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1. Introduction

Today, lack of affordable housing is recognized as one of the most fundamental problems in urban areas in developed and developing countries alike. In this sense, the ongoing increase of housing prices as well as cost of living in Australia has produced a huge gap between local residents, creating socio-economic segregation and disparities among classes. These disparities have promoted the fragmentation of the urban space, producing the displacement of some residents from the city's central areas to the outskirts of the urban fabric which has limited their opportunities.

This paper argues that a more integrated model is fundamental in order to overcome major barriers to creating affordable housing in central areas, where the community must take a major role as an important supply-side promoter of housing in Melbourne by the adoption of cooperative models between potential residents, community, government, private investors and not-for-profit agencies thereby providing more resilient and sustainable communities over the long run. The paper will explore this situation through the following questions:

- What kind of innovative solutions might be promoted in order to stimulate the supply of affordable housing in central Melbourne?
- What form of community organization might be placed to tackle the lack of affordable housing in Melbourne?
- What changes in planning policies and society attitude would most effectively facilitate the adoption of participatory models for affordable housing development in Melbourne?

This paper will examine this phenomena in the city of Melbourne as part of the "Getting to Yes Studio", which look at innovative solutions to overcoming barriers to affordable family friendly housing within the inner city in Melbourne in the Arden McCauley precinct where the studio was developed. Therefore, it will focus the analysis on the central area of Melbourne by delivering ideas and recommendations.

The project begins by defining the concept of housing affordability as well as narrowing the topic down by placing greater emphasis on the rental market since this group of local residents is considered more affected by the housing stress. This paper will then point out that the specific situation of housing stress suffered in Melbourne could be tackled by the improvement of existing strategies as well as the implementation of ideas taken from international models that might possibly be replicated in this context.

The paper will then explore the potential effects that the introduction of innovative models or initiatives might produce in Melbourne and project's nearby areas in order to better understand potential challenges while designing new strategies . Finally, this paper will provide some recommendations that arise from the analysis of particular case in the city of Berlin.

1. Background

Today housing affordability has been recognized as one of the most important problems in big cities affecting most of their inhabitants. Melbourne is not an exception since both, a shortage of supply of affordable housing as well as growth of population, mainly produced by internal and external immigration, has stressed the housing market and therefore has worsened inhabitants' well-being (Milligan & Tiernan 2012). In order to understand better this problem, this chapter first defines and explains the concept of affordable housing and housing stress in Melbourne. Then it will point out some of the strategies and mechanisms that the government has implemented to address this issue.

Housing affordability situation has worsened in Melbourne since household's income has risen moderately when comparing with housing costs. According to Yates (2011) the skyrocketing price of housing since the 2000s has created lots of barriers to access to affordable housing specially by low income households. The definition of housing affordability as well as the determination of the low-income housing group varies among the existent literature and there is not total agreement yet.

Albenson (2009) provides a range of definitions in order to better understand the concept of housing affordability in Australia, among these, the author points out that the cost of housing should be one that is moderate for low-income households, this means that does not deprive them of meeting other living costs. Even though there is not agreement on the proportion between income and housing expenditure in order to determine this situation, most authors consider that housing is unaffordable when its cost exceed 30 percent of the low-income households (Beer et al. 2007). In the same sense, this ratio has become a financial way to calculate the economic capacity for renting or buying.

For several authors such as Emslie (2011), Yates (2008) and Wood and Ong (2011), the condition mentioned previously have put cities in Australia in a state of housing crisis which has been deteriorating people's well-being over time. Emslie (2011) describes different ways in which housing stress is commonly measured adding that a household is under housing stress when has insufficient income to save in order to purchase a house; insufficient income to sustain housing payments; and insufficient income after paying housing cost to

buy basic necessities. [Beer et al. \(2007\)](#) estimate this number of housing in Australia in approximately one million.

