

**BUILDING OUR WAY TO HOME EQUITY**  
**COMMENTS ON PRODUCTIVITY COMMISSION DISCUSSION PAPER -**  
**FIRST HOME OWNERSHIP - SEPTEMBER 2003**

**Approach and Scope**

I am pleased to see that the PC has taken a relatively broad approach to its Terms of Reference, including both home purchase and "the affordability of rental housing".

The PC Discussion Paper canvasses some public policy and economic issues which affect 'housing market activity' such as market pricing, financing arrangements, interest rates, government regulations, taxes and land release policies.

However, this "supply-side" focus does not cover a range of "demand-side" issues because it fails to distinguish the basic ecological and economic necessity that all twenty million Australians need a "place" to live from the abstracted observation that rising prices indicate a market "placing a higher value on the services provided by housing".

**DOMESTIC SECURITY - A PLACE TO CALL HOME**

Home, n. The place of last resort - open all night. [Bierce, 1985]

As biological creatures, we all need basic shelter from the elements with access to water and the resources to cook, wash and sleep. A swagman's shady camp by a billabong might answer that subsistence need for shelter, but it does not secure us a base for productivity in society. A citizen has few civil and economic rights if they do not have an "address" to enrol to vote or register for Centrelink payments.

As our principle "habitat", our home is the foundation for all our productivity because it sustains our basic needs for domestic and family security and human, social and economic welfare.

The word "need" implies "a lack of substitutes", which is antithetical to an economic system based on choice. The "market" does not recognise "objective need", and thus "market demand" excludes the hungry with no money for food and the homeless who cannot pay the rent. [Cipolla, 1981]

"Housing" as an economic term - utility valuations, cost-benefit analyses and assorted 'market' indicators - cannot encapsulate the fundamental ecological values of the human and social services provided by a "home" - a place to rest, to eat, to work, to play, to create and raise a family, a place to stand, a refuge, the base that supports creativity, productivity and community, a cornerstone of civilisation and foundation for the future.

When the Strange says: "What is the meaning of this city?"

Do you huddle closer together because you love each other?

What will you answer?

'We all dwell together to make money out of each other?' or

'This is a community.'

[TS Eliot, Choruses from The Rock]

The "housing market" can never be regarded as merely a market, if we are to remain a civilised nation, with healthy secure productive citizens.

The first principle of national security should be that every citizen has adequate domestic security. We must all be properly sheltered.

## HOME ECONOMICS

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Economy: "the wise and legitimate government of the house for the common good of the whole family ... extended to the government of the great family, the State."

[Henri Rousseau, 1755, quoted in Bandurski, 1973]

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The PCDP asks "How important is home ownership to the well-being of people?"

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Household economies can be viewed as 'essential service' businesses that produce healthy productive citizens, as well as being a site of economic productivity, consumption of goods and services and a property investment.

Collectively, in terms of input, value added and output, household production activities rival not only major sectors, such as mining and manufacturing, but the whole market economy itself. [Ironmonger, 1988: 7]

For home owners, a home fulfils all these economic functions, but for tenants, there is no return on their rental 'investment', and home-based productive opportunities are limited.

Although a significant minority of people choose to rent for a range of lifestyle reasons, (such as itinerant work, study and other shortish-term commitments), the majority of Australians living in the private rental market aspire to home ownership, as much (if not more) for the security and freedom of being the captain of your own domain and destiny, as for making an economic investment. These home seekers face economic barriers to home ownership, rather than choosing an insecure rental market lifestyle.

### **Inadequate Private Rental Housing Stock**

Some private rental housing stock does not meet basic RSPCA standards for animals, let alone accommodate decent human living. It is difficult to be 'proud' of a squalid over-priced and insecure rental that does not allow healthy productive living.

Inadequate plumbing, cooking facilities, ventilation and/or security, unsafe electrical wiring and ancillary structures (particularly laundries and garages), draughty holes in windows, walls and floors and a range of other problems mitigate against healthy living places for many low-income tenants. Only landlords and cockroaches benefit, while society pay the costs of impaired health and loss of human productivity.

Some of these problems are exacerbated by the tax treatment of investment properties for "improvements" as distinct from "repairs". For example, a five-year old chipboard kitchen fit-out in a humid high rainfall area cannot be "repaired". It is a structurally unsound, vermin infested health risk, but replacing it with proper water- and vermin-proof materials is not tax-deductible. Some landlords will allow tenants to do this work at their own expense, while others just expect them to live in top-dollar squalor.

