

The logo for AHURi features a red curved line above the text "AHURi". The "i" is lowercase and has a red dot.

**AHURi**

Australian Housing  
and Urban Research Institute

**VISUAL REPORT**

**Ready for growth?**

**Inquiry into Australia's affordable housing**

**industry capacity**

**April 2017**



**UNSW**  
SYDNEY

The logo for RMIT University, featuring a red stylized 'R' icon followed by the text "RMIT UNIVERSITY".

**RMIT**  
UNIVERSITY

The logo for the University of Tasmania, featuring a red lion rampant icon followed by the text "UNIVERSITY of TASMANIA".

**UNIVERSITY of**  
**TASMANIA**



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# Purpose of the Inquiry

Australian governments have looked to AHURI to investigate what would support an affordable housing industry to:

- ▶ Generate new affordable housing supply
- ▶ Facilitate stock modernisation and neighbourhood renewal in former public housing areas under new social landlords
- ▶ Improve service quality, enhance social renter mobility and promote tenant wellbeing and economic participation.

Responding to these concerns, this AHURI research aimed to advance understanding of Australia's affordable housing industry and its capacity to expand.



# Affordable housing: the policy problem

Australia's affordable housing 'policy problem' has two main dimensions:

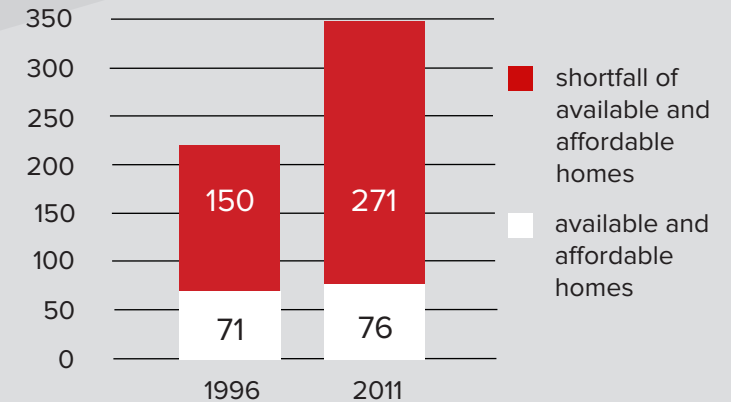
## An intensifying shortage of homes affordable for lower income earners

- ▶ The national shortage of private rental dwellings available to and affordable for households with very low incomes (lowest 20%) increased from 150,000 to 271,000 homes between 1996 and 2011.
- ▶ While Australia's population has continued to grow, provision of social housing has remained virtually static. As a result, access has been increasingly restricted to 'highest need' applicants.
- ▶ Growing numbers of low income private tenants face 'unaffordable' rents – that is equating to more than 30% of gross incomes. This was true for 78% of very low income renters in 2011<sup>1</sup>. Many will be pushed into poverty as a result.

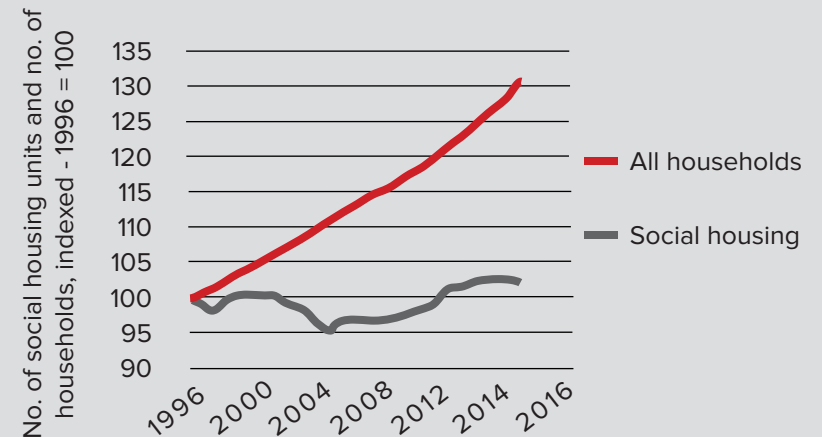
## The declining physical and financial condition of public housing

- ▶ In most jurisdictions, public housing – rather than not-for-profit community housing – still accounts for the bulk of social rental homes.
- ▶ As the public housing portfolio has aged and the incidence of tenant vulnerability has increased, management and maintenance costs have escalated.
- ▶ With no compensating increase in government funding, public housing authorities have fallen increasingly into deficit, kept afloat through remedial actions such as the market sale of properties and deferral of non-urgent maintenance<sup>2</sup>.

