

A National Housing Agency for Australia

Position paper

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Call for a consolidated national housing agency

The introduction to the National Housing Accord released in October 2022 explains that

“Australia is facing acute housing pressures and too many Australians do not have access to affordable housing. The national rental vacancy rate is at a record low of 0.9 per cent, with advertised rents 10.2 per cent higher in capital cities and 9.7 per cent higher in regional areas over the 12 months to September 2022.”¹

The National Housing Accord (the Accord) ‘brings together all levels of government, investors, and the residential development, building and construction sector to unlock quality, affordable housing supply over the medium term’.²

As yet, it is unclear which Commonwealth government agency will have responsibility for driving delivery of the Accord’s initial, aspirational, national target of one million new well located homes from 2024 to 2029.

Furthermore, Australia’s affordable housing problems developed over decades and require leadership and coordination over the long term to resolve. To make real progress, strategies beyond the five year National Housing Accord are needed.

Coordinating the activities of Accord partners, providing leadership to address implementation barriers and monitoring of progress on delivery of Accord commitments and outcomes are critical activities that depend on consistent and focused agency resourcing for their success.

Arrangements announced December 2022

The Housing Legislative Package released on 19 December 2022 proposes a continuation of the fragmented arrangements that have failed to improve, or even maintain, social and affordable housing supply in the past. CHIA welcomes the formal establishment of the Housing Australia Future Fund, the National Housing Supply and Affordability Council (NHSAC), and the establishment of Housing Australia. However, it is clear from a reading of the exposure draft bills that important opportunities for much needed Commonwealth coordination and leadership are being missed. For example:

- there is no structural connection between the two significant repositories of affordable housing expertise, the NHSAC and Housing Australia. The proposed arrangements establish information silos at time when evidence based, informed, approaches are critical for addressing Australia’s affordable housing problems.
- It is still not clear which entity, if any, will be responsible for implementing the government’s broader housing commitments, such as the Accord. Housing Australia’s delivery role is

¹ National Housing Accord 2022, <https://ministers.treasury.gov.au/sites/ministers.treasury.gov.au/files/2022-10/national-housing-accord-2022.pdf>, p. 1, accessed 3 November 2022.

² National Housing Accord 2022, p. 1.

limited to specific programs. NHSAC's role is advisory. We interpret this as meaning this crucial responsibility will be vested in an agency that lacks expert knowledge in housing markets and the production of housing supply.

- The States and Territories are significant stakeholders whose support is critical to achievement of the proposed affordable housing programs and targets. As the exposure drafts currently stand neither Housing Australia or the NHSAC will have the scope to work with the States and Territories on the range of activities necessary for production of housing supply. Housing Australia's scope is limited to program funding and Council's is limited to data collection. Neither appears to have a role in relation to national meetings of the Housing and Homelessness.

CHIA's position

CHIA believes that the housing market and the institutional arrangements that support it are failing Australian communities. Housing markets and specific barriers to increasing affordable rental housing supply vary greatly across Australia, but affordable rental housing supply is under significant pressure in all markets. This is a national problem that calls for national leadership.

CHIA argues that to enable national leadership it is critical for Housing Australia to be designed upon the following five principles:

1. Consolidation of national level housing functions
2. Set up for leading long term transformation of the housing market
3. Mandate for coordination across government and industry
4. Intentionally high performing and influential
5. Avoid unnecessary overlaps

We need nuanced and integrated responses

The reality is, there is no 'one size fits all' solution. Regional and even sub-regional housing markets have different histories, face different challenges and have different opportunities. Responding to the current crisis calls for more complex and nuanced approaches that integrate with government strategies in related areas such as infrastructure, climate change, migration and population growth.

Meeting the housing needs of the Australian population involves drawing on an understanding of the pressures on affordable housing demand and the ways that housing supply can be steered or stimulated to respond to those pressures. The National Housing Supply and Affordability Council bill recognises that demand pressures are largely shaped by Commonwealth policy – immigration, climate change, fiscal, social and welfare policy for example. The Accord recognises housing supply is shaped by State or Territory and local government planning and decision making, and also the activities of industry stakeholders in sub-regional and regional housing markets. A national housing agency with responsibility for responding to these diverse demand and supply pressures and facilitating implementation of effective regional or local responses is also needed.

Redesigning the rental housing market is a long term project

Establishing a broad based national housing agency is a necessary next step towards the long term project of designing a future housing market that is more fit for purpose. The Accord and Housing Australia Future Fund are a good start but challenges lie ahead. Successful delivery of the new housing supply proposed under these initiatives requires focused leadership from the Commonwealth to sustain the National Housing Accord collaboration and steer it towards delivery of the Accord commitments and the proposed National Housing and Homelessness Plan.

There is also the future challenge of continuing to build upon or leverage the delivery capacity built through successful delivery of the Accord and Housing Australia Future Fund. It is the role of the national housing agency to lead the structural change and market transition that is needed to get the Australian housing market operating well. This long term leadership role calls for a broad based agency that is set up for a long term life.

There is capacity to build on

Many of the ingredients for this long term project are in place or planned – the Accord sets out government intentions, the NHSAC will provide expert advice to inform policy decisions, the technical capacity exists within the residential construction industry, financing structures are available through the proposed Housing Australia (currently the National Housing Finance Investment Corporation (NHFIC)) and other institutional lenders, social and affordable housing capacity has developed significantly over the past decade.

What is missing is the leadership and coordinative resourcing to bring these ingredients together to address Australia's affordable housing problems. Australia needs an agency tasked with steering and coordinating all three levels of government and also industry activity towards achievement of the Accord goals. We need a dedicated housing agency with capacity to develop and monitor a national housing plan for delivering Accord outcomes, engage a wide range of stakeholders in implementation of the plan and resource coordination of its delivery.

Principles for establishing the national housing agency

As an industry stakeholder, CHIA recognises that the location and structure of the national housing agency is a question for government. The principles underpinning design of the agency are however, important and relevant to industry stakeholders regardless of where the agency sits.

CHIA argues the following principles are key to the creation of an effective national housing agency.

1. Consolidate national level housing functions

Currently functions critical for delivery of new housing supply promised by the Accord and Housing Australia Future Fund are disaggregated and spread across at least two agencies. CHIA believes consolidating government housing market functions within a single agency is critical for building the government capacity required. These functions include at a minimum:

- National housing market strategy development and implementation. For example, responsibility for implementing the Accord and later, articulating and leading housing market change through national housing strategies.
- Leading delivery of the government’s housing market strategies including coordination across the three levels of government and key stakeholder industries and groups. Implementation of the Accord in the first instance, and later strategies or initiatives as they are agreed.
- Implementing housing market policies designed by Treasury or the Department of Social Services and informing these agencies through expert policy advice on demand and supply pressures on the housing market, impacts of Commonwealth policy in related areas (such as climate change), and appropriate responses.
- Housing market program design and delivery in collaboration with government and industry stakeholders. For example, responsibility for designing and implementing the Housing Australia Future Fund.
- Supporting the work of the NHSAC by conducting housing market research and analysis to gather evidence of progress with national housing strategies, evaluate progress and monitor housing program outcomes. For example, enabling progress under the Accord and Housing Australia Future Fund to be monitored and evaluated, and undertaking research to underpin a national housing plan for delivering the Accord goals.
- Industry capacity building strategies, supporting stakeholder industries collectively build the scale and capacity needed to deliver the outcomes sought by the Accord and later national housing strategies. For example, two recent AHURI research projects have highlighted the need for strategic development in the scale and capacity of the affordable housing industry.³
- Informing and engaging housing consumers and the broader community in the work of the national housing agency.

2. Set up for leading long term transformation of the housing market

Over the past decades, rental housing market interventions have been characterised by spurts of activity, often premised on direct delivery by the States and Territories, followed by periods of

³ See Benedict, R., Gurrán, N., Gilbert, C., Hamilton, C., Rowley, S. and Liu, S. (2022) Private sector involvement in social and affordable housing, AHURI Final Report No. 388, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/388>, doi:10.18408/ahuri7326901; and Milligan, V., Pawson, H., Phillips, R. and Martin, C. with Elton Consulting (2017) Developing the scale and capacity of Australia’s affordable housing industry, AHURI Final Report No. 278, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/278>, doi:10.18408/ahuri-7108402

inactivity where newly built industry capacity is lost. It is essential for Australia to move beyond this stop-start approach.

