



Sustainable  
**Built Environment**  
National Research Centre

## P1.54 PROCURING SOCIAL AND AFFORDABLE HOUSING

### SOCIAL PROCUREMENT APPROACHES



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## 1. Executive summary

Based on a limited review of Australian and international literature and documentation, a significant array of social procurement approaches have been identified to procure social assets and services:

- Planning mechanisms including inclusionary zoning and value capture
- Public housing transfers and renewal
- Housing for remote Indigenous communities
- Housing for those with a disability
- Partnerships and joint ventures, including City Deals
- Community Housing Provider models, including private rental agencies and rent to buy
- Shared equity/ownership models
- Cooperatives
- Social impact/benefit bonds
- Build to rent
- Using vacant infrastructure (e.g., pop-up shelters)
- The Common Ground model

As part of our early findings, the following additional observations are provided:

- A diversity of procurement approaches is needed for differing locations, cohorts, legislative and physical environments.
- A similar diversity of housing and tenure types is needed for the reasons mentioned above.
- Some states will have higher levels of experience and maturity in certain approaches than others. It is important to understand the pre-conditions for success of these various approaches across different states, and how learning should be shared.
- The power equation in the rental market in Australia needs to be considered.
- A diversity of funding and financing approaches is required, with a greater role for social investment.
- Formal and informal partnerships are required between the public, private and not-for profit sectors and tenants, with clearly defined responsibility and risk sharing across the nine domains.
- Flexibility and/or transparency across the different steps along the housing continuum is needed.

The *preliminary social procurement criteria* proposed at this stage of our research are: benefits/outcomes measurement; timeframe for benefits realisation; agility and responsiveness; scalability; partnership potentials; supply chain maturity; capacity building needs; potential for integrated service and infrastructure provision; addressing diverse cohort needs; location-specific responsiveness; building housing pathways; and risk sharing and distribution. These criteria will now be further developed and tested in the next phase of this research.

A further question which has arisen in the course of this current investigation is: has the time come to rethink the traditional distinctions between elements of the housing continuum in order for the government and not-for-profit (NFP) sectors to better engage with the market and institutional investors? In doing this, and to ensure that safe and secure housing remains available to those in need, when they need it, we also need to: (i) address the types of housing being provided across the spectrum; (ii) better understand the changing nature, needs and demographics of each cohort, now and into the future; and (iii) diversify our housing responses in Australia, and seek innovative and perhaps informal approaches (funding, financing and delivery) providing housing which responds to the various needs of different cohorts. These questions are addressed in our accompanying research reports.

## 2. Background

In this current Sustainable Built Environment National Research Centre (SBEnrc) research project we are seeking to identify the strengths and weaknesses of various social procurement approaches for social and affordable community rental housing in Australia. As an outcome of this research, a set of social procurement criteria will be developed to assist those responsible for both policy development and asset and service delivery. To address this, social value procurement criteria will be developed to allow both policy and delivery discussions around alternate social procurement approaches.

The *Strategic Evaluation Framework* developed in the *SBEnrc Rethinking and Valuing Social Housing* projects<sup>1</sup> provides the methodological underpinning for this work to enable a more effective way of measuring social value. This includes consideration of impacts across the *nine domains of community, economy, education, employment, environment, health and wellbeing, housing, social, and urban amenity*. This previous research also established a productivity-based conceptual framework which highlighted productivity benefits from four angles: the individual; macroeconomic; fiscal; and non-economic, such as social and environmental capital.

This research is based on a limited review of literature, focussing on documentation from core partner states in Australia - New South Wales (NSW), Queensland (Qld) and Western Australia (WA). This also includes a review of: AHURI literature; other national academic and industry literature; international literature from the UK (especially HACT UK), the European Network of Housing Researchers (ENHR), Canadian Mortgage and Housing Corporation (CMHC), and the US National Housing Conference (NHC). This research is limited to high level procurement approaches and does not include procurement methods and contracts.

Key definitions being adopted in the research include:

- Affordable housing - 'housing that reduces or eliminates housing stress for low-income and disadvantaged families and individuals in order to assist them with meeting other essential basic needs on a sustainable basis, while balancing the need for housing to be of a minimum appropriate standard and accessible to employment and services' (Affordable Housing Working Group, 2017). This requires that social housing (either public or community) is available to those on low to very low incomes, and that more affordable private rental housing is available to those on low and medium incomes.
- Social housing - based on the Australian Productivity Commission's definition, social housing can be described as 'below-market rental housing for people on low incomes and for those with special needs', most of which is 'highly subsidised and rent is determined by tenant income (generally set at 25 or 30 % of household income)' (Yates, 2013).
- Social procurement - 'the act or process of bringing into being a building that was not there before and embraces all the activities that might be necessary to that objective' (Davidson, Memmott et al., 2011). Or, as Burkett (2010) states 'using procurement and purchasing to generate social benefits and social impacts'. Davidson, Memmott et al. include 'other forms of government service delivery outcomes and objectives ... such as construction, maintenance, training, employment, education, governance, management, health, and sustainability' along with other program values or 'symbolic capitals', including 'leadership, mutual respect, positive cultural identity and other life-skills outcomes'. Several authors speak of the benefits of providing more holistic support to tenants, beyond housing provision (Bratt, 2008; Mullins, 2010; Hamilton and Clarke, 2016; Nguyen et al., 2016). One example of this is the NSW Government's Future Directions policy which proposes an 'individualised and holistic approach to breaking disadvantage' through three strategies to achieve its stated goals, including wrap-around services to support tenants (NSW Government, 2016). This targets the identified

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<sup>1</sup> <http://sbenrc.com.au/category/research-programs/?filter=environment>

‘opportunity’ cohort with a focus on reducing the stay of this cohort in social housing through providing additional support to move to other housing options, in part through improving ‘education, skills and employment’ potentials.

