



## CONFERENCE ABSTRACTS

### Keynote Speakers

Katherine **Gibson**, Professor of Human Geography,  
Centre for Citizenship and Public Policy, University of Western Sydney

*'Building community economies in Asia and Australia:  
Other households are possible!'*

Given the challenges posed by climate change, peak oil and the global financial meltdown, there is no better time to be thinking together about the kind of economies we need to be building. Housing is a key part of any economy. Shelter is a primary need that contributes to everyday wellbeing and the ability of people to function as productive citizens. And the housing construction and housing finance sectors are dominant players in national, and increasingly international, economic dynamics. Thinking about building more ethical and ecological economies will necessarily involve creative approaches to how we house and shelter ourselves in this region. In this presentation I will consider some of the ethical dimensions of the challenges that confront communities, governments, nations and regions, drawing on stories from my action research interventions in Asia and Australia. Over the last few decades I have worked with community members, local governments and non-government organisations to imagine and experiment with building community economies in which wellbeing is produced directly. How might housing feature in this imaginary, and what are the implications for housing policy formulation and the planning and design of housing?

Andrew **Jones**, Associate Professor, Institute of Social Science Research,  
University of Queensland, Brisbane

*'Implications of population ageing for housing research'*

Population ageing is a worldwide phenomenon with wide-ranging repercussions for all areas of public policy, including housing policy. This paper will examine the pattern of population ageing in the Asia-Pacific region and consider general implications for housing research and policy. Population ageing in combination with other social changes has profound implications for many aspects of housing policy including housing design, housing tenure, the provision of new types of housing and equitable access to housing. Furthermore, housing policies may have the potential to mitigate core problems faced by ageing societies including the cost of health and aged care services, the provision of income support to those in later life, and the social exclusion of older people.

The ways in which these issues are being addressed by housing researchers in the Australian context will be reviewed with particular reference to the role of housing research

in the development of ageing policy. Australia is facing rapid ageing of its population in coming decades, but housing of older people has not yet received the same level of attention as other policy issues such as aged care, health and retirement incomes. Australian housing researchers are involved in building an evidence base to provide a foundation for more explicit policies to address the needs of an ageing society. The paper will conclude by arguing that there is wide scope for international comparative work on the ways that state and social institutions in various countries are responding to the need to address the issue of housing provision for ageing populations.

Michael E. **Stone**, Professor of Community Planning and Public Policy,  
University of Massachusetts, Boston

*'Housing and the financial crisis'*

This presentation will sketch the deep relationship between housing and the global financial crisis. The focus will be on four interconnected sets of factors: wide and widening income and wealth inequality; persistent and pervasive racism in housing provision; treating housing increasingly as a speculative commodity; and over-dependence on debt and the globalised capital markets to finance housing. It is asserted that problems with each of these factors have, to a great extent, been exacerbated by public policies. While the analysis is largely based upon the United States, all of these sets of factors are not unique to the US, with the exception of the particular forms of racism in housing and its role in the crisis.

A few elements of a comprehensive reform agenda will be presented in brief. An essential part of such an agenda is substantial expansion of debt-free, non-speculative housing. Particular attention will be drawn to the mutual housing alternative to mortgaged home ownership. Debt-free housing of all types should be financed by capital grants channelled through housing trust funds. Housing trust funds, in turn, should be capitalised through dedicated revenue sources, consisting of exactions on all capital market transactions. Such an approach to housing ownership and financing could help to resolve in a structural way some of the macro-economic aspects of the crisis, as well as providing more stable and secure economic and social benefits to families and communities.

## W01 – Housing, Culture and Society

Azadeh **Aghalatifi**, Faculty of Architecture, University of Tehran

*'Factors influencing satisfaction in residential communities: A survey on the role of cultural factors in a sense of satisfaction in semi-private/semi-public territories'*

Nowadays we are living in a situation where houses are looked on as profitable goods and as economic needs for families, instead of being places of tranquillity and calmness. In other words, home which is generally a place of residence is now replaced by shelter. On the other hand, people need tranquility, a sense of security in private life and respected territory, so organising the living environment is not possible without an accurate approach to defining its private and public areas and hierarchy. Making this kind of environment increases sense of place, prepares better conditions for social relationships and provides a unique identity. In this paper, we focus on the concept of territory in residential communities. Its effective factors are classified in seven categories: social, geographical, cultural, perceptual, functional, physical and time. Research was carried out by means of a survey in two of the biggest residential communities in Tehran (Ghods and Ekbatan). This survey evaluated factors such as identity, place attachment and satisfaction with the environment, and the concept of territory was also examined. The results show the importance of cultural factors in creating a sense of satisfaction in these residential communities.

Kathy **Arthurson**, Institute for Social Research, Swinburne University of Technology, Melbourne

*'Social mix, lifestyle, place, space and stigma'*

There is a growing contemporary literature that seeks to explore the apparent benefits for socioeconomically disadvantaged residents of living in neighbourhoods with a diverse range of social mix. The anticipated benefits include providing low income residents with middle income role models and access to broader social networks that may lead to employment related opportunities. These goals are predicated on propinquity in space providing an important context for facilitating social interaction between residents across different income levels and housing tenures. The findings of the current research project, which explores social mix policies implemented in three neighbourhoods in South Australia, suggest that scale of implementation, residents' lifestyles and the stigma attached to social housing are critical factors in determining whether or not social interaction occurs. If policy makers persist in implementing social mix policies, then we need a better understanding of the consequences of operationalising social mix at different spatial scales, such as the street, block or neighbourhood. It is likely to have different consequences at different scales of operationalisation, and a too finely grained social mix, especially given the current stringent targeting arrangements for social housing, may increase the potential for conflict rather than the anticipated social cohesion.

Emma **Baker**, Flinders University, Adelaide and Rebecca Bentley, University of Melbourne

*‘Whose health does poor housing affordability hurt more? Quantifying the mental health effect of housing stress for Australian men and women’*

There is a substantial international evidence base suggesting that people in housing stress experience worse mental health. We speculate that time spent in housing stress is positively correlated with poorer mental health, that is, there is a dose-response relationship so that longer periods spent in housing stress are likely to result in increasingly poorer mental health. In this study, we explored the effect of housing stress and its cumulative effect on men’s and women’s mental health, using a large longitudinal dataset of Australians. Individuals were classified as being in housing stress if they were in the bottom four deciles of the equivalised disposable income distribution with housing costs exceeding 30 per cent of that income. Periods of cumulative exposure to housing stress ranged from one to five annual waves of the dataset. Mental health was measured using the SF-36 Mental Health Component Score. Exposure to one to two consecutive periods of housing stress was associated with poorer mental health for both men and women. With longer exposure, men’s mental health decreased more markedly than women’s, suggestive of a trend. Our findings indicate men’s and women’s health may be differentially affected by length of exposure to housing stress. It highlights the importance of understanding gender as a factor in the housing-health relationship. Gender and housing are both important social determinants of health and potential generators of health inequalities.

**Tom Carter**, Department of Geography, University of Winnipeg, Canada

*‘Where cultures clash: The housing and settlement experiences of marginalised newcomers settling in distressed inner city neighbourhoods in Winnipeg, Canada’*

Many refugees arriving in Winnipeg settle in inner city residential neighbourhoods. Affordable housing, proximity to service agencies, and the attraction of living near members of their ethno-cultural group who have arrived before them are key factors in their residential location decision. Winnipeg’s inner city is also the destination of Aboriginal people from northern and rural reserves, for similar reasons. This sets up an interesting dynamic, a clash of cultures, and competition for affordable housing, employment and other services. To complicate this dynamic, the inner city is an area of substantive urban decline, characterised by poverty, cheap but poor quality housing, crime, safety and security issues, high unemployment and many other factors associated with declining urban neighbourhoods. This study looks at the concentration of Aboriginals and refugees in Winnipeg’s inner city, documenting their housing and neighbourhood circumstances, their mobility profile, their residential location preferences and choices, and the competition that exists between the two groups, particularly for affordable housing. The analysis facilitates an examination of how settling in declining inner city neighbourhoods and the competition for affordable housing and other services affects resettlement and integration.

Olga Camacho **Duarte**, Urban Research Centre, University of Western Sydney

*'Leaving domestic violence: A journey in the search for home'*

Housing plays a central role in everyday life and is fundamental to the development of a sense of control over circumstances, social identity, social status, health and general wellbeing. Women who have experienced domestic violence have a completely different sense of the concept of home based on their negative experiences; to them, their homes have often been places of fear and captivity. Once they leave the violence they are exposed to homelessness at the time when they are the most vulnerable. This paper explores how the journey in the search of a home becomes a journey of self-discovery, learning and empowerment and how the housing available to these women determines the success or failure in the quest for taking control over their lives and to provide their children with a stable and balanced life. Methodologically, this study consisted on in-depth interviews with a number of women who left the violence and the perpetrator and used the services of the New South Wales Women's Refuge Resource Centre. This study found that there are important factors that determine how a dwelling can become a home to these women and their children. They include the physical space of the dwelling, the neighbourhood, the proximity to their significant others, access to services, the possibility to network with relevant groups, financial stability and the duration of their stay in a house. One of the most important findings is that the women who had more moves and moved greater distances struggled the most to achieve a settled and balanced life. As a result, they and their children were more vulnerable and often ended up in disadvantaged situations due to the lack of feasible and adequate housing options available to them.

Jenine **Godwin**, AHURI, University of Queensland/Desert Knowledge CRC

*'Understanding Aboriginal perceptions on housing and wellbeing in Dajarra'*

This research is an in-depth study of the relationships between lifestyle, housing, health and environment, as perceived and experienced by Aboriginal community members in Dajarra and Urandangi. It seeks to understand how well they can fit their culturally distinct lifestyles to the available housing structures within the climatic and geographic constraints of their environment, and whether stresses arise that impact on their health. It will highlight distinctive levels of differences and links within these relationships, reflective of Aboriginal worldviews. The research aims to examine the nature and variance of household and community lifestyle experiences in Dajarra, and build a cross-cultural understanding of their perception of their daily reality; to examine the continuity or changes within lifestyles with a view to understanding stability of lifestyle; to identify stresses experienced by Aboriginal people within their house environment, and seek to understand the causes of these negative impacts on health and quality of lifestyle; and to highlight the relevance of past and current policy directions within Aboriginal housing and health delivery contexts and how these have minimised or exacerbated such stresses.

The research outcomes will identify and determine perceptions of nature and variance of Aboriginal lifestyle experiences in Dajarra, and how their reality and lifestyle experiences are reflective of their perception; a greater understanding of the stability and changes of lifestyle in Dajarra; and stresses experienced as a result of negative impacts of housing and

environmental factors on health and lifestyle experiences. These outcomes will inform policy advice and negotiation strategies related to the delivery of Aboriginal housing and health contexts in order to minimise stresses experienced.

Maren **Godzik**, German Institute for Japanese Studies, Tokyo

*'Choosing new places to live: Alternative housing solutions for the elderly in Japan'*

With Japan's elderly persons already accounting for more than 20 per cent of the population in 2008, and estimated to grow to 30 per cent by 2025, an enormous transformation of society is taking place. This also includes a change of the housing situation and living arrangements of elderly people. While living with one's children is still widespread, among the new generation of elderly a trend towards independence and self-reliance can be observed. Thus they favour living arrangements different from earlier generations. Being in better health, financially better off and 80 per cent of them being home owners, the outlook on their remaining years has changed significantly. Living alone or as a couple has become the most common way of living for the 65 plus generation. Communal forms of living – age homogeneous or multigenerational groups of six to about 30 persons – have recently attracted attention. This is a new option for at least a small group of persons, but likely to gain importance in the future, partly as an expression of new lifestyles and partly as an alternative to institutionalised housing.

This paper sheds light on these alternative housing projects in Japan. Data is based on fieldwork conducted in 2008 and 2009 in the Tokyo metropolitan area, including in-depth interviews with residents. The focus of the interviews is on the residents' housing histories, aimed at understanding their motives and preferences concerning their choice of housing and how far their housing histories may have been responsible for their housing decisions in later life.

Daniel **Goss**, School of Sociology and Social Work, University of Tasmania, Hobart

*'Pathways into first home ownership'*

This research set out to document the first home purchase experience, that is, the pathway between making the decision to purchase a first home and actually seeing that decision through. The aim was to examine the strategies, decision-making processes and negotiations that take place in the pathway of attaining first home ownership. Qualitative interviews both pre – and post-purchase were conducted with 28 first home buyers and builders over the past eighteen months in Tasmania. The sample included singles, couples and families of varying ages and socioeconomic status. This paper will utilise the data gained in this research to illustrate the key processes through which first home buyers rationalise, make and justify their decisions within the current period of economic uncertainty. It will argue that, with minor exception, a high proportion of decisions are rationalised and made not necessarily on factual grounds, but on generalised assumptions and understandings that are framed to justify the decision itself. These include that buying is always a better option than renting, that the value of houses will always increase in the long term, and that buying sooner, with a lower deposit, is a financially better option than waiting to save a higher deposit. This paper will continue to argue that such justifications are furthermore modified to suit changes that have occurred in the time leading to home ownership, in particular, market and economic changes. These factors illustrate how, through positively interpreting their individual situation, potential first home buyers are able to remain optimistic about their housing aspirations and achievements in a period of declining

housing affordability. This supports current literature that shows people are not motivated into home ownership for purely economic reasons, and that there is a highly emotional side to home ownership.

Bev **James**, Public Policy and Research, Wellington and Kay Saville Smith, Centre for Research, Evaluation and Social Assessment, Wellington

*'Access to safe and secure housing for at risk and vulnerable young people'*

This research explores the alignment between the housing sector and the housing needs of at risk and vulnerable young people in New Zealand. In New Zealand the terms 'at risk' or 'vulnerable' generally include young people who have come to the attention of social, educational, justice or health services as requiring active management, treatment or support. The research estimates the proportion of such young people who are in unsafe and insecure housing. It involved focus groups in Manukau and Waitakere cities, a national survey of organisations that provide services to at risk and vulnerable young people, and a review of international practice. Key findings are that at risk and vulnerable young people face significant barriers to accessing and retaining safe and secure housing. Young people themselves highlighted the need for housing information and advocacy; housing stock specifically suited to their needs; and improved service access and delivery. Service providers do not systematically assess the housing conditions of their young clients, yet they believe that meeting housing need is essential if the clients are to achieve positive outcomes. They overwhelmingly report a lack of houses and housing services for at risk and vulnerable young people. At the same time, the research found that social housing providers do not give priority to the number estimated to be in unsafe or insecure housing.

Bruce **Judd**, Diana Olsberg, Joanne Quinn and Oya Demirbilek, City Futures Research Centre, University of New South Wales, Sydney

*'Neighbourhood design and the activities of older home owners'*

The rapid ageing of Australian society poses major challenges for social and economic policy and also has important implications for urban planning and design at both the macro (metropolitan) and micro (neighbourhood and dwelling) scales. Given the now well established policy commitment to active and healthy ageing as well as ageing in place in Australia, a critical question is the suitability of the physical environment, beyond the home itself, to facilitate participation in social and economic activity. However, to date there is little detailed knowledge about the activities of older people outside the home and the demands they place on the design of the neighbourhood and its transport infrastructure. Based on an AHURI and Commonwealth Department of Health and Ageing funded research project investigating housing, land and neighbourhood use by older home owners, which included a national survey and 70 in-depth interviews, this paper reveals the kinds of activities older people engage in outside the home, their frequency, the modes of transport used to attend them and the importance placed on the close proximity of these activities to the home. Finally, based on the older home owners' perceptions, the paper explores the implications of these findings for improving the age-friendliness of neighbourhood and transport infrastructure design. It argues that the design of the neighbourhood can be either an important facilitator or an inhibitor of the social and economic participation of older people and their ability to age in place. The paper concludes with a discussion of neighbourhood design strategies that can support independence, participation and liveability for older Australians.