CHIA proposes that the central role for the national housing agency is to lead long term transformation of the housing market and enable increased housing supply, including for low and moderate income earners. Like the Australian Renewable Energy Agency, the national housing agency must be set up from the beginning with the intention of performing this market stewardship role.

In the short term, the national housing agency's focus will rightly be on coordinating delivery of the Accord and Housing Australia Future Fund targets. However, the role of leading a market transformation process to create a well functioning rental housing market with appropriate supporting industry capacity is a more significant role in the longer term.

3. Mandate for coordination across government and industry

Having the ingredients of a potentially good housing system is not enough to deliver the Accord goals and other proposed outcomes. The agency must be capable of coordinating three levels of government while effectively harnessing the skills and expertise of the not for profit and private sectors. It must also have the credibility needed to engage the finance sector and bring institutional capital into the housing arena. The coordination and relationship management needed to systematically deliver these outcomes and commitments is significant.

Regardless of how it is structured and located, the national housing agency must have a clear mandate to co-ordinate across the three different levels of government as well as a range of industries to facilitate the delivery of the government's housing commitments. This mandate is more likely to be enduring if it embedded in and supported by the governance arrangements for the agency. For example, the composition of the governance board could include senior representatives of critical Commonwealth agencies such as Treasury and the Department of Social Services. And the NHSAC Council (NHSAC) could provide linkage to the Housing and Homelessness Ministers sub-committee of National Cabinet.

4. Intentionally high performing and influential

Design the national housing agency with the intention of creating a high performing, influential agency that can hold its own over the long term. Apply lessons from establishment of other agencies to create a national housing agency with expertise in:

- Developing and delivering national housing plans to effect systemic and structural change
- Leading potentially contentious processes of structural change
- Coordinating effectively with other Commonwealth agencies
- Collaborating with State or Territory, local government and industry and other stakeholders to deliver outcomes
- Engaging housing consumers and the broader community
- Facilitating program delivery
- Analysis and advice to government on housing market matters

5. Avoid unnecessary overlaps

CHIA argues that in its initial iteration, the national housing agency should be focused on addressing the gaps in current arrangements. Unnecessary overlaps with existing functions and bodies should be avoided. The table below sets out CHIA's suggested approach to existing arrangements.

Table 1: Proposed integration of national housing agency with existing functions and arrangements

Existing function/ arrangement	Response
Australian Institute of Health and Welfare (AIHW)	No integration of functions. Amend current arrangements to work with the national housing agency on improving the collection, reporting and use of housing data currently collected by the AIHW.
National Housing Finance and Investment Corporation (NHFIC)	Housing Australia will be established by broadening NHFIC's current scope.
National Housing and Homelessness Agreement (NHHA)	No integration of functions. Amend current arrangements for NHHA negotiation to include provision of supporting information or advice by the national housing agency. Amend current implementation arrangements to include the national housing agency as an interested party.
National Regulatory System for Community Housing (NRSCH)	No integration of functions. Amend current arrangements to include a coordination role for the national housing agency to ensure alignment of priorities. Build any additional regulatory roles that are needed into the national housing agency.
National Housing Supply and Affordability Council (NHSAC)	Functions as proposed in the National Housing Supply and Affordability Council bill, supported by the national housing agency including provision of secretariat role.
National Indigenous Australians Agency (NIAA)	The national housing agency should: <ul style="list-style-type: none"> • Set whole of system supply targets and funding envelopes inclusive of First Nations communities. • Allocate a dedicated funding and supply stream within the whole of system targets for delivery by Aboriginal or Torres Strait Islander Community Controlled Housing Organisations (ATSICCHOs). This dedicated stream would be delivered through the National Indigenous Australians Agency (NIAA) or

Existing function/ arrangement	Response
	<p>other approaches agreed with First Nations stakeholders and the NIAA.</p> <ul style="list-style-type: none"> • Play a broad role in resourcing and facilitating delivery of First Nations housing. For example, by working with the NIAA and First Nations peak bodies such as NATSIHA to address resourcing and other barriers to delivery of new supply by ATSIICCHO's.
Private sector market analysis services such as Core Logic	Avoid duplicating functions already delivered by the private sector

Supplementary information

Stakeholder industries

- Community housing (including First Nation's housing sector and community housing delivered affordable housing)
- For profit affordable housing provision
- Residential property developers
- Building and construction
 - Builders/ construction managers
 - Trades
 - Architects
 - Surveyors
- Finance and institutional investors
- Local government
- Insurance
- Residential property operators (owners and/or managers)

Other key stakeholders for the national housing agency

- Housing consumer representative organisations such as National Shelter, ACOSS, and the National Association of Tenant Organisations
- Homelessness service system representative organisations
- Housing consumers

Commonwealth government areas of strategic activity relevant to the housing market and the work of the national housing agency

- Taxation policy
- Urban development
- Regional development

- Infrastructure planning & funding
- Centre for Population
- Release and disposal of Commonwealth owned land
- National Housing and Homelessness Agreement
- National Construction Code
- Commonwealth Rent Assistance and Income Support
- Responses to climate change and implementation of renewable energy
- Cohort specific strategies such as the National Disability Insurance Scheme, National Disability Strategy veterans' strategies, national mental health plans, the National Plan to End Violence against Women and Children

Background to this paper

This paper was developed by CHIA with support from CHIA NSW and CHIA Vic in 2022. It was developed through a research and sector consultation process. The Consultation Background Paper which supported the consultation process is attached as Appendix 1 to this paper.

A Housing Agency for Australia

Consultation background paper

This paper was supported by contributions from:



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1. About this paper

In its 2022 election platform the Australian Labor Party signaled its intention to establish a new national housing agency by expand the role and work of the National Housing Finance and Investment Corporation and rename it Housing Australia. This new agency ‘will be the home of the National Housing Supply and Affordability Council and also key national housing programs’ including the Housing Australia Future Fund¹.

This paper has been developed to support consultation with CHIA members on the proposed establishment of a housing agency and to contribute to the anticipated government consultation process.

Development of the paper has involved:

- Interviews with experts in Australian and international systems for planning and supply of social and affordable housing
- Desktop reviews of housing agencies operating in a number of international jurisdictions considered of relevance to the Australian context
- Desktop review of Commonwealth government agencies in a range of housing related areas to understand how functions similar to those envisaged for the housing agency are organized and delivered in other fields of expertise.

The purpose of the paper is to raise questions and options for further consideration through a consultation process. **This paper does not reflect the endorsed position of CHIA, it is a draft.**

2. Hopes for the new housing agency

Over the past two decades private market housing affordability significantly declined and the supply of social and non-market affordable housing failed to keep pace with population growth.

The current Commonwealth government made an election commitment to build 20,000 social housing properties and 10,000 affordable housing properties over the next five years. Successful delivery of new supply at this scale with the timeframes requires focused leadership from the Commonwealth and collaboration between all three levels of government and non-government stakeholders such as the community housing industry, the construction industry and the development industry.

CHIA is looking to the new housing agency to coordinate and facilitate delivery of this new social and affordable housing supply as part of a broader housing strategy. This broader housing strategy should consider both the demand and supply factors that influence housing outcomes to ‘improve housing affordability and provide a boost to national productivity and economic growth’²

It is envisaged this broader housing strategy will draw on analysis of market intelligence, strategic planning expertise, program design, delivery and evaluation capabilities to set directions for meeting the housing needs of all Australians now and in the future.

A national housing strategy of this scope builds on the strong history of Commonwealth led initiatives to address housing demand and supply issues since 1945. Key Commonwealth led housing initiatives are summarised at Appendix 3.

