

**28 DECEMBER 2016--The Government thinks Australia's crazy housing prices are fine**  
[Huffington Post](#)

The Government's "genuine failure" to offer a single solution to housing affordability crisis after spending 20 months compiling a report is "complacent" and "grossly irresponsible". That's the interpretation of thought leaders and economists, maddened by the Turnbull government's apparent inability to address a ludicrously bloated property market, after [a report released](#) in the days before Christmas failed to provide a single solution.

**27 DECEMBER 2016--Exploiting our under-used housing capacity--a way to ease housing affordability (opinion)**  
[Oliver Frankel](#)

The housing affordability crisis is often blamed on an imbalance of supply and demand. This is undoubtedly true, but it begs the questions of how, where and in what respect should we increase supply or curb demand without creating other anomalies? How can government play an enabling role without creating undue strain on already stretched government budgets?

**25 DECEMBER 2016--Adelaide housing affordability plan partners Renewal SA and industry**  
[ABC News](#)

A housing partnership between industry and the South Australian Government agency Renewal SA is aiming to improve Adelaide's property affordability by cutting construction costs. The apartment construction cost demonstration project has seen Renewal SA allocate a site suitable for a four-storey building of 20 apartments, with the builder and designers aiming to showcase efficient construction methods and choice of building materials. A housing partnership between industry and the South Australian Government agency Renewal SA is aiming to improve Adelaide's property affordability by cutting construction costs.

The apartment construction cost demonstration project has seen Renewal SA allocate a site suitable for a four-storey building of 20 apartments, with the builder and designers aiming to showcase efficient construction methods and choice of building materials.

**13 DECEMBER 2016 --Ex-Family First Candidate Ashley Fenn accused of delaying payments to investors in government housing scheme**

[ABC Online](#)

A number of families who invested in a Darwin property as part of the National Rental Affordability Scheme (NRAS) said they struggled to make ends meet because their government subsidies were being paid months, and sometimes more than a year, late.

Their annual subsidies of up to \$11,000 are delivered by Ethan Affordable Housing, which is run by Ashley Fenn, a one-time Victorian senate candidate for the conservative Family First party.

**12 DECEMBER 2016 -- Concerns rental affordability could pose long term problems in central-west NSW cites**  
[ABC Online](#)

There are concerns rental affordability could become a long-term problem in parts of central-west New South Wales without appropriate infrastructure to cater for a population boom.

The latest rental index by SGS Economics and Planning has classified the region's main centres of Orange, Dubbo, Bathurst and Lithgow as moderately unaffordable. In New South Wales. Under the affordability index, Bathurst has one of the poorest scores in inland NSW, behind Queanbeyan and Armidale.

**9 DECEMBER 2016--Melbourne Uni report urges use of publicly-owned land for affordable housing**  
[Herald Sun](#)

PUBLIC sites earmarked for hospitals, schools and roads that are no longer required could be used to provide much needed housing for low-income people, says a new report. The Melbourne University study also said car parking requirements in some residential developments could be relaxed to allow more building cheaper units.

**8 DECEMBER 2016 -- Rental affordability is improving as mortgage stress rises**  
[news.com.au](#)

Renting might be the better option after new research from Adelaide Bank and the Real Estate Institute of Australia Housing (REIA) revealed that renting is a whole lot cheaper right now. According to the report, the proportion of the median family income required to meet median rents decreased by 0.6 per cent over the September 2016 quarter. Just under a quarter (24.2 per cent) of income is now needed to meet rental payments. And rental affordability improved in all states and territories over the quarter, with the exception of South Australia.

**7 DECEMBER 2016-- Bond aggregator model adopted adopted for Treasurers' affordable housing plan**  
[AHURI](#)

AHURI research on a bond aggregator model was central to the Affordable Housing Working Group report which was presented to the Treasurers at a meeting of the Council on Federal Financial Relations.

The AHURI research outlined the creation of an Affordable Housing Finance Corporation (AHFC) to source funding from the bond market so as to provide lower interest, long-term loans to not-for-profit organisations developing housing for lower income households. As the AHFC would source large amounts of capital, it means money would be raised efficiently with reduced financing costs rather than in expensive one-off transactions such as when borrowing from a bank.

**7 DECEMBER 2016 --Big shake-out in housing looms**  
[The New Daily](#)

The Australian property market, overheated by ultra-low interest rates, faces a day of reckoning, senior economists have warned. "It does look like there's some big shakeouts about to occur in the financial markets," Industry Super Australia chief economist Dr Stephen Anthony told *The New Daily*. Across the developed world, low rates have pushed investors into property, stocks and bonds, which drive up market prices but do little to fuel much-needed economic growth, Dr Anthony said. "The RBA should just leave things where they are and sit back and use APRA and any other regulatory mechanism it can to slow price growth in Sydney and Melbourne."

**6 DECEMBER 2016 -- Scott Morrison's greatest achievement to date**  
[Sydney Morning Herald](#)

On Friday, Morrison announced his finest policy achievement to date as Treasurer. Along with his state counterparts, Morrison has cooked up a policy of genuine merit: the best thing for renters

since 3M hooks.

Under Morrison's lead, the department started work on tackling a particularly thorny problem: the lack of affordable private rental housing for low income earners. Morrison's particular contribution was to insist officials begin investigating ways to harness private sector investment to build new affordable rental housing.

### **3 DECEMBER 2016 -- Morrison signs off on development of new financing model to encourage housing investment**

[ABC News](#)

Federal Treasurer Scott Morrison signed off on the development of a new financing model at a meeting with his state and territory counterparts in Canberra. It will be designed to group together financing requests to generate more investment at cheaper interest rates.

"One of the challenges that is faced by those developing affordable housing is access to longer-term, affordable finance," Mr Morrison said. "The access to capital is a critical issue for that sector and this would involve the states and Commonwealth working together to act as a bond aggregator to put finance into those developments."

*Related stories*

#### **New financing plan to relieve public housing costs**

[Australian Financial Review](#)

State and federal treasurers will discuss a new plan in which private providers of community housing will be able to finance their developments by tapping into bond markets. The plan, designed to relieve pressure on state and federal governments in providing public housing, involves creating a so-called bond aggregator that would allow for securitisation of debt used in the construction and maintenance of housing for low-income families.

By pooling a wide range of different community housing schemes, the plan aims to effectively win financiers of public housing a better deal from the bond market.

#### **Treasurers take steps to unlock funds for affordable housing**

[Pro Bono](#)

At a meeting in Canberra on Friday the [Council on Federal Financial Relations](#) pledged to set up an expert taskforce to design a new structure that would open up cheaper loan rates for community housing investment in new homes.

#### **3 DECEMBER 2016 -- Facebook to give \$US20 million for affordable housing**

[Australian Business Review](#)

The tech giant is set to announce Friday it will spend about \$US20 million to create a fund to build new housing, support job training programs and provide legal assistance to tenants in danger of eviction. Some \$US18.5 million will go to a fund to build new housing, primarily targeted at low- and moderate-income families, with consultation from community groups.

#### **2 DECEMBER 2016--Neighbours' fears about affordable housing worse than any impact**

[The Conversation](#)

Housing affordability is a hot topic in Australia. Governments are increasingly recognising that more needs to be done to provide a greater range of affordable housing options, especially in the [major](#)

[cities](#). It is [well documented](#), however, that proposals for affordable housing development often encounter opposition from host community members.

These [community concerns](#) tend to focus on the potentially damaging effects of such projects on property values and quality of life for existing residents. This is despite the public being generally [supportive](#) of affordable housing in principle. They would just prefer it wasn't sited in their local area. Our [case studies](#) in Brisbane and Sydney provide evidence that, in most cases, they do not

## **2 DECEMBER 2016--Sydney councils extending state affordable housing targets to 15%** [The North Daily Leader](#)

The Inner West Council, led by administrator Richard Pearson, is poised to outshine the state government's own policy by adopting an ambitious target of 15 per cent on affordable housing in large developments. The 15 per cent target, which will apply to all developments over 1700 square metres, is based on research commissioned by the council, which found that the inner west had "experienced some of the most significant and rapid increases in housing prices over the past decade."

## **1 DECEMBER 2016 -- Scott Morrison pours cold water on Mike Baird's negative gearing comments** [news.com.au](#)

TREASURER Scott Morrison and his state and territory counterparts will meet in Canberra on Friday to discuss housing affordability and competition laws.

NSW Premier Michael Baird believes a review of tax concessions, such as negative gearing, should be considered as part of the discussions into housing affordability. However, Mr Morrison says it's more than just about people saving to buy a home in Sydney or Melbourne, and the 30 per cent of people renting need to be considered as well.

"I'm not about to do something which is going to jack up their rents, which was the result of negative gearing changes last time," Mr Morrison told reporters in Canberra on Wednesday.

## **1 DECEMBER 2016 --Is combined home and office the future of housing?** [news.com.au](#)

DID you know that Australia is ranked as being one of the world's worst countries for commuters? This is because rising house prices across many of Australia's capital cities are increasingly pushing people to the fringe, but jobs and infrastructure are remaining in the city.

But for many small business owners, sole traders and entrepreneurs across the country, working out of their lounge room out in the suburbs can stifle growth. A new development project being constructed in the Melbourne fringe suburb of Cranbourne, is trying to tackle this and transform the way we live and work. Combining a residential and business address in one, the Duo development claims it is an affordable housing solution for small businesses, who can save cash by not needing both a mortgage and business lease, while also giving them the flexibility to grow.

## **30 NOVEMBER 2016 -- Saul Eslake: capital gains tax next in property tax debate** [The Australian](#)

The debate over tax breaks for investment property will continue to reignite with capital gains tax concessions a probable target for reform, according to veteran economist Saul Eslake. While it was

unlikely that the government would change its attitude to winding back negative gearing tax breaks, some change to the capital gains tax discount was possible, Mr Eslake said.

“In the event that the government finds itself in a position where it needs to think about revenue measures to retain the AAA credit rating, they would be crazy not to consider that (CGT reform),” he said.

**30 NOVEMBER 2016 -- Low interest rates not negative gearing to blame for house prices (opinion)**  
[Australian Financial Review](#)

If the policy of [negative gearing](#) really does push up house prices, try telling that to property investors and home owners in Perth and see what sort of reaction you get. To profit from negative gearing, your expected capital gain must be significantly higher than the interest you have paid on your loan.

If not, you are taking on a lot of risk for an overall low or negative return. In short, [house prices](#) have to go up all the time to ensure that negative gearing is a sensible strategy.

*Similar article*

**Why negative gearing is not the problem**  
[Switzer Daily](#)

The rise and rise of property prices across Sydney in particular has once again led to the usual bevy of alleged causes and solutions. These days, it's again popular to blame one alleged culprit in particular: negative gearing.

**29 NOVEMBER 2016- The impact of affordable housing development on host neighbourhoods:two Australian case studies**  
[The Brotherhood of St Laurence](#)

Proposals for the development of affordable housing are frequently opposed by local community members due to concerns about the potential deleterious impacts on host neighbourhoods. Using a combination of qualitative and quantitative approaches, this paper considers whether there is any empirical basis for this opposition in the Australian context

**29 NOVEMBER 2016 --Changes for off-the-plan foreign buyers rely on a broken supply argument**  
[The Conversation](#)

The government is [proposing changes](#) to the foreign investment framework that will allow a foreign real estate investor to purchase an off-the-plan dwelling when another foreign investor has failed to reach settlement. In announcing the changes, Treasurer Scott Morrison deployed a familiar narrative about foreign investment increasing housing supply and making [“housing more affordable for more Australians”](#).

This idea is in keeping with property development [lobbyists](#), who are focused on getting government to release more land to solve the complex [long-term](#) housing affordability problem in cities. However, researchers have debunked this idea before (see [here](#) and [here](#)). Their conclusion is that government cannot [supply](#) its way out of the housing affordability problem in major Australian cities.

**29 NOVEMBER 2016 -- Baird flags fresh tax debate**  
[9News](#)

NSW Premier Mike Baird insists a negative gearing overhaul should be considered and has foreshadowed a fresh debate on tax reform amid a looming black hole in health funding.

His planning minister Rob Stokes has broken ranks with federal Liberal colleagues to attack negative gearing and argue housing tax breaks should favour first homebuyers instead of wealthy investors.

**29 NOVEMBER 2016--Housing inequality is a failure to govern, and the market is not the answer (opinion)**

[The Guardian](#)

We need to change the way we think about housing. Like access to education and health, having a home is a human right

**28 NOVEMBER 2016 -- What really caused Australia's property bubble**

[Huffington Post](#)

When Malcolm Turnbull reintroduced legislation to create an Australian Building and Construction Commission, he argued it was necessary, among other reasons, to make housing more affordable. The bill, [he said](#), would help "young Australian couples that can't afford to buy a house because their costs are being pushed up by union thuggery".