## 2.1. Companion reports

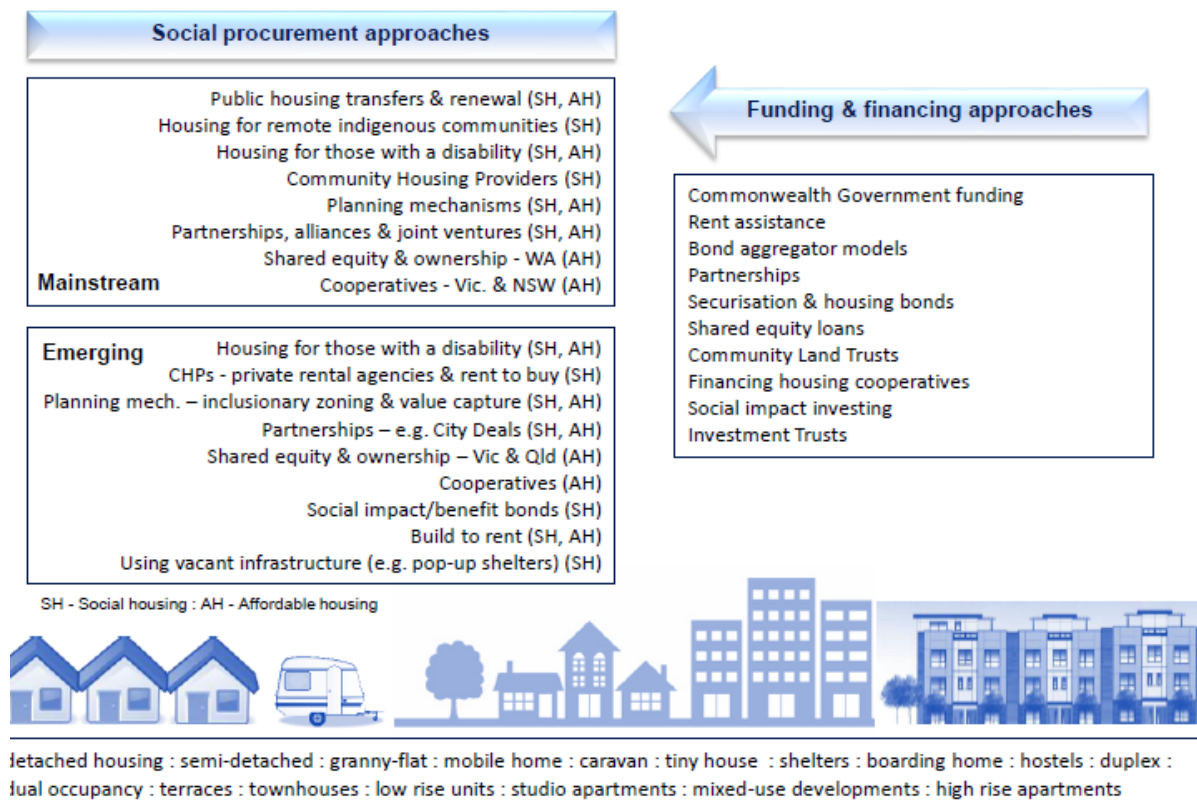
Whilst this report is focussed on social procurement approaches, we are also investigating the two additional inter-related areas, *demographics and typologies*, and *funding and financing approaches*. An important question raised in the course of our current investigation is: has the time come to rethink the traditional distinctions between elements of the housing continuum in order for the government and not-for-profit (NFP) sectors to better engage with the market and institutional investors? In doing this, and to ensure that safe and secure housing remains available to those in need, when they need it, we need to: (i) address the types of housing being provided across the spectrum; (ii) better understand the changing nature, needs and demographics of each cohort; and (iii) diversify our housing responses in Australia, and seek innovative and perhaps informal approaches providing housing which responds to the various needs of different cohorts.

Early findings from our investigation of the demographic and typological research are showing an aging population (estimated to double by 2030) with complex life course trajectories including divorce, separations, sole parenthood and longer stay of young adults in the parental home. Several emerging trends have been identified including; the need for a more holistic approach to the achievement of resilient and sustainable communities and environments with long-term planning strategies, policies and processes, where social and affordable housing is embedded in precincts with access to social services and facilities, public transport, amenities, and green open spaces; community engagement being considered as a valuable resource in decision-making and in identifying the real needs of future owners or tenants; and the need for more resource efficient social and affordable housing developments.

Our funding and financing research highlights the long-standing challenge of establishing a sufficiently large and continuous stream of funding to enable social and affordable housing, which would ideally be predictable, sustainable and responsive in catering for the rising demand. It is well understood that governments alone cannot cope with the increasing demand for social housing financing. Hence, it is imperative we look at innovative ways to fund this need with the collaboration of private institutional investors. Key barriers to attracting large-scale private institutional investments in affordable housing in Australia include: scale; investment return; liquidity; longitudinal investor awareness; stable long term government policy settings and transparency; and project pipeline capacity (AHURI, 2013; Social Ventures Australia, 2017). The most widely suggested approaches to attracting substantial volumes of private finance into this sector are: the use of retail investment vehicles; tax relief targeting Community Housing Providers (CHPs); rent-to-buy models; and shared equity models, with governments taking a proactive role in addressing the above issues by identifying the issues which fall into their jurisdiction regarding long term policy setting, transparency and risk. The situation is further complicated by different social and affordable housing projects which require different funding mechanisms. For example, some instruments work best for individual projects, while others perform better at a city, regional or national level. Also, in considering the provision of social financing, financial institutions tend to respond more to legislative incentives, while individuals tend to respond to tax incentives.

Figure 1 provides an early snapshot of the relationship between the various elements of this research, to inform a set of social procurement criteria which addresses the current complexity in the social and affordable housing supply chain.

Figure 1 – Snapshot linking elements of our current research



To provide an adequate level of assistance for those in need of support to maintain safe and secure housing, we thus need to procure solutions which:

- Look to the future in terms of changing demographics.
- Consider emerging community expectations for housing typologies in the context of social cohesion, community building, and resource efficiency.
- Adopt and/or develop a variety of social procurement approaches targeted at changing and niche needs which provide housing on land well located for social and affordable housing developments.
- Develop an appropriate and effective regulatory environment to ensure financially sound and socially responsible investment.
- Provide sustainable government funding schemes, subordinate loans, guarantees and equity.