### **Insecurity of Private Rental Housing**

Asides of cost, one of the biggest drawbacks of private rental housing is insecurity. Most rental leases are for six or twelve months, with three to five years being a maximum. Many investment landlords want to maintain flexibility to sell, upgrade or holiday let, leaving their tenants with the costs and inconvenience of moving on a regular basis.

Ways to increase private rental security need to be explored, including long-term (5-10 year) leasing arrangements.

### **Reputation of Tenants**

Many tenants look after their home "as if it was their own". Some do not.

The privately-operated register of so-called "bad" tenants, TICA, is the subject of many complaints because it's processes are not transparent, and incorrect or unfair records cannot be corrected or appealed. A tenant unconscious in hospital after an accident or a bank error stopping someone's pay or automatic rent deduction can result in a TICA blacklisting, without any recourse or appeal. "Blacklisted" tenants are excluded from securing private rental housing indefinitely.

Some people are 'bad' tenants, and ways to improve their understanding of the requirements of tenancy may need to be explored. Some of these 'bad' tenants have drug, alcohol or other mental health problems inadequately treated and supported by health services.

However, many people blacklisted by TICA are simply poor - too poor to keep the rent up-to-date when the fridge or car breaks down or the kids need antibiotics.

There is, of course, no register of "good" tenants. Yet good tenants are vital to rental housing investors, in order to maintain the asset value of their rental property.

## **ASSESSING OUR HOUSEHOLDING CAPACITY**

In Australian culture, a home is an assumed aspect of reality: everybody has one, unless suffering some extreme and temporary misfortune.

### **Homelessness**

... homelessness is a culturally constructed concept.  
In Asia and Latin America, millions of people live  
on the streets or in shanties under appalling conditions.  
They are considered neither homeless nor mentally ill, only poor.  
[Szacz, 1994: 92]

By all measures, homelessness in Australia is increasing, not just among young people, but increasingly among sole parent families and single adults.

We do not know how many people are "couch-surfing" beyond the official statistics of contact with emergency accommodation providers. Anecdotal evidence suggests that too many people are 'between houses' or 'staying with friends' - sometimes for months on end - struggling to find and secure affordable rental housing.

In regional areas where housing costs are high, people are 'living' in loungerooms and garages. Mothers are sharing bedrooms with their children in order to be able to afford to feed and clothe them after the rent is paid. Over-crowding is increasing.

The societal costs of this housing crisis are immense - not just in immediate support service and emergency accommodation costs, but in terms of human hardship, family disruption and ongoing social services and loss of productivity.

Recent research [Berry & others, 2003] demonstrates that, even by measurable costs, it is more economic to house the homeless than to leave them on the streets. Not to mention more humane.

Recovery from homelessness is difficult and takes much more than 'finding a house'. Young people, sole parents and people of some races suffer unwarranted discrimination in securing rental housing, and processes to rectify blatant discrimination are difficult.

A housing entry cost of six weeks' rent (four weeks' bond, plus two weeks rent in advance) plus bonds for electricity and telephone is beyond the capacity of many low income earners, especially young people and sole parents, even with State rental assistance (75% of the rental bond). Not to mention acquiring a fridge, cooking gear, bedding and furniture. And food.

### **Housing Stress**

We do not know exactly how many people are living precariously in sub-standard housing at the whim of private landlords.

Official measures show that "housing stress" is significant among welfare recipients [MacCallum, 2003], and spreading up the economic spectrum, with many working families also living constrained lives - foregoing medical treatments and other basic needs - to keep a roof over their heads. Many new mortgagees are at risk of greater housing stress, and possibly mortgage foreclosure, when interest rates rise.

When subsistence is a struggle, productive capacity is impaired. Around 2.4 million Australians live in poverty, lacking the wherewithall to fully contribute their talents to society. Rising housing costs cripple both the poor and the productive capacity of our society as a whole.

## **ASSESSING OUR HOUSING STOCK**

The total value of residential property in Australia is about \$2.5 trillion, which is about four times the capitalisation of companies listed on the Australian Stock Exchange, and more than seven times the combined size of the Commonwealth, state & corporate bond markets. [McColl & Stensholt, 2003]

### **What is our total housing stock?**

According to Neil Jenman, there are "Six million empty bedrooms" in Australia, yet there are "105,000 people homeless" [Jenman, 2003]. The increasing size of new houses and the reduction in the average number of people per dwelling has resulted in a demand for more dwellings, yet much of the available living space is under-utilised.