In Australia it is recognized that a household is under housing stress when they spend between 25 - 30 per cent of their income to pay for housing, and if they are within the bottom 40 per cent of income distribution ([Beer et al. 2007](#)). On the contrary studies developed in the Australian Housing and Urban Research Institute (AHURI) by [Rowley and Ong \(2012\)](#) argue that the 30 per cent benchmark is problematic and arbitrary. The authors recommend that this index of measurement should be improved according to the specific context where used.

It is also important to mention that for the group of lower income households the options of becoming house owners are limited, therefore they are encouraged to move towards renting since the lower up-front costs of rental increase their options specially in terms of location and house quality ([Yates 2011](#)). Moreover, most of them might stay in renting conditions for long period of time if the conditions are not improved ([Marks & Sedgwick 2008](#), [Beer et al. 2007](#)).

[Albenson \(2009\)](#) mentions that rentals provide a more credible estimation of housing affordability than housing acquisition costs assuming that maintenance cost and taxes are paid by landlords. In this paper housing affordability analysis will be mainly placed on the rental market, and therefore mostly on the low income households. In this sense, [Wielsel et al. \(2012\)](#) point out that in order to provide sound strategies is fundamental to define the target group since project of affordable housing might differ considerable depending on it.

In the Australian context, as [Kelly et al. \(2013\)](#) mention, the group of renters miss out most of the benefits of security of tenure since the current system mostly benefits home owners who receive considerable subsidies. As well as home owners, renters also want security of tenure since allows them to have a more stable situation in social en economic terms. Along the same lines [Hulse et al. \(2011\)](#) point out that low vacancy rate give landlords considerable more power than potential tenants, therefore the length of leases is usually the legal minimum. This gives landlords the incentive and flexibility to increase rents or even force renters to move out when they want. Thereby, the maximum price of rent is just determined by the market forces and the supply-demand relationship.

In different contexts, especially in countries such as Germany and the Netherlands where the secure of tenancy is an important matter, tenants are protected by law and also contracts are quite regulated, where the reasons for eviction are few and also periods of notice are longer Kelly et al. (2013). Nevertheless, in Australia the creation of a responsible and affordable private renting sector might depend on different factors and initiatives rather than just the improvement of the existent policy framework.



Source: (Kelly et al. 2013)

3.- Current strategies for housing affordability

This section has as objective to display the current policy framework in Melbourne in order to better understand how the group of renter - most vulnerable one within the city - are supported by the state and/or local government by the provision of affordable housing or other different mechanism. In this sense, one of the fundamental reason of the housing situation in Melbourne is the lack of supply in relation to demand.

According to Rowley & Ong (2012) policy tools designed in order to improve housing affordability are limited and most of them are focus on the demand / supply side subsidies. Planning strategies have been also set by the local government in order to address this situation, however most of them are focus on incentives for developers and investors rather than direct support to renters.

Supply side strategies

These policies and strategies are the most important among those promoted by the state government. The housing affordability fund (HAF) it is specially focus on the low and moderate income buyers therefore, does not support directly the group of renters. Its purpose is mainly to increase the stock of affordable housing as well as to decrease the price of purchase (Milligan & Pinnergar 2010).

Along the same lines, the National Rental Affordability Scheme (NRSA) awards subsidies to institutional investors through a partnership mechanism between the government and Registered Housing Agencies (RHAs) in order to attract private investment to develop affordable housing (Milligan & Pinnergar 2010). However, according to other authors, this funding has largely dried up (Rowley & Ong 2012) and also might be difficult to be monitored (Beer et al. 2007).

