Getting to Yes: Overcoming barriers to affordable family friendly housing in inner Melbourne

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Abstract: The social, economic and environmental advantages of providing affordable housing near jobs and services in Melbourne have been recognized by successive state and national planning policies. However, these policies have largely failed to convince the residential development community to expand beyond a high-density one- and two-bedroom apartment model in the inner city, with three or more bedroom units that might appeal to households with children remaining an expensive, niche product. This is despite evidence from several North American and European cities that suggests inner city renewal that provides affordable family housing is possible, in planning and governance regimes relatively similar to Australia.

'Getting to Yes' brings together researchers in planning, social geography, construction economics and design with the Urban Development Institute, the Planning Institute, the City of Melbourne, the State government, and social housing providers. The paper presents results from a survey of social housing providers, developers, planners and architects conducted in June-July 2013. The results show practitioners from across the different sectors believe that development costs and financing for affordable housing are the major barriers to project success, while government led solutions, including planning policy changes and infrastructure spending, are the most feasible enablers of more diverse and affordable housing. Most respondents cannot identify many local or international best practices, suggesting that collaborative 'co-research' with peak developer, social housing, planning/ design and government bodies might unlock shared interests.

Why aren't developers building what governments and households want?

Following on from Melbourne-based research on local environmental needs and positive planning models to support families with children living in inner city high rises (Whitzman and Mizrachi, 2012), design scenario research with inner city residents (Woodcock et al., 2011) and research on developer, architect and planner discourses around high rise development and families (Fincher, 2004), the Getting to Yes research project seeks to answer the question: What are the major barriers to creating family-friendly affordable housing in inner Melbourne, and how might these barriers be overcome?

The social, economic and environmental advantages of curbing sprawl, by providing a range of housing in established inner city areas and suburbs already served by transport, social infrastructure, and with a range of employment and education opportunities, have at various times been recognised by all levels of government. The recently disbanded Major Cities Unit at the federal level, for example, articulated a housing diversity and affordability focus. In its *National Urban Policy* (Major Cities Unit, 2011: 20) the first 'liveability' goal proposed to: "Facilitate the supply of appropriate mixed income housing by encouraging a range of housing types to suit diverse household needs across metropolitan areas". It further states that this housing should be located "close to facilities and services, including jobs and public transport, in more compact mixed use development" (idem).

Similarly, the idea of affordable housing with easy access to jobs and services has been included in each of the five 30-40 year plans adopted by the Victorian state government in the past five decades.

The most recent, *Plan Melbourne* (2013) the new Melbourne Metropolitan Planning Strategy, is the latest in a long line of state level plans to support the notion that "encouraging mixed-use developments and greater housing density near jobs and transport will help achieve a greater level of choice for medium and low income households" but that currently "there is evidence that this is not the case in [Melbourne]" (Victorian Government, 2013: 55).

When it comes to the capital city local government of Melbourne, a recent discussion paper informing its first housing strategy agrees with the federal and state aspirations:

> "Our housing has to be suitable for our residents as their needs change over their lifetime. It should be accessible to people from all walks of life… To meet these needs, our housing must be affordable, support diverse communities and be good quality" (City of Melbourne, 2013: 7).

Given that all levels of government agree on the importance of diverse and affordable housing in the inner parts of cities, why is there an equally extensive list of research reports highlighting the "end of affordable housing in Melbourne" (Birrell et al., 2012; see also Beer et al., 2007; Charter Keck Cramer, 2012; Burke and Hulse, 2010)? Is the problem that buyers and renters continue to prefer the 'Great Australian Dream' of a detached dwelling in a suburb, whatever the cost in terms of mortgage or rent, car dependence, and work/life balance? There is clear evidence of unmet demand for apartments, townhouses, and flats, in inner and middle suburbs, from a range of household sizes (Kelly, 2011, SGS Economics, 2013), and yet virtually nothing in the three or more bedroom range is being built in Australian infill development sites (Rowley and Phibbs, 2012; City of Melbourne, 2013). Despite this absence of family sized new stock, in 2011, 10.3% of households in the City of Melbourne LGA were two parents with children, with a further 4.6% being single parents with children; a total of almost 6,000 children under-14 living in the capital city (City of Melbourne, 2012: 2-3). Population projections predict almost 20% of households to be families with dependents by 2031, a total of 17,600 households (City of Melbourne, 2011). Recent population health surveys suggest that living in the inner city, with proximity to jobs and services as well as leisure options, agrees with those who can afford to do so: 57.3% of the employed population in the City of Melbourne report that work and family life don't interfere with each other, which is higher than the Victorian average of 53% (City of Melbourne, 2012: 7).