**28 NOVEMBER 2016-- Do we want housing prices up or down? (opinion)**

[Australian Financial Review](#)

No issue creates a bigger flood of nonsensical econobabble in Australia than "housing affordability". It's a meaningless term engineered for the sole purpose of allowing politicians to pretend they are simultaneously on the side of home buyers and home sellers. What's remarkable is the willingness of the media and others to play along.

**28 NOVEMBER 2016 Beyond belief: construction labour and the cost of housing in Australia (research)**

[Centre for Future Work](#)

A new research paper from the Centre for Future Work makes several findings including:

- Construction labour accounts for only 17-22 percent of the total costs of new building.
- Construction costs, in turn, account for less than half the market value of residential property.
- Construction labour costs correspond to less than 10 percent of housing prices (and even less than that in Australia's biggest cities).

**28 NOVEMBER 2016 --Canberra housing affordability claims don't stack up (opinion)**

[The Canberra Times](#)

Housing affordability is an important issue and the *Canberra Times* should be commended for highlighting the problems for two representative households, and a substantial shift in policy on land supply. Each of the articles, however, includes comments based on some questionable analysis that invites challenge.

**28 NOVEMBER 2016 -- Tax reform urged for housing affordability**

[The Australian](#)

Australia's top property business leaders have urged state and federal governments to push ahead with tax reform to help fix the nation's worsening housing affordability crisis, after the Coalition ruled out changing the negative gearing system.

The Brisbane-based investor and former chairman of the Queensland Government and Brisbane City Council's affordable housing venture **Brisbane Housing Company**, Kevin Seymour, said the affordability issue was becoming increasingly urgent.

Government would need to step in, but so would developers, who should be able to set aside 10-15 per cent of projects for affordable housing, Mr Seymour said. "Every section of the community has to carry some of the burden if we are not going to have such a big gap between those who can afford housing and those who can't."

#### **25 NOVEMBER 2016 -- Liberals split on negative gearing policy**

[The Australian](#)

Scott Morrison has played down the appearance of rifts between the state and federal Liberal governments over negative gearing policy, instead commending NSW for pursuing reforms to free up supply to improve housing affordability. The Treasurer tried to defuse calls today from NSW Liberal Planning Minister Rob Stokes for the Turnbull government to review its stand on negative gearing as part of a push aimed at assisting more Australians into home-ownership rather than favouring investors with million-dollar policies.

*Related media release*

#### **Turnbull government's ongoing failure on housing (media release)**

[Lee Rhiannon, Green's Housing Spokesperson](#)

The Greens say the split between state and federal Liberal ministers highlights the ongoing failure of the Turnbull government to act on the housing affordability crisis.

#### **24 NOVEMBER 2016--Housing supply alone won't solve Sydney's affordability problem**

[Australian Financial Review](#)

Boosting housing supply alone will not make Sydney homes more affordable and the federal government should reconsider its opposition to negative gearing, NSW Planning Minister Rob Stokes will say on Friday. The affordability of housing was affected by far more than supply of new homes and a "real debate" about the tax policies that pushed up housing prices is necessary, Mr Stokes will tell the Committee for Economic Development of Australia.

"For the states to be asked to reasonably consider the abolition of inefficient state taxes, the federal government needs to outline how they will enable the states to raise the necessary revenue to run schools and hospitals for a booming population."

#### **24 NOVEMBER 2016 -- McGrath slams 'lack of political will' on property taxes**

[The Australian](#)

McGrath chairman Cass O'Connor said, "When our society's teachers, nurses, police and emergency services personnel cannot afford to live in the communities they serve, housing affordability can very quickly become a factor in social and economic dislocation."

"The political upheavals of the US earlier this month and the UK in July were born from similar issues

and while we don't have the hate politics of those countries ... to be complacent about this from our positions of relative security would seem unwise."

If you cannot access this article from the above link, you can access it at the file link below

### **23 NOVEMBER 2016 --Sydney worst for home rental affordability**

[Australian Financial Review](#)

Sydney is Australia's least affordable city for renters, while in Melbourne rental affordability is declining the fastest among all the capitals.

The Rental Affordability Index paints a grim picture for renters, even as affordability is proving [more and more difficult for home buyers](#).

### **23 NOVEMBER 2016 -- Calls for empty homes tax to ease rental 'crisis'**

[Sydney Morning Herald](#)

There are calls for a Vancouver-style tax on empty houses to help ease the rental affordability crisis gripping Australian cities. A senior associate at SGS Economics & Planning, Ellen Witte, said a tax on vacant properties in Sydney could free up some new supply in certain areas.

"A tax on vacant dwellings could be an effective measure to target specific geographic areas with high levels of vacant dwellings," she said.

*Similar article*

### **'Vacancy tax' pitched to solve rental affordability crisis**

[news.com.au](#)

Tens of thousands of [Australian properties are sitting vacant, many owned by investors who keep them as a tax write-off](#) and are reluctant to commit to the hassle of managing a rental property for little extra financial gain. The actual number of empty properties is not officially recorded, but [a 2015 report conducted by think tank Prosper Australia indicated there were more than 80,000 Melbourne homes unoccupied](#). A similar study in NSW put the number of [vacant dwelling in Metropolitan Sydney at 90,000](#).

The level of vacancies is believed to be even higher in Sydney, where many foreign investor-owned city apartments sit empty, SGS Economics & Planning senior associate Ellen Witte told news.com.au.

### **23 NOVEMBER 2016 -- Rental affordability index: Supply not meeting demand from low income tenants**

[Domain](#)

Huge numbers of newly constructed apartments along Australia's east coast are sitting empty despite more people sleeping rough on the streets, frustrating housing affordability advocates who say governments are yet to properly address the issue.

The Rental Affordability Index, released on Wednesday, has again illustrated Australia's growing rental inequality. Index co-author National Shelter's executive director, Adrian Pisarski, said that although more supply had recently come onto the market, particularly in Melbourne, many new properties were not available to rent.



## **22 NOVEMBER 2016 -- Why are our suburban houses so enormous?**

Crikey

Today's new detached houses on the urban fringe are, on average, much larger than their counterparts in the '60s and '70s. That's true at all price points. Why is it so?

This article can be accessed at the link below.

## **22 NOVEMBER 2016 --Greater Sydney Commission wants 10% Affordable Rentals**

[Sourceable Property News](#)

Property developers across the Greater Sydney area may be forced to hand over up to ten percent of their dwellings on new housing or apartment construction projects to community housing providers under a new plan to address housing affordability concerns across the region.

## **21 NOVEMBER 2016 --Labor's score card on housing spotty (editorial)**

[The Canberra Times](#)

The fact that the ACT government is the sole vendor of land for housing in the Territory ensures Labor is a natural target of criticism about perceived market failures, especially the adequacy of the housing mix across the price spectrum.

The latest broadside has been hurled by Ron Bell, chief executive of the Real Estate Institute of the ACT, who maintains that land releases since 2011 have become increasingly skewed towards units, townhouses and apartments. Indeed, figures indicate 91 per cent of land releases in 2014-15 were for medium density and unity-style housing.

## **21 NOVEMBER 2016 -- Developers want tax breaks to make Sydney housing affordable**

[Australian Financial Review](#)

Jostling over Sydney's development landscape has begun, with developers calling for the Greater Sydney Commission to offset its [affordable rental housing target](#) with greater density or tax breaks.

## **16 NOVEMBER 2016-- Affordable housing but at a cost**

[Courier Mail](#)

DEVELOPERS could be forced to include affordable homes in new projects as part of reforms being pursued by Queensland Housing Minister Mick de Brenni.

*The Courier-Mail* understands the final touches are being put on Mr de Brenni's 10-year housing strategy and he has held discussions about introducing "inclusionary zoning" – which forces developers to include a certain percentage of every project as affordable housing..

## **14 NOVEMBER 2016 -- Housing affordability: the Turnbull Government's un-Australian Dream**

[Independent Australia](#)

The Turnbull Government's appeal to the States to address housing affordability is a tactic to divert attention from its own breathtaking inaction

Proof positive of the Coalition's lack of interest in the housing affordability issue is to be found within their Federal Budgets from 2014 to 2016. Here we find savage funding cuts in Federal-State

funding arrangements for social/public housing and the construction of low cost rental housing under the [National Rental Affordability Scheme](#).

**11 NOVEMBER 2016 -- Affordable housing should come from a carrot not a stick**  
[Sydney Morning Herald](#)

With Sydney's housing now among the most expensive in the world, governments are under pressure to do something to help those at the affordable end. But more than increased supply is needed if we are going to help people at the more affordable end have a reasonable home to live in. The Greater Sydney Commission (GSC) has floated the concept that new housing developments, particularly in suburbs needing more affordable housing, should provide 10 per cent of the housing as being affordable.

**11 NOVEMBER 2016 -- Does affordable housing exist in Australia? (opinion)**  
[Seniors News](#)

To tackle the problem of unaffordable housing, federal and state governments have set up various working groups and asked for submissions. In the community, alternative housing models have emerged and there are various ideas coming out of public discussions.

This article contains an abbreviated outline of the present state of Australian housing:

**11 NOVEMBER 2016 -- NSW Industry leader warns against exclusionary zoning**  
[Sourceable Property News](#)

A leader in the New South Wales property industry has warned against any adoption of mandatory rules for developers which include affordable housing in new developments, arguing that such moves would add to the cost of other houses provided on new apartments and suggest that affordable housing challenges could be better addressed through incentives for developers.

**8 NOVEMBER 2016 --NSW review of social and affordable housing rent models: request for input**  
[Independent Pricing and Regulatory Tribunal](#)

In June 2016, the NSW Government asked the Independent Pricing and Regulatory Tribunal (IPART) to review its housing policies to ensure they are fair. The review will focus on how we calculate rent and improving incentives for social housing tenants to work if they can. IPART has now publicly released a paper that sets out some issues for feedback. You have opportunities to contact IPART to have your say if you want to.

**8 NOVEMBER 2016 -- CBD development to fund social housing through apartment sales**  
[The Age](#)

A major development with more than 600 apartments, and shops, will deliver about \$1 million for social and affordable housing. A small slice of apartment sales from the 65-storey development at 111 A'Beckett Street will go to non-profit group Homes for Homes, who raises funds for social and affordable housing and is an off-shoot of social enterprise *The Big Issue*.

**8 NOVEMBER 2016 -- Rudd rental scheme still in trouble but critic sees 'vast improvement'**  
[The Australian](#)

A new audit of the troubled **National Rental Affordability Scheme** has uncovered another missed target, a big jump in fraud-related investigations and issues with risk management in the \$3.3 billion Rudd-era program. But the audit did point to improvement in the scheme's management.

This article may be behind a paywall. You can access the article below.

### **7 NOVEMBER 2016 -- Affordable Housing--topic on ABC Radio National's Big Issues**

[ABC Radio](#)

A panel of experts discuss Australia's affordable housing situation. Includes Penny Carr, QLD Tenants Union; Peter Martin, City Futures Research; and Roland Mandelson, Anglicare.

### **4 NOVEMBER 2016 --Affordable housing in plentiful supply (commentary)**

[Sourceable Property News](#)

Over the last 10 years, nothing much has happened on the housing policy front, while the problem has grown. What's worse, the level of analysis in the debate hasn't improved. One of the realities which ought to get serious attention is that Australia has plenty of affordable housing. It's just not where the jobs are.

That might sound simplistic, but if we continue to push for greater concentrations of employment in the inner city areas of Sydney, Melbourne and Brisbane, we will only make the affordability problem worse.

### **3 NOVEMBER 2016 -- Our Treasurer must face up to some urgent home truths (opinion)**

[Huffington Post](#)

Mr Morrison is wrong to devolve responsibility to the states to fix housing affordability through planning changes alone.

It is not enough to call for easing planning approvals and more supply of houses without requiring a fair proportion of them to be available to people on low and moderate incomes. A belief that the market will take care of itself will not trickle down to create enough decent housing for police officers, childcare workers, nurses, apprentices, cleaners and people unable to be employed.

### **3 NOVEMBER 2016 -- Student accommodation deal could net \$400 million**

[The Australian Business Review](#)

Singapore-backed Frasers Property Australia and its partner Japan's Sekisui House could reap about \$400 million from the sale of the student accommodation component of their Central Park project in Sydney's inner-west Chippendale. The deal is expected to set new benchmarks for what has become one of the hottest sectors for global investment and also see the country's largest portfolio of **National Rental Affordability Scheme**-linked properties change hands.

The industry was abuzz with talk the benchmark deal would be struck at a yield in the 6 per cent range, marking a deep compression that could drag the asset class firmly into the mainstream of commercial property.

### **2 NOVEMBER 2016 -- Bankstown site offers strong investment return**

[Sydney Morning Herald](#)

A block of 38 apartments in the South West Sydney Growth Corridor at 12 Weigand Avenue, is expected to sell for \$13 million-plus with its rental income underpinned by federal and state government's **National Rental Affordability Scheme (NRAS)**. Affordable housing is gaining traction for property investors as it provides long-term income.

