Stakeholder requirements for enabling regulatory arrangements for community housing in Australia

LOCAL GOVERNMENT’S DATA REPORT

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INTRODUCTION

These data reports describe the responses from each of the seven stakeholder groups investigated in the project. The first five stakeholder groups are ‘external’ to community housing and their involvement has been seen as potentially important to the further development of the sector. They are financiers, developers, local government, churches and central agencies.

The remaining two groups are the providers and the administrators – the regulated and the regulators. Both of these two groups have a crucial interest in the outcomes to be achieved by regulatory arrangements. Unlike the external stakeholders, however, their interest is two dimensional. That is, it is an interest in both the new opportunities that might be opened up, and in how it will affect their current core business and achievement of social housing outcomes.

Information from the external stakeholders was gathered using semi-structured interviews. The broad questions, and their relationship to the project aims, are in the appendix to this data report. The informants were chosen because they had sufficient familiarity with the community housing sector to be ‘information rich’.

Information from the internal stakeholders was gathered using workshops to identify issues and to get some responses to the external stakeholder views. In addition, four interviews with state based community housing peak bodies were conducted (prior to the workshops) for an assessment of:

- the strategic opportunities being limited by current regulatory arrangements; and
- the strategic opportunities that could be pursued through developments and trends in the local environment.

The informants’ views have been presented in each of these data reports in six parts:

- The current context in which the informants are becoming engaged with the sector – or for internal stakeholders, pursuing regulatory reform and sector development.
- What might effective measures within the community housing sector enable or in other words the potential and emerging opportunities.
- The preconditions for realising or achieving these opportunities.
- The aspects of regulation that could help meet these preconditions.
- Principles for effective regulation.
- The informants’ assessment of how much difference regulation or regulatory tools or elements might make.

In other words, stakeholders believe there is an opportunity for (and are interested in) achieving some outcomes, but they report a number of preconditions for realising these. This is of interest in itself, but in particular, they suggest ways that some of the preconditions might be met with appropriate regulation. (Table 3 in the main report starts to describe the relationships between the opportunities, preconditions and community housing regulation across the stakeholder groups).

This form of presentation has been adopted to provide an explanatory framework through which to understand the views of the informants. It is intended to help understand how the informants are currently engaged with the community housing system – the drivers and limitations on this involvement; what larger benefits might be enabled if there were some changes in the current system; and what role, if any, regulation might play in this. The overall findings of the research are presented in the findings section of main report.

Local government and community housing

Local government has a long and varied involvement in social and affordable housing. Councils across the country participate in (and sometimes lead) a range of activities and projects that directly and indirectly impact on local housing provision. However, at this stage,
the involvement of local government in social and affordable housing is uneven and attempts to achieve consistency or coordination within and across jurisdictions have been limited.¹

Current research (Gurran, 2002) attributes this variability to the following factors:

- Division of housing responsibilities between levels of government – Commonwealth and states are responsible for housing assistance and local government for ‘regulating the production of housing’ (9);
- Administrative and legislative arrangements vary across the states and territories;
- Political factors – e.g. community perceptions
- ‘The size and socio-economic characteristics of local government areas’;
- Availability of resources to Council (19).

The informants

Five interviews were held with local government authorities currently involved in the development of affordable housing or joint ventures – two in NSW, two in Vic. and one in Qld. One interview was also held with a Qld local government authority involved in the provision and management of housing.² With the exception of the last Qld informant, all interviews were conducted with informants from state capital cities who were dealing with issues of inner city gentrification and affordability. The sixth interview was conducted with informants from a relatively small regional centre. Consistent with much community housing in rural and regional Qld, the council’s involvement in social housing provision was the result of local need in an environment that lacks state housing management infrastructure.

The current context

The business environment

Considered within the overall context of local government involvement in community housing described above, the stakeholders interviewed for this project can be described as information-rich in spite of the different levels and histories of engagement with the community/affordable housing sector. The following summary captures the key trends and different approaches articulated by informants:

- LG4 described a relatively lengthy history (dating back to the 1970s) of trying to retain affordable housing in an inner city area. This was achieved through a variety of mechanisms – strategic planning, inclusionary zoning, demolition controls and so on. Over five years ago, it was agreed that direct council intervention was needed to increase affordable housing supply. This led to partnership projects with state government departments and community organisations. In the late 1990s, a significant change in policy occurred with the decision that provision of affordable housing was not council’s core business. As a result, it was decided to seed-fund and develop an independent housing company.