Nahoko **Kawata** and Yosuke Hirayama, Kobe University

*'Divorce, housing and gender inequality in Japan'*

The housing system in postwar Japan has explicitly been oriented towards the promotion of family-owned housing. Under this system, in many households husbands are the sole owner-occupiers and are responsible for the long-term mortgage, and wives are owner-occupiers without any formal ownership of their assets. However, due to changing social values related to marriage, women's increased participation in the labour market and an uncertain economy have brought about an increase in the number of divorces. According to the Population Projections for Japan, the growth of the divorced population is expected to continue. This paper explores the relationship between divorce and housing in Japan, drawing on the results of a questionnaire survey. We especially focus on the impact of divorce on tenure change and asset formation, and how they are gendered.

Mohammad Abdul **Mohit**, Nurul Nazyddah Kulliyah (Faculty) of Architecture and Environmental Design (KAED), International Islamic University Malaysia

*'Assessment of residential satisfaction with low-cost housing provided by Selangor Zakat Board in Malaysia'*

In Malaysia, low cost housing is mainly delivered through both the public and private sectors. Public sector provisions are mostly concentrated in large urban centres (such as Kuala Lumpur and George Town) and in the rural areas, while the private sector operates in both urban and suburban areas. Very recently, the Selangor Zakat Board (SZB) has started to participate in the provision of low cost housing in the state of Selangor, and so far about 500 units have been delivered under its different programs. This paper intends to evaluate these programs by adopting the residential satisfaction approach which is currently used as a tool for customer satisfaction for public/private housing in many local governments in the UK and US. Zakat fund is created through contribution from the rich people in Muslim society. According to the Islamic Shari'ah principle, each well-off Muslim should pay 2.5 per cent of his/her wealth per annum to the poor, in addition to either paying taxes to the government or not, in order to purify his/her wealth. SZB has developed a unique mechanism to collect the zakat money from wealthy citizens and an efficient way to distribute it to the poor. Eight modes of payment (Asnaf) are followed to distribute the fund to the poor either in cash or in kind and in three modes, the element of low cost housing has been incorporated. SZB is involved in the delivery of three types of low cost housing: cluster, individual and transit. So far no study has been done to evaluate beneficiaries' satisfaction with their housing. Therefore, a need arises to examine the effectiveness of these programs. The main purpose of this paper is to identify the types of housing programs adopted by SZB and examine beneficiaries' housing satisfaction in each program and compare them. Four objective components of housing satisfaction – dwelling unit features, dwelling unit support services, public and neighbourhood facilities – will be analysed through beneficiaries' perception on the levels of satisfaction which will be measured by using a five-point Likert scale. The findings are expected to detect the variable levels of satisfaction/dissatisfaction which beneficiaries express through their subjective evaluations for the objective characteristics of their housing and these will be analysed in the study. Finally, the paper will provide some

recommendations which will help SZB to rationalise its future housing programs for enhancing welfare of the poor in the state.

Alan **Morris**, School of Social Sciences and International Studies, University of New South Wales, Sydney

*'Victims of a flawed housing policy: Older private renters battling to survive in Sydney'*

This paper argues that housing policy in Australia over the last couple of decades has contributed fundamentally towards a situation where an ever increasing number of low income older Australians who are not home owners have to rely on the private rental market, rather than on social or public housing for their accommodation. The key interrelated features of this policy trajectory have been a freeze on the building of public housing, restricting access to public housing to people with complex needs (in New South Wales, older people dependent on the age pension 'may be approved for housing assistance as an elderly client' only when they turn 80) and an expectation that Commonwealth Rent Assistance will enable low income households to access affordable accommodation in the private rental market. In the first section of the paper, the policy trajectory is outlined. The second part, drawing on 21 in-depth interviews with older private renters in Sydney and regional New South Wales, examines the hardship experienced as a result of this policy trajectory. Many were in serious financial and emotional stress due to having to set aside a large proportion of income for rent. Security of tenure was also a constant concern.

Cameron **Parsell**, School of Social Work and Applied Human Services, University of Queensland, Brisbane

*"This is not my home, this is council land": The meaning and aspirations of home for those without one'*

The meaning of home is a well theorised area in contemporary housing research. Contributors to this field have highlighted how an understanding of what home is requires an understanding of individual subjectivity. Home is a special place; people experience and understand home with reference to family, safety, security and autonomy. It is now widely agreed that home encompasses far more than housing. Drawing upon ethnographic fieldwork conducted in inner-city Brisbane, this paper explores the meaning of home from the perspectives of people literally without shelter. It illustrates that those people living in ways deemed unconventional, both by themselves and by the broader society, understand home as a safe and secure place where they can assert control. Contrary to romanticised portrayals of people experiencing public places in which they live as home, research participants in this study felt unambiguously homeless. They strongly desired 'conventional' homes. By understanding their day-to-day lives in public places as dangerous, constrained and exposed, their aspirations for a 'conventional' home were contextualised. It was not simply powerful 'normalising' forces or socially imposed ideals that informed their aspirations for a home, but rather the deprivation and lived experiences of homelessness. Moreover, this paper shows that people's desires and aspirations for a home were not only the desires to participate in what they believed was mainstream society, but also the desires to have a 'normal' family life that many had never experienced.

Lise **Saugeres**, Institute for Social Research, Swinburne University of Technology, Melbourne

*'Overcoming obstacles? Women in public housing and paid employment in Australia'*

This paper examines the extent to which women renting in public housing, who are in paid employment, have been able to overcome some of the obstacles to paid work commonly faced by other public housing tenants. Previous work has shown that living in public housing could hinder people's ability to take up paid work by trapping them in unemployment and poverty. Other research has indicated that by giving people housing stability, living in public housing could facilitate their decision to look for and find paid work. Drawing on an ongoing longitudinal study consisting of interviews with female public housing tenants engaged in paid work in urban and regional Victoria, this research provides insights into how women have been able to enter or return to paid work and whether living in public housing has helped or hindered them in finding paid employment. In particular, this paper shows that even though the women interviewed have been able to overcome some of the obstacles to paid work encountered by other female public housing tenants, they were only able to do so because it was a time in their lives when they either had fewer family responsibilities, had friends or relatives who could look after their children, and/or had experienced improvement in their health conditions. It is argued that, in any case, the majority of these women are still trapped in poverty due to low paid casual work, insufficient welfare provision, and the ways in which their rents and welfare benefits are affected when they take up paid employment.

Angela **Spinney**, Institute for Social Research, Swinburne University of Technology, Melbourne

*'Supporting children made homeless by family violence'*

Most of the women who enter homeless accommodation due to family violence have accompanying children, and as a result, the majority of those living in refuges are aged under eighteen. Historically the long-term impact on children of living in violent households has been neglected compared to the impact on their mothers (Mullender and Morley, 1994). It is now known that living with family violence can affect children's emotional and cognitive development and that one in four children who have witnessed family violence have serious social and behavioural problems. In addition, for children the homelessness that so often results from leaving situations of violence brings trauma and affects routines and friendships. Such children are more likely to experience homelessness as adults (Australian Institute of Health and Welfare, 2007). However, research has shown that a 'front-line' response, in a non-therapeutic environment such as a homeless refuge, can have a beneficial impact on the long-term prognosis of children. The paper details the results of the Safe from the Start project, which was commissioned by the Commonwealth government for the year 2007-08, and further funded by the Early Years Foundation during the current year. This Salvation Army project attempts to address the imbalances in the ways that the needs of adult and child clients are catered for in the homeless system, and in doing so has enabled a unique opportunity for the refuges across Tasmania to work collaboratively on a research project.

Elyse **Warner**, Claire Henderson-Wilson and Fiona Andrews, School of Health and Social Development, Deakin University, Melbourne

*'Flying the coop: Why is the move out of home proving unsustainable?'*

Changing social trends indicate that more and more young Australians are electing to live at home longer. Residing in the parental home is the most common mode of living for those aged in their 20s, with recent census data indicating more than 30 per cent decisively remain in this arrangement with their parents. While there are obviously still those who decide to move out, this housing arrangement seems to be proving unsustainable; many young adults are returning home to reside with their parents after time spent on their own in a trend increasingly referred to as the 'boomerang' effect. This paper will describe exploratory research investigating the reasons why Generation Y Australians are experiencing difficulty sustaining their move to independent living. It will identify the factors contributing to young adults' return to the parental home and seek to explore the changes required for the initial move out to be a more permanent one in the future. The study will utilise a qualitative methodology and adopt an ecological theoretical perspective to guide the research. In-depth interviews will be conducted in Melbourne with young adults aged between 20 and 30 years who currently reside in the parental home after living independently for six months or more. It is anticipated the study sample will include both males and females who are currently engaged in, or have completed, tertiary study. These interviews will be analysed and through the emergent themes will provide a clearer insight into the 'boomerang' generation – a group of young adults who will become increasingly more common in light of the current uncertainty surrounding finances, employment and housing markets. The implications of this research will therefore be significant for those concerned with the future housing decisions of Australian society.

Francis **Wong** (1), Eddie Hui (1), K.W. Chung (2) and Nick Ko (1), (1) Department of Building and Real Estate, Hong Kong Polytechnic University and (2) Department of Applied Social Sciences, Hong Kong Polytechnic University

*'Factors affecting housing affordability and preference of the elderly in Hong Kong'*

Given that Hong Kong's elderly population is growing rapidly and expected to reach more than 2.7 million in 2036, the demand for elderly housing is expected to increase. Affordable housing and housing preferences are very critical for government to formulate housing policy for the elderly. The study provides an empirical investigation of the factors affecting housing affordability and preference. Traditional study of housing affordability and preference emphasises heavily on monetary factors, i.e. rent and income, yet it is more interesting to look into non-monetary factors, for instance, age, health status and educational background, and explore how these factors, positively or negatively, affect the housing affordability and preference of the elderly in Hong Kong. A structured questionnaire is used to collect the data, with the elderly being chosen by simple random sampling in identified community centres for the elderly. The findings have strong policy implications with regard to elderly welfare, healthcare, and public housing provision and subsidies.

## W02 – Housing Markets and Finance

Fiona **Allon**, Department of Gender and Cultural Studies, University of Sydney

*'Betting the house on the house'*

The worldwide rise in house prices over the past decade has been called the biggest bubble in history. It coincided with an unparalleled explosion of economic growth and global prosperity. However, what may have looked like the democratisation of affluence as a result of the democratisation of finance now appears as the democratisation of debt and the redistribution of risk. Home ownership was central to this image of privatised economic security and risk taking, and emerged as one of the main arenas for the steadily growing financialisation of everyday life. Individuals were exhorted to see themselves as investors in the financial marketplace and to view their lives in terms of investments, asset acquisition and wealth accumulation. The home became redefined as a vehicle for property investment, speculation, capital gains and further wealth/credit expansion. Individual home owners were encouraged to behave like risk takers and entrepreneurs, and to prove that they could adapt to a social order of greater individual responsibility and insecurity. Risk devolved to the level of individual identity and became redefined as self-management and self-regulation, with individuals valued on their ability to successfully negotiate risk as a way of life. Employing methodologies derived from cultural economy, this paper addresses the increasingly central role that economic and financial markets now play in the routines and rhythms of housing and everyday life. It argues that these processes cannot be reduced to either 'culture' or 'economy'. As a consequence, it suggests that we have to conceive housing supply and demand, and the relationships between them, in entirely new terms, and not reducible simply to economic and financial variables.

Blair **Badcock**, Housing New Zealand Corporation

*'Which drivers fuelled the recent housing boom in New Zealand?'*

During New Zealand's recent housing boom (2002-07) the causes of, and solutions to, house price inflation and deteriorating housing affordability were vigorously debated (as in Australia). Overheated market conditions made further inroads into the home ownership rate and helped to fortify the emerging intermediate market segment. Properly understanding what was driving house prices and identifying policy options became a priority for government. This paper outlines the market analysis undertaken and commissioned by government agencies and independent researchers, including reports prepared by Treasury and the Reserve Bank and submissions to a Commerce Select Committee Inquiry into Housing Affordability. In 2007, with little sign of market cooling, a House Prices Unit (HPU) was established in the Department of the Prime Minister and Cabinet to fully investigate the causes and implications of the boom. This discussion of the HPU findings focuses on the timing, interaction and relative contribution of external v. endogenous forces, cyclical v. structural activity, and demand – v. supply-side drivers. In the final section, comparisons are drawn with recent experience during the British, US and Australian housing booms.



David R. **Chandler**, University of New South Wales, Sydney

*'Challenging the traditional business model of private sector residential development and building companies: Developing sustainable business models for the next 20 years'*

The Australian housing market is becoming less viable for most private sector businesses. Traditional industry structures and demarcations amongst its participants have led most companies down a road where they have increasingly become disenfranchised from their customers. Industry research has been skewed by the various groups who lay claim to represent the interests of their constituencies. Australia's largest invested asset class has not achieved an investment grade standing that could open up new and innovative supply solutions. The challenge confronting the sector is not simply the effects of the GFC, land access, home owner grants or interest rates. The housing take and customer dynamic has changed and the provider offer needs to adapt as well. The paper examines the economic performances of some typical private sector housing suppliers and the mostly unrealised issues that need to be addressed. It will forecast considerable fall-out amongst suppliers who fail to adapt and that only 30 per cent of those in business today may be so by 2016. This will include public, not-for-profit and for-profit enterprises. The paper will forecast new breed of solutions-orientated housing providers who will employ new supply and procurement methods. It will suggest areas where research effort may usefully be directed and some areas where evolving public policy may be more mindful of action which could facilitate better housing outcomes.

Jie **Chen**, Fudan University and Uppsala University and Qianjin Hao, Fudan University

*'How to improve hedonic prediction accuracy of real estate prices through submarket definitions: Evidences from Shanghai'*

This paper has two purposes. Firstly, it aims to provide knowledge of key determinants of real estate prices in Chinese cities. Secondly, it contributes to the literature by examining how much the prediction accuracy of real estate prices could be improved by applying hedonic equations at suitably defined disaggregate levels and incorporating directional heterogeneity of distance gradients. We build our empirical analysis on a large self-constructed database containing transaction prices and locational information of residential housing in Shanghai between September 2005 and October 2007.

Owen **Donald**, CEO, National Housing Supply Council

*'Does Australia have enough housing?'*

The National Housing Supply Council (NHSC) first report findings and future research focuses on:

- Projections of underlying demand and of land and housing supply over 20 years from 2008 to 2028;
- The gap between housing demand and supply and implications for submarkets, with particular attention to affordability issues for lower income households;

- Current influences on supply and demand, as well as the need for research to better understand how these impact on the housing market;
- Discussion of data collection and methodology, including the need for sophisticated modelling and the need to improve data collection and analysis, particularly on land supply for residential development.

The paper will also outline areas of research currently being pursued by the NHSC, including work relating to aggregate and submarket supply elasticities.

Janet Xin **Ge**, School of the Built Environment, University of Technology, Sydney

*'An Alternative Financing Method for Affordable Housing'*

Falling house prices, together with interest rates at 45 year lows of about 5.9 per cent, have improved housing affordability in Australia. Government intervention providing first home owner grants up to \$21,000 (ending on 30 June) have also had a significant positive impact on mortgage stress. However, Australian house prices are still severely and seriously unaffordable and the most expensive housing in the world. Without government support, many households are not able to access home ownership. This paper provides two financing models improving housing affordability, and compares the costs and benefits. The study is organised as follows: firstly, a brief review of the literature on housing affordability; secondly, description of two financing models; and finally, analysis of benefits and risks of the models, leading to a conclusion.