**1 NOVEMBER 2016 -- A real plan to make housing affordable again**  
[The New Daily](#)

When political leadership fails the nation, others must step into the breach – just as accounting firm KPMG [has done this week in a report](#) offering solutions to Australia's housing affordability crisis.

KPMG chief economist Brendana Rynne argues that there are three 'elephants in the room' that need to be acknowledged when debating affordability:

- Topping his list are "taxation and regulatory arrangements that distort investment decisions" – something *The New Daily* has [frequently examined](#);
- Next is the idea that 'affordable housing' does not have to mean 'home ownership' – something that renter-friendly countries, such as many European nations, demonstrate;
- And finally, Mr Rynne notes that many of the homes being built are just too big and fancy. He writes: "...if we measured housing capacity by the number of bedrooms we might find that there is significant 'over-supply' of accommodation for our population."

**29 OCTOBER 2016 -- No easy political fix on housing affordability (editorial)**  
[The Australian](#)

It's a risky business for politicians to campaign on housing affordability. Expectations quickly run ahead of policy, which has its own traps. What seems a crisis today may in fact reflect a shift in attitudes to housing and work, as Judith Sloan suggests in these pages today. The role of government is limited, especially federal government. Even so, treasurer Scott Morrison is correct to cite supply-side constraints as a key factor for affordability. "The market is getting away from people," he said this week. "No matter how hard they work or save or even earn, they are finding it harder and harder to get into the market."

This article may be behind a paywall. You can also access it below.

**28 OCTOBER 2016 -- Housing affordability--balancing supply and demand**  
[getIndustry](#)

Housing Australia's growing and ageing population is too important to leave to chance, said the Housing Industry Association (HIA) at the conclusion of the 2016 Housing 2030 Summit held in Sydney. "Providing affordable shelter for our growing and ageing population is the great political,

social and economic challenge now and into the next decade,” said HIA Managing Director, Shane Goodwin.

“Community demographics, housing preferences and household formations are constantly evolving and shifting the demand dynamics within Australia’s housing market. Accommodating our ever-broadening spectrum of family and single person households in ‘the right home, in the right place and at the right price’

### **28 OCTOBER 2016 -- Our Precious Urban Lives (op-ed)**

[New York Times](#)

The challenge for our city (Sydney) and many like it is to think beyond the urban villages. The passion for well-designed communities needs to be directed outward instead of inward, geographically and in spirit. We need to let go of some of our resources; we need to learn to share. And if we are going to fight for our perfect little villages, the most honorable fight is the one to retain and expand public housing, to keep what little diversity we have left.

Culture is more than expensive and refined tastes in wine and food. I don’t want to live in the kind of city where we endeavor to know our grains and our meat, but not our fellow citizens.

### **28 OCTOBER 2016 -- Demand for luxury apartments signals worrying trend for affordability**

[The Advertiser](#)

New data from CoreLogic shows there has been a substantial rise in sales of homes and apartments at or above \$2 million. Over the past 10 years, there has been a 248 per cent increase in the number of houses and units sold for at least \$2 million and a whopping 4696 per cent rise from 20 years ago.

Apartments specifically made up more than one in 10 (13.5 per cent) of the \$2 million sales nationally over last financial year.

### **28 OCTOBER 2016 -- Lucy Turnbull's affordable housing plan for Sydney**

[Sydney Morning Herald](#)

Affordable housing will be mandated in new housing developments on rezoned land across Sydney, in a major change to the city's planning laws poised to be introduced by the state government.

The plans mean that when land is rezoned for higher densities, 5-10 per cent of the extra floor space will be slated for low income housing managed by community providers. The affordable housing targets would apply to land owned both by private property holders and the state government.

*Related article*

### **Government's new affordable housing policy for Sydney welcomed and feared**

[Sydney Morning Herald](#)

The state government's plan to address the chronic shortage of affordable housing across Sydney has received broad support from its political opponents and the community housing sector, but has triggered alarm from the property development industry.

### **27 OCTOBER 2016 --Property coalition blows more smoke on housing affordability**

[Macrobusiness](#)

*Lateline* conducted an [extended interview](#) with Angus Taylor, Assistant Minister for Cities, last night

talking housing affordability. In the interview, Taylor pinned the blame for Australia's poor housing affordability solely on supply and basically rejected any notion that demand-side factors – such as warped tax settings, foreign buyers, or excessive immigration – have played any role.

**27 OCTOBER 2016 -- Housing affordability on the agenda, again**

[news.com.au](http://news.com.au)

The perennial discussion over housing affordability reared its head this week as Scott Morrison launched a fresh crusade to keep the dream of home ownership alive.

Housing will be top of the agenda when Morrison meets his state and territory counterparts in December. They will look for common ground to tackle supply-side constraints, such as complex land planning and development regulation, insufficient land release, planning costs, infrastructure provisions and taxation.

**26 OCTOBER 2016 -- Scott Morrison should look at the US scheme that trumps Australia**

[Sydney Morning Herald](http://Sydney Morning Herald)

Scott Morrison may not believe federal governments have much of a role in housing policy other than removing planning restrictions. But in 1986, Ronald Reagan signed into law a bill that has since been described as one of the most effective housing policies ever enacted by a federal government, and which stands as a marked contrast to the Australian lethargy on affordable housing.

The policy, known as the Low Income Housing Tax Credit, offers tax benefits to developers who build apartments rented below market rates. In its thirty years of operation, the credit is estimated to have created about three million affordable dwellings. The National Rental Affordability Scheme (NRAS) had the same goals as the US tax breaks – encouraging investment in housing rented to middle and lower-income residents.

But after less than six years of operation, the NRAS scheme was closed by the Abbott government. It had started to attract investors, and had created about 30,000 properties for affordable rent. Since its closure, investors who participated in NRAS have called for it to be replaced by a more simple tax credit, as in the US.

(read the full article at the above link)

**26 OCTOBER 2016-- Building more homes won't fix broken housing market**

[Ten Eyewitness News](http://Ten Eyewitness News)

A Coalition party backbencher has asked the Prime Minister to restart a stalled inquiry into home ownership, after it was snuffed out shortly before the election this year.

Federal Member for Bennelong John Alexander told Fairfax Media the lapsed inquiry will assess the impact of investors sweeping up properties that should be going to owner-occupiers.

“We have been told time and time again that supply is the answer,” he said. “But it's no good creating cities in the southern highlands and outside of Goulburn and outside of Shepparton if the same game is played... where the investor will have an enormous advantage over the homebuyer and then dominate that market.”

**25 OCTOBER 2015 -- Housing is Scott Morrison's favourite sort of problem--someone else's--with a fix years away (opinion)**

[Sydney Morning Herald](#)

At first glance, Treasurer Scott Morrison's speech on housing affordability might look like an improvement on his predecessor's "[get a job, a job that pays well](#)" advice. It's not. In practical terms, it's nothing at all.

### **25 OCTOBER 2016--Housing crisis not just about supply, says Liberal MP who wants his inquiry back**

[Sydney Morning Herald](#)

The Coalition backbencher who chaired the stalled inquiry into home ownership has appealed to Prime Minister Malcolm Turnbull to restart it, and says it will address the role of investors sitting on properties that should be going to owner-occupiers.

### **25 OCTOBER 2016 - Coalition's housing affordability inquiry scrapped amid growing market fears**

[Sydney Morning Herald](#)

The government is sitting on hundreds of pages of evidence and scores of submissions about housing affordability it is unable to use because it let its inquiry into the subject lapse. The inquiry was initiated by Morrison's predecessor, Joe Hockey, in April last year. Undertaken by the House of Representatives economics committee and chaired by Liberal backbencher John Alexander, it took evidence [from the Treasury, the Reserve Bank, ANZ Bank, the Law Society and housing economists](#). Mr Alexander said at the time it painted a picture of a nation turning from a "commonwealth", with huge home ownership, into a "kingdom" [made up of landlords and serfs](#). One of the ideas considered by the committee was [a winding back of negative gearing](#).

### **25 OCTOBER 2016 - Affordability leads to a perfect housing storm**

The Australian

"Buying a house without a dual income has become an almost unreachable goal," the Treasurer told the Urban Development Institute of Australia, setting off a debate, yet again, over housing supply, infrastructure development and negative gearing.

But what, if anything, can be done about it?

### **25 OCTOBER 2016 -- Ministerial speeches lead AHURI conference**

[Australian Housing and Urban Research Institute \(AHURI\)](#)

In his first address to the housing sector, Senator Zed Seselja, newly-appointed Assistant Minister for Social Services, noted the ongoing importance of well-targeted housing assistance for the community. He also stressed that, for the money it commits to housing assistance programs through the National Affordable Housing Agreement (NAHA), Government needs transparency in the outcomes that are achieved. 'We need to be able to demonstrate that the money we spend under NAHA leads to more housing for more Australians', he said.

Other Ministerial speakers included South Australian Minister for Social Housing Zoe Bettison and Mick de Brenni, the Queensland Minister for Housing and Public Works. Links to videos of their presentations are available at the above AHURI link.

## **24 OCTOBER 2016 -- Government's housing affordability push a 'hoax'**

[Sky News](#)

Labor says the Turnbull government is engaging in a 'cruel hoax' by pretending to care about housing affordability for young Australians. Opposition leader Bill Shorten slammed a speech delivered by Treasurer Scott Morrison to the Urban Development Institute as 'pathetic' because the federal government was not offering to make any measurable changes.

## **24 OCTOBER 2016 - Labor says Scott Morrison's speech shows he's been 'asleep' during housing crisis**

[The Guardian](#)

Labor has ridiculed a warning by [Scott Morrison](#) that buying a house without a dual income has become an almost "unreachable goal" in parts of Australia, saying he must have been asleep for the past few years because it was not a new problem and the government had failed to act.

## **24 OCTOBER 2016 - Solutions beyond supply to the affordable housing problem**

[The Conversation](#)

Treasurer Scott Morrison has outlined his vision for increasing home ownership at a speech to the [Urban Development Institute of Australia](#). The Treasurer acknowledged it's hard for first home buyers to get into the Australian housing market and suggested a number of barriers to increasing housing supply. We asked an expert panel to analyse these and suggest what other ideas they might have for easing the problem.

## **24 OCTOBER 2016 - House prices an't keep going up if we want affordable housing (opinion)**

[Sydney Morning Herald](#)

Scott Morrison is keen to be seen to be doing something about housing affordability. And that's a conundrum because anything that will increase housing affordability would, on the face of it, require house prices to go down - and obviously that's not even remotely an option.

## **24 OCTOBER 2016 - Developers need incentives to build affordable housing, industry says**

[Sydney Morning Herald](#)

As Sydney's housing affordability crisis received renewed attention from the federal government, a new plan for tackling the shortfall of affordable rental housing has emerged from an unlikely source: property developers. Under a proposal by industry group Urban Taskforce, as many as 40,000 affordable homes could be built in Sydney over the next decade if developers were given greater leeway to build bigger and higher.

According to Urban Taskforce chief executive Chris Johnson, a "simple answer" could be achieved by lifting building restrictions imposed by NSW legislation, which he said currently gave "little incentive to the property industry to build affordable homes". Under the revised formula, developers could increase five-storey apartments to six storeys and a 10-storey block would become 12 storeys, allowing for as many as 4000 homes to be built each year, and as many as 40,000 over a decade.

The homes would be available for rent for 10 years at 20 per cent below the market rate, in line with the federal government's **National Rental Affordability Scheme** before being sold back to the market, he said.



**24 OCTOBER 2016 -- Blame the states: Morrison raids an old songbook on housing affordability (opinion)**

Crikey

Treasurer Scott Morrison will today talk about growing housing unaffordability, and the need for the states to get housing supply and infrastructure right. “Of all the determinants of house prices in Australia, whether cyclical or structural, the most important has been the long-running impediments to the supply side of the market,” Morrison will say, [according to reports](#), and that state governments should address “residential land use planning regulations that unnecessarily impede housing supply.” We need “policies that mitigate the artificial inflation of asset prices, ensure that supply is not restricted from responding to genuine demand and that enable home buyers, through their own efforts, to make more rapid progress to being able to enter the market.”

**21 OCTOBER 2016 -- Housing: the hidden health intervention**

[The Conversation](#)

Australia’s long run of “home ownership for all” appears to have ended. [Smashed avocado](#) aside, young people are now [much less likely](#) than their parents to ever own their own home. Almost one-third of the nation rents, mainly from private landlords. Governments have gradually shifted the focus of welfare away from public housing and towards subsidising housing in the private rental market.

As the private rental sector expands and the cost of housing rises, it is important to acknowledge that the effects of unaffordable housing cascade into other areas of life, in particular, mental health.

**20 OCTOBER 2016-- Housing affordability measures going backwards, Minister warns**

[Pro Bono](#)

Australia’s affordable housing measures so far have gone backwards and meeting current challenges needs the joint effort of all levels of government, the assistant minister for social services Senator Zed Seselja has warned.