## 2.2. Why this research is important

*Projections from the 2015 Intergenerational Report suggest that Australia's population will reach 39.7 million in 2055. If combined with the current average of 2.6 people per household ... there will be approximately 15.3 million households. This equates to an increase of over 5 million dwellings required across Australia from the night of Census 2016. Social housing comprises only a small proportion of total dwellings, which currently number approximately 9.9 million. At 30 June 2016, there were 400,266 dwellings used for public and community housing. When dwellings reserved for Indigenous Australians are included, this number increases to 427,682 dwellings. These represent 4.0 and 4.3 per cent of the total housing stock respectively. As an illustrative example, for social housing to remain at 4.3 per cent of the total housing stock, over 230,000 new dwellings will need to be built over the period to 2055. This is an increase of 54 per cent in the total stock of social housing dwellings over current levels and would require the production of over 6,000 new*

*dwellings per year. Taking into account the fact that housing depreciates over time, a large proportion of the existing stock will also need to be replaced. These numbers do not account for the fact that there are high levels of unmet demand evidenced by long waiting lists for social housing (Affordable Housing Working Group, 2017).*

Both the social and affordable private rental sectors in Australia need transformation to address this need. The following are some key issues and vulnerabilities in the current system, as identified by various authors:

- ‘Over the past 60 years Australian homes have more than doubled in size, going from an average of around 100 square metres in 1950 to about 240 square metres today. This makes them the largest in the world, ahead of Canada and the United States’ (Stephan and Crawford, 2016).
- The sustainability of the social housing system including: clarifying policy objectives; reviewing rent setting policies; property standards and compliance; specifications and costings and associated modelling to understand resourcing needs; and the level of financing for effective partnerships between government, private sector and NFPs (Pawson, Milligan et al., 2013).
- Elements required for an effective affordable housing sector including: a robust and enduring policy and resourcing framework; strong leadership across the spectrum; revitalisation of industry regulation and standards; tenant support and social integration; recognising the cultural significance of the home; and an overhaul of industry data and analytical capacity (Milligan, Pawson et al., 2017).
- The diversity of vulnerable cohorts including people with disability, those who are unemployed, single parents, Indigenous tenants, the young and the elderly and those with limited education (Troy and Martin, 2017).
- Housing system indicators which can put peoples’ tenancies at risk include: new private tenancies to low-income households; tenancy disputes; social housing (public housing and community housing) tenants; and boarding house and residential park residents (Troy and Martin, 2017).
- Factors limiting supply in the Sydney housing market which also resonate in other cities include: time lags in project delivery; delays and uncertainty in the planning process; timeliness of infrastructure provision; lack of housing diversity; development costs; issues with fragmented sites (Urban Development Institute of Australia NSW, 2017).
- The need to improve access to affordable housing through: boosting the supply of housing; the need for a more responsive housing market; unlocking Commonwealth land; creating financial incentives to improve housing outcomes for first home buyers and low to middle income earners; and tax incentives to boost investment in affordable housing (Australian Treasury, 2017).

### **2.3. Snapshot of state-based social procurement approaches**

Significant changes are occurring in New South Wales (NSW), Queensland (Qld) and Western Australia (WA) with regards to procuring social and affordable housing. The following provides a brief current snapshot for context.

- **New South Wales** - Changes in 2017 have resulted in a complex and dynamic environment with: a move to a commissioning-based procurement (NSW Treasury and NSW Finance, 2016); the establishment of the Social and Affordable Housing Fund (SAHF) through the Departments of Premier and Cabinet and Treasury; public housing transfers through the Department of Family and Community Services (FACS), Land and Housing Commission (LAHC); and the Communities Plus program<sup>2</sup> which aims to both deliver more diverse housing and communities and improve

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<sup>2</sup> [www.communitiesplus.com.au](http://www.communitiesplus.com.au)

the social housing experience, in partnership with the private and not-for-profit sectors. Also important to note is that from the middle of 2018, FACS will no longer be responsible for providing housing for those people with disabilities. This provision will be transferred to the National Disability Insurance Agency (NDIA) (although up to 50 per cent of those currently in group housing will not be eligible for NDIA housing due to differing definitions). Documents of note include:

- NSW Government *Commissioning and Contestability Practice Guide* (NSW Treasury and NSW Finance, 2016)
- The *NSW Guide to Achieving Social Value through Public Sector Procurement* also provides useful background to social procurement (Newman and Burkett, 2012).
- *Benefits Realisation Management Framework - Part 1: Principals* - provides guidance on how to think about, approach and manage benefits (NSW Government, 2016);
- *NSW Procurement Policy Framework* (NSW Procurement Board, 2015)
- **Queensland** - The Department of Housing and Public Works (QDHPW) is similarly going through a period of change in procurement approaches following the release of the *Housing Strategy 2017-2027* (Queensland Government, 2017a). 'As part of this approach, the Department of Housing and Public Works and Economic Development Queensland will work together through a new Housing Partnerships Office'. This is intended to 'streamline procurement processes and help reduce tendering costs and delivery time-frames' (Queensland Department of Housing and Public Works, 2017). Historically QDHPW leases 'department-owned properties; and establishes and maintains Capital Assistance Agreements and Service Agreements through which funding is given to head-lease properties from the private market' (email correspondence, 6/10/17). In addition, the Brisbane Housing Company is a joint venture between the State Government and Brisbane City Council (BCC), initially targeting community renewal activities and providing housing at 74.9% of market rent. Current relevant activities include:
  - Qld Government *Housing Strategy 2017-27* - this strategy addresses housing supply and jobs creation in an integrated way through the *Housing Construction Jobs Program*.
  - *Procurement Strategy and Policy* (Queensland Department of Housing and Public Works, 2017; Queensland Department of Housing and Public Works, 2017).
  - Partnerships within government are also being formed between QDHPW, EDA, the Department of Local Government and Planning, and Treasury to provide a more strategic approach to housing delivery.
  - Social Benefit Bonds (SBB) - the pilot of these bonds commenced in 2015 in an effort: to increase the 'focus on the delivery of outcomes to clients', and to pay for what is delivered; to increase 'investment in early intervention and prevention' to 'reduce future demand for acute and crisis services and free up public funds for other priorities'; to seek innovation in service delivery through 'being focussed on results, not on prescribing a specific service; and improving the 'evidence base and availability of robust data to support the delivery of the pilot SBBs, which will inform decision making and evaluation of specific policy areas' (Queensland Treasury, 2015). The third and final SBB on this program has been signed with the Churches of Christ to address youth homelessness. Queensland Treasury is currently reviewing the outcomes of these bonds.
- **Western Australia** - The WA Government launched its *Affordable Housing Strategy 2010-2020* in 2010, of which the *Opening Doors* strategy is a key component (Western Australia Department of Housing, 2010a). This strategy set a target of providing 20,000 additional affordable homes for those on low-to-moderate incomes by 2020. It reached this target by June 2015, and the higher target of 30,000 additional homes is now targeted (Western Australia Housing Authority, 2015). This was achieved through partnerships with the private and not-for-profit sectors, and great cross-departmental collaborations. More recently, the Service Priority Review team have produced an interim report (August 2017) which may influence procurement of social and affordable housing in the near future. Other activities of note include:



- Partnering with ‘industry, developers and landowners to deliver quality affordable housing’ through tapping ‘into the innovation and efficiencies of the private sector to procure housing at wholesale prices that will provide “entry-point” home ownership opportunities for low-to-moderate income households’<sup>3</sup>.
- The recent Service Priority Review Interim Report (2017), ‘identifies the elements of reform that have the greatest capacity to catalyse change’ (Government of Western Australia, 2017), and is also likely to influence the procurement of social and affordable housing into the future.
- The *Housing Authority Procurement Principals* (Government of Western Australia Housing Authority, 2017) are available on their website<sup>4</sup>.
- WA Treasury procurement guidelines<sup>5</sup>.
- *Delivering Community Services in Partnership* report (Government of Western Australia, 2011) also provides details of a social outcome focus.
- **Victoria** - The Victorian Government has been developing the context for social procurement for several years. In addition, recently, shared equity schemes have been developed, including their pilot HomesVic scheme<sup>6</sup> and BuyAssist<sup>7</sup>, via a \$5 million grant to the National Affordable Housing Consortium’s (NAHC) national shared equity scheme. The ‘pop-up shelter’ concept is also being trialled in Melbourne (and now other cities), based on work by Robert Pradolin involving the re-purposing of vacant infrastructure as a transitional arrangement for increasing supply (Camero, 2017). Social procurement documents for follow-up include:
  - *Social Procurement: A Guide for Victorian Local Government*. Melbourne, Australia. (Victorian Department of Planning and Community Development, 2010)
  - Victorian Department of Planning and Community Development (2010). *Social Procurement: A Guide for Victorian Local Government*.
  - Victorian Government (2017). *Social Enterprise Strategy Melbourne, Victoria*.
  - Social Procurement Australasia and Netbalance (2017). *Social Procurement: The Business Case*. Australia.

### 3. Social procurement approaches

Key approaches identified in our investigation to date include:

- Planning mechanisms, including inclusionary zoning and value capture
- Public housing transfers and renewal
- Housing for remote Indigenous communities
- Housing for those with a disability
- Partnerships and joint ventures including City Deals
- Community Housing Provider models including private rental agencies and rent to buy
- Shared equity/ownership models
- Cooperatives
- Social impact/benefit bonds
- Build to rent
- Using vacant infrastructure (e.g., pop-up shelters)
- The Common Ground model

Whilst considering each of these approaches, we need to consider how they can provide tangible social benefits for complex problems, along with creating more effective links between economic

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<sup>3</sup> <http://www.housing.wa.gov.au/investorsandpartners/investmentbusinessopportunities/Pages/default.aspx>

<sup>4</sup> <http://www.housing.wa.gov.au/contractors/Pages/default.aspx>

<sup>5</sup> [http://www.finance.wa.gov.au/cms/Government\\_Procurement.aspx](http://www.finance.wa.gov.au/cms/Government_Procurement.aspx)

<sup>6</sup> <https://www.vic.gov.au/affordablehousing/buying-a-house-in-victoria/homesvic.html>

<sup>7</sup> <http://www.buyassistaustralia.com.au/>

and social policy and outcomes, whilst ensuring the efficient use of resources. Their implementation must also be considered across the supply chain, from policy creation to procurement contracts, to engagement with suppliers, and market development (Burkett, 2010).

### **3.1. Australian social procurement approaches**

The 2017 Productivity Commission report has proposed that ‘people eligible for social housing should have genuine choice over where they live’ with support to sustain a tenancy (Australian Government Productivity Commission, 2017), as a part of a set of proposed reforms to improve outcomes for those in social housing.

The following sections identify some of key points identified in the recent review of literature and documentation.

#### **3.1.1. Planning mechanisms**

Key issues identified include:

- Addressing lengthy approval processes (Infrastructure Victoria, 2016).
- Barrier reduction strategies including providing incentives and voluntary negotiated agreements for major redevelopments (Western Australia Department of Planning, 2013).
- Design innovation around target prices, lot and house sizes, diverse housing choices and accessible housing (Economic Development Queensland, 2016, and <http://www.urbangrowth.nsw.gov.au/our-approach/urban-transformation/>).
- Using surplus government-owned land: in partnership with not-for-profit organisations in areas of high need (Mander, 2014); and historically used for commercial or industrial purposes and adjacent to transport and services - <http://www.urbangrowth.nsw.gov.au/about-us/about-urbangrowth-nsw/>.
- Co-locating jobs and housing and encouraging other mixed use - <http://www.urbangrowth.nsw.gov.au/about-us/about-urbangrowth-nsw/>.
- Mandatory provisions such as inclusionary zoning, requiring a developer to factor in a proportion of affordable housing (Randolph, 2017; Western Australia Department of Planning, 2013).
- Value capture, i.e., governments capture some of the increased value of land that results from the building of a piece of new infrastructure (AHURI, 2017a; Richardson, 2016; Terrill, 2017).

#### **3.1.2. Public housing transfers**

Transfers can refer to either management outsourcing or title transfer. Pawson, Milligan et al. (2013) and Pawson, Martin et al. (2016) note key drivers and motivations as: revenue maximisation; leveraging growth; service improvement; tenant and community empowerment; addressing maintenance and capacity building; place management and place making; community renewal; larger transfers that upscale CHPs to change the distributions of functions across the sector; moving towards longer-term contractual agreements; and use of concurrent leases to simplify the transfer of tenancy service obligations. Pawson, Milligan et al. (2013) note that that around one-third of the expansion in the sector in the past decade can be attributed to transfers with growth. They note a potential for greater ‘entrepreneurialism and innovation’ if greater title transfers occur.