Strategies to meet the housing needs of the Australian population need to draw on both understanding of the pressures on housing demand and the ways that housing supply can be steered or stimulated to respond to those pressures. Demand pressures are largely shaped by Commonwealth policy – immigration, fiscal, social and welfare policy for example. Supply is shaped by State/Territory and local government

¹ <https://www.alp.org.au/policies/national-housing-supply-and-affordability-council>

² *ibid*

planning and decision making, and the activities of industry stakeholders in sub-regional and regional housing markets.

Housing markets and housing needs vary greatly across Australia. Regional and even sub-regional housing markets have different histories, face different challenges and have different opportunities. There is not a 'one size fits all' solution.

CHIA's view is that one significant role for the housing agency should be to activate, coordinate and lead delivery of social and affordable housing supply through collaboration with stakeholders that understand, have the ability to shape, and know how to operate in particular regional and sub-regional housing markets.

3. What is the gap a housing agency will fill?

At present, there is no national agency with a mandate to:

- understand the broader housing market in response to prevailing economic conditions, changes to population, infrastructure investment and government policy
- identify gaps in market and non-market supply
- facilitate social and affordable housing supply in response to these gaps
- lead collaborative delivery of a housing supply intervention of the scale that is proposed.
- co-ordinate / support efforts to address other housing related issues including the decarbonisation of residential property

The proposed agency has the potential to fill this gap through

- reversing the relative absence of housing strategy and policy in government policy
- overcoming (through co-ordination) the fragmentation of housing (and housing related) policy that arises across different federal government departments and agencies and between different levels of government
- restoring the capacity of government to understand the operation of the housing system and its intersection with other activities and develop appropriate responses to housing challenges
- articulating housing responses required to ensure success of or prevent perverse outcomes from other government strategies actions including those arising from the Nation Plan to End Violence against women and children
- distancing / insulating housing strategy and policy from short term political considerations.

In essence by establishing such an agency to fill this gap, the critical capability is capacity for focused and sustained leadership, coordination and effort to ensure appropriate and affordable housing for the whole population as well as contributing to the nation's broader economic, productivity and policy objectives.

4. Functions of a housing agency

If the role of the housing agency is to provide focused and sustained leadership, coordination and effort to understand national housing demand, meet affordability and other property condition and shape long term housing supply, the critically important functions are:

- strategy/policy coordination in relation to the operation of demand and supply pressures on the housing market, and appropriate responses
- leadership to implement change via agreed programs through collaboration with a complex range of stakeholders
- mandate for coordination across Commonwealth agencies and with States/ Territories and key stakeholder industries to understand housing demand patterns and identify supply responses
- mandate to build capacity of key stakeholders to support delivery of housing supply / program or policy responses
- ability to gather evidence of progress, evaluate progress and monitor program outcomes
- ability to inform and engage the broader community in the work of the housing agency

CHIA argues that it is essential that the housing agency holds all of these functions. Aside from the finance programs delivered by the National Housing Finance and Investment Corporation, there is currently no Commonwealth agency with a mandate to deliver any of these functions in relation to the housing market. Furthermore, the recently announced National Housing Supply and Affordability Council which is expected to play a governance role in relation to many, if not all, of these functions is expected to be housed within the housing agency. See further discussion in Section 11 of this paper.

A desktop scan of Commonwealth agencies with similar roles suggests this combination of functions is relatively unusual in the Australian context (see Appendix 1 below). However, the need to concentrate expertise to provide a focused response is recognized in the composition of agencies such as Infrastructure Australia, the Climate Change Authority and Australian Renewable Energy Authority. Expertise based coordinative functions are given high priority in the National Indigenous Australians Agency, the Centre for Population and the National Faster Rail Agency.

Comment

In some of the international examples reviewed (see Appendix 2), these functions are split between a housing agency and another agency, often a parent ministry. In these cases, both the housing agency and the other agency have a clearly defined role in planning and enabling housing supply.

5. Scope of the housing agency

Embedded in the proposed functions of the housing agency is an expectation that it will be concerned with housing demand and supply across the whole housing system, not only demand for and supply of social and affordable housing. This is because:

- the housing problems that exist in Australia are across the whole housing system. For example, problems with accessing home ownership or affordable rental housing are problems of the broader housing system.
- the housing agency cannot deliver on its mandate without being able to bring together information from a broad range of areas such as immigration, fiscal policy, climate and environment, land use planning and social policy and advise on the responses needed.
- a universal approach is more likely to engage long term community interest and support than a segmented or targeted approach.

Social and affordable housing are responses to deficiencies in the supply of market housing. Strategies relating to the demand for and supply of social and affordable housing cannot be successfully planned or delivered in isolation from the broader housing market.

However, there are different ways a housing agency concerned with the whole housing system could be focused.

The housing agency could be predominantly focused on understanding the demand and supply pressures on the broader housing market in order to identify when and what kind of intervention is required.

Or, its primary purpose could be to drive social and affordable housing delivery to meet housing demand, with a broad understanding of the housing market as a necessary enabler for this.

It is useful to look at international examples to see how this question has been resolved in other jurisdictions. In the majority of the international examples reviewed (see Appendix 2 below), housing agencies were tasked with understanding the operations of the housing market in order to identify and implement interventions. The rationale for intervention tends to be couched in terms of ensuring all people having access to housing solutions. For example:

- the Irish Housing Agency currently has priorities to ‘enable supply and demand solutions through the housing system’ and ‘ensure the Agency and its stakeholders have the capacity and agility to respond effectively to challenges in the housing system’
- the Finnish Department of the Built Environment (within the Ministry of the Environment) aims ‘to ensure an adequate supply of different types of housing options on the housing market, steer the construction industry and housing into a direction that is environmentally sustainable, and enhance the opportunities of residents to influence their housing conditions.’
- the Canada Mortgage and Housing Corporation has a mandate to ‘promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally contribute to the well-being of the housing sector in the national economy’.
- the role of the United States Department of Housing and Urban Development is to ‘execute the housing and development programs of the US government by ensuring equal access to housing opportunities regardless of income level of family background. In addition to assisting low income families, it combats land developer fraud and ensures home buyers are protected from inadequate mortgage loan practices.’

- Apart from the Finnish example, all of these agencies have role to provide research or information services aimed at making independent housing information available to the market. Statistics Finland is responsible for this function in Finland.

Example activities of the housing agency

Setting strategic objectives for national housing outcomes, for example:

- A policy framework/ strategy for delivering the proposed 30,000 social and affordable housing properties within 5 years
- Convening or bringing together Commonwealth thinking across a range of areas that influence housing demand:
 - immigration. For example, the recent increase in the annual immigration cap will have a direct effect on housing demand
 - fiscal policy
 - environmental policies and responses to climate change
 - infrastructure development
 - social policy including policy relating to welfare, people with disability, veterans, mental wellbeing, families and older people

Developing a vision and strategy for Australian housing beyond the delivery of 30,000 social and affordable housing properties over the next five years

Monitoring achievement of strategic objective through the collection of nationally consistent data sets

Publishing statistics drawn from the nationally consistent data sets at least annually. The [National Housing Supply Council Annual Reports](#) provide an example for this, as do the annual housing statistics published in the United Kingdom

Advising on the housing responses needed to address specific pressures on housing demand

Developing and implementing programs to respond to housing demand pressures including assessing land supply, managed disposal of Commonwealth land and continuation of existing NHFIC program such as the Affordable Housing Bond Aggregator (AHBA) and the National Housing Infrastructure Facility (NHIF)

Providing leadership, financial stimulus and coordination so the States/Territories and key stakeholder industries drive towards achieving the expected supply objectives including:

Delivery of new supply

Condition of existing housing supply

Improvements to land use planning and land supply

Guiding localised measurement of housing needs and development of local level housing strategies

Programs to build the capacity of the community housing industry, local government and other key stakeholders. In relation to the community housing industry these could include:

- Maintaining national law for regulation of community housing
- Capacity building strategies for smaller community housing providers
- Expertise to assess complex community housing financing structures, identify and provide advise on potential regulatory risks associated with those structures

6. Is the housing agency built upon NHFIC?

Given the Albanese Government's election commitment to 'expand the role and work of the National Housing Finance and Investment Corporation and rename it Housing Australia' this is likely.