Shortfall in available and affordable private rental homes for lowest income households (000s)<sup>3</sup>



Change in household numbers and social housing provision, 1996 - 2015<sup>4</sup>



“

The [NSW Land and Housing Corporation] has identified that at 2010-11 between 30 and 40 per cent of its properties are not at its “well-maintained” standard

NSW Auditor General<sup>5</sup>

”

# Understanding ‘capacity’ and ‘capacity-building’

Five capacity dimensions were used to analyse the industry<sup>6</sup>.



## Resource capacity

The resources available to the industry to provide and expand affordable housing services.



## Organisational capacity

The quality and extent of the organisational capabilities of all institutions that operate within the industry.



## Industry-specific capacity

The level and quality of industry-specific skill-sets integral to the procurement and management of affordable housing and all related tasks.



## Networking capacity

The networks through which industry entities connect to enhance their effective operation.



## Political capacity

The ability of the industry to represent its interests, influence key stakeholders and shape government policy.

**Simply defined,  
capacity is ‘the  
power, ability, or  
possibility of doing  
something’<sup>7</sup>**

**‘Capacity-building  
is defined as the  
activities, means  
and processes by  
which organisations  
develop or improve  
their ability to  
perform’<sup>8</sup>**

# The affordable housing industry

**'Affordable housing' is housing provided under officially-designated access and affordability requirements<sup>9,10</sup>.**

'The affordable housing industry' is a system that comprises:

## (a) Non-government affordable housing providers

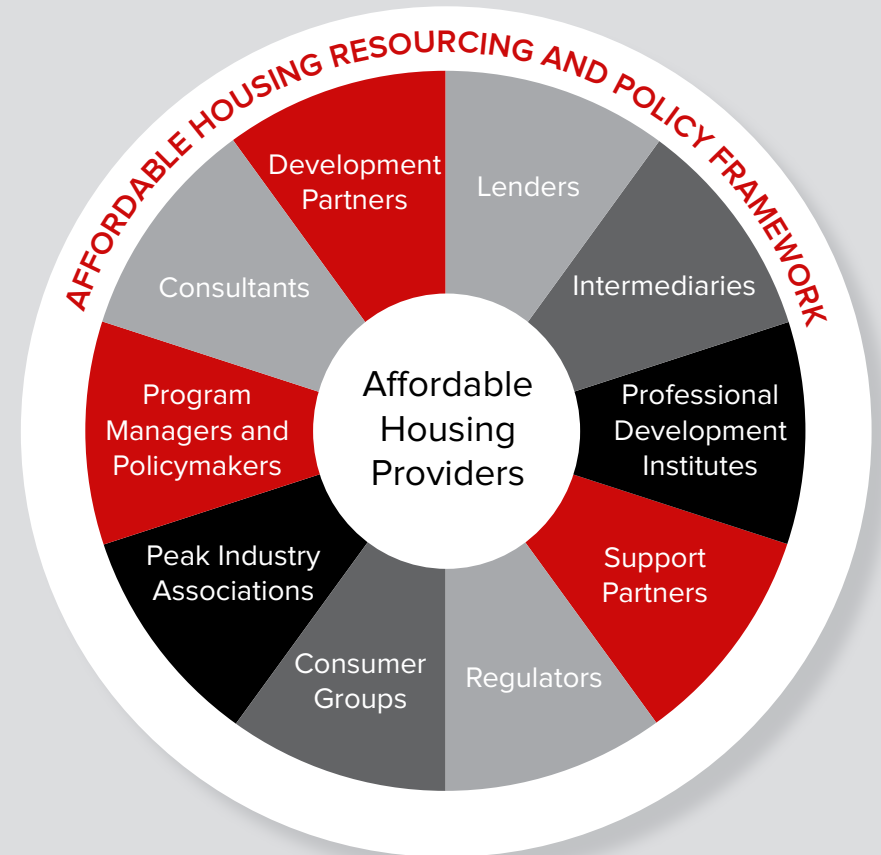
In the main, these are registered not-for-profit 'community housing providers' (CHPs). They manage and, in some cases, develop and own Australia's non-government affordable housing.

## (b) The industry players and entities that facilitate the work of affordable housing providers

This includes a wide range of support organisations and stakeholders. Only with the effective input of these players – including those within government – can the contribution of affordable housing providers be optimised.

## (c) The policy and resourcing framework set by government

Since the industry exists to provide non-market products and services, it can do so only to the extent that policy, regulatory structures and funding programs facilitate this.