In tourism areas, increasing proportions of available housing stock are dedicated to tourist accommodation - let in holiday periods at high rates and vacant most of the time.

It would be useful to know the total number of "dwelling houses" in Australia, and what proportions of our housing stock are 'principle family dwellings' or investment properties, sub-categorised as: long-term rental households, private holiday houses ("lifestyle investments"), holiday letting properties, or empty due to maintenance, refurbishment or vacancy. It may be that we have 'enough' housing stock, but that supply is mismatched with demand, or at least with "need".

### **What are our housing needs?**

Family homes of two adults and children now comprise only 40% of households in Australia. Couples occupy 20% of homes and sole parent households now comprise more than 10% of dwellings. Single people and shared housing arrangements comprise nearly 30% of households. [Forster, 1995: 79]

Until recent times, living alone was a deviant form of behaviour, characteristic of eccentrics and hermits. Unmarried adults lived with married relatives or in boarding houses. In contrast, single persons now constitute a third of all households in the United States, a situation due to the destigmatisation of divorce, the disappearance of the extended family, longevity, advances in housing and food technology, and a rising standard of living. [Szacz, 1994]

Although the size of new houses has increased, this appears to be a supply-led phenomena, insensitive to the increasing demand for more modestly sized affordable homes, particularly for single people, sole parent families and retirees.

Major cities have proportionally larger supplies of flats, townhouses and units than smaller towns in rural and regional areas.

In coastal towns, most of the smaller dwellings are dedicated to tourist accommodation, rather than permanent housing for residents. Backpackers' hostels have replaced boarding houses, but are only suitable for temporary residence.

Financing and organisational constraints limit the ability of low income home seekers to access community title, multiple occupancy and co-housing options which can provide smaller dwellings, with shared 'open space' and community facilities.

### **Alternative Forms of Housing**

"Proper" shelter can mean a range of housing types, and is not limited to standard suburban 'bricks and mortar' houses. Part of the current housing affordability crisis for low income earners stems from narrow views of what constitutes "housing".

For example, the PCDP makes no mention of caravan parks and manufactured home estates, which have traditionally supplied affordable home ownership for many low income earners (especially retirees and other pensioners).

These housing choices are valid, workable and can be affordable, even if they are not the personal choice of most housing policy advisors (or this writer!).

Under current arrangements, site leasing fees have increased and many park owners are forcing long-term residents out of their homes and redeveloping their sites for tourism. This problem is a major one on coastal NSW, with around 40 caravan parks squeezing hundreds of people out of their homes, replacing them with 'holiday cabins'.

One way of increasing affordable home ownership entry might be to encourage the development of 'community title' caravan parks and manufactured home estates, co-owned and managed by residents, even if established in partnership with government agencies and/or private caravan park owners.

Other options toward this aim could include long-term (25 year) land-leasing of existing 'permanent' van/home sites to provide security of tenure, rather than the somewhat insecure site-rental system that currently exists.

## LAND FOR HOUSING

This is the land which ye shall divide by lot.  
And neither division nor unity Matters.  
This is the land. We have our inheritance.

[TS Eliot, Ash Wednesday, 1930]

Land has both investment and utility values. In the current 'housing boom', the utility values of land are often over-shadowed by the investment values, resulting in inefficient use of residential land resources, with a range of externalised costs.

The price of land has increased more than the price of houses as such and increased housing densities have both ameliorated and exacerbated this problem.

However, there are human, social and amenity limits to increased housing densities, despite the economies of scale for construction and infrastructure servicing.

There is currently no logic in setting minimum lot sizes, which range from 80 square metres for a caravan park site, 120 square metres for a manufactured home site, 250 square metres for a medium density unit and 300 square metres for a dual occupancy. None of these limits take account of the relation between dwelling size and lot size.

There appears to be no research data on the minimum human need for 'open space' around a dwelling place, and the upgrading of acoustic insulation requirements for dwellings may be a priority to enable sane living at closer quarters. (Current acoustic insulation standards are based on a traditional quarter acre block, and are inadequate for medium and high density living.)