Perhaps, then, the responsibility rests with the private sector, who produce well over 95% of the housing stock in Australia (ABS, 2011). Yet planners, developers and architects have recently banded together in an 'Urban Coalition' to call for a National Infrastructure Fund to support affordable housing, close to jobs and services, through tax-deductible bonds (Urban Coalition, 2013). So, even if government, the private sector and individual consumers want more family-friendly affordable housing in central areas near jobs and services, maybe this is an impossible task if left to the market alone in these neo-liberal times? Yet research in Vancouver (Davison, 2011), Toronto (Hulchanski, 1984), New York (Ellen et al., 2002), and London (Baxter, 2005) suggests that market-led inner city renewal that provides affordable family housing with considerable community and developer satisfaction is possible, so why not in Melbourne?

'Getting to Yes: overcoming barriers to affordable family-friendly housing in central Melbourne' brings together researchers in planning, social geography, construction economics and design. It is funded by the University of Melbourne's Carlton Connect initiative on sustainability and urban resilience, along with the Urban Development Institute of Australia, the state government urban renewal agency (Places Victoria) and the City of Melbourne. These actors, along with the Planning Institute of Australia, social housing providers, and other knowledgeable advisors began work in March 2013. This paper describes an industry survey that, along with a literature review, is part of the first phase of research.

The drivers of anti-diversity and non-affordability in housing markets

A number of different sectors comprise the inner city residential building industry in Melbourne. They may be thought of as either project initiators (developers, social housing associations, and government agencies), or project facilitators (including private and public sector planners, architects and designers, builders, financiers, and real estate). While all of the sectors influence the availability of diverse and affordable housing options, some sectors are more influential than others. New housing stock in inner Melbourne is almost exclusively supplied by private developers using privately sourced finance, with a small minority provided by not-for-profit housing associations or government agencies with a mix of public and private funds. In the period from 2006 to 2012, private developers supplied 97% of all new dwellings in the City of Melbourne (City of Melbourne, 2013:14).

At different times private, government and social housing providers may complete against or collaborate with one another. Each of these developers operates in different economic, social and political environments, although all are subject to government planning, building and taxation regulations. However, research (Beer et al., 2007) has suggested that State and Federal government preferences for neo-liberal market based approaches to housing affordability and diversity have led them to rely on 'institutional' (that is, 'directing' not 'doing') planning mechanisms coupled with tax concessions, that have proved largely ineffective, and that 'government' has largely given way to 'governance' (Beer et al 2007: 13). As Tomlinson (2012) notes, the housing and urban infrastructure that gets built in Australian cities seldom reflects the urban policies and plans formulated at the various levels of government, in part because of the lack of coordination between and within the levels of government.

The commercial building industry responsible for the production of high density, inner city apartments is structured very differently from the domestic residential construction industry that builds the bulk of new, detached houses and low-medium rise flats in Australian cities, and is much smaller in terms of numbers of firms involved (Burke and Hulse, 2010; Ball, 2003; Burke and Hayward, 2001). This means that the mindset of a relatively small number of developers is significant. A major driver of the differences is the increased complexity of construction methods in high rise dwellings, requiring specialised building contractors, materials and equipment. The increased scale of typical commercial residential projects compared to domestic house building also results in multiple risk factors associated with longer periods between conception and completion (often between two and five years), and more complex land acquisition and uncertainty in the gaining of planning permits (Bryant, 2012). In this environment, "the reality of property development is that it is a high cost and high risk business activity that requires a commensurately higher financial return." (Charter Keck Cramer, 2012: 27). What is built today is based more on information about what was popular in the past than on predictions of what will be required or desired in the future. In a risk-adverse financing environment, project approval from the financier is often conditional on a percentage of pre-sales, often amounting to nearly 100% of financier equity in a project (Bryant, 2012).