## Key facts: affordable housing providers (AHPs)

1

Australia's AHPs are well-established and diverse. Targeted growth over the last two decades has resulted in a cohort of larger providers with significant business scale.

2

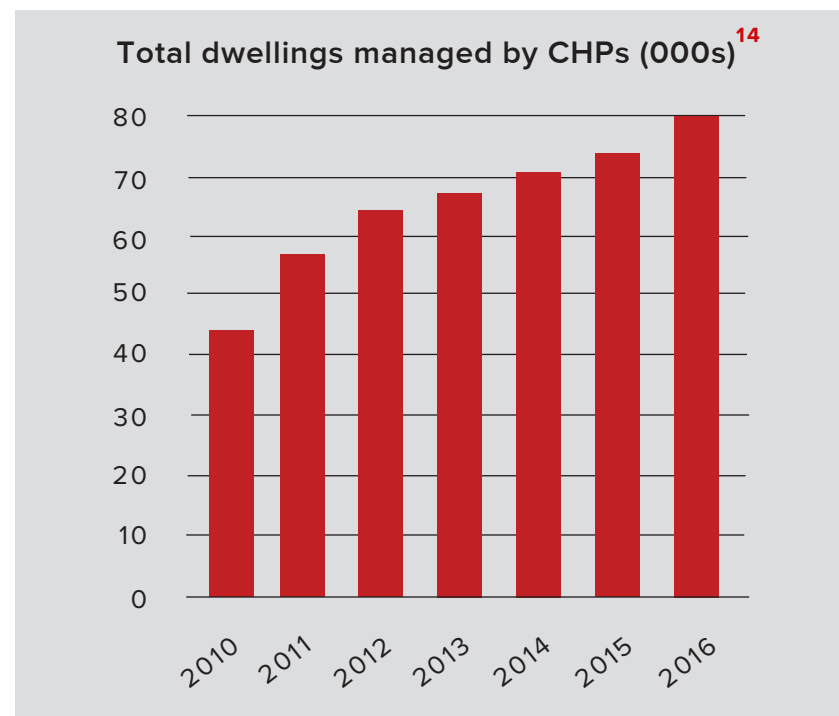
There are three types of non-government AHPs:

- ▶ Mainstream registered community housing providers<sup>11</sup> (323)
- ▶ Around 200 funded Indigenous housing organisations (IHOs)<sup>12</sup>, and
- ▶ Private-for-profits (55)<sup>13</sup>.

The vast majority of long term (non-government) affordable housing (including social housing) is managed by CHPs.

3

The CHP-managed portfolio has expanded by 81% since 2010 to over 80,000 dwellings, mainly through new development under the National Rental Affordability Scheme (NRAS) and transfers of former public housing.



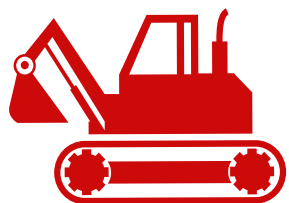
Port Phillip Housing Association, Ashwood, Melbourne

# Key facts: affordable housing providers

**4** Australia-wide, over three quarters of all CHP-managed homes<sup>15</sup> are run by 40 Tier 1 providers. These typically manage some 1,850 dwellings each<sup>16</sup>.

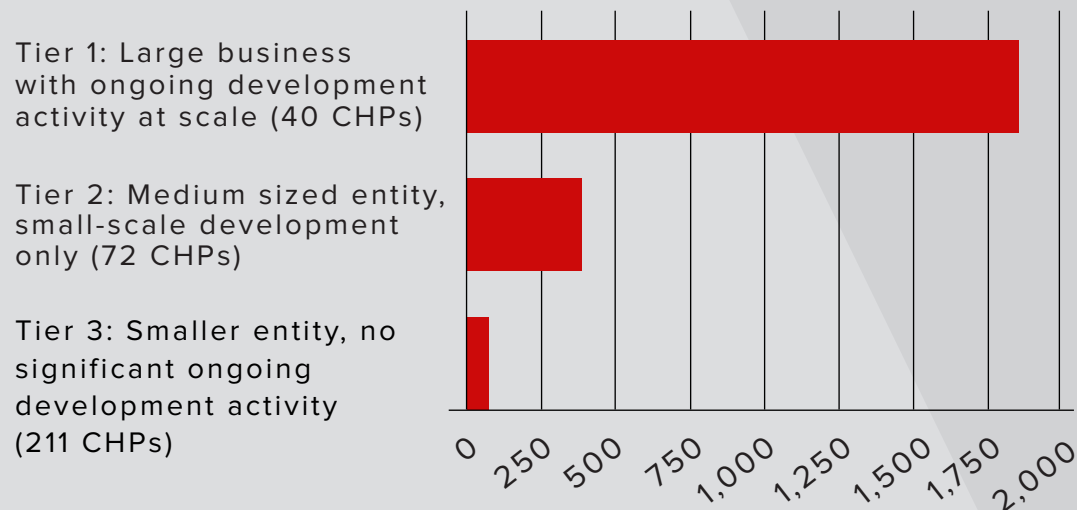
**5** Although most CHP-managed dwellings remain in state government ownership, CHP-owned assets are expanding. Tier 1 providers grew their total assets by 74% to \$7.5 billion between 2010 and 2015.

