

“EVERY DAY I FEEL BLESSED”: EXPERIENCES OF NEW HOMEOWNERS EXITING PUBLIC HOUSING INTO AN AFFORDABLE HOUSING PROJECT IN MELBOURNE

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Abstract

The role of social housing in Australia is changing. From a focus on government-led provision of housing for working-class families in the years following World War II, social housing is increasingly considered a safety net or an interim option for only the most vulnerable households. Government policy and rhetoric now focuses on encouraging tenants to move out as soon as their financial situation allows it. However, many households that leave public housing experience substantially higher levels of housing stress due to a lack of alternative secure and affordable housing options in the private market. A 34-unit development undertaken by a private developer in Melbourne, Australia, presents a model to address this problem. The development, entitled the Melbourne Apartment Project (MAP), uses a developer-provided ‘advance’ to allow current social housing occupants to reduce their initial financial outlay. This paper provides insights from nine interviews undertaken with MAP purchasers who have moved out of public housing estates in inner-Melbourne. The research identifies experiences of home, the ‘push’ and ‘pull’ factors that influenced the decision to move out of public housing and the experiences of stress, pride, security and pragmatism as expressed by these households.

Key words: Public housing; homeownership; housing stress; affordable housing; housing satisfaction

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INTRODUCTION

The role of social housing in Australia is changing. The proportion of social housing, or below-market housing delivered by the state government or community housing providers in Australia, has reduced from a peak of 8 per cent of all housing stock in 1966 (Hayward, 1996) to just 4.3% in 2016 (Productivity Commission, 2017). The diminishing proportion of social housing has been accompanied by two key narratives; the view that social tenancies encourage 'welfare dependency' through a lack of incentives to vacate social housing and an equity argument that promotes targeting scarce housing resources to those in greatest need (Fitzpatrick & Pawson, 2014). Both narratives conceptualise social housing as a "pathway to independence" (State Government Victoria, 2012, p. 24) rather than a long-term destination. While social housing previously often served as a stepping stone to homeownership (Hayward 1996), this pathway is significantly more challenging in contemporary housing contexts (Wiesel 2014).

The lack of transitions out of social housing into homeownership is partially derived from the lack of affordable and secure housing options available to low income earners in Australia. The change in social housing has occurred alongside rapidly increasing house prices since the 1980s, driven by "historically low interest rates, an unprecedented period of continuous economic growth and strong levels of migration" (Committee for Economic Development of Australia, 2017, p. 6). These factors reduce the availability of appropriate 'exit points' out of social housing. In addition, governments have responded to high demand and limited availability for social housing by tightening eligibility requirements to access this housing type. The result is a process of residualisation, or a significant increase in the concentration of very disadvantaged households in social housing. These tenants often experience multiple vulnerabilities including physical and intellectual disability, barriers to employment, unsupported childcare responsibilities and substance abuse issues that preclude them from exiting social housing.

This paper will focus specifically on public housing, delivered and managed by the state. At present, there is often little incentive or opportunity for tenants to move out of public housing (Wiesel, Pawson, Stone, Herath, & McNelis, 2014). At June 2016, 27% of tenants had lived in public housing 10 – 19 years and 42% had lived in public housing more than 10 years (AIHW 2016). Tenants exiting social housing may receive some support in the form of Commonwealth Rental Assistance if they rent a property or First Home Buyer Grants and Stamp Duty Concessions if they purchase a property. However, once tenants leave public housing, the majority experience far higher housing costs in the form of market rental or mortgage repayments due to a lack of affordable alternatives (Wiesel et al., 2014).

One exception is the Melbourne Apartment Project (MAP), a 34-unit developer-led project in the suburb of North Melbourne in Melbourne, Victoria. The project blends a limited equity financial model with strategies that aim to increase the supply of affordable housing. MAP enables this by combining a homeowner's deposit with a traditional bank loan and a developer 'advance' to reduce participants' upfront purchasing costs and ongoing mortgage repayments. The project offered 28 or the 34 units to current tenants of social housing in

Melbourne, with eligibility dependent on participants qualifying for a traditional bank loan and agreeing to vacate their existing unit in social housing.