Aside from election commitments, there are strong practical arguments for building the housing agency upon NHFIC:

- NHFIC already exists, has strong relationships with many of the key stakeholders and is operating well. It's quicker and easier to update an agency that already exists than to start a new agency from the ground up.
- less structural change means more energy can be devoted to delivering tangible outcomes such as the machinery needed to deliver 30,000 social and affordable housing units in 5 years.
- the programs currently delivered by NHFIC are essential components of any strategy to deliver increased social and affordable housing supply.
- having financial expertise embedded within the housing agency is likely to benefit delivery of a range of functions, particularly program design.

Looking at international practice suggests there is not a single correct answer. Finland, England and the Republic of Ireland have finance roles similar to NHFIC's performed by a standalone agency separate from the agency with policy/strategy functions. In both Canada and US, the housing finance role is subsumed within a single housing agency. The Singapore system operates on a subsidy basis similar to the delivery of public housing in Australia and is not a relevant example.

Comment

Of the international examples reviewed as research for this paper (see Appendix 2), Homes England comes closest to a social and affordable housing delivery focused agency. Homes England describes its role as the 'government's housing accelerator' with a mission to 'to intervene in the market to ensure more homes are built in areas of greatest need, to improve affordability.' The policy coordination/strategy, housing markets intelligence and statistical collection roles are placed elsewhere within the parent department, the Department for Levelling Up, Housing and Communities. Homes England collects and publishes statistics relating to its housing programs rather than the broader housing market.

7. Where should the housing agency be located?

An agency with the mandate to:

- understand the broader housing market
- identify gaps in market supply
- facilitate social and affordable housing supply in response to these gaps
- lead collaborative delivery of a housing supply intervention of the scale that is proposed.

must have the ability to engage input from agencies with fiscal expertise, including agencies such as the Reserve Bank and financial regulators and must have credibility with private sector stakeholders.

NHFIC provides the foundations upon which a broader housing agency can be built but retaining the housing agency within Treasury may challenge the agency's capacity to build housing policy expertise and operate innovatively and collaboratively to deliver on its full range of functions.

Most of the overseas housing agencies reviewed are aligned with a broader national planning/ development/ infrastructure portfolio. This is the case for Singapore, Ireland, England, and Finland. The other two reviewed, the Canadian Housing and Mortgage Corporation (CHMC) and the United States Department of Housing and Urban Development (HUD) are standalone agencies.

HUD has been a Cabinet level agency since 1965. Its role includes urban development as well as housing programs and finance. The CMHC has historically operated independently of state ministries with direct responsibility to a Minister, similar to the arrangement for the National Indigenous Australians Agency in Australia. It is understood that usually, the Minister responsible for the CMHC is separately responsible for a social development related portfolio. Both CHMC and HUD combine in-house financial and economic expertise with policy expertise across a range of areas.

Australia does not have a strong history of Commonwealth involvement in planning/development/ infrastructure development. Historically, it has been difficult to sustain national leadership on the market housing system and the connected areas of regional planning and infrastructure development. There has, however, been significant progress over the past couple of decades with renewed Commonwealth interest in building structures and programs tasked with facilitating infrastructure, regional and city development. Existing statutory authorities such as Infrastructure Australia, the National Faster Rail Agency, and the National Transport Commission provide templates for considering the role and functions of the housing agency. See Appendix 1 below for further details.

Both the overseas examples, and the Australian context suggest that if the housing agency is not established as a standalone agency, it would be valuable for it to be either located within an infrastructure planning or economic development portfolio, or have strong mechanisms for coordination with those agencies embedded within its governance or operations.

8. Role in relation to First Nations' housing³

Closing the Gap includes targets to:

- increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88% by 2031.
- build the role of the Aboriginal community-controlled sector through funding and capacity building. Aboriginal Community Housing Providers are increasingly significant in the delivery of social and affordable housing services for First Nations people.

As the agency responsible for monitoring achievement of these targets, the National Indigenous Australians Agency (NIAA) is an important partner for the housing agency. The NIAA's broader role in leading and coordinating Commonwealth policy development, program design and implementation, and service delivery for Aboriginal and Torres Strait Islander peoples is also of relevance.

It is envisaged that the housing agency would be responsible for:

- setting whole of system supply targets and funding envelopes inclusive of First Nations communities
- allocating a dedicated funding and supply stream within the whole of system targets for delivery by Aboriginal and Torres Strait Islander Community Controlled Housing Organisations (ATSICCHO's). This dedicated stream would be delivered through the National Indigenous Australians Agency (NIAA) or other approaches agreed with First Nations stakeholders and the NIAA
- playing a broad role in resourcing delivery of First Nations housing. For example, by working with the NIAA and First Nations peak bodies such as NATSIHA to address resourcing and other barriers to delivery of new supply by ATSICCHO's .

A lesson from the Canadian Housing Strategy is that the funding envelope dedicated to First Nations housing must be specified alongside whole of system supply targets and funding envelopes, not left for later negotiation.

A weakness of the National Agreement on Closing the Gap is that it does not commit governments to new funding for policy priorities such as housing. That was sought by the Coalition of Peaks, but Australian Governments were not prepared to agree to this. While the National Agreement on Closing the Gap is essential for providing a platform for shared decision making, ultimately a new national funding program also needs to be agreed to increase the supply of new First Nation's housing and to make current housing functional and safe. See Appendix 4 for further information on the weaknesses of the National Agreement on Closing the Gap in relation to First Nations' housing.

Principles for responding effectively to the housing needs of First Nations peoples

The National Aboriginal and Torres Strait Island Housing Association's (NATSIHA's) submission to the Commonwealth in response to its consultation process for refreshing the Closing the Gap framework, made in August 2018 lists underpinning principles for responding effectively to the housing needs of Aboriginal and Torres Strait Islander people. These also serve to identify what is important to Aboriginal and Torres Strait Islander people in the context of housing and are reproduced here:

- self-determination - as per the United Nations Declaration on the Rights of Indigenous Peoples (Articles 3 & 4)
- the Commonwealth recognising the role and responsibility of the national peak and each jurisdiction's peak and involving them in policy and decision making.

³ CHIA acknowledges and thanks the National Aboriginal and Torres Strait Island Housing Association (NATSIHA) for its assistance with this section of the background paper, and for supplying additional contextual information about the place of housing within the National Agreement on Closing the Gap which is at Appendix 4.

- recognition that the Aboriginal and Torres Strait Islanders housing sector is a specialist, specific sector that has expertise and strengths which can effectively challenge, inform and influence Governments to make improvements to the housing system and can drive the way to do effective business in future.
- necessity for a partnership between the Commonwealth, States and Territories and the Aboriginal and Torres Strait Islander housing sector to achieve better outcomes.
- striving for an integrated housing system in recognition that safe, secure and culturally appropriate housing is critical to social, economic and cultural infrastructure.
- recognition of the differences across the States and the Territories that requires flexible and tailored policy and program responses that are culturally appropriate.
- valuing investment and innovation in early intervention and prevention which funds support services to prevent homelessness and sustains tenancies.
- safe and secure and suitable housing that meets the housing, locational and cultural needs of individuals and families.
- recognition of the importance of Aboriginal community-controlled delivery of capital works programs and management of housing organisations.
- investing and exploring innovative and proven housing models which are tailored to meet the needs of Aboriginal people in the environment they're living in, and not settling for a 'one size fits all' approach.
- recognition that policy and program responses need to be long term, with financial commitments which provide delivery certainty to enable outcomes to be achieved.
- adopt an approach to valuing learnings and core knowledge through a 'knowledge repository and clearing house' which captures and shares knowledge to draw on for future programs.