#### **3.1.3. Estate renewal programs**

Significant estate renewal programs are occurring across Australia. The NSW Communities Plus program is overseeing the renewal of existing social housing estates to mixed ownership communities, along with the redevelopment of smaller scale infill development projects in Sydney and other regional centres across NSW (NSW Families and Community Services, 2017). In WA, the

New North estate renewal was launched in 1998, and was completed in 2016. This involved 1,405 former public housing properties being refurbished and sold, 1,255 properties refurbished and retained as social housing rentals, and 290 residential lots developed. The Victorian Government has announced a \$185M commitment as a part of their Public Housing Renewal Program to renew existing stock, and in December 2016 the Victorian Government announced plans for significant renewal of their public housing estate, including 1,100 in the first wave (Foley, 2016).

#### **3.1.4. Remote Indigenous housing procurement**

As of April 2017 there were 227 funded Indigenous housing organisations in Australia (Pawson, Milligan et al., 2017), and over 60,000 social housing tenancies with Indigenous members, as of 2015-16. The 2014 survey by the Australian Institute of Health and Welfare identified 32,000 people in Indigenous community housing and Northern Territory remote public housing (Australian Institute of Health and Welfare, 2014).

Davidson, Memmott et al. (2011) highlight the complex environment in which Indigenous housing procurement practice occurs. An important finding of this research was the need to address several types of ‘capital’ rather than just economic capital, including social, cultural, ethical, governance, employment, training and education, and health. This approach aligns strongly with the nine domains identified in the SBEnc *Rethinking Social Housing* project. They identified 18 elements of a proposed integrated project delivery framework including: adaptability and flexibility (especially to community, social and climatic contexts); Indigenous partnerships; team work, mentoring and capacity building; transparency and risk mitigation incentives; culturally appropriate and healthy living design standards; creation of employment and economic stimulus; long term exit strategy with asset management and maintenance issues considered; building cultural capital; balancing between prescriptive and responsive brief development; responsive to innovation and change; cooperative and integrative contract development between community and government.

Martel, Harley et al. (2012) proposed the following criteria to guide procurement process selection: apportionment of risk and responsibilities; clarity and tangibility including flexibility/ease of variation in dealing with uncertainty; importance of timing and timelines; ensuring cost competitiveness and enabling cost certainty; ability to incorporate ‘non-building or non-housing’ outcomes; ensuring participation and managing expectations; and design and building integration, buildability, quality.

#### **3.1.5. Housing for people with a disability**

‘The number of people with disability living in unaffordable private rental rose by 138% from 2001 to 2014, well above the trend of increased rental affordability stress in the general population’ (Disability Housing Futures Working Group, 2017). Also ‘the number of people with disability over 25 years old and living with parents increased by 86% over the same time period’. These authors identified the need for innovation in both delivery and funding mechanisms with a ‘more integrated and flexible approach based on social insurance principles ... to facilitate co-investment by government, individuals and organisations towards affordable home ownership, as well as affordable secure rental’.

PricewaterhouseCoopers and the Summertime Foundation’s 2017 report, *NDIS Specialist Disability Accommodation: Pathway to a mature market*, notes the shift from institutionalised housing to that of ‘genuine choice and community inclusion through NDIS’ Specialist Disability Accommodation (SDA) market’, introduced in July 2016. This scheme is intended to support housing options for 16,000 people currently in disability housing (predominantly state funded) and provide an additional 12,000 high care people with first time access to housing.

Allen (2016) however identifies a potential shortfall of affordable housing for between 35,000 to 55,000 participants in the NDIS. He also notes that there are around 900,000 of the 1,400,000

people with a disability in Australia who will not qualify for the NDIS, and for whom there is no specific strategy for providing suitable and affordable housing.

Additional issues identified include: availability of housing stock and funding sources for development; transparency for potential tenants; understanding of the regulatory regime; and inadequate understanding of the SDA regime across the supply chain.

### **3.1.6. Partnerships, joint ventures and alliances**

Partnerships between the public, private and not-for-profit (NFP) sectors are becoming a core part of addressing shortfalls in social and affordable housing. This enables each partner to bring their specific skill set to this complex provision. Examples include:

- WA's Affordable Housing Strategy 2010-2020 – which met its target of 20,000 new affordable homes by June 2015, through partnerships between government, private sector and not-for-profit organisations<sup>8</sup>.
- NSW's Future Directions policy - prioritising the transfer of tenancy management responsibilities to non-government providers, and capacity building for community housing providers (NSW Government, 2016).
- NSW's Communities Plus program - through non-government and private sector partnerships and the redevelopment of Urban Growth priority renewal areas, involving large scale development targeting a '70:30 ratio of private to social housing' to enable more integrated communities (NSW Government, 2016; NSW Communities Plus, 2017).
- Queensland's Housing Strategy 2017-2020 Action Plan, addressing the establishment of the Housing Construction Jobs Program and Housing Partnerships Office, and acknowledging the need to support private market avenues to deliver on low and medium income housing needs (Queensland Government, 2017b). Better Neighbourhoods Logan is a joint effort between QDHPW, Economic Development Qld (EDQ), Logan City and the private sector to deliver affordable homes and jobs for those on low to medium incomes.
- Victoria's Social Housing Growth Fund was announced in the 2016/17 budget to build a pipeline for social housing projects in partnership with community housing, private, not-for-profit and local government sectors<sup>9</sup>.
- The Strategic Indigenous Housing and Infrastructure Program (SIHIP) is using an alliancing approach to deliver the planning, design and construction stages for social housing (Donald and Canty-Waldron, 2010; Jefferies, Schubert et al., 2011).
- Three City Deals have been established to date, between Commonwealth, state and local governments and industry and communities to develop collective plans for growth, investment and reform. A key focus for the Western Sydney City Deal is to improve 'housing affordability through support for increased supply and housing diversity, including improvements to planning and zoning regulations and higher density developments in appropriate locations'. In the Townsville City Deal a future objective is to 'redevelop Government land and explore opportunities to partner with the residential development sector to deliver a range and mix of social and affordable housing types (for rental and purchase)' (Australian Government, Queensland State Government et al., 2016).

### **3.1.7. Community Housing Providers**

'Community housing providers are non-profit managers and developers of quality affordable rental housing for lower income households and those with specific housing needs' (Richardson, 2016). These organisations 'can maximise the value of their contracts with private sector partners and leverage that value to obtain additional social value to support and enhance their communities and

<sup>8</sup> <http://www.housing.wa.gov.au/aboutus/affordablehousingstrategy/Pages/default.aspx>

<sup>9</sup> <https://www.vic.gov.au/affordablehousing/social-housing/social-housing-growth-fund.html>

neighbourhoods’ (HACT, Trowers and Hamlin et al., 2016). There are also revenue advantages for CHPs ‘in particular, CHP tenant eligibility for Commonwealth Rent Assistance (CRA) paid through the social security system, thus enabling CHPs to charge higher rents without reducing tenant net incomes’ (Pawson, Martin et al., 2016).