- A different situation was presented by LG3, who described a council relatively disengaged from social/affordable housing until very recently. A rapid loss of affordable housing in inner city communities underpinned the council’s decision to enter into a partnership with state government and community organisations to establish an affordable housing company.

- LG5 described extensive involvement in community and affordable housing in an area facing gentrification, including partnership arrangements with state government, community organisations and developers. Significantly, the council established a housing association in the mid-1980s to undertake property and tenancy management.

¹ Some important exceptions to this are: the work of the National Local Government Housing Reference Group; a table of local government housing activities prepared by BBC Consulting for the ALGA (BBC, 1995); and a project currently being undertaken through AHURI (Gurran, 2002).
² The views expressed by the informants in this interview are also considered within the context of provider responses (Providers Data Report).
• LG2, operating in a municipality with increasingly high housing costs, highlighted the use of planning mechanisms to develop and implement programs to retain low cost rental housing and develop new, affordable units. Management arrangements have been established with community organisations. In the past few years significant work has been undertaken to expand the affordable housing program with the development of legal tender documents to open a new market to social housing managers.

• Another informant, LG1 depicted a more recent attempt to develop an affordable housing policy, drawing on strategies employed by other municipalities. This includes a comprehensive housing needs study and councillor meetings with other councils who have established community/affordable housing programs. Inclusionary zoning was highlighted as the mechanism for introducing new affordable housing. Efforts to retain boarding houses with the potential to devolve management to community organisations was also emphasised.

• Informants in a regional centre, LG6, reported that the district’s community housing program was established - with support from the town council - in the mid-1980s by a group of residents concerned about the housing shortage in the area. Along with several other community services, the community housing program is run by an association, which is auspiced by the council.

In summary, the range of activities undertaken are:

• researching local housing needs
• development of affordable housing strategies
• using the planning system to retain and/or increase the supply of affordable housing (e.g. demolition and conversion control, inclusionary zoning, developer contributions, bonuses)\(^3\)
• supporting and/or resourcing community groups to undertake housing or housing-related projects
• provision of stock with tenancy and property management divested to community organisation
• seed funding and support to establish housing companies
• joint-venture arrangements with government, private and community sectors to provide housing.

Current limitations
Informants identified limitations of current initiatives and they can be summarised as:

• poor relationship between local and state government
• inadequate resourcing
• political factors:
  − public perception of community/affordable housing – ‘not in my backyard’ syndrome
  − developer perception it will decrease value of their developments
  − electoral instability of local government – political cycles
• local government risk averse (“we are paralysed by fear”)
• local government legislation can be prohibitive
• lack of information about potential community partners
• lack of models – tender packages, agreements, guidelines

\(^3\) It is important to note that these activities are undertaken within differing state legislative constraints.
What might effective measures enable?

Opportunities presented by local government

Key points:

- Local government can be responsive to local need
- There is the potential for innovation (less bureaucratic processes compared to state government)
- Local government has the capacity to share expertise – e.g. strategic planning
- Councils have the capacity to use the planning system to leverage resources
- Local government has access to land and properties

All informants in the five metropolitan noted the increasing lack of affordable rental housing in inner city areas. They spoke of gentrification and the subsequent displacement of ‘traditional city dwellers’, the lack of affordable accommodation for ‘key workers’ and the need for secure and appropriate housing for constituents with high or complex needs. Within this context, informants identified opportunities presented by both local government and the community sector to respond to the recognised affordable housing crisis. It is important to note that some states are currently formalising inclusionary zoning mechanisms, which will lead to a greater demand for affordable housing managers.

Locally responsive

According to LG5, local government is “close to the community” and “responsive to local needs” and can therefore “have an important role in augmenting the SHA and assisting it in providing social housing”. Other informants also noted the capacity for local government to be responsive to local need. It should be noted however, that an informant (LG3) from a largely populated, diverse and widespread municipality reported that their council was a ‘big bureaucracy’ and therefore relatively distanced from a community for whom the “Mayor is as inaccessible as the State Premier!”.

Capacity for innovation

LG5 suggested that in contrast to the State Housing Authority, local government has the potential to be “very innovative” as it has “fewer bureaucratic checks and balances”. However, this would be dependent on the state legislative arrangements in place and the resources available to council.

Sharing expertise

G5 also suggested a range of areas of local government expertise that could assist the social/affordable housing sector - strategic planning, needs analysis, property evaluations and community consultation.