This paper draws upon nine interviews with current tenants of the Melbourne Apartments Project to investigate their experiences of public housing and homeownership, and their motivations and housing aspirations. The paper begins with a brief literature review, highlighting existing research about affordable home purchase programs aimed at low income households and experiences of public housing tenants entering homeownership. The paper then presents the methodology, introducing the case study project, MAP. The paper concludes with a summary of findings from the interviews and a discussion of their implications.

LITERATURE REVIEW

Australian public housing policy has a long tradition of encouraging public housing tenants to enter homeownership (Hulse 2010). This was predominantly achieved through sale of public housing rental stock to tenants, based on a taken-for-granted commitment to owner-occupation as the ideal and natural tenure form in Australia (Wulff 1992). An evaluation of a low-deposit, low-interest home loan scheme offered to low income Victorian households in the 1980s found increases in employment rates and significant financial benefits experienced by participants, influenced by strong housing price growth in the late 1980s (Wulff 1992). However, since the early 1990s government policy has predominantly focused on supporting first homebuyers to enter homeownership, regardless of their income levels (Hulse 2010). One exception are the Shared Equity schemes supported at a state and territory government level in ACT, Queensland, South Australia, Western Australia, Tasmania and Victoria (Raynor et al., 2017). These schemes are aimed at first home buyers and include income eligibility requirements but are not explicitly targeted at social housing tenants.

Existing research undertaken in Australia found a considerable proportion of social housing tenants wish to remain in social housing either permanently or many more years (Wiesel et al., 2014). Literature highlights several 'push and pull' factors that encourage exit from social housing. Push factors include difficulties with neighbours or unsafe neighbourhoods and lack of suitability of social housing dwellings. Pull factors include moving in with a partner, moving to live with a family member or aspirations to enter homeownership. Despite this, incidence of exits into homeownership has declined in recent decades (Wiesel & Pawson, 2015), with private rental the most common destination for tenants leaving social housing (Seelig, O'Flaherty, Haynes, & Han, 2008). Studies have highlighted the complexity of housing preferences and behaviours exhibited by public housing tenants, calling for greater analysis to explain motivations for exits (Seelig et al., 2008).

While homeownership has the capacity to deliver significant benefits to households, it is accompanied by risks, particularly for low and moderate-income households. Hulse et al (2010) canvassed this topic, arguing that benefits included; lower housing costs over lifetime; wealth accumulation via asset appreciation; personal autonomy and ontological security; safety, stability and participation opportunities; and social status derived from homeownership.

Conversely, Hulse (2010) acknowledge risks of homeownership that disproportionately accrue to low-moderate households including; unexpected and unpredictable housing expenditures, risks of slow increase or a decrease in asset values; stress associated with financial outlays and spatial disadvantage based on relocation to cheaper, poorly-serviced areas.

METHODOLOGY

This paper is part of a larger research project designed to evaluate the Melbourne Apartments Project. This paper draws on nine interviews to investigate participant experiences of transitioning to homeownership.

Case Study:

The Melbourne Apartment Project (MAP) is a privately funded 34-unit apartment development in North Melbourne, delivered by Melbourne Omnibus Co. Pty Ltd. The developer made 28 units available to social housing tenants while selling or retaining the remaining six apartments at market rate to cross-subsidise the costs of MAP purchasers. The project offered a range of two and three-bedroom apartments. The project is a partnership between Melbourne Omnibus Co. Pty Ltd and the Melbourne City Mission and reflects a social mission focused on supporting the movement of high capacity social housing tenants into homeownership. MAP blends a limited equity model with strategies that aim to increase the supply of affordable housing. MAP enables this by combining a homeowner's deposit with a traditional bank loan and a developer 'advance' to reduce participants' upfront purchasing costs and ongoing mortgage repayments.

