



Rethinking Social Housing: Efficient, Effective & Equitable

Progress Report 1



INDUSTRY REPORT

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Supporting material and expansion of key concepts is available in the *SBEnc Project 1.31 Phase 1 Research Report* - ***hyperlink when available***.

1. Executive Summary

This report presents the early findings of the **Sustainable Built Environment National Research Centre (SBEnc) project: Rethinking Social Housing: Effective, Efficient, Equitable**. The research aims to develop a **Strategic Evaluation Framework (e⁶) for social housing delivery** that can be used by policy makers to determine the most cost-effective program delivery options. This seed project will investigate the housing and tenant outcomes of different delivery mechanisms, as well as indirect non-housing outcomes that arise from different mechanisms. This will be explored through the lens of productivity, in terms of an array of benefits including tenant, macro-economic, fiscal and non-economic perspectives. This is a broad-based approach with a focus on practical outcomes which can potentially contribute to outcomes-based contracts against which performance can be effectively validated.

Productivity is of key interest at all levels of government, in terms of both labour and capital (both Australia-wide and in sub-populations) and is an important justification to opening traditional areas of government services up to competition. A key challenge for this research is to quantify the productivity benefits from investment in social housing. Addressing government objectives around productivity is a key priority and this research seeks to assist through a contribution to sector-wide understanding of how to achieve more productive capital and outcomes.

To achieve this, several innovative delivery models are being explored both in Australia and internationally. Innovative partnerships and financing arrangements have been utilised involving a mix of public, private and third sector community provider funds. Australian affordable housing has traditionally targeted the two dominant and familiar tenure arrangements: full home ownership; or private, short-term rental. Space exists however for hybrid tenure arrangements that provide some of the benefits of homeownership, without necessarily holding freehold title, and simultaneously offer opportunities to strengthen housing security in the volatile private rental market. It will be important for the proposed evaluation framework to be an effective tool across a range of delivery models in Australia and potentially elsewhere. Further to this, financing and delivery mechanisms have evolved out of particular cultural, political, economic, policy, legal and financial frameworks of different countries, leading to different options for the delivery and limited established, collective knowledge regarding general principles for best practice.

A multitude of evaluation methods and tools are available. Three key methods being explored in this current research are: social return on investment (SROI); social cost benefit analysis (SCBA); and well-being valuation (WVA). Through and in addition to the development of the framework, key outcomes, indicators, measures, metrics will be identified from housing and construction industry productivity-based research in the context of the conceptual framework presented in this paper.

The next steps for this research are now to: (i) establish these key indicators and measures across employment, education, health and well-being, social, urban, community, financial and housing objectives for testing in two case studies (in each of Queensland and Western Australia); and (ii) seek further funding to address the complex and long term research required to address.

2. Introduction

The provision of social housing in Australia is increasingly difficult in light of severe funding constraints combined with ever increasing need. Achieving a sustainable economic and social framework for such provision is vital (as part of a broader strategy for addressing current issues of affordable housing in this country). As the Australian Council of Social Service states:

Housing, affordability and location are integral to enabling population growth, and labour mobility, supporting improvements in participation rates and improving productivity. The housing and construction industries are also key drivers of economic activity, and associated jobs growth. Adequate housing is also a basic necessity and human right which impacts on education, health and employment outcomes, as well as the overall well-being of the population. Having a private place to be which is decent and over which we have some real control is fundamental to the well-being of every one of us as individuals and communities. In this sense, affordable housing is both vital economic and social infrastructure. (Australian Council of Social Service 2014)

This report presents the early findings of the Sustainable Built Environment National Research Centre¹ (SBEnrc) project: ***Rethinking Social Housing: Effective, Efficient, Equitable. The research project aims to develop a Strategic Evaluation Framework (e⁶)***² for social housing delivery that can be used by policy makers to determine the most cost-effective program delivery options. This seed project seeks to investigate the housing and tenant outcomes of different delivery mechanisms, as well as indirect non-housing outcomes that arise from different mechanisms. This will be explored through the lens of productivity, in terms of an array of benefits including tenant, macro-economic, fiscal and non-economic perspectives.

This is a broad-based approach with a focus on practical outcomes which can potentially contribute to outcomes-based contracts against which performance can be effectively validated.

2.1. Research objectives

Key questions explored in the initial review and analysis of the literature included:

- What knowledge/data is available/ required to support an evidence-based pathway to support strategic policy/decision-making around the provision of social housing in Australia, to support on-going investment in social housing?
- What are the characteristics of successful delivery, for both housing and non-housing outcomes?
- What aims, objectives, outcomes, indicators and measures are of value in the systemic evaluation of whole-of-life social housing provision?

Associated key issues being explored, in varying degrees, include:

- How different procurement approaches influence social value outcomes
- Transition along an affordable housing continuum.
- The difficulty of setting benchmarks, considering minimal available evidence and research
- How planning and transport policy can be used for social housing delivery, particularly in terms of value uplift potential and governance issues.

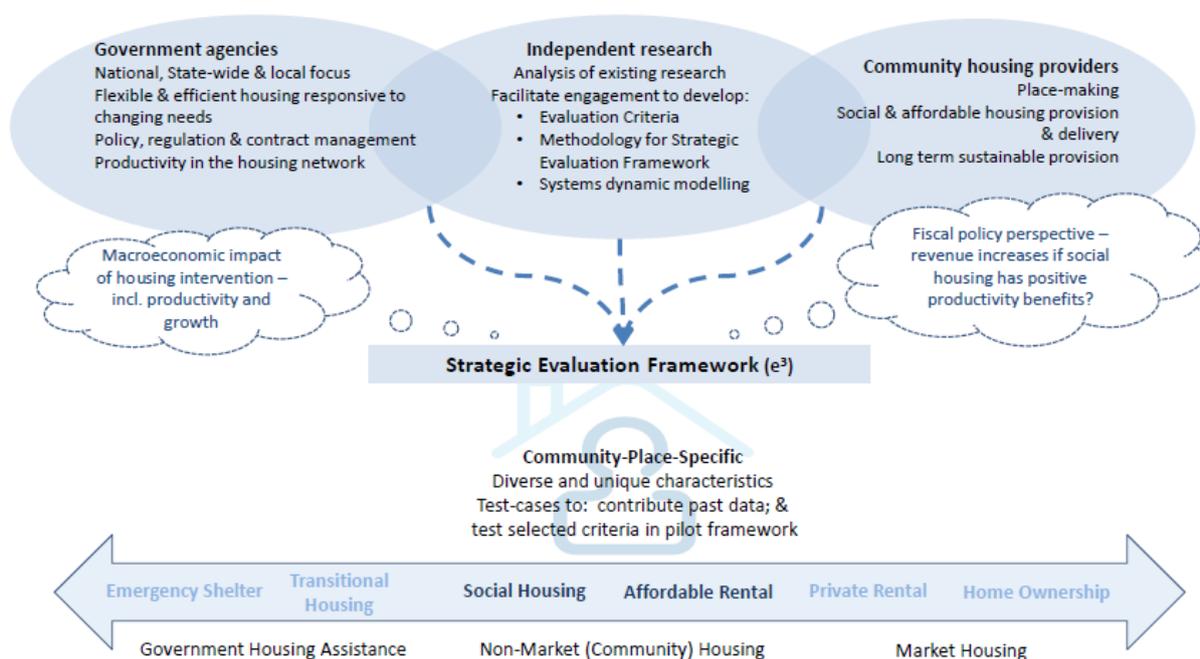
¹ See: <http://www.sbenrc.com.au/research-programs/1-31-rethinking-social-housing-effective-efficient-equitable-e3/>

²Efficiency, effectiveness, equity, economy, environment and evaluation (see Gruis 2005).

