the foundation on which the region's liveability, health and wellbeing,

productivity, and community participation is built" (Greater Shepparton City Council 2020, p.4). The strategy also goes on to say that the delivery of sufficient affordable housing would require the appropriate planning mechanisms in order to increase supply to those households in need. Attached to the strategy is an Action Plan which sets out a vision with specific objectives and measures of success. One of their standout measures of success was that "The supply of Affordable Housing (including. Social Housing) is increased from a 2016 baseline of 6.1% of all dwellings." (Greater Shepparton City Council 2020, p.30). Greater Shepparton proposes to achieve this target by changing their planning provisions to enable more affordable housing, partner with community housing organisations, and if we look at their budget, it was one of the councils which had one of the higher dollars spend per capita out of the case study council and hence was better positioned to engage a housing consultant to produce this high quality document. It will be interesting to see if this target is achieved when the council has not had an affordable housing strategy before this one.

Conversely, if we look at the rural shire of Hepburn which has a similar per capita spend to Greater Shepparton, the affordable housing document it decided to produce was a four-page policy that did not have nearly the same level of data. However, in Hepburn's 2021-22 Budget, it allocated $50,000 to develop an Affordable Housing Strategy and Action Plan (Hepburn Shire Council 2021, p.36), but in the 2022-23 Budget there was no mention of an Affordable Housing Strategy implementation, as was documented in their adopted document. When I contacted the Council regarding an update for the Strategy, I was told that "$50K has been carried over to 2022-23 to enable preparation of the Hepburn Affordable Housing Strategy and Action Plan. It is being prepared by [consultant] and just commenced." This response from council is at odds with the interview I had with Mary, the councillor before the Affordable Housing Policy was adopted:

> I argue uphill and downhill about the council having an affordable housing policy, which it does not. I've been pursuing that for several years and having, at the moment, quite a bit of pushback from council offices because they don't actually really want to do it, and not having sufficient numbers on council to get that through means that there's been a great deal of compromising in terms of what was possible to get agreed, which is currently that employees would go out to get a Grant in order to get somebody to write the policy for them, which, I mean, it's a ludicrous situation, really, but there you go.

It is obvious Mary had been pursuing the case of adopting an affordable housing policy for some time, and at the time of writing this thesis, they had resigned from their Councillor position.

At Lismore council, they had already adopted an affordable housing policy, however at the time of my interview with Lismore councillors, the policy needed reviewing as it expired in 2012. When I asked Esther, the councillor, if she thought the affordable housing policy should be renewed, Esther responded that it should not be because the council would take too long to review it and lose valuable time to implement anything:

> They [council staff] just love reviewing plans … No, that was a really good plan, and I don't think anything has changed that much so let's not waste another year redoing a plan, please, let's just implement the plan, because we know what we need. We need some affordable housing for low-income people. We need to talk to the housing providers about why rent to buy is not working. We need to invest because homes need to be available for those who need it. We need to lobby the state and federal government for more funds for these things. We don't need to review plans again.

This is a curious position because this councillor was also pivotal in ensuring affordable housing was kept on the agenda to now say that the council does not need a valid strategy in place to support affordable housing evokes the question, how can the council act?

Regardless of all the different forms of affordable housing strategies, there was still this persistent view that councils "might have passion for it and policy directions coming from other areas, but they can't drive the outcomes. The outcomes have to come through planning" (Jane, Moonee Valley City Council). Planning departments in councils have a very specific view that affordable housing can only be delivered through planning mechanisms and not just strategies. Mara, a strategic planner from the City of Sydney argued,

> So, I think planners have been fed up with quite a while, that as I said, you write these strategies, you spend all this time doing it, you develop a position, but what are you actually getting out of it? You're often seeing very few examples on the ground.

While this may seem like a plausible fight for the strategic planner, Gilbert and Gurran (2022) concluded,

> Despite increased [planning] policy concern over housing affordability in Australia, there appears to have been little uptake of more specific [planning] mechanisms to preserve or secure affordable homes for lower-income groups. In some states, notably NSW, where housing affordability pressure has been the most intense, the frequency of these mechanisms actually declined between the two surveys, from an already very limited base (Gilbert & Gurran 2022, p.397)

In response to recent debates in the planning sector about the impact planning has on enabling or constraining affordable housing development, Gilbert and Gurran conducted a repeat survey of 200 Australian councils in 2007-09 and again in 2013-14, to determine the level of planning controls used over that time. Their results told the story of a decreasing uptake of planning mechanisms to enable more affordable housing, however the primary limitation on this piece of work was the focus on local policy only while there were other state-based policies or regulations that were not considered but may have influenced the results. Despite this limitation it highlighted the deficiency of using planning to further the development of affordable housing. Beer, et. al (2018) also found,

> The planning system was seen to be an important tool in providing affordable housing, but local governments felt more could be done in terms of boosting the effectiveness of the planning system (Beer et al. 2018, p.4)

6.15 Conclusion

This chapter discussed two key policy mechanisms which enable the provision of affordable housing in local government: the planning policy, and the council strategy. The analysis of these two policy mechanisms revealed that the affordable housing strategies is usually premised on housing being a human right and therefore being accessible to all. Morris (2010) highlights the importance of bringing housing policy more in line with the human rights framework, and with all the adopted affordable housing strategies in the case studies all but Hepburn had specifically mentioned that council recognised housing as a human right. Councils like Greater Shepparton and Greater Bendigo opened their strategies with recognition. There is little empirical research about the relative success of these policy mechanisms. To bridge that gap, this research examined the question of how many affordable homes were in local government areas, and during the writing of this thesis, the Victorian state government released its largest financial investment in social and affordable housing, so an analysis of how this investment was distributed throughout the local government areas was also considered. There was ambiguity regarding which policy mechanism had the greatest

influence over building affordable housing. Some councils like Cardinia Shire Council had a good understanding on how many affordable housing dwellings were in their shire, 420 dwellings, and that the synergy between the two policy mechanisms were important when negotiating affordable housing commitments with developers. Other councils did not seem to have a good understanding of their stock, like Mount Alexander that did not have an affordable housing strategy and therefore no total number of dwellings was provided as part of this research. Further to this unfortunate circumstance, and what was highlighted earlier in this chapter, was that the state government's biggest investment in affordable housing across the state had not delivered any of the three housing commitments it had promised for Mount Alexander by the writing of this research, whereas the state government was able to build 96 dwellings in the metropolitan council of Merri-bek.

The term financialisation of housing was not referenced in any of the strategies or policies that formed part of this research, but it was inferred when they quoted housing prices against wages in an effort to highlight housing stress in the local area. Greater Shepparton brought this to the fore when its affordable housing strategy compared the income capacity of households to the median house prices by way of explaining housing stress of its residents. Greater Shepparton did not have anything specified in its local planning policy but fared well in terms of affordable housing stock at 6.1 per cent of the total housing stock and more investment coming from the state government's Big Housing Build program. It is unclear why this level of investment had come through especially when the strategy was only endorsed due to a grant allocation enabling the council to develop one.

Housing as a human right was mentioned in every adopted affordable housing strategy in the case studies, except Hepburn Shire Council. This show of commitment to housing residents from a local government perspective is common between councils.

Councillors who are the ultimate decision-makers and strategy developers, showed confusion regarding what was needed in order to influence the provision of affordable housing as we saw in the example of the Lismore councillor wanting more affordable housing but then not wanting to review the affordable housing strategy, and then only to come back years later and advocate for getting a Social and Affordable Housing Strategy endorsed so the council can progress affordable housing. Though there was confusion, Esther showed leadership in bringing the issue to the council chamber, debating it and getting the council to endorse one and allocate the appropriate resources to it. Throughout this whole debate, Esther was focussed on delivering a council-endorsed affordable housing strategy rather than trying to implement

something it into that planning scheme. Whereas at Moonee Valley, the planner, Jane, was the one who argued council strategies are useless unless that affordable housing strategy is translated into the planning scheme. She was convinced that it is only through the planning scheme that affordable housing would be delivered.

Regina from Cardinia Shire Council was the only interviewee who argued for the importance of having both the strategy and the planning policy in place to progress affordable housing provision. Cardinia was the only council to have less than 1 per cent of affordable housing stock, so it is unclear as to whether this is correct. It must be acknowledged that Cardinia is a council which is experiencing a big influx of growth and development adding 8,436 dwellings between 2016 and 2021 compared to Moonee Valley which added 4,631 dwellings in the same period. The Council strategy allows the council to research and understand the need for affordable housing in their municipality, which then provides the necessary evidence to inform the planning policy implementation. Having the councillors endorse an affordable housing strategy gives credibility to the issue and shows a commitment at the highest decision making level. Additionally, it signals the budget and resource allocation needed to implement such a strategy, which would most definitely involve the planning scheme amendments. It is only when council knows the need for something like affordable housing in its municipality that it will be able to apply that need into something as permanent as a planning policy.

There are many contributing factors regarding a council's ability to attract affordable housing into their municipality. However, most avenues lead to the fact that one policy document cannot exist without the other and are equally as important to get the required outcomes. The gains City of Sydney has made are relatively impressive. The next chapter will have a closer look at what City of Sydney has done to increase affordable housing in its council area and the challenges it faces.

Chapter 7   Affordable housing in the City of Sydney

7.1 Introduction

The City of Sydney (population 242,237) is one of the most progressive councils in Australia with respect to delivering affordable housing and also one of the most expensive areas in the world to live in (Cox 2022). In this section, I examine how the City of Sydney managed to become the most progressive local government in Australia for the provision of affordable housing and the challenges it faces in delivering on their affordable housing target.