Many delivery costs are fixed or difficult to reduce (the cost of land, labour and materials) and so the most effective way to reduce a price point is to reduce apartment sizes and increase yields. Apartment size can be reduced in gross terms (having one and two bedrooms not three for example) and net usable area (the size of bedrooms, living areas and kitchens can be reduced). In the Melbourne LGA, 93% of new dwellings constructed between 2006 and 2012 were apartments, and 92% of those were one or two bedroom apartments (City of Melbourne, 2013:53). The absolute size of apartments being constructed in inner Melbourne has become smaller, with 27% of all dwellings having less than 50m2 of floor space, the recommended minimum size of a one-bedroom apartment in Sydney, Adelaide, and London (City of Melbourne, 2013:20).

This process is normalised or rationalised by the longstanding and oft-stated view of both initiators and facilitators that only certain kinds of households belong in flats and apartments. Research conducted at the start of the high-rise apartment boom in inner Melbourne in the early 2000s (Fincher,

2004) indicated that developers regarded high-rise housing as suitable for two groups: 'empty nesters' - retired but still active 'down-sizers' moving from a larger suburban home - and 'young professionals' - singles or couples building up their careers and yet to proceed to a suburban home. Developers characterise these groups by a desire to consume in the restaurants and entertainment venues of the city and by an absence of children in their households. Thus, dwellings built for them are seen as appropriately small – with few bedrooms and compact recreational, cooking and bathing spaces.

This delivery system for inner city high rise apartment style developments is largely self-sustaining. The complexity of land acquisition, financing and commercial construction encourages existing firms to specialise and consolidate knowledge and makes it harder for new firms to enter the market. In housing, specialisation, or segmentation, occurs increasingly (as noted above) by lifestyle, life stage, income, and along lines of existing home ownership. Over time, firms evolve an internal structure, expertise and landholdings to match their targeted submarkets. Having created niches in the market, firms continue to refine their existing product to suit their internal organisation (Coiacetto, 2006; Ball, 2003), and financial institutions place considerable emphasis on previous projects and relationships (Bryant, 2012). Investors also become familiar with a particular type of product, and tend to favour a product that is typical of market norms, as this increases the number of potential buyers whereas a unique product runs the risk of not finding a buyer (Benedikt, 2008).

With the development industry producing nothing in the way of affordable three bedroom units, the bulk of affordable family dwellings in inner suburbs are to be found within existing public housing stock, which puts substantial onus on the social housing sector to pick up the slack regarding new family friendly housing. Yet the social housing sector faces the same complexity-related cost factors as the private sector, with added responsibilities for management and maintenance of its housing. Like private developers, housing associations must meet strict financing requirements, and in addition must balance competing interests such as matching its housing stock with prospective tenants, while maintaining the flexibility to sell stock at a profit to fund further expansion. In this sense, housing associations act similarly to private developers in identifying specific market segments that reflect tenant's preferences, putting into place strategies to purchase or build suitable dwellings. Historical differences in the circumstances of individual housing association's formation reflecting their 'target' clientele will influence the type, size, and location of dwellings considered suitable. A recent report into the strategies and dynamics of Australian not-for-profit housing providers (Milligan et al, 2013) found that the sector as a whole has up-scaled, commercialised, and diversified in response to changes in policy, funding and regulation. In particular, both the Nation Building Social Housing Initiative (NBSHI) and the National Rental Affordability Scheme (NRAS) provided a boost for the sector, though both have been discontinued. There has also been an increase in transfers of stock from State governments and a restructuring of social housing rents to allow the Commonwealth Rental Allowance (CRA) to improve revenue streams to social housing providers. However, none of these initiatives have changed the dominance of private sector developers or the industry dynamics that determine future housing mix.