**20 OCTOBER 2016 -- Minister's approach excluding not-for-profits returns housing commission to dark ages (opinion)**

[Courier Mail](#)

HOUSING Minister Mick de Brenni’s proposal to exclude not-for-profits from the social housing sector takes Queensland’s public housing, and with it, unfortunately, its tenants, back to the dark ages.

The best thing that could be done is for most of the public housing sector to be sold-off to its tenants – that was an approach adopted by Robert Menzies and Margaret Thatcher, and implicit in the rental subsidy policies adopted by federal Labor when Brian Howe was the minister. The second best is that management and ownership be transferred to entities, such as not-for-profit community housing providers, that can manage and maintain the stock, advance the wellbeing of the residents, raise the capital, and provide more innovative and flexible solutions.

NOTE: This link may be behind a paywall. If so, you can access the article below:

## **19 OCTOBER 2016 -- HESTA's investment structure for social housing**

[Investment Magazine](#)

A \$6.7 million allocation to social and community housing in Queensland looks like small beer for HESTA, but the \$35 billion industry fund hopes it will be a stepping stone to figuring out how it might form a bigger part of both its debt and equity portfolios in the future.

The beneficiary is **Horizon Housing**, a social and community housing provider in Queensland, focused on increasing the supply of social and affordable housing and helping low-income earners achieve home ownership.

## **19 OCTOBER 2016 -- Can the private rental sector provide a secure, affordable housing solution?**

[The Conversation](#)

Despite a relatively healthy supply-side picture for the general housing market, the expected trickle down of housing opportunities to low-income households in Australia has failed to materialise.

The need for new housing solutions for these low-income groups is clearly a pressing requirement. However, raising the capital funding to expand public or social housing to meet their housing needs seems improbable. Secure leasing is a private-public partnership option that offers a rent premium to those private landlords willing to offer long-term leases to those satisfying the income tests for public housing. They would also be either of pension age, disabled or caring for children.

## **19 OCTOBER 2016 -- How the private sector can help end poverty**

[Pro Bono](#)

The private sector can play a powerful role in addressing poverty, and has the responsibility to do so, according to both not-for-profit and business leaders during Anti-Poverty Week.

“The problem is at the moment our government settings in relation to housing policy aren’t sending the right signals to the private sector, or providing the incentives for the private sector to be more involved,” said Jenny Smith, CEO of Council for Homeless Persons.

“[We need] the sorts of tax incentives that would encourage the private sector to get involved, like the **NRAS, the National Rental Affordability Scheme**, that our current government cancelled a few years ago, which basically gives a tax concession to private developers for delivering more affordable housing. “It was just getting settled and it was defunded by our current government and so I think we should be going back to a refined version of NRAS.

## **19 OCTOBER 2016--Australia must take its responsibility to house our children more seriously (opinion)**

[Ian Winter, AHURI EO in The Advertiser](#)

WITH more than 5400 young people seeking assistance for homelessness in South Australia in the last year, we must as a nation take more seriously our responsibility to house our children. The solutions to reducing housing affordability stress and the homelessness it brings are to be found in creative supply-side responses, rather than demand subsidies that can distort the home buying and rental markets. We need the imagination to see that householders need different forms of housing assistance at different times in their lives.

## **19 OCTOBER 2016 -- Housing Minister considers radical proposal**

[Courier Mail](#)

THE not-for-profit sector would be barred from providing social housing under a radical proposal being considered by state Housing Minister Mick de Brenni. He told an industry roundtable this month that he was examining changes to policy which would ensure the State Government was responsible for all social housing in Queensland.

The changes could affect up to 18,000 homes currently managed by Community Housing Providers (CHPs). It is not known what the impact would be for tenants but industry sources said the process, which is expected to require new leases and maintenance arrangements, could take years.

### **19 OCTOBER 2016--Competitive model can fix Australia's housing market**

[Pro Bono](#)

A new affordable housing model, developed by a private sector infrastructure body, promises to deliver returns from social housing at above market rent, without increasing the cost for tenants in need. The report from Infrastructure Partnerships Australia (IPA), released Tuesday, found the existing social housing stock delivers poor financial returns and has not adapted to the community needs.

Under the new model, developed with KMPG, each state would sell its billions of dollars worth of "legacy" social housing, channel that money into a fund which would be used to cover the cost of housing subsidies and, in turn, generate income to boost the housing supply.

(NOTE: another article that provides more details on the model appeared in the Financial Review and can be accessed below:

### **18 OCTOBER 2016 -- Super funds need to invest in housing**

[Sydney Morning Herald](#)

Reserve Bank board member Heather Ridout has backed a greater role for institutional investors in funding more affordable housing.

Ms Ridout, who also chairs Australian Super, told a panel at a Citi conference, that the fund had invested in social housing in London, where it has backed residential development projects that include social housing.

### **18 OCTOBER 2016 -- Housing and the social security system (Parliamentary Library research report)**

[Australian Policy Online](#)

Key findings include:

- Declining rates of home ownership and lower levels of public housing provision mean that more social security recipients are accessing private rental accommodation.
- Rental costs have been rising at a higher rate than CRA thresholds and rates, leading to increased numbers of recipients experiencing housing stress, that is, where housing costs exceed 30 per cent of the gross household income.
- Proposals for changes to CRA to improve support for those faced with high rental costs have not been acted on, even where potential offsetting savings have been

identified. In view of the increasing levels of housing stress being experienced by income support recipients, it would appear timely to revisit these proposals.

**17 OCTOBER 2016 -- The price of Australia's real estate boom (opinion)**

[New York Times](#)

Australia is entering the third decade of a real estate boom that has altered the national psyche. Over the past 30 years, housing prices have risen 7.25 percent a year, leaving the country with some of the most expensive real estate in the world. In the third quarter of this year, real estate prices in major cities rose 11.2 percent on an annualized basis, dashing some experts' predictions that they were starting to taper.

Not even in San Francisco, the most expensive metropolitan area in the United States, have prices grown so fast. Prices there have risen about 6.5 percent a year since 1986, and that's in a city at the center of the global tech industry.

**17 OCTOBER 2016 -- Greens renew call to end negative gearing and reform CGT**

[Senator Lee Rhiannon, Greens Housing Spokesperson \(media release\)](#)

A recent housing survey, that found 79 per cent of Australians believe the job of government is to ensure new housing developments include affordable housing, puts the Prime Minister on notice to phase out negative gearing and capital gains tax discounts.

Greens spokesperson for housing Senator Lee Rhiannon says the Greens are renewing their calls to phase out negative gearing and capital gains tax discounts. The Greens want to direct proceeds from those reforms into affordable housing.

**17 OCTOBER 2016 -- Strong majority backs requiring developers to build affordable housing**

[The Brisbane Times](#)  
[Sydney Morning Herald](#)

Almost 80 per cent of Australians think governments should insist that all new housing developments contain dedicated affordable housing, according to a new survey. The survey of more than 1000 respondents, commissioned by the community housing sector, comes as the Baird government has been preparing new policies to address social and affordable housing in Sydney and NSW.

**13 OCTOBER 2016--ABS may ditch some key economic reports (including housing)**

[9News/AAP](#)

Australians, economists and financial markets could be left in the dark about how the economy is performing for longer periods, with the federal government's statistician threatening to cut back on its publications because of budget restrictions. These include data on retail, housing and lending finance figures - which are released monthly - and a number of international trade releases.

Housing finance statistics also give a guide as to the debt load Australians are facing.

"(They) also give us an indicator as to how the housing markets themselves are tracking," said Dr Andrew Leigh, Shadow Assistant Treasurer. "To rip away those statistics is another admission the Turnbull government has no plan on housing affordability."

**13 OCTOBER 2016-- LendLease calls for London-style approach to Sydney planning**

[The Daily Telegraph](#)

ONE of Australia's biggest property developers, Lend Lease, has called for Sydney to adopt a London-style approach to planning, in which private construction companies work with governments to achieve the best possible social outcomes.

**10 OCTOBER 2016 - Is Inclusionary Zoning Part of Australia's Housing Affordability Solution?**

[Sourceable Property News](#)

As housing costs rise, less well-off families are being pushed to the outer extremities of metropolitan areas where access to transport links and employment opportunities is often poor. With this in mind, one concept which is occasionally talked about revolves around inclusionary [zoning](#) – a requirement for developers to provide a specified proportion of housing which is affordable to low and moderate income households as a condition of approval for new developments.

Prof Bill Randolph of UNSW cautions, however, that inclusionary zoning should be accompanied by other measures such as an incentive scheme for developers to make housing available for rent similar to the former *National Affordable Rental Scheme*.

**8 OCTOBER 2016--Infrastructure Victoria Strategy deserves genuine debate (opinion)**

[The Age](#)

For far too long, sensible debate about how we manage our growth has been hijacked by short-term opportunism: take the East West Link debacle as a case in point. Having an arm's-length organisation to map out the state's long-term needs is therefore worthwhile, but only if its proposals are taken seriously – not dismissed immediately after being released for public debate.

**6 OCTOBER 2016 --Housing Affordability Must be Linked to Infrastructure Agenda**

[Pro Bono](#)

Any new strategies to address housing affordability and homelessness should be linked to Australia's infrastructure agenda, according to sector leaders at a community forum in Sydney on Wednesday. "One of the key issues that came up in the discussion was how we have to link housing to the infrastructure agenda. It is a pretty major economic issue as well as a social issue. I think those are both important understandings that have to underpin any [new] strategies," National Shelter CEO Adrian Pisarski said.

**6 OCTOBER 2016 --Almost 20,000 public housing units to be transferred to not-for-profits**

[Sydney Morning Herald](#)

Public housing units across the northern suburbs of Sydney are some of the 18,000 dwellings to be transferred to the control of community housing providers from next year.

And housing providers are hopeful they will be able to use income raised from the transfer, announced by the Baird government on Thursday, to build extra social and affordable housing dwellings across the city and state.

**4 OCTOBER 2016 -- 30,000 new affordable homes in Vic Infrastructure Strategy**

[Pro Bono](#)

The body tasked with creating Victoria's 30-year infrastructure strategy has recommended 30,000 new affordable homes be created and has put social housing as one of the state's top three priorities.

Infrastructure Victoria also issued a raft of other recommendations to address the housing affordability crisis. These include expanding rental assistance programs, refurbishing and replacing current public housing, removing planning barriers for affordable housing, introducing inclusionary zoning and incentivising private sector investment.

#### **4 OCTOBER 2016 -- Single working women locked out of rental market**

[Pro Bono](#)

Single working women are being locked out of Melbourne's rental market, with only 25 per cent of suburbs affordable today, compared to 50 per cent a decade ago.

#### **4 OCTOBER 2016--Australia's Housing Slum Shame**

[Property News](#)

If you asked the majority of Australians about housing, many would picture a three or four-bedroom detached home and a nice garden on a quarter acre block. What they may not picture is holes in the wall, an absence of [heating](#) or cooling or an infestation of rodents. Nevertheless, such conditions may in fact be more common than often thought.

More than one million Australians are living in poor quality housing and at least 100,000 are in extremely poor housing. The majority of housing which is substandard is concentrated within the rental sector (both public and private).

#### **5 SEPTEMBER 2016 - The government says it has a plan to fix the housing affordability crisis. This chart suggests it doesn't.**

[The Sydney Morning Herald.](#)

This is the chart economists say demonstrates that the government's plan to halt rocketing house prices is doomed.

It shows house prices in Greater Sydney have continued to climb skyward despite a five-year boom in housing supply.

#### **31 AUGUST 2016 - Housing affordability in Australia**

[Parliament of Australia](#)

The high cost of housing in Australia has been at the forefront of a range of recent policy debates concerning Australia's taxation arrangements. This brief examines housing affordability in Australia for both owners and renters over recent decades. It focuses particularly on those households which are most affected by high housing costs—those on low incomes in the private rental market.

#### **30 AUGUST 2016--Individualised housing assistance: findings and policy options (AHURI)**

[Australian Policy Online](#)

This AHURI report considers the findings from an evidence-based policy inquiry into individualised forms of housing assistance which assessed whether their implementation could lead to improved services and better outcomes for low-income and vulnerable households. It sets out future policy options arising from the research and inquiry panel discussions.

A summary of the key findings can be found at the APO link above.

**25 AUGUST 2016 - Affordable housing means land tax and no stamp duty**

[Australian Financial Review](#)

The release of the Senate Economics References Committee's Inquiry into Affordable Housing in May 2015 slipped under the radar of political and public awareness. This is unfortunate, as a [decline in housing affordability](#) undermines the sense of personal wellbeing and financial security associated with home ownership. This is having a particular impact among prospective first-home buyers battling to get into the market. Highlighting their challenge is the fact that, since the early 1980s, the ratio of dwelling prices to income in our capital cities has more than doubled. A continuation of this trend could have drastic social consequences.

