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Delivering Affordable Housing: State government led innovations

Some states and territories have been innovative in their delivery of affordable housing in the absence of a national affordable housing supply strategy, new research published by the Australian Housing and Urban Research Institute has found.

In particular, broad affordable housing strategies in the ACT and WA have been successful in delivering housing options across the housing continuum.

The new report, [Government led innovations in affordable housing delivery](#), explores the conditions required for housing policies to succeed.

The research was undertaken by researchers from Curtin University, UNSW and The University of Sydney.

While the ACT, South Australia and Western Australia have embedded affordable housing strategies and programs to deliver a range of affordable housing options, others such as NSW and Victoria have only this year announced their approach to delivering greater affordability.

Lead author Associate Professor Steven Rowley, from the School of Economics and Finance at Curtin Business School, said the report explored what makes a robust affordable housing strategy or program, highlighting the lessons that can be learnt from state governments that have successfully delivered affordable housing innovations.

“Addressing housing affordability, particularly for those on low and moderate incomes, is a difficult political issue for Australian politicians,” Associate Professor Rowley said.

“In the absence of a national affordable housing supply strategy, state and territory governments have developed their own approaches to delivering affordable housing.”

“While all states and territories have adopted public housing asset transfers to a greater or lesser extent and delivered housing through the cancelled National Rental Affordability Scheme (NRAS), some individual states have adopted innovative ways of delivering affordable housing, and some of these programs have been in place for many years helping tens of thousands of households. For example, WA and SA offer government-backed low-deposit home loans and shared equity products to eligible households, while ACT has a land rent scheme, reducing the cost of purchasing.”

The report found that in order to effectively deliver affordable housing, governments need to develop housing strategies and programs through strong political leadership, gaining the support of State Treasury, while engaging in significant private and public consultation to ensure key stakeholders are involved throughout the process.

Federal funding can help kick start state-level programs and a whole-of-government approach reduces barriers to implementation, the report said.

“We found that to succeed, an affordable housing strategy or program must be resilient, in that it must be able to survive a change of government and be able to maintain its initial momentum through continual reinforcement of key messages and regular communication of achievements,” Associate Professor Rowley said.

“Strategies are most effective when they are run by a single government agency with the flexibility to respond quickly to opportunities arising from housing market conditions and unexpected funding

sources. Ongoing partnerships with the private sector are essential with state-owned land a powerful asset in leveraging affordable housing supply outcomes.”

The research report is available to download from the AHURI website at

<http://www.ahuri.edu.au/research/final-reports/289>

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