Foundations for the housing agency already in place

National Housing Finance and Investment Corporation (NHFIC)

- Delivers low cost, long term loans for social and affordable housing provision to registered CHPs via the Affordable Housing Bond Aggregator (AHBA)
- Provides 'gap' finance to support critical housing-enabling infrastructure for affordable housing projects through the National Housing Infrastructure Facility (NHIF)
- Delivers Capacity Building Program Grants to eligible community housing providers interested in accessing AHBA or NHIF
- Delivers the Home Guarantee Scheme which supports eligible home buyers
- Has built a credible housing market research function

National Regulatory System for Community Housing (NRSCH)

- A national system built on inter-governmental agreement and adoption of National Law by each participating jurisdiction
- 311 registered community housing providers across the Northern Territory, ACT, Queensland, NSW, South Australia and Tasmania. Western Australia and Victoria do not participate
- Barriers to participation by some Aboriginal Community Housing Providers due to Clause 15(2)(c) of the National Law (wind-up clause).

Recent experience with housing supply programs

The Department of Social Services has recent experience monitoring compliance with the National Rental Affordability Scheme and delivering niche housing supply programs such as Safer Places.

History of national housing agreements and partnerships

History of Commonwealth collaboration with States/Territories on housing matters through:

- The Commonwealth State Housing Agreement
- The National Housing and Homelessness Agreement
- The National Partnership Agreement on Remote Indigenous Housing

See Appendix 3 for further details of past Commonwealth led housing initiatives.

Commonwealth experience with new collaborative models

The Commonwealth has experimented with new collaborative models involving a wider range of stakeholder during the past decade. There is learning that can inform the design of the Housing Agency, for example:

- The Murray Darling Basin Agreement, Authority and Plan
- The Smart Cities Program
- City and Regional Deals
- The emergence of Regional Development Australia to leverage local decision makers as stakeholders in national regional development strategies

Department of Infrastructure, Transport, Regional Development, Communications and the Arts

There are synergies between the proposed role of the housing agency and programs delivered by the Regional Development and Infrastructure portfolios. For example:

- The relationship between housing supply and the role of Infrastructure Australia to ensure government investment in infrastructure is well directed.
- Local government support and capacity building programs
- Implementation of the Smart Cities Plan 2016 and City Deals

9. Role in relation to regulation

The National Regulatory System for Community Housing (NRSCH) is ‘owned’ by a partnership of States and Territories. There is no compelling argument for disrupting the current arrangements and locating regulation within the housing agency. In contrast, there are compelling reasons for maintaining the current arrangements, including:

- the housing agency is able to focus its efforts on building policy/strategy coordination and market analysis functions
- the NRSCH model was deliberately designed to leverage State/Territory service delivery expertise

However, there are potentially roles for the housing agency in relation to the broader regulatory system. For example:

- providing Commonwealth leadership in relation to NRSCH. The housing agency could do this by resourcing a role to coordinate with and ‘steer’ NRSCH. This might include a role in enhancing the capacity for data collection, analysis and reporting.
- there may be some roles not currently undertaken by NRSCH that could be delivered by the housing agency. For example, a function to assess complex legal and financial CHP financing structures.
- It could be appropriate for the housing agency to have a regulation policy role including, for example, maintaining national law for regulation of community housing or reviewing key policy settings .

Comment

None of the international examples of housing agencies reviewed (see Appendix 2) appeared to have a strong regulatory function. Regulatory functions were based within the English and Scottish housing agencies in past iterations of those agencies.

Of the Australian examples reviewed (see Appendix 1), only the National Transport Commission has a regulatory function. The National Transport Commission has a regulation policy role equivalent to the role of maintaining national law for regulation of community housing.

10. Role in relation to the homelessness service system

None of the international examples of housing agencies reviewed have responsibility for homelessness services. Where agencies are active in the area of homelessness it is to facilitate housing supply to address homelessness. For example, by leading or resourcing programs aimed at increasing the supply of Housing First units.

Homelessness is largely a by-product of social and affordable housing supply shortages. It is envisaged the housing agency will have a lead role in delivering additional housing supply to address this shortage, including housing to enable delivery of housing and support models such as Housing First. There are strong arguments that the management of services for homeless people should remain in a welfare portfolio. Creation of housing supply and particularly Housing First initiatives would be the major point of connection between the activities of the housing agency and the delivery of the homelessness service system through the Department of Social Services.

11. Governance

The question of governance arrangements for the housing agency is naturally influenced by the announcement that the National Housing Supply and Affordability Council would be based within the housing agency.

Policy/ strategy governance

According to the Albanese Government's election commitments, the role of the National Housing Supply and Affordability Council is broad ranging with roles to:

- ensure Commonwealth leadership in increasing housing supply and improving housing affordability
- be advised by experts from a diverse range of relevant fields including finance, economics, urban development, residential construction, urban planning and social housing sectors
- set targets for land supply in consultation with State and Territory Governments
- collect and make public nationally consistent data on housing supply, demand and affordability
- advise on ways to improve land use planning and land supply which will boost national productivity and improve housing affordability
- report on the release of government owned land, rental affordability, homelessness, the number of new social and affordable homes being built annually
- advise on ways to boost the construction of social and affordable housing
- advise on appropriate housing measures to be included in all current and future City and Regional Deals
- undertake research with the potential to materially impact on housing supply and affordability
- play a key role in the development and implementation of Labor's National Housing and Homelessness Plan

In the absence of further information, it could be envisaged that the National Housing Supply and Affordability Council is intended to play a role in policy/ strategy advice, but not organisational governance of the housing agency.

A valuable aspect of the former National Housing Supply Council was that it generally brought experts together on an independent basis to further the work of the Council rather than provide a forum for sectorial interests to be represented.

CHIA supports continuation of this 'expert panel' approach for the National Housing Supply and Affordability Council.

However, it is essential that a forum for industry representatives is built into the housing agency governance arrangements elsewhere. For example, the arrangements for the National Housing Supply and Affordability Council could formalise regular engagement with a panel of industry representatives as part of its research methodology; or the overall governance arrangements for the housing agency could include input from a standing committee of industry representatives. Similarly, the policy/strategy governance arrangements for the housing agency also need to consider a mechanism for engagement with State and Territory officials, local government and housing consumers.

Organisational governance

The tightly focused functions proposed for the housing agency suggest it would be established as a statutory authority, independent of line or central agency structures. In this model, the housing agency would be governed by an expertise-based board comprising an independent Chair and independent members, ideally drawn from a range of States and Territories to ensure diversity, representing a wide range of relevant areas of expertise. In contrast the National Housing Supply and Affordability Council, the housing agency board would be tasked with determining and implementing organisational strategy, managing the organisation's finances and monitoring performance.

Incorporation of senior representatives from stakeholder agencies such as Treasury, Infrastructure, and/or the NIAA is less common practice for statutory authority boards. It does occur when connection to another agency is necessary for the performance of the agency's full range of functions. For example, the Board of the Climate Change Authority includes the Chief Scientist. The NHFIC Board is composed of an independent Chair and five independent members with skills, qualifications or expertise in relevant areas such as banking and finance, law, housing, local government, infrastructure planning and financing or policy.

It is envisaged the housing agency will engage with State and Territory Governments either through the National Housing Supply and Affordability Council or informally as part of delivering other housing agency functions. This approach allows dynamic and collaborative relationships to develop focused on achievement of mutual outcomes, potentially enabling non-government stakeholder involvement when appropriate also.

An alternative minimalist position that could be argued whereby the housing agency is a section within a larger agency. In a minimalist model, engagement with the States and Territories would occur through a Ministerial Council. A Ministerial Council could potentially be tasked with decision-making informed by findings of the National Housing Supply and Affordability Council. With this model, relationships with the States/Territories would be highly structured, more distant and less open to dynamic development or the involvement of key industry stakeholders.

13. Relationship to the NHHA

Within the community housing industry, the current National Housing and Homelessness Agreement (NHHA) model is generally agreed to be an unsuitable vehicle for gathering information about true housing demand, monitoring the quality of housing available across markets, funding future social and affordable supply, and monitoring its delivery.

Arguably, the NHHA could be viewed as a legacy arrangement between the Commonwealth and the States/Territories relevant to maintaining existing public housing supply. On that basis, the NHHA could be administered separately from the programs delivered by the housing agency, either within the housing agency or outside it. The housing agency could, however, encourage the States and Territories to bring NHHA resources to the table when agreeing approaches to future delivery of social and affordable housing.