Rethinking Social Housing

Figure 1 presents the scope of this research, bringing together an array of key agents to consider this critical issue, and potentially provide new perspectives on policy focus and delivery outcomes in.

Figure 1 - Rethinking social housing



Social housing in the context of this project is described by the Productivity Commission (Tunstall, Lupton et al. 2011) as ‘below-market rental housing for people on low incomes and for those with special needs. It is highly subsidised and rent is determined by tenant income (generally set at 25 or 30 % of household income)’ (Yates, 2013). Therefore, the focus of the research is on social housing provision, including public and community housing, as well as for households on low and moderate incomes who require some form of intervention in the market to enable them to access appropriate housing.

3. Background

Ensuring residents have access to secure, affordable and appropriate housing is primarily the role of the state and territory governments in Australia. Therefore, states and territories take a leading role in the funding, delivery and management of social housing around the country.

At a federal level, the National Affordable Housing Agreement (NAHA) operates as a framework for collaboration towards shared housing goals amongst the states. Initiated in 2009, NAHA represents a shift in housing policy in that it provides a whole-of-government, nationally coordinated approach to affordable housing that had previously not existed. Through this agreement, states and territories receive annual funds allocated to the provision of affordable housing and homelessness services. For example, in 2012 \$1.8 billion was allocated to states and territories in special purpose payments (NAH SPP).

In addition, the Commonwealth government spends a significant amount on providing Commonwealth Rental Assistance (CRA) which, as a demand-side measure, is targeted at individuals based on housing need and essentially subsidises their rent payments to ensure they can afford private rental properties. In addition, the Commonwealth indirectly influences the housing market

through various taxation and social assistance mechanisms. Figure 2 provides a visual representation of the different policy tools that directly and indirectly affect the social housing sector.

In 2009, in response to the global financial crisis, the federal government announced the Nation Building Economic Stimulus Plan which sought to stimulate economic growth through the development of new infrastructure, including housing. Where the federal role in social housing had remained in demand-side policy for a number of decades, the Social Housing Initiative (SHI) that formed part of the stimulus plan provided direct investment in social housing, representing a supply side federal policy diverting from the norm. The \$5.2 billion investment in social housing over three years was the largest injection of funds for the sector ever in Australia, and sought to improve the quantity and quality of social housing stock in order to stimulate economic growth and employment. At the same time the National Rental Affordability Scheme (NRAS) was rolled out by the federal government; another supply side measure that provided incentives to investors to provide below market rents in new properties.

Over three years the SHI managed to deliver 19,700 new social housing dwellings across the country, and as of June 2014, 21,000 NRAS dwellings were completed, with a further 16,000 in development. A review of the SHI in 2012 found that the initiative had exceeded housing supply targets and had effectively stimulated employment in the construction industry, as well as contributing to economic growth (KPMG 2012). For example, the scheme was found to have created 9000 construction jobs and to have added 0.01% to GDP (KPMG 2012). Both the SHI and NRAS also provided impetus for change in the housing sector by allowing innovation in construction, procurement, partnerships and the community housing sector. For example, in Western Australia, the existence of these schemes allowed community housing providers Access Housing and Foundation Housing to substantially grow, and facilitated the creation of development roles for the sector to provide new affordable housing supply. While the SHI exceeded supply targets, NRAS did not reach the target of 50,000 new dwellings by 2015, and the final stage of the scheme has now been scrapped by the current government. The injection of funds into the sector through Commonwealth funded supply side measures in the post GFC years did stimulate new affordable housing supply, yet despite this, social housing stock per capita has continued to decrease in all states and territories except Tasmania.

A Commonwealth funded issue paper about housing and homelessness funding, released earlier this year, now recommends the Commonwealth cease NAH SPP for affordable housing, and allow the states full control over funding and policy supporting its delivery. Citing added complexity of delivery, and unnecessary red tape, the issue paper finds that national agreements create increased administrative burden to all levels of government (Department of the Prime Minister and Cabinet 2014). The report also recommends that CRA payments be extended to public housing tenants, and the added cost of this change to be covered by the redirection of funds from NAH SPP and NRAS. Therefore, state and territory funding for affordable housing provision remains uncertain as the government looks set to wind back the centralised delivery and funding arrangements implemented by the previous government. See Figure 3 below for a visual representation of current state and Commonwealth funding.

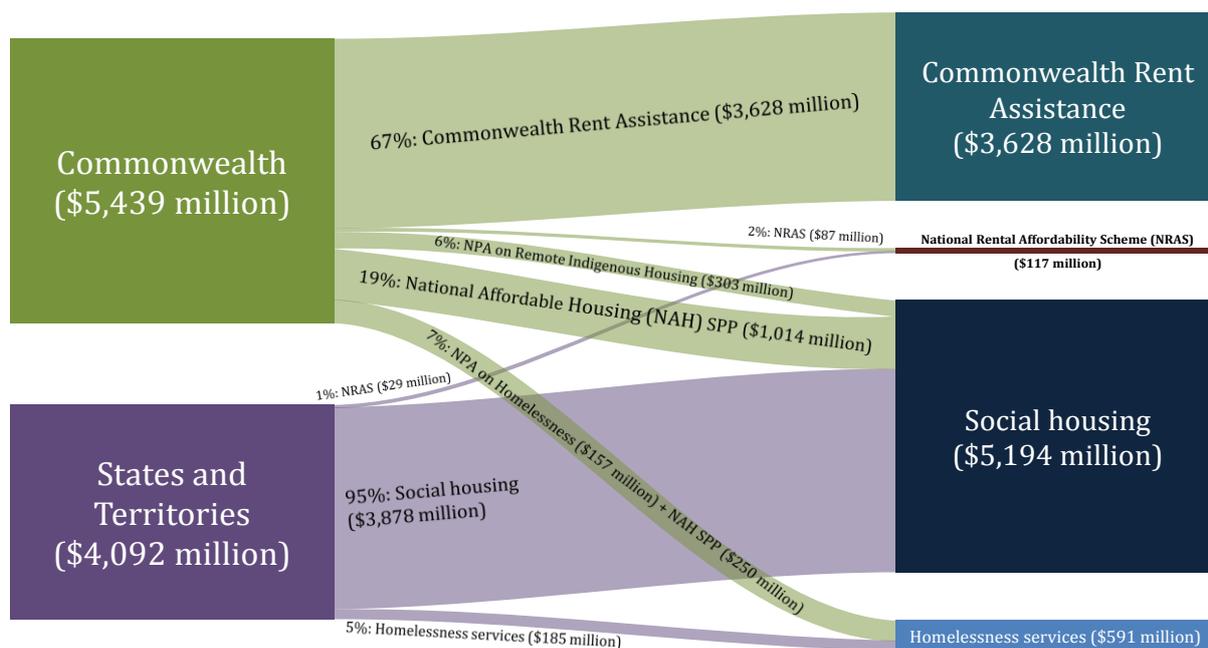
Also likely to influence both the supply and demand of housing is the *Reform of the Taxation System White Paper* which was announced in June 2014 and is still being conducted. In addition, the recently released report *A New System for Better Employment and Social Outcomes* suggests changes to the welfare system, including streamlining of services (McClure, Sinclair et al. 2015). The *Financial System Inquiry*, released in December 2014 and currently out for comment, provides a 'blueprint' consisting of 44 recommendations for Australia's financial system for the coming decade

