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KPMG Sends Manitoba Housing Down a Dead End

Learning the Wrong Lessons from Great Britain, Australia, and New Zealand

Doug Smith

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CCPA
CANADIAN CENTRE
for POLICY ALTERNATIVES
MANITOBA OFFICE

Unit 301-583 Ellice Ave., Winnipeg, MB R3B 1Z7
tel 204-927-3200

email ccpamb@policyalternatives.ca

ABOUT THE AUTHOR

Doug Smith is a Winnipeg writer and researcher.

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Executive Summary

IN 2017 THE KPMG consulting firm prepared the "Manitoba Fiscal Performance Review: Phase Two Report–Business Case Social Housing" for the Manitoba Government. According to the report, government mandated KPMG to:

- Assess current housing policy, programs and funding (including Rent Assist) which have increased sharply, in the context of the recent transfer of these programs to the Department of Families;
- Consider leading practices, trends and alternative financing in social housing; and
- Investigate and identify viable policy and program options to reduce the growth rate of spending, while protecting front-line services and vulnerable Manitobans.[1]

The leading practices that the paper discussed came from Great Britain, Australia, and New Zealand. More specifically, these practices included the use of general rent subsidies (termed 'vouchers' by KPMG) to provide low-income people with what KPMG identified as greater choice, the transfer of public housing to the non-profit sector, and the use of social impact bonds as a source of funding for non-profit housing.

There is nothing particularly new about the recommendations in the KPMG report, which can be boiled down to:

- Privatize public housing.

- Reduce benefits.
- Increase barriers for eligibility to benefits.
- Subsidize private landlords.
- Open up public services to private investors.

The KPMG report provided very little detail on what it termed 'leading practices,' their goals, or their impact. It is hard not to view the references to 'leading practices' as little more than an intellectual smokescreen to justify the adoption of long-favoured neo-conservative policies. This point becomes even clearer when one actually looks outcomes of housing policy in the three jurisdictions that KPMG identified.

Each of these jurisdictions is also experiencing a commonly recognized crisis in the supply and affordability of housing. The crisis is characterized by the following phenomena:

- Homeownership is in relative decline even as house prices soar.
- No significant growth in the public and social housing sector for decades.
- The cost of social housing is increasing as what are defined by government as 'affordable' rents become increasingly 'unaffordable.'
- Having largely created the non-profit housing sector, government has become disillusioned with it, as the sector comes up against the unavoidable fact that safe, decent, affordable housing for low-income people cannot be provided without subsidy.
- Subsidies to private landlords have proven to be expensive but have failed to relieve housing stress for low-income people.
- Housing costs in the private rental market are rising faster than wages.
- Rising costs in the private sector and the social housing sector have led to increases in overcrowding and homelessness.
- The social mix of people in public housing has been increasingly narrowed and the period of time that people are expected to live in public housing has been shortened.

The housing crises that these jurisdictions face arise from complex and inter-related sources. They have been exacerbated by cuts to public housing and

reliance on 'pro-market' policies. (In reality, there is nothing 'pro-market' about policies that subsidize the purchase of private homes.) The practices advocated by KPMG have played a contributory role in creating the crises and done nothing to alleviate them.

Consideration of the experiences of these three jurisdictions gives rise to the following observations on the KPMG proposals:

1. Privatization. Manitoba has a significant non-profit housing sector, the legacy of federal policies of the 1970s and 1980s. The Manitoba government should make use of its access to capital, economies of scale, and experience in the governance of housing to manage the housing it owns. The time, energy, money, and risk involved in transferring publicly owned housing to the non-profit sector would be better spent in supporting the sector in the construction and operation of new housing.

2. Vouchers/rent supplement. Adequate rent supplements are a necessity in an overpriced rental market, but they are insufficient without a dynamic public/social housing sector.

3. Social impact bonds. There is a very limited data on the use of social impact bonds to build public housing. There is, however, a growing literature on the limited value and considerable risk of using these bonds.

Truly innovative policies would put the interests of low-income people before those of the Manitoba government. They would recognize that the cost bar that needs bending is the housing cost bar. They would build on the legacy of previous investment in public housing in Canada and avoid the pitfalls that have arisen when governments adopt the policies proposed by KPMG.

Introduction

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This paper will be divided into four parts: a brief description of the KPMG report, followed by a discussion of the social-housing policies of those three jurisdictions that KPMG highlighted. There are two appendices: one describes the origin of public housing in Manitoba (in a Canadian policy context) and the second looks the degree to which other Western Canadian provinces have been engaged in transferring public housing to the private sector.

The KMPG Report

THE 2017 KPMG report “Manitoba Fiscal Performance Review: Phase Two Report–Business Case Social Housing” focuses on measures intended to reduce government spending (mostly spending carried out by the Crown corporation Manitoba Housing and Renewal Corporation (MHRC)) and offloading risks to non-profit housing providers and low-income Manitobans. There is no discussion of measures to reduce housing costs as experienced by low-income people or improve the supply or quality of the housing available to them.

While the recommendations are presented in a complex, and at times, contradictory manner, the main thrust of the report recommends that government:

- Privatize public housing.
- Reduce benefits.
- Increase barriers for eligibility to benefits.
- Subsidize private landlords.
- Open up public services to private investors.

References are made to developments in three other jurisdictions to justify these measures.

The KPMG report identified four major problems/opportunities:

- Aging government stock. Sixty-seven per cent of subsidized housing is more than 35 years old. (It would have to be so, since government has built little stock since public-housing funding was curtailed by

the federal government in the 1990s. It is also not clear why the age of the stock should be a problem: as the report noted, 70 per cent of private housing in Manitoba is more than 35 years old. Housing is supposed to last, the issue is not age, but a failure to maintain the properties and failure to build new units.)[3]

- Growing demand. Rents and homeownership costs have grown at a faster rate than wages. As a result, there is an increasing demand for rent supplement payments, either through Employment and Income Assistance programs or Rent Assist. KPMG does not recognize that this could also be seen as a growing demand for low-cost (social) housing.
- Insufficient capacity and capabilities among social housing providers. It is worth quoting KPMG in full on this point:

> There are a large number (300+) of small community-based organizations operating independently giving rise to disjointed services, duplications and inefficiencies, and limited opportunities for economies of scale and service innovation. The current capacity of private sector providers is unclear based on the data and information that was provided to KPMG.[4]

The report later notes that:

> Given the number of providers, and the fact that no provider has sufficient scale, significant work is required to build capacity in a relatively small number of stronger, stable high-performers.[5]

In short, KPMG was largely negative in its assessment of the non-profit sector and has no clear knowledge of the capacity of the private sector.

The "problem/opportunity" that KPMG identified was:

- Stagnant sources of funding, escalating costs and stagnant revenue. The report points to the coming decline in federal funding, rising amortization costs, and increased demand for rent subsidy.

There is no question that the federal government has, for much of the past twenty-five years, shirked its responsibility for supporting social housing. Since 1994 federal funding has been sporadic and limited, and as KPMG notes, in decline. However, the National Housing Strategy announced in 2017 is one of the most positive developments in decades, although it lacks the long-term commitment that effective social housing requires.[6] The increase in amortization costs that KPMG references is not reflective of an actual increase in spending, but is the result of the accounting practice of writing

off a portion of an asset's value — which may well have already been paid for — over the course of the asset's life. The asset may not — in the case of housing unit — actually be depreciating.

KPMG reports that the introduction of the province's Rent Assist program had led to a significant increase in government spending (up 59 per cent from 2015–2016 to 2016–2017) and was projected to reach $162.2-million in 2019–2020.[7] The report states that "The rapidly escalating cost of the Rent Assist Program is not sustainable and bending the cost curve required changes in policy."[8] Rent Assist is a rent supplement program introduced in 2014, in part to address the growing gap between income and housing costs. In 2020 it was providing support to approximately 33,000 low-income households.[9]

The need for Rent Assist is underscored by the fact that, as reported by KPMG, "The average rent for two bedroom apartments [in Manitoba] has increased 86 per cent from 1992 to 2015 — from $545 to $1,012 per month. Income growth has increased approximately 15 per cent in the same time period."[10] The divergence in the growth of the cost of accommodation and the growth in wages underlies the growing crisis in housing affordability and the stresses that are being placed on the budget of MHRC. Once identified, this issue is never again directly addressed in the KPMG report, which is unfortunate since it is the true 'cost curve' that is in need of bending. KPMG's statement that government spending on housing is not sustainable reflects a belief that the continuation of policies under which the property-owning section of the population grows ever wealthier, while the province's renters face increasing impoverishment is sustainable and acceptable.

The report provides the following overview of social housing in Manitoba in 2016:

- 18,123 units owned by Manitoba Housing and Renewal Corporation (4,000 of these are managed by sponsors). The residents of 93 per cent of the 14,000 units that MHRC directly manages pay at either the Employment and Income Assistance shelter rate (which the report does not define) or at a rate that is geared to the tenant's income. The net operating cost on these buildings was $196.4-million in 2015–2016 and the operating loss was $116.7-million.

- 9,670 units owned by non-profit organizations and in receipt of government subsidies.

- 3,045 units owned by private landlords and in receipt of government rent subsidy payments. The government paid $29.4-million in subsidies for residents in these housing units.

- 188 units under construction in 2016 (no indication who would own them or the level of subsidization).

KPMG concluded that "the status quo is clearly not a viable option –more fundamental changes are needed within the context of an overall Transformation Framework."[11] The report recommended transforming social housing to what it termed a:

- Mixed provision model — some tenants receive a voucher and some tenants are allocated to a social house provided under contract between government and the social housing provider.

Each element of this recommendation gives rise to comment.[12]

Vouchers. Nowhere in the report does KPMG provide any description of the proposed voucher program (or what a voucher would constitute). It does not recommend what portion of rent the voucher should cover or who should be considered to be eligible for the receipt of such a voucher. Finally, there is no discussion as to if, why, or how the voucher system would cost less than Rent Assist and other government subsidy programs.

Social housing provided by contracted housing providers. The first point to be made when discussing this portion of the recommendation, is that its wording differs in various parts of the report. On pages 44, 53, and 55, it reads (as quoted above)

> Mixed provision model — some tenants receive a voucher and some tenants are allocated to a social house provided under contract between government and the private sector and/or community-based provider.

On page 53, it read as follows (changes in bold):

> where tenants **requiring the least support** receive a voucher **towards renting from a private landlord** and **most vulnerable** tenants are allocated to a social house which is provided under contract between government and **a private provider**.

On page 63 the recommendation reads as follows:

> Where tenants **requiring the least supports** receive a voucher **towards renting from a private landlord**;
>
> The **most vulnerable tenants** are allocated to a social house which is provided **by MHRC or [the Department of] Families directly**, or under contract between government and a private or community provider, **with performance and accountability measures**.

It could be said that some of these differences are not of great consequence: for example, the statements about directing households to different types of housing based on need could be said to simply add detail. The issue of who is to receive a subsidy for providing housing is much more serious. KPMG describes its recommendation as a "hybrid" based on two other models that the firm considered and rejected. Under one, all subsidized housing would be provided by the private sector with the government providing rent subsidies in the form of vouchers. Presumably, under this model, all public and non-profit housing would be turned over to the private sector. The second option would be to "transfer" significant housing stock to "private and community-based providers." Tenants would pay a portion of the rent and government would cover the rest. There is no mention of the use of vouchers in this system.

What Would This Look Like?

All of which raises the question, "Just what is KPMG recommending be done to government-owned housing?" In five different places it proposes an outcome in which all social housing would be provided only by non-government actors (either private or non-profit), while in the sixth iteration, it indicates that government might also provide housing directly.

What is one to think? A social housing model that involves a rent supplement (either cash or voucher) along with social housing being provided directly by government or by non-profit or private-sector actors sounds suspiciously like the status quo, which, KPMG says, cannot hold.

On the other hand, on the basis of language elsewhere in the report, it would appear that KPMG is recommending that the government no longer directly provide low-cost housing (even though in one case, it admittedly recommends just that). What then is supposed to happen to the 18,000 units of housing the government owns (and which have been paid for by tenants and taxpayers)?

KPMG is recommending that these units (or at least a significant portion of them) be transferred to the non-profit housing sector. KPMG writes:

> From our interviews with MHRC, they have begun exploring the feasibility of incrementally transferring housing asset ownership of some specific properties to NPO [non-profit organization] providers. They are currently working on a pilot project to sell 5 projects, comprising 500 units to two non-profit organizations. Based on MHRC's estimates, this could result

> in a gain on sale of approximately $14.8M. Per MHRC's estimates, there is approximately $6M in capital repairs required on the properties in the near future which would be factored into the selling prices. If the NPOs are able to finance both the acquisition price and the $6M in capital repairs, this would remove the risks of ownership to MHRC and would reduce future Loan Act Authority by $6M.[13]

There is no indication as to how this transfer/sale would be financed or how this would improve the conditions of the current residents of these properties. It is clear that the government would be transferring risk and debt to a sector that KPMG described as being small, fractured and having limited capacity. Elsewhere, KPMG enumerates the benefits of such a process: in doing so, it appears that the benefits all accrue to government while the risks are being transferred to the non-profits.

> Under a transformational model with a mix of ownership and management of social housing, the benefit to the Government is reducing the level of assets and associated debt, amortization and interest, along with reducing pressures for future maintenance investment in the social sector. There are risks associated with the lack of capacity and performance on assets transferred, and risk that government ends up taking back assets or paying more for subsidies. Risks can be mitigated by appropriate contracts and agreements, with clear responsibilities, transfer of risk, performance and accountability. Proper due diligence and focus on only moving certain assets to capable, stable, high-performing entities is required.[14]

KPMG suggests that these measures would result in a reduction in the number of non-profit housing providers, writing that the implementation of its recommendations:

> should lead to MHRC working with a relatively low number of high performers developing economies of scale and proving value for money, and moving away from non-performing organizations, resulting in a fewer number of organizations overall in Manitoba's social housing system.[15]

The KPMG report does not address the potential implications of a reduction of the number of non-profits. The best available survey of the sector is Sarah Cooper's doctoral thesis "The End of an Era? Social Housing and Social Property in a Post-subsidy World."[16]

The type of transfer that KPMG is proposing calls for a change in the social make-up of existing housing developments. The report notes that:

> …all 5 of these projects [then under consideration for transfer] are 100 % RGI [rent-geared-to-income] units. Currently, these five buildings have an annual operating loss budgeted at $700,000 and debt service costs of $1.1M for a total of $1.8M. Based on current MMR [median market rent] and current tenant rental income in these projects, the subsidy that MHRC will be required to provide is $2.6M if the projects remain 100 % RGI units. This could be adjusted if a more mixed tenanting approach is allowed.[17]

Elsewhere, KPMG concludes that "in order for projects [that are transferred from MHRC to the non-profit sector] to be financially viable they need a mix of higher and lower rents."[18] From context it is apparent that by higher rents KPMG does not mean market rents, but rather what is termed "affordable housing," where rents cannot exceed the median market rent. Broadening the socio-economic mix in a development might be desirable, but only in the context of a general expansion in the availability of social housing. There is not one word about building new housing in the KPMG report. Indeed, it applauds the government for cancelling $83-million in capital projects.[19] What KPMG is very quietly proposing here is that when housing is moved from the public sector to the non-profit sector, the tenancy mix be altered, or, more to the point, the percentage of rent-geared-to-income households be reduced. The report gives no clear indication as to where the RGI households replaced by tenants who could pay higher rents are expected to live. The recommendation to allow for the charging of higher rents is also inconsistent with the stress that the report, in other places, on focusing on the "most vulnerable."

KPMG does identify two potential sources of funding for the social-housing sector. The first are Social Impact Bonds, which it describes as:

> …a commercial structure aimed at improving the effectiveness of social services. SIBs transfer the risk of delivering a social outcome (e.g. sustained employment) to a consortium of non-government parties who are responsible for designing, delivering and financing social services that will achieve the pre-defined social outcome. The government measures the performance of the consortium and pays when the social outcome is achieved. The government's payment covers the consortium's upfront investment and interest costs.

KPMG notes that Social Impact Bonds are "in the early days, with high transaction costs."[20] They will be discussed briefly in later portion of this paper. As a second potential source of funding, KPMG also propose that the province will consider using the Canada Infrastructure Bank as a capital source. This proposal is beyond the scope of this paper.

Throughout the report, KPMG stresses the need to protect the "most vulnerable." However, the only concrete recommendations that it makes would have severe negative consequences for vulnerable populations. Specifically, it recommends that the government

- raise the percentage of income that tenants receiving rent-geared-to-income support have to pay from the then current rate (25 to 27 per cent depending on size of household) to 30 per cent. For many, this would amount to a 20 per cent increase in the cost of housing.
- put the indexing of Rent Assist on hold (in other words freezing the value of the benefit even though housing costs are increasing).
- reduce the number of people who would be eligible for Rent Assist.[21]

In outlining the risks of implementing its recommendations, KPMG notes that there was a high degree of risk that

> The public could perceive that the Province is reducing social housing or making it less affordable for those most vulnerable.[22]

To mitigate this public-relations risk, the report does not recommend against making housing less affordable for the "most vulnerable." Instead it recommends that the government "Consider selecting an option that balances reductions in some areas with enhancements to social housing related supports and outcomes for most vulnerable."[23] KPMG's discussion of its preferred recommendation contains no analysis of the impact the change will have on the "most vulnerable." And there is a great deal in its short-term recommendations that makes housing "less affordable for those most vulnerable." Since receiving the KPMG report, the government has acted on many of these recommendations: selling public housing, increasing the percentage of their income that low-income people must spend on rent, and reducing the reach of the Rent Assist program.[24] At its heart, the KPMG report is simply a re-packaging of a set of policies that conservative governments, including Manitoba Conservative governments, have been serving up, when in power for over 40 years: namely, privatize, cut benefits, and reduce eligibility. As the following discussion suggests, the references to the 'leading practices' of other jurisdictions is little more than an intellectual smokescreen for the adoption of policies that, when implemented, have done nothing to increase affordability.

Social Housing in Great Britain in Relation to Issues Raised by KMPG Fiscal Performance Review of Manitoba Housing

Introduction

IN THE FISCAL performance review on social housing that the consulting firm KMPG prepared for the Manitoba government, the consulting firm indicated that its recommendations for privatizing housing and the tightening eligibility for housing programs were based on "leading practices, trends and approaches from other jurisdictions."

One of the jurisdictions that KPMG referenced was the United Kingdom. In particular, it spoke positively of the:

- Transfer of public housing (known in the UK as 'council housing') to non-profit social housing agencies.
- The introduction of a universal benefit (now called Universal Credit) to replace a number of benefits that are targeted at housing, training, employment and other needs.

- The use of social impact bonds to finance social programming.

The transfer of public housing to social-housing agencies (along with the sale of public housing to public-housing residents) is a policy with a forty-year history. The universal benefit and social impact bonds are of more recent vintage, having emerged since 2010. Because the public-housing sector in the United Kingdom was one of the most extensive in the world and its transfer one of the world's largest privatizations, this portion of the paper will focus its greatest attention on that policy. However, the policy of privatization will be placed in the broader context of British housing policies, which have moved from increasing supply to supporting demand through a variety of subsidies. Social impact bonds will be discussed briefly at the end of this section. The Universal Credit, which is still being phased in, will be discussed in the context of welfare policy changes and their impact on housing. (While KPMG referenced the United Kingdom in its document, this paper will focus on Great Britain — England, Scotland, and Wales — in providing its overview. Discussion in the latter part of the paper will focus on England.)