If the above link is unavailable, the article can be accessed below:

**24 AUGUST 2016 -- Is it time to dump zoning?**

[Sourceable Property News](#)

Though median capital-city housing prices have declined a bit in the last few months, Australia's capital cities continue to be among the world's most expensive. One key factor boosting prices is zoning.

**22 AUGUST 2016 -- Why unaffordable housing hurts us all in the end**

[ANZ Blue Notes](#)

If affordable housing is crucial to the success of our society, instilling a sense of security and well-being, then cities like Sydney and Auckland are failing miserably.

**23 AUGUST 2016 -- This is the home that matters the most**

[The New Daily](#)

Australia's raging housing debate must acknowledge the importance of property ownership to retirees, experts insist. The calls were prompted by new research from the Australian Centre for Financial Studies, which [reported](#) on Tuesday that about 15 per cent of retirees aged 65-74 were renting and 12 per cent still paying down a mortgage.

**23 AUGUST 2016 -- Labor hurts own voters by scrapping Logan home plan (opinion)**

[Courier Mail](#)

(if behind paywall, click on file below)

THE Queensland Government is schizophrenic. It campaigned last election against asset sales, promising no rise in debt or taxes, yet every proposal to accelerate the Queensland economy involves at least one of these.

The evidence from their handling of the Logan Renewal Initiative is not encouraging. This project, over the next 20 years, would have turned \$300 million of government assets (of which \$12.9 million was cash) into \$1 billion.

**22 August 2016 -- Tax Airbnb hosts to provide affordable housing (opinion)**

[Sydney Morning Herald](#)

There is a strong argument for governments to regulate – directing tax revenue from such platforms to building new, more accessible housing options for locals. If even a small percentage of tax revenue from Airbnb hosts was directed towards building affordable housing for locals locked out of the property market that could change the equation and redress the negative consequences of the new online economy.

**19 AUGUST 2016 -- Baby boomers should not have to shoulder affordability burden**

[Australian Broker](#)

The CEO of a government-backed lender which targets first home buyers said parents should not have to risk their financial security to help their children onto the property ladder. “Parents are risking their personal financial security by backing their children into home ownership,” the CEO of South Australian HomeStart Finance, John Oliver, has said.

**19 AUGUST 2016 -- Nightmare on Main Street: Housing in America**

[The Economist](#)

WHAT are the most dysfunctional parts of the global financial system? China’s banking industry, you might say, with its great wall of bad debts and state-sponsored cronyism. Or the euro zone’s taped-together single currency, which stretches across 19 different countries, each with its own debts and frail financial firms. Both are worrying. But if sheer size is your yardstick, nothing beats America’s housing market.

**19 AUGUST 2016 -- AVJennings profit jump brings the house down**

[The Australian Business Review](#)

National home builder AVJennings has urged governments to focus on planning to make housing more affordable as sales of its house and land packages stoked 19 per cent growth in its net profit for the last financial year. The strong performance came after it focused on delivering traditional housing at affordable prices while avoiding inner city high-rise apartment markets, according to chief executive Peter Summers.

**16 AUGUST -- Is it time to rethink the Australian dream?**

[SBS](#)

As home ownership becomes increasingly overpriced and unattainable, Neha Kale speaks to three Australians experimenting with alternative housing and re-imagining the comforts of home in the process.

**15 AUGUST 2016 -- All of NSW's public housing estates will be redeveloped to include 70% private ownership**

[The Daily Telegraph](#)

Housing Minister Brad Hazzard wants to bust up public housing “ghettos” by redeveloping all existing public housing to create a mix of 70 per cent private ownership and 30 per cent government-subsidised houses. Telopea is the latest estate to go up for redevelopment, with the government expecting the renewal to create \$2.5 billion of extra private and public housing.



**12 AUGUST 2016 -- Profiling Australia's affordable housing industry**

[Australian Housing and Urban Research Institute \(AHURI\)](#)

The first of two reports focussing on the affordable housing industry and housing options for lower income households. The research found key gaps in industry infrastructure such as shortcomings in policy-making capacities and regulation. Growth opportunities to promote further capacity development and strategic investment were also identified.

You can read the Executive Summary [here](#).

**12 AUGUST 2016 -- There is a brutal mathematical explanation for the fall in home ownership among young Australians**

[Business Insider Australia](#)

While low home ownership among younger Australians isn't anything new, Michael Workman, senior economist at the Commonwealth Bank, argues there's been a major change over the past 15 years that has exacerbated the decline in ownership levels among young Australians: house prices have risen substantially faster than income levels, increasing the difficulty to save for a deposit.

**11 AUGUST 2016 -- US housing rebound looks lopsided**

[The Australian Business Review](#)

The housing recovery that began in 2012 has lifted the overall market but left behind a broad swath of the middle class, threatening to create a generation of permanent renters and sowing economic anxiety and frustration for millions of Americans.

**9 AUGUST 2016 -- ACNC deregisters affordable housing organisation**

[Pro Bono](#)

The charity regulator has revoked the status of a children's cancer charity and an affordable housing organisation after an investigation into what the Australian Charities and Not-for-profits Commission (ACNC) described as the result of mismanagement or deliberate breaches of its regulations.

**9 AUGUST 2016--Cbus to become a corporate lender**

[The New Daily](#)

Building industry super fund Cbus is to enter the corporate lending market in response to reduced lending capacity from the banks. Cbus is finalising its strategy for entering the lending market and expects to be ready to move in three to six months.

Cbus sees potential to lend to corporates, infrastructure groups and for affordable housing. In corporate lending it could take security over company assets or lend on cash flows

**9 AUGUST 2016 -- Barangaroo sales to help charity housing**

[The Australian](#)

Luxury apartments at Sydney's Barangaroo have been earmarked to boost NSW's affordable housing supply under a plan compelling buyers to set aside a portion of the proceeds for charity.

#### **4 AUGUST 2016 -- Affordable and diverse housing fund**

[Churches Housing](#)

The affordable and diverse housing fund aims to promote the development of affordable and diverse housing by community housing providers, not-for-profit and for-profit organisations in the City of Sydney's local area.

#### **4 AUGUST 2016 -- Subsidised rental affordable housing (NRAS); lessons from Australia and overseas**

[Australian Policy Online](#)

[AHURI](#)

This report examines the supply of subsidised affordable housing via the National Rental Affordability Scheme (NRAS) in Australia and the international approaches of the Low Income Housing Taxation Credit (LIHTC) scheme in the US and the Affordable Rents program in England.

The findings are quite positive for NRAS and are summarised in the APO article. The full report can be accessed from the AHURI link above.

#### **4 AUGUST 2016 -- Sydney's on an economic roll . . . so where is the development?**

[The Australian](#)

Right now Sydney is on a roll, economically. Jobs growth is high, economic growth is high, people want to live here and businesses are growing. However, for a city with global aspirations Sydney is remarkably low on development and this will stifle economic growth over the next decade.

There is not enough housing for people who want to live here and not enough office space for businesses that want to grow. Over the past decade, Sydney had the largest net loss of people to other Australian capital cities ever recorded. Economic growth has somewhat stemmed this over the past couple of years as it has become easier to find a job. The problem now is that people can't afford housing.

Low housing affordability in Sydney is well documented and it is primarily a supply problem. House prices keep increasing and rents continue to rise.

#### **4 AUGUST 2016 -- The Baird government's housing failure that gets worse by the day**

[Sydney Morning Herald](#)

There's a good argument the biggest failure of this state government over the past 5½ years has been its refusal to implement any sort of meaningful policy on affordable housing.

#### **3 AUGUST 2016 -- Humanising high density**

[Architectural Design](#)

In May, *Architecture & Design* hosted an event in Melbourne called 'Sustainability Connect: The Future of Sustainable Multi-density Design'. It gathered some of Victoria's very best designers under one roof to discuss the major challenges associated with designing sustainable apartment buildings.

Among the challenges and trends that were addressed, there was one recurring theme that underpinned them all. It seemed that while all delegates supported the pursuit for improved multi-density outcomes on the metrics of environmental sustainability, there were concerns that the affordability and saleability of our future housing crop would suffer in the wake.

### **3 AUGUST 2016 -- AVJennings calls for more government cooperation**

[Sydney Morning Herald](#)

AVJennings has called for a co-operative approach between governments and developers on the matter of affordable housing. Peter Summers, the chief executive of AVJennings, a publicly-listed residential developer that focuses on the affordable home sector, said government policies tended to focus on the short term, when what was needed was a long-term view.

### **2 AUGUST 2016 -- \$25 million development to provide housing to low income earners opens**

[Guardian Express](#)

A NEW \$25 million development to provide housing to people on low incomes and to eligible applicants who work in the city centre opened in East Perth today. Housing Minister Colin Holt was on site this morning to officially open the 70-apartment complex on Bennett Street.

Mr Holt congratulated **Foundation Housing** on the project, to which the State Government contributed \$1.7 million through the Housing Authority. "The Bennett Street development is another great example of government working in partnership with the not-for-profit sector to deliver affordable housing in key locations such as the CBD," he said.

See Minister Holt's media release [here](#)

### **1 AUGUST 2016 -- Companies behind Logan Renewal Initiative last ones to know it was dumped**

[Courier Mail](#)

COMPANIES involved in what was to be the biggest social housing renewal program in Australia were told it was being scrapped just hours before the State Government publicly announced the move.

The initiative would have provided 2600 new public housing and affordable homes over the next 20 years, through a public-private partnership, which included the transfer of almost 5000 social housing properties to the not-for-profit sector. It was expected to start within three to four months. The building program would have created 420 jobs and injected \$800 million into the economy, at almost no cost to taxpayers. Public servants responsible for managing the properties were required to transfer to the new operator.

### **31 JULY 2016 -- More Australians struggling to make ends meet**

[The New Daily](#)

More Australian households are under severe financial stress, with alarming new research showing around 10 per cent expect they won't be able to meet their minimum debt repayments over the next six to 12 months. That's double the 5 per cent level recorded in December 2015, according to the latest [ME Household Financial Comfort Report](#), which has surveyed 1500 households across Australia.

Despite record low interest rates, and the prospect of another official rate cut on Tuesday, 35 per cent of households say they will only just manage to make their debt repayments.

### **29 JULY 2016 -- New NFP model could unlock \$1.5 trillion in Super for affordable Housing**

[Pro Bono](#)

Housing and finance experts are calling on the government to support an independent finance body

that would give housing providers the size and security they need to attract large-scale investment from Australian superannuation funds.

### **28 JULY 2016 -- The bold plan for super companies to become landlords**

[Sydney Morning Herald](#)

It's so easy to lose hope that Australia will ever even begin to tackle our housing affordability problem. There is a bold new proposal being considered by both NSW and federal Treasuries to encourage super funds to invest in building affordable rental housing.

Investors would stump up the cash, and in return receive a regular coupon payment, funded from incoming rent. If that sounds familiar, that's because that's exactly how government bonds work. Essentially, the new intermediary would issue bonds, receiving money from investors and passing it on to community housing associations to develop the new rental stock.

### **28 JULY 2016 -- The housing affordability crisis**

[TEN Eyewitness News](#)

Australians are just as worried about housing affordability as they are about terrorism. A recent study led by researchers from the KORN Group, explored what concerned people of different demographics from across Melbourne and Sydney.

### **28 JULY 2016 -- NSW needs 10,000 new homes to beat housing stress**

[Pro Bono](#)

New South Wales needs 100,000 new social and affordable houses over the next 20 years to prevent decade-long waiting lists blowing out even further, according to a new report from the University of Sydney.

### **28 JULY 2016 -- Push for developer levy extension to increase Sydney's affordable housing**

[ABC Online](#)

The New South Wales Government is being urged to extend a developer levy to ease Sydney's affordable housing crisis. Sydney Lord Mayor Clover Moore said the city had so far only been allowed to levy the Green Square, Ultimo-Pymont and Southern Employment Lands developments. Those projects were expected to produce up to 2,300 affordable housing units for low-income earners.

At the Green Square development 3 per cent of the total residential floor area was allocated to social housing. For non-residential development the levy was 1 per cent. Lord Mayor Moore said it was a "tremendous missed opportunity" that the Government had not allowed the levy city-wide.

### **28 JULY 2016 -- 'Eat, drink and be merry for tomorrow we rent'**

[The New Daily](#)

An attack from a leading baby boomer real estate boss on "generation selfish" has sparked a fiery retort. Malcolm Gunning [told](#) *The New Daily* on Wednesday that the difficulty young Australians face entering the capital city property markets is largely their own fault because they refuse to sacrifice their lifestyle of Netflix, widescreen TVs, fashionable clothes and craft beer in order to save for a deposit.

Many readers of the story took the opposite view. They argued that, if indeed young Australians are

failing to curb their discretionary spending, it may in fact be a symptom rather than a cause of housing unaffordability.