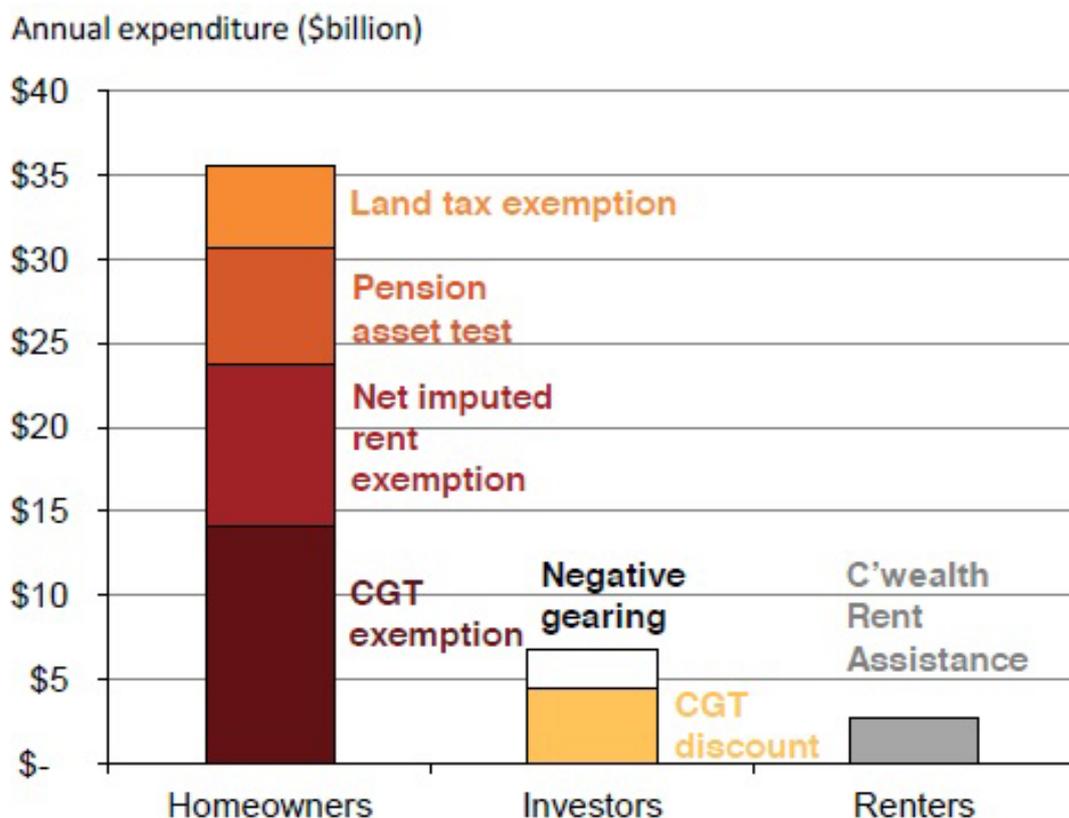
Demand side strategies

The Commonwealth Rent Assistance (CRA) is the main policy that benefits low income households in the private rental sector, however it counts for less than 6 per cent of the total government expenditure to tackle housing stress (Kelly et al. 2013). This mechanism focus largely on existing housing market rather than promote the supply of new affordable housing (Rowley & Ong 2012). Even though this fund is a direct economic benefits for renters, recipients receive around \$3000 a year on average which is certainly not sufficient for those under stress housing conditions (Kelly et al. 2013).

This type of subsidy is considered easy to be managed and more cost effective than other mechanism (Abelson, 2009). Another comparative benefit is that it gives more flexibility to renters to accommodate their own necessities since they can directly choose for any product that the rental market offers when comparing with supply side strategies (Beer et al. 2007).

Nonetheless, despite of the benefits of the CRA to the low income renters group, the biggest benefited group are those households that already own a home as well as investors (Kelly et al. 2013)

Annual Government Expenditure on Housing Policy



Main Source: Kelly et al. (2013)

Planning side strategies

In Melbourne the promotion of inclusionary zones has been an important part of the planning agenda which also looks at the increasing the amount of affordable housing in specific central areas of the city. The strategy promote the inclusion of affordable dwellings within new developments thus promoting social integration. The proportion of affordable units is typically 10 to 15 per cent and has to be sold are prices below the market price. Also mechanism such as "density bonuses" have been include in the agenda in order to provide more affordable housing through planning policies.