Methods: A survey of industry actors

The preceding review has led us to propose three hypotheses about the nature of Melbourne's commercial residential industry that were tested via an online survey.

Hypothesis 1: Participants working in housing in the inner Melbourne area have worked in their industries for a significant period of time (over 10 years), and have been involved with multiple projects

The assumption is that building in central Melbourne is a complex undertaking so participant firms and organisations (market-based, social housing and government), tend to be larger and more sophisticated, encouraging more specialisation.

Hypothesis 2:   Participants in the different sectors of the housing development industry in inner Melbourne see the most substantial barriers and enablers to producing diverse and affordable housing belonging to their own sector

The assumption to be tested here is that although complex, inter-related and sophisticated, the inner Melbourne development industry still operates as a set of independent sector-based actors whose primary instincts are for individual firm or organisation viability rather than a broader industry wide sustainability. That is, actors in the process prioritise the various barriers and enablers through the lens of their particular profession.

Hypothesis 3:   Examples of best practice are well known within the central Melbourne development industry but are largely ineffective at driving changed behaviours

The assumption is that the industry is well-informed, but the specialisation, complexity and size of firms/organisations encourage conservatism ('we know this works because we have done it before') and an aversion to co-operation among multiple risk-averse actors.

The on-line survey targeted four sectors of the inner Melbourne housing market: private developers, social housing providers, government and non-government planners, and architects or design professionals. Industry partners and other supportive peak bodies (Urban Development Institute, Property Council, Planning Institute of Australia, Australian Institute of Architects, Community Housing Federation of Victoria) distributed the survey within their respective fields. The survey had components that were both numerical (for example, respondents were asked to assign a number from 1-10 to a range of barriers and enablers to producing diverse housing) and open-ended (respondents were asked if they knew of successful examples of affordable and/or family friendly housing developments locally, nationally, and internationally). Forty-one people completed the survey: 12 development industry, 8 social housing sector, 12 planners and 9 architects and designers. Given the specialised nature of the sector discussed above, this cohort represents a sizable sample of the actors within the central city area relevant to the research.

Findings

A wealth of experience

Hypothesis 1, that the majority of respondents would have worked in their sector for long periods of time on multiple projects, was largely supported by the survey results. The median number of years that respondents had been working in their industry was 15 (Table 1). Approximately 20% had been working for five years or less, with 37% having worked for 20 years or longer. In all 61% of the sample had been in their sector for 10 years or longer. Developers and planners were twice as likely to have been in their sector for more than 10 years as less than 10, while the social housing and design respondents were around half as likely to have worked for more than 10 years as less.

Table 1: Number of years working in sector

Industry Sector	Median number of years	Average number of years
Private Development	15.0	15.6
Social Housing	7.5	11.2
Planning	16.0	16.4
Architecture/Design	17.0	19.1
Total	15.0	15.7

The survey results suggest that there are relatively few projects commenced each year, although the size of those projects is likely to be large (see Table 2). The City of Melbourne reported that 28% of new housing projects in its municipality were greater than 30 storeys high in the years from 2006 to 2012 (City of Melbourne, 2013:54). Eleven of the 12 developers who responded reported being part of

four projects or less a year, and 88% of all respondents worked on six or less projects a year. Half of the planning respondents reported dealing with no projects a year, although this reflects the fact that some of these respondents worked as strategic planners and so had no direct engagement with any particular project.

Table 2: Number of inner city housing projects per year

	0 projects	1- 2	3- 5	6- 10	More than 10
Private Development	1	7	3	0	1
Social Housing	2	1	5	0	0
Planning	6	1	2	2	1
Architecture/Design	2	2	3	1	1
Total	11	11	13	3	3

In terms of apartment type mix, 88% of the survey respondents reported that they work on two projects or less each year that contain any three-bedroom apartments, with 50% reporting that they worked on no projects with three bedrooms. Two thirds of respondents reported that they worked on projects that contained a component of commercial and/or office uses as well as residential units.