Using the planning system to leverage resources

This was identified by LG2 as an important opportunity that local government, with the right formal or legislative measures in place could more systematically utilise to retain and increase the supply of affordable housing.

Access to land and properties

Through existing sites or planning powers (above) the council can provide access to land and properties.

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4 This final point was also emphasised by informants from the regional council.
Opportunities presented by community organisations

Key points:

- Community organisations offer arms length management
- With the right vehicle, risks to local government can be reduced
- Community organisations have “superior” social housing management expertise
- Community organisations can achieve tax savings (depending on arrangements)

Arms length management

One of the major tensions identified by informants (LG5, LG2, LG3 and LG4) is the political reality of local governments managing the competing interests of a diverse constituency within the context of short political cycles, and a responsibility to develop healthy, sustainable communities. Divesting operating and management functions to a community organisation was described by one informant as a way of achieving social outcomes whilst minimising negative political ‘ramifications’ for council in situations such as tenancy disputes.

Reducing local government risk

Following this, if an appropriate vehicle is used – “a housing association or some other management vehicle” - then the risks for local government can be minimised and managed, while still retaining a role for local government as a provider of affordable housing for its community. Bringing in a community partner, more than one informant argued, could provide a way of avoiding ongoing financial costs (and risks) for local government as well as minimising political risks – for example, political fallout from tenancy disputes and so on.

Social housing management expertise

LG5 identified their impetus for setting up a separate (community) management vehicle as principally driven by the belief that, “community management is superior”. This point was reiterated by two other informants (LG2 and LG6) who described existing arrangements with community managers as solid, workable relationships with specific skills that exceed that of “‘traditional real estate managers” – that is, the capacity to manage the social needs of tenants, which in turn may impact on other areas of management such as property maintenance. However, LG3 noted that: “there is a perception in some parts of the community, and in some political circles, that some community organisations are self-serving rather than serving disadvantaged tenants”.

Tax savings

The capacity for not-for-profit community organisations to maximise tax benefits – most significantly through Public Benevolent Institution (PBI) status - was raised by LG3 and LG1. Therefore, establishing and/or channelling resources into a separate legal entity structured such that it is viewed as a charity by the Australian Tax Office is seen as an important impetus for having social/affordable housing outside of direct government control.

Preconditions for achieving these opportunities

Key points:

- Policy clarity is needed within government and between all levels of government
- Political will at a state and local level is required as well as building trust between all stakeholders
- Adequate resourcing from state government is needed
- Information about potential partners and the processes of different stakeholders is needed

Policy clarity

Clear policy framework - Development of a housing policy framework within local government was highlighted by LG1 as a crucial step in facilitating greater council involvement in affordable/community housing. However, while affirming the importance of clear policy, it was observed by another informant, LG5, that the instability of political cycles made it difficult for
local government to develop a “comprehensive policy framework”. The informant noted that while the focus of state government’s housing policy may “change from election to election”, in the case of local government, “it can be a matter of whether they want to have a role in housing or not”. LG5 also noted that high turnover of staff contributed to this problem.

Conversely, LG1 reasoned that a clear policy framework could minimise the impacts of political cycles as well as providing objectives against which to develop program outcomes. Although not directly identified by informants, we can also conclude that a clear policy framework could minimise the impacts of high staff turnover by providing new staff with a framework of reference.

**Consistent policy objectives across levels of government** - The second key observation made regarding policy clarity was the importance of bringing the policy objectives of local and state governments in line and developing activities accordingly. This issue was expressed, in part, in terms of building an equitable and open relationship between state and local government, which will be discussed below. However, it was also directly linked to legislative arrangements. Without a clear framework, it was suggested, there will “always be informal arrangements” between local government and other potential partners. LG1 noted that an “overall policy framework” or “formal structures” are necessary to adequately respond to the current lack of affordable housing if more than a “tinkering around the edges” of legislation is to be achieved.

It is important to note that the issue of consistency (or lack of) between legislation and policy objectives was also implicitly raised by informants in two different states, LG4 and LG2, suggesting a possible wider (national) inconsistency between policy and legislation. They reported that areas of legislation defining the capacities of local government currently constrain some activities that could meet the policy objective of increasing affordable housing supply. An example given is the legal protection of the actual ‘bricks and mortar’ of public properties rather than the ‘value’ and use of them. This makes it very difficult for council to effectively manage the assets on a long-term basis. For example, to dispose of an unviable property and purchase two more to be directed back into social/affordable housing. In a different jurisdiction an informant noted that entrepreneurial activity by local government was inhibited by existing legislative arrangements.