There is a general perception that these strategies have contributed to the housing affordability crisis, however, on the other hand, the planning policy framework is considered weak and responsible of promoting social polarization (Milligan and Teirnan 2012). This situation has been exacerbated since most of the support is given to the already wealthy instead of the who really need it. Along the same lines, overregulation over the land is also considered as a factor that might produce the increase of housing costs which probably will be transferred to potential residents (Milligan and Teirnan 2012).

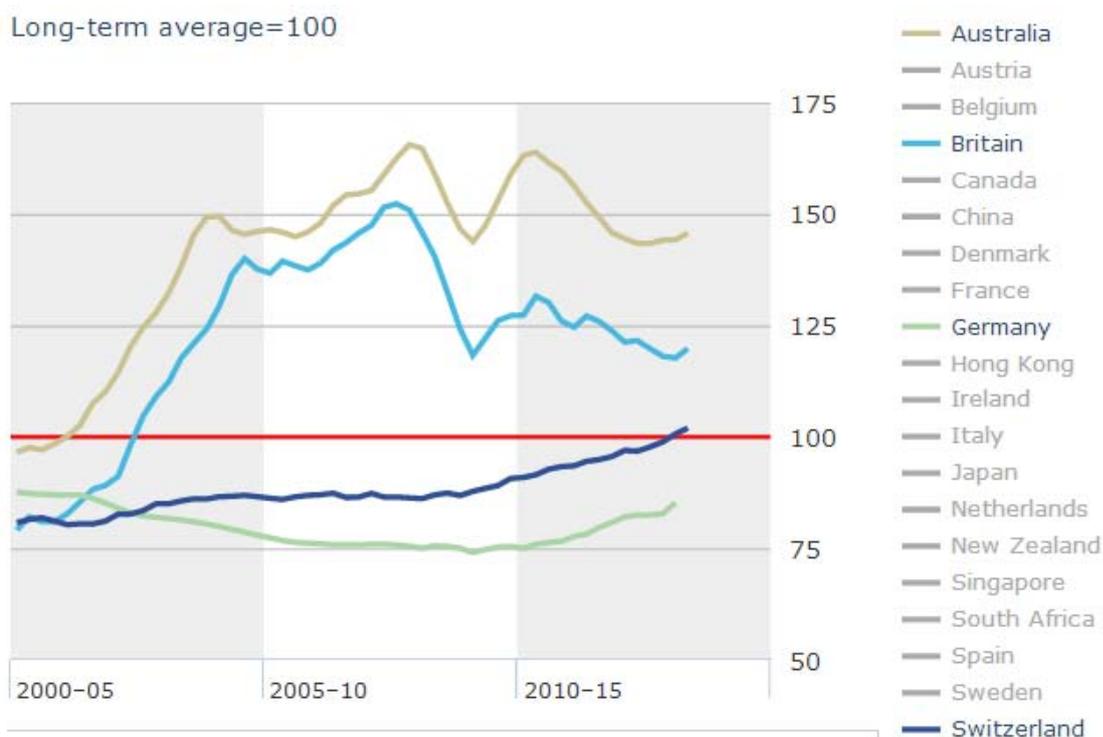
Finally it is important to mention that the affordable housing situation has not been tackled properly yet due to the combination of a weak and unclear housing policy as well as a strong cultural component presented by the "Australian dream" which hinders the adoption of new forms of development such as those fostered by local residents internationally. According to Wielsel et al. (2012) new developments should aim to achieve a more diverse mix of residents specially in terms of income levels and type of tenure thus promoting social integration.

The following section will place attention on the city of Berlin where an integrated system of policies and initiatives has maintained housing prices affordable over time. The city of Berlin is a unique case that combines both the promotion of effective regulatory framework and a strong sense of community which has triggered most of the innovative ideas and projects.

4.- International Models and initiatives.

This chapter examines how rental housing affordability and secure occupancy are addressed in Berlin. The German context was chosen since its housing model has worked efficiently over time since reunification in 1990. The stability of housing prices, especially in the private rental market is attributed to three different factors: efficient housing supply, regulated mortgage credits, and secure rental tenancy. Moreover, it is also important to say that the German policy context is quite distinct since any household can apply for housing allowances (Wohngeld) as well as investors can apply for "bricks and mortar" subsidies (Kofner 2007).