In July 2019, Jacob Rees-Mogg, a rising grandee of the British Conservative Party, wrote that the United Kingdom was experiencing "one of the worst housing crises in the democratic world." At that time his party had been in power for nearly a decade. He attributed the problem not to a failure of the private market or to his government's policies, but to government as an institution and "the central planning of housebuilding."[25] Two years earlier former Labour Prime Minister Tony Blair's think-tank released a paper claiming that a radical change in land tax and an increase in the protection of tenants' rights were required to address the nation's "housing crisis." Blair noted that after decades of focussing on the creation of home ownership, "it is time to acknowledge that for many a flourishing rental sector is essential and housing needs are not always served by the focus on ownership to the exclusion of other forms of tenure."[26]

While they certainly did not agree on the causes or the solutions, it would be fair to say that a leading spokesperson of the party that has governed the country for the past decade and the leader of the government of most of the previous decade agreed that the country was in the midst of a housing crisis. Neither of them suggested that the United Kingdom was a source of 'leading practices' in housing policy.

Instead, current policies have created a situation where:

1. Homes are unaffordable for most people.
2. Social housing is increasingly unaffordable.

3. Government policies have forced social housing associations to raise rents and, in a number of important cases, reduce their commitment to providing housing for low-income people.

4. Rental housing is increasingly unaffordable.

5. Evictions are increasing and are an increasing cause of homelessness

6. The growth in housing construction has not kept pace with growth in the number of households.

7. Overcrowding is increasing.

8. Security of tenure for renters had been undermined.

9. Government is now paying high rents to house low-income people in housing that government once owned.

In addition, there has been a dramatic change in the way government has come to view social housing. Where council estates (as British public housing developments were commonly called) were once viewed as communities that would house long-term residents who came from various socio-economic groups, they had come to be seen as providers of housing of last resort. Politicians and the media increasingly treated them as causes of problems rather than potential solutions. Furthermore, they came to be viewed as places from which any right-thinking person would wish to escape. They were not communities, but way-stations on the road to 'normal' communities (with homeownership being the ultimate badge of normality). Even as social housing was being devalued, it was being taxed with additional responsibilities beyond the provision of housing for low-income people. Rather than being part of the social safety net, it was now to be a trampoline from which people would stage a social and economic recovery.

To start to understand the destructive nature of the policies of the last forty years, it is necessary to provide an overview of the creation and growth of council housing.

What was Council Housing?

Social housing in Great Britain arose in response to the failure of the nineteenth-century urban housing market. There is a vast and moving literature about those conditions. The residents of the slums spawned by the industrial revolution lived lives that were short in duration and stunted

in experience. The novels of Charles Dickens are notable for their comic invention and melodramatic love stories, but the word 'Dickensian' evokes a world of overcrowded rooms, leaky roofs, non-existent sewage treatment, and an ever-present threat of violence; the world of the Dickensian slum.

In the mid-nineteenth century, private philanthropists established corporations that would to provide low-income housing while paying investors what was seen as a modest return of no more than five per cent. The Metropolitan Association for Improving the Dwellings of the Industrious Classes was founded in 1841. Thirty years later there were nearly 30 such associations operating in London alone. They did increase the housing supply, but never on a scale that met demand. And they were bedevilled by the economics of low-cost housing. If they provided adequate housing at low cost, they could not pay their dividends. If they protected their dividends, the housing was no longer low cost. Residents were screened and, once admitted, their lives were closely monitored.[27] These corporations were the forerunners of today's housing associations (discussed below).

Large-scale improvement would come only with state investment. Initially, it was the municipal governments, generally referred to as council or local authorities, that led the way. In 1847, Liverpool's campaigning medical officer closed 5,000 cellar dwellings as being unfit for habitation.[28] But where were the cellar dwellers to live? Liverpool City Council drew up plans for low-cost housing, in expectation that a private developer would step in and build the project. When this did not happen, the council went ahead and constructed the first municipally built public housing in Britain. The project took advantage of the Labouring Classes Dwelling Act, which allowed municipalities and private builders to borrow at low rates of interest to build working-class housing.[29]

The 1890 Housing of the Working Classes Act required that local councils replace 50 per cent of the houses demolished for slum clearances and developments such as rail lines in London. A decade later, the provisions was extended nationally. The council housing — as these homes came to be known — were intended for the better off members of the working class, with the idea being that the poorest of the poor would move into the housing vacated by people moving into council houses. By 1914 there were over 10,000 units of council housing in London. A large portion of these were five-story tenements, but many were not. A good portion of the council estates (the common name given to these developments) consisted of two-story houses and what were termed cottage flats.

Council housing was built by the council with construction and operating from the central government. Rents did not cover costs, and, if the central

government grant did not cover the gap, the local authorities had to.[30] The central government provided housing associations with grants to build and renovate housing, which was rented at rates set by rent officers based on a determination of what the market rate would be if there were not a shortage of housing. The central government also provided grants to cover the difference between costs and rent.[31]

Between 1919 and 1939, 1.1-million council homes were built in Britain. They were often well designed and well-built and included trees and garden allotments. They rented at below market rents to tenants who were selected by the council. The dramatic expansion was driven by a general reformist zeal and a fear that if the needs of the working class were not addressed, the country could be convulsed in social conflict. The Labour Party's rise to official opposition in the 1918 election was not a revolution, but it was a shock to the establishment. And while Labour would only hold national power for brief periods during the interwar years, its members did control many municipal councils, and it was the councils that led the housing process. The council housing explosion was facilitated by the 1919 Housing and Town Planning Act that required municipal councils to survey housing needs and develop plans to meet those needs. The national government subsidized the capital cost of the developments.

The Second World War destroyed 450,000 homes in Great Britain and, by war's end, it was estimated that there was a need for 1.25-million homes. Eight-hundred thousand were built by the Labour government of Clement Atlee between 1945 and 1951. The Labour government's housing minister Nye Bevan, who grew up in a Welsh mining community, was an eloquent advocate of the need to develop council estates as mixed communities. He famously stated that:

> If we are to enable citizens to lead a full life, if they are each to be aware of the problems of their neighbours, then they should be all drawn from the different sections of the community and we should try to introduce in our modern villages what was always the lovely feature of English and Welsh villages, where the doctor, the grocer, the butcher and farm labourer all lived in the same street. I believe that is essential for the full life of a citizen.[32]

The Conservative government commenced the retreat from this approach in 1954, stating that council housing should target those displaced by slum clearance (this was later broadened to include the elderly). By the 1970s Labour, largely out of necessity, had been converted to this policy, which saw the social mix of council housing diminish in response to the private

market's growing inability to provide low-cost housing. As a result, council housing underwent a process of what has come to be called 'residualization,' and council housing came to be seen as housing of last resort. Two-thirds of the households that moved into council housing between 1962 and 1978 were unemployed. But whether they were building mixed communities or communities for those in the greatest need, government of both the left and right continued to fund the construction of council housing: between 1945 and 1981, five million such homes were built.

From the 1970s onwards council housing was increasingly demonized and blamed for a variety of social problems that were more properly associated with the collapse of the British industrial economy and the decision to use council housing as housing of last resort. Initially, the blame was attached to the design of some projects, particularly tower blocks. Overtime the blame fell on the very nature of council housing: its public ownership. The reality of life in council housing was often very different from the lurid depictions favoured by politicians and journalists. Reports indicate that the people who moved into council housing viewed the council housing as significantly better than the housing they were leaving. Buildings were constructed in a wide range of styles and densities, not just the tower blocks that were subject to the greatest amount of criticism. Shortages of capital, building supplies, and labour led to the adoption of new building techniques and designs: and new methods of construction almost always give rise to unexpected maintenance issues.[33]

This council housing model was to fall victim the wave of privatizations unleashed on Great Britain following the 1979 national election.

The Revolution of 1979

The election of Margaret Thatcher's Conservative government in 1979 marked the end of the growth of council housing. When she was elected 55 per cent of the population lived in privately owned dwellings, 34 per cent lived in social housing, and 11 per cent lived in private rental units. Of the 34 per cent in social housing 31.5 lived in council housing and 2.5 per cent lived in housing provided by housing associations (the non-profit descendants of the charitable organizations described above).[34]

In the run-up to the 1979 election the Conservatives concluded that they needed a populist, vote-winning campaign promise. They seized on a proposal to offer council residents the right to purchase their own homes

at two-thirds of the market price. Thatcher was a late convert to the policy, objecting that the size of the discount being offered to the homebuyers might offend citizens who were paying the full price for their housing.[35]

Thatcher was, however, committed to reducing state enterprise and her government privatized over 40 government-owned enterprises. The sale of council housing was the most extensive privatization of them all. The sale of council housing was both politically pragmatic and deeply ideological: it was intended to drive a wedge into the working-class support that the Labour Party enjoyed in many estates and to be part of a broader assaults on the social-welfare state. The key elements in the dismantling and weakening of the public-housing sector included the following elements.

- The transfer of council housing to housing associations.
- The Right to Buy.
- The right to acquire.
- The revival of the private rental sector.

The Right to Buy

The 1980 Housing Act obliged councils offer council housing for sale to tenants who had lived in council housing (for at least three years) at a 30 per cent discount. The longer a person had lived in council housing, the deeper the discount (which could reach 70 per cent). If the purchaser sold the house within five years of purchase, the discount had to be repaid. There was a floor price for recently built housing, but the program's later years, the discount was increased and the floor price lowered. Councils were also obliged to provide purchasers with mortgages. Most of the money from the sale of the housing went to the central government. At the same time responsibility for housing the homeless, whose numbers increased from 63,000 in 1980 to 146,000 to 1990, fell to councils. The program also introduced shared ownership for those who could not afford to buy their housing unit. Under this program, residents bought a portion of the home and paid rent on the rest.[36] By 1993 1.3-million households had purchased their council houses: the average price discount was 50 per cent.[37]

In implementing this policy the Thatcher administration wished to reduce government borrowing; increase private/consumer risk (thereby, in the government's opinion, making the economy more efficient); increase choice; and generally reduce the role of the state, which it viewed as an

inefficient manager; and create more property owners (ostensibly because property owners made better citizens). There was also political calculation in this, since it was thought that newly created property owners would reward the political party which had delivered the benefits of home ownership.[38]

A reduction in rent subsidies was brought in at the same time, forcing councils to increase their rents. Admission criteria to council housing was simultaneously made more restrictive. The estates lost their best housing and their most economically successful residents, and they did not get to invest the receipts, since most of the money raised by the sales went to the central government. In the process, the ability of councils to provide housing was weakened and the social and economic diversity of the council estates was narrowed.[39]

The Revival of the Private Rental Sector

The private rent sector had been in continuous decline since 1939. In 1951, it controlled 7.1-million units or 51.8 of the existing stock of the day. By 1979 it had fallen to 2.3-million units and 11 per cent of the housing stock.[40] Prior to 1988 rents in the private sector were regulated under the 1965 Rent Act. The 1988 Housing Act ended rent regulation and introduced the 'assured shorthold tenancy.' Previously tenants had what amounted to a right-for-life tenancy. Under the new provisions, landlords could evict a tenant without reason. In 1996 the act was amended to make it even easier to evict tenants.[41] These changes made investment in private rental property much more attractive. Banks, secure in the knowledge that if a borrower defaulted, they could repossess and evict the tenant, began to provide interest-only mortgages to purchasers who were buying properties simply to rent them. This was very attractive to lenders and borrowers since the tax system allowed them to deduct 100 per cent of their mortgage costs. Under these arrangements the purchasers simply collected rent to pay the interest with the expectation of selling the house in the future at a profit. The rental sector that developed was inefficient, driven by tax benefits, and committed to limit tenants' security of tenure.[42]

The Transfer of Council Housing to Housing Associations

The Thatcher government needed an additional strategy to deal with those council estates where most of the residents did not buy their homes, largely because they could not afford them, even at bargain-basement prices. The

solution was to transfer them from public ownership to non-profit housing associations, which as separate legal organizations, were free to borrow and improve their properties. This borrowing would not appear on government books.

A series of legislative changes in 1985, 1988, and 1989 cleared the way for the transfer, with tenant approval, of housing from local councils to alternative landlords. While there were a number of existing housing associations, in most cases, council housing was being transferred to associations that were created specifically at this time. It was not so much a transfer to an existing sector, but the creation of a new sector.[43] Housing associations were given the power to set their own rents, rather than having them set by government.[44]

The Right to Acquire

In 1996 the Conservative government introduced what was called the Right to Acquire to the residents of housing association housing units. It applied only to units built after 1997 and provided a far smaller discount (a maximum of £16,000 in 2015) than the Right to Buy program. Unlike the Right to Buy program, the discount did not increase with the number of years that the purchaser had been resident in social housing.[45]

How Did These Policies Change the Face of Housing?

Table 1 provides an overview of the impact of the Right to Buy and the transfer of council housing to housing associations on the distribution of housing among the various sectors of the housing market during the Conservative administrations of Margaret Thatcher and her successor John Major.

The four biggest changes in this period were:

- The jump (55.3 per cent to 67.2 per cent) in the percentage of the housing stock that was privately owned and occupied.
- The decline (31.5 per cent to 17.9 per cent) in percentage of housing that provided by local councils.
- The 21 per cent decline in the number of social housing units (council and housing association combined).

By 1997 the Conservatives had sold over 1.8-million units of council housing. The number of units provided by private landlords increased by only 100,000 and their share of the national housing stock actually declined.[46]

TABLE 1 Housing Stock by Tenure, 1979 and 1997, Great Britain

	1979	Change	1997
Owner-occupied			
Units (million)	11.5	4.7	16.2
Per cent of total stock	55.3		67.2
Rented (Aggregate of local authority, housing association, and private rental)			
Units (million)	9.3		7.9
Perc ent of total stock	44.7		32.8
Local authority (council housing)			
Units (million)	6.6	−2.3	4.3
Per cent of total stock	31.5		17.9
Per cent of rented stock	71		54.4
Housing association			
Units (million)	0.4	.8	1.2
Per cent of total stock	2.5		4.9
Per cent of rented stock	4.8		15.1
Private landlord			
Units (million)	2.3	.1	2.4
Per cent of total stock	11.0		9.9
Per cent of rented stock	24.7		30.3
Total stock	**20.8**	**3.3**	**24.1**

Sources Gov.UK. Live tables on dwelling stock (including vacants) Table 102: Dwelling stock: by tenure1, Great Britain (historical series) https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants, accessed 7 April 2020.

In addition, the number of housing units started each year declined during the Conservative administration: in 1979–80 it was 190,580, in 1996–1997 it was 154,240. The 4.7-million unit increase in home ownership from 1979 to 1997 looks less impressive when one notes that home ownership increased in the previous 18-year period by 4.6-million.[47] Even Margaret Thatcher's official biographer, Charles Moore, was obliged to acknowledge that Right to Buy contributed to "the gradual build-up of a housing shortage which, in 1979, had not existed."[48]

Housing costs as a proportion of income rose from 12 per cent to 19 per cent in the first decade of privatization. The result was rent and mortgage arrears. The percentage of mortgages in arrears in 1980 was 0.08, by 1991 it was 0.93.[49]

In 1981, two years into Thatcher's mandate, 43 per cent of council housing residents were employed fulltime; by 1998, one year after the Conservatives were defeated, the figure had fall to 24 per cent.[50] The Conservative knock

against council housing was that the council estates were ghettoes of the poor. While there were council estates with greater or lesser degrees of socio-economic diversity, the Thatcher policies were in essence social engineering policies that intensified the degree to which the estates were increasingly transformed into ghettoes. The program's beneficiaries were people who had been assigned housing by the state and up until the time when they were given the opportunity to purchase their homes at discount rates had been paying less than market rents. The benefit that the purchasers received was being provided by the public, and the people who were being disadvantaged would be those who might qualify for council housing in the future.[51]

The defeat of the Conservative government led to the modification and moderation of the policies that Thatcher had put in place, but it did not lead to their abandonment.

What Did Labour Do

Under the leadership of Tony Blair, the Labour Party concluded that opposition to the Right to Buy would alienate working-class voters. Indeed, Blair believed that the Right to Buy had successfully won a section of the Labour base to the Conservatives.[52] Following its election in 1997, the Labour government maintained the policies that focused on increasing private ownership and reducing the role of local councils in providing housing. It kept Right to Buy in place but softened a number of its most objectionable elements by increasing the period of time purchasers had to hold on to the property before selling it without having to refund the discount and reducing the government-supplied mortgage subsidy.[53]

(In 1999 Labour devolved housing policy in Great Britain to England, Scotland, Wales, and Northern Ireland. From that year onwards, there is a divergence in housing policies in each jurisdiction. This paper will focus on England, while, for the sake of consistency presenting data in the overall tables for Great Britain.)[54]

In the first five of years the Blair administration the number of council housing units sold under Right to Buy increased from 58.1 thousand a year to 78.3 thousand.[55] The construction of council housing languished: for example, from 1997–1998 to 2009–2010, construction was started on only 2,780 council housing units and 243,530 housing association housing units.[56]

Under the Labour administration councils were encouraged to establish arms-length-management organizations (ALMOs) to manage council housing.

Like housing associations, ALMOs were not subject to the same restrictions on borrowing as councils, and they were eligible for central government funding that was not available to councils. By 2010, over half the council housing in England was being managed by ALMOs. The Decent Homes Programme linked to the creation of ALMOs led to the renovation of one-million social housing units by 2010, a significant accomplishment, but 305,000 units of social housing still needed to be brought up to the government's decent housing standard.[57]

The Labour government also ramped up the transfer of council housing to housing associations, adopting a goal of transferring 20,000 units of housing stock every year. While these transfers could only be made with the authorization of a majority of tenants, the government wielded a very large stick, by making it clear that money for needed building upgrades would only be made available to housing associations as opposed to local councils.[58] Blair celebrated the handing over of 17,000 units of council housing to a housing authority in 1999 as a measure that "buried for good the old ideological split between public and private sector."[59] Under Labour, many former council estates were upgraded, with funds from the central government and loans taken out by the social housing associations and ALMOs. However, it should be noted that in some cases, another source of funding for the ALMOs and housing associations was the destruction or sale of a portion of their housing stock. While the housing stock they provided might be better than in the past, the amount of stock they provided declined through this process. In addition, they had to pay a higher rate of interest than would have been the case if the renovations had been funded by council borrowing. The National Audit Office in a 2003 assessment of the stock transfer program acknowledged that it was up to 45 per cent more expensive to have the housing authorities rather than the councils carry out improvements.[60]

Starting in 2002, the Labour government sought to bring rents in local authority housing and housing associations into alignment. This was to be accomplished by way of a formula that reflected both local wages and property values. The upshot was that rents were increased by inflation plus a half per cent annually.[61]

Table 2 provides an overview of the impact of the impact the policies of the Labour administrations of Tony Blair and Gordon Brown.

Three significant changes stand out:

- The fact that in the face of policies intended to increase home ownership, home ownership declined (from 67.2 per cent to 65.5 per cent) as a percentage of the housing stock.

TABLE 2 Housing Stock by Tenure, 1997 and 2010, Great Britain

	1997	Change	2010
Owner-occupied			
Units (million)	16.2	1.3	17.5
Per cent of Total Stock	67.2		65.5
Rented (Aggregate of Local authority, housing association, and private rental)			
Units (million)	7.9	1.3	9.2
Per cent of Total Stock	32.8		34.5
Local authority (council housing)			
Units (million)	4.3	−2.2	2.2
Per cent of Total Stock	17.9		8.2
Per cent of Rented Stock	54.4		23.9
Housing association			
Units (million)	1.2	1.4	2.6
Per cent of Total Stock	4.9		9.7
Per cent of Rented Stock	15.1		28.2
Private landlord			
Units (million)	2.4	2	4.4
Per cent of Total Stock	9.9		16.5
Per cent of Rented Stock	43.4		47.8
Total stock	**24.1**	**2.6**	**26.7**

Sources Gov.UK. Live tables on dwelling stock (including vacants) Table 102: Dwelling stock: by tenure1, Great Britain (historical series) https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants, accessed 7 April 2020.

- The continued collapse of local council housing due to Right to Buy and transfer to housing associations. The sector lost 2.2-million units, almost the same number that it lost under the Conservative administration (2.3-million).
- The dramatic increase (83.3 per cent) in the number of private rental units.