**6** At least 23,000 new affordable homes have been built by CHPs since 2008.

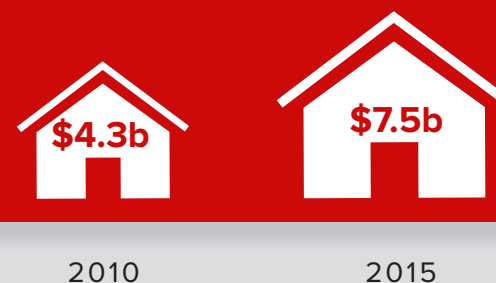


**+23,000**  
new affordable homes  
since 2008

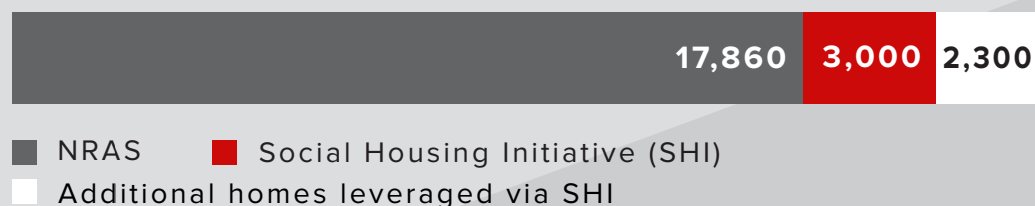
Registered CHPs March 2016 – average no. of dwellings by registration tier<sup>17</sup>



CHP gross assets in billions<sup>18</sup>



Affordable homes built by CHPs since 2008<sup>19</sup>





## Key facts: Indigenous housing

Social housing is a very important tenure for Indigenous households and all providers are experiencing increasing demand for housing from this population group.

IHOs represent a distinctive and essential part of the industry. They act as a gateway to the broader housing system for Indigenous clients, as well as providing culturally appropriate housing for those who find it difficult to engage with mainstream services and those who live in remote and discrete communities.

There are 227 funded IHOs but most are very small and the future of many is highly uncertain. Support for IHO capacity-building and registration has generally lagged behind that for mainstream CHPs.

Restructuring of Indigenous housing (for example, increasing the share of tenancies managed by Indigenous-run organisations) would enable well-performing IHOs to develop their scale and capacity and to benefit from partnering and alliancing with other industry players. This has been achieved in Victoria.

One in six households in social housing have Indigenous members



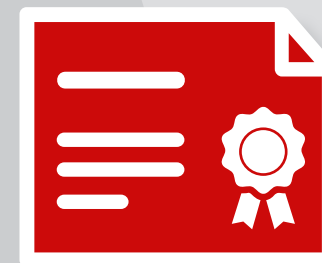
One in five new social housing tenancies in 2016 were allocated to Indigenous households



Of all Indigenous tenancies

**1 in 4**

are managed by Indigenous-run housing organisations<sup>20</sup>



By 2016 only 10 IHOs had achieved mainstream registration<sup>21</sup>

# Building an affordable housing industry

## Early to mid-1980s

Foundation of state-funded community housing organisations to deliver homelessness and/or tenancy management services.

Development of a discrete Indigenous housing sector.

## Mid-1980s to mid 1990s

Federally-funded national expansion of community housing.

Establishment of peak bodies to build organisational and industry capacity and advocate on sector issues.

## Mid-1990s to mid 2000s

Government and industry-led development of capacity:

- ▶ Roll out of industry accreditation and standards
- ▶ Initial professionalisation of boards and workforce

Emergence of large provider cohort and first developer providers.

## Mid-2000s to 2012

New CHP business models – private financing and diversification.

Development of specialist regulation.

Growth via public housing (PH) transfers and investment strategies.

Provider investment in ICT, business management and housing development capacities.

## 2013 —

Uncertainty and disruption to growth.

Loss of industry knowledge in government.