The financial structure is composed of three components. The first is a deposit. Participating homeowners need to provide a deposit of at least \$25,000. Many of the homeowners in the pilot project were eligible for a First Home Owners Grant. The second is a regular bank loan to finance the cost to develop the apartment, including the cost of land, construction, holding costs, design and permits. These costs constitute approximately 63% of the market price. Each homeowner is assessed individually by a bank and must qualify for a loan based on their income, savings and credit history. Finally a MAP loan or advance covers the difference between cost and sale price, appraised at market value (approximately 37% of market price). Savings in real estate and marketing costs and financial savings due to MAP's charitable status are captured and then provided to the purchaser through the second loan or 'MAP advance.' The advance is not subject to interest and is only repaid when homeowner sells their property. Further, the repayable amount of the advance is reduced every year for the first four years to a total reduction of \$60,000 (MAP, 2017).

Melbourne City Mission managed the recruitment of participants for this project. Information fliers were mailed to residents in public housing estates in inner Melbourne and the MAP team held information sessions on public housing estates to answer resident questions. The team targeted estates within 4km of the MAP site. Interested tenants submitted expressions of interest and were assessed based on their income, credit history, their status as a current title-holder on a social housing unit and their capacity to provide a \$25,000 deposit. Participants were supported through this process by an employee of Melbourne

City Mission and had access to a free session with a financial advisor to support their decision making.

The homeowners that chose to purchase a MAP unit reflect an extremely heterogenous group. They are not a representative reflection of public housing tenants more broadly as they self-selected into a group with an interest in pursuing homeownership and the capacity to meet eligibility requirements. 26 of the 28 households receive an income from employment, in comparison to just 7.6% in the broader public housing population (AIHW 2016). The residents all previously lived within 4km of MAP, with 50 per cent of households moving from public housing estates in North Melbourne or Flemington. There is a diverse range of family compositions and cultural backgrounds reflected in MAP, as shown in Table 1 and 2 (O'Rourke, 2017).

Family structure	No. Of families
Individuals	3
One parent with dependents	7
Couple w/o dependents	5
Couple with dependents	10
Other family arrangements	3

Country of birth	No. of families	Country of birth	No. of families
Vietnam	6	Cambodia	1
Ethiopia	5	East Timor	1
China	4	Fiji	1
Eritrea	2	Hong Kong	1
Australia	2	Russia	1
Sudan	2	Somalia	1
Afghanistan	1		

Interview Process

Interviews were conducted with nine MAP households, almost a third of all 28 households that took part in the MAP. Participants were recruited through a letter-drop at the apartment building. Of the nine interviews, five were conducted in person and four were phone interviews. Interviews ranged from 20 minutes to 60 minutes in duration. Five interview participants were female, four were male and participant's ages ranged from early thirties to late seventies. Interviews were conducted in March and April 2018, reflecting resident experiences almost a year after moving to the property in 2017. Interviews were conducted in a semi-structured format to allow ideas to emerge naturally and to provide opportunity to investigate unexpected themes.

The nine interviews revealed a range of experiences of public housing. Most interview participants were long-term occupants of public housing with four participants growing up in public housing with their parents and remaining in public housing in adulthood. Similarly, another two participants immigrated to Australia from Afghanistan and Eritrea and have lived in social housing since their arrival in Australia. A further two participants entered public housing as single parents when their children were born. One outlier was an older homeowner who transitioned from private rental into social housing for two and a half years before moving to MAP. Overall, all participants except one had lived in public housing over 10 years and many had lived in public housing for close to thirty years.

FINDINGS

This section recounts the key themes emerging from interviews with MAP homeowners. Interviews focused on the push and pull factors that motivated decisions to purchase a home in MAP. They also outlined key initial experiences

of homeownership for occupants, including reflections on changing financial and tenure contexts and reflections on property design and location aspects.