In April 2017 there were 323 mainstream registered CHPs, around 200 Indigenous housing organisations and 55 NFPs in Australia managing over 80,000 dwellings, including 40 Tier 1 providers who typically manage 1,850 dwellings each. In 2015 these Tier 1 providers had total assets of \$7.5 billion (Pawson, Milligan et al., 2017).

The three rent based models for social housing provision are income-based, market-based and that based on the cost of provision (NSW Federation of Housing Associations, 2014). Market-based models include the National Rental Affordability Scheme (NRAS) and the basis for the Brisbane Housing Company. Income-based models include community housing CRA-optimised rents and the social housing subsidy program.

Purpose-driven real estate agencies are another emerging offering by CHPs ‘which will funnel its profits into more affordable housing and programs for disadvantaged individuals’ (Jewell, 2017b). In NSW, Bridge Housing and Evolve Housing have established such agencies (Home Ground Real Estate and Evolve Real Estate, respectively). ‘Owners can choose to provide their properties at an “affordable housing rate” (about 80 per cent of market rate), at the social housing rate (25 per cent of tenant income) or could even offer the housing as a philanthropic donation for a period of time’ (Jewell, 2017a). Bridge Housing is also ‘currently seeking an Australian Tax Office ruling to have the difference between market rent and discounted rent counted as a tax deduction’. Activities specific to this model include ‘targeted early intervention assistance designed to build tenancy capacity and through building links with the local private rental industry’ (Tually, Slatter et al., 2016).

### **3.1.8. Shared equity and ownership**

‘Shared equity schemes vary in detail but broadly allow the consumer to obtain part equity in a home by sharing the overall cost with an equity partner— either a financial institution or a government backed provider. The involvement helps reduce the overall costs involved in a mortgage, and thus improves housing affordability’ (Pinnegar, Vivienne et al., 2010). There are two main types: (i) an individual equity model which ‘allows individual households to enter arrangements with equity partners in order to reduce mortgage repayments and the size of the deposit’; and (ii) the community equity or subsidy retention model which ‘preserves ongoing affordability by limiting the resale value of properties through the use of a predetermined formula’ (Pinnegar, Vivienne et al., 2010). Differences in schemes exist around ‘who is registered on the property title and how, responsibility for maintenance, insurance, rates and other costs, and the procedure for terminating the partnership (Wiesel and Fisher, 2017). A 2013 report was prepared for the NSW Shared Equity Home-ownership Working Group to identify need, operational, affordability, demand and viability issues (Manickam, Nott et al., 2013).

Schemes currently operate in several states in Australia including: WA Opening Doors initiative<sup>10</sup> with Keystart Homeloans; Rent-to-buy and shared equity schemes proposed in the Queensland Housing Strategy 2017-2027 Action Plan (Queensland Government, 2017b); HomesVic<sup>11</sup>; and Buy Assist, a national scheme run by a consortium assembled by the National Affordable Housing Consortium (NAHC) (Victorian Government, 2017)<sup>12</sup>.

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<sup>10</sup> <http://www.openingdoorswa.com.au/>

<sup>11</sup> <http://www.vic.gov.au/affordablehousing/buying-a-house-in-victoria/shared-equity.html#land>

<sup>12</sup> <http://www.vic.gov.au/affordablehousing/buying-a-house-in-victoria/shared-equity.html>

### 3.1.9. Cooperatives

Housing cooperatives are ‘not-for-profit legal associations formed for the purpose of providing a housing product for members, and are usually owned and controlled by members’ (Council on Federal Financial Relations Affordable Housing Working Group, 2016). These are often ‘organised and managed on principles of participatory democracy and a common purpose’ and ‘seek to blend the provision of affordable housing with direct member participation and, depending on the model, shared equity’. They are financed in a variety of ways, including shared equity. More typically in ‘the Australian context within the community housing sector, is the non-equity rental model’ where social housing providers, ‘provide housing to the housing cooperative via various legal mechanisms’ with tenants ‘charged social housing rents’.

Examples include:

- Common Equity Housing Ltd operating in both Victoria and NSW<sup>13</sup>. They are both a provider and a developer of affordable housing, ‘whereby properties are head-leased by 112 individual cooperatives across Victoria housing around 5,115 people’. In NSW there is ‘a not-for-profit Tier 2 community housing provider which was established in 2009, operating the majority of its properties in the Co-operative Housing model’, with 33 co-operatives in NSW and offering accommodation to around 500 tenants<sup>14</sup>.
- Jacaranda Housing<sup>15</sup> in South East Queensland provides long term housing under the National Regulatory System for Community Housing.

### 3.1.10. Social impact/benefit bonds

Burkett (2010) defines social benefits as ‘positive improvements in people’s lives’, and impacts as ‘the measurable effects of an intervention’. The author includes social inclusion, employment and training, local sustainability, diversity and equity, fair trade and service innovation as some of the social benefits and impacts which can be generated through social procurement. These are considered as investments ‘made with the intention of generating measurable social and/or environmental outcomes in addition to a financial return’ (Australian Government, 2017a).

This outcomes-based approach ‘brings together governments, service providers, investors and communities to tackle a range of policy (social and environmental) issues. It provides governments with an alternative and innovative mechanism to address social and environmental issues while also leveraging government and private sector capital, building a stronger culture of robust evaluation and evidenced-based decision making, and creating a heightened focus on outcomes’ (Treasury, 2017).

In January 2017, the Commonwealth Government launched the Social Impact Investing Discussion Paper (Australian Government, 2017a). This paper proposes ‘an enabling environment for private sector-led social impact investing and by funding (or co-funding with State and Territory Governments) investments which generate savings or avoid future costs to fund reforms and deliver better outcomes for Australians’.

Examples include:

- The Hutt Street Centre<sup>16</sup> (Common Ground Adelaide, 2015). This pilot was followed up in 2017 with a further announcement of a social impact bond programme to assist an addition 600 people experiencing or at risk of homelessness (Bettison, 2017).