Given that housing associations started construction on only a quarter million housing units during this entire period, it is apparent that most of its 1.4-million-unit growth came from the transfer of housing units from local councils rather than through the construction of new housing.[62]

The social housing sector (council housing and housing authorities) lost 800-thousand units through sell offs. It was during this period that housing authorities surpassed councils as the dominant provider in the

social housing sector. Council housing, which provided the most affordable form of housing, has fallen from being the second-largest player in the country's housing industry to fourth, and last, place. Overall housing unit construction during this period averaged 200-thousand units annually — a figure that is greater than under the previous Conservative administration or the following years of Coalition and Conservative government. However, all the growth was in more expensive forms of housing.[63] The defeat of the Labour government in 2010 would mark a return to and intensification of the policies of the Thatcher era, coupled with a growing crisis in affordability.

The Coalition and the Conservatives

Since 2010, the Conservative Party has governed Great Britain, either in coalition with the Liberal Democrats from 2010 to 2015 or as the governing party in the majority and minority administrations of the subsequent years. The government's housing policies include the following key measures:

1. Reducing and restricting the housing benefit.
2. Unilateral and contradictory policies on rent.
3. Capping overall welfare benefits.
4. Reducing security of tenure.
5. Reductions in grants for the construction of social housing.
6. Introduction of what was to be termed "Affordable Rent."
7. Increased dependence on private sector developers to build social housing as part of private development.
8. Introduction of new policies to increase home ownership.
9. Expansion of the Right to Buy.

Overall, the subsidy to homeownership increased and the subsidy to social housing decreased. There was an increase in the subsidizing of home purchases and an increase in spending on the housing benefit. In some cases, such as the subsidy to house purchasers, the increase in spending was intentional and provided without means testing. In other cases, such the increase in funding of the housing benefit, the increase was not intended and was subjected to means testing. It both cases, it was very expensive. This

section of the paper describes the policies listed above. It will be following by a section that examines their impact.

Reducing and Restricting the Housing Benefit

The housing benefit is a benefit that is paid to both public and private landlords in cases where household income is not sufficient to cover rental costs. It is a key element in the country's social safety net. Historically, it had been set at 50 per cent of local market rents (with variations for household size). Under Labour it was capped for renters in private housing.[64]

The Coalition:

- Reduced the benefit to 30 per cent of local market rents.
- Eliminated the five-bedroom rate (This decision meant that large households that needed five-bedroom units were only eligible for the four-bedroom rate even though they would be paying rent at the five-bedroom rate.).
- Switched single adults aged 25–34 without children from the one-bedroom rate to the lower shared accommodation rate.

Finally, the benefit was delinked from local housing costs. Instead of rising each year with local housing costs, in 2014, the Coalition only increased them by one per cent. In 2016, a five-year freeze was imposed on the Housing Benefit. These changes cut the housing benefits of 2.5-million households, three quarters of whom rented in the private sector.[65]

Unilateral and Contradictory Policies on Rent

The Coalition government, elected in 2010, allowed social housing rents to rise at inflation plus 0.5 per cent plus £104. For housing associations, this was changed in 2013 to the rate of inflation plus 1 per cent. In 2015, the government reversed policy, announcing that it was cutting social housing rents by 1 per cent a year for four years, leading to a 12 per cent reduction in average rents by 2021. In the face of objections from councils and housing associations, which had been budgeting on rents increasing a rate of at least one per cent above the inflation rate, the implementation of the policy was delayed for a year. Because two-thirds of the residents of social housing have a portion of their rent paid by the housing benefit, most of the saving in the rent cut goes to the central government, not the tenants. The losers would be the social landlords.[66]

Capping overall welfare benefits

The Housing Benefit was also weakened by the Coalition's 2013 decision to place a cap on the total amount a household could receive in social welfare payments. Set at £26,000, the cap limited the total amount a household could receive under the following benefits: child benefit, housing benefit, jobseeker's allowance and incapacity benefit. This decision was expected to affect 56,000 households, reducing their income by an average of £93 a week. The cap, it should be noted, was not adjusted on the basis of family size. In 2016 the cap on benefits that a family could receive was lowered to £20,000 a year (£23,000 in London). This reduction was expected to impact 116,000 households.[67]

Starting in 2016, the government began to introduce the Universal Credit, which was intended to replace five different benefit programs, including housing. The Universal Credit was supposed to be easier to access and provide greater incentives for recipients to seek paid employment. Where the housing benefit had been paid to landlords, the Universal Credit was to be paid directly to the recipient. This, it was argued, would give the recipient more choice. Legislation authorizing the credit was adopted in 2011, but the government did not begin to phase in the credit until 2016 and implementation will not be complete until 2023. On the eve of the system's introduction, changes were adopted that made the system less generous than the one it was replacing. Two-and-a-half-million families could expect to see their benefits reduced as a result of the central government's budget cuts.[68] In 2018, the National Audit Office (NAO) issued a scathing assessment of the program. The NAO reported that the attitude of the government department responsible for the program:

> has led it to often dismiss evidence of claimants' difficulties and hardship instead of working with these bodies to establish an evidence base for what is actually happening. The result has been a dialogue of claim and counter-claim and gives the unhelpful impression of a Department that is unsympathetic to claimants.

The NAO went on to say that:

> Both we, and the Department, doubt it will ever be possible for the Department to measure whether the economic goal of increasing employment has been achieved. This, the extended timescales and the cost of running Universal Credit compared to the benefits it replaces cause us to conclude that the project is not value for money now, and that its future value for money is unproven.[69]

Reducing Security of Tenure

The 2011 Localism Act undermined security of tenure by allowing fixed term tenancy agreements for social housing. These tenancies could be for variable periods of time but could be set as low as two years.[70] At the of the period, tenants were to be re-assessed and needed to continue to be in defined housing need before the tenancy would be renewed.[71]

Reductions in Grants for the Construction of Social Housing

In its first budget the Coalition cut funding to housing associations for the construction of social housing by 60 per cent.[72]

Introduction of Affordable Rent

To make up for the loss in the construction grant, housing associations were allowed to charge up to 80 per cent of market rents on new or newly vacated units. Prior to this rents in council and housing association units had been closer to 50 per cent of market prices (these were known as "Social" rents). Units rented at the new rent level came to be referred to as "Affordable" rents.[73] At the time of the program's introduction, the National Audit office estimated that the Affordable Rent policy would lead to an overall increase of £1.4-billion in housing benefit expenditures. This is because of the high percentage of tenants in social housing who were receiving the housing benefit.[74] (This is an example of the contradictory nature of the government policy: cuts by one department led to increases in spending by another.)

Increased Dependence on Private Sector Developers to Build Social Housing as Part of Private Development

It was expected that private sector developers would build low-cost housing as a result of provisions in the Town and Country Act that require developers to set aside at least 10 per cent private housing projects for affordable housing. Affordable housing was broadly defined to include housing for rent at the Affordable Rent level (that would be transferred to housing authorities) or homes that are to be sold at below market rates.[75]

One of the few policies intended to increase the supply of rental housing was a 2013 decision to allow office buildings to be converted to apartment blocks without undergoing any local planning review. In this case developers were exempted from the rules requiring the provisions of affordable rent housing to be part of any large development.[76]

Introduction of New Policies to Increase Home Ownership

As it cut funding to the construction of new social housing, the Coalition and Conservative governments increased subsidies to home purchasers. The two most significant of these were the Help to Buy Program and the Starter Home Program.

Help to Buy

The Help to Buy Program was introduced in 2013 and, with an initial budget of £3.5-billion, was the government's single largest housing initiative. It was not means tested and was open to both first-time buyers and people who had previously owned homes. Buyers needed to come up with a five per cent down payment and a mortgage for 75 per cent of the purchase cost. The government would provide a loan for the remaining 20 per cent. The loan would be interest free for the first five years. The program was extended in 2018 with a budget of £7.2-billion. It is anticipated under the program the government will provide homeowners with £25-billion in loans.[77]

Starter Homes

In the 2015 general election, the Conservatives made a commitment to building 200,000 starter homes. These were to be sold at a 20 per cent discount and reserved for first-time buyers under the age of 40. Later that year £2.3-billion was budgeted for the completion of 60,000 homes.[78]

Expansion of the Right to Buy

The Coalition also sought to "incentivize" the right to buy. It did this by:

- Reducing the number of years of occupancy required to claim the Right to Buy discount from five years to three years.
- Increasing the percentage of the maximum allowable discount from 60 to 70 per cent. (This is a return to the Thatcher-era cap, which had been lowered by the Labour government.)
- Increasing the caps on the amount that prices could be discounted from £38,000 to £75,000 (this was later raised to £100,000 in London).
- Continuing to increase the caps on the amount that prices could be discounted annually at the rate of inflation.

TABLE 3 Housing Stock by Tenure, 2000 and 2017, Great Britain

	2010	Change	2017
Owner-occupied			
Units (million)	17.5	.1	17.6
Per cent of Total Stock	65.5		63.0
Rented (Aggregate of Local authority, housing association, and private rental)			
Units (million)	9.2	1.1	10.3
Per cent of Total Stock	34.5		36.9
Local authority (council housing)			
Units (million)	2.2	−.2	2
Per cent of Total Stock	8.2		7.2
Per cent of Rented Stock	23.9		19.4
Housing association			
Units (million)	2.6	.3	2.9
Per cent of Total Stock	9.7		10.3
Per cent of Rented Stock	28.2		28.1
Private landlord			
Units (million)	4.4	1	5.4
Per cent of Total Stock	16.5		19.3
Per cent of Rented Stock	47.8		52.4
Total stock	**26.7**	**1.2**	**27.9**

Sources Gov.UK. Live tables on dwelling stock (including vacants) Table 102: Dwelling stock: by tenure1, Great Britain (historical series) https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants, accessed 7 April 2020.

- Establishing a £100-million mortgage fund dedicated to Right to Buy purchases.
- Hiring agents to guide people through the process.[79]

Other jurisdictions took a different approach to the right to buy. Scotland abolished it in 2013 and Wales abolished it in 2017.[80] Northern Ireland suspended the program in 2020 in response to coronavirus-related concerns.[81]

In 2015, the government announced it would be amending the Housing and Planning Act to extend Right to Buy to housing associations. The National Housing Federation (NHF), the umbrella group for housing associations, opposed the proposal and the amendments were not adopted. Instead, an agreement was reached between the government and the NHF that led to the establishment of a voluntary program which provided the associations with compensation and allowed them to refuse to sell certain housing units. The

agreement was to be implemented in a series of pilot projects in 2017.[82] In 2019, the government expanded this right to buy, again on a negotiated basis.[83]

Table 3 shows the change in housing tenure during the first eight years of Coalition and Conservative governments (led by David Cameron and Theresa May.)

The table shows that:

- There has been a reduction in the overall rate of growth in the housing stock, growing by only 150,000 housing units a year, down from the Labour-era 200,000 a year.
- The private housing sector has continued to collapse, growing by only 100-thousand units over the eight-year period. Its share of the total housing stock fell from 65.5 per cent to 63 per cent.
- The only sector with any significant growth was the private rental market, which increased by one-million units.
- Growth of social housing (council housing and housing association combined) remained flat. In 2010 there were 4.8-million units of social housing, in 2017, there were 4.9-million units.

Table 4 shows the enormity of the change over the last forty years.

The following changes are apparent:

- Eighty-six per cent of the growth in housing stock has been home ownership.
- The social housing sector (local authority and housing authority) once accounted for 35 per cent of housing, but by 2017, it accounted for 17.5 per cent of housing. In total, between 1980–1981 and 2018–2019, 1.9 million units of local housing had been sold under the Right to Buy program.[84]
- There had been a dramatic shift within the social housing sector: council housing, the only sector to decline in absolute terms, had fallen from being the second largest sector (providing 31.5 per cent of stock to 7.2 per cent of the total stock) to being the smallest sector with just 7.2 per cent of the stock.
- Private rental, which had provided a quarter of the rental stock at the start of the period, was providing just over half of the rental stock at the end of the period.

TABLE 4 Housing Stock by Tenure, 1979 and 2017, Great Britain

	1979	Change	2017
Owner-occupied			
Units (million)	11.5	6.1	17.6
Per cent of Total Stock	55.3		63.0
Rented (Aggregate of Local authority, housing association, and private rental)			
Units (million)	9.3	1	10.3
Per cent of Total Stock	44.7		36.9
Local authority (council housing)			
Units (million)	6.6	−4.6	2
Per cent of Total Stock	31.5		7.2
Per cent of Rented Stock	71		19.4
Housing association			
Units (million)	0.4	2.5	2.9
Per cent of Total Stock	2.5		10.3
Per cent of Rented Stock	4.8		28.1
Private landlord			
Units (million)	2.3	3.1	5.4
Per cent of Total Stock	11.0		19.3
Per cent of Rented Stock	24.7		52.4
Total stock	**20.8**	**7.1**	**27.9**

Sources Gov.UK. Live tables on dwelling stock (including vacants) Table 102: Dwelling stock: by tenure1, Great Britain (historical series) https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants, accessed 7 April 2020.

In 1978–1979 local authorities completed 93,300 units of housing; in 1997–1998, the figure was 320. The corresponding figures for private homebuilders were 133,580 and 136,280. The housing association figures were 20,570 and 21,400.[85]

The Impact of the Coalition/Conservative Policies

As useful as these tables are, they provide only a high-level picture of the changes in the sector. For example, the tables do not reflect the impact of changes to the welfare system or the financing of social housing, which had the effect of reducing the spending power of low-income people and increasing the cost of social housing. Nor do they reflect changes within the sectors, particularly the social housing sector.

The Change in Composition of the Social Housing Sector

The tables demonstrate that there has been not only an absolute decline in the size of the social-housing sector, but there has been dramatic shift in the make-up of that sector, with housing associations now dominating the field. While there were housing associations in existence in 1979, their numbers were few and their responsibilities limited. Most associations were created and grew largely through the transfer of property as opposed to the construction of new housing. There were only three years in the period from 1978–1979 to 2018–2019 in which housing associations produced more than 30,000 houses and there were 21 years in which they produced less than 20,000.[86]

To finance the housing that they did create, housing associations have had to develop partnerships with private-sector lenders and developers. They have also had to engage in non-housing activities and for-profit activities. There has also been an increasing level of concentration: in 2015, for example, 1,700 housing associations managed 2,828,000 units of housing. However, 95 per cent of these units were managed by 400 associations.[87]

Housing associations have come to occupy an ambiguous position. The associations claim to be "private, independent charitable" organizations, which is how a number of them started life in the late nineteenth century.[88] For his part, Prime Minister David Cameron said, and later regretted saying, that housing associations were "part of the public sector." He went on to say that they were not a particularly efficient part of that sector.[89] Cameron had a point in asserting that the associations were part of the public sector since the government had the right to appoint board members to some housing associations and approve housing association property sales.[90] Cameron's description of the associations as inefficient was partly triggered by reports of the high salaries that the heads of the largest housing associations were receiving.[91] In response, association representatives pointed out that reductions in government funding had obliged them to take on greater risks and engage in a broader range of activities. The Sovereign Housing Association, for example, had private sector borrowings of £3.1 billion in 2014. High salaries were needed to attract managers for these complex and largescale operations.[92]

The issue of the housing association independence and future direction of the associations was brought to the fore by the government's 2015 announcement that it would be imposing four years of one-per-cent rent cuts on the sector. This was done in effort to control the growth in the housing benefit, which was being provided to, among other people, housing association

tenants. The rent cut reduced the incomes of social landlords by £2.3-billion a year over a four-year period. Of this saving, £1.6-billion was captured by the central government through a reduction in the housing benefit.[93]

The fall in housing association revenues that resulted from the rent cut also made associations less attractive to lenders.[94] In 2015, a number of them announced that they were going to stop building social housing. Genesis, one of the country's largest housing associations, cut the number of social housing units it intended to build in the coming year from 330 to 100.[95] When asked about the impact of this decision on the organization's historical mission to provide low-income housing, chief executive officer Neil Hadden said, "That won't be my problem."[96] Genesis also continued to sell its social housing units to the private sector, particularly in areas where property values were rising. The company argued that it did so to raise funds to build more social housing, but the process reduced the social and economic mixture of communities and increased the clustering of low-income people — which was, of course, one of the characteristics of council housing that Conservatives had previously demonized.[97] A 2017 study of housing associations noted that they were increasingly unwilling to accept welfare tenants referred to them by local councils that no longer have their own housing:

> ...because the welfare changes mean the households will simply be unable to pay the rent. This, together with associations gradually withdrawing from social care, means that their tenant base will gradually become somewhat more affluent, leaving the neediest to be accommodated in council housing.[98]

The same study found that the 'public-facing materials' (meaning their publications and websites) of only one of the fifteen largest housing associations mentioned 'social housing.' Only six spoke of the provision of 'affordable housing.'[99]

One of the Thatcher government's main motivations in promoting Right to Buy and the transfer of council housing to housing associations was to get the long-term debt associated with social housing off the central government's books.

The decision to impose rent cuts on housing associations had a brief but perverse impact on government finances. One of the Thatcher government's main motivations in promoting Right to Buy and the transfer of council housing to housing associations was to get the long-term debt associated with social housing off the central government's books. This argument would only work if the associations were truly independent. Once the government began setting their rent rates, the UK's Office for National Statistics reclassified the housing associations as being "subject to public sector control." This put another £60-billion back on the public debt.[100]

In 2017, the government introduced measures that allowed it to remove the social housing debt from its balance sheets.[101]

Local councils were also increasingly obliged to enter into partnerships with private-sector developers. In London, in 2014, 18 of 32 councils were in partnerships with private developers. The resulting developments — usually described as the 'regeneration' of council housing — could lead to the displacement of current residents, the demolition of some or all the existing housing, and its replacement with more expensive 'affordable' units and units for sale on the private market.[102]

While councils have the right to require that private developers set at least 10 per cent of any largescale housing development in their jurisdiction aside for affordable housing they have been experiencing difficulties in getting developers to fulfill their obligations. Developers can reduce the required number of units if they can demonstrate that the figure threatens the economic viability of the project. A 2017 study conducted by Shelter, a British housing advocacy organization, revealed that appeals against the requirements set by 11 urban local authorities had led to a 79 per cent reduction in the number of required affordable housing units. In London, less than one per cent of the required houses were actually built.[103] A follow up study in 2018 that looked at the experience of eight rural councils found that these viability challenges led to the construction of only 52 per cent of the required housing.[104] Critics claim that developers overpay for land in order to justify their claims that affordable housing requirements would threaten the economics of their project.[105] Whether this is true or not, it is certainly the case that this method of funding of social housing allows for little central direction of where social housing will be built or the numbers of units that will be built. These joint developments, when they do take place, have also given rise to a variety of exclusionary measures. These include separate entry-ways (known as "poor doors"), separate bicycle storage units, separate postal delivery areas, and even playgrounds from which children of low-income families are excluded.[106]

It would be wrong to view all housing associations as being captive of their bankers and corporate partners, but it is certainly the case that housing associations, now the major player in the social housing field, have limited access to government funding — and must charge higher rents to get access to that money or turn to corporate partnerships to gain funding. It is also the case, that while the sector grew as a result of government measures that essentially forced the transfer of council housing to housing associations, government's romance with the associations cooled once it came to equate housing associations with increases in its housing benefit bill. The bill increased to the degree the associations were meeting their historical obligations; the

government-announced rent cut was in effect a message to the associations that it no longer cared about the construction of social housing.

The rest of this section highlights the other key impacts of the Coalition/Conservative housing policies.

There is a Shortage of Low-cost Housing.