Achievable, well-located homeownership

All MAP owners expressed a strong desire to own their own home. However, many had given up on home purchase until they saw the MAP opportunity. As one participant explained, “*without something like the MAP...it would never be...it would always be a dream*” (R1). Others described the deposit and mortgage repayments as ‘realistic,’ ‘attainable’ and ‘concrete,’ allowing them to continue to live their lives without putting themselves under too much pressure. For some, MAP represented an opportunity to remain in the community they had lived in for decades. Many framed their options as a choice between remaining in public housing or moving to outer-suburban locations, compromising their ability to access work, services and their friends. As one homeowner explained, “*I’m an inner-city kid, born and bred. My sister bought a house down in South Morang, in the outer suburbs. I’m not that kind of person... I was never even gonna consider buying a house in the suburbs*” (R2).

Multiple participants expressed their desire to stop paying rent, explaining that “*public housing rent is a waste of money.*” Participants were motivated by the opportunity to build equity, provide security for themselves and their family in retirement and own an asset to pass on to children. As one participant explained “*it was achievable property ownership. I always wanted to buy. Also, because I adopted my niece, it was something to give to her as well. So it was something tangible that I could give to her long term... it builds that self-worth that you have got something. That you can actually say ‘I own a place now’*” (R3). Stories ranged from low-income households with long-term dreams of homeownership to higher-income households that hadn’t really considered homeownership until the MAP opportunity presented itself.

The desire to exit public housing

Several interviewees recounted their desires to leave public housing due to safety considerations and their desires to have a home in which they could invite friends or partners. Many spoke fondly of their sense of community in public housing, reflecting on homes and communities they had lived in for over 15 years. As one homeowner explained, “*Flemington is like home – for 15 years is home. So I miss it. I miss it. But I am glad. It is just walking distance*” (R4). Despite this, there was a strong theme of tension and concerns for safety living within public housing. One resident described her current living situation compared to her previous environment in public housing; “*I am much more relaxed. I know it sounds weird, but it is just not that tension – I think the environment in Richmond was getting quite, not dangerous, but a bit more aggravated*” (R3). Another recounted waking her daughters at 5:30am each morning to watch her walk out to her car in case she was attacked while walking down the stairs. Another explained that they could now allow their oldest daughter to have a key and be in the apartment on their own without fear for their safety. Several participants explained that this issue was relatively new, reflecting that there had been an increase in drug

dealers and 'problem neighbours' in recent years, rather than the emphasis on migrant families they'd experienced in their childhoods.

Managing finances and negotiating homeownership

MAP requires public housing tenants to vacate their public housing unit and transition into homeownership, allowing a new household to enter the vacated public housing dwelling. The interviews conducted in this research revealed substantially different financial situations across the participants. Most homeowners felt their financial stress had remained the same or even decreased since purchasing a home in MAP. For many, the mortgage repayments were similar to the amount of money they previously spent on rent as most were 'over-income' households paying market rent. For some, the change to a mortgage reduced their financial stress as it necessitated a more structured approach to assessing and managing their finances and was accompanied by a feeling of achievement in becoming a homeowner. For others, the transition to ownership instigated a new sense of financial responsibility. Two participants lived with a parent in public housing, contributing nominally to rent and/or bills. Moving into MAP moved the responsibility for housing costs from their parents to themselves, creating a substantially higher financial burden. However, neither interpreted this change in a negative manner. As one participant explained, "*maybe something about me or something about the generation that I was from, but I never truly felt like an adult...but because I'm paying off the mortgage on my own, I've definitely had to become really vigilant about my finances*" (R5).

Approaches to gathering deposits and securing loans was similarly diverse. One participant's daughter paid for his apartment outright without seeking a loan. For her, MAP was an astute investment and one that would support her father in retirement. Another participant explained that she had been saving money for years without knowing what to spend it on and consequently had a large deposit available. Conversely, many households explained the difficulties they experienced in saving a deposit and obtaining a loan. Some borrowed money from friends and family to reach the \$25,000 target. Some explained that they were rejected by several financial institutions due to their low incomes before eventually securing a loan.