**Supportive Relationships**

**Political will** – Following on from the point above, it was noted that political will from both state and local government is needed. That is, clear policy objectives and the capacity to act on these is dependent on the will of the stakeholders involved. Internal political will – that is, on the part of councillors – was highlighted as an important pre-condition by LG1, LG3, LG4 and LG5. As we have seen, lack of political will and electoral instability were identified as key limitations of current initiatives. Conversely, where recent initiatives have been undertaken or are underway in social/affordable housing, the resolve of councillors was pinpointed as a major contributing factor. Councillors, as the face of local government, must be prepared to support social/affordable housing initiatives – to convince their electorate and potentially other councillors that an initiative will be good for the community. As one informant, LG3, from a large municipality (inner-city and suburban) with a quite diverse population observed: “the inner city councillors have had to work really hard to get it recognised as an issue that needs to be addressed”.

Another informant, LG1, stated that, “the current reality is there is no more public money being channelled into housing - via the CSHA - so we need the political will from both state and local government to leverage funds/supply through developers”. In turn, it was suggested that where legislative measures have been introduced by state government to ‘encourage’ local government involvement in affordable housing, the expressed policy objective is not necessarily demonstrated through example on the part of state government.

**Relationships and trust** – building relationships and trust between different stakeholders was both implicit and explicitly raised in the interviews. Perceptions of state government “cost-
shifting” and failing to “set an example” implied a lack of co-operation and co-ordination between the two levels of government at a structural (rather than personnel or individual agency) level. LG4 reported that one of the things that “really irks” local government is state government’s tendency to deal with local government in the same way that they deal with community organisations. As LG4 explained, local government operates under different legislation, and has its own “accountability systems” and “political mechanisms”.

LG1 and LG5 highlighted the need to establish clear and workable relationships between local government and developers. LG1 noted the reluctance of developers to contribute a proportion of their actual development (i.e. physical units) through inclusionary zoning, opting instead for equivalent cash contributions. While the informant noted this decision could be based on the perception that low-income residents would devalue the development, it was also suggested the decision might be driven by uneasiness about how a mixed tenure development would work. LG1 said, “Maybe they’re just not sure about it – it’s a relatively new mechanism and they are not sure how it works, having a community organisation managing their units in their development next to owner-occupied units”. While this clearly signifies a lack of information about potential partners (discussed below), the response also highlights how important information is to building trust and relationships between stakeholders.

The second informant, LG5, stated, “there’s also got to be personal trust. You’ve got to form a relationship with the developer”. The question this raises is; is personal trust achieved by “being] around for a long time”, or could trust between players also be facilitated through information exchange and regulatory mechanisms?

The question of what gave local government assurance to work with community organisations elicited different responses. LG3 remarked on a lack of confidence in community organisations and therefore a past reluctance to work with them. In the informant’s words, “the issue of non-government organisations is always a bit of a nervous one for council”. In this instance, lack of confidence was, unsurprisingly, linked to a lack of knowledge about community organisations. Where informants had established past working relationships with community organisations the reasons given were relatively hazy. For example, LG2 knew the community organisation had a “proven record” but could not account for the source of this knowledge. As with the personal trust example noted above, knowing and trusting was based in non-structural or informal elements – personal contacts, word of mouth and so on. LG1, LG2 and LG4 suggested that while this had worked for one-off projects, a systematic approach to affordable housing would require stronger relationships between the stakeholders and this relationship was largely articulated in terms of being able to access relevant information (considered below).

Resourcing

Informants from across the three states expressed a concern that there is the devolution of responsibility through levels of government without the resources to support it. As LG4 suggested, “there is a very significant issue for all local governments in terms of a feeling of cost-shifting from state government to local government – real and perceived”. ‘Cost-shifting’ was noted as a reason that many councils are unwilling or unable to accept (affordable) housing as part of their business. However, LG5 argued that in spite of inadequate support from state government council “does have a responsibility to all its residents”. A third informant, LG3, suggested that state government has a responsibility to “give local government the support they need to understand the impacts they [local government] have on affordable housing”. It is also important to note that while local responsiveness was highlighted as one of the opportunities that (smaller) local governments have to offer, LG3 pointed out that the smaller - and often better connected to the community - a council was, often the more under-resourced it is.