In the first section of this chapter, I detail the impetus for the provision of affordable housing in the City of Sydney. I provide a brief historical context and how this beginning helped secure affordable housing provision in the council's future land planning policies. I show how the council persists in the space and gathers support for affordable housing, and how it then goes on to deepen the commitment of the City of Sydney.

Building on my previous chapter about affordable housing planning policy and council strategy, the next two sections analyse how the City of Sydney uses these two mechanisms to provide affordable housing. Analysing these separate pieces of work, I then show how the council went on to secure a specific affordable housing target by 2036. Setting a target and achieving that target is worlds apart and I detail how the state government is the largest barrier.

In the final section of this chapter, I focus on the City West affordable housing program with City West Housing[45] and show that even if everything is lined up strategically and if there is a set target for affordable housing in a council's strategy and planning policy, it does not necessarily ensure that the affordable housing dwellings required to meet the target are delivered in the given time frame. The section illustrates that the NSW state government has the power to increase the quantity of affordable housing, not the local government.

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[45] City West Housing is an affordable housing provider and developer. They incorporate people's health, wellbeing, resilience and opportunity as part of their design and build. Established in 1994, City West Housing is a recommended provider of affordable housing in the City of Sydney and are expanding into other Sydney LGAs.

7.2 Setting

7.2.1 A brief history of the City of Sydney council

In this section, I use document analysis and my interview material with council employees and councillors to understand the history of the City Sydney council area and help identify where the initial support for affordable housing provisions came from. Drawing on a human rights framework, I link the intersection of governments seeking to act benevolently and establishing regulations which secure affordable housing in the area for their most vulnerable citizens with pressures from developers.

Figure 7.1: Map of Australia showing the location of City of Sydney

(Source: Google Maps)

Figure 7.2: Map showing City of Sydney

(Source: City of Sydney)

The first kind of town planning for Sydney was in 1810 after Governor Macquarie, an early British coloniser of Australia, sought to bring consolidation and improvement to the area after he realised Sydney had the potential to become a site of commercial prosperity globally (Hu 2012). Marsden (2016) notes, "The most lasting effect of his [Governor Macquarie] plan was in the siting of and grouping of impressive new public buildings, decisions that have 'exerted a partial but lasting influence on the land use zoning of central Sydney' (Marsden 2016, p.24) through its allocation of hospitals, schools, courthouses, parks, and reserves (Hu 2012). The next major town planning document for Sydney was one hundred years later in 1909 when the Report of the Royal Commission for the Improvement of the City of Sydney and its suburbs was produced, largely in response to the bubonic plague and social issues which gripped the area at the time (Hu 2012). This Report inquired into housing reform, slum areas, railways and

tramways, and the beautification and future growth of the city. The report identified the importance of providing an adequate home, which can be seen in the following extract from the Commissioners' opening paragraph:

> The provision of decent home conditions for the working-class is a matter of primary importance to the prosperity of the city … and the well-being [of the] State as a whole (Royal Commission 1909, p.27)

Implicit in the Commissioner's words is the need to house workers in close proximity to their workplace so they can contribute to a well-functioning society. Though not explicit in the report, this sentiment speaks to bettering the life of those who keep the city functioning and their need to have adequate shelter. In the contemporary period, Morris & Hanckel (2017) highlight the issue of essential workers not having access to affordable housing in the City of Sydney:

> There is a recognition that workers essential to the city are being priced out. This includes nurses, teachers, cleaners, bus drivers, administrative, hospitality and tourism sector workers, musicians, and artists (Morris & Hanckel 2017, p.6)

The Royal Commission's report provides valuable context to the living conditions of Sydney's residents at the turn of the 20th century and gives a first-hand account of what people were having to endure. It also brings to the fore some of the housing concerns which were taking shape at the time. This can be seen in the submission from Mrs Dwyer of the Trades Hall Council who was recorded as saying,

> that the body [Trades Hall Council] was entirely opposed to the principle of tenement houses for workmen. Provision, she claimed, should be made for each family separately, and she advocated the erection of workmen's dwellings on the New Zealand system of detached houses of three rooms and upwards at reasonable rentals. European and American experience, she claimed, showed that the flat system tended to destroy family life, and was not conducive to morality. Infant mortality was also very high in these tenement buildings owing to the dearth of fresh air and sunshine (Royal Commission 1909, p.49)

After hearing several other testimonies regarding the workers' dwellings and with many in favour of these tenement housing (apartments), the Royal Commission recommended that

separate houses, constructed to acceptable hygienic standards be provided for the workers. The Royal Commission wrote that,

> On social and hygienic grounds, we think it better that workmen should be encouraged to live in separate houses in suburban areas. To this end we recommend that municipalities be empowered to acquire land for the provision of sites for sanitary homes at rentals within the means of the working classes (Royal Commission 1909, p.49–50)

There are two key messages in this quote; the first being that while it gives the opinion of residents needing to live in the suburban areas, it also acknowledges that Sydney is located on the coast of Australia and exceptions to the rule of living in suburban area must be made for the waterfront workers who needed to live within easy access to their workplace, the wharves, and the second being that the Commission encourages municipalities to buy up land for housing purposes. On the first point about the waterfront and the unique set up of these houses being built specifically for the workers and their families, Morris (2017) acknowledges the New South Wales state government agency, the Maritime Services Board, which owned and maintained these dwellings at the time, passed the houses down generation to generation (Morris 2017b). This protection of having blue collar[46] workers close to their jobs ensured the diversity of population and economic strength of the city. To the second point of municipalities being encouraged to buy land for housing, it is interesting the Commissioners recommend this to the local authorities. The Royal Commission report goes on to advise that "to ensure the development of Sydney along harmonious lines, it is essential that the laying out of new building areas should be subject to the control of one authority. In our opinion the municipality is best fitted to undertake this important work." (Royal Commission 1909, p.50).

From this work with the Royal Commission, the New South Wales state government went on to pass the Housing Act 1912 which enabled local governments to build worker dwellings (City of Sydney 1993). With the onset of its passing, the City of Sydney advocated to build and own its own housing, and in 1912 the Sydney Corporation (Dwelling Houses) Act was passed. One of the councillors reflected on this time:

> And so, what had happened in Sydney was that the first public housing in Australia, there's one building in Newcastle which was before 1900, but otherwise all the other

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[46] Blue collar is a term used to refer to people who typically work in jobs that require manual labour, like agriculture, manufacturing, construction or mining. The term classifies different jobs based on the characteristics of the position and the skill set required to perform it.

public housing schemes were in Miller's Point [Sydney]. And so, a lot of government agencies fought [for the right] to create public housing, key worker housing, technical workers housing, and the City of Sydney pushed for that right. And they got that right around 1913 - their first building was the Strickland Buildings and so the city then built a very substantial portfolio of some 40 properties between 1913 up to 1980 (City of Sydney Councillor, 2020)

This is an important time in the City of Sydney's history as it was a clear stance to wanting to secure housing for workers close to their work for the optimal functioning of the city. Jensen, a councillor for the City of Sydney, recalled this history and clearly understands the link between what the council did and which it continues to do today. When asked what he does as a councillor to progress social housing, Jensen responded passionately:

I've been to a dozen demonstrations about that. About Millers Point and about Sirius and about Waterloo[47] in order to keep that as public housing and I chair meetings for the city. The city has every six months public housing tenants' meetings in Waterloo, Waterloo Redfern, which I regularly chair ... So, you know, you go into hear the plight of the people, some of them most disadvantaged people living in the city centre.

It is clear from this statement there was a real threat of social housing in the council area being ripped away from the residents and sold off by the state government that was destroying or privatising public assets and public housing.

These dramatic increase in Sydney's population post World War 2 put pressure on the existing infrastructure, and health and well-being of the people. There are two key pieces of planning strategies pertinent to the further development of Sydney after the second World War; the first is the local government endorsed Sydney Strategic Plan that was developed in 1971, and the second is the joint New South Wales state and local government endorsed Central Sydney Strategy developed in 1988. Like the two town planning policies before them, they sought to propel Sydney into a new era as a global city.

The 1971 strategic plan provided for housing for all income groups close to jobs, services, amenities, and transport, and resonates with the United Nations Universal Declaration of

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[47] Millers Point, Sirius, and Waterloo are all public housing developments which are at different stages of destruction or renewal from the New South Wales state government (Morris 2019a). There has been long community opposition against the privatisation of these public homes in which the City of Sydney has been actively involved in supporting the residents.

Human Rights and more specifically with the legally binding covenant, International Covenant of Economic, Social and Cultural Rights (ICESCR) which agreed to ratify that:

> the States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions (United Nations 1966, p.4)

The covenant defines adequate housing as having access to secure tenure, available services, materials, facilities and infrastructure, be affordable, habitable, accessible, appropriately located, and culturally adequate (UN Special Rapporteur 2020, p.4). Even though this may seem like a good alignment between the planning policy providing housing to all people through a human rights lens, it must also be highlighted that the strategy was written at a time when there were declining resident populations, so a key feature of producing this plan was to bring more people back to the city centre (City of Sydney 1971, p.10). Enticing them by promising they will be adequately provided for, whatever income your household makes, would have been attractive even though the document does not quote human rights as part of its guiding principle.