Tony **Gilmour**, University of Sydney

*'International perspectives on building the capacity of Australia's community housing sector'*

Capacity building is much discussed in Australia, but little understood. Traditional approaches to strengthening the performance and governance of community housing providers focus on the organisations themselves. Regulation and financing tools often continue the hierarchical paradigm of command and control, characteristic of public housing authorities. Distilling the results of qualitative case study doctoral research on nine community housing organisations in three city-regions in England, the US and Australia, this paper has three objectives. First, it places the organisations within an increasingly networked, interconnected milieu. Common capacity building threads appear across the three countries, despite different institutional backgrounds. Second, through snowballing interview techniques, the research identifies social housing actors and arenas within the city-regions. Several of these emerging actors – consultants, contractors, universities, hybrid organisations and tenants – are under-represented in the housing literature. Third, the paper highlights specific issues facing Australia with the expansion of community housing providers under the National Rental Affordability Scheme. Where are the key capacity shortfalls in Australia's community housing sector, and which approaches by national and state governments might be most effective?

Youn-Kyoung **Hur**, Construction and Economy Research Institute of Korea, Kyoung-Seok Jang, National Assembly of Republic of Korea and Hyung-Min Kim, University of Melbourne

*'The estimation of property taxation capitalisation on house price in South Korea'*

House prices in South Korea have soared since 2003. Thus, the affordability of houses had worsened. In order to stabilise house prices, the government introduced diverse policies. Reinforcement of property taxation was one of these initiatives. According to land capitalisation theory, the house price will drop without benefits like facilities financed by property taxes. This paper introduces the changes to property tax in Korea after 2005 in terms of total amounts of property taxes and effective tax rates. Modified repeat sales model

is utilised and capitalisation rate is estimated to figure out whether the property taxation affected the decrease of house prices or not. The result suggests that the increased property tax was almost capitalised into house prices in Seoul, which means that house prices were decreased up to the amounts of net present value of changed property taxes between 2006 and 2008.

Kim Kyung **Hwan**, Department of Economics, Sogang University, South Korea and Rebecca L.H. Chiu, Department of Urban Planning and Design, University of Hong Kong

*'Housing policy, institutions and housing outcomes: A comparison of Hong Kong and Seoul'*

Hong Kong and Seoul are two of the major cities in Northeast Asia, sharing a track record of remarkable economic development. Although their economies operate on market principles to a great extent, the two cities differ substantially with respect to policy environment and institutions affecting housing and land development. This comparative study seeks to identify the key differences in the regulatory framework governing the supply of land and housing, objectives and instruments of government housing policy and the political landscape of housing and land policies in the two cities, and to explore how these differences affect the housing outcome using a set of key indicators. We also look at the different paths the housing sector of the two cities followed since the outbreak of the Asian financial crisis of 1997 and speculate how they will fare in the ongoing global economic downturn.

Chen **Jian** and Wang Haizi, Business school, Shandong Jianzhu University, China

*'Comparison in approaches of housing affordability measurement based on the different cities: Evidence from Chinese ten cities'*

There has recently been widespread public debate and media attention around measurement of housing affordability. This paper discusses the different approaches of affordability measurement as it applies to housing in China, using ten representative cities. We examine the approaches used, and then document the aggregate evidence for these cities over the last ten years. We conclude that affordability is difficult to define and that there is no consensus as to the best way to measure housing affordability of all sorts of cities. But we can draw a conclusion that different approaches to housing affordability are suitable for different cities.

Angelo **Karantonis**, University of Technology, Sydney

*'With falling interest rates and house prices, is the affordability crisis over?'*

Australia has experienced a period of rising housing prices together with relatively high interest rates, causing housing stress for many households. Those who cannot afford to purchase have also been facing housing stress with continually increasing rents. By early 2008, most capital cities began to see prices stabilise and even fall. The recent financial crisis has resulted in several interest cuts, resulting in the lowest housing loans for decades. The impact of both these factors has eased the burden of housing stress for the owner-occupier, but the uncertainty has now become the income stream of the household as unemployment has begun to rapidly rise across the board. In addition, the renter is now facing the burden of even higher rent as new supply has been diminishing and more households are opting to rent and accordingly compounding the housing stress. This paper will review the housing stress position as it stands and aims to analyse the likely trends in Sydney's housing affordability. It will use empirical data to examine varying scenarios including the implications from the Sydney Metropolitan Strategy.



Jun-Hyung **Kim**, Jinsoo Ko and Mack Joong Choi, Seoul National University

*'Mismatch between home ownership and residence'*

Most studies focusing on housing demand assume that households may have only one tenure status (own or rent). However, it is entirely possible that the house for ownership differs from the house for residence. The purpose of this research is to examine the reasons why households would rent a house even if they own another. We consider two reasons. First, in terms of consumption demand, a home owner can move to another house in order to satisfy temporary housing demand which is derived from employment or education issues. If the owner has a plan to come back in the near future, he or she may not dispose of the house, which will separate the ownership and residence. In relation to investment demand, the households who seek housing capital gains can buy a house which may not be suitable to live in at the moment. Until realising the capital gains, the household may retain the ownership while living in another house. Using KLIPS (Korea Labor and Income Panel Study) data, we will test these hypotheses. Mismatched households will be extracted from data. Comparing this with matched households in light of age, size, income, assets and location, we suggest the logics of mismatch between home ownership and residence.

Julie **Lawson**, OTB TU Delft, Mike Berry, AHURI/RMIT, Melbourne, Vivienne Milligan, City Futures Research Centre, University of New South Wales, Sydney and Judy Yates, Faculty of Economics and Business, University of Sydney

*'Institutional investment in affordable housing: Towards the establishment of an Australian model'*

This paper will argue that sustainable and affordable finance provides a crucial pillar to support the provision of affordable housing in the long term. This resource can take on a variety of forms, comprising grants, public loans, commercial loans as well as shareholder equity. It can be facilitated by various forms of collateral, government guarantees, mortgage insurance and tax privileges, often involving a specialist financial intermediary. Importantly, how this pillar is constructed influences the scale, pace and quality of housing outcomes generated. Unlike many other countries, Australia has never established a long-term vehicle, other than the short-term NRAS scheme, to channel institutional investment into housing, despite clearly inadequate public and private low cost supply, a situation that has been recognised by numerous system-wide reviews such as the National Housing Strategy (1991-92) and the National Affordable Housing Task Force (2002). The use of government bonds for this purpose has been a consistent feature of proposals by the research community (incl. Yates 1995; Berry et al. 2001; Lawson and Milligan 2007). This paper will revisit the case for housing bond financing in Australia and supplement it with analysis of similar but well established bond financed schemes operating successfully in Austria and Switzerland. This analysis will provide the basis for outlining necessary features of a bond financed model that would be appropriate for Australian conditions to support the sustainable growth of social housing and the broadening of affordable housing options for low and middle income households.

Heather **MacDonald**, School of Social Sciences, University of Western Sydney

*'Mortgage innovation and financial crisis: The future of affordable home ownership'*

Expanding home ownership has been a dominant theme of US housing policy since the New Deal, and a goal shared by many other Anglophone nations. Financial sector incentives and requirements were key instruments of this policy since the early 1990s, substituting regulation for direct subsidy. The financial sector restructured in response to these inducements, but not necessarily as policy makers expected. The outcome of this era of financial innovation has been disastrous, at the macro-level of the world economy and at the micro-level of individual US home owners. This paper evaluates the extent to which different forms of mortgage innovation contributed to the crisis. Special attention is paid to the impacts of innovations designed to make home ownership more accessible and affordable. Next, the paper examines evidence about the impacts of the current crisis on local government revenues, housing markets and home ownership rates among segments of the population. The final section outlines the key policy challenges the US faces in re-establishing and sustaining home ownership as a social goal. The implications of these challenges for housing policy and financial regulation elsewhere in the Anglophone world are explored in the conclusion.

Paul **Morton**, CEO, Lannock Strata Finance, Sydney

*'Efficient and effective funding of capital works in strata corporations: An analysis of the available forms of funding and assessment of their suitability'*

The international academic community has paid little attention to the issues of the efficient funding for 'strata corporations' (variously known in Australia as owners corporations and bodies corporate). However, levies paid by occupier and investor owners have a significant effect on the level of maintenance of strata property, the quality of life for occupiers, housing affordability, the cost of purchasing strata units, the cost of renting strata units and returns for investor owners.

Over a period of three years, Lannock has analysed the financial dynamics of 350 strata properties and their owners, as well as investigating the impact of owners' financial situation on funding issues. We have constructed an analysis tool to determine the cost of each funding option and investigated the taxation and other issues that affect an owner's cost of funds. 'Subjective' issues are also relevant – it is not only the rational aspects of economic efficiency that are relevant, but also owners' attitudes and perceptions. This analysis has revealed surprising features, including that borrowing should be the preferred funding of the majority of owners and also that it is the least expensive form in most cases. Despite these surprising results on the benefits of borrowing, our conclusion is that the optimum form of funding will depend on the specific situation of each owner, and so the outcome for each strata property will be unique. This is highly relevant in the Australian context, where strata title provides approximately 20 per cent of the housing stock. Perhaps 18 per cent of Australians live in a strata unit and it is the preferred choice for first home buyers, first time investors, people on a fixed income and an increasing number of 'empty nesters'.

Peter **Smith**, School of the Built Environment, University of Technology, Sydney

*'Home ownership affordability measurement: A more comprehensive and unbiased approach'*

This paper examines the problems associated with home ownership affordability measurement and proposes a unique model that consumers can use to carry out an independent and comprehensive financial analysis of home ownership costs and the affordability of these for their specific circumstances. The main method used is the benchmark ratio whereby housing costs should not exceed a benchmark proportion of household income. This typically focuses on mortgage costs, with other acquisition and operational costs largely ignored. There is also a lack of data, impartial advice and financial tools available for purchasers to undertake a comprehensive analysis and risk assessment of affordability based on total potential costs. Reliance is often placed on advice from organisations with a vested interest in the process, such as financial institutions. The current sub-prime home mortgage market problems in the US provide a good example of the problems that this can create. The main purpose of the model is to create greater consumer awareness of the total costs and financial risks to facilitate more informed decision making.

It is based on an extensive analysis and pricing of operational costs for over 500 existing detached dwellings. The model is based on a 'residual income' approach whereby total costs are converted to an average 'sinking fund' allowance per week and then compared to purchaser weekly 'after-tax' income. The differential is the average disposable weekly income the purchaser will have to meet non-housing cost commitments, needs and wants. Affordability is based on the individual purchaser's assessment of the sufficiency of this non-housing residual income. The model also allows the purchaser to undertake risk simulations and analyses for a range of risk variables such as declines in income and interest rate rises.

Connie P.Y. **Tang**, Cambridge Centre for Housing and Planning Research, University of Cambridge

*'Multiple perspectives in evaluating rental affordability: The case in the housing association sector in England'*

It is often argued that residual income approach is a much better measure than rent-to-income ratio in assessing affordability. However, there have been limited studies using this approach in the UK. This paper reports on early results of a project looking at how these two affordability measures vary between areas and household types. Using data from the COntinuous REcording for new tenants and the Existing Tenants Survey for existing tenants, it aims to identify the magnitude and nature of affordability problems in the housing association sector in England. It starts with the conventional measure, the rent-to-income ratio, in examining the impact of housing benefit on new tenants' affordability over the period 1999-2000 to 2007-08, particularly between households with and without children. Household incomes have been adjusted by means of equivalence scales so that like is compared with like. It then applies the residual income approach to measure household affordability for both new and existing tenants in 2007-08. It was suggested that housing association tenants, in particular working tenants, in low cost regions in the North of England were more likely to have the highest incidence of poor affordability. Unlike those in high cost

regions of London and the South East, they tended to have smaller residual incomes left even though they contributed a smaller proportion of their incomes to their rents. Thus, the second part of the study will use different standards of minimum adequate residual income to assess housing affordability problems of working households with children across England. The paper concludes by suggesting a multiple measures of rental affordability to understand the interactions of household incomes, rents and housing benefit paid in alleviating the rental burden for various household types.

Greg **Waite** (1), Paul Henman (3), Christopher Banks (2) and Chris Curtis(1), (1)  
Queensland Department of Communities, Housing and Homelessness section, (2)  
Queensland Department of Communities and (3) Social Policy, University of Queensland,  
Brisbane

*'The dynamics of financial hardship and housing need: A longitudinal analysis using budget standards'*

Targeting assistance to those in greatest need is a prominent public policy response to the rising demand for social housing assistance in Australia, but there is limited research on the dynamics of this need over time. This paper applies budget standards against Centrelink's longitudinal dataset for the first time. This is a comprehensive administrative collection containing six years of detailed bi-weekly snapshots of low income households, uniquely suited to examining the impact of changes in income and housing costs. Australia's budget standards were developed by the UNSW Social Policy Research Centre to provide equitable benchmarks for living standards across different household types. The benchmarks are extended by incorporating regional pricing adjustments and adding short-term minimum budgets which exclude the cost of durable items. This provides a measure of financial hardship that is significantly more graduated than the traditional housing stress approach.

Analysis focuses on low and middle income rental households who are more at risk of financial hardship as they are without the resources available from home ownership. The primary research aims are to identify differences between this more comprehensive longitudinal measure of hardship and commonly used point-in-time estimates, to quantify and compare the relative impacts of short-term hardship and continuing long-term low income for different client groups, and to compare relative levels of hardship across urban and rural areas. This new approach provides useful evidence for better policy and program responses to targeting social housing assistance.

Peter **Williams**, City Futures Research Centre, University of New South Wales, Sydney

*'The credit crunch and its impact upon housing markets and housing policy: Reflections on the UK'*

The global credit crunch and the associated downturn in housing markets and the wider recessionary effects are triggering major reworkings of housing finance, markets and policy. Clearly, impacts and consequences vary from country to country. In the UK, a profound reshaping is underway, and the purpose of the paper is to explore how it is working through and what will be the long-term impacts including tenure, the cost and access to housing and social inequality.

## W03 – Housing Policy Innovations

Patricia M. **Austin**, School of Architecture and Planning, University of Auckland

*'All we need is an Affordable Housing Act: The ups and downs of policy innovation'*

In September 2008 the New Zealand government passed into law the Affordable Housing Enabling Territorial Authorities Act. Under this legislation, local councils can require developers to make an affordable housing contribution. This paper traces the evolution of New Zealand's approach to affordable housing contributions. The complexities of the act are discussed and critically evaluated with regard to its policy 'fit' for local councils and in comparison to similar initiatives in the UK, US and Australia. The paper argues that the act faces particular challenges that are ideological in nature. These stem from a resource-management based planning system that doesn't require its practitioners to have sufficient understanding and acknowledgement of planning's impact on land values and housing markets. This is compounded by the requirements of the act, as central government seeks to control the actions of local government; and by a local government sector that is wary of adopting new roles and responsibilities without adequate resources, skills and capacity to deliver. Local actions since the passing of the act suggest that the more innovative councils, facing critical affordability issues, may well decide to sidestep it, drawing on other legislation, seeking out opportunities and adopting creative approaches to resourcing needs. Arguably the skills and resources required to produce affordable housing outcomes for local communities (using public/private partnerships, masterplanning etc.) are the same as those needed to implement the act. Those local councils that are lacking in skills and capacity to deliver affordable housing for their communities will need more than this act to achieve affordable and sustainable housing outcomes.