If you stop investing in the creation of low-income housing, you are likely to discover you have a larger number of low-income people than there are dwelling places in which they can live. That is what has happened in England. In 2008–2009, 31,122 units of what was termed 'social rent' (described below) housing were constructed, but a decade later the number had fallen to 6,287 units.[107]

In 2018 there were 1.11-million households on local authority waiting lists.[108] Nearly a quarter of the households on the list were living in conditions deemed to be unsanitary or overcrowded, while 114,900 needed to move on the basis of medical or welfare reasons.[109]

Private-sector Rental is Beyond the Incomes of Low-income People

In 2019, 94 per cent of the homes in the private rental sector, which is the only rental sector in which there is growth, were too expensive for the 1.3 million families that qualified for the housing benefit.[110] In 2012–2013 there were 1.4-million low-income households living in accommodation rented from the private sector. Of these, 10 per cent were living in officially designated overcrowded conditions, 33 per cent were likely be living in housing that failed to meet the decent housing standards, and 76 were in what was termed "after-housing-costs poverty." (The comparable figures for low-income renters in social housing were 11 per cent, 14 per cent, and 55 per cent.)[111] According to an analysis done by Shelter, over 50 per cent of working families in England were spending more than 30 per cent of their pay on rent in 2016–2017.[112]

As the housing benefit was reduced, private landlords became increasingly unwilling to rent to individuals who were receiving the benefit. A survey of 1,000 private landlords found that 76 per cent of them were reluctant to rent to individuals between the age of 18 to 21 for fear that they could not meet their rent.[113]

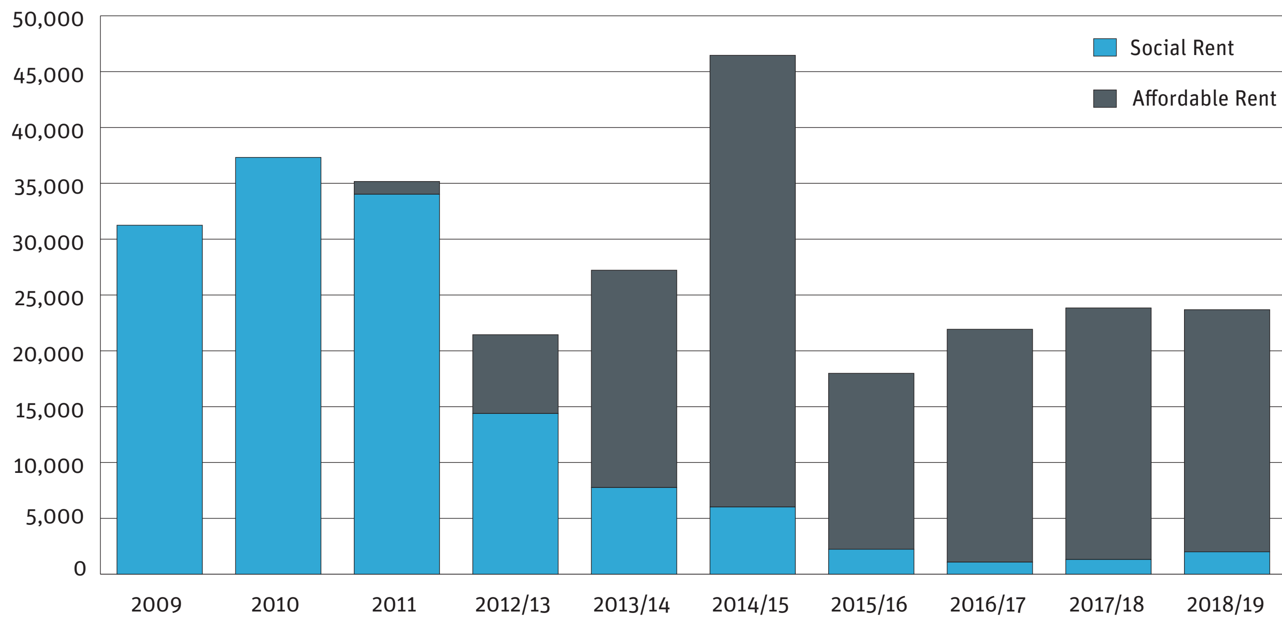
Low interest rates and high rent levels led to an increase in the number of people who were buying to rent, a process that usually involved people

purchasing suites and dividing them into ever small living areas. Britain's largest real-estate agent made £16.3-million from renting properties in 2012, compared to £4.4-million from selling them.[114] While dipping in 2008, buy-to-rent has grown rapidly since 1996. It is in fact one of the flipsides of the falling homeownership rates. Two million people own buy-to-rent units in Britain. Thirteen-point-six per cent of the of the top ten households by income own buy-to-rent property. The growth of the sector has diverted homes built for homeownership to the private rental market. This class of landlords has also benefited from mortgage-interest tax relief and government transfers in the form of housing benefit payments.[115]

Lower Cost 'Social Rent' Housing is Being Replaced by Higher Cost 'Affordable Rent' Housing

The 2011 requirement that new housing association units be rented at the 'affordable rent' level (up to 80 per cent of market rent) as opposed to the previous 'social rent' (approximately 50 per cent of market rents), means that most new social housing is beyond the reach of low-income households. *Chart 1* demonstrates the change in the composition of new social housing.

CHART 1 Social Housing Completions in England, 2009–2019



Source GOV.UK, Live tables on affordable housing supply, Table 1012: Affordable Housing Starts and Completions funded by Homes England and the Greater London Authority, https://www.gov.uk/government/statistical-data-sets/live-tables-on-affordable-housing-supply, accessed 17 April 2020.

The conversion from social rent to affordable rents creates the situation where units of the same age and size are rented out at different rates. Longer term tenants pay the old social rent, while newer and often younger tenants with lower incomes are charged the higher affordable rents.[116] Between 2012 and 2018, 111,570 social rent units were converted to affordable rent. This is more than fifty per cent of the growth in 'Affordable Rent' units: only 109,673 units have been added through new build.[117]

The Lack of Low-income Accommodation is Affecting Household Composition

A growing shortage of affordable housing is leading to an increase in multi-family households, largely because adult children cannot afford to move out of the parental home. In 2019, multi-family households were the fastest growing household category in the United Kingdom. The multi-family category grew from 170,000 in 1999 to 297,000 in 2019.[118] In 2018, one in four young adults aged 20 to 34 years were living with their parents, an increase of 24 per cent from 2008.[119] According to a 2017 study, families headed by thirty-year olds were half as likely to own their home as their parents were at that age. Where a generation ago, it took three years to save for a housing deposit, it now takes 19.[120]

The Impact of the Freeze on the Housing Benefit

In a study of the impact of the cutting and freezing of the housing benefit, the Chartered Institute of Housing (CIH) observed in 2018 that the benefit

> rates are now so seriously out of line with local rents that private renting has become unaffordable for most low income tenants and this substantially increases their risk of homelessness. The longer the freeze continues the wider the gap becomes and the more costly it becomes to restore [housing benefits] rates to their full value.

The CIH estimated that the cuts had reduced funding to low-income tenants by £1.2-billion.[121]

Evictions

Evictions have increased: 7,200 more households were evicted in Great Britain in 2017 than in 2003. Citizens Advice, an agency funded by charities in the UK to give advice to the public on benefit issues, estimated in 2018,

that over the previous three years 141,000 tenants had been subjected to 'revenge evictions.' A revenge eviction was viewed as an eviction made in response to a tenant making a formal complaint to an official body about a housing condition. A 2017 report indicated that 80 per cent of the increase in evictions came from evictions that were given without reason.[122] The increase in evictions reflects the growing power imbalance between landlords and tenants that arises from the failure to create more low-cost rental units.

Fixed Term Tenancies

Starting in 2012, the government began allowing local councils and housing associations to limit tenancies to fixed-term, renewable leases. The goal to ensure make sure that suites went to those in the greatest need and maintain a match between household size and unit size. The government has made clear its intention to make such fixed-term tenancies mandatory.

To date there is limited evidence of these fixed-term leases being used to end tenancies by eviction. (Social landlords, unlike private landlords, cannot evict without reason.) However, a 2018 study of social landlords indicated that fixed-term leases were being used to address anti-social behaviour, arrears, and overcrowding. While some of the social landlords that were surveyed saw benefits from the policy, others could identify few benefits that justified the considerable workload required by the introduction of the new tenancies agreements and their ongoing monitoring. The majority believed that tenants had been negatively affected by the erosion of their sense of security. They also believed that the fixed-term agreements limited people's commitment to the community in which they were living.[123]

Homelessness is on the Rise

Homelessness peaked in the UK in 2004–2005 at 291,000 households. In response to a number of Labour programs, it declined to 140,000 in 2010. But it is once more on the rise.[124] As the creation of new social housing declined, the cost of private rental went up, and social welfare benefits were frozen, reduced, and capped, homelessness increased. In England the number of households in temporary accommodation increased from 50,430 in 2012 to 80,720 in 2018.[125]

In 2008, under the Labour administration, five new units of social housing were being created for every family that that was newly recognized as being homeless. By 2018, the ratio had been reversed. In 2018, 42,810 families

were accepted by the government as being homeless and 5,385 units of social housing were created. This was an eight to one disparity between the number of new homeless families and new social housing. Local authorities are obliged to house these families, and in 2018, they were often doing so in converted shipping containers. The number of children living in temporary housing had risen from 68,770 in 2011 to 124,490 in 2018. England's Children's Commissioner, Anne Langfield, attributed the crisis to "the lack of affordable housing and welfare reform."[126]

She was not alone in reaching this conclusion. The 2017 British National Audit Office (NAO) report on homelessness identified the ending of short-term private tenancies — people moving out of private rental because they could not afford the rent — as the major cause of homelessness in England. In 2009–2010 the ending of private rentals accounted for 11 per cent of new homelessness, by 2016–2017 it accounted for 32 per cent. Previously the dominant reported causes of homelessness had been of a more personal nature such as the breakdown of a relationship. The NAO report attributed the shift in the cause of homelessness to the dramatic divergence in the growth of wages and rent. The other major driver of new homelessness was the capping and freezing of the housing benefit. The report also noted that the government had initiated and was continuing to initiate changes to social welfare reform without sufficient analysis of their potential impact on homelessness.[127]

The Failure of the Private Sector to Deliver Quality Low-cost Housing

Office Building to Slums

The 2013 decision to allow developers to convert office buildings to apartment buildings without local approval had created 54,162 units of housing by 2019.[128] The conversions generated significant criticism from both local councils and the Royal Institution for Chartered Surveyors (RICS). A 2018 RICS report found that compared to jurisdictions such as Scotland which required planning approval for such conversions, the developments that had gone ahead in England were characterized by a proliferation of studio apartments that failed to meet national space requirements, provided limited or non-existent private amenity space, had no communal amenity space, were located in industrial parks, and finally, had only undergone the slightest of changes in the conversion process: people were essentially living in office buildings.[129] The Local Government Association, which represents councils nationally, claimed that because these developments were exempt from requirements to

create affordable housing as a part of the conversion process, the opportunity to create over 13,500 affordable homes had been lost.[130]

A Failure to Expand Home Ownership

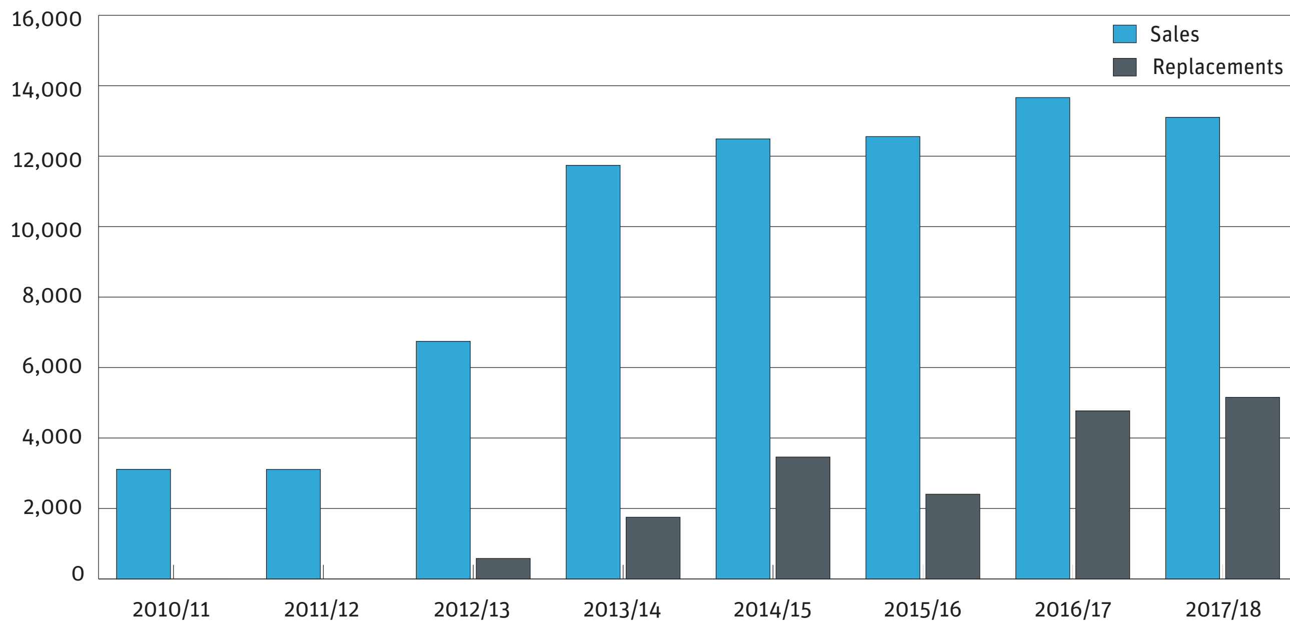
Homeownership

The major Conservative policy goal was to increase homeownership: despite this, the percentage of families that owned their own homes continued to decline. English home ownership peaked in 2003 at 71 per cent, falling to 64 per cent in 2019.[131] And while in 1977, a home cost, on average, three times the average household income, by 2019 the cost had risen to 7.8 times the average income.[132] The situation is not even: in many northern communities, de-industrialization and population flight, has left a legacy of vacant homes. In 2018, there were an estimated 200,000 vacant homes in England.[133] The government's flagship Help to Buy program produced record profits for private home developers in England, but rather than making housing more affordable, its overall impact has been to prop up housing prices. This, as observers noted, rendered it more of a "help-to-sell" program than a "help-to-buy" program.[134] The program also did little to increase private housing construction, which has risen and fallen with considerable volatility. Private-sector completions were 144,670 in 2019, an increase of ten thousand from the year before, but a far cry from the 200,670 of 1964.[135]

Help to Buy was the government's most expensive housing initiative, yet only 37 per cent of the beneficiaries said that they could not have purchased housing without the program. Ten per cent of the households helped by this program had annual incomes of over £80,000. The National Audit Office observed that while the government expected to recover its investment in Help to Buy, the size of the loans had left the government "exposed to significant market risk."[136] One of the alleged advantages of shifting council housing to housing associations was that it decreased government risk — while increasing the risk exposure of the social housing associations.[137] The thrust of these policies has been to reduce risk for home buyers and increase risk for those who provide housing to low-income people.

The results of the Starter Home program were even more dismal. In 2019, a National Audit Office report on the program concluded that "No Starter Homes have been built to date" and that the funding intended for the project had been spent on acquiring and developing land for housing in general. It did acknowledge that some of the housing built on this land was "affordable housing," but it did not necessarily meet all of the program's legislative requirements.[138]

CHART 2 Right to Buy Sales and Replacement Starts or Acquisitions, England. Local Authority Sales



Source Ministry of Housing, Communities, and Local Government, *Right to Buy Sales in England: April to June 2018*, Housing Statistical Release, 2018.

The Right to Buy incentives achieved their goal of increasing Right to Buy sales, which went from 3,112 in 2011–2013 to 11,740 in 2013–2014. A total of 75,516 council homes were sold between 2010–2011 and 2017–2018. As *Chart 2* demonstrates the commitment to replace sold units was much shakier. Between 2010–2011 and 2017–2018, 18,121 replacement homes were started or purchased. In other words, one replacement housing unit was being created for every four that were sold. The new units were to be rented at the affordable rate of up to 80 per cent of market, while units that were sold had rented for 50 per cent of market. Furthermore, there had been no guarantee that replacements would be built in the same communities from which the council housing had been sold.[139]

One of the ongoing reasons why replacement lags behind sales has been the simple fact that councils and housing associations continued to be unable to access most of the funds generated by Right to Buy sales. In 2015 a housing association received £27,000 of the sale proceeds of a London housing unit whose market value was £210,000 pounds. (Due to discounts, the house was sold at half its value and most of the proceeds went to government as opposed to the social housing agency.)[140]

Sell to Rent

Many houses sold under Right to Buy are ending up in the rental market, where they rent for much higher rents than social housing — which of course is what they were before they were privatized. A 2015 study that looked at who was living in council houses that had been sold to their owners under the Right to Buy program found that the owners of 37.6 per cent of the 127,763 privatized council homes being reviewed were not living in their units. These units had made their way into the hands of landlords who were charging much higher, sometimes four times higher, rents than those charged for existing council housing.[141] A follow-up study in 2017 showed the share of non-resident owners had increased to 40.2 per cent. In some cases, the government was paying private-sector rents to shelter homeless families in private-sector housing that was formerly publicly owned.[142] By 2018 it was estimated that 500,000 housing units sold under the Right to Buy program were in the private rental market.[143] That accounted for one-sixth of the sector's growth since 1979 and a quarter of the loss of social housing since 1979.

This is one of the most perverse policy outcomes of all. The public sector had financed these housing units, the public sector and council tenants had paid for the construction through their rents, and up until at least 1979, the public sector had owned them. In many cases, the projects were essentially self-financing, and even where the government was subsidizing rents it was only subsidizing them to the break-even point. The government had then sold the houses at a loss and financed the sale at a loss. The owners of half a million houses were now renting, often to tenants who were receiving the housing benefit. In other words, the government was now paying inflated rents on properties it once owned.

The government was now paying inflated rents on properties it once owned.