Well-being and ontological security

Initial feedback on MAP is predominantly positive. Many reflected on their improved sense of safety, security and relaxation moving to MAP. One participant explained that she used to stay late at work whenever possible to avoid going home. Reflecting on the experience she explained, "*always I call my daughter and I say "I'm driving, I'm so happy I'm going to my house. Every day I feel blessed...It's such a nicer place to be"*" (R6). Another homeowner explained "*actually moving in, it's been amazing. It just feels like we can- we can rest. That was... the biggest goal I wanted to achieve for my daughter*" (R7). These comments were predominantly reflections on feelings of achievement for entering homeownership and greater feelings of security and safety. Participants were similarly positive about the process of purchasing a home through MAP. All participants recounted that they felt supported throughout the decision-making

process and felt comfortable asking questions whenever necessary. While many encountered challenges choosing a lawyer, navigating the home purchase process and securing a loan, all felt they had sufficient support to make informed decisions and feel confident in the process. Interviews revealed unanimously glowing reviews of the Melbourne City Mission worker who managed the recruitment process. MAP developed a white paper and briefed all major banks on their financial model before participants contacted them, a step that many felt greatly increased their ability to secure a loan.

Concerns and Program Design

While most feedback on MAP was positive, participants did raise several concerns. A common theme was concerns about 'loopholes' or people 'gaming the system.' For example, one resident explained that an apartment was immediately rented to several students. Another apartment was immediately sold upon settlement. These situations raised tensions in the building with one participant explaining, "*as a person who came from that, I guess, from social housing, we were all more grateful that we had this opportunity... But then you kind of feel like, 'are you slapping us in the face by selling your house so quickly?'*" (R3). Participants raised concerns that one of the occupants was the parent of several extremely wealthy children who could support them without this opportunity. Concerns that a particular resident had failed to vacate their social housing unit were also raised, although this claim was unsubstantiated.

Many participants commented that there was little interaction between neighbours and little sense of community, although this was rarely raised as a significant issue. One resident raised concerns about other households inviting friends and family into the building. For him, moving out of public housing meant moving away from gangs that used to pick fights with him. He explained that those same people are now starting to frequent the neighbourhood and building. For him, "*they treat the building like it's the commission flats. Kids running around the building... They go to roof top, stomping on the tables*" (R8). This is a problem for the use of communal spaces and maintenance of the building. On the shared rooftop area "*we've got alcohol, you know, beer cups, cans, cream charges, balloons... All over the deck... I saw a little baggie. That is not something I wanna see in my building.*"

DISCUSSION

This paper contributes to existing literature by providing a qualitative insight into why and how public housing tenants exit public housing into homeownership. Seelig et al. (2008, p. 61) found that "exits from public housing in practice are not driven primarily or even substantially by (changes in) earned income levels, and that other factors dominate." This paper contributes to research investigating the 'other factors' that drive social housing exits. In line with previous studies, this study did not find a homogenous group of higher-income households exiting public housing in response to gaining employment. Participants ranged from a retiree with wealthy children, single mothers in unskilled jobs, a single woman with an adopted child, tertiary-educated adult children living with a parent and dual-income, low-income families with children.

Interviews reveal several 'pull' factors that highlight the importance of property ownership, the capacity to pass on an asset to children and a desire to remain within inner Melbourne. As discussed by Hulse (2010), homeownership has the potential to confer substantial benefits in the form of reduced long-term housing costs and the potential for wealth accumulation. These considerations were apparent in every interview conducted for this project. For most, an inability to save a deposit or meet mortgage repayments on a market priced property was a significant barrier. Similarly, participants spoke of their discomfort in navigating housing markets, real estate agents and auctions and their desire to secure a financially sound investment opportunity. Most participants mentioned that buying property in inner-Melbourne was completely unattainable for them and discussed their unwillingness to give up the benefits of inner-city living.