Multi-jurisdiction providers emerge.

Larger-scale longer-term PH transfers to CHPs (SA, Tas, NSW, Vic).

Strengthening industry links with finance and development sectors<sup>22</sup>.

# Capacity-building lessons from other industries



Development of other emerging industries in Australia – renewable energy, superannuation, disability support (National Disability Insurance Scheme), out-of-home care – and national affordable housing systems elsewhere hold potentially applicable lessons<sup>23</sup>:

- 1 Paramount importance of policy continuity and directional clarity
- 2 Industry stability and growth relies on government subsidies being adequate, appropriate and assured
- 3 Potential contribution of specialist institutions to support key industry requirements – e.g. custom-designed financial intermediary to facilitate access to low-cost funds
- 4 Significance of ‘fit-for-purpose’ and responsive regulatory frameworks
- 5 Critical role for designated agencies within government to steward and champion an industry at an emergent phase of its development
- 6 Government-industry collaboration is beneficial to effective industry development.

# Current affordable housing industry capacity issues in Australia

## Resource capacity<sup>24</sup>

The existing policy and public subsidy framework is the prime constraint on the industry's capacity to supply more affordable housing.

“

*The industry is strongly committed to independent growth but to achieve this requires governments fixing in place ... enduring fit-for-purpose subsidy arrangements (CEO industry specialist institution)*

”

**Governments have yet to enable cost-effective private financing at scale.** Accessing low-cost private finance calls for expanded provider-organisation balance sheets and more secure cash flows.

“

*When we [the finance industry] think about the capacity of the sector it's very much constrained by the cash flow characteristics ... The bottom line is that you can only lend against what the known cash flow is, therefore, that is the constraint (Finance partner)*

”



SGCH Belmont, Sydney

## Capacity of affordable housing providers

Provider organisations have considerable capacity for expansion – existing capacity of many larger players is under-utilised.

“

*The organisations we deal with are very professional and there is a sufficient cohort of larger organisations now to do business with*  
(Finance partner)

”

“

*It's not 'what capacity development needs to happen'; it's 'can we start using that capacity'. It exists and it's time to put it to use*  
(Tier 1 provider senior officer)

”

There is scope to generate further provider economies of scale but this impetus must be balanced with preservation of industry diversity and the contribution of specialist providers.

“

*If they're limited to 'organic growth' it may be 10 or 20 years before [CHPs] have sufficient scale and assets to be major bank-financed developers. Achieving this status more quickly will happen only if there is a circuit breaker – [such as] large-scale stock transfer ... although the returns on social housing are so low that CHPs must also grow more diverse businesses* (Private developer partner)

”

Policy uncertainty and change undermines capacity-building.

“

*[In the more uncertain post-2013 policy environment] The bulk of the industry has just been treading water and watching established capacity ebb away* (Industry peak body)

”

Capacity-building in the Indigenous housing sector needs specific attention. As supportive social landlords, Indigenous housing providers have an important and culturally unique role.

“

*[Policy-makers need to recognise] the extra resources needed to deal with the deep disadvantage of Indigenous tenants*  
(Indigenous housing leader)

”

“

*We've (Indigenous housing) inherited poor policy and a multitude of small organisations [which] need to rationalise and regionalise or they'll wither and die; they need an incentive, a clear strategy to make that happen* (Indigenous housing leader)

”

## Capacity of supporting institutions

The industry has an expanding network of private and not-for-profit partners and support. However, some crucial supporting institutions and frameworks lack necessary capacity. Industry-wide, there is general agreement that the key capacity shortcomings lie in:

- 1 Government failure to maintain the impetus of national regulation.

“

*The regulatory system is in a dreadful state. The failure of Commonwealth leadership means there is no national system... The registry in NSW has lost profile. Potential industry benefits have not been forthcoming – especially ... performance information to drive industry improvement and assisting in the ‘promotion’ of the industry’s role and profile* (Tier 1 provider CEO)

”

“

*[The National Regulatory System for Community Housing] is not fit-for-purpose for the largest organisations – especially those entering into more complex governance and financing structures. The system needs to evolve to address the risks as the sector expands and diversifies* (Registrar)

”

- 3 Lack of publically available data and information on the industry’s profile and performance

“

*A huge gap is knowledge of the sector/industry by those outside it and those joining in* (Industry consultant)

”

- 2 Inadequate political leadership and attrition of housing policy-making capacity.