Ed **Ferrari** and Craig Watkins, Department of Town and Regional Planning, University of Sheffield

*'Housing market assessments for informing housing and planning policy: The English experience'*

Strategic Housing Market Assessments (SHMAs) are part of a triumvirate of what might be termed 'governmental technologies' in England that are designed to enable a more market-led view of local housing systems and to permit local plans and affordable housing policies to reflect an 'understanding of how housing markets operate' that is more 'robust and credible' (CLG 2007, p. 7). Although there is a broad consensus that SHMAs have enhanced the evidence base used in planning for housing, especially when compared to the housing needs studies previously undertaken, key questions remain about the efficacy and operation of these processes in bringing about the required quantity and quality of new housing. The arguments presented in this paper, which are in part based on a series of in-depth interviews with representatives from local, regional and central government in England, housebuilders and the researchers who conduct these studies, are organised around three key themes. First, we explore the conceptual weaknesses embedded in the practice guidance and in many of the SHMAs produced and highlight, in particular, the implications of the perfunctory

treatment of the complex spatial structure of sub-regional housing systems. Second, we explore the technical problems associated with the estimation of housing need and demand. This is illustrated with particular reference to the way in which data on migration and household mobility expectations are typically used in practice. Third, we explore the way in which SHMAs are used by stakeholders. We draw conclusions about the conceptualisations behind 'market assessments' for policy and about the practice of undertaking market assessments. These are important as a number of countries, including Australia, are beginning to seek to embed market considerations more deeply within their housing and planning policy formulation.

Tony **Gilmour**, University of Sydney

*'Hierarchy or network? Transforming social housing in metropolitan Melbourne'*

Australia's social housing stock is being expanded in scale and delivered through a wider variety of organisational forms. Non-profit community housing groups are increasingly important 'growth providers', building new housing under the National Rental Affordability Scheme. State public housing bodies are moving towards partnership with the private and non-profit sectors for the refurbishment of troubled estates. Based on 49 interviews with community housing staff and directors, regulators, city officials and support organisations in metropolitan Melbourne in 2008, the paper critically reviews the depth and scale of the transformation. It evaluates the extent of the move from hierarchical to more networked governance of social housing, highlighting the continuing strength of state agencies within networks and partnerships. The city region is selected as a window to frame an analysis of housing networks, with potential application to other cities, nationally and internationally.

Marietta **Haffner** (1) and Michael Oxley (1, 2), (1) Delft University of Technology, OTB Research Institute for Housing, Urban and Mobility Studies and (2) Centre for Comparative Housing Research, De Montfort University, Leicester

*'Private sector involvement in social rented housing: Germany and England compared'*

This paper compares the roles of the private sector in the provision of social rented housing in Germany and England. Now that England for the first time has opened up the opportunity for private parties to finance, construct and manage social rented housing, the German experiences in organising such involvement in achieving the social rented sector aims since World War II can be helpful. The framework of analysis consists of a classification of ways in which for-profit organisations can provide social rented housing. Main conclusions are concerned with the advantages and disadvantages of a private sector model of the provision of social rental housing that is time limited. Furthermore, the way the relationship between government and provider is designed is crucial for the effect of private sector involvement.

Aya **Kubota**, Urban Design Laboratory, Department of Urban Engineering,  
University of Tokyo

*'The "housing first" approach for homeless people in Japan'*

Japan's unemployment rate was expected to increase to 4.4 per cent during the period from October 2008 to June 2009. Many people are homeless, or will be, even though the definition of homeless is so narrow in Japan. There is not sufficient affordable housing, because the government has not paid much attention. The goal of housing policy was to increase the number of house owners, and house construction functioned as a main driving force behind economic growth. As a result, we often hear that the problem in housing has already changed from quantity to quality. This is the government view. If you look only at the numerical value, you may accept this. But if you investigate the gap between rent and income, you will see that the quantity problem has not finished yet for the low income bracket, especially the diverse homeless people. Another change has occurred. The notion of normalisation has begun to spread. Some acts to support independence of disabled and homeless people have been enacted. This may be gratifying, but we can say that Japanese society abandoned taking care of them because of a lack of financial assistance. This is the moment when Japanese society should accept the 'housing first' approach in earnest. Only a few autonomous bodies and non-government organisations put it into practice. Because they are always considered limited to welfare measurements, there are no connections with housing policy and city planning. Based on case studies, the paper will propose how we can make good use of the 'housing first' approach in Japan.

Nola **Kunnen**, Mark Liddiard and Stian Thoresen, Department of Social Work and Social Policy, Curtin University of Technology, Perth

*'Housing and young people leaving out-of-home state care'*

In Australia, there are over 28,000 young people in formal out-of-home state care such as foster care, group homes or residential care. While many leave care before the age of 15, often to be reunited with their family, about 1,500 people 'age out' of the care system between the ages of 15 and 17 every year (Australian Institute of Health and Welfare 2008). Australian and international research identifies young people with a care background as being at increased risk of social exclusion, including poor housing outcomes and homelessness. This paper presents data from an AHURI funded research project 'Improving housing outcomes for young people leaving state out of home care'. Interviews were conducted between August 2008 and April 2009 in Victoria and Western Australia. Qualitative and quantitative data was collected from young people aged 18 to 25 who had experienced state care. Most of those interviewed were currently homeless or had experienced homelessness since leaving care. This paper presents a preliminary analysis of the quantitative data from this research, reporting key findings including the incidence of exit planning for care leavers, together with homelessness and housing outcomes. The final report from this research will be completed in 2009.

Vivienne **Milligan**, City Futures Research Centre, University of New South Wales, Sydney and Peter Phibbs, Urban Research Centre, University of Western Sydney

*'Building a not-for-profit affordable housing industry in Australia'*

Development of the capacity of not-for-profit organisations to deliver growth in affordable housing has been an important strategic housing policy interest in Australia over the last decade. However, there are only a small number of such organisations with recent direct experience of financing and procuring housing. In 2004, the seven largest providers had developed around 1,200 units of affordable housing over the preceding decade. At the end of 2007-08, the eleven leading providers owned over 5,440 dwellings. The latest research shows that: skills and capacity among this group are increasing, growth is accelerating and around 30 additional providers are poised to become affordable housing developers, partly as a result of the impact of new national initiatives. This paper will examine recent innovations in the funding, policy and delivery frameworks for affordable housing. By comparing evidence across states and territories, it will attempt to discern what has been effective policy and practice, and to make a case for strategies that would be capable of supporting larger-scale growth in the industry. The paper draws on recent empirical research undertaken for an AHURI funded project. The research methods included surveys of provider organisations; interviews with staff, stakeholders, partners and other key informants; group discussions with tenants of affordable housing projects; and analysis of a variety of official documents and websites of governments and relevant organisations. The primary research also included an assessment of comparable not-for-profit housing models in selected European countries, which can be drawn on to augment local experience.

Rhonda **Phillips**, Queensland AHURI Research Centre, Institute of Social Science Research, University of Queensland, Brisbane

*'Policy responses to complex housing problems: A regional perspective on the roles of markets, hierarchies and networks'*

The Australian housing system involves a complex web of market, government and community actors operating in diverse contexts to deliver a range of products and services. Markets are relied on as the primary means of housing provision, with governments regulating and intervening where markets fail. Responding to the increasing complexity of 'wicked problems' such as homelessness, housing affordability and housing supply constraints in specific localities or for specific populations requires intersectoral collaboration in policy formulation and implementation. The market/state dichotomy is increasingly under challenge as new policy responses blur traditional boundaries, involve community or 'third sector' actors and highlight interdependencies between the sectors. In attempting to respond to specific housing problems, policy makers utilise a mix of market, hierarchical and network governance mechanisms for interacting and coordinating with other actors. This paper will examine recent Australian examples of responses to complex housing problems that involve multiple sectors and organisations. It will take a regional perspective, drawing on two empirical case studies from regional Queensland to compare the governance approaches adopted and their implications. One was undertaken as part of an AHURI research project that examined housing dynamics in a mining boom town in the Bowen Basin, and the second was a Townsville case study undertaken as part of an implementation evaluation of state government responses to homelessness. Both case studies involved desktop document reviews, secondary data analysis and interviews with a wide range of regional and Brisbane based stakeholders. The paper will describe the case study context and actors and

analyse the nature and form of interactions occurring across the market/state/community interfaces in order to identify lessons that may be transferable to other contexts.

Steven **Rowley**, School of Economics and Finance and Fiona McKenzie, Housing and Urban Research Institute of Western Australia, John Curtin Institute of Public Policy, Curtin University of Technology, Perth

*'Housing markets in regional Western Australia: Boom and bust?'*

The resources boom has had a dramatic affect on regional towns in Western Australia. The demand for accommodation from mining companies and supporting organisations has placed severe pressure on the housing markets of many regional towns, both large and small. Resource industry led demand has increased house prices and rents dramatically in some areas resulting in serious affordability issues for communities. In addition, a shortage of accommodation has affected employment supply for both the mining industry and local businesses. Of course, many residents benefited from an increase in wealth and hopped on the investment property bandwagon. However, with the current economic downturn affecting the resources industries, demand in many regional towns has softened and in some areas collapsed. This paper explores the impact of the boom and potential bust on regional housing markets in Western Australia. Using house price data over the period 1990-2008, it will explore how different housing markets have been affected very differently by the boom conditions. The authors will discuss how the current economic conditions have affected these housing markets and how a deepening of the recession could have serious implications for the economies of many towns that expanded rapidly during the boom conditions. The paper will also explore the experiences of two very different mining towns, Karratha and Kalgoorlie-Boulder, discussing how the resources boom has had a very different impact on housing markets and communities in the two towns.

Richard **Ronald**, OTB Research Institute, Delft University of Technology and Friedemann Roy, Housing Finance International and IFC Private Enterprise Partnership for Africa (PEP Africa)

*Contractual saving schemes for housing: A comparative analysis*

Contractual saving schemes for housing (CSSH) have been developed in national contexts as diverse as Germany, Austria, Canada, China, Chile, Nigeria, Singapore, Slovakia, Hungary, Poland and others. They are diverse in structure but normally fall into categories of open, closed, compulsory and 'free savings' schemes. They essentially attempt to link individual saving schemes/efforts with housing loans in order to ensure households can build up financial capacity, creditworthiness, purchase homes or have assets they can draw upon, enhancing welfare self-sufficiency. In this paper we explore the manifestation of such schemes in different societies and consider various rationales for their implementation and regulation. Our comparative analysis identifies various advantages and risks associated with linking savings to housing markets. A particular concern is the sustainability of such schemes in light of emerging global conditions

Judith **Stubbs**, City Futures, University of New South Wales, Sydney

*“But is it legal?”: Staying on the right side of planning law in NSW*

After many years of state government discourse on the important role that New South Wales councils can play in meeting the need for affordable housing in their communities, state planning law continues to provide significant constraints and limited opportunities for local government to actively participate in this important policy area. Likewise, the interpretation of legislative provisions by government arguably imposes more constraints on local government than the law would appear to permit. This paper details the innovations of three councils in metropolitan, regional and rural New South Wales trying to ‘stay on the right side of the law’ as they try to address some of the least affordable housing markets in Australia. Through integrated housing strategies developed within a sustainability framework, these councils are using a variety of facilitative mechanisms including developer incentives, voluntary planning agreements and direct involvement in affordable housing using their own resources for affordable housing partnerships in the new state and federal funding environment. Innovative use of their environmental planning instruments under the New South Wales Standard Template is a feature of each. Ultimately, it is argued that a suite of strategies can be used effectively and equitably by local government to provide for a sustainable approach to the protection and growth of affordable housing in Australia, and that many of these are available despite apparent legal restrictions.

Chris **Taylor** and Jed Donoghue, University of Tasmania, Hobart

*'The growth and control of community housing'*

This paper provides a brief review of the growth of community housing in Australia over the past two decades. Its purpose is to highlight changes in the nature of the relationship between the community housing sector and government(s) since 1996. In particular, it explores the level of independence experienced by community housing providers and highlights attempts by successive state governments to exert more control and influence over the sector.

Community housing providers developed in the larger states from a collection of small, fragmented, locally based housing services into large multi-location social housing providers. We suggest that many larger community housing providers passed the 'crossroads' (see Bisset 1996, p. 8) and recently reached a tipping point, so that they are unable to return to their location based past but are unwilling to go for growth.

Community housing providers need to make a choice in terms of their future direction: Do they become large, state based or national housing associations; form a de facto second tier of government welfare housing, targeted at people in severe housing and health need; or remain locally based agencies for progressive community change and individual empowerment? This paper will explore the options and suggest that a strategy of growth requires a renewal of mission values if the sector is to survive and thrive.

Sasha **Tsenkova**, Faculty of Environmental Design, University of Calgary

*'Comparative perspectives on social rental housing in post-socialist Europe'*

The transition from a command to a market-based housing sector in post-socialist Europe is closely connected with the rapid transformation of the welfare state. Across the region the sector has become the 'shock absorber', providing some stability and security within a framework of market-driven economic and social change. Housing policies have been marked by emphasis on privatisation of public housing and deregulation of housing markets. While earlier comparative studies have focused on similarities in the reform process, recent research has emphasised the importance of path dependency and divergence. This paper supports the view that housing systems in post-socialist Europe will become more diverse in the future and the diverging performance of their housing markets will increasingly depend on the success of policy reforms. In particular, the choices made with respect to social housing will be critical in defining the type of housing system that is emerging and correspondingly the housing policy regime. The paper explores the experience of eight countries in Southeast Europe. Drawing on Kemeny's model, the research systematically analyses the impact of housing reforms on public housing with an emphasis on differences and similarities in privatisation, rent and allocation policies. It provides an overview of emerging trends in the financial support for the sector, including supply – and demand-based subsidies. While affordability constraints are growing, a handful of local governments, supported by central government subsidies, have had the political will to overcome some of the barriers to development of new social rental housing. The combination of higher construction and operating costs, along with stagnant or even declining rents tied to

household income limits, can undermine the viability of new projects. The concluding comments highlight major challenges and explore options for policy reforms to improve asset management of the rental sector and to enhance its sustainability.

Ilan **Vizel**, Faculty of Architecture, Building and Planning, University of Melbourne

*'The institutional logic of housing choice: Individualised funding and housing for people with intellectual disabilities in Victoria'*

Individualised funding is often promoted as a useful device to increase housing choice for people with disabilities, by providing recipients with access to supports which are not attached to a specific place of residence. This paper critically examines the meaning of 'housing choice', and the various implications of diverting funding from investment in the housing stock to individualised funding. It does so by looking at a particular case study: housing for people with intellectual disabilities in Victoria. Analysis is framed around three major theoretical perspectives. First, a focus on diversity and difference among people with intellectual disabilities. This perspective is useful to explain the importance of housing choice but also the elusiveness of this concept. Second, a focus on uneven development and its implication for the implementation of individualised funding. Third, an institutional analysis of the state in the context of neoliberalism, and the role of individualised funding as a bureaucratic apparatus in shaping relationships between individuals, community and state. Using these three analytical constructs, the paper helps illustrate and explain the biases that are created by individualised funding approaches. In Victoria, individualised funding has increased access to housing for people with low levels of support needs, but resulted in decreased access for people living in areas where affordable housing is scarce and in remote locations. It has created opportunities for community organisations to initiate development of new housing and attract funding from sources other than the state, but has also pushed some of these organisations to develop congregated housing facilities – in some ways the opposite outcome to that which is implied by the notion of 'individualisation'.