Access to Information

- **Dialogue and information exchange** - Lack of information about potential community partners was identified as a significant barrier. This was expressed both in terms of actually sourcing managing organisations and, following this, assessing their viability. In terms of identifying potential partners, LG1 suggested better communication was needed between the SHA and local government. While a register of organisations was suggested,
it was also highlighted that promoting the register was an intrinsic part in bringing together potential partners. Access to information is key

- One informant, LG3, with a community housing as well as local government background, reflected that very few people in local government – including councillors and their staff – know little if anything about community housing. The informant identified the need for an internal educative process (supported by state government) in which local government came to understand what it could do ‘strategically’ to support CHOs and the subsequent publicising of this to CHOs. LG3 also suggested that in turn, CHOs need to promote their services to local government. In the informant’s words, “it would be a political exercise on the part of those providers to make it clear to council how they operated, what their accountability mechanisms were and how you could be confident they would be doing the job”.

- **Understanding local government roles, structures and processes** – As noted above, one informant observed that there was a lack of recognition on the part of state government about the structures, systems and political contexts in which local government operates. This is also reflected in the perceived disjuncture between state policy objectives and legislative arrangements for local government. LG1 raised the timing of local and state government processes as a problem. The context described was an attempt by local government to work in partnership with a community organisation with funding secured through the state housing agency. Incompatible timing resulted in the proposal missing the annual funding deadline.

- **Model agreements** – LG2 discussed the difficulty of starting programs “from scratch”, noting in particular the enormous legal costs. LG2 suggested that model agreements, guidelines and so on would be enormously beneficially. They said: “If there had been some good examples developed by the experts that we could’ve looked at, pulled down and customised …it would’ve been hugely helpful”.

**What aspects of regulation could help meet these preconditions?**

**Key points:**

- Clear agreements stating roles and responsibilities are required
- Registration would provide a pool of potential partners
- Maintenance standards are needed
- Formal demonstration (accreditation) of a good track record would give confidence to local government
- Clear and non-duplicative data and reporting across levels of government would be helpful

Local government informants identified a number of elements that would give them confidence in an expanded engagement with the community sector:

- clear legal agreements
- standards of maintenance
- assurance on the financial viability of partner organisation (especially their capacity to remain viable in a growth situation)
- assurance of the quality of management of partner organisation
- notification if partner organisation is in financial (or other) trouble
- clear reporting capacity

These requirements were directly linked to, or translate into, regulatory tools as follows.

**Clear agreements**

Clear agreements outlining the roles and responsibilities of the partners. While three informants (LG2, LG4 and LG5) raised the issue of extensive time and costs that went into developing legal agreements, there was also a general view that clarifying the legal
responsibilities of each party was critical to a successful partnership. Key issues raised included:

- delineating liabilities and indemnities
- determining what happens to any surpluses generated
- clarifying property maintenance roles.

Registration

Registration to provide a pool of potential partners. Three informants raised registration as a useful mechanism for identifying potential partners on the proviso that this information was easily accessible. However, registration would need to operate in conjunction with some sort of quality assurance process.

Maintenance standards

Maintenance standards to protect council assets and ensure that specific client group needs are being met.

Accreditation – quality assurance

Accreditation and quality assurance to promote community partners to local government, formally demonstrate there are good systems in place and, over time, provide evidence of a ‘good track record’. It is worth noting that LG2 flagged the idea that CHOs with formal management qualifications could be one means of providing assurance. However, the informant also conceded that accreditation would offer them assurance.

Data and reporting

How reporting would best be undertaken was not identified by any of the informants. However LG1, LG2, LG3 and LG4 highlighted the importance of clear reporting mechanisms through the state authority in which the information was then made publicly available to potential partners in order to help them identify new partners and avoid duplicating the reporting process.

Principles for effective regulation

Key points:

- Duplication of reporting should be avoided.
- Regulatory reports should be made public.
- A clear understanding of accountabilities is key.

Informants were not directly asked to reflect on principles of regulation and little discussion on the actual characteristics of regulation emerged. However, some key principles can be elicited from the interviews.

Consistency

Avoid duplication of reporting requirements between stakeholders. This would be based on an understanding of the requirements of all stakeholders and ensuring that regulatory measures accommodate or complement these requirements where practicable.

Transparency

The regulator’s reports are made available to potential partners – that is, ensuring access to relevant information.