(Commonwealth of Australia 2014a). The Reform of the Federation White Paper has released a number of Issue Papers, including the *Roles and Responsibilities in Housing and Homelessness*. This Issue Paper poses questions about the future roles, responsibilities and funding arrangements between levels of government involved in the provision of housing and homeless services, and seeks to clarify these roles and responsibilities (Commonwealth of Australia 2014b). The *Forrest Review* into Indigenous employment and training, released in 2014, also makes recommendations for changes to social housing provision in remote communities, such that it does not create perverse incentives for remaining in place despite a lack of employment opportunities (Commonwealth of Australia 2014c). Any structural changes to welfare will significantly affect housing affordability, and policy responses to these reports and inquiries will undoubtedly impact the provision of social housing in Australia.

Figure 2 - Direct and indirect government influences on housing (Department of the Prime Minister and Cabinet 2014)



Figure 3 - Commonwealth and State and Territory funding shares, 2012-13 (Department of the Prime Minister and Cabinet 2014).



3.1. Current provision of social housing

General housing affordability in Australia continues to decline, with large increases in residential property values, and slow development of well-targeted affordable housing. Therefore, the social housing sector is increasingly under pressure to assist households to access appropriate, secure dwellings. As a result, current demand is much higher than supply, and waiting lists and times are extensive. As of June 2013, around 414,000 households around Australia were living in social housing, and 160,000 people on public housing waiting lists around the country (Department of the Prime Minister and Cabinet 2014). In Queensland a shortfall of 83,000 dwellings was identified. Hulse et al. (2014) further highlight that ‘very-low-income (Q1³) households faced a shortage of 187 000 affordable dwellings nationally in 2011, up from 138 000 in 2006. However, when occupation of affordable dwellings by higher income (Q2–Q5) households was taken into account, there was a shortage of 271 000 affordable and available rental dwellings for Q1 households (up from 211 000 in 2006)’ (Hulse, Reynolds et al. 2014).

Around Australia, social housing is increasingly being provided by the community housing sector, with governments partnering with not-for-profit housing providers to supply and manage affordable housing stock. For example, the proportion of social housing dwellings that community housing providers managed rose from 10% in 2009 to 15% in 2013. In Queensland, 75% (54,394 out of 72,329) of social housing stock was government owned in 2012, and was managed through a state-wide network involving 23 Housing Service Centres, with the further 25% (17,935) being owned and managed by community housing providers (such as the National Affordable Housing Consortium) (Queensland Department of Housing and Public Works 2014). Through the Housing 2020 strategy the Queensland Government is aiming to transfer 90% of all state managed dwellings to the community housing sector by 2020 (Queensland Department of Housing and Public Works 2014).

³ Q1 being the lowest 20 per cent of household incomes and Q5 the highest 20 per cent (Hulse et al. 2011)

In contrast to Queensland, the majority of social housing in Western Australia (WA) continues to be managed by the state government. The WA Department of Housing manages approximately 36,000 of the 44,700 social housing properties, with community housing associations in charge of approximately 7,700 additional properties. Access Housing and Foundation Housing are the two largest community housing providers with sufficient assets to leverage funds for growth. Many smaller players exist, however they remain limited in capacity.

Productivity as a pathway to improved delivery

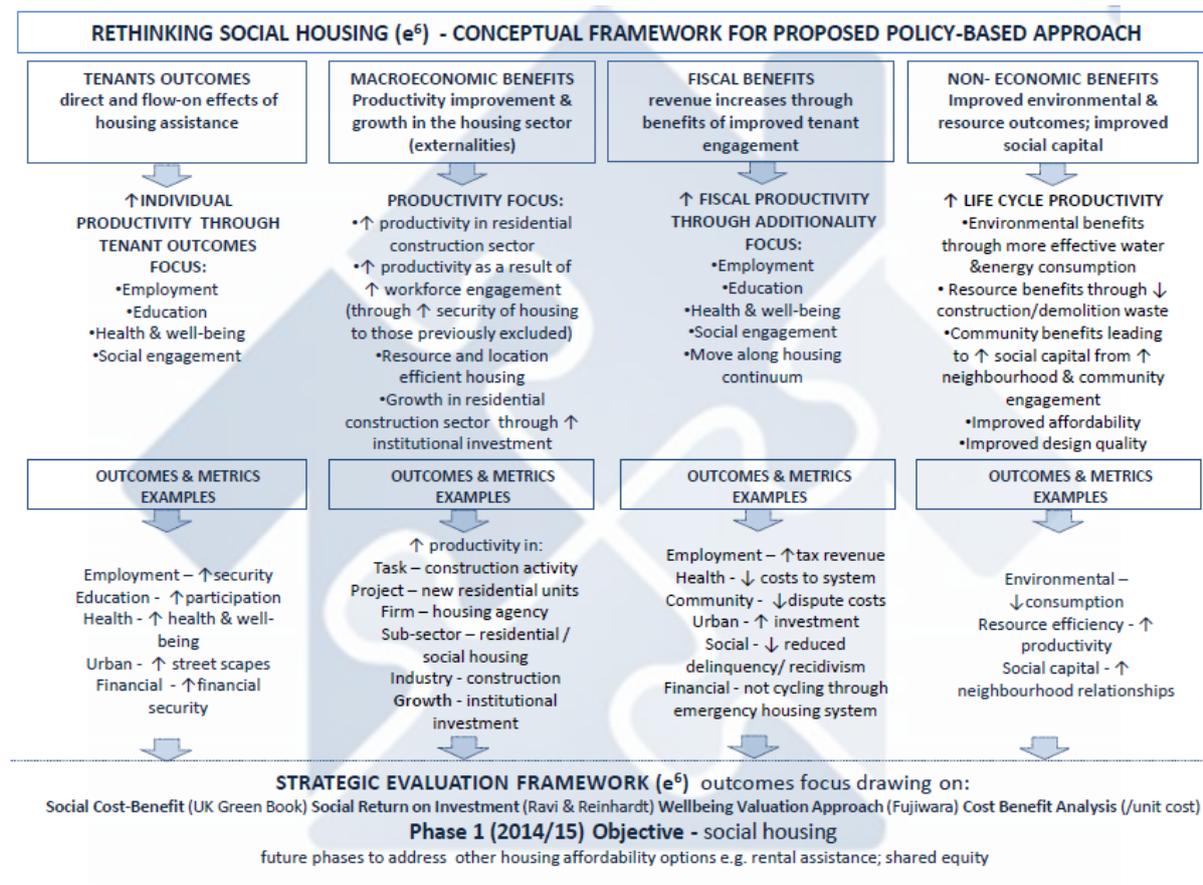
Productivity is of key interest at all levels of government, in terms of both labour and capital (both Australia-wide and in sub-populations) and is an important justification to opening traditional areas of government services up to competition. A key challenge for this research is to quantify the productivity benefits from investment in social housing.