Charles **Waldegrave**, Family Centre Social Policy Research Unit, Wellington

*'Housing tenure and poverty among older New Zealanders'*

This paper will present findings from two large New Zealand research programs and outline the policy implications of the changing pattern of housing tenure as the population 65 years and over doubles during the next three and a half decades. The two programs are the New Zealand Poverty Measurement Project (NZPMP) and Enhancing Wellbeing in an Ageing Society (EWAS), both funded by the Foundation for Research Science and Technology (government research body for funding Public Good Science). The author is a joint research leader in both programs. NZPMP developed the low income threshold which now provides the official measure of low income households in New Zealand. It provides an internationally comparable robust measure of poverty and can separately estimate housing costs and their contribution to or removal of poverty. The EWAS researchers recently surveyed 1,680 randomly sampled New Zealanders aged between 65 and 84 years. Among the data was a wealth of information on income, asset accumulation, living standards, poverty and housing. The paper will show how New Zealand older people have remained above or around the poverty threshold because of the government funded universal superannuation scheme and the high levels of home ownership. Data will be presented that demonstrate the dramatic reduction in home ownership and the impact this can be expected to have on the baby boomer cohort over the next decade. The growing cost of New Zealand Superannuation is

already leading to calls to abandon or minimise the superannuation fund which could leave older people in a very vulnerable position in the future. Evidence of this looming social policy problem will be provided from the two research programs and policy recommendations to ensure the wellbeing of older people will be outlined.

Defu **Wu**, School of Real Estate, Beijing Normal University Zhuhai

*'Rethinking antiwar facilities construction in China's real property development'*

Real property development has achieved tremendous progress in China. There are many difficulties faced by the state government. The very high housing price faced by most families, how to lower the housing price and the cost associated with this is one of the key elements to be considered. In China, antiwar facilities must be constructed in civil buildings, including ordinary housing. The overall expenditure on such facilities reached 40 billion RMB (US\$5.9 billion) in 2008. With the continuing real property development, China will have to spend much more money on these every year. The original aim was to provide safety and shelter for the people in the buildings in case of war. However, the international situation has changed, and the civil buildings are no longer a main military target. Therefore a change has to be made in the current antiwar facilities policy in real property development, and every year's 40 billion expenditure in antiwar facilities can be more wisely planned and used.

## W04 – Housing in a Sustainable World

Michael **Arman**, Stephen Pullen, Jian Zuo, George Zillante and Lou Wilson, School of Natural and Built Environments, University of South Australia, Adelaide

*'Affordable and sustainable housing: What can Australia learn from the UK?'*

Improving housing affordability is a major challenge for both the UK and Australia. Likewise, both countries are committed to sustainable development which inevitably means working the global goal into local policy responses, in many areas including housing. The two issues, however, need not be considered in isolation. Both countries need to develop housing that is both sustainable and affordable. This paper considers the history of affordable housing provision in the UK and compares this with the Australian experience. It then considers recent affordability policy which has been developed at the same time as impressive sustainability policy that will see all new homes in the UK carbon neutral by 2016. The paper also summarises a selection of recent case studies which appear to exemplify the best of affordable housing and sustainable housing. The concluding discussion considers what Australia could possibly learn from the UK and what factors might inhibit an application of British policy and innovation to Australia's housing market.

Blair **Badcock** and Patricia Laing, Housing New Zealand Corporation

*'The case for insulating New Zealand homes'*

Evidence on the health, economic and environmental benefits of home insulation and retrofitting in New Zealand has been successfully used in policy formulation to justify the significant growth in program funding over the last decade. Coverage includes the: scope and conclusiveness of the research; demonstrable multiple and overlapping benefits of home insulation under New Zealand climatic conditions; convergence of consumer and industry interests; opportunities to translate private benefit into public good; collaboration engendered between researchers and analysts, and across government agencies; efforts to obtain political 'buy-in'; logistics of implementation and program evaluation. Notably, what was largely driven by a sustainability agenda under Labour has now, in a time of recession, gained even greater impetus under National due to the proven economic stimulus and speedy transmission of the benefits associated with spending on home insulation and upgrading.

Catherine **Bridge**, University of New South Wales, Sydney and Andrew Jones, University of Queensland, Brisbane

*'What is the "housing problem" for older Australians?'*

The essence of the 'housing problem' is the mismatch between the available stock and the emerging needs and aspirations of older people. Demographically speaking, Australians are ageing and the proportion of the population over 65+ is set to increase, particularly amongst

those 75+, while the number of people of working age supporting each person is reducing. Most older Australians are community dwelling home owners with housing aspirations which include lifestyle choices and rejection of extended family living, with the preference being towards solo households. Many older home owners prefer larger houses but a sizeable and growing number are renters with less choice, autonomy and security of tenure. This is in the context of insufficient residential aged care places and a significant unmet home modification and maintenance need. In this paper, we will present a meta-analysis of a number of recent AHURI funded projects so as to set out the statistical, theoretical and care perspectives relevant to better understanding the 'housing problem' for older Australians. Housing that enhances the health and inclusion of older people and addresses some of the emerging issues such as reducing the annual health related expenditure estimated at just under two and half million dollars directly resulting from older persons' home-related injuries. Further, poor quality housing appears to be a major factor in transition to higher dependency residential environments. Finally we will suggest some of the research needed to ensure that we have a timely and useful evidence base to create the sorts of housing options required by older Australians.

Jane **Bringolf**, Urban Research Centre, University of Western Sydney

*'Calling a spade a shovel: Universal, accessible, adaptable, disabled – aren't they all the same?'*

Promoting the efficacies of universally designed built environments has been one of the ongoing quests of disability and ageing advocacy groups and, more recently, governments. The underpinning principle of universal design is inclusiveness, that is, to design across the population spectrum for people of all ages and abilities. This means taking a person-centred approach to design so that architectural features do not inadvertently become architectural barriers to inclusion in everyday social and economic life. The drive for social and economic inclusion for people with disabilities has recently moved up the political agenda, and new policy directions at national and state levels are emerging. Political will is a necessary but insufficient condition to guarantee inclusion if industry does not understand what constitutes universal design and how this differs from accessibility and other terms used in the built environment in relation to access, inclusion, disability and ageing. Using the New South Wales government's recent call for tenders for social housing as an example, together with a review of the literature, this paper discusses how using terms such as 'accessible', 'adaptable' and 'universal' interchangeably can defeat the object of inclusion and social sustainability, and how the misuse and confusion in terminology hinders not only the uptake of universal design in a practical way, but also stymies useful debate. Academic texts, technical manuals, disability advocacy websites, legislation, regulations, and government and industry publications use a multitude of terms to variously describe both 'special' and general housing designs. This paper argues that consistency in terminology is essential for developing public policy, economic arguments, and furthering research interests for social inclusion in the built environment.

Jaepil **Choi**, Yunjae Lee, Hyojeong Kang, Jeongwon Lee, and Sungpil Choi, Department of Architecture, Seoul National University

*'Extension remodelling types of apartment building stock in Korea'*

Apartments have become one of the most attractive real estate properties in Korea. As many were constructed in the 1970s and 1980s, building stocks are increasingly in need of refurbishment. Remodelling is mainly considered in terms of increasing asset value. Korean apartments show some dominant patterns in building unit plan, as they can be categorised in 201 plan types based on our analysis, while the top five types constitute over 30 per cent. The most prevalent types built in those days were 3 LDK apartments sized about 85 m<sup>2</sup> and 2 LDK sized about 60 m<sup>2</sup>. They were mainly built with wall structure system, so the extension of them is quite restricted and also shows some dominant patterns. Our study examines these extension types by such items as building core types, number of rooms and front and rear bays, and other design features related to extension techniques. The objective is to suggest a way to produce the best quality possible of unit plan through extension.

Jaepil **Choi**, Youngjun Choi, Nahyang Byun, Guenjong Moon, and Minseok Kim, Department of Architecture, Seoul National University

*'The conversion of public buildings into residential/public welfare use'*

Urban regeneration is becoming a big issue in Korean cities. Along with it is the issue of affordable housing and welfare facilities for the socially disadvantaged. In the urban regeneration process, they tend to be pushed towards the fringe of the urban areas due to lack of affordable housing and welfare facilities. The rehabilitation/conversion of the old, defunct buildings into low cost housing units and welfare facilities is more feasible than new construction. In this regard, we will explore the potential for the conversion of under-used public buildings into community service centres. This paper begins by selecting specific types of public buildings that seem appropriate: elementary schools (school age population is decreasing in urban centres) and local administrative offices (these are being merged into larger offices for more efficient government and administrative services). Conversion models will be proposed, either as small housing units for low income residents or those with special needs (such as elderly or foreign work immigrants) or as public welfare facilities (such as daycare centres for two-income households). Finally, the models will be applied to the actual cases and evaluated for their feasibility from a construction cost reduction point of view.

Kathryn **Davidson**, Alpana Sivam, Lou Wilson, and Sadasivam Karuppannan, University of South Australia, Adelaide

*'Are TODs a sustainable solution to urban redevelopment?'*

Governments around the world are presenting transport oriented developments (TODs) as a solution to urban growth and the challenges of sustainable development, albeit there is no widely agreed definition of what a TOD actually is. They might provide a compact solution to urban redevelopment, but are they able to offer sustainable housing development? Moreover, are they seen by consumers as appealing places to live, and are they better

suited to the design and characteristics of some cities than others? The aim of this paper is to identify whether TODs address 'triple bottom line' sustainability criteria. By unpacking case studies in South Australia, we investigate whether they are socially sustainable in relation to their capacity to preserve local characteristics and fulfil the psychological needs of residents, whilst remaining in proximity to job opportunities. We ask if they are economically sustainable for diverse population categories, or better suited to certain demographic groups, e.g. young singles and couples without children. From an environmental perspective we ask what are some design key characteristics that they need to incorporate? An assessment is made of the capacity of South Australian TODs to offer an integrated solution to sustainable housing development.

Ralph **Horne**, Centre for Design, RMIT University and Tony Dalton, College of Design and Social Context, RMIT University, Melbourne

*'Green jobs in remaking suburbia: A pilot study of innovation and skills in housing renovation and retrofitting'*

A growing number of owner-occupier suburban households are seeking to modify or improve their homes to reduce energy and water use. This coincides with the emergence of housing industry participants offering specialist services to home owners, assisting them to become more water and energy efficient. A further dimension in this change process is a range of federal, state and local government programs, foreshadowed regulations and energy pricing that will assist, require and encourage owners to modify their dwellings in ways that could make it easier for them to reduce their resource use. The authors posit that together these households, housing industry participants and policy and program entrepreneurs within government focusing on water and energy efficiency in residential housing constitute an 'innovation niche'. This paper presents preliminary research centring on the industry attending to home improvements for energy and water efficiency. Within the wider home improvement industry, there is a group of organisers we call 'project managers', which include builders, architects and retrofitters. Households contract these project managers to assess, plan, organise and coordinate a 'green' home improvement (including renovations/extensions, and appliance/technology retrofits). Through a qualitative pilot study, we investigate the daily experiences of a small number of these innovators. In particular, we focus on the skills implied by this emerging role, and characteristics of the role itself, physically placed as it is within both the wider industry and the dwellings where the improvements take place. The study raises issues of control, recognition and status, and we conclude by drawing implications for government policy and building industry stakeholders.

Sadasivam **Karuppannan** and Alpana Sivam, Institute for Sustainable Systems and Technologies, University of South Australia, Adelaide

*'The state's role in promoting sustainable cities: Urban policy and affordable housing concerns in Adelaide'*

This paper attempts to integrate the concern for sustainable cities and affordable housing. Despite the expanding literature on the important role urban planning policy plays in influencing the broader determinants of housing affordability and sustainable urban development, profound differences exist among jurisdictions in the attention placed by the state – as represented by urban development policies of metropolitan planning agencies and local governments – upon provision of housing in the course of urban development. In this paper we examine the dominant planning model in Adelaide metropolitan area and the consequent housing market through house sale price information at suburb level over four years. Though this information pertains to the period leading up to the recent financial and economic crisis, it still holds good for deriving housing affordability and the spatial pattern it imposes on population distribution, in particular, people entering the housing market for the first time. At least in Australia, there is no economic and financial meltdown, but a slowdown. Housing affordability and choice of location may be more about social justice; social inequalities in housing are inequitable, for example, if they emerge from a spatial city

structure that imposes sacrifices on the worse-off only to benefit the already better-off groups. We argue that the extent to which the state government, local governments and stakeholders in the housing market concern themselves with policy approaches to address broader determinants of housing affordability depends on how land use planning, land release and development promote housing in appropriate locations. We present a case that suggests urban planning policy, as practised in Adelaide, either ignores equity or runs directly counter to it. This provides a framework for investigating policy alternatives that facilitate affordable housing within the broad framework of sustainable cities.

Junyi **Liu**, School of Architecture and Urban Planning, Huazhong University of Science and Technology, Wuhan and Center for Building Performance and Diagnostics, Carnegie Mellon University, Pittsburgh

*'Energy consumption and CO<sub>2</sub> emissions in operation phase of residential building in hot summer and cold winter zones, China'*

Hot summer and cold winter zones (HSCW) are the most densely populated areas in China compared to other climate zones, which leads to considerable energy consumption and CO<sub>2</sub> emission in the residential building sector. The energy saving in these areas would affect 50.8 per cent of the national goal in this sector according to China's Eleventh Five-year Plan. This paper presents an energy modelling study with Design Builder/Energy plus software to quantify the annual amount of operational energy consumption and CO<sub>2</sub> emission of major types of residential building, comparing three illustrative scenarios: Business As Usual (BAU), 50 per cent Energy-saving of Heating and Cooling set by national target (EHC) and Best Integration System (BIS). In each scenario, an identical group of pilot building models have been used. The input data for scenarios is obtained through a careful selection of achievable energy-saving options for operation in the residential building sector in HSCW. Improved thermal design and parameters for cooling is part of this, but also the updated energy rating of household appliances play a key role in energy saving and CO<sub>2</sub> reduction. The result respectively indicates that the average energy consumption for BAU, EHC and BIS is 34.7, 25.4, 20.4 kWh/(m<sup>2</sup>•a) from electricity, and 4.4, 4.2, 1.4 m<sup>3</sup>/(m<sup>2</sup>•a) from natural gas which is used for cooking and water heating. Accordingly, CO<sub>2</sub> emission is 22.9, 18.6, 11.3 kg/(m<sup>2</sup>•a) which shows a maximum reduction of 51 per cent.

C.J. **Maller** and R. Horne, Centre for Design, RMIT University, Melbourne

*'Home improvements for climate change? Australian home owners' renovations and retrofits'*

Home improvements are integral to home ownership, yet remain surprisingly unstudied. In Australia, as in most Western countries, ageing domestic stock is constantly remodelled and remade to suit home owners' aspirations and to comply with changing expectations about the home, its appearance and function. It has also been noted that significant modifications to existing housing stock are required to reduce housing's contribution to climate change (Dalton, Horne and Maller 2008). Using a qualitative interview method, this paper explores the home renovation and retrofitting activities of a group of home owners across six Australian states. In addition to gaining descriptive insight into the sorts of home

improvements undertaken and home owners' ideas about future activities, interviews were used as a means to explore home owners' explanations for their activities. Although improvements to the home are often small, home owners are evidently proactive in attempting to 'climate proof' their home. However, explanations for their activities largely centre on saving money, improving comfort and changing aesthetics rather than environmental reasons. To gain further insight, home owners' concerns about the environment and actions taken in the home were also explored. All home owners noted they were 'very concerned' about the environment; however, in terms of how long they had held these beliefs, two groups were identified: 'recent converts' and 'always concerned'. The authors analyse these two groups in relation to how their concerns might be connected, or not, to home improvement activities. The findings suggest, perhaps predictably, that home owners may be unaware of, or unsure how to, translate environmental concern into home improvement action. However, less predictably, the analysis reveals that social norms of comfort and fashion may conflict with emerging norms relating to the environment. The authors conclude by suggesting that home owners' reported concerns for the environment may reflect changing norms not yet embedded in household practice.