**27 JULY 2016 -- Push for shared home ownership scheme in NSW to help those locked out of the market**

[ABC News](#)

The community housing sector has called for the New South Wales Government to support a "shared home ownership" scheme, as an unprecedented property boom drives Sydney house prices out of reach.

**27 JULY 2016- We need a fairer plan for Sydney's housing affordability problem (opinion)**

[Sydney Morning Herald](#)

There is a long-term decline in home ownership, once the bulwark of Australian society and the centrepiece of much of our economic progress from the end of World War II. It is now surely time to turn our minds to affordable housing, the market segment immediately above social housing, which largely escapes policy and political attention at all three levels of government.

**26 JULY 2016 -- Lack of public housing hits society and the economy**

[The Herald Sun](#)

AUSTRALIA is in the middle of a housing crisis. First, in terms of general affordability; and second, in terms of availability for key workers such as police, fire fighters, nurses, teachers — and for the socially disadvantaged.

Firstly, we need a national housing strategy that ensures all members of society, rich or poor, have stable housing so they can be productive members of society and contribute to our economy. In many US cities, including New York, Chicago and San Francisco, both sides of politics have recognised the underlying cause and incentivised the private sector into action. They developed an innovative funding mechanism called the Low-Income Housing Tax Credit, which provided the required subsidy that mobilised the private sector into delivery housing that was normally not economically viable.

**25 JULY 2016 -- Ditching Logan's public-private regeneration sets Queensland back on social and affordable housing**

[The Conversation](#)

Four years after its announcement, the Queensland government [last week cancelled](#) the central plank in the Logan Renewal Initiative: the overhaul of Logan's 4,900 public housing dwellings by a community-housing-provider-led consortium. The initiative is a planned 20-year strategy to reshape Logan, an outer-suburban centre in Brisbane's southeast. It would have been Australia's largest and most-ambitious residential urban regeneration project.

Given its flagship status, and the hopes invested in it as a new form of public-private renewal partnership, the project's abandonment could be a serious setback for Australian housing and urban policy.

**25 JULY 2016--Could flat pack homes be the answer to Australia's affordable housing crisis?**

[ABC Newcastle](#)

An affordable flat pack house that can be built in four weeks could revolutionise the housing industry, according to its designers.

**24 July 2016 -- Senator Doug Cameron appointed Shadow Minister for Housing and Homelessness**  
[Senator Cameron press release](#)

**22 JULY 2016 -- The imbalance hurting young Australians won't fix itself**  
[The New Daily](#)

One of the most revealing statistics to come out of this year's Household, Income and Labour Dynamics (HILDA) survey was the fact that Australia's cheapest homes had inflated in price much more than the top end of the market.

**21 JULY 2016 -- Housing affordability, inequality and our flatlining household incomes**  
[The Guardian](#)

Given the link between home ownership and wealth, it is not surprising that all the benefits of increased wealth have flowed to older Australians.

The latest report of the [Household, Income and Labour Dynamics in Australia \(Hilda\) survey](#), by the Melbourne Institute of Applied Economic and Social Research, shows that the median incomes of Australian households have stopped growing since the global financial crisis. The Hilda survey also highlights the continuing issue of housing affordability and that those under 35 have largely missed out on the increase in wealth households have experienced over the past 15 years.

**21 JULY 2016 -- Five reasons Gen Y is worse off financially**  
[ABC News](#)

The [Household, Income and Labour Dynamics in Australia Report](#) (HILDA) surveyed 17,000 Australians over 15 years about their income, savings, health and family life. And it's not looking good for anyone under 30. Home ownership is dropping, entry-level properties are more expensive than ever, and if you took the plunge to buy a home, you're in big debt

**21 July 2016 -- Today's choice: dream house or convenient flat**  
[The Australian](#)

For first-home buyers in 2016, many only have two choices, either live in a house far from a capital city CBD, or live close by in an apartment. As Australia's population grows, people searching for affordable housing are increasingly backed into this corner.

**20 July 2016 -- Housing affordability deteriorates again**  
[Australian Broker](#)

Housing affordability in Australia's capital cities has further deteriorated, new data has revealed.

The Housing Industry Association (HIA) Housing Affordability Index shows affordability for home buyers dropped 4.3% across the country's eight capital city housing markets in the June 2016 quarter. Affordability levels are now tracking at the same level as the end of 2015 after seeing a minor improvement in the March 2016 quarter.

**20 JULY 2016 -- Big ideas in a tiny Adelaide house**  
[InDaily](#)

John Baxter is building a tiny house in an Adelaide backyard, with hopes it might eventually lead to a bigger project creating alternative housing options for those who are unemployed or homeless.

### **20 JULY 2016 -- ACT candidate stands as independent on platform of affordable housing**

[Canberra Times](#)

Former head of ACT Shelter Leigh Watson will stand as an independent in the ACT election in October on a platform of affordable housing. She cites the lack of affordable housing as a major failing of the government.

"It is imperative that we look at developing options for people on the bottom 40 per cent of incomes," she said.

### **19 July 2016 -- Housing affordability ignored in Cabinet reshuffle**

[Pro Bono](#)

Housing policy peak body National Shelter and the federal opposition have claimed the prime minister is continuing to ignore Australia's housing affordability crisis by failing to appoint a dedicated minister for housing in the post-election cabinet reshuffle.

### **19 JULY 2016 -- Sydney apartment developments to be capped; introduction of affordable housing contribution**

[ArchitectureAU](#)

The Central Sydney Planning Strategy, released last week, is described as the most comprehensive urban planning strategy for central Sydney in 45 years. A key aspect of the strategy is a deliberate move away from incentivizing residential development with a focus instead on mixed-use development.

The City of Sydney also proposes to introduce an affordable housing contribution scheme that will require all developments to "contribute one percent of non-residential floor space and three percent of residential floor space to affordable housing.

### **18 JULY 2016--AHURI research: Transforming public housing in a federal context: Inquiry into affordable housing industry capacity**

[AHURI](#)

The Australian Government is reshaping federal-state relations that govern many areas of social infrastructure funding and delivery, including public housing. But given the challenges facing public housing, what type of transformation do we need and how can this best be achieved? This report ploughs the experiences of other federal states to inform Australian approaches.

### **15 July 2016 -- Home is where the 12 month lease is**

[The Age](#)

Home. Google defines home as: "The place where one lives permanently, especially as a member of a family or household." Sadly, that definition of home is out of reach for many Australians. As housing prices constantly escalate in an investor's market, affordable housing options disappear, and a large number of even middle-class Australians are finding themselves in the less permanent position of renting.

## **12 JULY 2016 -- NZ Labour releases comprehensive housing policy**

[Macro Business](#)

NZ Labour has upped the ante on housing affordability. Over the weekend, Labour leader Andrew Little delivered a [rousing speech](#) on housing policy, which shamed the National Government's inaction and provided a comprehensive road map of its own, encompassing both demand-side and supply-side measures.

## **12 JULY 2016-- Do we all have the right to expect home ownership? (opinion)**

[Domain](#)

During the election campaign Australians finally saw consensus around at least one point in the housing policy debate. The wealthier you are, the more likely it is to benefit you. Where we still lack agreement is whether this disparity is a social problem or not. Opponents of negative gearing clearly do: they've been criticising the ethical basis for the policies, saying they are manifestly unfair.

## **10 July 2016 -- The public housing dilemma dividing our suburbs**

[news.com.au](#)

THE unprecedented property boom sweeping our nation's cities has driven house prices out of reach for most ordinary Australians. Described as a "[slow burn crisis](#)," by one academic, the real worry is how this price growth is affecting Australians who are already vulnerable and disadvantaged and how the growing gap between rich and poor could change the shape of our cities.

## **10 JULY 2016 -- Futures houses will be smaller, self-sufficient and with pre-fabricated parts**

[The Advertiser](#)

Smaller, smarter, prefabricated Lego-style housing created with 3D printing are the homes of the future according to a leading Adelaide futurist. Think *The Jetsons* home, with automated and self-operating home devices that you can link into from your phone. Although this sounds unrealistic, experts predict self sufficient homes that focus on environmental and size efficiency to be trending in the future.

## **9 JULY 2016 -- Just building more houses won't fix the housing crisis**

[The Conversation](#)

Over-inflated house prices are caused by more than just [supply and demand](#). Policy changes often focus too narrowly on increasing housing supply, by opening up more land for development and [speeding up the planning process](#). Of course, supply is important. If more people want to buy houses than there are houses available then prices may be forced upward.

## **7 JULY 2016 -- Industry mark-ups: how much is too much?**

[Sourceable](#)

The price of a product or service plays a large part in how well it sells. In the architecture, building, construction and fit-out space, there are a lot of high-priced products supplied by companies all striving to do what companies are designed to do – make a profit and return a share to stakeholders or owners.

But how much is too much? At what point does a healthy margin become, well, greed? Social enterprises are on the rise. Not-for-profits like Habitat for Humanity address safe housing, or, closer



to home in Australia, organisations such as St George Community Housing build affordable housing for workers on a low income who may not be eligible for social housing but are struggling to find a home in the private rental market.

### **7 JULY 2016--Negative gearing back on the table**

[The Australian](#)

Changes to negative gearing could be back on the table as the major parties look to win support during an election stalemate, with some crossbench senators refusing to rule out supporting Labor's controversial plan.

### **5 JULY 2016-- Are shipping containers really the answer to affordable housing?**

[The Conversation](#)

[Housing affordability](#) issues in Australia have resulted in people looking for alternative ways to build accommodation more cheaply. A recent worldwide trend has been to convert shipping containers to liveable accommodation. However, some real challenges lie behind the rosy picture of turning shipping containers into homes.

### **3 JULY 2016 -- How Labor's big negative gearing gamble failed**

[news.com.au](#)

IT seems negative gearing will be with us for a long time. The election just finished was one that differed from many elections past — there were real and large policy differences between the two sides. Probably the biggest issue was on property prices. Labor went all in for making housing more affordable.

### **30 JUNE 2016 -- The Greens launch their Housing Supply Bond package and an initiative to boost public and community housing**

The Greens will establish a new affordable housing finance mechanism to issue housing bonds to channel billions of dollars in new investment into the supply of affordable rental housing. They propose to establish an independent intermediary, the Affordable Housing Finance Corporation (AHFC)iii, which would have responsibility for project evaluation, and advising the Greens' proposed Infrastructure Bank on issuing housing supply bonds and zero interest loans worth a total of \$2 billion each year.

### **30 JUNE 2016 -- International forum on the future of housing to be held in Sydney**

[ArchitectureAU](#)

As urban populations swell and land becomes increasingly scarce, the pressure on housing has reached a critical point. Architects and urban planners must grapple with an increasingly complex set of demands in order to deliver housing models that offer financial, social and environmental sustainability. Architecture Media's Housing Futures forum – which takes place in Sydney on Friday 22 July – will examine different scales, locations and typologies of housing.

For information on attending the forum go [here](#).

**30 JUNE 2016--Malcolm Turnbull to ensure more homes are built so you people can get into the housing market**

[news.com.au](http://news.com.au)

MALCOLM Turnbull will transform into “Bob the Builder” next term, building more houses than ever before to make it easier for young Australians to enter the housing market.

The Prime Minister says the housing affordability issue in Australia was created because previous governments didn’t zone enough land to build new homes which would have eased supply issues.

**29 JUNE 2016 -- Affordable housing is a key election issue (opinion)**

[Sydney Morning Herald](#)

What they need from the July 2 Federal election is urgent policies that make a difference now, not a general economic restructure over a decade or more, according to Melbourne Anglican Archbishop Philip Freier.

**29 JUNE 2016 -- The contradiction in the PM's economic plan**

[The New Daily](#)

On the one hand, Prime Minister Turnbull and Treasurer Morrison say a cut to the company tax rate is the best way to boost investment, jobs and growth. On the other, they have dug in against reforming negative gearing and the capital gains tax discount – two market-distorting policies that have channeled vast sums of capital away from job-creating businesses and into the housing market instead.

**28 JUNE 2016 -- "I'm giving this one to Labor": Walled Aly tackles Australia's housing affordability crisis**

[news.com.au](http://news.com.au)

WALEED Aly has tackled Australia’s housing affordability crisis and sided with Labor’s proposed negative gearing plans. “It’s hoped it (negative gearing) will encourage real estate investors to build new properties, which will increase the number of homes available, reducing competition and hopefully making homes more affordable,” he said. “And to ensure the housing market doesn’t collapse, they’re grandfathering current investments, which means anyone who is already negative gearing properties can continue to do so until they sell their property.”

**27 JUNE 2016 -- Coalition and Labor recognise importance of cities but have vastly different plans**

[Australian Financial Review](#)

In the lead-up to the federal election, both the Coalition and Labor have announced sustainable cities policies, both of which recognise urban centres as growth areas and as the core economic drivers of the Australian economy in the early 21st century. However, the policies vary significantly in the detail. The Coalition's policy is heavy on cost and investment, talking up its \$50 million commitment to establish competitive Smart Cities programs for local government, as well as a \$100 million investment in the adoption of clean and renewable energy in cities.