Addressing government objectives around this issue is a key priority and this research seeks to assist through a contribution to sector-wide understanding of how to achieve more productive capital and outcomes (e.g. stronger engagement with education, training and the workforce).

Pathways to be considered include: (i) the macroeconomic impact of housing intervention, including productivity (e.g. better health leading to less sick leave to increased productivity and tax revenues) and growth; (ii) benefits to tenants in terms of employment, health, well-being and engagement; (iii) fiscal benefits including revenue increases if social housing has positive impacts; and (iv) non-economic benefits through improved resource effectiveness Figure 4.

This will require a rigorous approach to the measurement and evaluation of the outcomes of investment in social housing. This will be addressed in this research through identifying criteria, indicators and measures which can be applied across the spectrum of delivery methods to enable comparison, and which can provide a meaningful cascade of data and knowledge for use throughout the chain of delivery.

Figure 4 - Policy-based approach for investigation



Macro-economic impacts can draw on productivity research in the construction sector (Huang, Chapman et al. 2009, Bröchner and Olofsson 2012). In 2011 the Property Council of Australia (PCA) noted that ‘we need to measure industry performance in order to identify and achieve major productivity improvements’(Property Council of Australia 2011). The approach presented in this paper, is that improvement in the delivery of social housing, if considered from a productivity perspective, requires a much more rigorous and universally acknowledge method of evaluation and performance measurement than is currently available.

Construction productivity at the industry level should be measured because of its contribution to overall economic growth and as support for government policies that concern firms in the industry. When attempting to measure the effects of innovation in macroeconomic terms, traditional growth accounting has excluded most of the intangible investments of firms... Recent United Kingdom data (Haskel et al. 2011) indicate for 1997–2007 that construction intangible investment was about twice that of tangible. (Bröchner and Olofsson 2012)

Productivity indicators and measures in the construction sector broadly will be drawn on, along with those more specifically focussed on social housing outcomes. Of key importance is those intangible indicators not traditionally captured, such as the broader social and non-housing impacts of investments.

3.2. Recognising the social value of investment

In 2012, the UK Government introduced the *Public Services (Social Value) Act 2012* (HM Government 2012). This Act cemented ‘the importance of contracting authorities providing social value through their procurement processes’ (Anthony Collins Solicitors 2014). The European Union describes this overarching commitment to social value in procurement as seeking to ‘better integrate social and environment considerations in the procurement procedures’, meaning procurers ‘should be allowed to use award criteria or contract performance conditions relating to the works, supplies or services, in all aspects and at any stage of their life cycle, even where such factors do not form part of their material substance’ (Anthony Collins Solicitors 2014). Social value is being constructed and included in assessments around principals of equality, diversity and social inclusion. Importantly this is not at the expense of ‘best value’, which requires local authorities to consider overall value, including economic, environment and social value, the latter being ‘about seeking to maximise the additional benefit that can be created by procuring or commissioning goods and services, above and beyond the benefit of merely the goods and services themselves’ (Anthony Collins Solicitors 2014).

The success of government intervention in terms of increasing output or employment in a given target area is usually assessed in terms of its ‘additionality’... ‘Additionality can also be referred to as a ‘supply side’ or ‘structural’ impact, which operates by altering the productive capacity of the economy, This can occur either because of a change in the size of the workforce or a change in the productivity of the workforce’ (HM Treasury 2011).

Does such additionality lead to broader economic benefits such as: (i) improved employment, health and educational outcomes leading to greater individual contribution to national productivity; (ii) improved affordability leading to increased discretionary spending; and (iii) increased employment through construction of additional housing stock? Integration of this approach into the life-cycle of delivery, from procurement to end of life, is critical. Investigations here will draw on recent contributions in this area by Ravi and Reinhardt (2011) and Fujiwara (2013, 2014).

3.3. Growth: the potential for institutional investment

Growth in the housing sector is also recognised as another avenue which requires more detailed investigation (though is beyond the scope of this current research). Earl (2014) highlights that in the US residential rental market, institutional/corporate investment represents about 22% of their investment portfolio (in Australia this figure is less than 1%), which converts to 2% of the total residential market in the US (Table 1).

Table 1 Corporate investment in residential rental accommodation - by country (Earl 2014)

Country	%: Total Institutional or Corporate Investment into Residential Accommodation as a % of the Investment Portfolio
Australia	Less than 1%
Germany	12%
France	12.4%
Austria	25%
Italy	0.8%
Japan	18.7%
USA	22.3%
UK	0.9%

Using total funds available to the Australian market (based on recent AHURI Institutional Investment report (Milligan, Yates et al. 2013), and based on an average costs of dwelling production at \$400K, Earl (2014) estimates that if Australia reached the median of the above there would be a potential investment of about \$160M, or an extra 400,000 dwellings (

Figure 5).

Figure 5 - The Taxation and Economic Impact of Housing production in Australia (Earl, 2014)

Taxation	Economic										
<p>Each New Dwelling</p> <ul style="list-style-type: none"> • Produces about \$200K in NPV \$ over a 10yr period or • Produces about \$100K in NPV \$ over a 10 yr period per bedroom • The split of this is: <table border="0" style="margin-left: 20px;"> <tr> <td>– Local Government</td> <td style="text-align: right;">9%</td> </tr> <tr> <td>– State Government</td> <td style="text-align: right;">30%</td> </tr> <tr> <td>– Federal Government</td> <td style="text-align: right;">61%</td> </tr> </table> 	– Local Government	9%	– State Government	30%	– Federal Government	61%	<p>Each New Dwelling</p> <ul style="list-style-type: none"> • Produces about 7 person year jobs over a 10yr period (\$380K NPV) or • Produces about 3 person year jobs over a 10 yr period per bedroom (\$195K NPV) • The split of this is: <table border="0" style="margin-left: 20px;"> <tr> <td>– direct</td> <td style="text-align: right;">36%</td> </tr> <tr> <td>– indirect</td> <td style="text-align: right;">64%</td> </tr> </table> 	– direct	36%	– indirect	64%
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– Federal Government	61%										
– direct	36%										
– indirect	64%										

4. Characteristics of effective delivery systems

It is important for the proposed evaluation framework to be an effective tool across a range of delivery models across Australia and potentially elsewhere. This is difficult however as the financing and delivery mechanisms of social housing have evolved out of particular cultural, political and economic norms within each country. In addition, the policy, legal and financial frameworks differ significantly between countries, creating different options for the delivery of social housing depending on what is legally and financially possible. For these reasons, there is very little established, collective knowledge regarding general principles for best practice. Emerging from the initial literature review, the following characteristics of delivery systems (described in more detail below) appear to be important factors, regardless of contextual variation:

- A comprehensive housing strategy
- Working collaboratively in delivery
- Security of tenure
- Having a say in one’s housing management
- Social mix
- Designated development authority

Comprehensive housing strategy – this should encompass options for very low income and high needs members of the population, right through to options for assisted home ownership for those

with modest incomes who have been priced out of the open market (Wiesel, Easthope et al. 2012) A comprehensive affordable housing strategy can be cost-efficient as varying levels of subsidy are provided to those with differing needs.

Working collaboratively in delivery - including sharing practical information and databases (Wiesel, Easthope et al. 2012), enabling transparency of options for those with housing needs, and appropriate referrals between services.