Currently, most of the land which surrounds homes is devoted to lawns, which are expensive to maintain and, besides providing 'space', waste these land resources. Many tenants would grow more food in vegetable gardens with fruit trees (and chooks!), which increases land productivity and reduces overall living costs, but are prevented from doing so by tenancy or Council requirements.

Other aspects of this land utility issue include the importance of having a "shed", which enables a range of productive activities, such as woodwork, car repairs or arts and crafts. These activities can be a "mere hobby", a means of cost saving or a micro-business, but are nevertheless important to many Australians.

The increasing trend towards 'home offices' must also be taken into account and encouraged as it provides a greater utility dividend from residential land. Home-based work reduces business overheads (and commercial land needs) and enables flexible working arrangements for many small businesses.

Local government regulations regarding home-based work are often inconsistent and the delineation of acceptable small business activities in residential areas is not clear. Usually allowable home-based work is limited to sole traders providing services while the commercial sale of goods from homes is prohibited, mostly due to traffic, parking and neighbourhood amenity issues.

### Finding more land for affordable housing

- Local Council land release policies

There is immense pressure on local Councils to release more land for housing, which can be inappropriate due to environmental and infrastructure constraints. For example, many new areas of Brisbane have been

built in what is now known to be a flood zone, with great potential cost when the next one in a hundred year deluge comes down.

Some local Council planning controls may mitigate against adaptable and flexible housing arrangements that can effectively accommodate the need for modest affordable homes. For example, granny flats for extended family or even modest income from tenants, remain on the same property title and do not impact on neighbourhood amenity and infrastructure as much as medium or high density redevelopment.

State government affordable housing provisions are often limited to urban areas, yet there is a great need for regional initiatives.

#### - Coastal recession

Coastal residential areas are also be under threat from coastal erosion due to global warming and rising sea levels. This is potentially a major problem on the east coast, where many coastal towns are low-lying and at risk. Beachfront properties at Belongil are already under threat, with high costs to both landholders and government.

#### - Countervailing agricultural needs

There is also a problem in regional areas with housing development taking up prime agricultural land, reducing overall land productivity and work opportunities.

#### - Under-serviced urban fringes and regions

Proximity to existing services and work opportunities constrains the usefulness of moving people to undeveloped fringes and regions, unless commensurate public investment is made in adequate infrastructure, services and economic sustainability.

#### Government Owned Land

There are enormous tracts of under-utilised Government-owned land under the management of Federal, State and local governments which are suitable for housing.

The policy of corporatising government agencies which 'flog off' of these land assets must be rescinded and replaced with a priority of dedicating suitable land for affordable community and public housing. In some cases, where large land areas are involved, a small percentage could be developed commercially to reduce the construction costs of the affordable housing on the majority of the site.

#### Land Held by Charities and Philanthropic Organisations

The churches and other charities also hold large amounts of land suitable for affordable housing, and should be encouraged to develop these sites for affordable housing, possibly in partnership with government agencies.

Some community organisations, particularly churches, provide affordable rental housing for home seekers with special needs, due to age, youth or disability.

#### Private Land

Philanthropic landowners do exist who want to give something back to the community. Some developers attempt to incorporate affordable housing into development projects, only to be stymied by local government red tape, inadequate partnership processes and community distrust.

Partnership projects, long-term leasing of private land and 'land bequest' funds managed by government and/or community housing providers are other possible options to increase the land available for developing affordable housing.

## **CURRENT GOVERNMENT HOUSING ASSISTANCE**

Successive governments of both political persuasions have reduced funding for public and community housing and emergency and supported accommodation through the Commonwealth-State Housing Agreement by around 54% in the past decade.

Public housing waiting lists in north-east NSW are around 10 years, with land prices out of reach for affordable new public housing development.

The NSW Housing Department has recently discovered that its head leasing program is more costly than building new public housing over a twelve year period (Lewis, 2003). Yet current policy remains to invest in head-leasing, rather than increase new public housing stocks. In fact, the Department is selling off existing housing stocks, which it has no intention to replace.

The Federal Rent Assistance budget is burgeoning as a result, providing nearly \$2 billion a year to private landlords, which also contributes to inflating rental prices.

Housing stress in the Tweed and Byron Shires, subject to enormous coastal development pressure, affects over 50% of the population, with many people having to move inland, disrupting family and community ties, in order to afford a place to live.