Accountability

Clarity about who is accountable within any partnership arrangement. The regulator is accountable to all stakeholders. For example, it notifies relevant stakeholders if a regulated organisation is in trouble.
**How much difference would such regulatory elements make?**

Key points:
- More information would make a difference.
- Promotion of community organisations could give confidence to potential partners.
- Quality assurance is key.

> “If there was that sort of established process – clear accreditation, reporting, registration policies – if community housing had that sort of rigour behind it, I think we would feel quite confident that they would meet our expectations. But in the current vacuum it hasn’t been the case. So we’ve gone back and tried to define what we think would be a workable relationship for us.”

**Information**

Lack of information about community housing organisations (as potential partners) emerged as a central barrier to increased engagement in community housing. As noted above, registration, accreditation and access to performance management reports could make a significant difference to local government.

**Promotion**

One of the central preconditions for increased local government involvement in community/affordable housing was building trust and a common purpose between all stakeholders. In part, this involves changing perceptions of social housing: public and developer perceptions about community/affordable housing and tenants; local and state government perceptions about whose responsibility affordable housing is; and local government perceptions about the capacity of community organisations. Potentially regulatory tools such as accreditation and making public (where appropriate) regulatory reports could help to change community attitudes, promote community organisations as professional and competent managers and give confidence to potential partners.

**Quality Assurance**

Providing assurance about the financial viability and management capacity of community organisations – particularly in an environment which may see increased local government involvement in affordable housing through mandatory inclusionary zoning is key.

**Summary**

The findings from across all stakeholders interviewed are presented in the final report. However, some general conclusions can be drawn from the local government responses. Local government has the capacity to play a greater role in social and affordable housing and the potential to enter into partnership arrangements with community housing has already been realised in relatively isolated cases. However, some key preconditions would encourage much greater involvement. Some of these are external to regulation – support, resourcing and improved relationships with state government for example. Lack of information or assurance about potential community partners was identified as a key barrier that could be alleviated through regulatory processes such as registration (a pool of partners), accreditation (assurance about partners) and clear agreements that set out accountabilities.
### Stakeholder requirements for enabling regulatory arrangements for community housing in Australia (60118)

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<td><strong>External stakeholder interviews</strong></td>
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<tr>
<td>1. What is your current involvement with community housing or what do you understand about the sector?</td>
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<td>2. What opportunities does the community housing sector present?</td>
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<td>3. What are the barriers to expanding these opportunities? (prioritise importance)</td>
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<td>4. How could these barriers be overcome? (if ways of overcoming the barriers relate to regulation, discuss for more detail on the types of mechanisms that would be useful)</td>
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<td>5. If the barriers you have identified could be overcome in the ways we have discussed what would it change in your dealings with the community housing sector? (ie: how would it impact on the risk assessment?)</td>
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<td>6. How would these types of changes affect the costs of expanding your opportunities within the community housing sector?</td>
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<td>(n.b. questions modified for central agencies)</td>
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| To identify the limitations of current arrangements and the enhanced **capacity** of community housing providers that might flow from improved regulatory arrangements | **Peak interviews** |
| 1. What are the new developments in your jurisdiction in relation to regulatory arrangements? Or, what are the emerging trends? |  |
| 2. What are the strategic directions/opportunities for the sector in your state that might be affected by regulatory arrangements? |  |
| 3. What are the difficulties or limitations that have arisen from current regulatory arrangements? |  |
| 4. What are the difficulties or limitations that have been identified with respect to the new developments or emerging trends? |  |
| 5. What are the strategic opportunities that could be opened up for the sector from new developments or trends, as they are now or if they were modified? What are the policy implications? |  |
| 6. What are the strategic directions for the sector now? |  |
| **Literature review** |  |
| **Workshops** |  |
| **Analysis and final report** |  |

<p>| To identify the <strong>criteria</strong> for regulatory arrangements that would optimise the flexibility and efficiency of providers as well as robust and transparent | <strong>Literature review</strong> |
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<td>To identify the aspects of the operations of UK and other international community housing regulatory systems that provide similar benefits to those being sought by the above stakeholders and to assess their applicability to the Australian context</td>
<td><strong>International literature review</strong>&lt;br&gt;<strong>International interviews (mainly finance sector)</strong>&lt;br&gt;<strong>Analysis and final report</strong></td>
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<td>To familiarise administrators and providers with the findings and test their applicability in the existing community housing systems - including Indigenous housing</td>
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AHURI Research Centres

Sydney Research Centre
UNSW-UWS Research Centre
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