Security of tenure - this is a widely discussed and debated concept. Australia and the UK have been moving away from secure tenure in social housing policy based on arguments around the creation of welfare dependency and ensuring continued tenure is dependent on continued need (Fitzpatrick and Pawson 2013). Despite the extensive use of these arguments however, there is a strong argument regarding the spin-off benefits of secure housing tenure. Secure tenure is said to provide a good base from which residents can manage the other pressures in their lives (Robinson and Walshaw 2014). In addition, longevity or security of tenure has recently been linked to: *higher resident well-being; better employment outcomes; stronger community ties; and a perception of safety within a neighbourhood* (Ziersch and Arthurson 2005, Parkinson, Ong et al. 2014). These documented benefits, particularly in relation to employment outcomes, contest the welfare dependency argument that providing indefinite housing tenure acts as a disincentive to improve/ increase one's employment situation.

Having a say in one's housing management - This is a much more common practice in social housing sectors in Europe and the UK than in Australia, and can provide scope for skills development and social connectedness (Ziersch and Arthurson 2005). As Hulse (2014) argues for an exploration of the benefits (for security of tenure and participation in housing) of alternative forms of tenure including: long term leasehold arrangements; community land trusts; and a range of co-operative structures. There may thus be potential for tenure models that encompass the benefits of homeownership without entering a full land and property ownership arrangement, which may provide opportunities for financial savings to government.

Social mix (or housing diversity) - at a precinct scale, this is now well-documented showing that concentrations of social housing can further disadvantage residents through stigmatisation and negative associations. Therefore, 'social mix' or housing diversity has become common goals of affordable housing provision. Recent research has found that high as well as low levels of housing diversity can negatively affect tenant well-being (Parkinson, Ong et al. 2014). Instead, moderate social mixing is said to be optimal, where there is some diversity, but not so much as to highly stratify the population within an area (Parkinson et al., 2014) - a 'pepper-potting' strategy, where social housing is integrated amongst market housing with no discernible physical differences to the building between tenure types (Groves, Middleton et al. 2003). In practice, this can be difficult to achieve.

Designated development authority - urban renewal projects can benefit from having a designated development authority to steer the project towards socially and environmentally desired ends. For example, van den Nouwelant, Davison et al. (2014) argue that such an entity can be useful for: providing clarity and certainty to developers; providing opportunity for cohesive place-making at the precinct-level; ensuring developers are contributing to place-making as well as housing provision; gaining community support and input prior to development; and providing space for governments to lead by example, by taking on innovation risk and demonstrating what is possible to risk-averse developers.

4.1. Benefits and costs of various pathways

Governments influence the availability of affordable housing by two primary means: targeting housing supply, and targeting housing demand (Department of the Prime Minister and Cabinet 2014). Demand-side tools include: rental assistance (providing money to individuals to fill the gap between their income and market rent); and the first home owners grant (providing a one-off payment to people attempting to get onto the property ladder to assist with prohibitive deposit costs). Supply measures include: direct provision; providing subsidies, public grants, and incentives to developers to build new housing; providing land for affordable housing development; inclusionary zoning involving the creation of affordable housing targets for all new developments in a certain area.

Hulse et al. (2014) have recently proposed a series of policy initiatives to address both supply and demand-side issues for more adequate and effective provision of housing across the continuum. These include (Hulse, Reynolds et al. 2014):

- Support Q1 households to compete more effectively in the private rental market through better designed and targeted demand-side subsidies.
- Substitute the market through government investment in affordable supply for Q1 households (capital and/or recurrent) in which rents can be kept at affordable levels.
- ‘Nudge’ the rental market with its current predominance of individual/household investors by re-calibrating taxation incentives to encourage investment in new supply of lower rent dwellings.
- Design a new market through establishing infrastructure to enable institutional investment in the private rental sector specifically targeted at lower income households with appropriate arrangements for keeping rents affordable.
- Regulate the market to enable affordability to be maintained through tenancy, as occurs in many other developed countries.

Demand subsidies - are generally attractive as they cost governments less per unit of housing delivered than subsidies generating new supply. In Australia, rental assistance and the first home owners grant have been long-running policy instruments. Policies targeting demand, however, require very specific targeting, and continual review to ensure they are achieving the desired ends. For example, it has been argued that the homebuyers grant, which is not means-tested, has actually led to housing price inflation as the benchmark for affordability has effectively been shifted upwards by the amount of subsidy provided (Randolph, Pinnegar et al. 2012). At the other end of the scale, rental assistance has not kept pace with the divergence between income levels and rental prices and as a result is fairly ineffective at reducing housing stress for low income renters (Hulse, Burke et al. 2012). While demand subsidies may be attractive in terms of cost efficiency, they typically do little to remedy the systemic issues that make housing increasingly unaffordable, and should therefore be considered only complementary measures in addition to effective supply-targeted policies.

Supply-side tools - such as subsidies for the provision of new social housing can be expensive for governments however the benefits of increasing supply are more long term, and therefore the upfront investment may be offset by savings in the long term. NRAS is one such policy targeting supply of affordable rental housing, by providing subsidy to private investors or community housing providers to keep rents 20% below market rates for low income earners. While the scheme has brought about a boost in new affordable rentals and provided a means for community housing associations to grow their stock of assets, it is argued that the subsidy’s ten year cap means that the rental properties are unlikely to remain affordable after this time (Yates 2013).

While supply-side subsidies are generally expensive, using the planning system represents a lower cost opportunity to increase the supply of new affordable housing. Density bonuses, inclusionary zoning, and other similar development incentives are increasingly utilised policy tools in Australia as urban consolidation becomes the focus, and creative ways to incentivise or enable affordable, infill delivery has become more important (van den Nouwelant, Davison et al. 2014).

Inclusionary zoning can offer a low cost delivery model, and exists in both South Australia and Western Australia. This creates targets for affordable housing proportions in precinct or area-wide development (Mukhija, Regus et al. 2010). Where South Australia now has a 15% mandatory affordable housing target for all new developments (Renewal SA 2013), Western Australia uses the same target but only for government-led activity or when public land is released (Western Australian Government Department of Housing 2010). Inclusionary zoning mechanisms have been found to be successful in ensuring affordable housing is integrated into new urban developments (Mukhija, Regus et al. 2010). It is argued though, effectiveness is only ensured when the policy is mandatory, as well as flexible (Mukhija, Regus et al. 2010).

Housing delivery through the planning system, however, is not a panacea and should not be relied upon to secure the required quantities of affordable and social dwellings (van den Nouwelant, Davison et al. 2014). Measures such as inclusionary zoning, while important, are generally most beneficial for those at the higher end of the affordability continuum, and provide little scope for delivering housing for people with ongoing, high and complex needs (Katz, Turner et al. 2003).