The next major strategic planning policy released for Sydney was the Central Sydney Strategy in 1988 which was endorsed by the state and local governments. Australia, at this time, was celebrating the bicentenary of colonisation and there was an even greater push to have Sydney be a global destination city. There are three main parts of the Central Sydney Strategy: Sydney as the Central Place, Sydney as a Special Place, and Sydney as a Place for People (Hu 2012). Hu (2012) concludes the 1988 plan was a key document which brought the New South Wales state government and the City of Sydney local government together and helped them realise they needed to work together in order to make their shared vision of Sydney a reality:

> It was under this shared vision that the state government led the production of the 1988 plan with the collaboration of the city council. Succeeding joint planning efforts included the establishment of the Central Sydney Planning Strategy as a long-term mechanism of planning central Sydney for various stakeholders (Hu 2012, p.363–364)

However, contrary to Hu's conclusion, in March 1987 the City of Sydney council group was dismissed and put into administration by the State government until December 1988 (City of

Sydney 1989). The councillors were replaced with state government agents who took over the business of the council, including the 40 dwellings the council had built and managed since 1913. The then ALP state government, who had previously been asked by the council to purchase the council-owned dwellings, instead transferred all of them from the local government asset register to the state government without offering a single dollar to purchase them. Holly, one of City of Sydney's councillors interviewed, reflected on this time in regard to the housing that the council had built since 1913 saying,

> Council was sacked in 1987 and administrators were brought in by a Labor [state] government. They appointed administrators who were more like Liberal administrators, and they transferred the entire City of Sydney's public housing portfolio to the state government for no money.

One of the subsequent effects of this shared vision for this latest strategic plan was evident with the softening of the city's previously strong social planning, which gave way to a more economic focus. Hu (2012, p. 364) argues,

> One important reflection of the globalism in Sydney's planning ideology was related to making its planning practices more entrepreneurial. The content analysis of the plan documents demonstrates this element in the prominence of the economic planning, the neutralization of the social planning and the emphasis on urban design in the physical planning. The economic planning theme was very obscure in the 1971 – 1983 plan series, but became the most prominent theme in the 1988 plan and its prominence was underpinned by the follow-up planning efforts throughout the 1990s. Parallel to the growing importance of economic planning was the decline of the importance of social planning (Hu 2012, p.364)

Dissipating social planning for the city during the 1980s and early 1990s also coincided with the increasing dominance of a neo-liberal ideology which was taking hold of Australia's federal government during the Hawke-Keating administration. This economic shift was a monumental moment in Australia's history when the Australian dollar was floated, and the country was opened up to global trade like nothing it had seen before. This also had an impact at the state government level. Jensen described how the state government was selling off public assets:

> We wrote this book a couple of years ago, it's called Public Sydney and it's on all the public spaces and public buildings in the centre of Sydney and since we wrote that

book in 2012, neoliberal governments have been selling the assets in this book … So, this is extraordinarily short sighted in a city where you've got to think in terms of decades, if not centuries, when you need to keep your public assets and ownership.

Sydney was at the centre of this new Australia. An important development was the election of Clover Moore as a councillor in 1980. She has been the Mayor of the City of Sydney since 2004. She is independent from any political party and has been a very strong advocate for social justice and particularly for affordable housing and the protection of social housing and council-owned housing since her election.

7.3 How the City of Sydney delivered affordable housing

A key document is the City of Sydney's Sustainable Sydney 2030 Vision which establishes the "affordable housing target that by 2030, 7.5 per cent of housing will be social housing and 7.5 per cent of housing will be affordable housing." (City of Sydney 2020, p.2) This was then supported again in the Council's review of the Vision in 2022, however the date for delivering the social and affordable housing target was pushed out to 2036.

By 2036 there will be at least 156,000 private dwellings and 17,500 non-private dwellings that include boarding houses and student accommodation. Of the private dwellings, 7.5% will be social housing and 7.5% will be affordable housing with this proportion maintained into the future (City of Sydney 2022, p.13)

This is extremely ambitious considering the 7.5 per cent target for affordable housing translates to around 11,000 dwellings and that by 2022 the City of Sydney had delivered only 1,328 dwellings and had nearly 400 dwellings in the pipeline (City of Sydney 2022). Even though 1,328 dwellings is well below the target, relative to other councils, it is still a considerable number of affordable housing to be delivered by an Australian local government. Morris and Hanckel (2017) provide a useful analysis and timeline of local government interventions and policy development which brought affordable housing to the forefront for the City of Sydney. They highlight the three key mechanisms the City of Sydney used to increase affordable housing - developer levies, voluntary planning negotiations, and selling council-owned land at discounted rates to the community housing sector.

In 1991, the Australian federal government embarked on a cities policy labelled, *Building Better Cities.* The central aim was to revitalise the urban environment by increasing social justice, improving the environment, encouraging micro-economic reform, and coordinating all levels of

government to deliver the program (Australian National Audit Office 1996). The Building Better Cities Program was initially funded between 1991 to 1996 at a cost of $816 million from the federal budget (Williams 2000). The City of Sydney had been providing council-owned land for a long time, but this federal government program allowed councils like the City of Sydney to take advantage of the funding opportunity by agreeing to contribute land, resources, or infrastructure specifically for affordable housing projects. Holly, a councillor at the City of Sydney shared that they are "constantly doing that [allocating council land]. There's operational land like depots that are constantly being reorganized and alike, and depots have been available for public housing going right back to 1913."

Jensen, the councillor, was very pointed when speaking about the specific knowledge and skills within the council and how they were potentially very blinkered in their assessment on the value of land within a public organisation like local government,

> I think a lot of them [council staff] … their value system all comes from working for private clients. And I found that land economists, when they have to work for public clients, don't understand the public interest at all. Their advice tends to be standard, you know, sell it, turn it over. That's their real estate advice. So, I think that the lack of understanding and public policy understanding of land economists is an enormous issue.

This quote shows the intersection of what a local government organisation has to juggle; the private sector being the training ground for some council personnel who are employed, but them having to embrace a paradigm shift in order to implement a policy that is within a more social value system rather than a market driven one.

7.3.1 Local planning scheme and affordable housing

In the state of New South Wales, local environmental plans are the planning tools that councils use to apply to development in their local area. The local environmental plans provide key planning controls for each parcel of land within the council area and help developers understand the requirements for developing on that parcel of land. One of the key powers that the City of Sydney has been able to implement is a mechanism called Inclusionary Zoning. Inclusionary zoning is defined as:

> A land use planning intervention by the government which is designed to deliver affordable housing. It either mandates or creates incentives for a residential

development to provide a specified proportion or number of affordable housing dwellings through planning policies (AHURI 2017, p.1)

The City of Sydney adds that it works on the principle that all sites within the inclusionary zone areas have benefited from the rezoning and renewal and should contribute to realising the council's affordable housing objectives. The first amendments for affordable housing provision in the City of Sydney's planning scheme was in 1994 when land in the Ultimo Pyrmont area was rezoned by the state government and the City West Housing organisation was established (City West Housing 2022). An important part of this rezoning phase was the establishment of City West Housing, a community housing organisation which was created to manage the dwellings as affordable housing, this meant that the council did not take these assets as on-going management and maintenance. As part of rezoning this land, there was an inclusionary zoning provision introduced which highlighted areas specifically targeted to provide for affordable housing (Morris 2021). This inclusionary zoning gives developers the option of providing affordable housing in the form of physical dwellings which are then gifted to a community housing organisation, or a cash contribution in lieu of providing a dwelling as set out in Table 7.1. Marcus Spiller (2021) acknowledges that "the beauty of the City West Scheme lies in four factors – simplicity, non-negotiability, universality, and low transaction costs" which he goes on to say,

> The Scheme mandates the transfer of social housing at zero consideration based on a fixed ratio of total floorspace. Proponents of residential development in Ultimo Pyrmont must provide social housing at the rate of 0.8% of total floorspace, while non-residential development attracts a contribution obligation of 1.1% of floorspace. Where contributions of finished units are not practical or desirable, proponents pay a pre-notified cash in lieu rate per square metre of floorspace (Spiller 2021, p.2)

Mara, the senior planner from the City of Sydney reflected about which option was more popular in the development sector for providing affordable housing since the inclusionary zoning has been implemented:

> It's always been money [the developer has contributed to affordable housing]. And in the end I guess our preference is that they give us money because, you know, while there are a lot of people who advocate for a salt and pepper approach[48] in a building

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[48] The Salt and Pepper approach is an integrated housing development model that delivers private and social housing in a well-connected location within the same residential development (Higgins & Moore 2016).

and promote equity and so on, and I don't disagree with that, but from an operational perspective, the salt and pepper method is incredibly difficult. And I mean, one recurring problem that drives me crazy is, you know, people say, "Oh, well we'll just build a unit then give it to City West housing".

It is interesting that the City of Sydney would prefer to have money contributed to building affordable housing rather than the developers building affordable dwellings to be gifted to community housing organisations. When asked why this was the case, Mara went on to say.

The rental that City West Housing will receive for that property is often less than what they have to pay for strata fees[49] … So, it's just not actually financially viable really, too often do that. Also, it's very difficult to deal with maintenance upgrades and, you know, when it's all one building it's built into the budget that in 10 years we replace everybody's kitchen and you know, from a management perspective, you just get a much bigger bang for your buck [if the developer gives cash].

The planner highlights a key financial challenge for affordable housing and the organisations that have to manage and maintain them as their own asset. The spot allocation in a larger development could be a financial burden for the not-for-profit community housing organisations rather than having a whole project dedicated to affordable housing.