**25 JUNE 2016--Housing affordability causing stress and suffering in Australia (opinion piece)**

[The Age](#)

As many as half a million Australian households are fruitlessly searching for affordable homes. Yet there is no national housing affordability plan. Australia is in the midst of a housing crisis, with house prices and rents rapidly increasing, and people paying so much for housing that they are pushed into financial hardship.

**24 JUNE 2016-- Why I am negative on Labor's negative gearing (opinion piece)**

[Australian Financial Review](#)

The negative gearing debate, which will reach a new crescendo ahead of the federal election, comes down to three arguments: impact, affordability and fairness. I think Opposition leader, Bill Shorten is wrong on most of them.

**22 JUNE 2016 -- Do first home buyers still need a leg up?**

[news.com.au](#)

WITH talk of an apartment glut and fears of a dramatic dive in property prices, some may think there's no need to provide extra concessions to help first home buyers. Not so fast. While it's true that measures that Labor is proposing may see prices drop, and even the NSW Government is expecting growth to slow in the housing market, there is a whole lot more to this complicated story.

**22 JUNE 2016 -- Housing prices have fallen but don't expect a housing affordability bonanza**

[The Guardian](#)

House prices have come off the boil and yet the economy hasn't tanked. Where does that leave the Liberals' scare campaign on negative gearing? Part of the Liberal party's scare campaign against the Labor party's negative gearing policy is that it will cause housing prices to fall. And yet the latest [housing data](#) suggests that such an occurrence is already occurring, with Sydney housing prices definitely coming off the boil, and the value of housing finance falling sharply as investors cut back their house buying.

**21 JUNE 2016 -- Affordable housing beyond the scope of Government**

[Pro Bono](#)

The impact of Australia's lack of affordable housing is far reaching, driving rental stress and homelessness. But, according to experts, the affordable housing solution may lie beyond the halls of parliament. Social Ventures Australia manages superannuation fund HESTA's \$30 million impact investment fund. This year it made its first allocation of \$6.7 million to Horizon Housing, a community housing provider in Queensland.

The article is an excerpt from a podcast that is available at this link. This podcast features affordable housing experts and field practitioners:

- Mark Peacock, director of impact investing at Social Ventures Australia.
- Wendy Hayhurst, CEO of the New South Wales Federation of Housing Associations.
- Debby Blakey, CEO of superannuation fund HESTA.

- Jamie Muchall, business development manager at Horizon Housing.

#### **21 JUNE 2016 -- CHC Affordable Housing launches in Lawson 9 Development**

[Allhomes](#)

Low to middle-income families will have the opportunity to settle in the sought-after suburb of Lawson as a part of CHC Affordable Housing's new townhouse development, Lawson 9.

CHC chief executive Kim Sinclair said the ACT government's land rent scheme allowed the not-for-profit organisation to provide high-quality housing for an affordable price. "Our ability to access the ACT government's land rent scheme for this project has allowed us to not only increase our affordable rental portfolio, but to do so in a location that is so close to well-established amenities – health, education, shopping and employment opportunities."

#### **21 June 2016 -- Cracks are starting to appear in property market**

[The New Daily](#)

The weighted average residential property price across Australia has fallen for the first time in more than three years. With several capital cities recording price falls over the three months to the end of March, including Sydney, leading economists expect price growth will continue to cool.

#### **19 JUNE 2016 -- The Greens launch Renters' Rights, a national standard to protect renters**

[The Greens](#)

The Australian Greens would protect the rights of Australia's five million renters after an overwhelming response from their national Rental Health Survey found almost half were spending up to 50 per cent of their income on rent. The comprehensive package would deliver a better deal for renters by introducing a new national minimum standard for rental tenancies and a funding package to help landlords meet those standards.

#### **17 JUNE 2016 -- Property Council welcomes Opposition's policy on housing affordability**

[The Urban Developer](#)

The Property Council of Australia has welcomed the release of the Federal Opposition's policy on Housing Affordability and Homelessness. "We have a housing affordability crisis in Australia – and that is because we have a housing deficit. This housing deficit is best answered by dealing with the systemic and legislative impediments that are limiting housing supply."

#### **17 JUNE 2016 -- Labor to seek 'national rental standards' framework**

[Australian Financial Review Week-end](#)

The Labor Party has pledged to create "national minimum rental standards" as part of its national affordable housing strategy. "Labor will commission work to examine rental contract lengths, fair processes where landlords seek termination and ways to provide greater freedom of choice for tenants," it said.

#### **17 JUNE 2016 -- Praise for housing affordability strategy**

[The Finder](#)

The Labor Party has committed to the development of a National Affordable Housing Strategy, and to reestablish the National Housing Supply Council. The move has drawn praise from the Housing Industry Association (HIA).

**16 JUNE 2016 -- Labor will make housing more affordable and work to reduce homelessness**  
[Sen. Katy Gallagher, Shadow Minister for Housing and Homelessness](#)

A Shorten Labor Government will provide the national leadership required to address housing affordability and take serious action to reduce homelessness. Labor will develop a national affordable housing strategy to drive the development of an agreed, coordinated approach to addressing housing affordability in Australia.

**16 JUNE 2016-- Households paying up to 85% of income on rent**  
[Pro Bono](#)

Low and moderate-income households are paying up to 85 per cent of their income to secure rental properties in Australia, according to new data. The [Rental Affordability Index](#), created by National Shelter, Community Sector Banking and SGS Economics & Planning, revealed that low-income households – those on around \$500 a week – typically pay at least 50 per cent of their income on rent. The index also found that rental affordability was extending to professionals who were forced out to fringe suburbs where there were fewer jobs, less infrastructure and fewer opportunities, entrenching their disadvantage.

**16 JUNE 2016--The Greens: Repowering Public and Community Housing Initiative**

Australia's entire stock of public and community housing would be retrofitted with solar panels to ease power bills for low income earners and make them more comfortable to live in, under a Greens plan announced today. **Greens Deputy Leader, Senator for QLD Larissa Waters** said the Greens' *Renewing Public and Community Housing* plan will level the playing field for about 800,000 people living in public and community housing who don't have the capacity to install solar or refurbish their homes for energy efficiency.

"We have an unequal system where our lowest earners are paying the highest price for power, many in ageing houses that are inefficient to run, hot in summer and freezing in winter," Senator Waters said.

**16 JUNE 2016-- Infrastructure needs innovation not a 'concrete' bank (opinion piece)**  
[Australian Financial Review](#)

It is clear to me that infrastructure investment underpinned by smart and integrated planning is critical to supporting the supply of housing. Put simply, housing affordability must be dealt with through supply, not through destabilising the sector

**16 JUNE 2016 -- Negative gearing: who will provide rental housing?**  
[The Australian](#)

Negative gearing continues to be a hot election issue. However, the original driver of providing a tax incentive on investment housing seems to be lost. Negative gearing was introduced in the early 1980s as a way to provide an appropriate level of rental housing in Australia. At the time,

government provided around a quarter of rental housing. Today, that proportion has declined to less than 12 per cent. As a means of moving rental housing away from a government provided service, negative gearing has been remarkably successful.

### **15 JUNE 2016 -- Our cities will stop working without a decent national housing policy**

[The Conversation](#)

We have to move the housing conversation beyond a game of political football about negative-gearing winners and losers. Australia needs a bipartisan, long-term, housing policy. Why? Because we have a slow-burn, deepening crisis that is affecting Australians who are already highly vulnerable and disadvantaged.

Our cities will stop working if we do not do something. A decent long-term housing policy is not just about the million or so Australians who are in housing need, marginal housing or homeless. In reality, housing demand and supply for all tenures is intricately connected.

### **15 JUNE 2016 -- Negative gearing fires up the crowd**

[The Guardian](#)

At a Guardian Live election event, a rare real estate agent opposed to the scheme speaks up. “If most people realised the benefits people are getting from negative gearing, it would stop tomorrow,” the agent, John Knott, told the panel, who included Labor’s deputy leader, [Tanya Plibersek](#), and the newly elected Liberal Trent Zimmerman.

### **13 JUNE 2016 -- Voters call for action on housing prices**

[Daily Telegraph](#)

A CRACKDOWN on foreign buyers to keep a lid on sky-high house prices in Sydney should be a major priority of the Federal Government, an exclusive poll of Sydney voters has found. With the median house price in Sydney now edging over \$1 million, the NewsLocal survey found an overwhelming nine out of 10 people believe house prices were “cause for concern”.

Asked what action the government should take on housing affordability, two-thirds said the top priority should be to limit the influx of foreign property buyers. The survey found that a crackdown on negative gearing to slow investor demand was the second highest priority, followed by the release of land for housing.

### **12 JUNE 2016 -- Number of affordable rental properties in Melbourne plummets**

[Domain](#)

Melbourne’s rising residential towers are adding thousands of new rental properties to the city, but they are priced out of reach of the tenants most in need.

As the number of rental properties in Melbourne exploded over the past decade, the number of those defined as affordable plummeted, official figures show. Melbourne’s rising residential towers are adding thousands of new rental properties to the city, but they are priced out of reach of the tenants most in need.

As the number of rental properties in Melbourne exploded over the past decade, the number of those defined as affordable plummeted, official figures show.

### **8 JUNE 2016 -- Lack of housing choice frustrates would-be downsizers**

[The Conversation](#)

Australia's housing stock is not meeting the demands of older Australians, according to a [new report](#) released today by the [Bankwest Curtin Economics Centre \(BCEC\)](#). The report features findings from a BCEC Housing Affordability Survey, which captures the housing experiences and affordability perceptions of more than 4,300 people across New South Wales, Western Australia and Queensland.

### **7 JUNE 2016 -- New housing fuels affordability**

[The Urban Developer](#)

The Housing Industry Association (HIA) has urged the Federal [Government](#) and Opposition to commit to actions targeting housing supply constraints in their election platforms. "Providing affordable homes to house our growing, ageing and increasingly diverse population requires more than one line references about increasing supply," said HIA Chief Executive Industry Policy and Media, Graham Wolf

### **7 JUNE 2016-- Housing and Homelessness are in the top 3 priorities for Australians**

[Pro Bono News](#)

Housing and homelessness rank third on the list for voters funding priorities, according to new research. [The research](#), commissioned by Not for Profit Launch Housing, found that Australians are concerned about homelessness, housing and living costs, and their children's ability to afford housing. It also found that Australians have an expectation that governments should do more to end homelessness.

### **1 JUNE 2016 -- Housing just got more affordable according to industry report**

[The Herald Sun](#)

The Housing Affordability Report, which is compiled by Adelaide Bank and the Real Estate Institute of Australia, shows that for the first quarter of 2016 there was an improvement in housing affordability nationally. The way they come to that conclusion is by factoring in the proportion of income required to meet home loan repayments. That figure has decreased by 2.4 to 30 per cent.

### **29 MAY 2016 -- Housing affordability; the Election's 'elephant in the room'**

[The New Daily](#)

Five weeks before the election, political focus groups are putting health and education spending at the top of their list of concerns. But housing affordability is the elephant in the room, and one that affects all levels of Australian society.

### **27 MAY 2016 -- Why housing prices won't crash**

[news.com.au](#)

CLAIMS that Labor's changes to negative gearing and capital gains tax would "smash" housing prices have been rejected in a new report. Modelling from a Labor-aligned think tank, the McKell Institute, found house prices wouldn't grow as strongly over 10 years but would not crash.

### **26 MAY 2016 -- Vote Home this election**

[Argyle Housing](#)

**A Vote Home** is a vote

**26 MAY 2016 -- Is the Australian property market primed for growth?**

[Smart Property Investment](#)

With a lot of activity from the government over the past month, the housing market could be looking at steady growth over the coming years.

**25 MAY 2016 -- Are we tying our future up in bricks and mortar? How home ownership is stifling innovation in Australia**

[Anthill Australia Online](#)

A large proportion of the population's money is tied up in bricks and mortar, often for decades, instead of being available to back ideas and innovation.

**24 MAY 2016 -- A step towards affordable housing**

[Switzer Financial News](#)

A crash in housing prices is one way to improve affordability, but a crash in asset values involves more than just a substantial drop in the price of a home. Maybe a better way to improve affordability is to provide better value in the housing market, without trying to orchestrate a crash in existing home values.

**24 MAY 2016 -- Rents hit 20 year low**

[The New Daily](#)

Investment incomes have fallen across the board in the last year with double-digit drops in some suburbs.

While CoreLogic reported a relatively small decline for overall national rents, there is evidence that a growing housing oversupply is pushing general rents down more strongly. An [oversupply](#) of apartments is emerging, particularly in Melbourne and Brisbane, and that will continue to put pressure on the rental market.