As governments seek more cost efficient ways to invest in affordable housing, it will be important that housing needs are met through a variety of strategies for people right across the affordability continuum. This will also be true for the community housing sector. Despite the trend towards the commercialisation of the sector, subsidies will still be required, and support from the government will still be necessary, even if direct housing provision ends (Yates 2013). As Gronda and Costello state:

“The international evidence demonstrates that overwhelmingly there is no ‘silver bullet’ to reverse the current trends in the housing system. It does, however indicate the move towards a more coordinated and centralised approach to housing policy”. (Gronda and Costello 2011)

4.2. Innovative models

Several innovative delivery models are being explored both in Australia and internationally. Innovative partnerships and financing arrangements have been utilised involving a mix of public, private and third sector community provider funds. Australian affordable housing has traditionally targeted the two dominant and familiar tenure arrangements: full home ownership; or private, short-term rental. Space exists, therefore, for hybrid tenure arrangements that provide some of the benefits of homeownership, without necessarily holding freehold title, and simultaneously offer opportunities to strengthen housing security in the volatile private rental market. Recognising the benefits of a housing market that offers a range of tenure arrangements, especially in the post-Global Financial Crisis (GFC) context in which private rental is increasingly expensive and volatile, Spanish housing policy has planned to specifically enable a wider range of tenure options in the market (Romans 2014).

Value capture, community land trust and cooperative models may offer funding and delivery arrangements that could have benefits for ensuring that quality, affordable housing is embedded into urban development.

Value capture could be applied to housing provision, primarily to fund infrastructure in new developments. This is an equity model in which the capital gains that arise from planning approvals/new zoning on land is captured through tax or other means to enable would-be windfall profit for landowners to be invested into infrastructure (in this case social housing) for the common good of the community. Land value capture is increasingly used to help fund transit systems and urban regeneration systems in the US (McIntosh, Trubka et al. 2014) and the same approach could be applied to new social housing projects.

Oxley (2008) argues that an explicit tax/ payment tool used for value capture is preferable to negotiable ones where the outcomes are inevitably watered down. This type of policy tool could be utilised particularly in urban redevelopments or precinct-scale development where clear affordable housing targets exist from the beginning.

Governments around the world are increasingly exploring the **community land trust (CLT)** model as a mechanism for delivering and maintaining affordable housing stock. A CLT is a community not-for-profit organisation that holds parcels of land within a designated area in perpetuity for the common good. It essentially removes land from the speculative market and provides a range of residential, and sometimes commercial, buildings at perpetually affordable rates. The model separates the land value from the dwelling value. The CLT model is successful in the United States where over 200 CLTs operate nationally, and a representative body exists to support the organisations. In the UK, where land and property separation has been difficult, similar to Australia, a number of CLTs are in operation, increasingly in urban areas, and interest in the model is growing (Co-operatives UK 2013). As a point of comparison, the Keystart loan program, which provides families the opportunity for co-ownership, or shared equity, with the Western Australian government, can bring homeownership into reach for those on low incomes, however, if the residents purchase the remaining equity on the home, this dwelling is returned back to the open market.

Cooperatives and self-build models such as the Baugruppen (Building Groups) in Germany are essentially co-operatives that form for the purpose of self-building multi-unit developments. By pooling capital together, building groups are able to take the place of a traditional developer, and initiate higher density development that is highly suited to their common needs. In addition, by bypassing the private developer, building groups remove the marketing costs and profit margin usually required, and can cut costs by up to 25% compared to traditional higher density developments (Fraker 2013). The Baugruppen model is a promising arrangement for enabling the delivery of good quality urban housing that is both more affordable and diverse (specifically designed around particular social or community needs). The arrangement, though, requires facilitation and support from the government. The German government assists by facilitating the pooling of niche or like-minded groups in the community and by brokering arrangements with architects. In addition, strong government vision for precinct development and support for community-led development allows building groups to receive preferential access to land, sometimes at reduced cost, especially if the proposed project is highly innovative, or has strong environmental or social benefits. This government support and involvement would be crucial for the arrangement to work properly in Australia.

4.3. Using land differently

All of the arrangements discussed above would benefit from land supply facilitation strategies that could be used to enable an additional supply of good quality, affordable housing. Promising arrangements include:

- Deferred land payment
- Long term lease of public land
- Discounted, gifted land (only for housing projects that recycle the subsidy and provide affordability in perpetuity)
- Capturing uplift value for the common good rather than for windfall profit of a few individuals

For example, in the UK, the 2011 Housing Strategy includes a 'Build Now, Pay Later' scheme in which public land can be transferred *after* the development is complete, freeing up capital for the planning approval and construction costs, and reducing the loan requirements for developers to initiate a project (Department for Communities and Local Government 2011). In the Netherlands, local governments lease land for 50-75 years to developers at a price indexed to land value. The government then maintains some influence on the use of this land, while receiving an on-going income from their land (Alakeson 2011). Build-to-let arrangements also exist in a number of countries, in which institutional investment in new multi-residential housing is promoted as a condition of land development, enabling more stable and secure, long-term tenancies arrangements for residents as well as adding to supply (Alakeson 2011).

Local governments could play a vital role in this and make available land to be used for innovative affordable housing delivery mechanisms that have good cost benefit for governments in the long term. While the concept of gifting, or discounting, land may not fit with the profit making objectives of government entities in Australia, the long term benefits of leveraging or creatively utilising land assets need to be considered, especially as governments withdraw from direct provision.

5. Capturing productivity through an strategic evaluation process

Capturing productivity and broader outcomes requires a systematic approach to the collection of data and knowledge, and, we suggest, a systems approach to the analysis of these complex interactions.

A clear strategy for social investment, with targets and processes to measure outcomes and impacts, is crucial to ensuring companies achieve the greatest benefits for society from their investment budgets. Tracking inputs to social programs and understanding the impacts can in turn help to improve future investment strategies. (KPMG International 2014)

5.1. Evaluation methods and tools

A multitude of evaluation methods and tools are available. Three key methods (described below) are being explored in this current research: social return on investment (SROI); social cost benefit analysis (SCBA); and well-being valuation (WVA).

Social return on investment method - Between 2008 and 2011 the UK Office of the Third Sector undertook to measure social value to help third sector organisations and their funders, investors and commissioners demonstrate added social, economic and environmental value (Bettignies 2014). This method is *'inspired by the principles of economic benefit cost analysis that seeks to capture social value by translating social outcomes into monetary terms. The value calculated, although*

expressed in monetary terms, should however not be equated to a financial return. It is best understood in the context of an endeavour to value well-being through measures other than classic economic indicators such as GDP (Ravi and Reinhardt 2011).

This is an important and useful approach in demonstrating, and articulating in monetary terms the social value created by social housing provides valuable Australian-based analysis in the characterisation, quantification and monetisation of outcomes and impacts (Ravi and Reinhardt 2011).

Social cost-benefit analysis - This differs from the previous in that SROI looks to optimise social and environmental ends and assign those ends value, whilst cost benefit analysis on the other hand mostly seeks to determine if the program/policy was cost efficient.

The UK Treasury *The Green Book: Appraisal and evaluation in Central Government* (HM Treasury 2011) provides guidance 'to promote efficient policy development and resource allocation across government' and importantly for this research, 'to take account of the wider social costs and benefits of proposals, and the need to ensure the proper use of public resources'. A key contribution is in terms of valuing social costs and benefits for which there is no market price. Social Cost Benefit Analysis is used as a way to 'assess the net value of a policy or project to society as a whole (HM Treasury 2011) through the context of 'utility', that is through attaching a 'monetary value to non-market goods by looking at the impact that these things have on utility'. This is considered through various market based approaches including 'stated preference' and 'revealed preference'. The former uses questionnaires to determine willingness to pay for a particular outcome, and willingness to accept a particular outcome. The latter infers from examination of consumers' behaviour in a like market. Other approaches include: the 'subjective well-being approach' which is still under development; and direct assessment of the value of the benefit or cost through a specific study. Annex 2 of that document addresses the valuation of non-market impacts.