Funding for both special needs and general community housing is woefully inadequate and the processes to create new affordable housing are often onerous and convoluted, with demand for assistance far outstripping available funds and development support.

The PC Discussion Paper asks:

Are the objectives of government programs to improve home ownership clearly defined? Are the programs achieving their objectives efficiently?

The answer to both these questions is NO!

The FHOG is unaffordable for many low income home seekers due to a lack of savings to fill the 'deposit gap', rising prices and unaffordable repayment rates, even on modestly priced properties.

This program has not met the initial intent to reduce the effects of the GST on housing prices, nor has it increased home ownership affordability for those who most need it.

It is significant that no existing programs or proposals to address the housing affordability crisis acknowledge or deal specifically with the fact that the majority of low income home seekers are women who comprise 67% of Rent Assistance recipients.

With lower average incomes, little superannuation and both historic and continuing discrimination in the housing finance market, many women are missing out on home ownership, despite the fact that they are the primary source of household production.

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## **REVIEW OF PROPOSED HOUSING ASSISTANCE PROGRAMS & POLICIES**

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The Prime Minister's Home Ownership Task Force was comprised of economists, academics and merchant bankers and suffered limited terms of reference.

Even with the best of intentions, the consequence is that the main beneficiaries of the Task Force recommendations would be banks, academics and lending institutions, rather than home seekers [Putland, 2003].

Yet there are also areas of agreement between the Task Force and its critics about ways to deal with some existing impediments to increasing home equity, particularly in the finance sector.

### **Housing Deposit Savings**

The taxation of interest on individual savings at marginal rates mitigates against accumulating an adequate housing deposit, even if savings are possible on low incomes. The taxation treatment of household savings could be revised to encourage home deposit savings, rather than taxing them at marginal rates.

Increasing the tax-free zone for low income earners from the current \$6000 per year to at least the current poverty line (around \$12,000 per year) would also increase individual home saving and investment capacity.

Single Centrelink recipients are not allowed to have more than \$5000 in savings without loss of income, which means that they cannot save an adequate housing deposit.

Centrelink rules in relation to cash savings need revision to allow and encourage recipients to save an adequate home deposit. High effective marginal tax rates on employment income also mitigate against saving for and repaying home purchase costs.

There are also extremely low 'assets test' limits on the value of a Centrelink recipients' home, which are out of step with escalating home purchase costs and 'values'.

Pensioner parents are also limited in their capacity to make asset transfers to their adult children for the purposes of home ownership deposits, even though this often costs the government more in Rent Assistance to those adult children than any potential slight increase in part-pension entitlements for their parents after such an asset transfer.

The Federal ALP's suggestions of Nest-Egg Accounts and Matched Savings Accounts do not address these issues, much as they may otherwise have some merit. Given that many Australians have inadequate or insecure income from which to glean savings, there are also practical limits to the usefulness of these proposals.

There is some merit in allowing the use of superannuation funds for housing investment, through transfers of individual superannuation funds into home ownership equity and/or through allowing superannuation funds to invest in mortgage trusts. However, many people (especially women) have little or no superannuation to invest in housing.

A revised FHOG should retain (or even expand?) means-tested assistance for low income earners, in combination with other initiatives, such as providing mortgage repayment assistance to Centrelink recipients.

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### **Mortgage Repayment Capacity**

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Fifty years ago, a home cost twice an average annual salary. Twenty years ago, a home cost four times an average annual salary. Now a home costs nine times an average annual salary.

Although average Australian incomes may have risen significantly in the past decade, this increase has not been evenly distributed. Of a workforce of around 9 million people, only 6 million have secure jobs enabling them to secure mortgage finance and reliably meet repayments, while the remainder have inadequate income or job security to secure and service a mortgage, due to the combined effects of workforce casualisation and lending institution policies.

There are also over two million Australians who need adequate secure jobs, not only the unemployed, but disability support pensioners and sole parents as well.

Although outside the Productivity Commission's Terms of Reference, increasing the availability of adequate secure employment is of primary importance to ensure that Australians can pay off their homes!

It is also important to note that Centrelink pensions are set at 25% of average weekly earnings, based on the assumption that pensioners own their own homes outright. This may be the case for the majority of aged pensioners, but this level of income support is inadequate to service 21st century mortgage repayments, limiting loan capacity to less than \$70,000. Other Centrelink income support payments, such as Newstart and Austudy, are much less than a pension, making mortgage repayments absolutely impossible and resulting in the majority of these people suffering housing stress in private rental housing.