An emergent consensus on barriers and potential enablers

The survey results suggest a more nuanced situation than that proposed in hypothesis 2, with the various industries having divergent, but potentially consensual, views of barriers and potential enablers to affordable diverse housing in inner Melbourne. The survey asked respondents to assign a number from 1-10 in terms of the importance of barriers and potential enablers (see Table 3).

Table 3: List of barriers and potential enablers for affordable, family friendly housing provision

	Barriers	**Enablers**
1.	Availability of finance	Financing reform for affordable housing
2.	Development and land costs	Innovation in construction methods, labour force training or cash flow mechanisms
3.	Current government planning policies	Targeted planning policy aimed at increasing affordable and diverse housing (e.g., inclusionary zoning, municipal affordable and/or family housing targets)
4.	Current planning processes in inner Melbourne	Provide incentives (e.g., limited third party objection rights) for social and/or affordable family friendly housing
5.	Demand for affordable, family friendly housing in inner Melbourne	Increased infrastructure provision (e.g. schools) based on needs within the CoM area and nearby

The two figures presented below indicate what the industry respondents believe to be the major barriers and enablers (Figure 1-2). The figures indicate that while there are certainly examples of particular sectors privileging barriers and enablers closely associated with their profession, there was also a significant consensus across all sectors regarding the most important barrier, and general agreement about the most effective areas for action to produce more affordable family friendly housing in the inner city.

Figure 1 indicates that development and land cost was considered the major barrier across all sectors. A significant number of developers and social housing respondents (representatives of industries that initiate projects), also rated the availability of financing as a major barrier.

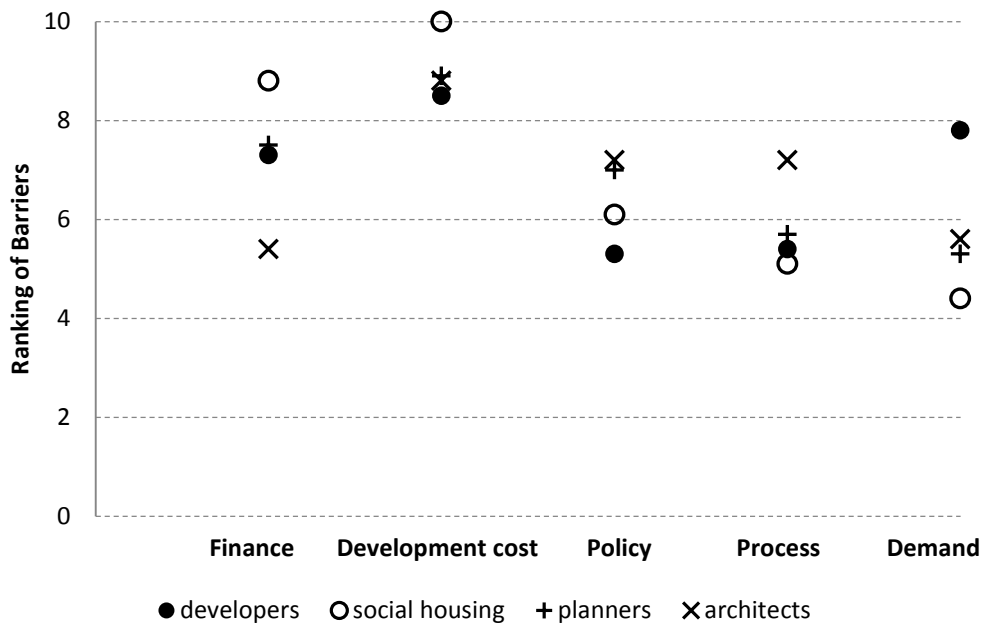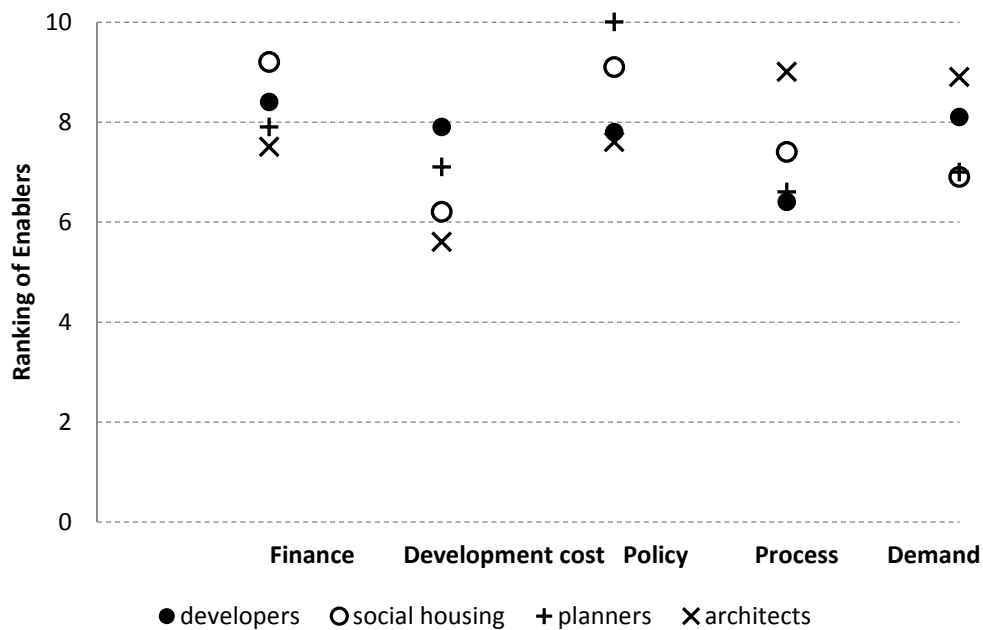**Figure 1: Ranking from each industry sector of barrier factors.**