The stability in rents is possible to be seen in the following chart when comparing different contexts. In the case of Australia and UK is evident the instability of prices over time, which probably is a result of the similarities between housing policies in those countries. On the contrary, Germany and Switzerland presented a more stable rent prices over time. In the case of Germany as Hulse et al. (2012) mention, the "social market philosophy" -contrary to the Australian one- enables to landlords to make profits while ensuring high levels of secure occupancy to renters over time thus maintaining prices affordable.



Source: (The Economist 2012)

The city of Berlin

In Germany and specially in Berlin renting is the most common option for households on different incomes (Hulse et al. 2011). In Germany the proportion of the rental market reaches 60 per cent, while in Berlin represents around 90 per cent of the total housing market, where more of them belong to the private rental sector. Moreover, the high rate of vacancy, especially in flats, as well as the regulations of rents and subsidies to private rental keep rental housing affordable and curbed prices (Wurmnest 2010).

At local level, the most important initiatives are probably those related to the provision of land and rent regulations by the local government. In this sense, the regulation over the rent levels and rent rises is what makes Berlin a unique case. In the rental sector there is strong rental control specially in existent contracts. The rent price are regulated by an index of rental dwellings which is determined by both private real estate agencies and local government. This rent index or "Mietspiegel" prescribe the rental threshold which cannot be exceeded by landlords and also add special regulations over rent agreements (Hulse et al. 2011).

The rental index determines the average rent of a dwelling within an specific area of the city and depends on the particular characteristic of the dwelling. New contracts are signed for an indefinite period and the rent is sets based on the price of three similar dwellings, and may not increase more than 15% over three years(Hulse et al. 2011). There are also limited circumstances for termination since landlords must provide reasons that are specified in the German Civil code (Wurmnest 2010).

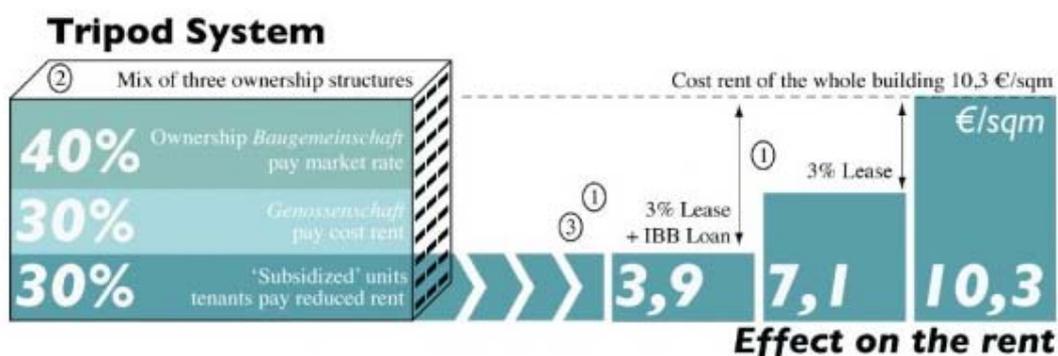
Another initiative in Berlin with a breaking character that has the potential to be adopted widely is that presented in model of Hybrid tenures. This model promotes innovative arrangements for rental management as well as housing ownership. According to Hulse et al. (2011) a hybrid tenure is a form of tenure where control and management is flexible in order to overcome potential conflicts between participants (property owners, renters, local government, investors) thereby enhance prospects for more secure tenure.

This hybrid model is formed by rental housing cooperatives which enable tenants-owners to build up equity and more inclusive communities (Haffner et al. 2008). Even though the German government has promoted cooperative housing as the third pillar of the housing system there are not special subsidies to support cooperative tenants. However, they are increasingly recognise as a trigger for improving neighbourhood cohesion (Hulse et al. 2011). Along the same lines, Borgloh and Westerheide (2012) point out that mix of residents within a single cooperative housing project promote mutual support among participants and improve neighbour's quality of life. This is a consequence of the participatory model that allows participants to make decisions based on their own necessities (Schawrtz 2013).