In February 2020, the government announced its First Home programs under which first time buyers would be given a 30 per cent discount on the purchase of newly constructed homes. These homes would be built by private developers as alternatives to the affordable houses that they are currently required to build (or wriggle out of building) by local councils. Shelter estimated that in 96 per cent of the country a person making an average wage could not afford to take part in the program.[144]

Changes for the Good

The legacy of forty years of "leading practices" in the United Kingdom is Western Europe's most serious housing crisis. It should be noted in recent

years, Conservative governments have had to reconsider their policy on social housing. In 2017, the government committed itself to once more providing grants to fund council housing construction. The promised £2-billion a year would create 5,000 homes a year. This marked the return of grant funding for social rent housing and opened the door to councils to construct more housing. This would increase affordable housing grant funding to £9-billion.[145] The following year, the Conservatives committed to building 25,000 units of social housing over the coming five years. However, the National Housing Federation estimated that there was a need for 90,000 such homes every year.[146] In 2018, Prime Minister Theresa May committed the government to removing the cap on local council borrowing. The decision came in response to a lengthy campaign by the councils: sixty councils committed themselves to using the borrowing power to build thousands of new council houses.[147] In 2018, councils built approximately 30,000 homes.[148]

Social Impact Bonds

The Coalition government announced in 2015 that it would be shifting the delivery of public services to contracts governed by "Payment by Results" or PbR. The largest ones were operated by the Department for Work and Pensions, the Ministry of Justice, the Department for Communities and Local Government, the Department for International Development, the Department for Education, and the Department of Health (DoH).[149] These are to be funded by what are termed social impact bonds (which are not, in the normal sense of the word, bonds at all). Under the social impact bond model, a private sector organization is created that enters into a contract with the government to deliver services with the understanding that it will not be paid unless certain outcomes are achieved (for example, a reduction in prisoners re-offending). This organization issues social impact bonds to private investors, with the understanding that it will repay the investment with a return on their investment. The organization then contracts with service providers to deliver the service. The supposed benefit is that it injects private capital into the delivery of social services and provides the deliverers of service with more flexibility, since the government is only concerned about the outcomes, not how the outcomes are achieved.[150]

A number of studies raise questions as to whether this model promises far more than it can deliver. Reports show that they do not lead the development of innovative approaches but make use of existing models (generally

developed by the public sector).[151] There are also incentives to "cream" off those clients who are likely to succeed, and provide them with more resources, while "parking" (in essence, ignoring the needs of) those clients who have less likelihood of success.[152] A study of one of the first social impact bond projects in Great Britain observed that it was "too small to deliver substantial 'cashable' savings." And while one of the purposes of the SIB is to transfer risk to the private sector, the study observed that because of the complexity of the contracts "the actual transfer of the risk is not clear."[153] One analyst commented that in one UK case, the government may have paid "a risk premium to investors for a program that is already known to work but may not be replicable."[154]

Other studies have associated social impact bonds with "high transaction costs and reduced flexibility; a tendency towards efficiency savings rather than improved service quality; and an excessive focus on ways of measuring outcomes, rather than ways of working"[155] In 2015 the National Audit Office (NAO) issued a number of warnings about the government's use of payment-by-results contracting. It notes that the contracts were "hard to get right, which makes them risky." The risk might be justified by improved results, but that would require credible evidence — and such evidence was not always available. Despite the fact that the government had invested £15-billion in pay-by-results programs, the NAO wrote that:

> neither the Cabinet Office nor HM Treasury currently monitors how PbR is operating across government. Nor is there a systematic collection or evaluation of information about how effectively PbR is working. Without a central repository of knowledge and a strong evidence base to refer to, PbR schemes may be poorly designed and implemented and commissioners are in danger of 'reinventing the wheel' for each new scheme. If PbR is used inappropriately or is executed badly, the credibility of a potentially valuable mechanism may be undermined.[156]

Once one moves beyond the simplest outcomes (for example, how many students are enrolled) it is extremely difficult to determine if there has been an improvement in outcomes and whether the outcome should be attributed to an external factor. They have been touted as 'win-win' solutions for government and investors. However, the problems that have long bedeviled governments are not necessarily going to be attractive investment opportunities for the private market — unless the risk is taken out of the investment. As a 2019 survey of the literature on social investment bonds notes:

> …there is limited evidence that they produce better outcomes for service recipients, or are more cost-effective than direct public financing for public services. The available empirical evidence from the UK is comprised of largely qualitative evaluations with no rigorous attempt to test outcomes against a counterfactual control or comparator group or to demonstrate attribution so that interventions are paid-out based on observed qualitative outcomes control or comparator group.[157]

Concluding Comments

To conclude this section briefly, the policy initiatives that KPMG found attractive in the United Kingdom — the transfer of publicly owned housing to housing associations, the introduction of a universal benefit, and the use of social impact bonds — have been part of a largely deleterious policy approach to social housing (and social policy in general). The transfer process has led to a decline in the growth of the social-housing sector and a reduction in its affordability, universal benefit has been set at so low a level it has not increased people's ability to access appropriate housing at affordable rates, and social impact bonds have yet to prove their worth. Policies adopted for reasons of political expediency and ideological imperative have been implemented at great cost to the public and have only exacerbated the failure of the private housing market.

Social Housing in Australia in Relation to Issues Raised by KMPG Fiscal Performance Review of Manitoba Housing

In the fiscal performance review on public housing that the consulting firm KMPG prepared for the Manitoba government, the firm indicated that its recommendations for privatizing housing and the tightening of eligibility for housing programs were based on "leading practices, trends and approaches from other jurisdictions."

One of the jurisdictions that KPMG cited was Australia. In particular, it spoke positively of the:

- Transfer of public housing to non-profit social housing agencies (known in Australia as 'community housing providers') and the necessity of doing this at what the report terms "scale."
- The use of social impact bonds to finance social programming.

This paper discusses these two developments in the context of overall Australian social housing policy with a focus on the developments of the last three decades.

The History of Social Housing in Australia

The Australian social housing story is strikingly similar to that of Great Britain.[158] There has been a period when the cities were characterized by crowded unhealthy slums, a rapid development of a public housing sector, a political turn towards market solutions, privatization of housing, the transfer of public housing from state agencies to non-profit agencies, a search for innovative funding solutions, an end to construction of new public housing, and growing subsidization of tenants living in the private rental sector. At the end of the road, one arrives at the point where the need for affordable housing far outstrips the supply of low-income housing. The differences are often in terms of timing and scale: Australia did not start building public housing until after 1945, but, if it was a late starter in building it, it was an early adopter of privatization. By the mid-1950s, it was government policy to offer tenants the opportunity to buy their public-housing units at a discount price. As a result, unlike in Great Britain, public housing never supplied much more than a small portion of the nation's housing stock.

Australia is a federal state, with a national government (referred to as the Commonwealth government) and six states and three territories (one of which is the minuscule Jervis Bay Territory). The Commonwealth government has significantly greater taxing powers than the state and territorial governments and, as a result, the Commonwealth has played a central role in determining housing policy in Australia. Despite the existence of widely recognized urban slums, prior to the 1930s, Australian housing policy consisted of little more than largely ineffective efforts to increase the level of private homeownership and measures intended to download responsibility for housing to local governments. Near the end of the depression of the 1930s, state governments, coming under pressure from both the labour movement and urban reformers, established housing commissions and contemplated the construction of public housing. However, these underfunded commissions made little progress in addressing housing need. By the end of World War II, it was estimated that there was a need for 120,000 new housing units.

The Labor government elected in 1943 resolved to meet these needs. In 1945 it established Commonwealth State Housing Agreement (CSHA). This was the overall framework for agreements that would be negotiated with individual state and territorial governments that would deliver the public housing. The CSHA had five key components:

- Commonwealth government provision of long-term, low-cost loans to state governments for the construction of public housing.

- A Commonwealth government commitment to subsidize 60 per cent of operating losses.
- A requirement that states repay the full value of the loan for any home built under the program that was sold.
- A requirement that homes be distributed to people in need of housing.
- A requirement that 50 per cent of the homes be set aside for returning members of the military.

Rents were to be set at levels that covered the loan, interest, maintenance, administration, and vacancy. This, it turned out, was to be the one time in the last century that the Australian government attempted to create a large and effective public housing sector.

In the following 11 years 100,000 housing units were developed by state housing authorities funded by the CSHA. In 1956, a conservative Liberal-Country government adopted a new CSHA. Under it, a third (initially 20 per cent) of the Commonwealth government money was diverted to subsidizing tenant purchase of existing public housing. The government also stopped subsidizing public-housing rents and allowed them to rise to market rates.[159] In the late 1950s some state housing associations sold more houses in a given year than they built. Modifications to the CSHA in 1961, 1966, and 1978 further reinforced the bias towards the dismantling of the public-housing sector. One report estimates that about two-thirds of the public-housing stock built between 1945 and 1996 was privatized, often immediately upon construction. While the 1973 CHSA contained provisions that slowed the sale of public housing, the sale of housing stock continues in a limited manner and continues to be a source of revenue for state housing authorities.

In 1966 public housing accounted for eight per cent of the country's housing stock. Homeownership, which was significantly subsidized, grew dramatically in the post-war years: from 53 per cent in 1947, to 71 per cent in 1961, and 74 per cent in 1986. The 1996–1997 budget provision for the CHSA was 23 per cent lower than the 1989–1990 level. This effectively brought construction of new public housing to an end. From 1945 to 1970 public housing accounted for 16 per cent of annual housing completions. By the mid-1990s the public-housing share of completions had fallen to three per cent. It has remained at three- to four-thousand units a year since then, a rate that has essentially kept pace with privatization sales and demolitions. From 1996–2016 the population grew by 30 per cent while the social housing stock grew by 4 per cent.

In the period of expansion, quality was often low and spending on maintenance limited: it was official policy not to make the housing so attractive that people would not wish to improve their economic circumstances and leave public housing. Originally the housing was intended for low-income members of the working class and, as late as 1966, 80 per cent of the households in public housing had a member in the paid labour market.[160]

In the 1970s the fact that public housing provided homes to people who had incomes above the poverty line became a matter of political controversy: as a result, measures were taken to restrict residence to low-income households. A process of de-institutionalization carried out during this period meant that many people who were being moved from institutions to community living were moved into public-housing estates. Public housing came to be seen as housing of last resort. By 1994, 78 per cent of public-housing households were receiving their main income from government benefits and pensions. At the same time, what amounted to a rent-geared-to income model was introduced in public housing. During this period, public housing came to be seen as a problem: one that was created by public funding and poor management (as opposed to underfunding or structural economic inequality).[161]

In the 1980s the state housing authorities sought to diversify the social housing sector by assisting in the creation of housing co-operatives and rental associations (community-run housing organizations) through the Local Government and Community Housing Program (LGCHP). It was thought this sector would compete with the public-housing sector, increase tenant involvement, and attract private investments. Non-profit social housing had been an undeveloped sector in Australia: the first residential housing co-operative opened as recently as 1977. Aside from assisting in the establishment of co-operatives, LGCHP funding supported the establishment of 'joint venture' housing developments that operated similarly to housing associations in Great Britain and of rental housing associations, many of which provided housing to specific community sectors such as the elderly. The LGHCP was replaced by the Community Housing Program in 1992–1993. Community housing was a small sector, fragmented between states, dependent upon numerous funding programs, with little co-ordination between community housing providers (CHP).[162]

In addition to public housing and community housing, there are two additional and considerably smaller Australian social housing sectors: State owned and managed Indigenous housing (SOMIH) and State owned and managed Indigenous housing (ICH). It should be noted that Indigenous people are not restricted from living in public housing or community housing.[163]

The policy changes described above were accompanied by an ongoing and significant subsidization of homeownership. And while various means tests were introduced after the 1970s to insure that only those who were in significant need could live in public housing, there was little or no means testing of homeowner subsidies. The most obvious of these programs were the subsidies provided to public-housing residents to purchase their homes from 1955 to 1973. While home purchase was open to all residents, those who had higher incomes were best positioned to purchase their homes. Similarly, a 1964 home purchase program became known as the 'carpet-and-curtain grant' because only those who were already able to purchase a house could access it. There were similar, slightly better targeted programs in the 1970s and 1980s. These programs were brought back in the twenty-first century. In large measure they only managed to keep up demand and the price of housing. The largest homeowner-related tax break is the exemption from capital gains tax. In total, the annual amount spent in direct and indirect support of homeownership exceeds the amount spent on public housing.[164]

The Contemporary Scene

Australia is currently facing a nation-wide crisis in housing affordability. Up until the 1990s homeownership was within the reach of a considerable portion of the working population. From the 1990s onwards house prices increased much faster than wages as tax reforms made residential assets an attractive investment. From 1985 to 2015 real earnings increased by 50 per cent and house prices went up by 200 per cent. The cost of housing compared to median income is now, in many Australian cities, amongst the highest in the world.[165] For example, in the city of Sydney, the ratio of average disposable household income to median house prices rose from 3.3 in 1981 to 7 in 2015.[166] As a result of these trends, in some cities, housing is beyond the reach of middle-income earners.[167] While the middle-class is affected by the crisis of affordability, the impact of the crisis is not distributed equally. For households in the lowest 20 per cent of Australia's income groups, the share of income spent on housing went from 23 per cent in 2005–2006 to 28 per cent in 2015–2016, while for the top 20 per cent the percentage held steady at 10 per cent.[168] In March 2020 there were 70,000 properties listed for rent in Australia: 22 per cent of these could be afforded by households on minimum wage; only three per cent could be afforded by households on government income supports.[169] Homelessness increased from 102,439 persons in 2011 to 116,427 people in 2016.[170]

The social housing sector was not equipped to respond to the fall out of this crisis in affordability. Its overall funding, in real terms, fell by 25 per cent from 1989–1990 to 2000–2001. As a result of privatization, housing stock declined by 23,134 units from 1996 to 2006.[171]

These changes destabilized the state housing authorities that deliver the housing funded by the CSHA. In 1990 all but one of the eight state and territorial housing authorities was in a surplus financial position. By the end of the decade all but three were in deficit positions. By 2007 only one state housing authority had a surplus.[172] Public housing and community housing constituted 4.2 per cent of the national housing stock in 2011; as the crisis continued, its share sank to 4 per cent in 2016.[173] This contraction is attributable to a number of factors including the sale of properties, the demolition of older properties, and the transfer of housing stock to community housing providers (discussed below).

Social housing agencies had to deal with the fact that their residents had less economic capacity and increased social needs, the fact that their building stock was in need of increasingly expensive maintenance, and the fact that the national funding agreements did not take into account the cost of operation.[174] By 2018, 20 per cent of all public housing was assessed as being physically unsatisfactory.[175]

In 2017 the auditor general for the state of Victoria observed that in light of the decline in Commonwealth funding, the state public housing authority had been obliged to:

- postpone renewal programs, which has accelerated deterioration of public housing stock and increased the maintenance backlog liability.
- postpone housing stock purchases and the disposal of inappropriate public housing stock, which has contributed to the total stock decreasing by 200 dwellings between 2012 and 2016.
- remove a $35 cap on rent increases for public housing tenants who pay market-level rent. (Currency values in this section are expressed in Australian dollars.)[176]

In 2019 there were 435,824 units of social housing in Australia and 148,520 households on the waiting list for public housing.[177] A 2019 analysis of Australian Bureau of Statistics data indicate that there are 597,312 households that met the eligibility criteria for public housing in Australia: in other words the potential waiting list was three times higher than the actual waiting list.[178] A 2019 report prepared by the Australian Housing and Urban Research Institute

concluded that there would be a need for 727,300 units of social housing over the coming two decades. The analysis was released at time when the social housing sector was producing about 3,000 units a year (new construction was essentially matching what was being torn down or privatized).[179] At that rate, it would take 242 years to build enough housing to address the need of the coming two decades.

Successors to the CSHA

The election of a Labor government under the leadership of Kevin Rudd in 2007 coupled with the global financial crisis of the following year led to a brief revival in the fortunes of social housing in Australia. In 2009 the Rudd government replaced the CSHA with the National Affordable Housing Agreement (NAHA). It was recognized as being much broader in scope than the CSHA, addressing such issues a homelessness, the efficiency of housing markets, and Indigenous housing.[180]

The Rudd government also introduced the National Rental Affordability Scheme (NRAS) in 2008. This was the country's last major housing-supply initiative. It was ended in 2014 following the Rudd government's defeat. The NRAS offered a tax offset to private investors and an annual cash grant to community housing providers and non-profits that agreed to construct rental housing. These benefits were provided for a ten-year period and were supplemented with support from state governments. During this ten-year period, the buildings were to be rented at no more than 80 per cent of market rent. The program contributed to the construction of 37,806 units of housing. Half of these were developed by community housing providers. It had been hoped the program would attract institutional investors, but it failed to do so in large numbers, since investors, quite correctly, were worried the program would be ended upon a government change. Those private investors that did participate were attracted in part by the fact that the tax benefit they received was greater than the mandated rent discounts.[181]

A separate Social Housing Initiative contributed to the construction of 19,700 units of social housing by 2011. Three quarters of these houses were placed in the community housing sector. The organizations that received the funding were then expected to develop an additional 1,200 housing units.[182]

There were four NAHA benchmark targets: by 2016, the Council of Australian Governments concluded that only one of these (a reduction in the proportion of Indigenous households living in overcrowded conditions) had been

met. The other goals had been a reduction in the percentage of low-income families in rental stress, an increase in the percentage of homeownership, and a reduction in homelessness.[183]

In 2017 the Liberal-National government replaced the NAHA with the National Housing and Homelessness Agreement (NHHA). It too has goals, but they are not quantitative: the NAHA had sought to reduce the number of families in rent stress by 10 per cent, while the NHHA simply seeks to reduce the proportion of low-income households in stress. The goal of halving homelessness had been replaced by the goal of reducing homelessness. Increasing housing production is not a goal, nor could it be achieved since the level of funding remains the same as under the NAHA. There was no replacement for the NRAS or the other Rudd government housing initiatives.[184]

In some measure, government programs intended to assist homebuyers simply encouraged people to buy what they could not afford or assisted them in making purchases they intended to make. According to the Australian Bureau of Statistics in 2017, 47 per cent of households with mortgages were "over-indebted" (had debt equal to 75 per cent or more of the value of their assets.)[185] Household debt in Australia rose from 114 per cent of disposable income in 2000 to 190 per cent in 2018. Most of this was property debt. The high-level of consumer debt in property poses a threat to the nation's financial stability.[186]

The focus on increasing supply and reducing costs through expansion of private sector production has proved illusory. The private sector adds about two per cent a year to the national housing stock, a doubling of production would have scant impact on overall supply. Private sector construction has traditionally focused on high-end housing: Australia has, for example, a rising incidence of both homelessness and ownership of second homes.[187]

Despite the significant level of government resources that have been committed to sustaining homeownership, the last two decades have seen a slight decline in the percentage of homeowning households in Australia as is illustrated in *Table 5*.

TABLE 5 Proportion of Owner-occupied Private Dwellings, Based on Census Data

Year	1947	1954	1961	1966	1971	1976	1981	1986	1991	1996	2001	2006	2011	2016
%	53.4	63.3	70.2	71.4	68.8	68.4	70.1	70.4	68.9	69.0	69.5	69.8	68.5	67.1

Sources 1947, 1954 and 1961 figures sourced from ABS, *Social Indicators, 1992* (cat. no. 4101.0), p. 315. Hard copy held by Parliamentary Library. 1966 to 2006 figures sourced from ABS, *Housing Occupancy and Costs, 2005–06*, Feature Article: First Home Buyers in Australia (cat. no. 4130.0.55.001.) 2011 figure sourced from ABS, *2011 Census of Population and Housing*, Community Profiles, Time Series Profile, Table 18. 2016 figure sourced from ABS, *2016 Census of Population and Housing*, Community Profiles, Time Series Profile, Table 18. Further details on these sources (and methodologies) are provided in the Appendix. Alicia Hall, "Trends in Home Ownership in Australia: a quick guide," Parliament of Australia 2017, https://www.aph.gov.au/AboutParliament/ParliamentaryDepartments/ParliamentaryLibrary/pubs/rp/rp1617/QuickGuides/TrendsHomeOwnership, accessed 8 May 2020.

Private Rental Sector

The government's decisions not to invest in new social housing has prompted a dramatic growth in the private rental sector, which increased in size by 38 per cent from 2006 to 2016. The sector is dominated by small landlords and two-thirds of rental properties are single-family homes. The sector grows as small landlords, financed by interest-only loans, purchase what used to be owner-occupied dwellings. A tax provision known as 'negative gearing' allows landlords to write off losses against their other income. Therefore, their tax bill will be lower than if they had not bought the rental unit, even if they are not making a profit on it.

The sector is subject to limited regulation: there are no rent controls and leases are generally six to twelve months in length. Landlords also have the right to evict tenants without having to provide grounds for the eviction.

The affordability problems facing low-income households in the private rental sector are severe and long established. The problems facing renters in that sector were significant. For example, in 1988, 750,000 households were spending more than double the national average of their income on housing. Sixty per cent of these families were living in the private rental market. Twenty per cent of the households in the private market were paying more than fifty per cent of their income on rent.[188]

In 1996 there were 173,000 private rental units that families in the lowest 20 per cent could afford (and there were 221,000 such families). In 2016, the number of affordable units was slightly lower (172,000) and the number of low-income families had nearly doubled (384,000). The growing gap between wages and housing costs has meant that households that would have otherwise purchased houses have been driven into the rental market. From 1994–1995 to 2017–2018 the proportion of households that rented increased from 26 per cent to 32 per cent. The portion of households renting from the private rental market increased from 18 per cent to 27 per cent. In 2017–2018, 57 per cent of those renting from a private landlord were spending more than 30 per cent of their income on housing.[189] Among the demographic changes has been an increase in the number of people who are renting in mid-life and the number of renters with children.[190]

Commonwealth Rent Assistance

The result of the affordability crisis in the private-rental sector and the stagnation of the public-housing sector has been the ballooning of Commonwealth Rent Assistance payments.