Figure 2: Ranking from each industry sector of enabler factors

The weighting given to development costs as a barrier is nearly identical across the four sectors, suggesting strong agreement across the industry. One area where developers and social housing providers differed significantly regarded the demand (or lack of) for inner city affordable family friendly housing, with developers rating it as a barrier as important as lack of financing availability and development costs, whereas no respondent from the social housing sector listed demand as the major barrier.

Figure 2 suggests a consensus as to the importance of planning policy as an enabler, despite the fact that current policy was not seen as a huge barrier. Solutions targeting development cost reduction, such as construction innovation, received little support. Most respondents supported providing new infrastructure to increase demand for inner city affordable family friendly apartments as an effective enabler, even though social housing providers did not consider it much of a barrier. Current planning processes in central Melbourne were not considered to be particularly influential, although slightly more respondents considered it to be a potential enabler rather than a barrier. While development and land costs were seen as the major barrier to affordability, a range of potential enablers were preferred, perhaps because land costs ended up in the 'too hard' basket.

The responses to this section of the survey indicate that the industry perceives the dominant barriers to producing more diverse housing options to lie largely outside of direct government control and situated in the workings of the housing market place (development and land costs and financing). However, all sectors believe that government involvement is crucial to providing effective enabling mechanisms for more diverse housing, either directly through policy changes or via the provision of appropriate infrastructure to promote and sustain demand for inner city affordable and family friendly options. This sentiment largely supports the conclusions by Rowley and Phibbs (2012) in Sydney and Perth about the conflicting desire of the development industry to have less government involvement in the development process (regulation, taxation etc.), and at the same time, more involvement in the process (such as targeted planning policies, more infrastructure).

A second trend to emerge is the tendency for industry practitioners to be quite adamantly clear in their responses on where the dominant barriers lay, but to be more equivocal or balanced regarding the importance of any one enabling strategy. On the one hand, this may reflect awareness that there is no 'silver bullet' solution to increasing housing diversity in the inner city, and that the industry respondents expect that a suite of complementary solutions will be required for any particular enabler to be successful. Or it may be a case of 'you don't know what you don't know', and that while barriers are evident (specific things stop projects going ahead), clearly identified solutions that are not business as usual have not been widely identified by the industry.