Innovative solutions - The tripod system

The idea of this model relies on the involvement of different actors in order to provide affordable housing through the implementation of a mixed ownership model with a cooperative housing component in its not-for-profit administration. This model basically combines three different types of dwellings in the same project: Private owned, cooperative rental housing and rental subsidized (BMW Guggenheim Lab 2012).

The provision of land by the local government is considered essential to develop the model, however, the land should be pay back through a long-term lease. The next Image shows how the model is divided as well as the likely proportion of dwellings/groups.



Source: (BMW Guggenheim Lab 2012)



The private owned dwelling represents the 40 per cent of the projects and is formed by private dwellings which would be sold with a fair price; then the dwellings could be rented at the market price determined by the *Mietspiegel* index. The profit of this sale will be kept by the cooperative administration in order to subsidize the low-income group of renters represented in the diagram by the bottom 30 per cent. The rental price reduction of this group is estimated in 60 per cent of the average market price. Finally, the middle 30 per cent group, formed by the cooperative renters, will pay an average rent price with a reduction given by the leasing which is estimated in 30 % (BMW Guggenheim Lab 2012).

The reduction in rents will depend firstly on the price of the land as well as the price of the 40 per cent's units. In this sense, the proportion between different types of dwellings should be calculated based on the price of land. The initial costs of constructions and administration are paid by a combination of strategies such as private investors participation as well as ethics funds (BMW Guggenheim Lab 2012). In this sense, the most important thing to understand is that as a flexible model, the proportion between types of units as well as the reduction in rent and units prices can be modified according to the necessities and vision of the cooperative housing group as well as the project's context.

This type of model is quite simple in its form and also not complicated to be economically evaluated; however its complexity relies on the provision/acquisition of land within a competitive market, specially because of the presence of real estate investors as well as the conflict of interest specially by the local government. On the one hand, the local government needs to support this type of models in order to increase the stock of affordable housing and promote community integration; on the other hand, the local government needs to generate potential higher profits to meet other community needs.

Despite of the complexities presented in Berlin, the model has been implemented recently in a similar form. A big central plot owned by the local government was offered to the highest bidder through the *Liegenschaftsfonds Berlin* (public agency that administrate vacant plots and properties) ([Liegenschaftsfonds Berlin, 2013](#)). The plot was purchased by a cooperative society, the *Holzmarkt Plus eG* which is a not-for-profit community-based organization that incorporate the interests of society and potential investors alike ([Holzmarkt 2013](#)). The purchase of this 18600 square meter plots was possible by the incorporation of the *e Foundation Abendrot* as strategic partner (Swiss ethic fund) and economic backup ([Urbane kreativitat eG 2013](#)).



Source: ([Holzmarkt 2013](#))

The difference between this project and the Tripod System is the proportion between the different types of tenures as well as some of their uses and mechanism of economic return since it bases the economic sustainability on multi-purpose leasable areas such as restaurants, hotels, temporary usages , centres for start-ups , etc. that should economically maintain the project over time ([Holzmarkt 2013](#)). It also follows the principles of the tripod system since its administration is based on a non-for-profit cooperative community-based organization where the two lower levels of the tripod system (cooperative rental housing and rental subsidized), work in similar way.

The vision of the Holzmarkt project is based on: Freedom for Creativity (to support innovative models of development); Preservation of assets through long-term investment; Regulatory supervision; security through immobile values; and transparency ([Urbane kreativitat eG 2013](#)). This Vision is the result of the community organization and a participatory approach in order to achieve common goals.

5.- Implementation of this model/strategy

"Nothing is more lethal for art than rigid schemes, narrow-minded prejudices and the desperate search for comfortable solutions. And nothing strengthens it more than a solid combination of creativity, passion, bravery and tolerance and the interaction with like-minded people" (Holzmarkt 2013)



Source (Holzmarkt 2013)

The model certainly works in Berlin mainly because of two factors:

First, the particular policy context where the support of the local government is evident in order to promote innovative solutions to provide affordable housing through community participation (Hulse et al. 2011); as well as the community attitude which through participation and self-organization has promoted innovative solutions.