Susan **McClellan**, Cosmopolitan Civil Societies Research Group, University of Technology, Sydney

*'Three experiments in sustainable urban living in Australia and Sweden'*

This paper addresses, through documentary evidence, oral history interviews and on-site visits, the efforts of citizens living in three urban communities in Australia and Sweden to use their social capital to respond to the need for housing in a sustainable world. Christie Walk in Adelaide is an eco-city development, completed in 2007, of mixed medium density which addresses both environmental and social sustainability. The second 'home' is an apartment in a privately owned urban block built by HSB Riksförbund in Stockholm. The third, Färdknäppen, is a 'house for people in the second half of their life', a block of apartments built 1993 on Södermalm island in Stockholm. It consists of rented accommodation built by the local municipal authority for people aged from 40 years of age upwards. Residents of all three places have important stories to tell about their efforts to live sustainably. Although these housing communities share many similarities, the HSB Riksförbund houses have a competitive edge. They are produced within a corporate structure which ensures the ongoing development of well built, moderately priced and environmentally sustainable apartments and houses.

J. **Morrissey** (1), T. Moore (1), R. Horne (1), M. Berry (2), J. Kellett (3), B. Meryick (1) and S. Irvine (3), (1) Centre for Design, RMIT University, Melbourne, (2) AHURI-RMIT/NATSEM Research Centre, RMIT University, Melbourne and (3) School of Natural and Built Environments, University of South Australia, Adelaide

*'How affordable is sustainable housing? Methods to assess the cost implications of higher energy efficiency for new Australian homes'*

The debate concerning costs and benefits of higher energy efficiency performance standards for new housing has largely been framed as a trade-off between sustainability, as assessed through performance, and affordability, as assessed through cost. However, this debate is based on a number of axioms that are specific to present or past conditions and whose relevance is questionable given current and likely future economic and environmental climates. In particular, climate change and rising fuel prices, together with the emerging trend for carbon emission taxes, mean that housing affordability and sustainability are becoming increasingly linked; the likelihood is that housing affordability will become more dependent on sustainable energy efficient performance as environmental externalities become increasingly internalised. This research aims to inform a more integrated policy approach by investigating this assertion. A wide-ranging analysis of housing costs was conducted, focused in particular on an in-depth analysis of the cost implications for specific house designs under a number of performance design scenarios. This paper details methods which were applied to explore the commonalities, incompatibilities and trade-offs between affordability and sustainability for new housing, specifically in the context of costs at the household level. Three scenarios were developed for a number of case studies of Class 1 house designs: baseline (5 star, current building codes); international standard (7 star, enhanced performance parameters) and world's best practice (approximately 9 star, approaching carbon neutral), with costs data calculated and applied to each scenario to calculate the capital, payback and lifetime costs. Outputs from this empirical analysis will include a sufficient 'case-book' of evidence to make the affordability and sustainability aspects of the housing debate explicit. This will subsequently enable evidence-based policy approaches that necessarily achieve both lifetime affordability and improved environmental outcomes while illuminating the relationship between the two issues.

Shin **Murakami**, Sugiyama Jogakuen University, Kyoko Ikuta, Nagoya University, Tomoaki Ichikawa, Nagoya University, Kyoko Kito, Sugiyama Jogakuen University, Yukie Maeda, Sugiyama Jogakuen University, Norie Kawano, Sugiyama Jogakuen University and Kazuhisa Tsunekawa, Nagoya University

*'A study on refurbishment of multi-family houses in Malaysia: Cases developed by Kuala Lumpur city government in 1980s'*

In Asian countries including Malaysia, a lot of new residential areas ('new towns') were developed because of the rapid population increase in urban areas during the mass housing era (1960s to 1980s.) The designs of the residential buildings in these new towns were influenced by Western design based on modernism, which has a different origin from Asian traditional architectures. Residents living in new towns refurbish their dwellings on a daily basis, and these refurbishments represent gaps between their diversified living requirements and the provided standards on which dwelling design is based. In this study, we carried out investigations on refurbishments by residents for multi-family houses in Kuala Lumpur. Our focus is on providing the right procedures and methodologies to configure sustainable new town houses, considering Malaysian cultural aspects. We extracted three areas from large-scale residential complexes developed during the early mass housing era as investigation targets. Questionnaires were given to the residents, 102 of whom answered them, and 37 of whom agreed to photographing the interior of the dwellings, sketching their living plans and discussing their daily lives. 54 among the 102 had conducted some refurbishments. Major

refurbishments were installation/removal of walls/dividers, changes in floor/wall surface finishes, expansion to outside, addition of bay windows and window roofs. In conclusion, the relationship between residents' ways of living and refurbishments is clarified. Living activities spread not only inside the dwellings but also to semi-external spaces such as balconies. Various kinds of refurbishments including additions of window roofs and outside expansions suggest ways of how to adjust dwellings to local climate conditions and ways of living. The ways of living and refurbishments show their living needs in semi-external spaces with appropriate air circulation. The housing design in the future should be based on local climate, environments and cultures.

Joanne **Quinn**, Bruce Judd, Oya Demirbilek and Diana Olsberg, City Futures Research Centre, University of New South Wales, Sydney

*'Designing the home to stay: A comparison of visitable, adaptable and universal housing design approaches for older home owners'*

Australia's ageing home owner population has a preference to remain living at home, but to do so, their housing needs to be designed to be safe, usable and accessible. Though custom modifications to the home can make it safer and more accessible for a resident with reduced abilities, the perceived disadvantages include high cost, unattractive appearance, reduced dwelling value and difficulty of implementation. Addressing these are alternative design approaches applied during initial dwelling construction, such as Visitable Design, Adaptable Design and Universal Design. These are increasingly being promoted, and in some cases regulated, around the world; including in Australia. Prior analyses of their costs and benefits suggest their inclusion in the initial dwelling design adds minimal cost and is far more cost-effective than modifying conventional housing. However, publicly available information on the impact of these design changes and their costs on the development process is limited. A cost-benefit analysis comparing Visitable, Adaptable and Universal housing design approaches with the traditional approach of modifying conventional housing was undertaken as part of a research project on housing, land and neighbourhood use by older home owners, funded by AHURI and the Commonwealth Department of Health and Ageing. Application of these design approaches to three dwelling types – a separate house, an attached house and an apartment – in a current residential development enabled an examination of the types of access features that are currently being included in leading residential developers' dwelling designs, and the ease (or difficulty) of meeting Visitable, Adaptable and Universal criteria while continuing to address market trends, consumer preferences and amenity in housing design. A detailed comparative costing was also provided. This paper reports on the findings of this study, focusing on the design and cost implications for wider implementation in Australia.

Mamun **Rashid**, Faculty of the Built Environment, University of New South Wales, Sydney

*'Urbanising brownfield areas of inner Sydney: Liveability and sustainable design in higher density urban housing'*

Evidence from Sydney suggests that the process of revitalisation is spatially very selective and it is overly simplistic to talk about housing solutions for the inner suburbs as a whole, because there is a very considerable mix of both land use and building quality. Providing high-density high-rise solutions without looking into cultural context and surrounding physical setting of specific areas would be inadequately myopic. Liveability and sustainability of new residential areas have to be considered. However, the most common response to sustainable design continues to be 'eco-friendly' and 'economic' designs while social factors incorporating users' design satisfaction and connectivity with place have been downplayed. Although measuring users' satisfaction has been a popular area of inquiry for housing environment researches, in architecture little attention has been paid to successful design factors that are sustained by the users. No matter how energy and water efficient a building might be, it becomes a waste of resources and potential detriment to the community if no-

one wants to occupy it. With this premise, the study investigates what is sustainable design, taking into consideration a designed setting where architects' and users' approaches and needs are constantly negotiated. This issue is very important for higher density residential forms as these are gradually increasing in numbers in Sydney. Results from an investigation into a masterplanned medium-high density brownfield development in the inner area of Zetland are presented. In this highlighted context, the designs are not apparently 'green', but to some extent sustainable parameters were considered when these were designed. Residents' views of dwelling and neighbourhood in the form of household surveys are taken as primal considerations when assessing design issues. Factor analysis was used to represent variables relating to the residents' assessments of residential and neighbourhood features. The emerged factors along with objective features and person characteristics were used in a multiple regression analysis to identify subset of independent variables that would be most useful in predicting the dependent variable 'overall satisfaction' with living environment. The results show that architects' design intentions and approaches, in line with socio-psychological design issues, are not always in conflict with the users. On the contrary, users – aspiring for a particular urban lifestyle – are happy to pursue design cues to fine-tune in a 'particular setting'.

Kay **Saville-Smith**, Bev James and Ruth Fraser, Centre for Research, Evaluation and Social Assessment, Wellington

*'Older people repairing and maintaining homes: Barriers to ageing in place'*

Poorly performing homes and the burden of maintenance and repairs have been identified as major factors in prompting older people to disengage from their communities and shift into higher dependency residential environments. The Foundation for Research, Science and Technology funded five-year research program, 'Ageing in Place: Empowering Older People to Repair and Maintain Safe and Comfortable Houses in their Communities', is directed to optimising New Zealanders' ability to age positively as valued, integral members of their families and communities by reducing displacement because of poor house condition and performance. This paper explores the repairs and maintenance practices of older people in New Zealand and comments on the condition of their dwellings. The analysis uses three datasets. Two are existing datasets: the National Repairs and Maintenance Survey 2004, and the 1999 and 2004 BRANZ House Condition Surveys (HCS) respectively. The third has been generated through a national survey undertaken in 2008 involving around 1,600 older people.

Azime **Tezer**, Faculty of Architecture, Urban and Regional Planning Department, Istanbul Technical University (ITU), Ilke Aksehirli, ITU Institute of Science and Technology and Ayse Ozyetgin, ITU Institute of Science and Technology

*'How can urban resilience and ecosystem services be integrated in the case of Sultanbeyli District, an informally developed quarter of Istanbul?'*

As in many other developing countries, Istanbul has been attracting much internal migration with a dramatic urban growth process since 1950s. Turkey exceeded the urban-rural

population threshold during the 1980s. Istanbul was always the number one population attraction node in the country, and with over 10 million people in 2000 is the largest city in Turkey. Beside population growth, Istanbul has experienced a growth in built-up areas of around 700 per cent since the 1950s. Since the 1980s, there has been considerable urban development in or around drinking water basins and there seems to be a rapid environmental degradation in the watershed areas of the city. Recent uncontrolled urban development necessitates a better understanding of the impacts of spatial developments on ecological units and their functioning, in other words, on ecosystem services (ES). Sultanbeyli, which is a unique case of informal housing development, mushrooming after the 1980s, is located on the largest drinking water source of Istanbul, the Omerli watershed. The population of Sultanbeyli district grew from 82,298 (1990 census) to 272,758 (2007 census), more than a triple increase in less than two decades. In addition to environmental degradation with informal constructions, uncontrolled ground water pumping, and lack of drinking and waste water infrastructures which have been endangering the wellbeing of the environment as well as people, there is a serious poverty problem in Sultanbeyli. This paper discusses the impacts of urban development on key ES by using past and present land use data and spatial developments plans (environmental development plans and/or master plans) in the case of Sultanbeyli district and integrates these impacts with resilience theory by improving the adaptability of informal housing in the Omerli watershed area.

## W05 – Housing and Urban Form

Tooran **Alizadeh**, University of Sydney

*'Towards efficient regulatory environment for home-based telework in the digital age'*

The digital revolution at the end of the 20th century opened new doors for communities to take active parts in the new economy. The growing number of home-based teleworkers, e-entrepreneurs and high-rank information workers and firms who are very selective in their life/work location choice heralds a new era with a great emphasis on the productive side of residential communities. In this regard, very little knowledge has been produced on the planning regulation that actually facilitates the productivity of such communities encouraging community-based information work. This paper benefits from empirical data collected from two case studies in the US and Australia where residential communities attempt to attract community-based information work. It investigates how these two case studies, under very different regulatory environments, respond to the different life/work style of information workers. The new social group of community-based information workers demands a set of planning regulations that embrace their diversity, integrate their life/work experience and create a self-contained dwelling. This conclusion once again emphasises the significant role of housing policy in adjusting the residential communities to their new role in the digital age, and sheds light on the long way ahead to embrace the transformation.

Corina **Buckenberger**, School of Geography, Geology and Environmental Science, University of Auckland

*'Housing qualities in suburban Auckland: The suburban pavlova paradise?'*

Auckland's territorial authorities have implemented several strategies to deal with rapid growth. With predictions that the region will be home to two million people by 2050, the aim is to 'sustain a high-quality living environment'. While most attention is being directed towards issues of high-density housing, affordability and sustainability, little time has been given to perspectives which place housing quality as central. In this context, home owners are being positioned as responsible for their own housing qualities. Indeed, expert conceptualisations of housing quality have been limited. A large proportion of Auckland's housing stock has already exceeded its predicted lifetime and is in poor condition. Moreover, some new (supposedly 'quality') housing stock is leaking. Owner-occupiers' experiences, as well as their perceptions and expectations of good quality housing, need to play an important role in the planning of future housing. To inform such planning, it is also crucial to investigate how housing qualities may impact on owner-occupiers' ontological security and even altered meanings of housing and home. Do owners have perceptions of their housing quality which go beyond physical characteristics? Are there patterns of experiences which are typical of particular neighbourhoods? Drawing on sixteen in-depth interviews with owner-occupiers, this paper discusses the findings of one of three case studies that are part of a larger project on housing quality experiences in the Auckland region. Focusing on Farm Cove (Manukau City), this case study centres on two predominant age groups: elderly long-term residents

who moved to the area in the 1970s during suburbanisation, and young families in their 30s and early 40s.

Rebecca L.H. **Chiu**, Department of Urban Planning and Design, University of Hong Kong

*'Gated communities and the transitional economy of Guangzhou: Implications for urban sustainability'*

Residential development in the new urban area of Guangzhou (China) has been commonly organised in the form of housing estates. These residential clusters are planned and designed in ways similar to the gated communities proliferating in American and European cities since the mid-1980s. The social and urban implications of gated communities have been debated in the literature. Guangzhou's estate-type residential development, which mushrooms alongside with the marketisation of the formerly centrally-planned economy, is adapted from Hong Kong where semi-enclosed housing estates have long existed and have been regarded as the most common and accepted form of residential organisation. However, developing leapfrogged gated and self-contained modern housing estates in the midst of less developed rural areas has serious social and urban implications for Guangzhou. This paper investigates the causes and sustainability implications of this newly emerged urban phenomenon in China. It first traces the scale of gated residential communities in the periphery of Guangzhou. It then attempts to explain the phenomenon by investigating factors pertinent to Guangzhou's marketising land administration and governance, and urban planning and transport policy. It finally explores the implications of this residential model for the sustainability of Guangzhou's urban development and the liveability of the residents. The analysis will draw on the concepts and debates in the gated community and urban sustainability literature. Field investigation will be undertaken to provide the necessary primary data.