Limited awareness of best practice elsewhere

Our third hypothesis was that knowledge of best practice examples of affordable family friendly developments and neighbourhoods within Melbourne and beyond is widespread across sectors. This hypothesis is not supported by the survey. The results suggest that the awareness of best practice examples is limited, and the awareness is strongly sector dependent.

Respondents were asked to nominate examples of affordable family friendly housing in inner Melbourne, in other Australian cities, and internationally. Overall, 55% of respondents did not cite any examples of local best practice affordable family friendly housing. Respondents from the private development sector were most likely to site a local example (58%), with the social housing sector respondents the least likely (38%). When asked for international examples, 67% of respondents did not site an international best practice case. Planning respondents the most likely to nominate an example (58%), compared to only 17% of development sector respondents and 25% from the social housing sector.

The most cited local example (with six nominations) was the recently completed 'Nicholson' development (Figure 3), a mixed use, joint government and private sector development largely financed by Federal government subsidies (including NBSHI and NRAS), located about 3 km north of the City of Melbourne. Three other examples, the 'Merchant' and 'Mariner' buildings in Melbourne's Docklands and the 'Common Ground' building on Elizabeth Street in the CBD, were cited by three respondents each. All are examples of affordable housing projects, yet none include any three bedroom apartments. As noted above, the majority of facilitators felt that there were no good examples of new affordable housing in Melbourne that contained three bedroom apartments.

While five international examples of affordable, family friendly housing precincts in inner city areas, were cited, only one, Vancouver's False Creek North, was nominated by more than one respondent (it was cited by three). Of particular note is that 80% of the private sector development respondents were not able to identify good international examples. A number of respondents referenced countries rather than specific projects or sites, perhaps reflecting the perception that some countries are able to achieve affordable and/or family friendly housing in their inner cities better than others. Yet here again, the vagueness of citing an entire country, and the fact that only one (Singapore) was nominated by more than one respondent, suggests that there is little consensus within Melbourne's inner city residential industry as to what constitutes good international practice in this area.

Conclusion: Not Seeing is Not Believing

Several themes emerge from the results of this industry survey of Melbourne's inner city residential practitioners. The industry contains an experienced cohort of actors, with a considerable knowledge of the complexity in delivering inner city residential developments. As a consequence, industry practitioners were able to definitively nominate the major barriers to increased housing diversity as they saw them. These were identified clearly as consequences of the particular housing and financing markets that operates in Melbourne and elsewhere in Australia. Less clear were the potential enablers that might overcome those barriers. Here two related trends were noticeable: the expectation that government is an important part of any solution, and that a suite of government-led responses was required across the board, from financing and planning policy reform to supporting consumer demand through provision of appropriate infrastructure.

The dearth of local best practice examples suggests two possible conclusions. Firstly, inner Melbourne has no standout successes. Second, in the absence of a 'ground-breaker', all sectors need to 'see it to believe it'. The Nicholson building here is instructive. Six people of the 41 surveyed cited it as an example of a successful affordable housing development. And it is a ground breaking example, at least by Melbourne and Australian standards, using modular technologies already commonly used in Europe and Asia to bring down development costs. However, despite being located in close proximity to playgrounds, kindergartens, childcare centres, and schools, it does not contain any three bedroom apartments. Also, given that it used a combination of state and federal government subsidies that are no longer available (since the last round of the National Rental Affordability Scheme was just announced), there are doubts as to whether it represents a sustainable, industry changing role model.

Despite a large body of recently published research comparing Australia's national and state planning policies and outcomes regarding housing affordability and diversity to international examples (Kelly, 2011; Rowley and Phibbs, 2012; City of Melbourne, 2013), the industry shows an overall lack of knowledge of strategies pursued in other jurisdictions. This presents a barrier to industry wide consensus on the direction that solutions may take, particularly as a lack of detailed knowledge of specific approaches will inhibit how they might be translated locally. Industry wide consensus is possible, as evidenced by the survey responses concerning current barriers and potential enablers, which revealed a high degree of industry concurrence. The challenge is how to move from talk to collective strategic conviction, which might unlock action.

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