7.3.2 Selling land to community housing providers

The City of Sydney set up an affordable housing program in 1992 to provide developers with the necessary background information, requirements, and operational details they need to know in order to address their required affordable housing provision (City of Sydney 2020). There are three different affordable housing contribution programs set up across the local area and the council proudly announces, "Providing affordable housing is a key focus of the City of Sydney's long-term development strategy across the local area".

The three affordable housing contribution programs are:
1. The **City of Sydney** affordable housing program applies to all development applications in the City of Sydney.
2. The **City West** affordable housing program applies to land in Ultimo/Pyrmont.

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[49] As part of this mutual responsibility to maintain the common areas of your property, strata fees exist to ensure each tenant pays to uphold the property's condition. Strata laws vary in their requirements between states, but typically, these fees are collected quarterly. They are payments made to the Body Corporate to ensure the upkeep of the communal areas of the property.

3. The **Green Square and employment lands** affordable housing programs apply to development applications determined before 1 July 2021 within Green Square.

The following figure shows the areas around Sydney where each of these affordable housing programs exist.

Figure 7.3: Area allocated to affordable housing programs
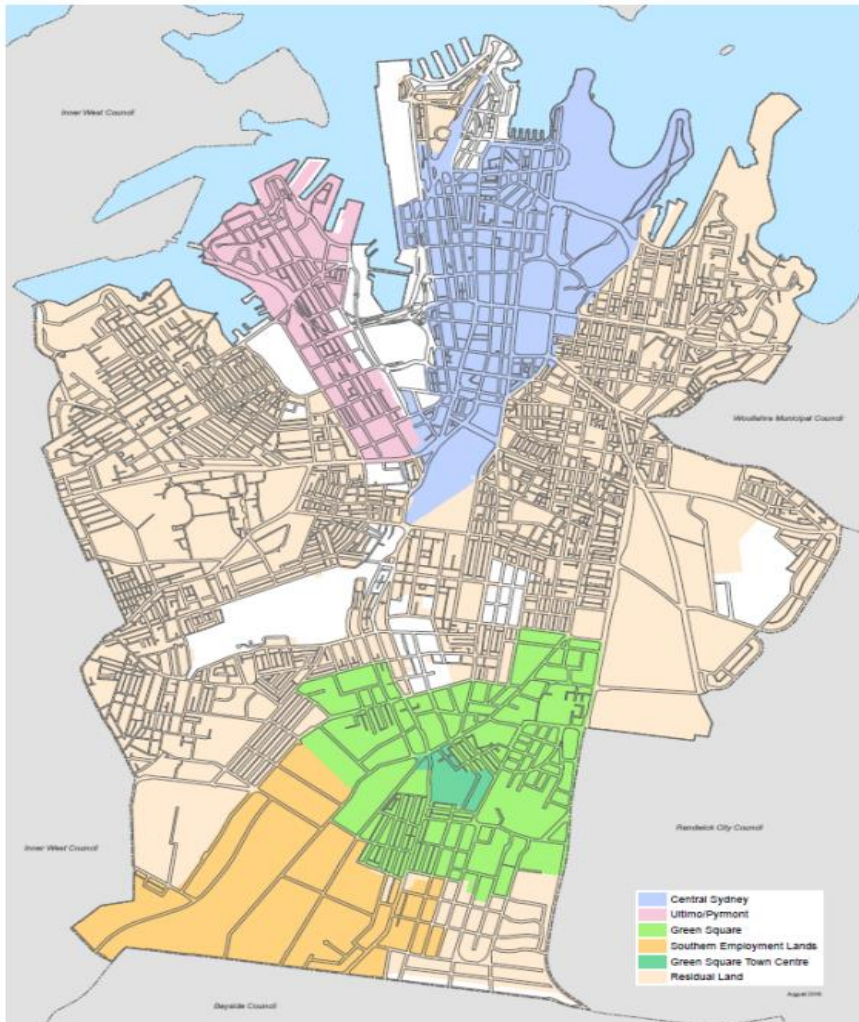
(Source: City of Sydney 2020, p.4)

In Figure 7.3 the blue area to the upper middle of the map is central Sydney, the pink area immediately to the west is Ultimo/Pyrmont, and the green area to the south is Green Square. These are the areas around Sydney which have the affordable housing contributions mandated. The key drivers for delivering affordable housing are the targets that are set for each development in terms of providing dwellings or a monetary contribution. The mechanism the City of Sydney used to determine the affordable housing contribution was the percentage of the floor area that needed to be affordable housing ratio. This mechanism is useful for the

building and construction sector to understand how much affordable housing they need to contribute as part of their development. Thus, when a developer submits a plan to apply for a planning permit, the area prescribed for the floor area is then used to determine how much money that development needs to contribute towards affordable housing. See Table 7.1 which lists the percentage of total floor area equivalent which is required to be paid to the City of Sydney as their affordable housing contribution.

Table 7.1: Affordable housing monetary contributions for the City of Sydney

Affordable Housing Program	Residential Development Contribution	Monetary Contribution	Non-residential Development Contribution	Monetary Contribution
City of Sydney	3.0 per cent of total residential floor area	$10,611.53 per square metre of total residential floor area	1.0 per cent of total non-residential floor area	$10,611.53 per square metre of total non-residential floor area
City West	0.8 per cent of total residential floor area	$38.84 per square metre of total residential floor area	1.1 per cent of total non-residential floor area	$55.81 per square metre of total non-residential floor area
Green Square	3.0 per cent of total residential floor area	$299.58 per square metre of total residential floor area	1.0 per cent of total non-residential floor area	$99.82 per square metre of total non-residential floor area

(Source: author collated from the affordable housing programs)

This table shows the relative land value attributed to each of the areas, which is indexed annually to reflect the changing land values. Table 7.1 also shows the extreme difference between the programs as a result of the initial capital investment from the federal and state governments. The marked difference between the programs exists because,

> City West Housing was established with an initial capital injection of $50 million by the Federal Government to enable development of properties. The NSW Government also contributed 4 per cent of the proceeds of the sale of government land in Ultimo/Pyrmont. Ongoing funding sources include: developer contributions collected for all non-exempted developments within the Ultimo/Pyrmont and Green Square areas, and rental stream of built units (City of Sydney 2018, p.2)

This initial injection of funding enabled the areas of Ultimo/Pyrmont and Green Square to have a reduced per square metre rate compared to City of Sydney. The clause to reinvest money

and rent back into those areas secures on-going funding which further enables a reduced rate. The City of Sydney is valued at $10,611.53 per square metre, while the area in the City West is valued at $38.84 per square metre, and Green Square at $299.58 per square metre.

By way of example, a residential development in the City West area comprising 6,500 square metres in total floor area would be required to deliver 0.8% of that floor space as affordable housing. This would equate to 52 square metres of floor space. That contribution could be delivered in-kind as a physical unit (as it meets the 50 square metres minimum requirement for a dwelling). Alternatively, a monetary contribution of $252,460 could be made (6,500 square metre x $38.84 per square metre of total floor area).

It is interesting to note that the floor area ratio has been the same since its inception in 1992 and the capacity for the City of Sydney to increase the percentage has been restricted by the New South Wales state government. It has been argued that the state government is too close to the development sector and prioritises their wants over societal needs (Jacobs 2015; Morris 2021). Clover Moore, the Lord Mayor of the City of Sydney, has been scathing of the affordable housing target set by the state government and when I interviewed a sitting councillor of the City of Sydney, her sentiments were echoed through his quote:

> The Back to the Building Better Cities program, which was an ALP government initiative … they [the state government] underwrote the light rail construction, or creation of public space and public domain plans and affordable housing. So, they set up first, institutionalised affordable housing, City West Housing, which is a community housing provider, and they still have exclusive rights in Ultimo/Pyrmont and now Green Square, but the states target was a pitiful 3%, that was the target 3% of the housing, in what was a high-density area [in the heart of Sydney].

The councillor unveils the mismatch between what the state government's 3 per cent target of affordable housing opposed to the council's 7.5 per cent, which clearly defines the level of commitment each of the governments are willing to invest. It also speaks to the reluctance of the state government to embrace the City of Sydney's target because it is not aligned with theirs.

7.4 Ultimo/Pyrmont affordable housing

A key strategy to come out of the Building Better Cities Program was for Ultimo/Pyrmont, a suburb of Sydney, that sought to build "high density affordable housing, planned light rail,

sewerage and water systems, and a new neighbourhood park" (Australian National Audit Office 1996, p.11). Federal government initiatives like this gave the City of Sydney the impetus it needed to start strengthening the provision for affordable housing into their strategies and planning controls. Bounds and Morris (2005) provide another perspective around how the private developers in the Ultimo/Pyrmont area marketed inner-city living as desirable and convenient, which led to increasing gentrification in the area. They argue the Revitalisation of Ultimo/Pyrmont from 1991 under the aegis of the Build Better Cities program was accompanied by significant gentrification of the former working class area. Low income households were priced out of the area (Bounds & Morris 2005).

In this section, I will take a deep dive into how this part of the affordable housing contributions programs at the City of Sydney increases the affordable housing stock.

A particular sentiment that struck me as I interviewed the City of Sydney council staff was the mention of a "socially progressive community" which enabled the delivery of affordable housing. As Mara, the senior planner put it,

> For the City of Sydney, you know, we're a very well-resourced Council. We have a lot of land. We have a lot of clout with the state government. We have a socially progressive community. So, these are the things that have kind of fallen into place that have allowed the city to be a bit more active in that space [of providing affordable housing] than other local governments.