**20 MAY 2016--Creating human and affordable cities**

[Architecture News](#)

As the world continues to urbanise, the most desirable cities are becoming increasingly unaffordable for average income people. Many people must move to a cheaper area, which often results in a hefty commute to work, combined with crowded highways and inadequate public transportation. Most residents have no hope of ever owning their homes if they remain in the city. How do we go about creating humane and affordable cities?

**20 MAY 2016 -- Investors should listen to what renters really want**

[Gold Coast Bulletin](#)

Melbourne University academics have found where investors can get the best bang for their buck and have proven the house itself is not the most important thing. Property lecturer Dr Andy Krause and urban analytics lecturer Dr Gideon Aschwanden have found what renters really want are options.

**18 MAY 2016--Waiting to make an impact**

[Investment Magazine](#)



Using institutional investor money as a quick way to fund projects that address a specific social problem is an idea gaining momentum. There is a steady stream of social impact bonds originating from central government in the UK and local government in the US, while Mike Baird's affordable housing tender in New South Wales will be a test case for other state governments.

Many investors are eager to be involved, not least for story telling with members who might otherwise be disengaged from their fund's activities.

But, currently, the supply of such investments is much lower than demand

#### **17 MAY 2016 -- Negative gearing won't affect housing: NAB**

[Sydney Morning Herald](#)

The removal of the controversial negative gearing tax break will not affect the demand for housing in the short term, a National Australia Bank executive says. Negative gearing has become [one of the pivotal issues of the federal election campaign](#), with Labor proposing to reform the policy in what it says will make property more affordable particularly to first home buyers. But Gavin Slater, NAB personal banking group executive says while he would not be drawn into the policy debate, in the short term, the removal of the tax concession would have little material impact on demand.

#### **17 May 2016-- What happened last time we messed with housing?**

[news.com.au](#)

IT'S the battle of the scare campaigns at the moment and so far there's no bigger battleground than housing affordability

#### **17 MAY 2016 -- Federal housing Minister, building program needed urgently to fix housing crisis**

[The Canberra Times](#)

A roundtable of community housing leaders in Canberra on Wednesday backed a call for the appointment of a federal housing minister with the powers and the funding to address the housing crisis.

#### **13 MAY 2016 -- Negative gearing takes centre stage in leaders' debate**

[9 News](#)

Prime Minister Malcolm Turnbull and Opposition Leader Bill Shorten have disagreed over reforms to negative gearing at the first election debate.

#### **12 May 2016- Supply, planning issues behind housing affordability issues**

[Your Investment Property](#)

Investors and their use tax breaks such as negative gearing have been unfairly targeted as the cause of current housing affordability issues in Australia according to one member of the real estate industry. Recent figures from credit rating firm Moody's revealed that [housing affordability in Australia worsened recently](#), but Heath Bedford associate director at Performance Property Advisory, believes any affordability issues are the result of planning and supply issues.

"The problem has more to do with our continued strong population growth, a chronic shortage of appropriate housing, all time low interest rates and an undue focus on developing our capital cities," Bedford said.

## **11 May 2016 -- Housing affordability worsens: Moody's**

[Your Investment Property](#)

Housing affordability worsened in all but one capital city in the 12 months to the end of March according to analysis from a global credit rating firm. According to the *RMBS -- Australia: Housing Affordability Has Deteriorated, but Worst May Be Over* report from Moody's, national housing affordability worsened by 0.6% in the 12 month period.

## **9 May 2016 -- Turnbull's housing affordability plan: blame the unions**

[MacroBusiness](#)

In an election ad, Turnbull suggests that cracking down on union corruption is a way of improving housing affordability: "We're paying up to 30 per cent more for hospitals, schools and roads. Even housing affordability is affected because of the high cost of building apartments"

## **5 MAY 2016--Budget 2016: What tougher super laws mean for the property market**

[Your Investment Property](#)

Changes to company tax rates for small businesses will provide a boost for the residential construction sector, while the retention of existing negative gearing arrangements and alterations to allowable superannuation contributions and their taxation arrangements could result in property becoming a more attractive investment class.

## **4 MAY 2016 --BUDGET wrap up**

Below are links to articles and media releases on the 2016 Federal Budget

*Budget 2016: Why the super crackdown could add fuel to the housing affordability fire*

[Sydney Morning Herald](#)

A crackdown on superannuation tax concessions for the rich, coupled with a budget day cut to interest rates, could increase the flow of funds into negatively geared investment property.

*Federal Budget: First home buyers given the cold shoulder*

[Domain](#)

Homeowners and investors have avoided scrutiny in the Federal Budget, with tax changes for homes given a wide berth.

*Turnbull's first budget missed two big opportunities*

[The New Daily](#)

There were some good things in the budget but the government dropped the ball on negative gearing and stimulus.

*Government loses plot on housing affordability (media release)*

[The Greens](#)

The government's stubborn refusal to act on yet another substantial piece of evidence that negative gearing is forcing people out of the housing market shows just how divorced from reality they are, the Australian Greens said today.

*Budget Ignores Housing Affordability Crisis (media release)*

[Senator Katy Gallagher, ALP Shadow Minister for Housing and Homelessness](#)

First home buyers struggling to break into the housing market have been ignored by the Turnbull

Government in the 2016-17 Budget which doesn't include a single initiative to address housing affordability in Australia.

*Budget 2016 ignores housing affordability (media release)*

[National Shelter](#)

The first Turnbull/Morrison Budget has ignored the issue of housing affordability except to again rule out changes to negative gearing and capital gains tax and dream about the benefits of value capture on infrastructure

*Growth and Jobs Dependent on Construction Growth (media release)*

[Property Council of Australia](#)

"There is good news in this Budget for the industry – record infrastructure investment continues, there is certainty over property taxation and business stimulus measures are provided. The current negative gearing and capital gains tax arrangements are vital if our industry is to continue to deliver strong growth."

**4 MAY 2016- Federal, State Governments Urged to Address Housing Supply and Affordability**

[Your Investment Property](#)

The Federal government could increase housing supply and ease affordability issues by providing states with financial incentives to overhaul their planning laws.

**3 MAY 2016 -- How a New York High Rise Shows The Way For Affordable Housing**

[The Urban Developer](#)

As Australia grapples with a lack of affordable housing, a proposed development in New York illustrates an innovative way to alleviate the problem.

JDS Development Group has formed a partnership with two not-for-profit groups to build a new 900 foot tall skyscraper in Manhattan's Lower East Side. The project was able to be developed through the sale of \$51 million worth of air rights owned by the two not-for-profit organisations, allowing affordable housing to be built without public subsidy.

(NOTE: Affordable housing has been built in Melbourne utilising the air space above council owned parking lots)

**30 APRIL 2016 -- Land release program needs attention**

[Canberra Times](#)

Editorial: In the debate about the affordability of housing in the territory, the high cost of land is a constant reminder that Canberra is an expensive place to live.

**29 APRIL 2016-- Malcolm Turnbull to borrow big in multibillion-dollar cities plan**

[Sydney Morning Herald](#)

Prime Minister Malcolm Turnbull will scrap what he calls blank cheques for state and local government infrastructure projects and announce a ramp-up of debt to fund major schemes. The government will "prioritise projects that meet broader economic and city objectives, such as accessibility, jobs, affordable housing and healthy environments".

## **27 APRIL 2016 -- Negative gearing in the news**

Below is a sample of news articles on negative gearing and capital gains

*Top earners benefit most from negative earning, Grattan Institute finds*

[Sydney Morning Herald](#)

Surgeons, anaesthetists, finance managers and lawyers will be the overwhelming beneficiaries of the Turnbull government's [decision](#) not to touch negative gearing in the budget, research shows.

*Negative gearing isn't the bad guy in the housing debate*

[The Age](#)

Let's answer the myths about who uses negative gearing, what benefits they get and what would be the impact on the economy if the tax system was radically changed.

*Investment Properties for One Year Olds: the Coalition's Response to the Housing Crisis*

[New Matilda](#)

As a new generation of Australians are locked out of the housing market, an old divide is opening between landowners and renters. The social havoc it brings will play to Labor's political strengths

*How negative gearing replaced the great Australian dream and distorted the economy*

[The Guardian Australia](#)

Over and above whether negative gearing or capital gains tax benefit the wealthy (they do) the real issue is what the tax policy has done to the economy

## **27 APRIL 2016 -- Housing affordability a growing issue for older Australians**

[Domain](#)

For Joan Lansbury, the sense of financial freedom came when she no longer had to place her grocery items on the counter in order of importance. "When I was living in private housing, I was living on \$45 per fortnight after rent and bills," she says. "With that kind of money you have to degrade yourself and go to the Salvation Army for a food voucher and get food that way".

## **26 APRIL 2016--Property investors want action for improved affordability**

[The Adviser](#)

New figures from ME show an overwhelming number of Australians, including property investors, support government intervention in housing affordability. The survey of 1,500 households, conducted in December 2015, revealed that 76 per cent want the federal government to take action to make housing more affordable for first home buyers.

## **25 APRIL 2016 -- No changes to negative gearing or capital gains tax in budget**

[The Guardian Australia](#)

Malcolm Turnbull says increasing supply of land and changing residential zoning is a better solution to housing affordability

## **Turnbull rules out negative gearing changes**

[Australian Financial Review](#)

Prime Minister Malcolm Turnbull has pledged no changes to negative gearing or the capital gains tax discount, guaranteeing property values will be a key election battleground.

**23 APRIL 2016 -- Housing affordability and the irrelevant generational war**

[The Saturday Paper](#) (subscription; available free for limited time)

Once the smoke of the false intergenerational spat clears, we're still left with a policy mix that has engineered the current housing affordability issue. Whether or not it was a result of boomers having "rigged" the system in their favour is, at this point, immaterial: it is a market distortion with implications across the economy and standard-of-living expectations.

**22 APRIL 2016 -- Our housing debt fever is finally beginning to cool**

[The New Daily](#)

The size of the debts homebuyers are taking on is in decline, offering hope of a shift towards a more sustainable housing market.

**21 APRIL 2016 -- Rental affordability report shows regional Australia not necessarily a better option**

[ABC Online](#)

Moving to the country to save money on housing may not be the attractive proposition it once was, according to figures from Anglicare's annual Rental Affordability Snapshot.

**21 APRIL 2016 -- Where do record rental prices leave low income earners?**

[Business Daily](#)

Governments need not only to create affordable housing, but to keep it affordable in the long run.

**19 APRIL 2016 -- Glut or no glut, what exactly is happening to apartments in our major cities?**

[news.com.au](#)

If you are an inner city apartment dweller, or the future owner of an off-the-plan unit waiting for the last brick to be laid, you'd be forgiven for feeling a little confused right now. On one hand we hear doom and gloom stories of too many units being built in our capital cities, while on the other we're seeing data that shows unit prices are still rising — even if only slightly.

**19 APRIL 2016 -- Superannuation funds in affordable housing push**

[The New Daily](#)

Australia's \$200 billion not-for-profit superannuation sector has called for the establishment of government-backed investment products that would enable super funds to invest in affordable housing nationally.

National Affordable Housing Consortium managing director Mike Myers said the involvement of industry super funds in providing funding would be a huge boost. "We strongly support the idea that the Australian community can benefit on a whole range of levels by creating the right investment environment for our own super funds to assist in creating much needed affordable housing," he said.

**18 APRIL 2016 -- Charity calls for 'vacancy tax' on empty houses in Victoria to improve affordability**

[ABC News](#)

( a more in-depth article can be found at [Pro Bono](#))

Taxing Victorian homes left vacant for 12 months or more would make housing more affordable and raise money for social housing programs, a charity group says.

**12 APRIL 2016 -- Don't want to be Generation Rent? This is what you should do**  
[news.com.au](#)

This week a [survey](#) found 58 per cent of Australians believe the next generation will never own their own homes. But for those sick of the grim outlook, they need to understand that change is also in their hands.

**5 APRIL 2016 - Housing scheme put in the public's hands**  
[Sunshine Coast Daily](#)

MORAYFIELD and Caboolture's housing market has long been dominated by rentals, but a new Queensland 10-year housing strategy could be about to change that.

**FEBRUARY 27, 2016 - A Bankers Plan for low cost housing.**  
Australian Financial Review

House prices are through the roof but one former banker has a plan that is garnering the interest of the federal government and superannuation funds as to how to solve the affordable-housing problem.

**FEBRUARY 16, 2016 - Divert investor tax breaks to fund affordable housing, says welfare group**  
[The Guardian](#)

Accoss chief executire calls for changes to negative gearing and end to 'unintended loopholes' in Scott Morrison's budget to support investment in services.

**FEBRUARY 11, 2016 - Community Affairs Legislation Committee Estimates**  
[Parliament Info](#)

Last Thursday, 11 February, Housing and Homelessness was covered during the Senate Estimates conducted by the Senate Community Affairs Committee. The Hansard transcript has some items that may be of interest to NPL Members, specifically pages 91 through to 97.