Bernie **Coates**, Director, Community Building Strategic Projects, Housing NSW,  
Paul Kougiouss, Senior Research Consultant, Sweeney Research and Mary Schulha,  
manager, Minto Bonnyrigg Specialist Team, Housing NSW

*'Relocation of social housing tenants to achieve social mix in renewal projects:  
An evaluation in Minto, NSW'*

The practice of relocating social housing tenants out of disadvantaged areas as one strategy to achieve social mix in social housing areas has had its academic and practitioner critics. It is suggested tenants may bear the costs of renewal, by being forced out of their home and neighbourhood, while higher income households who move into the area after renewal get the major benefit. Housing NSW has maintained that many tenants want to move out of troubled areas and that they benefit by being located in a mixed public/private area, provided the home they move to meets their needs and they are given assistance in the process of relocating. This paper reports findings of research conducted with a large sample of tenants who have moved out of Minto since 2002 as part of a major redevelopment project. It examines their experience of the relocation process, their views and experience of the areas they moved to, and how life for them and their families has changed as a result. It also identifies practice improvements in the current relocation process.

Jennifer **Dixon**, School of Architecture and Planning, University of Auckland and  
Ann Dupuis, School of Social and Cultural Studies, Massey University, Auckland

*'Strata title and mixed tenure: Dilemmas for owner-occupiers'*

While multi-owned residential developments are a relatively new phenomenon in New Zealand, they are a rapidly growing portion of the housing sector. Typically such developments are managed within the legal framework of a body corporate, created under strata title. Owners, who legally comprise the body corporate, share responsibilities for the management of common property, usually through a committee of owners and the engagement of a body corporate management company. This paper draws on research undertaken in two major multi-residential developments in the Auckland region in 2001-02 and 2008-09 and highlights three issues faced by on-site owners. The first relates directly to inadequacies in the legislation that establishes and sets the rules for bodies corporate which can result in constraining the actions of owners, while advantaging the positions of developers and body corporate management companies. The second pertains to the disjuncture between the expectations of intensive living and the day-to-day experiences of many on-site owners. While the effective operation of bodies corporate requires the active engagement of owners, this contrasts markedly with the widely promoted notion that living in intensive housing somehow frees people from otherwise normal responsibilities of home ownership. The third issue is the potential conflict of interest that can arise between on – and off-site owners. Given that off-site owners are typically property investors, they are most likely to be concerned with their financial investments. Owner-occupiers, however, have interests in common with renters, both groups being immediately concerned with the quality of life in their local environs. The lived experiences of the on-site owners reported in this research suggest that there needs to be much greater attention to the day-to-day legal and community dimensions of strata ownership than has previously been addressed in the development of multi-residential housing.

Hazel **Easthope**, Andy Tice and Bill Randolph, City Futures Research Centre, University of New South Wales, Sydney

*'The desirable apartment life?'*

The ongoing shift towards urban consolidation within the metropolitan strategies of Australia's two largest cities, Sydney and Melbourne, has seen policy attention focused on a perceived need for a greater proportion of the population to live in higher density housing in order to ease the pressures imposed by urban sprawl. But while planners and developers are forging a new compact city future for Australians, little attention has been paid to the desirability of these new higher density dwelling alternatives. Drawing on data from a survey of 1,597 apartment residents in Sydney and Melbourne as well as 29 in-depth interviews, this paper explores the desirability of apartments amongst those people already living in apartments in both cities. We explore the implications of planning strategies that are premised upon the assumption that it is prudent to better match household types to dwelling characteristics, thereby providing more 'housing choice' for the increasing numbers of lone person and couple families without children. We discuss the issue of 'choice versus constraint' in regards to dwelling type, the incidences of other household types (e.g. families

with children) living in apartments, and the extent to which such dwellings actually suit the lifestyles of those who live in them. The paper concludes with a discussion of the implications of these findings for compact city policies in Australia.

Noor Rosly **Hanif** and Wan Nor Azriyati W Aziz, Faculty of Built Environment, University of Malaya, Kuala Lumpur

*'New City in city: Impact to squatters given the opportunity to enter home ownership'*

Mid Valley City has resulted in former squatters residing on the site meant for urban regeneration being forced into home ownership. They were indeed to become the proud home owners' democracy, but to what extent were their needs fulfilled by the state? This study examines the level of satisfaction amongst the former squatters given the opportunity to enter home ownership in the new city in Kuala Lumpur. Drawing upon interviews with occupants of modern housing units, it establishes that most are not fully satisfied with their current residence, despite the amenities provided. The study also looks at the role of the state in providing the opportunity to this group. It concludes that the state has to first establish the group's needs and provide better options rather than forcing them into the perceived best housing for them.

Zhang **Jie**, School of Architecture, Tsinghua University, Beijing

*'Towards a sustainable community: The case of Xianlin new town development planning in Nanjing, China'*

New towns have been a key measure adopted in China's recent urban development. Over the last decade, large-scale housing constructions have taken place in most of the large Chinese cities. It becomes more and more a planning challenge that the sufficient new town models can meet the needs of the rapid urbanisation with the limited resources. Nanjing, the former capital of the Ming dynasty and now one of the major metropolises on the lower Yangtze River, has experienced unprecedented urban sprawl since the 1990s. Xianlin has been planned as one of the few new towns to handle the city's urbanisation, especially massive housing development. Due to misleading planning concepts and weak urban management, many problems occurred. With the changing social and economic situations, there is an increasing need for new planning models to solve the existing problems and lead the whole area to a healthy and sustainable future. This paper will look at the new plan – with which the author was involved as chief planner – made for Qinglong, one of the four districts in Xianlin town. Based on a comprehensive study of Xianlin new town's planning and developments over the last six years or so, the revised plan for Qinglong district altered the previous suburban development pattern encouraged by the former plan, and aims to build a feasible transport oriented, mixed use and high density new town with a strong sense of social cohesion.

Yongsung **Lee**, Assistant Research Fellow, Architecture and Urban Research Institute, Gyeonggi-do, South Korea

*'A study of the characteristics of spatial layout and the influencing factors found in multi-family houses' unit plans'*

Since the 1960s the multi-family house has spread out to solve the severe housing problems due to rapid industrialisation and urbanisation in Korea. As small-scale collective housing on

one lot, the multi-family house has played an effective role in providing housing especially for the mid-low class. In this study, focusing on quality of living in a multi-family house, the researcher scrutinises present conditions, checks primary problems and attempts to suggest alternatives for improvement. 56 plans of 3LDK multi-family houses constructed since 1986 are classified in four layout types by the composition of bedrooms, living room, kitchen, dining room etc. Layout is determined by scale and width-depth ratio. Plans and orientations vary the distribution of area among rooms, the exact position of doors, windows and public spaces. Three alternatives are suggested to solve the problems of reduced quality of living in a multi-family house: presenting a proper unit size (and width-depth ratio) and offering effective incentives that would enable developers to secure pertinent units in a self-regulating way; designing and distributing representative plans adaptable to various lot conditions; and planning suitable lots and blocks for a good multi-family house plan. By these means, scale, width-depth ratio and orientation can be adequately acquired and made full use of. In this study, unit sizes, width-depth ratio and lot conditions for the multi-family houses are extracted from those built since the 1980s. Three alternatives are suggested in architectural administration, housing policy and urban planning.

Harry **Margalit**, Faculty of the Built Environment, University of New South Wales, Sydney

*'Are we on target? An analysis of housing approvals in NSW 1990-2008'*

The Metropolitan Strategy for Sydney estimates Sydney will require 23,000 new dwellings per year between 2005 and 2030, with between 30 and 40 per cent of this accommodated in new and existing land releases. Thus between 60 and 70 per cent of new housing will need to be accommodated in existing suburbs and urban centres. Using Australian Bureau of Statistics figures, this paper will look at housing approvals in New South Wales, Victoria and Queensland since 1990 to view trends in each state. Based on these trends, the paper will attempt to draw some conclusions about the feasibility of meeting the targets in the Metropolitan Strategy. It will also offer comment on strong trends easily discernible, such as the sharp decline in detached dwelling approvals in New South Wales over the past five years, and the relatively constant number of attached dwelling approvals over the same period. This data has significance for all facets of the building industry, including designers and policy makers. If the tenets of the Metropolitan Strategy are tested against the data, then structural impediments or aids to its implementation may be evident. Either way it seems crucial that policy respond to trends, so that a strategy conceived in 2004 can be reassessed in light of the market response in the intervening years.

Janine **Meesters**, OTB Research Institute for Housing, Urban and Mobility Studies, Delft University of Technology

*'Urban living from a resident's perspective'*

For some decades governments in Europe, the US and Australia have promoted compact city concepts, to achieve more sustainable patterns of travel and reduce energy use. For over 30 years spatial planning policies of the Dutch government have been aimed at implementing compact urbanisation in various forms. In contrast to this high density urban

living promoted by the government, consumers ask for more spacious, green residential environments. This obviously leads to a tension between governmental policy and consumers' housing preferences. This paper is written from a resident's perspective. It aims at providing a deeper understanding of why people prefer to live in a city centre, suburban or rural type of residential environment. This might show how possible trade-offs between urban (high density) living and more spacious, green living could be made. A survey of 659 people in the Netherlands reveals that people prefer to live in a city centre for the accessibility of amenities. Those who would prefer to live in a rural area mentioned many diverse reasons, varying from peace and quiet to the character of the residential environment, social contacts and tradition. People who prefer a suburban type of residential environment want both proximity to city centre amenities and a quiet residential environment. The data show also many similarities in the use and meanings of city centre, suburban and rural types of residential environment. For example, for all people the residential environment should be a place where they can relax, forget about their work and enjoy life. Taking into account the differences and similarities in the use and meaning of the three types of residential environment, one might argue that on the one hand access to amenities and on the other hand a quiet, green residential environment are crucial trade-offs from a resident's perspective.

Siti Hajar Binti **Misnan**, Department of Building and Real Estate, Hong Kong Polytechnic University

*'Community association in housing management: Institutions and governance structure'*

There is a growing study of sustainable housing in social context, including community involvement in managing their own housing. The emergence of community institutions is attributed to increased community empowerment, as well as many neighbourhood problems. Based upon the perspective of the New Institutional Economics (NIE), this study will examine institutional arrangements and governance structures of community institutions in housing management. Institutions are the 'rules of the game', consisting of the formal legal rules, informal social norms and enforcement characteristics that govern individual behaviour and structure social interactions. This study begins by classifying community institutions on their major topology and functions. In the second part, it moves to the NIE perspective on housing management and underlying incentives and constraints of the specific circumstances. The final sections recommend an analytical framework of community institutions in housing management allied with the NIE perspective. The ultimate goal is to work out an appropriate institutional and policy structure to reform the housing management system.

Bill **Randolph**, Ray Bunker and Andy Tice, City Futures Research Centre, Faculty of the Built Environment, University of New South Wales, Sydney

*'Unpacking the demand for higher density housing: An analysis of Sydney and Melbourne'*

Australian cities are facing a higher density future. With metropolitan planning strategies in place or under development across much of metropolitan Australia that promote compact

city outcomes, the development of higher density housing, particularly in the form of apartments, is becoming a major feature of our housing markets. In Sydney and Melbourne this has already become a major component in the housing provision in inner city areas. This paper sets out a novel approach to the delineation of the component groups that underpin the demand for private market higher density housing in these two cities. One of the distinctive features of this market is its spatial fragmentation, with pockets of apartments and attached housing highly associated with areas which have been zoned for this kind of dwelling or where redevelopment of older housing predates the introduction of higher density zoning. It is therefore difficult to apply traditional spatial analysis approaches to delineating the substructure of the consumption of higher density housing. Rather than base sub-group definition in terms of the simple geographical delineation of exclusive contiguous sub-areas, this approach uses the concept of spatially discontinuous housing markets to unpack the structure of the current demand for flats and apartments in Sydney and Melbourne. The analysis is based on special ABS Census 2006 collector district level data for households living in flat dwellings. A particular innovation is the use of GIS methods to display the spatial interpenetration of a range of consumption groups within the higher density population, thus avoiding the problem of ecological fallacy common in earlier approaches. The paper therefore offers new insights into the drivers of demand for higher density housing in Australia's two largest cities at a time when planning policies and markets are delivering greater numbers of this form of housing.

Kristian **Ruming**, Macquarie University, Sydney, Nicole Gurran, University of Sydney and Bill Randolph, University of New South Wales, Sydney

*'Size does matter!': Negotiating development levies and infrastructure charges tied to development in New South Wales, Victoria and Queensland'*

There is growing concern about the financial impact of government regulations and charges relating to the development process on the cost and affordability of housing in Australia (RDC 2006a; UDIA 2007). With escalating housing unaffordability, this concern has stimulated serious discussion within the housing industry on the impact of the planning process on housing costs, including the costs of complying with building and design controls, time taken to secure approval, and fees and charges for administration, infrastructure or other public services associated with development. While there is a growing body of research addressing the indirect impacts of the planning system on the land and housing market (Barker 2006; Bramley 2007; Evans 2004), there remains considerable uncertainty over the nature of these costs and their impact in different locations and on different developers. The impact of these charges on developers and first purchasers is far from universal. Drawing on interviews with developers of various sizes and with employees of local councils and state agencies from New South Wales, Victoria and Queensland undertaken as part of a recent AHURI funded project, this paper argues that large developers are both more able and willing to incorporate development regulations/charges. In contrast, small developers are less supportive of state based infrastructure charges and development regulations as they are seen to have a greater impact on the development margin and the financial viability of a project. Further, large developers are in a more powerful position to negotiate the type and timing of contributions. In particular, this comes through significant 'in-kind' works and negotiated development and infrastructure plans with

approval authorities (local councils or state agencies). This paper challenges the assertion that state charges and levies are passed on to first purchasers in all cases.

Mahatma Sindu **Suryo**, Research Center for Human Settlement, Ministry of Public Works, Republic of Indonesia

*'Improving urban water settlement for low income households: Balikpapan Indonesia case studies'*

In Kalimantan, water settlements are part of the city's history. Balikpapan's recorded history goes back to these kind of settlements, but the discovery of oil formed it into a modern city, together with the pressures of urbanisation. The city development is more oriented to land development and has neglected the old water settlement. The lack of sufficient infrastructure has turned this settlement into a slum for squatters. Low income households who cannot afford the formal housing market live in these areas. This paper is part of a study about the urban renewal process in Balikpapan, implemented by keeping the culture of the water settlement.

Christopher **Watson** and Shinwon Kyung, Centre for Urban and Regional Studies, University of Birmingham

*'The evolution of housing renewal policies in the United Kingdom: Purposes, procedures and priorities'*

Housing renewal has been a central feature of policy in the UK for more than 40 years, and since the 1980s has often been an important element in wider policies for urban regeneration. The two main strands of housing renewal policy have been the improvement of older housing, initially as an alternative to slum clearance and redevelopment, and the regeneration of unpopular and unsustainable postwar public housing estates. There have been housing elements also in mainly private sector-led city centre urban regeneration projects, which in some cases have revived city centre living but not generally for those in need of affordable housing or family-friendly local services. Drawing on a recent cross-national study of the UK, US, Japan and South Korea, this paper reviews the UK experience of housing renewal. It discusses the evolution of policy from an era of predominantly government-led activity to one of partnerships and mixed public/private funding. It also considers the implications of the gradual withdrawal of grants for private sector house improvement and the increasing reliance on personal borrowing to fund essential repairs and improvements. What lessons can be learned from this experience? And what approaches are likely to be followed in future, where the purposes, procedures and priorities of housing renewal are being re-evaluated in the light of present economic and political trends?