Alternatively, it could be argued that the operation of the NHHA should be broadened to include other stakeholders such as the community housing industry or local government, and included within the responsibilities of the housing agency. Given the long history of Commonwealth-State/Territory housing agreements, significant cultural change would be needed to embed this approach.

At present, the NHHA offers a potential anchor point for Commonwealth and State/Territory investment in First Nations' housing to support achievement of Closing the Gap targets. See Appendix 4 for further details. In theory, the housing agency could offer a similar anchor point through a legislated role to:

- set whole of system supply targets and funding envelopes inclusive of First Nations communities, and
- allocate a dedicated funding and supply stream within the whole of system targets for delivery by ATSIICHO's.

There is a strong risk with any approach that places administration of the NHHA within the housing agency that, as a newly formed agency, it may become distracted by Commonwealth-State/ Territory negotiations about legacy public housing and lose focus on delivering new social and affordable housing supply. In its first years, it may be more practical for the housing agency to focus on building new arrangements associated with delivering new housing supply.

Thinking on alternative approaches for managing relations with the States and Territories through the housing agency is still developing. It is generally thought that the housing agency will have a strategy, delivery framework and funds to facilitate supply activity. It would manage relationships with stakeholders through the delivery framework including negotiation of specific outcomes with the States/Territories as delivery partners. Regardless, it is essential that the NHHA at least operates to facilitate crucial activities such as gathering information about true housing demand, monitoring the quality of housing available across State/ Territory markets, and monitoring the delivery of future social and affordable supply.

14. Relationship to the States/Territories

It is important that the housing agency is positioned to manage effective relationships with the States/Territories along with other key stakeholders.

The NHHA is not a suitable vehicle for managing these relationships, but what are the other options?

Within the Department of Infrastructure, Transport, Regional Development, Communications and the Arts (ITRDCA), programs such as Smart Cities, City and Regional Deals, provide templates for management of multi government, multi stakeholder programs involving significant capital expenditures.

The arrangements for governance of the Murray Darling Basin Authority, the agency responsible for implementing the Murray Darling Basin Plan, involve the Commonwealth and five State/Territory governments. These arrangements incorporate a community committee and a committee of officials from the relevant government, but not industry stakeholders.

Regional Development Australia is an example of a structure that draws in all levels of government and expert local knowledge, outside of formal governance arrangements (see Appendix 1). This approach allows ITRDCA to gather intelligence direct from local stakeholders that can inform management of relationships at State/Territory level.

15. Establishing the housing agency

There are three broad approaches to building the housing agency that could be considered. These are outlined in Table 1 on the following page for consideration.

Learning from the Canadian experience

In Canada, new supply is funded by the CMHC through the National Housing Strategy. There are separate bilateral agreements between the CMHC and provincial governments which relate to legacy funding for maintenance of pre-1995 social housing.

One very important learning from the Canadian experience is the importance of ensuring State/Territory buy in to any new housing strategy. In Canada, the provinces were locked out of decision making about the final Strategy and as a result delivery of the Strategy has been hampered by lack of matching Provincial funding and support.

Table 1: Possible approaches to establishing the housing agency

	Minimal change	Incremental growth	Staged growth
Description	<ul style="list-style-type: none"> make maximum use of relevant existing entities such as the Australian Institute of Health and Welfare and the ABS for data analysis and monitoring functions coordinate with the States and Territories through a permanent Ministerial Council either keep NHFIC separate or build the functions of NHFIC only as much as needed provide strategic/policy expertise and capacity to coordinate across the range of involved agencies if relevant, consider refreshing the NHFIC Board 	<ul style="list-style-type: none"> make the initial focus of growth putting in place what is needed to oversight delivery of the 30,000 social and affordable housing units. recognise that functions can be expanded in the future once the agency has a track record broaden the role of NHFIC as needed refresh the NHFIC Board so a range of areas of financial/ market/ economic expertise are represented consider adding a senior representative of Treasury or other relevant agencies to the NHFIC Board put in place a common reporting framework with the States and Territories 	<ul style="list-style-type: none"> build a new agency with the full range of strategy, data, evidence/evaluation, coordination, program and leadership functions required bring NHFIC into the new agency in order to create an agency similar to the Canadian Mortgage and Housing Corporation implement the agency in a planned series of stages designed to manage risks and ensure priorities such as delivering the Housing Future Fund are supported
Strengths	<ul style="list-style-type: none"> limited change is required 	<ul style="list-style-type: none"> growth is focused on supporting delivery of immediate priorities the housing agency is able to move quickly to lead and drive change in priority areas while building capacity in others 	<ul style="list-style-type: none"> the agency is well placed to lead and drive change there is a clearly articulated vision for the agency from the beginning, allowing its role to be communicated clearly manages some of the risks associated with attempting to build full agency capacity quickly, such as lack of staff expertise and perceived lack of performance
Challenges	<ul style="list-style-type: none"> limited ability to efficiently drive change due to the high level of reliance on across government coordination the agency is vulnerable to perceived lack of performance the strategic/policy function is vulnerable to dismemberment by more powerful agencies 	<ul style="list-style-type: none"> relies on future political will to expand functions of the housing agency once a track record has developed potential for loss of focus on delivery of the financial products currently delivered by NHFIC while policy and implementation capabilities are built. 	<ul style="list-style-type: none"> maintaining stakeholder support for the agency throughout the full period of implementation potential for loss of focus on delivery of the financial products currently delivered by NHFIC while policy and implementation capabilities are built.

Appendix 1: Functional summary of Australian agencies reviewed

Agency	Role	Constitution	Data collection/ analysis	Policy coordination/ Strategy	Delivery	Coordination States/ Territories	Comment
Australian Institute of Family Studies	Conducts high-quality, impartial research into the wellbeing of Australian families, to inform government policy and promote evidence-based practice in the family services sector	Statutory Agency	✓	✓	X	X	
Australian Institute of Health and Welfare	Provide health and welfare information and statistics	Statutory Agency	✓	X	X	X	
Australian Renewable Energy Agency	Role is to support the global transition to net zero emissions by accelerating the pace of pre-commercial innovation	Statutory Agency	✓	✓	✓	X	
Centre for Population	Established to understand how Australia's population is changing and the implications of these changes		✓	✓	X	✓	Role to coordinate and collaborate with business, community groups, academia and the public as well as with governments
Climate Change Authority	Provides expert advice to the Australian Government on climate change, by conducting regular and specifically commissioned reviews and undertaking targeted climate change research.	Statutory Agency	✓	✓	X	X	

Agency	Role	Constitution	Data collection/ analysis	Policy coordination/ Strategy	Delivery	Coordination States/ Territories	Comment
Infrastructure Australia	Independent evidence-based advice on infrastructure planning, policy and priorities	Statutory Agency	✓	✓	X	X	
Murray Darling Basin Authority	Prepare, implement and review an integrated plan for the sustainable use of the Basin's water resources	Statutory Agency	✓	X	✓	✓	Minister's Council responsible for policy decisions
National Disability Insurance Agency (NDIA)	Administers the National Disability Insurance Scheme (NDIS)	Statutory Agency	X	X	✓	X	Minister's Council responsible for policy decisions
National Faster Rail Agency	Works closely with state and territory governments on opportunities to develop rail infrastructure between major cities and key regional centres in order to advance social, economic and population outcomes	Statutory Agency	✓	✓	Facilitates State/Territory delivery	✓	Explores options for alternative funding and financing options for faster rail (e.g., private sector finance, value capture)
National Housing Finance and Investment Corporation (NHFIC)	Improve housing outcomes by supporting efforts to increase the supply of homes	Corporate Commonwealth Entity	✓	X	✓	X	
National Indigenous	Improve the lives of Aboriginal and Torres Strait Islander people	Executive Agency	✓	✓	✓	✓	