In Australia, Spiller Gibbins Swan Pty Ltd used a SCBA method to undertake a study (through the Australian Housing Research Fund) to 'gain an understanding of the problems being faced in public housing estate renewal projects (Spiller Gibbins Swan Pty Ltd. 2000). The study included development of a framework for project evaluation, particularly with respect to social and economic impacts. They include both direct and indirect costs and benefits associated with public housing estate renewal projects.

Well-being evaluation analysis - Fujiwara provides a decision framework for UK housing associations (Fujiwara 2013b) which considers life satisfaction, and other housing and non-housing values. The methodology used is well developed, and explored in three key papers (Fujiwara 2013, Fujiwara 2014, Trotter and Vine 2014), bringing together both SROI and CBA.

WVA estimates the impact of the good or services and income on people's subjective well-being, and then uses these estimates to calculate the exact amount of money that would produce the equivalent impact (Fujiwara 2014). The analysis draws on four UK datasets including: the British Household Panel Survey; Understanding Society; Crime Survey for England and Wales; and Taking Part.

Following on from this Fujiwara research is the *Social Impact Value Calculator* (Campbell Collaboration 2014). This excel-based tool supports housing organisations in applying the values in the Social Value Bank to community investment activities. This tool includes: a Value Calculator sheet (enter data for calculations); results sheets providing a summary of impacts; a description and

evidence tab which explains each of the values and the evidence needed to apply them; and a relationships tab that identifies which values to apply together.

5.2. Elements of a framework

In order to determine appropriate indicators, first the objectives of the program/ policy being evaluated must be clear.

Broad objectives from which indicators can be drawn can be adopted from existing studies. Milligan, Phibbs et al. (2007) elaborate some objectives for the social housing sector including: the creation of incentives for workforce participation; support for family life and work family balance; supporting the health, well-being and education needs of occupants; enabling ageing in place; and the development of socially cohesive communities and community building processes (Milligan, Phibbs et al. 2007). Trotter and Vine (2014) also provide a short list of broad social housing objectives such as: the creation of safer, stronger communities; improving health; promoting independence; the creation of community spaces; and skills development (Trotter, Vine et al. 2014).

Outcomes and indicators

The UK Treasury provide valuable guidance in defining outcomes, as distinct from outputs. For example, for the development of skills: an output may be the number of training places; whereas an outcome may be an increase in earning capacity (HM Treasury 2011). KPMG (2014) simply reports: inputs as *what goes in*; outputs as *what comes out*; outcomes as *what is the result*; and impact as *what is the value*. They report with 88% of those companies studied report outputs, but only were 20% reporting outcomes.

This research will establish a preliminary set of outcomes, drawing from previous research, and key priorities for industry partners. Developing a broad set of potentially cascading indicators from these outcomes will be a priority (Burke and Hayward 2000). This would enable a broad set of outcomes to deliver indicators that have relevance and validity from a national to an agency or tenant level.

Spiller Gibbins Swan Pty Ltd (2000) provide an Australia-based list of costs and benefits provides a useful summary of indicators that could also be relevant to social housing provision.

Measures and metrics

A key aim is then to provide both government agencies and community housing providers with the ability to measure outcomes and better articulate broader community value of providing housing security to all. Pawson et al. (2014) provides background to performance measurement in the Australian social housing sector (Pawson, Milligan et al. 2014).

Ravi and Reinhardt (2011) report on a study to 'quantify social value at the sector-wide community housing level' and highlighted that capturing these benefits is fluid due to the dynamic nature of policy, and resident stays in social housing. They investigated four key areas being economic, educational, health and community inclusion benefits. Their research built on that of the UK Office of the Third Sector (Oxley 2008). Their report includes assessments of the Total Present Value of community housing benefits valuation, assumptions and sources and details of establishing impact.

In addition Kliger et al., (2011) also adopted the SROI method in their micro-assessment of 17 properties for the Victorian Women's Housing Association projects. Savings and benefits to government articulated in this report include avoided and reduced costs of corrections and prison, alcohol services and transitional housing; increased tax revenue through tenant employment and

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participation in education; and future welfare savings through the prevention of intergenerational poverty (Kliger, Large et al. 2011).

Spiller Gibbins Swan Pty Ltd. (2000) also provide a set of both direct and indirect costs and benefits associated with public housing estate renewal projects (Spiller Gibbins Swan Pty Ltd. 2000). Significant UK research also exists for the ‘effective measurement of the impact of housing provider investment’ (Fujiwara 2013, Fujiwara 2014, Trotter and Vine 2014, Trotter, Vine et al. 2014). Fujiwara (2013) acknowledges the ‘lack of effective tools and robust methodologies capable of capturing the full social value generated by the housing association sector’. This author goes on to provide such a methodology, across several areas including crime reduction, local regeneration, employment, mental health interventions and community projects. The values provided are of a rigour to support cost-benefit (CBA) or social return on investment (SROI) analyses, and presents the Well-being value analysis as discussed previously.

A cascade of indicators

In this research, we aim to place such indicators and measures in the broader context of productivity insights including those relevant to the construction industry (as per previous Figure 4).

Carboni (2014) provides a first step in this direction, integrating project management and sustainability indicators into a matrix (Figure 6) which may assist in providing an overarching framework for the broad context that this project is seeking to establish, prior to investigating and testing a discrete portion for validity and practical implementation.

Figure 6 – P5, Global Reporting Initiative, and the UN Global Compact Matrix (Carboni 2014)

GPM P5 Elements			GRI G4 Topic Alignment	UN Global Compact Ten Principles
Economic	Return on Investment	Benefit Cost Ratio Direct financial Benefits Earned Rate of Return Net Present Value	Economic Performance X X X X	
	Business Agility	Flexibility/ Optionality in the Project increased business flexibility	X Market Presence	
	Economic Stimulation	Local Economic Impact Indirect Benefits	X Indirect Economic Impacts	
Environmental	Transport	Local Procurement Digital Communication Traveling Transport	Procurement Practices X X Transport	Businesses should encourage the development and diffusion of environmentally friendly technologies
	Water	Water Consumption Water Displacement Water Table Impact (Quality/Quantity)	Water X X	Businesses should undertake initiatives to promote greater environmental responsibility
	Energy	Energy Used Materials Clean Energy Return Emission / Co2 from Energy Used	Energy X X Emissions	Businesses should support a precautionary approach to environmental challenges
	Waste	Recycling Disposal Reusability Incorporated energy Waste	X X X X X	Undertake initiatives to promote greater environmental responsibility
Social	Labor Practices and Decent Work	Employment Labor/ Management Relations Health and Safety Training and Education Organizational Learning Diversity and Equal Opportunity Trained Professional Emigration	Employment Labor / Management Relations Occupational Health and Safety Training and Education X Diversity and Equal Opportunity X	Businesses should uphold the elimination of all forms of forced and compulsory labour
	Human Rights	Non-Discrimination	Equal Remuneration for Men and Women	Businesses should uphold the elimination of discrimination in respect of employment and occupation
		Freedom of Association	Freedom of Association and Collective Bargaining	Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.
		Child Labor	Child Labor	Businesses should uphold the effective abolition of child labour
	Forced and Compulsory Labor	Forced and Compulsory Labor	Businesses should make sure they are not complicit in human rights abuses	
Society and Customers	Community Support Public Policy/ Compliance Customer Health and Safety Products and Services Labeling Job/Unemployment Market Communications and Advertising Cultural Impact Customer Privacy	Local Communities Compliance Customer Health and Safety Products and Services Labeling X Market Communications X Customer Privacy		
Ethical Behavior	Investment and Procurement Practices Bribery and Corruption Anti-Competition Behavior	Supplier Environmental Assessments Anti-Corruption Anti-Competition Behavior	Businesses should support and respect the protection of internationally proclaimed human rights. Businesses should work against corruption in all its forms, including extortion and bribery.	