In 1958 the Commonwealth government established the Commonwealth Rent Assistance (CRA). In the early 1990s, the Commonwealth government effectively decided to switch funding from the construction of public housing (subsidizing supply) to rent assistance (subsidizing demand). In the process the availability of CRA was expanded. This decision was taken in spite of a government report that concluded that public housing was "a cost effective way to meet government housing objectives." The report had noted that increasing rent assistance would simply transfer government money to landlords who would already be providing rental housing.

The benefit is intended to supplement the rents of individuals whose rents are above a set minimum and who are recipients of specified social assistance payments and pensions. It provides a seventy-five-cent payment for every dollar of rent above the minimum, up to a set cap. The minimum and maximum vary depending on a number of factors, including the size of household and are also indexed to the consumer price index. The CRA is not available to households living in public housing estates, on the principle that their rents are subsidized through the CSHA and its successor agreements.

In 1992 spending on the CRA surpassed the funding providing to the CSHA. Spending on the CRA increased by 23 per cent from $3.6-billion in 2011 to $4.4-billion in 2015. By then the cost of the CRA was three times what the government was spending on public housing via the National Housing and Homelessness Agreement (NHHA, the successor to the CSHA). The number of households receiving the CRA rose from 937,000 in 2000 to 1.35 million in 2016 (a portion of this increase is attributable to changes in eligibility regulations).

Despite the considerable increase in spending on the CRA, there are serious concerns over its adequacy, particularly in light of the way its minimums and maximums are indexed. The consumer price index, to which the CRA is adjusted, rose by 41 per cent between June 2003 and 2017, but average rents rose by 64 per cent during that period. As an Australian government report noted "the maximum CRA payment no longer provide an adequate contribution for many households." In 2010, 2014, and 2015, government reports pointed to the need to address the indexing of the CRA. A clear sign of its limitation is the fact that after the CRA is applied, 40 per cent of the families receiving it were still paying more than 30 per cent of their income on rent.[191]

The Transfer of Public Housing Stock to Community Housing Providers

By the mid-1990s governments were proposing that community housing providers should operate as competitors to public housing in an effort to create market discipline. In this period, housing authorities began to look to the private sector for funding. In one initiative, public-housing units constructed with funds from outside investors were initially rented to low-income households but sold on the private market when they the initial tenants moved. The attempts to attract private investment foundered overall because the rents low income people could pay would not provide a sufficient return on investment.

Traditionally the main source of capital funding for community housing providers were ad hoc grants from Commonwealth and state governments.[192] In 2009 the Rudd government announced an intention to increase community housing from 11 per cent to 45 per cent of all social housing. Increased funding (described in the section on successors to the CSHA) was provided. The rhetoric used to justify the transfer focused on choice and competition. Government, however, also recognized the need for re-investment and renewal of much of its public-housing stock. Shifting public housing to the community housing sector would get any borrowing associated with the housing off the government books. It would also make the borrowing more costly since government had access to better rates of interest.[193] For most of their history community housing providers had been small and under-capitalized, dependent on high-interest bank loans for funding. They could not have organized or funded their expansion without state assistance.[194]

State housing associations were a driving force in the process of transferring housing stock from the associations to community housing providers. As noted above, reductions in funding from the Commonwealth government had driven most of them into deficit situations: transferring estates to community housing providers would ease their finances.

And because the residents of community housing (as opposed to public housing) could receive the CRA, the community housing providers, many of which were being summoned into existence in the process, would not be facing the same revenue problems as state housing authorities. Despite the limitations described above, the CRA provided a greater level of subsidy than the CSHA and its successors. As a result, when stock was transferred to a community housing provider, the new landlord could charge the old tenants much higher rents, often up to fifty per cent more. The CRA, rather

than the tenant, would pay for the rent increase — but only up to the cap.[195] In the case of tenants who cannot fund the gap between the cap and the rent, it is the community housing provider that must make up the difference. State policies require community housing providers to take between 75 and 90 per cent of their residents from government waiting lists. This has the effect, according to one report, of requiring them to take "only those who yield the lowest rents but are also the highest cost tenants as a result of having high and complex needs."[196]

There are at least three ways in which this process has differed from the transfer of public housing stock in the United Kingdom. First, there was no requirement for tenant approval to transfer an estate from public housing to a community housing provider. Second, the community-housing sector has not surpassed the public-housing sector. Third, most of the stock transfers involve the transfer of management responsibility, not the transfer of ownership.

While there were approximately 323 community housing providers in 2016, the sector was dominated by forty large associations. A survey of 17 of these large-scale providers found that they had, on average, assets of $316-million, liabilities of $42-million, 2,000 units (half of which were to be managed on long-term leases). There was a second tier of 72 providers. A survey of 30 of these providers found that they had on average fewer than 400 units. A survey of 48 providers in a third group of just over 200 much smaller providers found that they managed on average 66 dwellings. The same study noted a lack of nation-wide data collection on this sector.[197]

Table 6 shows the decline of the public-housing sector from 2010 to 2019 and the increase in community housing. Public housing units declined by 28,192 (8.5 per cent), while other forms of social housing (largely community housing) increased by 55,877 (126 per cent). Half of the growth in the community sector came from stock transfers. Most of the early transfers were management transfers for periods of up to three years, a restriction that limited the community provider's commitment and their ability to raise money.[198] From 2012 onwards the transfers have involved a competitive process that saw bids on large-scale transfers — upwards of 4,000 units of housing at a time and lease periods of ten to 20 years.[199]

The stock transfers have raised issues around the termination of government contracts, the employment of former civil servants, the backlog of liabilities, the degree of management autonomy the community housing providers would have, and the role of tenants in the process. One study noted that the "dearth of meaningful data on the financial and physical condition

TABLE 6 Growth of Public Housing and Private Housing 2010 to 2019.

	Public Housing		Community Housing		
Year	Number of units	Per cent of housing stock	Number of units	Per cent of housing stock	Total housing stock (including private)
2010	333 383		44 328		
2011	331 371	3.6	57 506	.6	9,117,033
2012	330 906		63 797		
2013	328 340		67 385		
2014	323 803		71 036		
2015	321 627		73 620		
2016	320 041	3.2	80 226	.8	9,901,496
2017	319 913		82 902		
2018	316 231		87 819		
2019	305 191		100 205		

Sources 1947, 1954 and 1961 figures sourced from ABS, *Social Indicators, 1992* (cat. no. 4101.0), p. 315. Hard copy held by Parliamentary Library. 1966 to 2006 figures sourced from ABS, *Housing Occupancy and Costs, 2005–06*, Feature Article: First Home Buyers in Australia (cat. no. 4130.0.55.001.) 2011 figure sourced from ABS, *2011 Census of Population and Housing*, Community Profiles, Time Series Profile, Table 18. 2016 figure sourced from ABS, *2016 Census of Population and Housing*, Community Profiles, Time Series Profile, Table 18. Further details on these sources (and methodologies) are provided in the Appendix. Alicia Hall, "Trends in Home Ownership in Australia: a quick guide," Parliament of Australia 2017, https://www.aph.gov.au/AboutParliament/ParliamentaryDepartments/ParliamentaryLibrary/pubs/rp/rp1617/QuickGuides/TrendsHomeOwnership, accessed 8 May 2020.

of the state and territory public housing systems makes it hard to specify the problem for which transfers are said (by some) to provide a solution."[200]

There have been a number of reported successes of small-scale organizations being able to address local issues.[201] However, from the perspective of the state housing authorities, stock transfers are not risk free. In 2012 the Queensland State government (QSG) decided to transfer the management and redevelopment of 4,653 units of public housing, worth $1.5-billion, to the community housing sector. The contract, which was awarded to the Logan City Community Housing Company, was terminated after two years following the election of a Labor government. This was followed by commitment to build $400-million in public housing. One observer noted that:

> …use of private debt to replace aged public housing with a mix of social housing for rent and private for sale is a high risk for community housing organisations and is contingent on a strong housing market and government funding support. QSG tendered on the objective of cost shifting to the Commonwealth Government with little if any financial assistance for the successful community housing organisation to undertake redevelopment of an aged public housing stock.[202]

Community housing providers also operate in conditions of limited autonomy, having to adhere to government-imposed regulations regarding who they house. These conditions led the authors of a 2018 Australian Housing and Urban Research Institute report to conclude:

> So far this pathway has not been able to support substantial investment for capital improvements and has added few new units of social housing stock. Furthermore, prescriptive arrangements, while they maximize government control over the use of public assets for a defined target group, greatly limit the autonomy and potential contribution of a more innovative CHO sector.

Overall, the authors observed that the transfer process had:

> ...proven to be complex, costly and unproductive in terms of supply. Tendering has involved high transaction costs, protracted selection processes, high legal and financial services costs and there are claims that tenders have not always been sufficiently transparent or competitive. There has also been limited tenant involvement in transfer decision and subsequent implementation.[203]

Private Sector Financing

Australian governments have employed a number of additional measures to attract corporate investment in low-income housing in the expectation that long-term corporate investors would transform the sector by improving management practices associated with small landlords and not-for-profit agencies, improve tenant security, and improve return on investment. Traditionally institutional investors have not been attracted to a field that is marked by the relatively illiquid nature of the investment, low level of return, and the risk to corporate reputation associated with the need to evict tenants who fall into arrears.

Private Sector Financing of Community Housing

The Commonwealth government expected that, as a result of stock transfers, community housing providers would be able to attract private-sector investors to renew and expand community housing. Only a limited number of lenders were interested in financing social housing and the loans that they made were short term, required security beyond the value of the project being financed, and, in some cases, the security (the housing), was undervalued because it was being rented out at sub-market rents.[204]

The Australian government's Affordable Housing Working Group concluded in 2016 that

> The major barrier to the supply of affordable housing is the 'financing gap' — that is, the difference between the rates of return available in affordable housing compared with the market rates of return available in other private developments. No innovative financing model will close this gap and a sustained increase in the investment by government is required to stimulate affordable housing production and attract private and institutional investment.[205]

There were also few long-term savings to be made from the use of private-sector financing. An Australian Housing and Urban Research Institute report concluded that projects that were privately financed and publicly subsidized would be 24 per cent more costly than those constructed by a public, grant-based program. The greater the size of the grant, the less reliant the public and community housing authorities would be on operating supplements.[206]

In 2017 the government budgeted $63.1-million for the creation of a National Housing Finance and Investment Corporation (NHFIC), which will be responsible for operating an affordable housing bond aggregator.[207] Ideally it will allow investors to make investments at a scale that allows them to achieve an acceptable level of return and have an impact on housing needs and provide community housing providers with lower cost, longer term loans. The first bond issue, made in 2019, raised $315-million.[208] While this has been hailed as a positive development, investment will only be attracted if were to be subsidized. One analysis suggested that $2.5 billion of annual subsidy is required to meet current affordable housing needs.[209]

Social Impact Investing

There has also been an expectation that what is termed social impact investing (SII) (the Australian term for social impact bonds) can serve as a source of additional capital for social housing. These investments are described as investments that seek to create both a social impact and a financial return. Some social impact investors are prepared to accept what are termed concessionary (non-market rate) returns, while others expect market rates of return. The investments can be made directly or through intermediaries who pool investments and measure impact. The Westpac Banking Corporation (one of Australia's four dominant banking firms) had, by 2016, invested $1.05-billion in community housing. It was estimated that other banks had

invested approximately $450-million in community housing: these loans were made with an expectation of market-rate returns.[210]

One study concluded that because community housing providers are required to house high-needs households, are dependent on the CRA for revenue at a time when governments are focused on reducing welfare benefits, cannot select their tenants, and often cannot sell their properties, it is difficult for them to attract significant social impact investment.[211] The report recommended a suite of changes including a funding stream to community housing providers to close the rent gap, a government capital grant program for community housing providers, and improved social welfare entitlements.[212]

One 2018 study into the potential benefits of SII in housing concluded that "in the right conditions SII has the potential to address some housing and homelessness issues in Australia. However, SII is not a panacea."[213]

The report identified the following risks:

- Beneficiaries could be harmed if poor design of SII solutions has unintended consequences, if services are disrupted or cease when SIIs mature or are otherwise terminated, and/or if the most vulnerable people with the most complex needs are left out or left behind due to the need to perform against outcomes in some SII models (e.g. SIBs).
- Moral hazard risks are inadvertently created by government de-risking investments to the point where the nexus between positive social outcomes and financial returns is severed, and investors' alignment of interests with achieving positive social outcomes is weakened. (I.e., to attract investors, the government ensures that investors will be paid even if targets are not reached.)
- If SII displaces funding of other non-SII initiatives that are providing better outcomes than SII and/or at lower cost.
- Investors' performance expectations are not met, reducing confidence and stalling development of SII, or if investors do not understand the social risks.
- Policy measures put in place to support SII are insufficiently targeted, leading to capital not being directed to where it is most needed or lead to other unintended consequences for beneficiaries.

The report went on to warn that:

- SII is complex. Many service providers may not have the internal capacity or capabilities to understand whether SII is the right funding model to meet their purpose, or to negotiate and manage complex transactions.
- The transaction costs (both in terms of financial cost and resource time) associated with SII are high. The additional burden and costs of outcomes measurement is often borne by service providers with limited capacity.
- The evidence base for SII is yet to evolve and conclusively demonstrate that SII delivers superior outcomes (social and financial).
- The appetite of Australian social impact investors for concessionary rate returns may not be strong enough to support a sustainable SII ecosystem.
- Achieving fair sharing of risk and return between social impact investors and government in SII can be challenging, and failing to strike the right balance may have consequences for government, investors, and most importantly for beneficiaries.
- Early evidence suggests that SII may be better suited to less complex social issues and cases.
- SII may divert capital away from grants to repayable finance that puts service providers at increased financial risk.
- Outcomes measurement systems are not developed and selecting appropriate performance measures is complex and has the risk of creating perverse incentives or unintended consequences.
- SII will not generate positive outcomes if stakeholders take a form-over-substance approach, or if there is unbalanced power in the stakeholder relationships.[214]

Concluding Comments

Throughout the country's history. Australian housing policy has focused on achieving two contradictory goals: ensuring the growth of homeownership and maintaining the value of private homes. Up until the 1970s social housing was built to be privatized. In the 1990s the Commonwealth government ceased

to invest in the expansion of social housing (be it public housing or private housing) and the sector has, in terms of supply, been stagnant since then. The government has shifted management of public housing to community housing in an attempt to access private-sector investment and keep housing capital costs off the government books. The state housing authorities have co-operated in the transfer of housing stock to community housing providers because Commonwealth funding is so low that public housing operates at a loss, while community housing providers can charge higher rents since they can receive Commonwealth Rent Assistance payments. As a result, more money is available to improve housing estates after they are transferred, but it should be noted that the CRA is not a full supplement and many families that receive it remain in rent stress. While the CRA benefits community housing providers and low-income renters, it is also a major transfer of public funds to largely unregulated private landlords and does little to reduce rents or increase supply. As in England, the abandonment of direct state investment in the supply of low-cost housing has led to a decline in the supply of such housing. The non-profit sector has not been able to fill the gap left by the state withdrawal and private investor and social impact investors have yet to play a significant role in expanding the community housing sector: the extent to which they do so will depend on the level of government subsidy that is made available.

Social Housing in New Zealand in Relation to Issues Raised by KMPG Fiscal Performance Review of Manitoba Housing

In the fiscal performance review on public housing that the consulting firm KMPG prepared for the Manitoba government, the firm indicated that its recommendations for privatizing housing and the tightening eligibility for housing programs were based on "leading practices, trends and approaches from other jurisdictions."

One of the jurisdictions that KPMG cited was New Zealand. KPMG described three options for longer-term transformation of public housing in Manitoba. Option A (as noted above) was to have all rental properties owned by private-market landlords with tenants receiving a voucher that allowed them to choose where they would rent. In discussing this option, the KPMG report noted that the government should consider lessons from jurisdictions such as New Zealand in taking such an approach. In particular, the KPMG report focused on the use of rent subsidy, the transfer of public housing to social housing providers.

As with Australia, the New Zealand social housing story bears a number of similarities to that of Great Britain: a growth period (this time dating from the 1930s), the selloff of housing (like Australia, New Zealand embraced the privatization of public housing long before Great Britain), the adoption of a private-sector rent subsidy, and the attempt to build, through a process of stock transfer, a community housing sector. Like Australia, and unlike Great Britain, public housing has, when compared to the private rental market, for most of this period played a marginal role in the housing market. New Zealand differs from Australia in that its public-sector rent support system is more generous than its private-sector system.

As is the case with Great Britain and the United Kingdom, the housing market in New Zealand is commonly described as being in crisis. Rents are rising faster than wages (twice as fast in some locations).[215] The rate of homeownership hit a sixty-year low in 2018.[216] A news report from 2016 revealed that garages were being illegally rented out for between $250 and $560 dollars a week. (All prices in this section are reported in New Zealand dollars.)[217] In November 2019, Nanaia Mahuta, the country's associate minister of housing, told the media that "Many people in Northland [region] are facing significant housing challenges — from people who are homeless, people living in their cars or in the outdoors — through to people who do have a house but it's cold and damp or overcrowded, through to young families struggling to find a place to rent or to save a deposit."[218] In February 2020, United Nations Special Rapporteur on the Right to Adequate Housing Leilani Farha said that New Zealand governments had "allowed the perfect storm, and that's successive governments. It's really a bit tragic. It's a human rights crisis."[219]

This section of the report focuses on New Zealand social housing, with a focus on the policies developments of the last thirty years. It commences with a history of social housing in New Zealand.

The History of Social Housing in New Zealand

In the late nineteenth century alarm over poor housing conditions in urban areas, led a reform-oriented national government to draw inspiration from developments in Great Britain and give municipal councils the authority to build low-cost rental housing.[220] The municipalities, however, failed to exercise these powers and in 1905 the central government entered the field directly, establishing a low-cost rental housing development near the city of Wellington. In 1910 the government introduced a low-interest loan program

to assist workers who owned land to build houses. While different governments showed different levels of commitment, these two measures (public housing and low-cost loans to home buyers) served as the main elements of New Zealand social housing policy up until the 1990s.

A change of government in 1912 led to the sale of the initial rental housing project. State funding of home purchases continued and, by the end of the 1920s, the state was funding the half of the annual construction of residential dwellings in the country.

A Labour government elected in 1936 revived the concept of government-owned low-cost rental housing. Rents were set at a cost-recovery basis, which meant they were too costly for the poorest households. It was thought that truly low-income households would move into housing abandoned by better-off families that would move into public housing. Low-income households were also to be protected by newly introduced rent controls. The first of these public-housing units were built in 1936 and by 1939 the government was completing 57 houses a week (3,000 a year). Construction shut down with the outbreak of World War II and did not resume until 1944.

The central government became, and has remained, the central provider of public rental housing. However, a number of municipal councils took advantage of loans that the Labour government made available and established their own housing programs in the 1930s.

The fact that many of the people living in public housing were not impoverished but were, in effect, receiving a subsidy made public housing a political issue in 1949 and contributed to the defeat of the Labour government. The newly elected National Party tightened the criteria for entrance to public housing and began to subsidize tenants who wished to purchase their state-owned housing. By 1957, thirty per cent of state-owned housing had been sold. To stimulate house construction the government introduced a plan whereby it would, under certain conditions, purchase new houses that builders were not able to sell on the market. Low-income families were allowed to capitalize their Family Benefit (similar to Canada's family allowance of the same era), providing them the funds needed to make a housing down payment and receive a government-subsidized mortgage. The state during this period continued to fund an expansion of public housing. Rather than forcing better-off residents out of public housing, from the 1970s onwards, these residents were charged what were termed market rents. In the 1970s and 1980s, the central government began to provide municipal governments with capital funding to establish their own public housing. Eventually approximately 68 of 85 local authorities were providing council

housing (approximately 15,000 units) and receiving an operating subsidy from the central government.[221]

The 1990s

The National government elected in 1990 initiated a break with the economic policies of previous Labour and National Party governments, implementing a broad range of privatization policies that removed state subsidies to industry, deregulated the labour and financial markets, sold off state enterprises and assets at discount prices, and introduced market-based measures in education, wealth, and housing. These measures were intended reduce the role of the state, to attract private funding, and to increase consumer choice.