“

*[Name of organisation’s] board rates government as the highest area of risk when it comes to their risk register. Their concerns are especially inconsistency, follow through and lack of certainty* (Tier 1 provider CEO)

”

“

*It’s very difficult dealing with government. There is often goodwill but they [officials] don’t stay long enough* (Tier 2 provider CEO)

”

“

*There’s hardly anyone now in [state] government who knows what community housing is or the policy that helped to build the sector* (Industry peak body)

”

## Industry-specific capacity

**Professional capabilities need continuous enhancement.**

As the workforce grows and changes composition, industry-specific competencies needing attention will include:

- ▶ specialist property development and development finance
- ▶ asset-management planning
- ▶ complex tenancy management
- ▶ culturally-adapted housing services
- ▶ contract management.

“

*Housing workers have come a long way in terms of their professional standards but these tend not to be housing-specific*  
(Educator)

”

**Industry development frameworks have had limited impacts in the absence of a national framework for industry growth to which capacity-building strategies could be aligned.**

“

*There is a need to bite the bullet and get a 10-year plan specifically designed to support the affordable housing industry*  
(Industry consultant)

”

## Networking and political capacities

**AHP linkages beyond the affordable housing industry could be beneficially strengthened. The industry also has a low profile and clear national leadership has been absent.**

“

*Other industries (e.g. the utilities sector) have explored alliances much more, including alliances with government ...*  
(Industry consultant)

”

“

*CHPs could achieve more if they worked together ... I can't identify a body that has any overarching [national] coordination role*  
(Developer)

”



Unity Housing, St Clair, Adelaide

# Affordable housing industry growth scenarios

In considering routes to affordable housing industry growth, three possible 'growth and transformation' scenarios are envisaged.

## Full non-government provision

Phased re-assignment of all public housing and new provision to registered non-government providers.

Although ceasing direct service delivery, governments retain ongoing responsibility for strategic housing policy – including needs assessment, regulation and funding allocation.

## Mixed public private provision

Existing 'mixed provision' regime enhanced through further public housing transfers for greater contestability – public housing and non-government entities providing roughly equal numbers of social/affordable homes.

System-wide regulation (i.e. including public housing) and a level playing field for rent subsidies across government and non-government providers.

## Increased service specialisation

Greater specialisation in different parts of the industry.

Public housing continues in its role of accommodating very low-income groups (and state clients), complemented by non-government providers offering a continuum of affordable – and possibly market – housing options.

## Industry growth pathways

Relating these scenarios back to the two components of the 'affordable housing policy problem', there are effectively two complementary 'growth paths' for provider organisations, as shown on the next page.



# Industry growth pathways

## 1 Transfer growth path<sup>25</sup>

Future large-scale transfers of public housing could potentially assist with housing upgrades and improving service quality, as well as expanding operational scale for recipient AHPs.

Industry capacity limitations revealed by recent transfer programs could be addressed by:

- ▶ Fostering political consensus for this reform and adopting a national approach
- ▶ Completing and updating the national regulatory system to promote a national provider market
- ▶ Boosting implementation capabilities within government and commensurate industry skills
- ▶ Conversion of local housing offices into new non-government entities to create ‘instant capacity’ (following the UK example).

## 2 Supply path

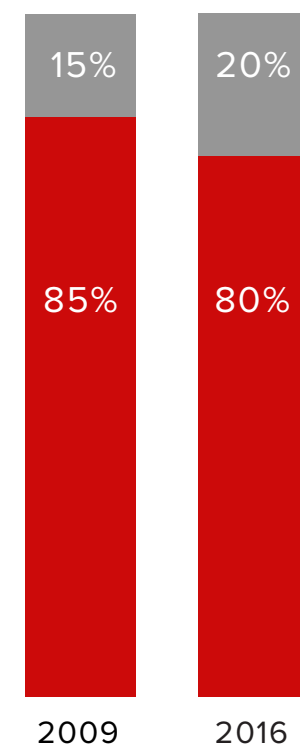
Other than through transfers, expanded operational scale would need to occur largely through incremental new affordable housing development – in turn, helping to remedy supply shortages.

To make this happen, governments would need to:

- ▶ Enable provider access to cost-effective private finance
- ▶ Bridge the ‘funding gap’ between (a) cost of provision and (b) rent revenue that low income tenants can affordably pay,<sup>26</sup> and
- ▶ Allocate land (both government-owned and private) for affordable housing.

The capacity of AHPs to leverage other resources would also play a part.