In this sense, the perception of people and community about this type of project is fundamental since there is a public ambivalence towards social integration within homogeneous neighbourhoods (Tigue 2010). Most of the retractors of this social mix or model of mixed-tenure argue that this type of model could have a negative economic effect on the nearby areas. On the contrary, other argue that when this type of projects are managed by the community, better express people's needs which is translated in more integrated communities (Goetz et al. 1996).

...So, is it possible to replicate these models/strategies in Melbourne?

Berlin's lesson

Both the tripod system as well as initiatives like Holzmarkt are totally plausible to be developed in Melbourne since its administrative structure is simple to be implemented as well as the economic approach is flexible and can be modified in order to meet specific requirements for a particular project/location. On the contrary, its complexity seems to lie on external factors such as community attitude and the political environment. In this sense, [Schwartz \(2013\)](#) argues that:

"cooperative housing, have been sidelined by a combination of weak housing policy and a strong culture of the Australian dream of a detached single family home with private garden."

In this sense, these challenges are certainly hard to overcome since are culturally rooted in society, thereby making difficult to implement initiatives like those promoted in Berlin.

Another challenge might be the provision of developable plots in central areas in Melbourne mainly because of the scarcity of this resource. Along the same lines, initiatives promoted by the local government such as the implementation of mix-use zones in order to attract investment and promote affordable housing development might have an inverse effect because of market speculation over the affected plots thus transferring this increase of value to the potential buyers/renters of housing projects.

Despite of these challenges and after analysing the case of Berlin it is possible to deliver some recommendations in order to improve the existent conditions and overcome the lack of affordable housing specially for those located within the rental market.

6.- Recommendations

- The tripod model should be economically and socially evaluated in the specific context of Melbourne (Arden McCauley precinct) in order to determine the proportion between the three groups of dwellings (in instances 40% - 30% - 30%) that will make a potential project feasible.
- The tripod model should be improved by the incorporation of leasable spaces as in the case of *Holzmarkt*. This change will probably accelerate the economic returns of the project and will help to reduce the rent in some dwellings alike.
- As in the case of *Holzmarkt*, the mix use would probably improve the neighbourhood's character thus adding economic value to the potential project's nearby areas.
- In other sense, a cross-subsidy approach should be implemented in order to provide bigger support to the low income group of renters.
- The regulation of rents might be a complementary policy in Melbourne. As it was analysed in Berlin, the *Mietspiegel* index sets the ceiling in rents and avoid increases. Therefore a policy like this should also control speculation and maintain prices stable over time in the city of Melbourne.
- To create a mix - funding model to develop this kind of projects (Government funding or support + Alternative funding)

7. Conclusions

Creating solutions for providing affordable and inclusive housing is a challenging enterprise where adequate planning policies and community participation play a fundamental role. In the case of Berlin as shown in this paper, the active role of the community on promoting innovative solutions was fundamental to obtain the local government's support and thereby to meet the vision of the community-based society in order to create a more affordable housing option as well as an inclusive neighbourhood.

Innovative solutions like the "Tripod model" ,although theoretical, can provide a comparative example to analyse its applicability in Melbourne. In this sense, the integration of a not-for-profit organizations, local government, cooperative organization, private investors, among others, is fundamental to implement a model like this. Along the same lines, in order to replicate this model in Melbourne, changes are necessary, especially those related to community participation and community integration.

To sum up, the availability of affordable housing specially in the rental market does not depend on an exclusive kind of strategy or model but the combination of several initiatives such as housing supply strategies, rent regulations, households subsidies, innovative economic models and community participation. Therefore, in order to overcome the housing problem in Melbourne an integrated framework is needed as well as the implementation of new ideas.



Source: (Holzmarkt 2012)

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