In housing, the government:

- Stopped the funding of new public housing.
- Accelerated the selloff of public housing. In 1991 the government owned 70,000 houses, by 1999, the figure had fallen to approximately fell to 59,000. Many of the purchasers of the privatized homes used them as rental properties.
- Stopped providing low-cost mortgages to first-time buyers. The government sold off $4-billion worth of state-owned mortgages.
- Ended the subsidization of the rents in housing owned by local municipal councils. (At that time, the councils owned 15,000 units.)
- Expanded what had been termed the Accommodation Benefit, under the new name of the Accommodation Supplement to all low-income private-sector renters.
- Switched residents of state-owned housing from a rent-geared-to-income support to the Accommodation Supplement and set rents at market rates.

The Accommodation Supplement

Since the 1990s, the Accommodation Supplement has been the central element in the successive New Zealand governments' spending on affordable housing. In the 1950s the National government had introduced a modest income supplement that could be used to supplement rents. This was renamed

the Accommodation Benefit in 1981. The number of people in receipt of the benefit grew from 31,000 in 1982 to 115,000 in 1991, when it was renamed the Accommodation Supplement and expanded.

The Accommodation Supplement was introduced at a time when the government was cutting the value of other social benefits, including sickness benefits, unemployment benefits, and benefits to single parents. The result was an increase in the people who qualified for the Accommodation Supplement: in 1993, 150,000 families qualified for the benefit and by the end of the decade the number was 324,000. The number of recipients peaked at 330,000, following the 2008 global financial crisis. Spending on the Accommodation Benefit went from $491-million in 1994–1995 to $867-million in 1999–2000. The Accommodation Supplement is paid to low-income people if their rent exceeds 25 per cent of their net income. The supplement then covers 70 per cent (originally 65 per cent) of the remaining portion of the rent, up to a set ceiling. The tenant is responsible for all rent above the ceiling. The supplement was also available to a small portion of home purchasers. One commentator observed that the supplement did not "adequately insulate low-income households from the impact of rapidly rising house prices and tends to operate as a transfer to private investors when it might be helping to fund community based housing."[222]

Despite its inadequacies, the Accommodation Supplement provided assistance to people renting in the private market. However, it was also used to replace the Income Related Rent Subsidy (IRRS) that was provided to households living in public housing. As the name suggests, the IRRS was a rent-geared-to-income subsidy. With the change to the Accommodation Supplement, residents of state-owned properties faced substantial rent increases (often 100 per cent).[223] One commentator observed that:

> Prior to the reforms, at least those in state houses on a benefit, paid an affordable rent and kept 75% of their residual after tax income, while those in the private sector rentals struggled with market rents. It appears as though the reformed housing policy simply equalised everyone downwards to the insecure level of those in private sector rentals.[224]

From 1990 to 1999 (when the National government was defeated) state housing rents rose by 106 per cent, while private sector rents increased by 23 per cent. By 2000, 60 per cent of the residents of state housing were paying more than 30 per cent of their income in rent.[225] The limitation of the Accommodation Supplement can be seen from the fact that in 2000, 28 per cent of recipients were paying more than 40 per cent of their income on rent.[226]

The private rental sector grew by 35 per cent from 1991 to 2001. It was, and remains, largely a cottage industry, with most landlords owning less than three properties.[227] The sector has, historically, been lightly regulated: landlords have had the right to evict without reason and have not been restrained by rent controls.[228] The sector is also well treated by the tax system. Losses on rental income can be written off against other income: in 2008 the value of New Zealand's private rental market was $200-billion, it operated at a half-billion-dollar a year loss, and cost the government $150-million in foregone taxes.[229]

The Labour Government of 1999–2008

A Labour government was elected in 1999 and remained in office until 2008. It adopted policies that:

- Stopped the selloff of public housing.
- Invested in the construction of new public housing. When Labour was defeated in 2008 it had added an additional 10,000 state houses (some were leased rather than constructed.) In 2009, 67,700 households were living in state housing.
- Re-introduced rent-geared-to-income supplements (the IRRS) for public housing residents.
- Retained the Accommodation Supplement for renters in the private sector. (This re-established a double standard since families with similar situations would pay more for similar housing in the private sector than those in public housing.) Use of the Accommodation Supplement continued to grow, particularly after the economic crisis of 2008.
- Established a Centre for Housing Research Aotearoa New Zealand (CHRANZ), to provide independent housing research. The centre was closed in 2011, following the election of a National government.[230]

In 2009 there were 467,300 households renting in the private rental market and 280,000 these were receiving the Accommodation Supplement. Under Labour spending on state housing doubled. During this period, the rate of homeownership declined to 66.9 per cent, a fifty-year low.[231]

In 2004, the Labour government established a Housing Innovation Fund to stimulate third sector housing. Grants provided through this fund allowed

the sector, which included community trusts, Indigenous organizations, and socially oriented businesses to buy or build new housing. Government funding also assisted in the establishment of a national umbrella body, Community Housing Aotearoa.[232] This was the start of a process that would see the non-profit sector grow at the expense of the public-housing sector. The non-profit or community housing sector was a small and developed sector at that time. A 2007 study estimated that there were 160 community housing providers in New Zealand, providing between 2,100 and 5,400 units of housing. Fifty-eight per cent of the 48 agencies that responded to a survey indicated that they did not own housing, and 12 per cent indicated that they were "aspiring" organizations (meaning that they neither owned nor managed housing). Only three of the organizations that responded owned more than 100 units. The three main client groups were low-income families, low-income individuals, and mental-health clients.[233]

The National Government of 2008–2017

The National government elected in 2008 appointed a Housing Shareholders Advisory Group, whose 2010 report *Home and Housed: A Vision for Social Housing in New Zealand* served as a template for much that would happen in housing for the next seven years. The advisory group recommended that the Housing New Zealand Corporation mandate be narrowed to providing accommodation to "those who need it for the duration of that need." Indeed, the corporation was expected to focus its efforts on those "most in need." Rather than being "an integrated" provider, it was supposed to be an "orchestrator."[234]

Following the release of *Home and Housed* in 2010, the government:

- Instructed Housing New Zealand to focus on meeting the needs of those with the greatest housing need.
- Increased its expectations that Housing New Zealand pay dividends to the government.
- Created a special Social Housing Unit to expedite the transfer of public housing stock to community housing providers. When the government fell in 2017, the number of state-owned housing units had declined to 63,000. While a portion of this decline could be attributed to the stock transfer, social housing had fallen from 4 per cent of national housing stock in 2008 to 3.4 per cent in 2018.

- Extended the Income-Related Rent Supplement to some community housing providers.
- Introduced reviewable tenancies in public housing.
- Transferred responsibility for establishing housing needs assessment from Housing New Zealand to a different government agency.[235]

These policies are inter-related but will be discussed under four headings: the Accommodation Supplement, Security of Tenure, Dividend Policy, and Stock Transfers to Community Housing Providers.

The Accommodation Supplement 2008–2017

The Accommodation Supplement has remained the main element in the New Zealand government's affordable housing policy. It consumes the largest share of the budget and reaches the largest number of people.

Spending on the Accommodation supplement grew by 27 per cent ($238-million) between 2008 and 2017. In 2016–17 the Government spent $1.13-billion on the program's 290,000 clients.[236] In 2018 there were approximately 600,000 private rental units.[237] The increase in supply had not eased the situation of people at the lower end of the market: In 2016 48.9 per cent households receiving Accommodation Supplement were in "severe housing stress." In that year the government was spending $1.2-billion on the program. The Accommodation Supplement was being paid to between 25 and 30 per cent of private-sector tenants and amounted to 10 per cent of total landlord revenue.[238] One of the reasons for the distress was the fact that from 1997 to 2005 there had been no increase in the supplement's ceilings (the point beyond which, the recipients were expected to cover the rent). There was no subsequent increase in the ceiling until 2018.[239] It was expected that this increase would increase government spending on the private rental market by $400-million.[240] A 2017 government report concluded that the Accommodation Supplement was not "fit for purpose" since it did "not adequately alleviate housing stress."[241]

Dividend Policy

The New Zealand government not only stopped providing funds for the construction of new public housing to the Housing New Zealand Corporation, it began taking money out of the Crown corporation in the form of dividends. The previous Labour government had also taken dividends out of

Housing New Zealand (a total of $219-million over a six-year period) but these were exceeded by capital grants provided to the corporation ($716-million during the same period). From 2009 to 2014, the National government took $546-million in dividends and contributed $136-million in capital.[242] In 2014, the capital contribution was zero, while, in 2015, Housing New Zealand paid the government a $118-million dividend.[243] Housing New Zealand is also required to pay taxes — and is not allowed to write off losses. From 2007 to 2017 it paid $1.18 billion in taxes to the Crown.[244] The only way the corporation could meet the government demand for funds was to sell assets.[245]

Security of Tenure

Applicants for public housing are assigned to one of four categories:

A. At Risk — households with a severe and persistent housing need that must be addressed immediately.

B. Serious Housing Need — households with a significant and persistent need.

C. Moderate Need — households that experience moderate disadvantage that is likely to compound over time.

D. Low Level Need — households that are disadvantaged, but may be able to function in the market.

Housing is assigned in order of priority, but only to those in categories A and B. Those in categories C and D are viewed as being outside the Housing New Zealand Corporation's "core business" and rarely assigned public housing.[246] No public agency has responsibility for households in these categories.[247]

This waiting list policy reflects the broader government directive that public housing be provided only to "those who need it for the duration of that need." Seen in this perspective public housing constitutes a transitionary stage in a person's life, a period of dependence arising out of some sort of failing. Government's task is to manage the stock efficiently and provide the person with the incentives to become "independent" and transition to the private housing market.

In 2017 there were about 4,000 units of public housing where the tenants, because their incomes were above a certain level, were charged market rents and received no subsidy. Historically, such tenants had been allowed to remain in public housing as long as they remained tenants in good standing

(paid their rent and did not violate rules of conduct).[248] In 2014, the government introduced regular reassessments of all public housing tenancies to determine if residents have a continuing right to live in public housing.[249] This undermines security of tenure in public housing, fails to recognize that public housing can actually constitute a community in which people make their homes and social connections, and creates a disincentive for people to improve their economic conditions since they could well lose their homes.

In 2012, the New Zealand Productivity Commission raised concerns about the long-term implications of the government's approach to tenure. (The Productivity Commission was created in 2011 as a Crown agency to provide advice "on improving productivity in a way that is directed to supporting the overall well-being of New Zealanders.")[250] In its report on housing affordability, the Commission wrote:

> The social ills associated with large neighbourhoods of transient populations are generally well accepted. We raise the question as to whether by moving to supporting only 'those with the greatest need, for the duration of that need' HNZC is moving to a model of large-scale transitional housing, which is likely to tax some communities and undermine other social outcomes. This is most likely to be the case where long term intervention is required to manage complex needs. The definition of 'need' and its duration must be robust for the improvement in tenant outcomes to be sustainable in the long term, and to avoid shifting costs to other social services where those improved social outcomes aren't maintained.[251]

The report goes on to note that:

> This emphasis on moving people through state houses (managing 'throughput') undervalues the stability needed for sustainable improvements in social outcomes. The current reform programme is based on making the best use of limited government capital. It presumes that people and families can be reallocated amongst the housing stock relatively flexibly. However, social housing is best thought of as a contribution to a complex set of social needs that typically occur in clusters. The current approach to reform is not always in harmony with the desires of communities for stability and continuity, which are often essential for addressing the needs of families requiring social assistance. It may disturb the social relationships that underpin families and local communities in areas of high state housing concentrations and undermine the social objectives of providing state housing (especially where families have multiple needs besides housing).[252]

Finally, the Productivity Commission wrote:

> Starting the reforms at state housing without addressing demand pressures and without building sufficient options for people to 'move on' is generating a risk that those who are reviewed out of state housing have to accept inadequate housing alternatives, or are placed in a situation that leaves them vulnerable. Handled poorly, today's 'ready to move on tenant' is tomorrow's vulnerable household in the greatest need of state assistance.[253]

In essence, the Commission has identified the very serious problem created by the demonization and devaluation of public housing. By undermining security of tenure (and treating public housing as a 'trampoline' from which people bounce back, rather than a 'safety net,') that can form the basis of a supportive community, they seek to undermine the long-term benefits of public housing.

Stock Transfers to Community Housing Provider

In his 2015 state of the nation speech National Party Prime Minister John Key signalled a commitment to transfer public-housing stock to community housing providers which he said could outperform the public sector in providing low-cost housing.[254] Key said the government would be selling up to 8,000 units of public housing over the coming three years. There was to be few restriction on the types of organizations that could buy them, but they had to be managed by community housing providers and provided as social housing. Social housing residents whose incomes were sufficient to allow them to find housing in the private market would be required to move. It was expected that this would open up housing for 3,600 people on waiting lists.[255]

Not all potential agencies found the stock transfer option attractive. In 2015 the Salvation Army stated that it was not interested in taking over state-owned homes. An Army representative, Campbell Roberts, who had served on the Housing Shareholders Advisory Group, said the Army did not believe "the lives of tenants would be sufficiently improved by such a transfer." He went on to say, "The reality is with Housing NZ that through successive governments it's really making a mess of what it's doing. Housing NZ has massively delayed maintenance."[256] Salvation Army policy analyst Alan Johnson has referred to the stock transfer as a "soft privatisation."[257] Johnson also described Community Housing Aotearoa's advocacy in favour of stock transfer as "self-interested" and went on to say that "Aligning itself with the government's policy undermines the legitimacy of the group as a genuinely independent community-focused housing representative."[258]

The government's 2010 Housing Shareholders Advisory Group report, which recommended the transfer of public housing to the community housing sector, recognized that:

> The community housing sector, comprising Iwi [Indigenous] and non-governmental organisations, is small and fragmented. Many participants do not own housing assets and lack the skills needed to manage such assets effectively. The sector is funded in a variety of ways, including private sector and philanthropic loans, private donations and cooperative funds.[259]

In its 2012 report on housing affordability, the Productivity Commission noted that the community housing sector made up 1.2 per cent of New Zealand housing stock and was:

> …unlikely to meet the demands and responsibilities being placed on it. This in turn generates significant risks for state housing tenants who may be expected to leave their state house when their tenancy is reviewed, but would struggle in the private rental market.[260]

Despite these concerns, the government created a Community Housing Regulatory Authority, adopted a Social Housing Reform Act, amended the Housing Corporation Act, established a $141-million Social Housing Fund, and extended the rent-geared-to-income supplements available to public-housing residents to some community housing residents.[261]

These policy initiatives were followed by a number of announced transfers of public housing to non-profit housing providers. In some cases, the providers were partnerships of various levels of government, and in others they were partnerships between non-profit entities and private (and on occasion, off-shore) investors.[262] They often featured plans to demolish existing housing and replace it with new housing, a portion of which would be reserved for market consumers. In the case of one of the largest of these transfers, there would be no net increase in the amount of social housing.[263] When confronted with the problems that the community-housing sector was having in raising capital, the housing minister lectured the sector on the need to "be commercial."[264] While a tenant-mounted court challenge opposing one transfer failed, the judge acknowledged that the transfer would not contribute to the "independence" of the tenants (one of the stated goals of the act that allowed for the sale of public housing) or lead to an increase in social housing (another one of the act's stated goals).[265] Large-scale transfers to single consortia also have come under criticism from Community Housing Aotearoa for lack of transparency, for failing to incorporate the skills that

other community-housing providers could bring to such projects, and for failing to increase supply.[266] Other transfers were stopped following the election of the Labour government in 2017.[267]

Recent Developments

The National government was defeated in 2017. In its first year in office, the new Labour government increased the number of state houses by 725 (the first time in seven years the number had not declined.)[268] The government also committed itself in 2018, to building 100,000 houses in ten years. A year later, the program was abandoned as being too ambitious. Too few homes had been built and the price tags were far from affordable. The program would no longer have a specific target and the required down payment was reduced to five per cent.[269]

Under the Labour government public housing has increased from 61,338 in March 2018 to 63,401 in March 2020 (an increase of just over 2,000) while community housing grew from 5,244 to 7,484 (an increase of 2,440). It should be noted that the combined number of public and social housing units of 70,886 is just 886 more than the number of public-housing units that existed in 1991.[270] In March 2020, there were 317,527 Accommodation Supplement recipients, a 7.5 per cent increase over the number of recipients in March 2018 (295,410).[271]

Concluding Comments

As noted at the start of this section, the New Zealand housing market is in crisis. Market-driven policies have failed to keep up supply or keep down prices. The government's rent supplement program (its version of KPMG's favoured 'voucher' system) has been judged (by a government report) as not being "fit to purpose," the community housing sector has been disparaged by the government which hoped it would attract private capital and currently supplies less than one per cent of New Zealand's housing stock, while social housing as whole constitutes 3.8 per cent of national housing stock.

New Zealand was the only jurisdiction on which the KPMG report provided more than cursory descriptive text. A review of the that text provides some insight into the limitations of the KPMG report. KPMG noted that New Zealand had been forced to back off from its attempt in the 1990s to end social housing and move to a system that depended solely on providing

rent subsidies, in large measure because landlords had increased rents to better capture the subsidies.[272]

In discussing its Option B, which involved transferring "significant housing stock to private and/or community-based providers," KPMG wrote that "One of the key learnings in both the Australian and New Zealand jurisdictions is that in order for providers to be viable and sustainable, they [the community housing providers] require economies of scale, access to capital and effective governance."[273] These, it should be noted, are commodities that the public sector has in abundance. The report does not address the logic in transferring housing from a sector that has these commodities to one where these commodities may, evidently, be in need of further development.

In discussing its Option C, KPMG states that "while New Zealand is going through a process to transfer properties to social housing providers, and contract for services, it is retaining its Accommodation Supplement mechanism to allow some tenants to receive a rent subsidy rather than a house."[274] This presents a somewhat misleading impression. The social housing sector in New Zealand controls approximately four per cent of the nation's housing stock. KPMG stated that the current policy allows "some tenants to receive a rent subsidy rather than a house" (by a house KPMG does not mean that community housing providers are giving people houses, merely that they are providing them with housing). In fact, the number of households that, in 2020, were receiving a rent subsidy through the Accommodation Supplement was 317,527 while community housing was providing between 7,484 units of housing. "Some" in this case, means "most" low-income tenants.[275]

To recapitulate, the New Zealand policies that KPMG has highlighted as elements that could be incorporated into a 'transformation' of social housing in Manitoba are:

1. The development of a rent supplement to be paid to low-income households who would then rent from the private sector.
2. The transfer of public housing to community housing providers (generally, non-profit agencies).

There is a third element of the New Zealand approach that KMPG passes over in silence: while KPMG notes that there was a move "towards a fully rent-subsidized system in the 1990s and started selling off its social housing portfolio," it does not mention that not only did the government sell off social housing, it stopped building any new housing. Nor did KPMG define what it means by "fully rent-subsidized system." It does not, for example, mean

a system where rents are fully subsidized to the point where low-income people are not in some form of rent stress. By "fully", they appear to mean "solely," as in the government would have no other affordable housing policy.

In short, in New Zealand, the policies advocated by KPMG have, in some cases been dropped, in others have proven difficult and risky, have not been implemented to a large extent, and are under described.

Concluding Observations

IN 2017 THE KPMG consulting firm prepared the "Manitoba Fiscal Performance Review: Phase Two Report–Business Case Social Housing" for the Manitoba Government. According to the report, government mandated KPMG to:

- Assess current housing policy, programs and funding (including Rent Assist) which have increased sharply, in the context of the recent transfer of these programs to Families;
- Consider leading practices, trends and alternative financing in social housing; and
- Investigate and identify viable policy and program options to reduce the growth rate of spending, while protecting front-line services and vulnerable Manitobans.[276]

The leading practices that the paper discussed came from Great Britain, Australia, and New Zealand. More specifically, these practices included the use of general rent subsidies (termed 'vouchers' by KPMG) to provide low-income people with what KPMG identified as greater choice, the transfer of public housing to the non-profit sector, and the use of social impact bonds as a source of funding for non-profit housing.