Michael **Zanardo**, Faculty of Architecture, Design and Planning, University of Sydney

*'Future affordable housing topologies in Sydney: Learning from local precedent'*

The provision of affordable housing is one of the most pressing societal and cultural issues in Australia today. This is particularly true for Sydney, where the cost of housing is a disproportionately large percentage of the income of many households. However, for the first time in many years, the alignment of government tiers on housing objectives has created an opportunity for new affordable housing projects to be initiated. Given the impetus to build new affordable housing, an architectural question of critical importance remains largely unaddressed: what types of housing should we build? The design of affordable housing is a specific architectural proposition distinct from other housing and building types. When looking for precedents to inform the future housing typologies of affordable housing in Sydney, it is tempting for architects to look abroad, seeking inspiration from overseas 'state of the art' projects. However, whilst international exemplars have the potential to provide fresh perspectives, this paper argues that more appropriate typologies can be found when looking locally. Sydney has a rich but relatively undocumented history of affordable housing projects from which much architectural knowledge can be drawn. These projects have been shaped by the cultural, social, economic, political and physical landscape of our city and are arguably the precedents of greatest relevance and with the most potential to influence the design of new affordable housing. This paper will present case studies of affordable housing projects from the early 1900s that can be seen to have successfully stood the test of time, both as affordable housing and as integrated parts of the city. It will draw out their typological particularities through the analysis of architectural documentation and make comparisons

between projects to reveal embedded architectural design themes; both of which are directly pertinent to addressing the above question.

## W06 – Housing, Theory and Research

Terry **Burke** and Kath Hulse, Institute for Social Research, Swinburne University of Technology, Melbourne

*'The institutional structure of housing and the sub-prime crisis: An Australian case study'*

The 2008 financial and economic crisis has made it increasingly evident that the institutional context in which markets operate can greatly shape their structure and performance. As of June 2009 the Australian housing market was showing few signs that it was following the downward spiral that has characterised those of other developed societies or of making a market adjustment to what many have called a structural affordability problem. This paper uses an institutional framework, i.e. the dominant set of norms and values in a society and the set of concrete or formalised organisations and practices that shape economic and social behaviour, to identify the distinctive attributes of the Australian housing system and explain its recent market performance. While the Australian economy and society have changed markedly in recent decades, the housing system – the way in which housing is produced, consumed, exchanged and managed – has not adapted to these changes at the same pace or in an appropriate way. Institutional path dependency has meant that the challenges raised by lack of affordability, supply and diversity have largely gone unaddressed, but with the paradox that it has saved us from the market downturns of other societies. In every cloud there is a silver lining.

Tony **Chalkley**, Deakin University, Melbourne

*'Ethnography of housing: A conclusion'*

This paper is the final report of a research project that spanned three years, exploring three field locations and capturing the stories of 40 (plus) housing workers. Using an ethnographic research approach, it provides an account of how housing workers use language and stories to understand and make sense of their challenging and changing work. Firsthand accounts ('stories') about everyday housing work provide a framework, explaining how housing workers in Victoria have experienced and made sense of the shift from public housing as 'affordable housing for the working poor' to 'housing of last resort for the most vulnerable and needy members of the community'. Using composite stories, this paper provides the reader with a glimpse into the world of public housing work, transporting the reader from the relatively static world of policy and procedure to the more colourful world of tenants with 'high and complex' needs, 'wicked' problems, weary staff and the daily reality of organisational change. A unique feature is the comparison of how different workers use stories to build a range of 'socially constructed realities' around housing work and its problems. This paper compares and contrasts the socially constructed realities of frontline staff with the corresponding social reality for the managers at head office (and vice versa). This 'same problem, different perspective' approach allows the reader to better understand how the same problem is understood and approached in different ways, depending on the individual's organisational role, responsibility and authority. Using stories about working with problem tenants, collecting rental arrears from the poor and marginalised, maintaining old

and neglected properties and coping with organisational change, this paper illustrates how the shifting (and sometimes contradictory) construction of housing problems means that, for some years, the organisation has struggled to devise and implement a sustainable remedy.

Louise **Crabtree**, Urban Research Centre, University of Western Sydney

*'Housing affordability, adaptive co-management and resilience'*

Recent work has discussed the implications of 'new ecology' for other disciplines and systems, asserting that developments in ecological theory have spread from this originating point to influence areas including sociology, anthropology, resource management, politics and urban planning (e.g. Scoones 1999). New ecology reflects a transition from stasis, equilibrium and order to complexity, nonlinearity and a sensitivity to place and context. These themes can also be traced in work on housing and the home, and are indicative of a generalised turn towards particularity, complexity and contextuality in diverse realms of theory and practice. This paper considers the physical, social and economic materialities of housing from a new ecological perspective to examine the utility of new ecology, adaptive capacity and resilience thinking for housing research, policy and practice. It first provides an overview of the concepts of adaptive capacity and resilience as developed and researched in new ecology. Secondly, it explores the potential for application of this framework to housing systems and research. Thirdly, it outlines a possible methodology and intended case studies to apply this framework to existing and proposed housing developments which are simultaneously addressing housing sustainability and affordability. Finally, the paper outlines questions which may emerge from this examination.

Gabrielle **Drake**, Curtin University of Technology, Perth

*'Ethical and methodological challenges of housing research'*

This paper focuses on the use of licensed boarding houses as an accommodation option for people with intellectual disability and people living with mental illness in inner Sydney. The research is positioned within deinstitutionalisation discourse and considers how the licensed boarding house sector delivers to the target population. The paper will consider some of the ethical and methodological challenges involved in conducting housing research. How are bureaucrats to be engaged as research participants if the stance of the bureaucracy is to consider all uncommissioned research as potentially threatening? How is the integrity of research ensured when a key stakeholder wants to change the rules before engaging with it? How are participants' experiences brought to light whilst maintaining anonymity in a specialised industry? How is the anonymity of vulnerable participants guaranteed when failure makes retribution probable?

Ann **Dupuis**, Sociology, School of Social and Cultural Studies, Massey University, Auckland and Sociology, University of Canterbury, Christchurch

*'Living with risk, living in risk: An analysis of the leaky building syndrome in New Zealand'*

The leaky building syndrome (LBS) emerged in New Zealand in the late 1990s, mirroring the leaky condo problem in North America. While the cost of repairs to leaky houses and apartments can be estimated, it is much more difficult to estimate the emotional and health costs for owners and the enormous damage the LBS can wreak on their lives. The orthodox, modernist explanation for the LBS is that it represents a 'systemic problem', in that while

compliance with individual procedures and standards may have been achieved, the overall result is a building that is not weathertight. Addressing the problem then becomes a technical exercise requiring the imposition of an increasingly rational regulatory environment or a legislative activity where owners, developers, professionals, tradespeople and local and central government seek to distance themselves from liability. In this paper we argue that the LBS can be better explained theoretically by drawing on Ulrich Beck's risk society theory which stresses how in late modernity the effects of greater individualism and the loss of trust in experts and public institutions lead to anxiety and uncertainty. Using Beck's concept of 'institutional contradiction', we demonstrate how the modernist assumption of a linear and rational progression between problem and solution can no longer be sustained. For leaky building owners there is an erosion of trust in expert systems and professional expertise. Restoring trust and confidence in building and financial institutions then becomes a critical task. As the current global financial crisis unfolds, the problems for leaky building owners intensify as both their dwelling and the value stored in it becomes eroded. This suggests solutions based in better understanding the depth of the collapse in trust and ensuring attempts to rebuild our institutions recognise and address the complex nature of the 'systemic failures' that have occurred.

Kath **Hulse**, Institute for Social Research, Swinburne University of Technology and Violet Kolar, Hanover Welfare Services, Melbourne

*'Generating new insights into family homelessness: Sociological approaches to citizenship'*

Much research into homelessness in Australia and internationally is constructed within a public policy paradigm which sees people experiencing homelessness as potential or actual clients of government-supported services. Research conducted within this paradigm has focused on the nature and extent of homelessness among particular groups, pathways into and out of homelessness, and the adequacy of support services. In this paper, we explore the insights that can be generated through framing homelessness in other ways. In particular, we draw on recent scholarship which argues for a more sociological approach to citizenship in which the emphasis is more on norms, practices, meanings and identities than on legal rules specifying relationships between citizens and the state (Islin and Turner 2002). From this work comes a focus on lived experiences of citizenship, which refer broadly to the ways in which people understand and negotiate rights and responsibilities, participation and belonging through daily practices (Lister 2007). We draw on a qualitative study of homeless women with children to illustrate some of the insights which this approach can generate. These include the dilemmas associated with caring responsibilities, the 'job of being homeless', conditionality and opportunities for participation, and effects of homelessness on sense of belonging.

Tse Shui **Ling**, Kadoorie Institute, University of Hong Kong

*'Applying the Delphi method to housing studies: An exploration with an illustration from Hong Kong'*

The need to be able to plan and consider the future is a critical issue in housing policy (and has become more so given the global recession). Planning and forecasting techniques adopted in housing are typically focused on supply and demand (and meeting needs), and use econometric methods. However, other aspects of housing policy require planning and forecasting, for example, the most appropriate way to deliver services. Given these concerns, the aim of this paper is to examine alternative planning and forecasting techniques, with a particular emphasis upon the Delphi method. The Delphi method collects views and opinions of experts to develop a composite picture of the future (Alder and Ziglio 1996). While it has been widely used in other policy-based disciplines (see Benjamin et al. 2007; Claire et al. 2008; Putnam 1995), its use is limited in housing studies (for an exception, see Mullins 2006). The paper will outline the Delphi process (rounds of surveys that allow expert panels to change and add opinions to the composite picture made in previous rounds), and evaluate its strengths and weaknesses. It will also provide an illustration of its application, and consider ways in which it can be used to think about the future direction of housing policy in Hong Kong.

Judith **O'Callaghan**, Faculty of Built Environment, University of New South Wales, Sydney

*“Your house and mine”: The Australian architectural profession and housing in the 1940s and 1950s’*

This paper will investigate the ways in which the architectural profession in Sydney sought to locate itself in relation to a major area of public interest, activity and investment during the late 1940s and 1950s: housing. Following the end of World War II, Australia faced a major housing crisis. Not only were there too few houses to accommodate an expanding population, there was also an acute shortage of building materials and skilled labour. At the same time, more Australians than ever were seeking to own their own homes, with a large percentage taking on the role of owner-builder. Various studies have discussed the ways in which individual architects responded to these challenging circumstances. This paper will focus instead on the approach taken by the organised profession, that is, the Royal Australian Institute of Architects and specifically its New South Wales chapter. From the late 1940s housing became a priority issue for the chapter, with one of its major initiatives, the Small Homes Services (NSW), being launched in association with the Herald and Weekly Times in 1953. On one level, such efforts demonstrated a laudable attempt to actively engage with issues that were of broad public concern. A closer reading of the chapter's own records, however, reveals a larger agenda clearly directed towards establishing a leadership role for the architectural profession within the new industrial environment of the postwar period.

Harvey C. **Perkins**, Lincoln University, Christchurch, David C. Thorns, University of Canterbury and Suzanne Vallance, Lincoln University, Christchurch

*‘House, home and leisure: Dwelling in a globalising world’*

This paper reports part of a study of the meaning of house and home. In the course of our research in which residents of Christchurch, New Zealand, were interviewed about their

relationships with their houses and homes, our respondents spent a good deal of time talking about leisure. They interwove this with many references to family, work and the material and symbolic aspects of their houses and homes. It is our intention to interpret this interview data from the perspective of debates about the interconnections between home and leisure. In doing so, we will engage with ideas from the geographical and sociological study of everyday life to highlight the significance of the home as a site for leisure experience and expression. In particular we will emphasise the interrelationships between leisure, place, dwelling and home and contrast our findings with recent theorising about the collapse, in new forms of capitalism, of a sense of home and stable sense of place.

Peter **Phibbs**, Urban Research Centre, University of Western Sydney

*'Is that really the price?'*

In examining the operation of Australian housing markets, a fundamental piece of data is the price (both house prices and rents) and the available supply (housing starts and vacancy rates). In Australian housing markets, much of this information is controlled by vested interests who use obscure or dubious methods to provide data for the consumption of the general population. This paper examines the range of house price data and data on housing supply and reviews the quality of the resultant output. It finishes by asking whether Australian housing researchers should lobby for some alternative and more sophisticated data gathering strategies to ensure that house price data is more robust and less vulnerable to claims of bias. It proposes a number of simple but useful economic tools.

Richard **Ronald**, OTB Research Institute, Delft University of Technology, The Netherlands and John Doling, College of Social Sciences, University of Birmingham

*'Home ownership and asset based welfare: Shifting East Asian approaches'*

Despite diversity in market and policy frameworks, 20th century housing systems across industrialised economies in East Asia became increasingly focused on facilitating home ownership. Welfare approaches in the region were characteristically orientated towards property based welfare and governments particularly interventionist in housing sectors. Mass home ownership was perceived to enhance social solidarity and the asset base of family centred welfare provision. This view was bolstered by house prices increases during an era of rapid economic growth. Expanding owner-occupied housing sectors ostensibly offset underdeveloped citizenship rights and public spending, and stimulated increases in middle-class home-owning households, who were provided an economic stake in 'developmentalist' government objectives. The Asian economic crisis of 1997-98, however, strongly impacted residential property markets across the region, leading to increasing divergence in approaches to home ownership and asset based welfare. This paper examines East Asian housing systems and policy regimes, illustrating new strategies that have emerged. These reflect diversifying orientations towards asset based welfare and the strongly differentiated impact of globalisation in the region. In many cases, exposure to economic fluctuations eroded state intervention in housing markets or undermined the home ownership element of asset based welfare. It also contributed in some countries to enhanced public spending and social provision, and revived the role of public rental housing.

Julian **Szafraniec** and Marcus Spiller, SGS Economics and Planning

*'Valuing access to opportunity'*

It has long been recognised that the notions of housing 'quality' and 'affordability' go beyond the built attributes and site characteristics of dwellings. They also concern the bundle of opportunities – educational, recreational, health care, retail and employment – which are within convenient reach of the housing in question. However, the dollar value of access to opportunity is an under-researched area in the in the housing and urban policy literature.

This paper demonstrates an econometric method by which the societal value of access to opportunity can be estimated, by relating house price variations to travel time contours across metropolitan Melbourne. Successful estimation of the value of accessibility to opportunity has important implications for cost benefit analyses of transport projects, which typically focus simply on user impacts (travel time, vehicle operating costs) and limited environmental externalities (emissions). The paper shows that more equitable distribution of access to opportunity may well overshadow these more traditional measures of project merit. The research method developed in the paper also provides a useful way of analysing the propensity for social division across metropolitan regions.

## Comparative Workshop

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*'Comparative housing research in the new millennium: Methodological and theoretical contributions from the first decade'*

Comparative housing research encompasses a broad range of strategies and foci which has promoted the exchange of information, catalysed policy development and encouraged theoretical debate. This presentation briefly outlines the different purpose (policy description, evaluation, strategic understanding and theoretical explanation), logical strategy (hypothesis testing, interpretation, model building and revision), multiple field of focus (locality, tenure, institution, household, individual, social relations, financial arrangements, organisations, welfare regimes, state's role and neoliberalism) and diverse contribution to theoretical debates made by comparative housing research in the 2000s. It summarises recent progress, emerging from a range of social science disciplines, which has contributed towards key debates concerning shifts in housing institutions and governance, divergent housing regimes and welfare systems, unitary, integrated and dualist rental markets, social exclusion and neighbourhood decline, forms of housing tenure and their rise and fall, organisational behaviour and networks, local responses to globalisation, the nature of home and socially constructed housing experiences. This presentation encourages researchers to reflect on these differences and developments and contribute towards progress in the coming decade of comparative housing research.