Agency	Role	Constitution	Data collection/ analysis	Policy coordination/ Strategy	Delivery	Coordination States/ Territories	Comment
Australians Agency							
National Mental Health Commission	Evidence and advice on ways to continuously improve Australia's mental health and suicide prevention system, and act as a catalyst for change to achieve those improvements	Statutory Agency	✓	✓	X	X	
National Transport Commission	Leads national land transport reform in support of all Australian governments to improve safety, productivity, environmental outcomes and regulatory efficiency	Statutory Agency	X	✓	X	X	Role includes responsibility for national laws, model laws and regulation
Primary Health Networks	Streamline health services particularly for those at risk of poor outcomes	Independent organisations	X	X	✓	✓	
Regional Development Australia	Committees of local leaders who work with all levels of government, business and community groups to support economic and workforce development, local procurement, strategic regional planning and inform government programs and infrastructure	Network of committees resourced by the Commonwealth Government	Provide intelligence on regional development issues	Provide evidence based advice on regional development issues	Facilitate regional economic development outcomes, investment, local procurement and jobs	Co-ordinate the development of a strategic regional plan, or work with suitable existing regional plans that will align with the Commonwealth's regional priorities	

Appendix 2: Functional summary of overseas agencies reviewed

Country	Agency	Role	Data collection/ analysis	Policy coordination/ Strategy	Delivery	Comment
Canada (Federal system)	Canada Mortgage and Housing Corporation	Legal mandate is to “promote housing affordability and choice, to facilitate access to, and competition and efficiency in the provision of, housing finance, to protect the availability of adequate funding for housing at low cost, and generally contribute to the well-being of the housing sector in the national economy.”	✓	✓	✓	Historically managed relations with Provinces through bilateral and multilateral agreements. Moved away from this approach with the National Housing Strategy.
Finland	Ministry of the Environment, Department of the Built Environment	Ensure an adequate supply of different types of housing options on the housing market, steer the construction industry and housing into a direction that is environmentally sustainable, and enhance the opportunities of residents to influence their housing conditions.	X	✓	✓	Main role is policy coordination. Delivers a first home buyers scheme. Statistics collected by Statistics Finland
	Housing Finance and Development Centre	Implements Finland’s housing policy	✓	X	✓	Provides housing information services as well as providing loans and financial assistance
Republic of Ireland	The Housing Agency	Wide range of functions associated with resourcing and facilitating increased social and affordable housing supply and community regeneration	✓	✓	✓	Strong emphasis on facilitating, resourcing and capacity building rather than direct funding. Delivers a capacity building program for community housing organisations.
	The Housing Finance Agency	Provides loan finance to local government and non-profit sector housing associations for social housing, to higher education institutions for student housing provision, and for mortgage lending to low income home purchasers	X	X	✓	Delivers lending/finance programs

Country	Agency	Role	Data collection/ analysis	Policy coordination/ Strategy	Delivery	Comment
Singapore	Ministry of National Development	Responsible for national land use planning and development	Not known	✓	X	Manages the housing master plan for Singapore
	Housing & Development Board	Delivers state housing developments for (subsidized) sale and occupation as social housing	Not known	X	✓	Functions are similar to those of State Housing Authorities in the post war period
United Kingdom (England)	Department for Levelling Up, Homes and Communities		✓	✓	X	
	Homes England	The Government's 'housing accelerator'. Responsible for increasing the number of homes built. Intervenes in the market to ensure more homes are built in the areas of greatest need. Aims to create a 'more resilient and diverse housing market'.	X	X	✓	Does not operate in London. Role includes increasing the supply of public land available for building housing on.
United States (Federal system)	Department of Housing and Urban Development	Role is to execute the housing and development programs of the US government by ensuring equal access to housing opportunities regardless of income level of family background.	✓	✓	✓	Role includes partnering with local authorities on community regeneration partnerships. Programs include sale of affordable properties to the public and housing providers.

Appendix 3: Key Commonwealth housing initiatives since 1945⁴

Year	Initiative	Description
1942	Department of Post War Reconstruction	Established with a key mission to establish a national housing strategy linked to urban development reforms.
1943-44	Commonwealth Housing Commission (CHC)	<p>Heard from 948 witnesses in 53 towns in all States.</p> <p>Proposed a post-war housing program to address the housing shortage existing at that time - 50,000 in the first year, ramping up to 80,000 a year – with half of this supply government funded for rent at subsidized rates. Housing supply was to be delivered within a regional and town planning framework ensuring integration of industrial and residential zones, provision of open spaces, and access to services – including community centres which were to be part of all new developments. Recommended establishment of a Commonwealth Housing Authority and also a Commonwealth Planning Authority.</p> <p>The level of Commonwealth intervention recommended by the CHC was not supported by the Curtin Government. Additionally, the States were hostile to Commonwealth intervention in both the housing and planning areas. Housing was not included in the 1944 referendum to refer powers to the Commonwealth. The proposals relating to Commonwealth involvement in planning did not progress due to hostility from State governments.</p>
1945-2009	Commonwealth-State Housing Agreement (CSHA)	<p>The first CSHA (1945 -1955) provided Commonwealth funding via low cost loans (and from the 1980s, grants) for state government housing expenditures. It was aimed at addressing a severe housing shortage of an estimated 300,000 dwellings and it promoted construction of public housing. Later CSHAs in the 1950s and 1960s had a stronger focus on supporting home ownership.</p> <p>From the 1970s, the CSHA began to focus more strongly on the production of rental housing from low income people in housing related poverty. A policy arc that culminated in the 1990s National Housing Strategy. Policy connections with urban policy also surfaced in the early 1970s (see the Department of Urban and Regional Planning (DURD below).</p> <p>Funding cuts from 1996 implemented by the Howard government ended the expectation that CSHA funds would necessarily be invested in construction of new public housing.</p>
1946-1975	Department of Housing and Works	Responsible for administering the CSHA. Dissolved by the Fraser government and functions split between the Department of Housing and Construction and the Department of Social Security. Responsibility for the CSHA moved to the Department of Social Security.

⁴ A key source for the contents of this table was Vivienne Milligan and Anne Tiernan. 'No Home for Housing: The Situation of the Commonwealth's Housing Policy Advisory Function'. *Australian Journal of Public Administration* 70, no. 4 (2011): 391–407. <https://doi.org/10.1111/j.1467-8500.2011.00746.x>.

Year	Initiative	Description
1958-2022	Rent Assistance	Initially introduced in 1955 for single low-income renters facing housing stress. Provision expanded to the current program from 1989-1994.
1972-1975	Department of Urban and Regional Development (DURD)	<p>This Whitlam Government department had responsibility for a range of policy commitments including urban growth centres/ new cities programs, inner city urban regeneration, and sewerage programs. It actively sought to curb the large scale demolition and re-build projects implemented in inner urban areas by State Housing Authorities since the beginning of the post-war period.</p> <p>DURD interpreted its brief widely creating tensions with other departments including Treasury, Prime Minister and Cabinet, Transport and Social Security. It attempted to participate in the Commonwealth-State Housing Program, including negotiation of the 1973 Agreement.</p> <p>The agency structure included an economic analysis capability which provided economic analysis capability independent of Treasury. This capability formed part of the newly created Department of Finance when DURD was dissolved by the incoming Fraser Government. Other functions of DURD were incorporated in the Department of Environment, Housing and Community Development.</p>
1972-1990	Indigenous Housing	Grants programs administered by the Department of Aboriginal Affairs providing grants to communities (1972-1980) and jurisdictions (1980-1990), including the Town Camps Assistance Program.
1980-2007	Community Housing and Infrastructure Program (CHIP)	<p>Provided funding for housing (acquisition, renovation and replacement) and environmental health related infrastructure in Aboriginal and Torres Strait Islander communities. Predominantly assisted remote communities.</p> <p>Included the National Aboriginal Health Strategy from 1992-93.</p> <p>Administered by the Aboriginal Development Commission until 1990, the Aboriginal and Torres Strait Islander Commission (ATSIC) from 1990-2003, and the Aboriginal and Torres Strait Islander Services (ATSIS) from 2003-2005. Responsibility transferred to predecessor departments of the Department of Social Services in 2005.</p>
1988	National Housing Policy Review	Review of housing assistance programs in the portfolio of the Minister for Housing and Aged Care with a view to improving their effectiveness.
1991-1996	Building Better Cities program	Co-ordinated by a taskforce chaired by the Department of Prime Minister and Cabinet and involving a number of departments. The then Department of Health, Housing and Community Services held administrative and organisational responsibility for the program with technical support provided by the National Capital Planning Authority (NCPA). The program had a pragmatic focus on deliverable, demonstration projects.
1991-1992	National Housing Strategy	Wide ranging policy review commenced under the Hawke government and continued by the Keating governments. Signaled a change in focus from tenure targeted housing provision to a focus on meeting the needs of individuals. Ie a shift in the Commonwealth's role from funding public housing to a broader focus on improving access to affordable and appropriate housing for low income households.