Carboni brings together GPM P5 Elements⁴, Global Reporting Initiative (Global Reporting Initiative (GRI) 2013), and the United Nations (UN) 10 Global Compact principles (United Nations (UN)) which provide a useful initial framework on which to expand (Carboni, Gonzalez et al. 2013, Carboni 2014).

Brochner and Olofsson (2012) also provide another example of construction based productivity which will contribute to detail development proposes output measures around capacity, energy, operations and maintenance, disruption, risk, comfort, and quality.

6. Next steps

While governments are seeking to reduce direct subsidies and remove themselves from direct social housing provision, this potentially leads to an increased role for them as innovator, leader and facilitator of a cohesive vision.

The facilitation of new tenure models, and the creative use of land both represent indirect opportunities for efficient investment without direct subsidy. Australian governments could further explore increasing the role of local government in affordable housing provision; enabling, supporting and facilitating tenure arrangements that provide many home ownership benefits without freehold ownership of land and dwelling; and considering alternative arrangements around public land, with a focus on projects that provide ongoing affordability or which take affordable units out of the speculative market in perpetuity.

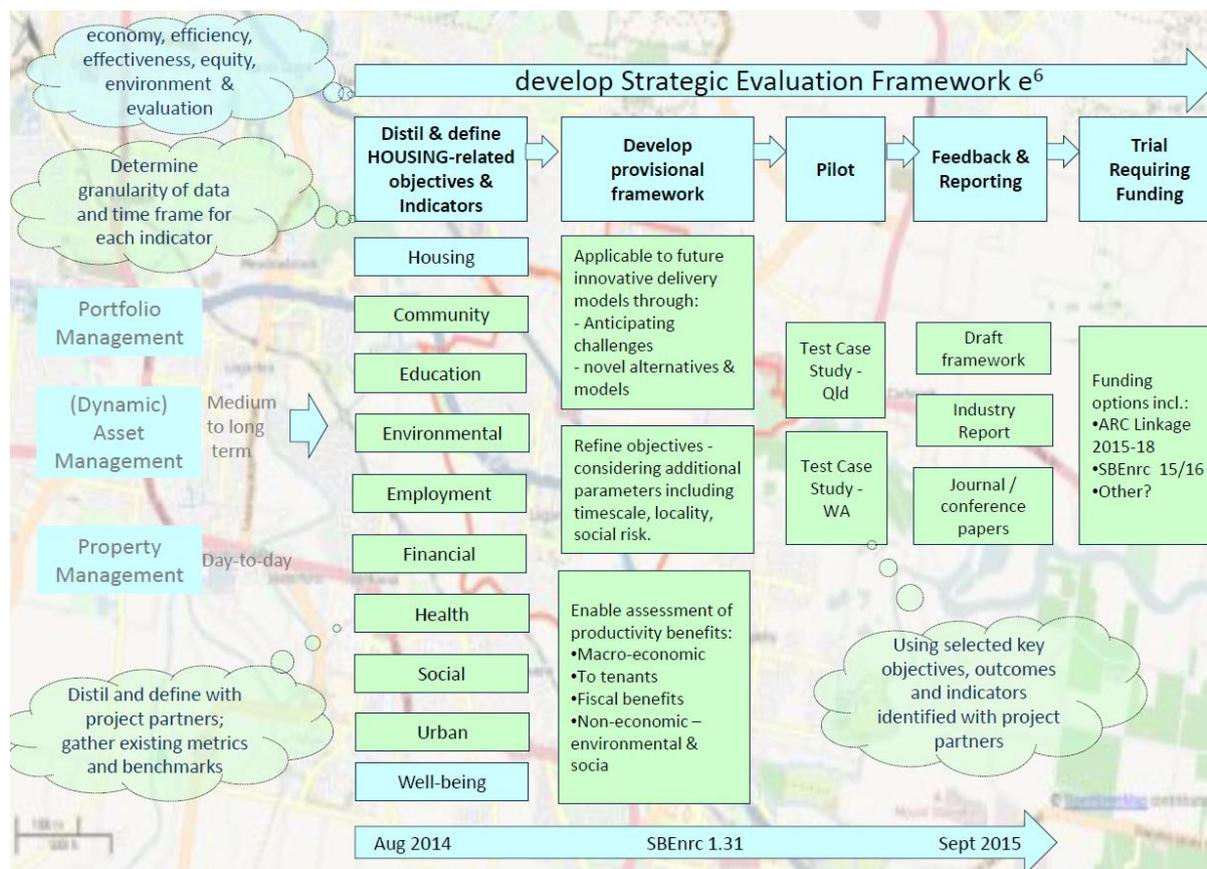
Coupled with this is the need to better capture the productivity benefits arising from economic, environmental and social outcomes. In order to increase understanding of the outcomes and impacts of changes to delivery, this research is developing a strategic evaluation framework to enable decision-makers to better understand and track both housing and non-housing outcomes across time.

Those involved in the whole-of-life-cycle delivery of social housing, from policy formation to asset management, are increasingly confronted these complex and dynamic challenges, especially given current fiscal constraints. Easy-to-use but effective tools and techniques are increasingly required that are: based on best available knowledge and evidence; account for social, economic and environmental dimensions; and accounting for feedbacks, nonlinearities and time lags, to help them make informed and meaningful decisions about social housing supply and delivery. Such complexity cannot be effectively addressed using only traditional approaches that focus only on the management of supply or demand and which do not provide management strategies that meet the underlying needs and values of the affected populations and their contribution to productivity across a range of areas as discussed. To this end, the next steps for this research (Figure 7) include:

- (i) define a sub-set of outcomes, indicators and measures across employment, education, health and well-being, social, urban, community, financial and housing objectives
- (ii) establish and test a pilot evaluation framework
- (iii) seek further funding to address the complex and long term research required to address the conceptual framework presented in Figure 4 through 2015 ARC Linkage and SBEnc funding rounds.

⁴ <http://www.greenprojectmanagement.org/standards/ebook>

Figure 7 - Development of Strategic Evaluation Framework e⁶



Funding for future research is thus being sought in 2015 to: (i) undertake pilot case studies to fully develop this framework; and (ii) explore a systems dynamic approach to address the complexity of interactions which present when evaluating social housing outcomes, both direct and indirect. This system is intended to both capture past and current data and interactions, and forecast future scenarios. It is thus imperative that broad social outcomes and impacts are accounted for so that those providing social housing can build a more complete picture of the whole-of-life, and thus whole-of-impact, costs and benefits of provision (following on from Fujiwara, 2013a & b; Kliger et al., 2011; Ravi & Reinhardt, 2011).

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