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<sup>13</sup> <https://www.cehl.com.au/>

<sup>14</sup> <http://www.commonequity.com.au/>

<sup>15</sup> <http://jacarandahousing.com.au/>

<sup>16</sup> <https://www.huttstcentre.org.au/>

- NSW Office of Social Impact Investment released two Social Benefit Bonds to ‘deliver better services and results for families at risk’ (NSW Office of Social Impact Investment, 2017). More recent activity includes the Newpin Social Benefit Bond (NSW Office of Social Impact Investing, 2017).
- The Queensland Government Treasury is piloting three Social Benefit Bonds. Expressions of interest for the first of these were called for in February 2016, ‘to tackle complex social challenges with new funding that complements but does not compete with grants for existing social services’ (Curtis Pitt MP, 2016). The most recent was announced in July 2017 to support young people at risk of homelessness. This is a partnership between Westpac Banking Corporation (Westpac) and Social Outcomes to support Churches of Christ in Queensland (Queensland Treasury, 2017).
- The 2017/18 Commonwealth Government budget announced that ‘it will provide \$10.2 million over 10 years from 2017–18 to partner with state and territory governments to trial the use of social impact investments’. These are targeting better outcomes for young people at risk of homelessness (AHURI, 2017b).

Some key principals identified to date include:

- Financial partners with a focus on social investment and associated rates of return; high levels of collaboration (within and across organisational boundaries); risk acceptance and sharing; partners with a high (or developing) level of organisational maturity and agility; a willingness to innovate; a focus on cohorts rather than a broad population; cohort members with a capacity to engage; accessible data to demonstrate impact (which may be several years in the future) (Queensland Treasury, 2017).
- Government as market enabler and developer; value for money; robust outcomes-based measurement and evaluation; fair sharing of risk and return; outcomes that align with the policy priorities; and co-design; and a deliverable and relevant social outcome (Australian Treasury, 2017; Australian Government, 2017a).

### **3.1.11. Using vacant infrastructure (e.g., pop up shelters)**

This concept was initially proposed in Victoria (and now nationally) by Robert Pradolin (former general manager of Frasers Property Australia). This concept aims to use existing, vacant building for short term shelter, using existing infrastructure (including toilets and showers). One such facility is being considered in the City of Port Phillip in conjunction with CaSPA Care, for their Claremont House facility which ‘is vacant pending master planning for redevelopment of the site’ (City of Port Phillip, 2017)<sup>17</sup>. Discussions also include pro-bono refurbishment works and furnishings from several sources.

### **3.1.12. Common Ground model**

The Common Ground model, building on that developed in the 1980’s in New York, provides for those at risk of homelessness, and affordable housing for those on low to moderate incomes. Common Ground exists in several cities:

- A 2015 review of Common Ground in Brisbane found that ‘compared to the costs to the Queensland Government of a person being chronically homeless for twelve months, a twelve month tenancy at Brisbane Common Ground achieves a tenant reducing their annual use of Queensland Government services – including the cost of providing Brisbane Common Ground – by \$13,100’ (Parsell, Petersen et al., 2015), with high overall tenant satisfaction.

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<sup>17</sup> <https://www.thefifthstate.com.au/innovation/residential-2/pop-up-shelter-for-older-women-under-housing-stress-to-open-in-melbourne>

- Common Ground Adelaide has been a partner to a social impact bonds pilot (2015) and program (2017) to address homelessness (Common Ground Adelaide, 2015; Bettison, 2017).
- A recent Tasmanian Government Audit Office report of Common Ground housing in Hobart concluded that ‘our opinion was that government funding and other support provided to CGT represented value for money compared to alternative means of achieving equivalent outcomes’ (Tasmanian Audit Office, 2016).

### 3.2. International social procurement approaches

Recent AHURI research notes the following key points (Lawson, Legacy et al., 2016). In Canada there is **devolution and diversity** with public and private providers co-existing in each province. In Germany, the national government has largely withdrawn from capital investment in social housing, and many regional governments discontinued supply efforts. Some are still delivering under **social contracts**. In Austria there is a federally legislated system ‘where **supply subsidies** prioritise a well-regulated limited profit sector’. **Land banking** strategies with associated planning instruments (via equity funding and/or direct provision) have been implemented by city governments in ‘Vienna, Berlin, Munich, San Diego, Portland and Toronto and demonstrate the value of inclusionary zoning in Munich, Vancouver and San Diego’. The authors cite Portland’s *HomeForward* scheme as ‘one of the more successfully transformed Public Housing Authorities, pursuing a **partnership approach**, working closely with local governance and linking with support services’. They also note that ‘**cost competitive assessment of maintenance works** can form part of property data base system and inform capital investment plans’ as implement by the Toronto Community Housing Corporation. And finally they highlight that ‘**an expanding tenant profile**, reducing social stigma through **marketing and partnership** and **strengthening skills in asset management and finance** to ensure financial continuity, renovate stock and permit the expansion of affordable housing supply’ all play a role.

The following highlights some of the other key findings from a limited review of the international literature.

#### 3.2.1. Planning mechanisms

Inclusionary zoning was introduced in 1990 in Santa Monica as the Affordable Housing Production Program. This mandates that ‘at least 30 percent of new housing must be affordable (deed restricted). As of 10th August 2017, the waiting list has been opened up to moderate income applicants because ‘the existing waiting list, which was open and closed on January 31, 2017, has a sufficient number of low-income and very-low income applicants to meet referral requirements for the AHPP’ (Santa Monica Housing and Economic Development, 2017). In Italy, Pogliani (2016) identifies inclusionary zoning and mixed tenure developments as one of three conditions for the supply of affordable housing.

In the UK, the *Fixing our broken housing market* white paper recommendations include: ‘quicker and more effective processing and determination of planning applications’; streamlining the planning process; ‘£7.1 billion through an expanded and more flexible Affordable Homes Programme’; for community housing providers; ‘a clear and stable long-term framework for investment, including products for rent’ for lenders and institutional investors (Secretary of State for Communities and Local Government, 2017).

And developing mixed communities is also mentioned in the literature as an outcome of private sector engagement in the supply of social and affordable housing, i.e., recognition that the private sector, whilst not able to demonstrate a significant increase in production ‘has shown its ability to keep a stable level of sufficient housing production and at the same time providing more sensible housing production to people’s needs’ (Al-Hafith et al., 2016); and that innovative models with an emphasis on diversification, partnerships, and developing mixed communities are beneficial (Donner, 2005; Jones et al., 2012).