The MAP purchasers appear to be making rational decisions about their locational preferences, with reference to their financial capabilities. The availability of well-located, affordable and secure accommodation is central to their decision-making processes. Most residents retain strong connections to their existing communities, often returning to their previous homes for community gardening, access to friends and activities and connection to their cultural groups. Many do not drive and cited this as a reason they would not leave the inner city. The ability to walk or catch a tram to the public housing dwellings was strongly valued. The location of MAP, in a well-serviced inner-location, ameliorates the additional pressures often experienced by low income households that purchase in outer-suburban locations and become 'trapped in space' and suffer from lack of access to services and support networks as they have insufficient equity to move elsewhere (Hulse, 2010 p4).

The reference to safety and security as a 'push' factor, particularly among female interviewees, is a significant problem for public housing policy in Australia. The continuing residualisation of public housing is likely to exacerbate these concerns, reducing well-being and forcing residents to adjust their behavior to ensure their own safety. Unaffordable housing markets exacerbate this concern as residents hoping to leave a place for their own safety have little power to transfer within the social housing system (Wiesel 2014) and lowered capacity to access private market options.

MAP provides a more affordable pathway to homeownership for current social housing tenants. While most tenants stated that their financial position was unchanged or improved by the transition from renting to homeownership, interviews revealed accounts of precarious financial situations. For example, participants explained they had borrowed money from family and friends to pull together their deposits and were rejected by several banks before securing a loan. Another household discussed the challenges of securing a loan as an older, single woman. She explained that, while she could meet her repayments and pay her bills, there was very little left over to buy furniture or any other expenses. As she reaches retirement age, she will rely on her children to continue to pay her mortgage, highlighting a common theme of intergenerational support in this project. This tenant embodies increasing concerns about older people who continue to rent after retirement and their increasing experiences of poverty and lack of control or choice in where they live (Yates and Bradbury 2010). Another

participant similarly expressed previous experiences attempting to access a sufficient loan to enter homeownership, referring to the discrimination she had received in accessing finance as a single mother.

Interviews also revealed ethical questions about 'deserving' occupants and 'legitimate' uses of the apartment. Residents expressed concerns about purchasers who chose to immediately sell or rent their properties. They also mentioned households they felt took advantage of MAP despite being wealthy in their own right. While MAP's primary goal is the 'freeing up' of social housing for other 'deserving' households, these outcomes do raise questions about the application of this project in other contexts, particularly if they draw upon government funds. There is no covenant on the sale of these dwellings to ensure their affordability in perpetuity. Social housing in Australia is tightly rationed and paternalistic, placing little emphasis on tenant's choice, control, preferences or goals (Wiesel and Habibi 2015). A project like MAP, that places no caveats on home purchase beyond vacating a previous residence, clashes strongly with this system.

CONCLUSION

This paper presents interim results based on a research project evaluating the Melbourne Apartment Project. The study reveals substantial benefits enjoyed by participants, including pride in entering homeownership, greater feelings of safety and security and acknowledgement of the benefits of remaining within existing communities. As this study is conducted 10 months after occupation, it reflects a snap-shot of initial experiences, rather than a longitudinal study. Similarly, it does not present a control group of public housing occupants who did not choose to take part in MAP. It provides insights into the motivations behind moving into homeownership including desires to secure a worthwhile investment, stop wasting money on rent and leave unsafe housing conditions. Similarly, it reflects the predominant barrier to making this move earlier; unattainable or insecure housing options near existing communities.

This study found most residents have not experienced substantially heightened feelings of financial stress since moving into homeownership and still retain strong connections to existing communities. The study also found tensions around 'legitimate' applicants and 'fair' uses of apartments that may need to be addressed in future iterations of this model. Future research will conduct a second round of interviews in 2019 to assess longitudinal changes to homeowner experiences and perceptions.

ACKNOWLEDGEMENTS

This research is funded by the Melbourne City Mission. The authors thank them for their generous support.

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