Ultimo and Pyrmont are inner-city suburbs of Sydney and belong to Australia's First Nations' Gadigal people of the Eora Nation. Originally named Pirrama by the Gadigal, this area is now a bustling hub of start-ups and expensive apartments. Even though it may be a desirable location now, this has not always been the case, and as Morris and Hanckel (2017) describe, at the turn of the

> 19th and 20th century, Ultimo Pyrmont in the City of Sydney, was a major industrial and manufacturing area. However, the area experienced a dramatic economic contraction post World War II plunging the population from 30,000 in the 1900s, to less than 2,000 in 1981, and then after the Build Better Cities intervention, back up to 22,500 in 2015 (Morris & Hanckel 2017, p.10)

With the redevelopment the council had the foresight to introduce an affordable housing contribution scheme to ensure that a proportion of the new housing constructed would be affordable housing available to very low and moderate income households (City of Sydney 2020). In 1992, the City West Affordable Housing Program signalled the construction of 600 dwellings over 20-30 years, whereupon 400 dwellings would be funded by the Building Better Cities Program and 200 dwellings built through the inclusionary zoning legislation (Williams 2000). City West Housing was established as the not-for-profit housing organisation tasked with developing and managing all the affordable housing in Ultimo/Pyrmont. At present City West Housing is responsible for 893 apartments across the City of Sydney and 425 of these apartments are in Ultimo/Pyrmont – 575 apartments short of the target (City West Housing 2021).

The City of Sydney used the powers from the council endorsed Affordable Housing Program and the Local Environmental Plan to secure the affordable housing provision. The Federal government also supported this through its Building Better Cities Program which included the pilot of an inclusionary zoning scheme they called 'City West' (Gurran & Whitehead 2011).

Expanding on Table 7.1, Tara, a senior planner at the City of Sydney explained the affordable housing contribution:

> Regarding planning, it is essentially an inclusionary zoning. So, when we rezoned land in Ultimo/Pyrmont in 1994 and when that land was rezoned, we introduced an affordable housing levy. That levy kind of sits in our local environmental plan and when development applications are made, we put a condition on the consent [of development] that says you must pay X amount of dollars for affordable housing, so they can either build it or they can provide money for it, and usually they've given us money. So, depending on where you are, generally, you pay 3 per cent of equivalent floor space in the development if you're building residential, and then 1 per cent equivalent if you're building commercial. And that program to date has delivered…I think it's about 685 [dwellings] with another 380 in the pipeline, so about 1000 homes.

Over the last 20 years, the City of Sydney has managed to provide 1,328 affordable housing dwellings for the lower income households, which is well short of their target of 11,000.

7.5 Conclusion

The key question addressed in this chapter is whether all of the planning rules and the council strategies have been enough to deliver the affordable housing dwellings required to meet the target set by one of the best resourced local governments in Australia, the City of Sydney. The information produced by the City of Sydney provides a sound foundation for understanding that local governments are highly constrained with what they can achieve with respect to delivering affordable housing. The City of Sydney set a target of providing 7.5 per cent of affordable housing by 2036, which is the equivalent of approximately 11,500 dwellings. Since the City of Sydney's Affordable Housing Program was established in 1992, just 1,328 affordable housing dwellings have been developed or approved to be developed. That equates to just 11 per cent of the target delivered over the past 20 years. The council is clearly not going to meet that target and the most constraining factor was the refusal by the state government to increase the inclusionary zoning levy.

Scholars such as Jacobs (2015) and Bounds & Morris (2006) have provided a basis of which to propel the argument that the state government is beholden to the lobbyists of the development sector who seek to increase the attraction of a certain kind of wealthy resident to the inner city area to purchase their product. This developer-led influence over the future residents of the area leaves opens the option of the private sector to dictate what kind of community buys into the council area which is contrary to the aspirations of the City of Sydney. Why is it so wrong for developers to be left to market their product and attract the kind of buyers they want? As Morris (2021) puts it, when housing is delivered through the context of a neo-liberal ideology whereby the governments leave it to the market to lead the way, there is an increase in gentrification more especially in well-located areas, and low-income and even moderate income households find it exceptionally difficult to access home ownership.

In summary, while publicly the local government of City of Sydney has all the advocacy, resources, plans, and policies poised to deliver on its affordable housing target of 11,500 dwellings by 2036, its trajectory to date has been severely impeded by the state government who support vested interests whose primary focus is generating maximum profits.

Chapter 8 Conclusion

This study investigated the capacity of Australian local governments to increase the number of affordable housing, looking at both the challenges and opportunities afforded to them given they are traditionally not the level of government responsible for it. The investigation traversed three key areas to answer my two research questions:

1. Why are some councils providing affordable housing and others are not, and
2. How do local governments manage the challenges and opportunities with respect to affordable housing?

Answering these questions included examining the financial implications of local government in Australia and how this impacted on what resources could be devoted to the provision of affordable housing, then I looked at each of the case study councils in terms of their policy development for both the affordable housing strategies and the land planning provisions, and then finally the research took a detailed analysis of one of the most progressive local governments in Australia, City of Sydney, to determine how it increased it affordable housing stock. Appendix 4 show the Ethics Approval for my research, highlighting it meets the requirements of the National Statement on Ethical Conduct in Human Research (2007). I was granted a 12-month extension when my first application expired after 5 years.

In the first section of this chapter, I draw out the key areas of my research and analysis that contribute to the existing knowledge base regarding local government and its capacity to supply affordable housing in Australia. In the second section, I discuss how my research findings have broader implications for policy development for other local governments across the country.

8.1 Key contributions to knowledge

8.1.1 Theoretical contributions

When I first undertook this research, I was a sitting councillor in a progressive metropolitan council in inner Melbourne. I had grown up in a single-parent household with unstable housing. Both of these experiences provided me with the realisation that there is a great degree of tension between what our policy makers know is 'right' for their community and the neo-liberal values which have been dominant since the late 1970s. The tensions between these two opposing philosophies (neoliberalism versus human rights) in a system poised to publicly be

for one side of the ledger, but privately being pulled to the other side was all consuming. I was deeply interested in whether they could be reconciled and if so, how.

Jacobs (2016) and Morris (2019) both discuss the close relationship the government has with the development sector and how that expresses itself through the various features of the housing crisis. Following the trajectory of the number of households who do not own their own home, the lack of investment in the social and affordable housing sectors, and increased homelessness, it can be seen that neoliberalism has not delivered equity in the housing market. Utilising document analysis and the interview data, it has been shown a whole generation has passed and yet we are seeing an increase in homelessness and housing stress. It is evident that we can no longer rely on the market to deliver the affordable housing required.

What does it really mean that a local government espouses that its policies are appealing to the human rights of a community when it cannot deliver on those promises? Too often I read in the nine local governments I used as case studies, that their affordable housing strategies were premised on the principle housing was a human right – the notion that all Australians should have access to affordable, secure, and adequate housing (see Cardinia, Mount Alexander, Moonee Valley, Greater Shepparton, Hepburn). Farha (2017) as Special Rapporteur for the United Nations mapped a human rights approach to housing in conjunction with a financialisation of housing approach. This work looks at the financialisation of housing and how it has taken the rights away from citizens seeking adequate housing. While her work is based internationally, the principles behind creating effective policy to drive the right to housing can be used at every level of policy making. In summary, using the neoliberal ideology and accordant financialisation of housing and the human rights framework to place my analysis was an appropriate fit for analysing the challenges facing local governments in their endeavour to increase the supply of affordable housing.

8.1.2 Financial constraints for local governments

The conclusion by Morris, et al (2020) that "local governments are the least well-funded tier of government within the Australian federation and this resource constraint limits their capacity to take on an active role in ensuring a supply of affordable housing." (Morris et al. 2020, p.17) is affirmed in my research. The overwhelming sentiment of councillors and council employees interviewed was that their budgets did not allow for the building of affordable housing and how they would have to use other levers available to them, like planning policy. My work here expands on Morris, et al by providing a more detailed analysis of a local government's budget

to understand where they get their income from and how the different income streams are allocated across the multitude of activities that local governments are responsible for. This gave me greater scope to answer the questions of why some local governments provide some affordable housing and others do not. I have been able to extend the research to understand the finer budget considerations in terms of why councils do not have the capacity to deliver affordable housing projects. The fact that local governments are beholden to the state government legislation and powers has a significant impact on their ability to allocate the required budget and resources to affordable housing. Releasing this burden would allow councils to pursue endeavours of affordable housing provision.

Though many of the councillors and council employees interviewed argued that their council did not have the budget or resources to allocate to the delivery of affordable housing, there were also councillors who thought resources could be found because a budget was just a "statement of priorities" and if the council wanted to be more active in the affordable housing space, then it could. Jensen, a City of Sydney councillor, commented that a proportion of council employees did not have the value system required to really plan and push for a more socially beneficial planning regime geared towards increasing affordable housing. Further to this Jacobs (2015) highlights that the decisions governments make in relation to housing policy prioritise wealth creation and profitability rather than affordable housing.

Of course, budgetary constraints were a massive issue. All of the interviewees highlighted that the rate cap or rate peg imposed by state governments limited their main source of income. At Moonee Valley council it was highlighted that their budget had been impacted by $32 million because state government did not allow the usual 5 per cent rates increase it had done previously. Even though there are financial constraints some councils were still able to resource an affordable housing employee, like Regia from Cardinia Shire Council or by working through existing roles, like planners, to help implement the concept of affordable housing provision in their planning schemes or through direct negotiation with developers to include affordable housing as part of their development. The City of Sydney is a good example of the latter. The increased ability for local governments to contribute to the housing issues actively and proportionately in their municipalities would be greatly enhanced by a fundamental housing policy reform across all levels of government. Should this be implemented then local government would adequately be able to resource housing roles within the organisation and participate in a way that encourages development of affordable housing. Direct funding from the federal government to the local governments would assist in the funding allocation without going through the state government processes, decreasing time to get projects funded.