### **3.2.2. Public housing transfers and renewal**

A major element of the recent changes in German housing is the turn from state to market as a driver of innovation. This has accelerated over the last decade, and is a result of the massive privatisation of publicly owned housing. Social housing which is publicly funded and managed by municipal, other public or non-profit owners, is no longer a leading innovator in housing and social development in Germany. New, socially sensitive housing models are emerging from various sectors of civil society (Scanlon and Whitehead, 2008). ‘Since the late 1990s the resident organised projects themselves have generated offspring. These were at first mere mouthpieces of the “movement”, but have since developed into robust cores of knowledge management and strategic policy organs’ (Scanlon and Whitehead, 2008). The authors further discuss the emergence of ‘informal’ social housing, and note that ‘by individualising social housing using targeted subsidies linked to the household rather than to the social dwelling, Germany has responded to the individualisation in society’. ‘Strong supportive infrastructures and networks with municipal and other public housing actors’ are still required for ‘policy integration in the political realm’.

### **3.2.3. Partnerships, joint ventures and alliances**

Non-profit housing development organisations in the San Francisco and Boston areas are seeking ‘to diversify assets, expand services, create new partnerships, and make income-targeting more flexible’ (Bratt, Rosenthal et al., 2016) in response to growing economies and widening income disparity. This is being done with the intention to ‘balance housing development with community development, inclusion, and neighbourhood preservation’. Similar tenant engagement is evident in the Heesterveld Creative Community in the Netherlands (Rodríguez and Czischke, 2016). This redevelopment is in collaboration with two selected cohort of tenants and the Zoho redevelopment, in which spaces were offered ‘at a very low rent price and give much flexibility, so that it was attractive and tenants would involve in the process, take ownership of the project and be responsible for their environment’.

### **3.2.4. Community Housing Provider models including private rental agencies**

In the UK, *SmartLets*, is a social lettings agency for young people (Hamilton and Clarke, 2016), and *New Roots* is a supported housing program for young people over 16 years of age. Expectations are managed so that young people have pathways to either the social or private rental markets. Mullins and Sacranie (2017) further explore the role of Smart Letting Agencies (SLAs) in meeting the ‘needs of low income households seeking decent, secure and affordable rented homes in the Midlands’ (Mullins and Sacranie, 2017). They identified three good practice outcomes: (i) building viability through spreading overheads; (ii) cross subsidising potential of higher rent properties: and (iii) establishing a rent relief fund ‘built up by bettering business plan assumptions on voids and bad debts’ and ‘aims to ease problems for tenants moving into work and to enable a mix of tenants in work and out of work in its shared houses’ (Mullins and Sacranie, 2017).

AHURI (2017c) outlines the key differences between rent to buy options in Australia (where they are not Government endorsed or regulated) and the UK. In the UK this government endorsed option is offered by some social landlords to enable tenants to build a deposit and then purchase the property after a certain time.

### **3.2.5. Shared equity/ownership models**

In London, £3.15bn has been made available by the government to fund new affordable homes in London. ‘This funding is expected to support starts for at least 90,000 new affordable homes in London through to 2021. The Mayor and Government have agreed at least 58,500 of this total will be a combination of London Living Rent and shared ownership’. The *Homes for Londoners: Affordable Homes Programme 2016- 21* will help increase the supply of new homes and the number

of those that will be genuinely affordable. The majority of homes delivered through this programme are expected to be built by partners who are delivering half, or more, of their homes in London as affordable. (Mayor of London, 2016). In addition, the Affordable Homes Program proposes ‘that all new developments need to show how they achieve 35% “genuinely affordable” homes without subsidy – i.e., derived entirely through a value sharing arrangement’ (Randolph, 2017).

### **3.2.6. Cooperatives**

Rowlands (2010) describes three types of housing cooperatives in the UK: ‘ownership co-operatives which own the homes their members rent from the cooperative; tenant management co-operatives that manage housing owned by another social landlord; and short life housing co-operatives which manage temporary short life housing’. Success points for cooperatives include: higher tenant satisfaction; small community based organisations delivering better value for money; being able to offer more flexibility in delivering a quality and cost effective housing service.

### **3.2.7. Build to rent**

Savilles and London School of Economics (2017) note that build to rent needs to deliver a diversity of housing ‘across the residential spectrum’ in a cross section of areas and for a variety of demographic groups. ‘This will help ensure that over time these communities will effectively become blind to tenure’. This report identifies additional benefits of the BTR model, including improving ‘access to development finance, changes to planning policy and amendments to taxation’.

### **3.2.8. Using vacant infrastructure (e.g., pop up shelters)**

In Italy, Pogliani (2016), along with inclusionary zoning, identifies ‘the re-use, refurbish and innovate the existing stock of huge and deteriorated public and social housing’ through the involvement of social stakeholders such as housing cooperatives and Bank Foundations; and ‘the reuse for affordable rental purposes of large private stock, currently unsold and underuse’ as the three conditions for increasing the supply of affordable housing. This is also highlighted in the literature as being under investigation in Spain (Fernandez Rodriguez and Czischke, 2016).

## **4. Early findings**

Early findings, based on the above discussion include:

- A diversity of procurement approaches is needed for differing locations, cohorts, legislative and physical environments.
- A similar diversity of housing and tenure types is needed for the reasons mentioned above.
- Some states will have higher levels of experience and maturity in certain approaches than others. It is important to understand the pre-conditions for success of these various approaches across different states, and how learnings should be shared.
- The power equation in the rental market in Australia needs to be considered.
- A diversity of funding and financing approaches is required, with a greater role for social investment.
- Formal and informal partnerships are required between the public, private and not-for profit sectors and tenants, with clearly defined responsibility and risk sharing across the nine domains.
- Flexibility and/or transparency across the different steps along the housing continuum is needed.

Following on from this, the following draft procurement criteria proposed for consideration in the next stage of this research are:

- Benefits/outcomes measurement
- Timeframe for benefits realisation
- Agility and responsiveness
- Scalability
- Partnership potentials
- Supply chain maturity
- Capacity building needs
- Potential for integrated service and infrastructure provision
- Addressing diverse cohort needs
- Location-specific responsiveness
- Building housing pathways
- Risk sharing and distribution

These criteria will now be further developed and tested in the next phase of this research.

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