## Share of all mainstream social housing in Australia<sup>27</sup>



■ public housing  
■ community housing

# Recommended directions for industry development

- 1** Council of Australian Governments' (COAG) recognition of affordable housing as a policy priority with economic productivity as well as social well-being implications.
- 2** Generation of an integrated and consistently regulated national market for the provision of affordable housing at scale as a joint industry/government goal.
- 3** A national approach to industry leadership steered by an Affordable Housing Industry Council.
- 4** A national approach to transforming the public housing system through investment in portfolio restructuring and modernisation, also enhancing management responsiveness and provider contestability.
- 5** Substantially increased affordable housing supply through attracting publicly-enabled private investment at scale.
- 6** Growth and resource allocation across the industry becoming transparently needs-driven.
- 7** Strategic co-planning of industry development, i.e. involving both governments and industry players.
- 8** A COAG commitment to addressing Indigenous needs for affordable housing that acknowledges the centrality of Indigenous-controlled and culturally appropriate service models.

## Core priorities for industry development

A new affordable housing policy and resourcing framework



Revitalisation of industry regulation and standards



Enhanced leadership from both governments and the industry and dedicated policy-making capacity



# Specific capacity-building priorities for Indigenous housing

1

Developing IHO organisational capacities  
▶ Tailored governance, workforce, financial viability strategies  
▶ Orient to sector strengths

2

Capital investment and property transfers to IHOs

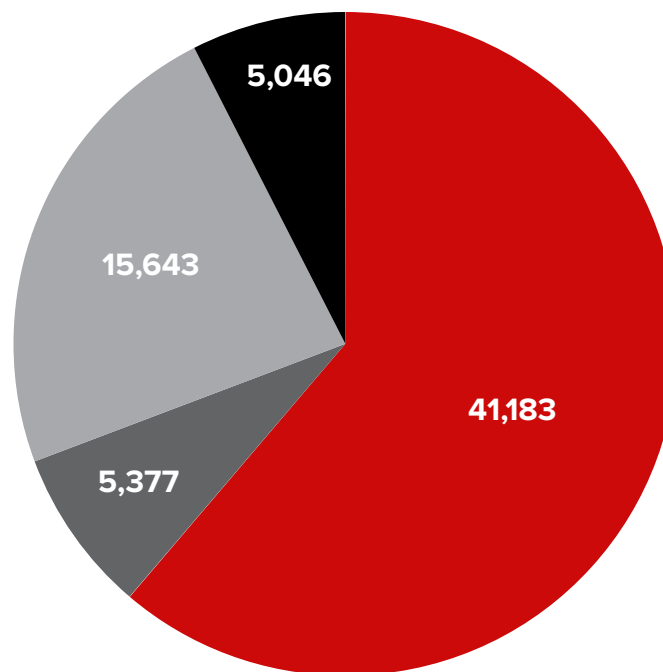
3

Deepening engagement between IHOs and the wider industry  
▶ E.g. mentoring, alliances, strategic services, tenancy support

4

Improving the capacity of mainstream providers to provide culturally appropriate services

Social housing tenancies with Indigenous members 2015 - 2016<sup>28</sup>



- Public housing-managed Indigenous housing (includes 9,660 tenancies dedicated as such)
- CHP-managed Indigenous housing
- IHO-managed Indigenous housing
- Remote public housing NT

## Government-led roles



- Reformed affordable housing policy and funding framework and enabling legislation
- Calibration of affordable housing subsidies
- Land supply for affordable housing
- Affordable housing plans and targets
- Achieving national regulation and establishing joint government-industry regulatory governance model
- Regulatory review
- Establishing a financial intermediary
- Industry core data set
- Public housing transfer strategy
- Capacity-building for Indigenous housing

## Industry-led roles



- National leadership on industry development and growth
- Organisational capacity-building; mergers and partnerships
- Maintaining good governance practice
- Workforce / professional development and training standards
- Standards and accreditation review and upkeep
- Consumer capacity-building



Access Housing, Hilton, Perth

# Inquiry publications

## Inquiry Final Report

Milligan, V., Pawson, H. et al. (2017) Developing the scale and capacity of Australia's affordable housing industry, AHURI Final Report No. 278.

## Local supporting research reports

Milligan, V., Martin, C. et al. (2016) Profiling Australia's affordable housing industry, AHURI Final Report No. 268.

Pawson, H., Martin, C. et al. (2016) Recent housing transfer experience in Australia: implications for industry development, AHURI Final Report No. 273.

## International supporting research reports

Lawson, J., Legacy, C. and Parkinson, S. (2016) Transforming public housing in a federal context, AHURI Final Report No. 264.

MacLennan, D. and Miao, J. (2017) Transformative transfers: growing capacities in UK social housing, AHURI Final Report No. 276.