8.1.3 Planning and strategies influence

The analysis for this section of my thesis came through researching the planning documents and affordable housing strategies of each of my nine case study councils. All of the case study councils referred to affordable housing in their documentation and some had extensive and considered documentation. The analysis also highlighted where the councils were in their journey with affordable housing; some councils were well advanced, like the City of Sydney which has a long relationship with affordable housing provision from back in 1994 when it had land rezoned and introduced an affordable housing levy through mandatory inclusionary zoning. This levy still exists today, nearly 30 years later, while others like Moonee Valley have done very little to progress the supply of affordable housing in their council area.

There is limited research regarding the level of local government commitment to affordable housing through affordable housing strategies and planning schemes. I was keen to understand how different councils implemented and used these to increase their affordable housing stock. On one hand the affordable housing strategy provided the evidence of affordable housing need in the council area, but it did not bind the developer to build affordable housing, and on the other hand the planning policy is signed off by the state government and then enshrined in the legally binding planning scheme, but this could not be implemented without any research showing there was a need for affordable housing. Jane, the planner from Moonee Valley, was adamant that affordable housing strategies do not have the power to drive the change that is needed, rather the increase in supply was dependent on planning regulations.

Through my analysis, I show that in order for planning schemes to have the required clauses to ensure an increase in affordable housing, they need the background evidence and signoff from the councillors, and the best way to do that is for the councils to adopt an affordable housing strategy. Endorsing an affordable housing strategy provides three things: the evidence of need, councillor endorsement, and budget allocation. Gurran & Phibbs (2013) investigate how successive policies have led to inadequate housing supply. They conclude that there are a range of policy levers that might be used to promote affordable housing. Some of these policies are within the remit of land use planning, but they depend on targeted intervention and strategy conviction. My research highlighted the interconnectedness and equal importance of these two separate pieces of work between the council strategy and the council's work in planning schemes, and the need for them to work in tandem.

8.1.4 Resourcing and political will

Finally, the findings from my research provide a specific look at what can be achieved through a well-resourced council that is a leader in the affordable housing space. At present there is limited research on the City of Sydney (see Morris 2021 and Morris & Hanckel 2017). This study found that even the City of Sydney, the wealthiest, most well-resourced, and progressively focussed council was not able to meet its affordable housing targets within the expected timeframe. Jacobs (2019) provides the basis of why this may be the case by drawing on his research about the collaboration of developers and the different levels of governments prioritising profits before people. The fact that the City of Sydney was continuously at odds with the state government and its affordable housing target is one clear factor because without that alignment and having that fundamental policy shift at the state government, there is no possibility that the City of Sydney will reach its affordable housing target (Morris 2021). The current Lord Mayor, Clover Moore, has been a strong advocate for public and affordable housing.

There is a dearth of research about party politics in local government in Australia. My examination of how political affiliation feeds into the progress of affordable housing came through one particular interviewee who specifically identified the Greens, one of the more socially progressive political parties, not being represented in their suite of councillors as an explanation for the lack of political will with respect to the lack of enthusiasm about providing affordable housing. In contrast, one of the more actively involved councils did have a good representation of Greens councillors. It is clear that the provision of affordable housing would benefit from having a more socially conscious political party being in control of policy. However, the political will can be extended to the state and federal governments, who have the power to facilitate or stymie a local government's policy advancement.

8.2 Limitations of research

There are limitations to this research which should be noted.

The catchment of local governments used in this thesis is highly specific mainly to Victoria and New South Wales and therefore also limited the number of interviews and case study councils included in the research. There were no other local governments involved from different states of Australia nor overseas for comparisons. This is very specific research to local governments capacity to provide for affordable housing that were under the same legislative requirements.

With respect to interviewee recruitment and qualitative data, there are missing key stakeholders in the data, namely community housing providers, residents, and developers. My thesis was focused on the decision makers in the policy area, councillors, and their understanding of housing issues from a local government perspective, including all other stakeholders would have brought in too many dimensions to the work. Not having their perspective in the analysis does limit the scope of my work only to the words of selected councillors and council employees. There are also no state or federal government representatives in the interviews which limits the influence of other levels of government with this research.

The COVID-19 pandemic, which emerged during the interview collection phase, posed unexpected challenges. Lockdowns, restrictions on movement, and disruptions to normal family and work routines impacted the ability to conduct in-person interviews which limited the opportunity for observing non-verbal communication to the full extent. This limitation affected the timeliness and comprehensiveness of the findings. There were some technical difficulties which interfered with recording interviews and making the connection with the person as much as I would have liked. Morris (2015) describes a semi-structured in-depth interview as being "similar to a conversation in that there are two individuals discussing a topic of mutual interest and ideally the discussion is relaxed, open, and honest". This was much harder to achieve in the online platform compared to my face-to-face interviews.

Finally, there is my research bias. I have been a local government councillor in Victoria, and I am currently working as an affordable housing officer at a Victorian local government. This means I have my own perceptions of what is and is not possible for local governments to do in this space, both legally and morally. However, the correct protocols were put in place to ensure I situated my analysis in appropriate methods and supported arguments with other forms of fact through triangulation.

8.3 Implications for policy and further research

This thesis adds to research about affordable housing, but more specifically, how Australian local governments are playing an increasing role in the provision of affordable housing. Locating my research in the financialisation of housing and human rights framework feeds directly into the dynamic tensions of a public organisation like local government. On one hand local government needs to provide for its residents, but on the other it has to operate in a political system dominated by a neoliberal ethos. This thesis builds on the work of Lelani Farha (2017) who has analysed the impact of the financialisation of housing on the right to have

affordable housing. Most of the affordable housing strategies this research reviewed mentioned that housing was a human right, but often the commitment to deliver on that was thwarted by powers beyond that local government's control, like the state government and its capacity to overrule any local government decision. Local, state and federal governments have amended legislation to reflect that of the international United Nations Declaration of Human Rights. However, although Australia is a signatory, it has not become a specific signatory of housing as a human right. This omission from our Human Rights Charter is curious. Implicit is the notion that you must work to have your own home and it is not a given you will receive one, because you have no right to housing.

Based on my study I would argue that there are two pieces of work for policy implementation. First, to find a champion in the council, education of the policy and decision-makers, and the second would be considered advocacy to the state government, the private sector, and federal governments. Education would be focussed on understanding what affordable housing is and the different policy levers local government have to help increase investment thereof. It would be beneficial for local government councillors and the council employees and executives to understand the different affordable housing models, and as there are many stakeholders involved in delivering affordable housing projects, it is important that councillors and council employees can speak the language of the different stakeholders to ensure the council is maximising the affordable housing possible. Increasing the education of the policy and decision makers would ensure the policies councillors are voting on are those which take into consideration the different households in an area, what impact it has on them and the more vulnerable residents.

With respect to advocacy, it is important that there is a considered, persistent, and positive plan to take these issues to the state and federal governments so as to make sure they are aware of the ways in which they can change the planning systems legislation or the tax system to make housing more affordable to residents across Australia. Perhaps basing future work around affordable housing and local government in the human rights framework would be beneficial to understanding motivations for local governments to espouse the human rights element without the necessary follow up of allocating budget and resources to deliver on the strategy. Local governments may be at risk of being disingenuous if actions cannot be implemented and the level of housing stress and homelessness remains a problem. Clearly local government cannot resolve the housing crisis without the support of both the state and federal governments.

One of my motivations for conducting this research was to draw out tangible actions local governments could put in place to increase the supply of affordable housing. Having been in various roles in the affordable housing space I am an advocate for local governments to be as prepared as they can be for that time when state or federal governments need shovel ready projects as part of a grant initiative. It is clear there needs to be an affordable housing strategy which details the need in the local government area. This strategy supports affordable housing planning policy amendments, giving it a better chance of being endorsed at the state government level. As local government is beholden to the state government, this is an important step in the process. It is not always a given the state government will accept the planning policy amendment, but nevertheless, if the local government has the evidence there, it only takes a turn of government to have a change of policy direction. This is why the council needs to be ready. Throughout the policy development process, the local governments need to embark on an in-depth engagement strategy - community, councillors, council officers, state government, federal government, community housing providers, developer community, landholders, financiers, other local governments. This engagement phase allows for the development and strengthening of relationships with key stakeholders who have a vested interest in progressing affordable housing in the municipality. It is the strength in numbers around the table which helps get projects up and running and sustained. All of this good work will come back to the community with added societal benefits that cannot be put down on a ledger.

This thesis examined the capacity of local governments to provide for affordable housing. It has provided insights into how local governments commit or do not commit to affordable housing provision. It is a complex area for councillors to understand and may be a difficult area for council employees to adequately explain to councillors or the executive. The complexity of how this all works together can be further explored in future studies because as long as we live in a society dominated by neoliberal ideology the difficulty of putting in place the notion that housing is a human right will remain. Once we have embraced the right to housing and the perspective that our house is our home and not a financial asset, then we all shall reap the rewards of a thriving community and a dynamic economy that sustains us all.

Appendix 1 Interview Questions

Interview Guide – Councillors

Interview Guide – Officers

Interview Guide – Executive

Local government in Australia and its capacity to supply affordable housing.