### **Rent Assistance**

The current Centrelink Rent Assistance program provides mortgage subsidies to landlords (disguised as welfare payments), which does nothing to improve the long-term welfare of Australia's poor, whereas direct mortgage repayment assistance to Australia's poor is an investment in domestic security, with immense savings in other social service areas, particularly health and emergency accommodation, over time.

### **Negative Gearing**

The Keating government re-introduced negative gearing with the intent of stimulating investment in the permanent rental housing market to increase rental housing affordability. Yet now a significant proportion of investment properties are only let as holiday or tourist accommodation, resulting in significant government subsidies to the tourism industry, undermining rental housing affordability.

There may be some merit in targetting negative gearing concessions to affordable permanent rental housing (directly &/or through State Housing head-leasing programs), limiting concessions to investors who provide permanent affordable rental homes.

### **Public, Community and Emergency Housing**

Restoring adequate funding to the community housing sector must be a high priority to reduce 'housing stress' amongst home seekers at the mercy of the private rental market.

Public housing is critically important for home seekers with disabilities, aging pensioners and, at least in the short-term, people in transit from domestic crisis &/or homelessness to new housing needs, often while financially constrained.

Emergency, bridging and permanent public housing all need extra funding to reduce the current unsustainable levels of housing dis/stress.



The building of all new public housing to 'first home-owner' standard by the NSW Department of Housing may also be worth reconsideration, in light of the limited resources and great need for basic decent homes.

State housing authorities could consider building dedicated emergency and bridging housing as manufactured homes, which have lower construction costs than standard dwellings, and yet can deliver adequate housing amenity and standards. The Sydney Olympic village manufactured homes cost less than \$50,000 per two-bedroom unit, and met all relevant standards for a permanent dwelling.

There may also be a case for government or partnership development of moderately-sized singles residence complexes along the lines of a university residence, with adequate private space and communal areas, managed by community housing providers, for short- and/or long-term home seekers, as required in that community.

## **Encouraging Self-Build Housing Projects**

### **Owner-Builders**

Many of our grandparents bought their land, built a garage or shed, and lived in it while they built their home.

In many local Council areas, owner-builders are not allowed to live on their home site while building their homes, often with significant consequent rental costs reducing their home investment capacity.

Clear pathways are needed to allow home builders to economise by living on-site and preserve public health and neighbourhood amenity, rather than a blanket prohibition.

### **Recycling Buildings and Building Materials**

Tonnes of material resources are wasted that could be used to fit-out new affordable homes, increases resource utility and reduce home building costs. Similarly, many existing buildings can be reconfigured and re-furnished to supply affordable housing.

### **Partnership Initiatives**

The Victorian government has for some time run a 'self-build' housing program in partnership with a range of agencies and home seekers. NSW is developing a program to support the development of community self-build projects.

A number of Community Development and Employment Program projects in Aboriginal communities around the nation may also provide a range of self-build housing models.

## **BUILDING OUR WAY HOME:**

### **COMMUNITY & HOME SEEKER INITIATIVES AND PARTNERSHIPS**

There has been very little development of the enormous potential community 'sweat equity' contributions to increasing affordable home ownership.

There is great scope for new initiatives that provide pathways for home seekers to work towards realising their dreams.

We have somewhere between one and three million 'surplus' workers with a range of relevant practical skills, many of whom are also aspiring home seekers. The productive capacity trapped outside our current employment market is an under-utilised resource that could be usefully be invested to meet the modest affordable housing needs of low income home seekers.

Among the unemployed are many older experienced trades- and handypersons along with young people whose talents and skills need development to maintain and repair our valuable housing stocks as the 'boomer' population ages over the next few decades.

If there were "Build for the Dole" programs where workers designed, planned, built, landscaped and out-fitted homes for the community - including themselves and each other - there would be a stampede to start on the work!

Partnerships projects between home seekers and community, government and industry teams could significantly reduce the housing crisis and rental poverty, increase home equity and our productive skills base and strengthen our household economy sector.

Such community home building programs could also be integrated with training and apprenticeship initiatives to meet current and future housing industry needs for more skilled workers and may even provide employment and self-employment opportunities to ensure the housing sector, our most valuable national asset, is well-maintained.

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