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Elton Consulting Sydney  
Sphere Company



BHC, Fisher Crest, Gladstone

# Sources and notes

- 1** Latest available data. Source: Hulse, K. Reynolds, M. et al. (2015) Supply shortages and affordability outcomes in the private rental sector: short and longer term trends; Final Report no 241; AHURI: Melbourne.
- 2** Source: Hall, J. and Berry, M. (2007) Operating deficits and public housing: policy options for reversing the trend: 2005–06 update, Final Report No. 106, AHURI, Melbourne.
- 3** Source: Hulse, K. et al. (2015) op.cit.
- 4** Data compiled by Judith Yates. Sources: Social housing stock figures from Productivity Commission Report on Government Services 1997-2015 – note: excludes Indigenous-specific housing. Household figures interpolated from: ABS household and family projections, Australia, 1996-2021 (1999); ABS household and family projections, Australia, 2011-2036 (2015).
- 5** Source: NSW Auditor-General (2013) Making the Best Use of Public Housing: performance audit report; Sydney: NSW Audit Office.
- 6** Source: Glickman, N. and Servon, L. (1998) 'More than bricks and sticks: five components of community development corporation capacity', Housing Policy Debate, vol. 9 no. 3: 497–539.
- 7** Source: Macquarie Dictionary.
- 8** Source: Cairns, B., Harris, M. and Young, P. (2005) 'Building the capacity of the voluntary non-profit sector: challenges of theory and practice', International Journal of Public Administration, vol. 28, issue 9-10: 869–885.
- 9** This and following material all from Milligan, Pawson et al. (2017) – see Inquiry publications listing on p21 – unless otherwise stated.
- 10** Affordable housing includes public housing. For the purposes of this research, however, the capacity of public housing entities was not examined, as consistent with the Inquiry's focus on the scope for alternative providers (to government).
- 11** Source: March 2016, all state and territory housing registries.
- 12** Estimate by researchers. Includes IHOs registered in mainstream community housing systems – see page 9.
- 13** Organisations which have developed homes under the National Rental Affordability Scheme.
- 14** Source: Productivity Commission (2017) Report on Government Services 2016: Housing
- 15** Source: Productivity Commission (2017) op. cit.
- 16** Source: CHP annual reports 2015/16.
- 17** Sources: a) CHP annual reports 2015/16 (Tier 1 providers); b) Milligan, Martin et al. (2016) – see Inquiry publications listing on p21 – (Tier 2 and Tier 3 survey data). Note: For providers having multiple registered entities portfolio size is for the group entity.
- 18** Source: CHP annual reports 2010, 2015/2016. Notes: i) data by registration tier includes entities in Victoria and WA, classified according to NRSCH tiers framework; ii) no allowance for missing data; iii) '2015' figures represent latest available data.
- 19** Sources: a) Australian Government (2016) NRAS Performance report; September; KPMG (2012) Social Housing Initiative review, Report for the Housing Ministers Advisory Committee. Notes: i) NRAS data includes homes constructed by other charitable organisations excluding universities; ii) Estimate excludes outputs of state-specific programs and CHP self-funded dwellings (data unavailable).
- 20** Source: All Indigenous tenancy statistics in this panel from Productivity Commission (2017) op. cit.
- 21** Source: March 2016, all state and territory housing registries.
- 22** Source: Milligan, Martin et al., op. cit. Note: Duration and some characteristics of each phase vary by jurisdiction.
- 23** Lessons from elsewhere developed from
  - Expert reviews and regional case studies of what main factors have helped to positively transform and sustain social housing in selected other federally governed countries – USA, Canada, Austria and Germany – see Lawson, Legacy et al. (2016) – see Inquiry publications listing on p21.
  - Desk-based research on cognate emerging domestic industries – see Milligan, Pawson et al. (2017) op. cit.
  - Review of 1990s UK experience of building an affordable housing sector – see Maclennan and Miao (2017) – see Inquiry publications listing on p21.
- 24** Source: Findings and quotations on pp. 12-15 from Milligan, Pawson et al., op cit.
- 25** Source: Pawson, Martin et al. (2016) – see Inquiry publications listing on p21.
- 26** Australian Government (2016); Innovative Financing models to improve the supply of Affordable Housing, Affordable Housing Working Group report to Council on Federal Financial Relations; Canberra: Australian Government.
- 27** Source: Productivity Commission (2017) op. cit.
- 28** Source: Productivity Commission (2017) op. cit. Notes: data for IHO-managed Indigenous housing is 2015 and excludes dwellings held by unfunded IHOs. For data quality issues see source.

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