Year	Initiative	Description
		Proposed development of a national housing needs framework with the States and Territories, with targets for the levels of public housing required. Not implemented due to the election of the Howard Government in 1996.
1993	Industry Commission Report on Public Housing	Recommended ways that governments can deliver public housing and rent assistance more efficiently and effectively. Argued that while public housing is a cost effective way of meeting housing needs, housing assistance measures should include a mix of measures including: rent assistance; community and co-operative housing; and headleasing.
1994-1996	Department of Housing and Regional Development	Period of active attempts to reform the intergovernmental financing arrangements for housing and urban development (see also the Better Cities program above). Responsibility for housing was moved back to the Department of Social Security by the incoming Howard government.
1995-1996	Social Housing Subsidy program	Provided financial assistance to subsidise the recurrent costs of financing accommodation for low and moderate income earners through shared equity and rental accommodation programs. States/Territories were able to expend the funds directly or fund not for profit organisations to deliver the program.
2007-2009	Australian Remote Indigenous Accommodation Program	Replaced the Community Housing and Infrastructure Program (CHIP). Focus was remote Indigenous communities. Subsumed by the National Partnership on Remote Indigenous Housing (NPARIH).
2007-2009	Strategic Indigenous Housing and Infrastructure Program	Northern Territory only. Delivered in partnership with the Northern Territory Government under a Memorandum of Understanding on Indigenous Housing, Accommodation and Related Services. Aimed to provide new housing and refurbishment of existing housing along with fostering a range of social and economic outcomes. Separate from the Australian Government's Northern Territory Emergency Response but delivered in parallel with it. Subsumed by the National Partnership on Remote Indigenous Housing (NPARIH).
2008-2016	National Partnership Agreement on Remote Indigenous Housing (NPARIH)	From 2008 – 2018, the Commonwealth allocated \$5.4 billion to NPARIH and the National Partnership on Remote Housing (NPRH), which delivered significant housing outcomes, including the construction of 4,000 new houses and another 7,500 existing houses refurbished across 300 remote Indigenous communities. Victoria exited in 2014 and NSW in 2016. Re-launched as the National Partnership on Remote Housing (NPRH) in 2016.
2008	National Rental Affordability Scheme (NRAS)	Aimed to increase the supply of new and affordable rental housing by providing an annual financial incentive for ten years to organisations supplying the properties. Administered by the Department of Social Services, the program was a Rudd government election commitment. The program ceased providing new incentives in 2015.
2008-2013	National Housing Supply Council	National Housing Supply Council was established with the purpose of monitoring housing demand, supply and affordability in Australia, and

Year	Initiative	Description
		<p>highlighting current and potential gaps between housing supply and demand.</p> <p>The Council was abolished in November 2013.</p>
2008-2013	Housing Affordability Fund (HAF)	The Australian Government provided grants to state, territory and local governments, to work in conjunction with the private sector, to reduce housing-related infrastructure and planning costs, and to pass savings to eligible purchasers.
2009-2018	National Affordable Housing Agreement (NAHA)	The NAHA replaced the CSHA. Under the NAHA there was an intention to measure and monitor state-level performance outcomes.
2009-2012	Social Housing Initiative (Nation Building)	The Social Housing Initiative was a schedule to the National Partnership Agreement on the Nation Building Jobs Plan. It supported the construction of new social housing (\$5.2 billion) and the repair and upgrade of existing homes (\$400 million) across the States and Territories.
2014-2015	Reform of the Federation discussion process	Issues paper 1 was released in the September 2014. A discussion paper on key areas for reform, including Housing and Homelessness, was issued as a draft in 2015. No significant expansion in the role of the Commonwealth was proposed.
2016-18	National Partnership on Remote Housing (NPRH)	Replaced the National Partnership on Remote Indigenous Housing (NPARIH). Victoria and NSW did not participate.
2018-2023	National Housing and Homelessness Agreement	Replaced the NAHA and National Partnership Against Homelessness. Provides around \$1.6 billion each year to states and territories to improve Australians' access to secure and affordable housing across the housing spectrum. States and Territories are required to have publicly available housing and homelessness strategies and contribute to improved data collection and reporting as a condition of receiving funding.
2018	National Housing Finance and Investment Corporation (NHFIC)	The National Housing Finance and Investment Corporation (NHFIC) was established in 2018 to make low cost debt available to not-for-profit social and affordable housing.
2022	National Housing Supply and Affordability Council	An election commitment of the Albanese government. Establishment was announced in August 2022.

Appendix 4: Housing and Closing the Gap⁵

The National Aboriginal and Torres Strait Island Housing Association (NATSIHA) is also a member of the Coalition of Aboriginal and Torres Strait Islander community-controlled peak organisations who are committed to achieving its objectives in genuine partnership with Australian Governments.

The National Agreement on Closing the Gap, signed by the Coalition of Peaks and all Australian Governments, provides a framework for implementing that partnership. Importantly, it commits Governments to working in a new way with Aboriginal and Torres Strait Islander communities through four priority reforms:

- Priority Reform 1 – Formal partnerships and shared decision making
- Priority Reform 2 – Building the community-controlled sector
- Priority Reform 3 – Transforming government organisations
- Priority Reform 4 – Shared access to data and information at a regional level.

The four priority reforms provide a new platform for addressing the challenges around Indigenous housing in Australia. Those challenges have constituted a ‘wicked problem’ since colonisation first began in Australia and the COVID-19 pandemic has exposed that the nation is heading for another Indigenous housing crisis. For the first time, however, there is an agreed framework through the four priority reforms that allows representatives of Aboriginal and Torres Strait Islander communities to solve the challenges on an equal footing with all Australian Governments.

NATSIHA has stated that it sees a significant weakness in the new arrangements, in that the National Agreement on Closing the Gap, unlike the National Housing and Homelessness Agreement, is not subject to the provisions of the Federal Financial Relations Act (2009) or the Intergovernmental Agreement on Federal Financial Relations.

None of the provisions of the National Agreement on Closing the Gap are legally enforceable and any party may terminate their participation at any time. Accordingly, there is a risk that the National Agreement on Closing the Gap ultimately only represents a policy ‘pendulum swing’, a far too often phenomenon in Indigenous Affairs policy in Australia, usually caused by the Commonwealth Government of the day changing policy without securing the agreement of Aboriginal and Torres Strait Islander people.

Instead, NATSIHA wants the National Agreement on Closing the Gap and particularly the commitments to investing in the community-controlled sector to represent a paradigm shift. Building it into the National Housing and Homelessness Agreement (or its replacement) will contribute to this objective and also strengthen compliance of all Governments with the commitments they have made in the National Agreement on Closing the Gap. For NATSIHA, it is vital that any new version of the National Agreement on Housing and Homelessness commit fully to the National Agreement on Closing the Gap as the platform for improving housing outcomes for Aboriginal and Torres Strait Islander people.

NATSIHA further states that another weakness of the National Agreement on Closing the Gap is that it does not commit governments to new funding for policy priorities such as housing. That was sought by the Coalition of Peaks, but Australian Governments were not prepared to agree to this. While the National Agreement on Closing the Gap is essential for providing a platform for shared decision making, ultimately a new national funding program also needs to be agreed to increase the supply of new housing and to make current housing functional and safe.

NATSIHA has emphasised strongly that funding for this program should be included in the next version of the National Agreement on Housing and Homelessness, in a similar way to how Homelessness and SACS funding is already included and be principally funded by the Commonwealth.

⁵ CHIA acknowledges and thanks NATSIHA for providing the information included in this paper as Appendix 4.

Sources

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