Lenka Thompson, PhD Student, UTS

Ethics Approval Number: ETH18-2663

1. Housing and local government area profile

- What are your thoughts about the current housing profile in your area? Do you think it is catering for the demand of housing?

- What have been the biggest changes in the housing profile over the past 10 years? Is overcrowding an issue? Homelessness?

- What are your thoughts about the state of affordable housing in your area?

- Do you think there is a housing affordability crisis?

- What are the major housing issues facing the people in the area regarding housing? Why did they emerge?

- What is the level of housing stress in your area?

- Are there areas of affluence and poverty in your area? Are either of these expanding? Why is this happening?

- In your opinion, do the people of your LGA expect councillors to lead the charge to get council to do something more about affordable housing?

2. Policies and projects

- To what extent is housing a priority for council?

- Have council's housing policies worked or have they improved the state of affordable housing?

- Do you have a definition of "affordable housing"?

- What is a standout housing project for you in your area? What makes it stand out for you? How did they start? How were they funded? What are their targets?

- Who drives housing in your area – council, state government, private, non-government organisations?

- How do your housing policies from different departments reconcile competing wants or outcomes? How can these complement each other?

- Does council have an advocacy plan for housing?

- What have you done specifically to extend council's commitment to affordable housing in the current policies?

3. Council assets

- Does council have surplus land? How much of this is in areas which could be used for residential development?

- Do you have any housing projects on council-owned land?

- Is the use of council-owned land for affordable housing projects considered a possibility when developing housing policy? If not, why not?

- Would there be appetite for council to explore the use of its land for affordable housing projects? If not, why not?

- What is the capacity of using air-space above council-owned land? Has this been explored as a council-owned asset for use?

4. Challenges and obstacles

- What have been the main obstacles to building of more affordable housing?

- Are there opportunities which your organisation could be embracing in regard to providing affordable housing? If so, what are they? If there are opportunities and they are not being used, why is this the case?

- Do you have enough resources to deliver what your policies and strategies say you will deliver?

- Is the councillor-hood united on pushing for affordable housing provisions in your area? What are the main differences, if any?

5. **Relationships with state government, developers or social housing providers**

- What do they think the state government should be doing? What should the federal government be doing?

- Does council have partnerships with developers or community housing providers to deliver affordable housing?

- To what level does council use the s173 agreement?

- Can you see potential scope of working with other organisations to deliver your housing outcomes? What would be some of the challenges?

- Do you have any networks in the state government?

- Do any of the councillors meet with MPs or developers or social housing providers to discuss housing?

6. **Decision making**

- How does decision-making work in your organisation?

- How do you form a view about whether or not to pursue housing as a council objective?

- Is the provision of affordable housing a contentious topic? Is NIMBYism a problem?

- How long will the decisions be in place, and can they be easily amended or abandoned?

- Do you believe these decisions regarding housing are important? Why?

- What improvements, if any, would you like to see in the decision-making process regarding the provision of affordable housing?

- What is the relationship between councillors and council officers?

- How do you engage the community about housing?

- Did you push for affordable housing to be in the Council Plan or Budget negotiations?

7. **The future**

- How do you see affordable housing evolving in your council area?

- What are council's plans for affordable housing in the future?

- Does the makeup of councillors have a big impact on the longevity of housing policy in your council?

Is there anything further you would like to add?

1. Housing and local government area profile

- What are your thoughts about the current housing profile in your area? Do you think it is catering for the demand of housing?

- What have been the biggest changes in the housing profile over the past 10 years? Is overcrowding an issue? Homelessness?

- What are your thoughts about the state of affordable housing in your area?

- Do you think there is a housing affordability crisis?

- What are the major housing issues facing the people in the area regarding housing? Why did they emerge?

- What is the level of housing stress in your area?

- Are there areas of affluence and poverty in your area? Are either of these expanding? Why is this happening?

- In your opinion, do you think the executive and councillors are interested in the provision of affordable housing?

2. Policies and projects

- To what extent is housing a priority for council?

- Have council's housing policies worked or have they improved the state of affordable housing?

- Do you have a definition of "affordable housing"?

- What is a standout housing project for you in your area? What makes it stand out for you? How did they start? How were they funded? What are their targets?

- Who drives housing in your area – council, state government, private, non-government organisations?

- How do your housing policies from different departments reconcile competing wants or outcomes? How can these complement each other?

- Does council have an advocacy plan for housing?

- Are there previous policies which have been lost over time which you think would be good to bring back to the councillors?

3. Council assets

- Does council have surplus land? How much of this is in areas which could be used for residential development?

- Do you have any housing projects on council-owned land?

- Is the use of council-owned land for affordable housing projects considered a possibility when developing housing policy? If not, why not?

- Would there be appetite for council to explore the use of its land for affordable housing projects? If not, why not?

- What is the capacity of using air-space above council-owned land? Has this been explored as a council-owned asset for use?

- Have you worked at other local governments which have used its land or airspace for affordable housing projects? Could they be transferred in your current role?

4. Challenges and obstacles

- What have been the main obstacles to building of more affordable housing?

- Are there opportunities which your organisation could be embracing in regard to providing affordable housing? If so, what are they? If there are opportunities and they are not being used, why is this the case?

- Do you have enough resources to deliver what your policies and strategies say you will deliver?

- Do you think the councillors and executive are united on issue of affordable housing? What are the main differences, if any?

- Is there a particular councillor or executive who you think is leading the charge when it comes to affordable housing issues? What is their strength?

5. **Relationships with state government, developers or social housing providers**

- What do they think the state government should be doing? What should the federal government be doing?

- Does council have partnerships with developers or community housing providers to deliver affordable housing?

- To what level does council use the s173 agreement?

- Can you see potential scope of working with other organisations to deliver your housing outcomes? What would be some of the challenges?

- How often do you meet with state MPs, developers and/or social housing providers about housing issues? What about community members?

- It is important that councillors attend these meetings and know about their outcomes?

6. **Decision making**

- How does decision-making work in your organisation?

- How do you form a view about whether or not to pursue housing as a council objective?

- Is the provision of affordable housing a contentious topic? Is NIMBYism a problem?

- How long will the decisions be in place, and can they be easily amended or abandoned?

- Do you believe these decisions regarding housing are important? Why?

- What improvements, if any, would you like to see in the decision-making process regarding the provision of affordable housing?

- What is the relationship between councillors and council officers?

- How do you engage the community about housing?

- How do you find the process of accepting affordable housing in the Council Plan and/or Budget negotiations?

7. **The future**

- How do you see affordable housing evolving in your council area?

- What are council's plans for affordable housing in the future?

- Does officer turnover have a big impact on the longevity of housing policy in your council?

Is there anything further you would like to add?

1. **Housing and local government area profile**

   ● What are your thoughts about the current housing profile in your area? Do you think it is catering for the demand of housing?

   ● What have been the biggest changes in the housing profile over the past 10 years? Is overcrowding an issue? Homelessness?

   ● What are your thoughts about the state of affordable housing in your area?

   ● Do you think there is a housing affordability crisis?

   ● What are the major housing issues facing the people in the area regarding housing? Why did they emerge?

   ● What is the level of housing stress in your area?

   ● Are there areas of affluence and poverty in your area? Are either of these expanding? Why is this happening?

   ● In your opinion, do you initiate discussions about affordable housing or wait for direction from the councillors?

2. **Policies and projects**

   ● To what extent is housing a priority for council?

   ● Have council's housing policies worked or have they improved the state of affordable housing?

   ● Do you have a definition of "affordable housing"?

   ● What is a standout housing project for you in your area? What makes it stand out for you? How did they start? How were they funded? What are their targets?

   ● Who drives housing in your area – council, state government, private, non-government organisations?

   ● How do your housing policies from different departments reconcile competing wants or outcomes? How can these complement each other?

   ● Does council have an advocacy plan for housing?

   ● Are there previous policies which have been lost over time which you think would be good to bring back to the councillors?

3. **Council assets**

   ● Does council have surplus land? How much of this is in areas which could be used for residential development?

   ● Do you have any housing projects on council-owned land?

   ● Is the use of council-owned land for affordable housing projects considered a possibility when developing housing policy? If not, why not?

   ● Would there be appetite for council to explore the use of its land for affordable housing projects? If not, why not?

   ● What is the capacity of using air-space above council-owned land? Has this been explored as a council-owned asset for use?

   ● Have you worked at other local governments which have used its land or airspace for affordable housing projects? Could they be transferred in your current role?

4. **Challenges and obstacles**

- What have been the main obstacles to building of more affordable housing?

- Are there opportunities which your organisation could be embracing in regard to providing affordable housing? If so, what are they? If there are opportunities and they are not being used, why is this the case?

- Do you have enough resources to deliver what your policies and strategies say you will deliver?

- Do you think the councillors are united on issue of affordable housing? What are the main differences, if any?

- Is there a particular councillor who you think is leading the charge when it comes to affordable housing issues? What is their strength?

5. **Relationships with state government, developers or social housing providers**

- What do they think the state government should be doing? What should the federal government be doing?

- Does council have partnerships with developers or community housing providers to deliver affordable housing?

- To what level does council use the s173 agreement?

- Can you see potential scope of working with other organisations to deliver your housing outcomes? What would be some of the challenges?

- How often do you meet with state MPs, developers and/or social housing providers about housing issues?

- Do you take any councillors with you? Why or why not?

6. **Decision making**

- How does decision-making work in your organisation?

- How do you form a view about whether or not to pursue housing as a council objective?

- Is the provision of affordable housing a contentious topic? Is NIMBYism a problem?

- How long will the decisions be in place, and can they be easily amended or abandoned?

- Do you believe these decisions regarding housing are important? Why?

- What improvements, if any, would you like to see in the decision-making process regarding the provision of affordable housing?

- What is the relationship between councillors and council officers?

- How do you engage the community about housing?

- Is there a willingness from the executive to accept affordable housing in the Council Plan and/or Budget negotiations?

7. **The future**

- How do you see affordable housing evolving in your council area?

- What are council's plans for affordable housing in the future?

- Does executive turnover have a big impact on the longevity of housing policy in your council?

Is there anything further you would like to add?

Appendix 2 Participants Information Sheet

UTS UNIVERSITY OF TECHNOLOGY SYDNEY

PARTICIPANT INFORMATION SHEET
Local government in Australia and its capacity to supply affordable housing.
Ethics Approval Number ETH18-2663

WHO IS DOING THE RESEARCH?
My name is Lenka Thompson and I am a student at UTS. My supervisor is Alan Morris, 02 95144880, alan.morris@uts.edu.au.

WHAT IS THIS RESEARCH ABOUT?
This research is to find out what capacity local governments in Australia have, if any, to provide affordable housing in their council area.

FUNDING
Funding for this project has been received from the Australian Research Council Linkage Project (LP150100160).

WHY HAVE I BEEN ASKED?
You have been invited to participate in this study because I need to understand local government and its relationship to affordable housing. You have expert knowledge in this area from a perspective I regard as valuable. Your contact details were obtained either from the ARC Linkage Project (LP150100160) or through an internet search.

IF I SAY YES, WHAT WILL IT INVOLVE?
If you decide to participate, I will invite you to do a semi-structured in-depth interview with me. This should not take longer than an hour to complete and with your consent the interview will be audio-recorded.

ARE THERE ANY RISKS/INCONVENIENCE?
There are very few, if any, risks because the research has been carefully designed to focus on policy development and implementation. All participants will be de-identified to protect you and your organisations identity. I will travel to meet you at a time and place convenient to you.

DO I HAVE TO SAY YES?
Participation in this study is voluntary. It is completely up to you whether or not you decide to take part.

WHAT WILL HAPPEN IF I SAY NO?
If you decide not to participate, it will not affect your relationship with the researchers or the ARC Linkage Project team. If you wish to withdraw from the study once it has started, you can do so at any time without having to give a reason, by contacting Lenka Thompson, _____, lenka.m.thompson@student.uts.edu.au.

If you withdraw from the study, you will no longer be contacted and, if possible and at your request, your interview material will be erased and destroyed. However, please note that it may not be possible to withdraw your data from the study results if these have already had your identifying details removed.

CONFIDENTIALITY
By signing the consent form, you consent to the research team collecting and using personal and professional information about you for the research project. All this information will be treated confidentially. At the point of our face-to-face interview you will be identifiable, but when I collate my report your information will be coded to keep you and your organisation de-identified. I will only be using the information you have shared with me, not your personal name. A Research Data Management Plan has been created to ensure I have adhered to the university's data management policies. All electronic transcripts of our interview will be kept in a secure and password protected software that me and my supervisor will have access to. Your information will only be used for the purpose of this research project.

We plan to publish the results as part of my PhD for a satisfactory completion. In any publication, information will be provided in such a way that you cannot be identified.

WHAT IF I HAVE CONCERNS OR A COMPLAINT?

If you have concerns about the research that you think I or my supervisor can help you with, please feel free to contact us on the below details:

- Lenka Thompson, [ ], lenka.m.thompson@student.uts.edu.au
- Professor Alan Morris, 02 95144880, alan.morris@uts.edu.au

You will be given a copy of this form to keep.

NOTE:

This study has been approved by the University of Technology Sydney Human Research Ethics Committee [UTS HREC]. If you have any concerns or complaints about any aspect of the conduct of this research, please contact the Ethics Secretariat on ph.: +61 2 9514 2478 or email: Research.Ethics@uts.edu.au], and quote the UTS HREC reference number **ETH18-2663**. Any matter raised will be treated confidentially, investigated and you will be informed of the outcome.

Appendix 3 Ethics Consent Form

UTS
UNIVERSITY
OF TECHNOLOGY
SYDNEY

CONSENT FORM
LOCAL GOVERNMENT IN AUSTRALIA AND ITS CAPACITY TO SUPPLY AFFORDABLE HOUSING
ETH18-2663

I _____ agree to participate in the research project 'Local government in Australia and its capacity to supply affordable housing' (ETH18-2663) being conducted by Lenka Thompson, Institute for Public Policy and Governance at Level 21, 15 Broadway Ultimo NSW, ███████ ██.

I have read the Participant Information Sheet or someone has read it to me in a language that I understand.

I understand the purposes, procedures and risks of the research as described in the Participant Information Sheet.

I have had an opportunity to ask questions and I am satisfied with the answers I have received.

I freely agree to participate in this research project as described and understand that I am free to withdraw at any time without affecting my relationship with the researchers or the University of Technology Sydney.

I understand that I will be given a signed copy of this document to keep.

I agree to be:
☐ Audio recorded

I agree that the research data gathered from this project may be published in a form that:
☐ Does not identify me in any way
☐ May be used for future research purposes

I am aware that I can contact Lenka or her PhD supervisor, Professor Alan Morris (02-9514 4880), if I have any concerns about the research.

_____   ___/___/___
Name and Signature [participant]   Date

_____   ___/___/___
Name and Signature [researcher or delegate]   Date

We also refer you to the AVCC guidelines relating to the storage of data, which require that data be kept for a minimum of 5 years after publication of research. However, in NSW, longer retention requirements are required for research on human subjects with potential long-term effects, research with long-term environmental effects, or research considered of national or international significance, importance, or controversy. If the data from this research project falls into one of these categories, contact University Records for advice on long-term retention.

You should consider this your official letter of approval.

If you have any queries about this approval, or require any amendments to your approval in future, please do not hesitate to contact your local research office or Research.Ethics@uts.edu.au.

REF: 12a

Appendix 4 Ethics Approval

Lenka Thompson

From:	research.ethics@uts.edu.au
Sent:	17 August 2018 10:35
To:	Lenka Thompson; Alan Morris
Cc:	Ann Hobson
Subject:	Your ethics application has been approved as low risk - ETH18-2663

Dear Applicant

Your local research office has reviewed your application titled,
"Local government in Australia and its capacity to supply affordable housing.", and agreed that this application now meets the requirements of the National Statement on Ethical Conduct in Human Research (2007) and has been approved on that basis. You are therefore authorised to commence activities as outlined in your application, subject to any conditions detailed in this document.

You are reminded that this letter constitutes ethics approval only. This research project must also be undertaken in accordance with all UTS policies and guidelines including the Research Management Policy (http://www.gsu.uts.edu.au/policies/research-management-policy.html).

Your approval number is UTS HREC REF NO. ETH18-2663.

Approval will be for a period of five (5) years from the date of this correspondence subject to the submission of annual progress reports.

The following standard conditions apply to your approval:

• Your approval number must be included in all participant material and advertisements. Any advertisements on Staff Connect without an approval number will be removed.

• The Principal Investigator will immediately report anything that might warrant review of ethical approval of the project to the Ethics Secretariat (Research.Ethics@uts.edu.au).

• The Principal Investigator will notify the UTS HREC of any event that requires a modification to the protocol or other project documents, and submit any required amendments prior to implementation. Instructions can be found at
https://staff.uts.edu.au/topichub/Pages/Researching/Research%20Ethics%20and%20Integrity/Human%20research%20ethics/Post-approval/post-approval.aspx#tab2.

• The Principal Investigator will promptly report adverse events to the Ethics Secretariat (Research.Ethics@uts.edu.au). An adverse event is any event (anticipated or otherwise) that has a negative impact on participants, researchers or the reputation of the University. Adverse events can also include privacy breaches, loss of data and damage to property.

• The Principal Investigator will report to the UTS HREC annually and notify the HREC when the project is completed at all sites. The Principal Investigator will notify the UTS HREC of any plan to extend the duration of the project past the approval period listed above through the progress report.

• The Principal Investigator will obtain any additional approvals or authorisations as required (e.g. from other ethics committees, collaborating institutions, supporting organisations).

• The Principal Investigator will notify the UTS HREC of his or her inability to continue as Principal Investigator including the name of and contact information for a replacement.

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We also refer you to the AVCC guidelines relating to the storage of data, which require that data be kept for a minimum of 5 years after publication of research. However, in NSW, longer retention requirements are required for research on human subjects with potential long-term effects, research with long-term environmental effects, or research considered of national or international significance, importance, or controversy. If the data from this research project falls into one of these categories, contact University Records for advice on long-term retention.

You should consider this your official letter of approval.

If you have any queries about this approval, or require any amendments to your approval in future, please do not hesitate to contact your local research office or Research.Ethics@uts.edu.au.

REF: 12a

Lenka Thompson

From:	Adam Brown on behalf of Research Ethics
Sent:	Tuesday, 6 June 2023 9:48 AM
To:	Lenka Thompson
Cc:	Research Ethics
Subject:	RE: HREC Progress/Final Report Due - UTS HREC ETH18-2663

Hi Lenka,

Thank you for submitting the progress report for this project. A one-year extension has been granted with your new project end date now being 16/08/2024.

Kind regards,

Adam

Adam Brown

Student Administrator

Research Ethics Team

Research Office

University of Technology Sydney
PO Box 123 Broadway NSW 2007 Australia
uts.edu.au

Connecting people,
technology and ideas

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