There is nothing particularly new about the recommendations in the KPMG report, which can be boiled down to:

- Privatize public housing.

- Reduce benefits.
- Increase barriers for eligibility to benefits.
- Subsidize private landlords.
- Open up public services to private investors.

The KPMG report provided very little detail on what it termed 'leading practices,' their goals, or their impact. It is hard not to view the references to 'leading practices' as little more than an intellectual smokescreen to justify the adoption of long-favoured neo-conservative policies. This point becomes even clearer when one actually looks the history and outcomes of housing policy in the three jurisdictions that KPMG identified.

The history of public housing in each jurisdiction shares the following common elements.

- The development of a public housing sector.
- The dismemberment of the sector through privatization and later the transfer of stock to non-profit housing providers.
- The introduction of 'affordable' housing (a form of subsidized housing that allows for rent levels higher than those charged in public housing).
- A growing use of rent subsidy funded by a reduction in the funding of new low-cost public and social housing.

Each of these jurisdictions is also experiencing a commonly recognized crisis in the supply and affordability of housing. The crisis is characterized by the following phenomena:

- Homeownership is in relative decline even as house prices soar.
- No significant growth in the public and social housing sector for decades.
- The cost of social housing is increasing as what are defined by government as 'affordable' rents become increasingly 'unaffordable.'
- Having largely created the non-profit housing sector, government has become disillusioned with it, as the sector comes up against the unavoidable fact that safe, decent, affordable housing for low-income people cannot be provided without subsidy. There are no 'innovative financing' models that get around the need for public funding of construction and operation of such housing.

- Subsidies to private landlords have proven to be expensive but have failed to relieve housing stress for low-income people.
- Housing costs in the private rental market are rising faster than wages.
- Rising costs in the private sector and the social housing sector have led to increases in overcrowding and homelessness.
- The social mix of people in public housing has been increasingly narrowed and the period of time that people are expected to live in public housing has been shortened. This is in keeping with a view that public housing is a setting from which people should desire to exit, as opposed to a community within which they might find stability.

The housing crises that these jurisdictions face arise from complex and interrelated sources. They have been exacerbated by cuts to public housing and reliance on 'pro-market' policies. (In reality, there is nothing 'pro-market' about policies that subsidize the purchase of private homes.) The practices advocated by KPMG have played a contributory role in creating the crises and done nothing to alleviate them.

Consideration of the experiences of these three jurisdictions gives rise to the following observations on the KPMG proposals:

It is, however, specious to suggest, as KPMG does, that a subsidy or voucher system would enhance consumer choice when supply, particularly at the lower end of the market, is stagnant.

- **Privatization.** Manitoba has a significant non-profit housing sector, the legacy of federal policies of the 1970s and 1980s. While it is currently facing a number of challenges as the operating agreements that subsidize the operation of these projects come to an end, the sector could, with federal and provincial support, once more play a central role in the expansion of social housing in Manitoba. Currently, the Manitoba government has access to capital, economies of scale, and experience in the governance of housing, the three commodities that KPMG thinks vital in the management of social housing — it should continue to use these resources to manage the housing it owns. The time, energy, money, and risk involved in transferring publicly owned housing to the non-profit sector would be better spent in supporting the sector in the construction and operation of new housing.
- **Vouchers/rent supplement.** Most housing in Manitoba is provided through the private sector. The growing gap between the growth in incomes and housing costs require some form of public rent subsidy. It is, however, specious to suggest, as KPMG does, that a subsidy or voucher system would enhance consumer choice when supply,

particularly at the lower end of the market, is stagnant. Without an increase in supply, rent supplements are likely to become landlord subsidies. KPMG's support of vouchers also appears to be at odds with its concern over the need to reduce spending on the province's existing rent supplement programs. Stingy rent supplements of the kind found in Great Britain, Australia, and New Zealand represent the worst of all worlds. Adequate rent supplements are a necessity in an overpriced rental market, but they are insufficient without a dynamic public/social housing sector.

- **Social impact bonds.** There is a very limited data on the use of social impact bonds to build public housing. There is, however, a growing literature on the limited value and considerable risk of using these bonds. Private-sector investors recognize that they cannot make desired rates of return by investing the construction and operation of housing for low-income people: if they could they would be doing it. To attract private investors, government would have to remove most of the risk from the development while non-profits, which would play an intermediary role in any such development would have to develop complex and costly agreements with government.

Truly innovative policies would put the interests of low-income people before those of the Manitoba government. They would recognize that the cost bar that needs bending is the housing cost bar. They would build on the legacy of previous investment in public housing in Canada (see Appendix 1) and avoid the pitfalls that have arisen when governments adopt the policies proposed by KPMG (see Appendix 2).

Post script

It is beyond the scope of this work to assess the overall impact of the pandemic on the social-housing policies of the three jurisdictions under study. But it is worthwhile noting in all three jurisdictions, public-health concerns led the state to rapidly extend housing to the homeless. Over a one-month period the New Zealand government found beds, largely in motels, for all people who had been sleeping "rough."[277] Similarly, Australia found accommodation for 6,000 of its 8,200 "rough sleepers," again largely in motels and hotels.[278] In the United Kingdom, the government claimed in May 2020 that it provided emergency accommodation to 90 per cent of the people who were

sleeping rough.[279] Hotel and motel living is clearly not a long-term solution to homelessness, and there is a strong likelihood that governments may stop leasing rooms for the homeless without having created adequate additional housing.[280] This need not be the case.

Social housing could play an important role in both addressing housing needs and the economic crisis generated by the global pandemic. .

In July 2020, the British Affordable Housing Commission released a report that makes it clear that social housing could play an important role in both addressing housing needs and the economic crisis generated by the global pandemic. *Making Housing Affordable After COVID-19* recognized short-term measures had been successful in reducing rough sleeping. Maintaining this momentum into an expansion of social housing "would not only help kickstart the economy but begin to rebalance the housing system." It pointed out that every pound investing in social housing generated 2.84 pounds of economic activity and led to a £780 a year saving in the Housing Benefit.[281]

> A policy change in favour of social and affordable housing will be key to a post Covid-19 recovery. Besides providing more — much needed - genuinely affordable homes, increasing investment in social housing offers the opportunity to support jobs and local growth, improve the nation's ageing housing stock, reduce carbon emissions, and combat poverty.[282]

At various points in their histories, Great Britain, Australia, and New Zealand have been world leaders in the provision of public housing. Manitoba would be better off travelling the trails they have blazed, ignoring the dead ends that they have more recently wandered into, and to listen to those who are responding to the current crisis with hope and vision.

Appendix 1: The Rise of Public Housing in Manitoba

KPMG'S *MANITOBA FISCAL Performance Review: Phase Two Report–Business Case Social Housing* treats Manitoba's 18,123 units of publicly owned housing as a liability that the province would be better off without. Its major recommendations focus on ways it could be transferred to either the private sector or the non-profit sector. It is worthwhile recognizing that Canada's public-housing sector was, when compared to the United Kingdom, Australia, and New Zealand, very late in development, despite the recognition of the existence of a serious housing problem for low-income people since the start of the twentieth century. Governments at all levels preferred for over a half a century to place their unrealized faith in the private and charitable sectors. This appendix attempts to provide a brief history of the struggle to create the housing of which KPMG wishes to see the province divest itself. This history, by necessity, starts with a summary of federal policy.

The Canadian federal government's involvement in housing was limited and sporadic until the 1930s. While the market had historically been unable to produce adequate housing (based on the standards of the day) for people of low or limited income, policy was governed by a belief that housing should not be subsidized in the absence of a demonstrable disability.[283] Up until the end of the First World War, the federal government maintained that

housing was a municipal responsibility. In 1918, the prospects of an intense post-war housing shortage and political unrest led by returning soldiers and an increasingly militant labour movement prompted the federal government into action. The federal government's housing advisor, Thomas Adams, was an opponent of subsidized public housing, and recommended that homeownership should be encouraged in preference to renting. Working through the provinces, the federal government made $25-million available as low-cost loans to stimulate construction of low-cost homes to be sold to private owners. The program had limited success. Contractors had to skimp on quality if they were to keep the prices down to the required levels. This program wound up in 1923.[284]

A constant refrain was that the private market could not meet the housing needs of low-income people

The depression of the 1930s brought the construction industry to a halt. The number of new housing starts in 1933, for example, was a third of the number in 1929.[285] The high levels of unemployment contributed to homelessness, overcrowding, declines in building maintenance, and evictions for non-payment of rents. A 1931 national study showed that 25 per cent of Winnipeggers, 35 per cent of Torontonians, and 41 per cent of Montrealers were living in overcrowded conditions.[286] Throughout the 1930s there were regular calls from a variety of sources for government subsidization of housing. Critics pointed to European social housing innovations and stressed that improved housing would reduce spending on health care and social welfare. A constant refrain was that the private market could not meet the housing needs of low-income people.[287] In rejecting calls for subsidized housing, senior government officials were not above questioning the honesty of the unemployed, suggesting that many of them were simply unwilling to work.[288]

With an election in the offing and the nation still mired in economic depression, Prime Minister R.B. Bennett's Conservative government adopted a three-page Dominion Housing Act in 1935. As George Perley, the minister who introduced the Dominion Housing Act, acknowledged, it was not so much a housing act, as an act to study the country's housing problems.[289] Its intent was not to address low-income housing need, but to stimulate construction by providing economic incentives to mortgage lenders.[290] Due to restrictions on who could borrow, the benefit of the government-funded incentives provided under the act were only available to the top 20 per cent of Canadian income earners.[291] W.C. Clark, the federal deputy minister of finance, and the author of the act, was unapologetic, noting that "We desire to encourage building, and I suppose the building of high cost houses meets this objective more effectively than the building of low cost houses."[292] One of the first homes financed under the program was an $8,000 mansion in the

exclusive Westmount neighbour of Montreal: its owner was the goaltender for the Montreal Canadians, Wilfred Cude.[293] In the three years of its existence, the Dominion Housing Act contributed to the construction of only 5,000 homes — a large portion of which would have been built in the absence of the Act.[294]

The act not only did nothing to address the housing situation of low-income Canadians, it failed to rescue the political fortunes of Bennett's government, which went down to defeat in the 1935 election. In 1938 the Liberal government of Mackenzie King adopted the National Housing Act (NHA).[295] As with the Dominion Housing Act, the primary focus of the 1938 National Housing Act was to subsidize housing purchases in an attempt to stimulate the construction industry. Approximately eighty per cent of the homes funded under the act before 1941 were priced over $3,000 at a time when the price of a low-cost home was $2,500.[296] The act had a provision for the funding of non-profit housing that would have allowed the federal government to loan between 80 and 90 per cent of the cost of a project to either a municipal housing corporation or a limited dividend housing corporation. The provisions were so restrictive that during the two years that it was in effect, not a single unit of housing was constructed under this provision.[297] The 1938 act did not have a provision for the subsidization of rents because the federal government believed this to be a municipal responsibility.[298] The National Housing Act was suspended at the start of the Second World War.[299]

The war accentuated the country's housing problems: factories engaged in the production of munitions and other war-related items found that, because of shortages of housing, they were not able to recruit workers. This led to the establishment of Wartime Housing Limited, a federal Crown corporation, in 1941. In the years immediately following the war, the corporation continued to build and rent to veterans. Wartime Housing created 46,000 units of housing over nine years and there were proposals from senior government officials to continue with wartime housing into the postwar period as the basis for national public housing. But this was squashed by federal politicians who were ideologically opposed to public housing.[300] Most famously, in 1947, leading federal cabinet minister, and future prime minister, Louis St. Laurent said that, "No government of which I am a part will ever pass legislation for subsidized housing."[301]

The city of Toronto took the national lead on public housing, when, in a 1947 municipal plebiscite, voters approve the establishment of Regent Park North, Canada's first large-scale public housing project. The project, which has had a long and complex history, was the outcome of the work of

a community-led housing coalition and mayor Robert M. Saunders. The city committed itself to both the construction of the project and the subsidization of rents. Federal and provincial support for the project came only after the passage in 1949 of amendments to the National Housing Act.[302]

The 1949 amendments authorized the federal government to provide long-term low-interest loans for the construction of municipal low-cost housing projects. The federal government would only provide loans for 75 per cent of the capital costs, with provincial governments being expected to provide the other 25 per cent. In many cases, the provincial governments required municipalities to come up with half of the provincial share (12.5 per cent) of the cost. It was a formula designed to stifle development. Not surprisingly, only 11,000 units of low-cost housing were created over the next fourteen years under these provisions. This record should be compared with the 46,000 housing units that Wartime Housing built over nine years.[303] To protect Louis St. Laurent, who was now prime minister, from embarrassment, the 1949 amendments did not directly mention that the federal government would be subsidizing rents. Instead the act simply stated that the federal and provincial governments would share the cost of any deficits that might arise — in reality, there was no question that these developments would have annual operating deficits.[304]

Public housing did not come to Canada in a meaningful was until 1964 when amendments to the National Housing Act (NHA) allowed governments to loan money to non-profit corporations that were owned by provincial governments. This led to the establishment of provincial housing corporations, the first of these being the Ontario Housing Corporation. Under the Act, the federal government, through the Central Mortgage and Housing Corporation (now the Canada Mortgage and Housing Corporation — CMHC), provided 90 per cent loans to provincial housing corporations to purchase the land and build housing projects. The loans had to be repaid over 50 years. In addition, the federal government would provide operating subsidies of up to 50 per cent.[305] From 1964 to 1976, when the program was wound down, 171,000 units of public housing were constructed under these provisions.[306]

Criticism of the nature of some of these projects contributed to a decision in 1973 by the federal government to shift from a public-housing model, in which the federal government and the provinces funded the development of housing that would be owned by provincial housing corporations, to a community or social housing model. Under these amendments to the NHA in 1973, 100 per cent loans were made available to non-profit and co-operative groups. These organizations were also provided with operating subsidies. Staff were hired to promote the formation of housing projects and startup

funding was provided. [307]By 1978 this sector was producing 19,000 units of housing a year. By the mid-1980s public and non-profit housing jointly amounted to five per cent of the Canadian housing stock.[308] This growth was brought to an end in 1993 when the Conservative government headed by Brian Mulroney announced that it would no longer provide or guarantee loans for the construction of new social housing.[309] In 1996 the federal Liberal government announced it would be transferring all social housing to the provinces.[310] The 1998 Canada-Manitoba Social Housing Agreement transferred responsibility for almost all existing social housing units to Manitoba.[311]

The federal government did not return to the funding of construction of housing for low-income people until 2001, when 20 per cent of Canadian households were paying more than 30 per cent of their pre-tax income on housing.[312] This initiative committed the government to spending $680-million over five years on social housing through cost-sharing programs with provincial governments. It has been renewed (under numerous names) and expanded in response to the 2008 international financial crisis.[313] Federal funding under these initiatives has been a shadow of its former self: from 1991 to 2016, annual investment in affordable housing declined by 46 per cent.[314] The post 2001 funding has generally taken the form of grants to non-profit housing organizations on the condition that units be rented out at less than the median market rent. There was often a gap between the grant amount and the size of the mortgage that a non-profit organization could qualify for. If a project was to proceed the non-profit must fill this capital-cost gap.[315] Despite a number of important reservations, the federal government's 2017 National Housing Strategy with its commitments to build 125,000 new homes over ten years represents the most significant federal commitment to housing in a quarter century.[316]

While this summary has focused on social housing, it should be noted that the primary concern of federal housing policy has been the stimulation of housing construction and the spread of home ownership. The subsidies provided to home purchasers and homeowners through low-cost mortgages, government-insured mortgages, first-time homeowner supports, and the capital gains exemption — subsidies provided with little in the way of means testing — have always dwarfed and continue to dwarf government spending on social housing.[317]

The existing literature on public housing in Manitoba focuses almost exclusively on the City of Winnipeg, both in terms of the depiction of need and campaigns to provide subsidized low-income housing. As a result, this summary is, unfortunately, Winnipeg-centric.

The basis of many early Winnipeg fortunes was based on successful real-estate speculation and development. A Winnipeg Telegram article of 1910 titled "Winnipeg's Ever Widening Circle of Millionaires," identified five men who had made their millions in the land business.[318] By the early twentieth century it was clear that the market had failed to provide many low-income people with affordable, adequate housing. In 1902, 5,351 homes in Winnipeg were not connected to the sewage system. Many of the residents of these homes would have been tenants, and the decision not to have a costly sewage connection would have been made by their landlords. In 1904 Winnipeg was hit with a devastating outbreak of typhoid that infected 1,276 people and left 144 dead.[319] In 1912 there were 2,752 cases of overcrowding reported in the city: in one case, 22 people were living in a ten-room house.[320] The 1913 report of the Winnipeg City Planning Commission contained one of the first calls for the creation of government-owned subsidized housing. The report stated that if the private sector would not develop housing to meet the needs of "workmen" and seasonal labourers "the city should in its own interest erect them."[321]

Public housing in Winnipeg was from the outset an intensely politicized issue: its supporters were drawn from an at times uneasy coalition of labour activists and municipal reformers, it was opposed by the business community. These two forces came into dramatic conflict in 1919 during the six-week long Winnipeg General Strike. As many observers noted, for decades to follow municipal politics was animated by the entrenched hostility that the strike generated.[322]

In January 1919, Winnipeg labour city alderman A.A. Heaps proposed that a portion of the federal money being made available in the post First World War housing scheme described above be set aside to build 300 units of public housing.[323] Council dropped all support for such a scheme the month after the crushing of the General Strike and Heaps and other labour members of council had been charged with seditious conspiracy.[324] Instead of building public housing, the city used the federal money to provide loans for the construction of homes that were priced beyond the reach of low-income families.[325]

Poor housing conditions continued through the 1920s and were exacerbated by the Great Depression. A 1934 Winnipeg survey found that in 1,300 of 1,890 homes inspected, the kitchen was also serving as a bedroom.[326] The following year, the City's housing inspector, Alexander Officer, estimated the City needed between 2,000 and 2,500 homes for low-income families.[327]

According to Ralph Webb, who was mayor in 1934, in that year the business community successfully lobbied the federal government not to fund a

city proposed public housing project.[328] Provincial legislation required that all major capital expenditures had to be approved by a municipal plebiscite. The law also restricted voting in such a plebiscite to property owners. This would be a major barrier to the development public housing. In 1935 and 1953, property owners, who made up a minority of Winnipeg voters, defeated proposed public-housing developments.[329] In both cases, social democratic parties and the labour movement supported the proposals and the business community, particularly the real-estate industry opposed them.[330]

The business community's opposition to public housing meant that despite the fact that from 1949 onwards the federal and provincial government were prepared to provide 87.5 per cent of the upfront capital costs, no public housing was built in Winnipeg until the 1960s — when the requirement for a plebiscite had been dropped. Even then, only two projects were undertaken: the Burrows-Keewatin project (now known as Gilbert Park), which opened in 1962, and the Lord Selkirk Park project, which opened in 1967.[331] These two projects provided 568 units of housing. It was not until the 1969 election of Ed Schreyer's New Democratic government that Manitoba began to develop public housing at scale. Working through the Manitoba Housing and Renewal Corporation the province accessed available federal funding and between, 1969 and 1976, expanded the system by 11,144 units. These included what were seen at the time as innovative developments such as Winnipeg Paraplegic Housing and the Winnipeg Centre of the Deaf.[332] The public housing built during this period amounts to a significant public asset, the product of decades of struggle and advocacy.

Appendix 2: The Transfer of Public Housing Assets in Other Western Canada Jurisdictions

KPMG HAS RECOMMENDED that the Manitoba government transfer its public housing to other housing providers. The housing that it owns is a legacy of developments in the 1960s and 1970s. This appendix reviews publicly available documents on the transfer of public housing in the three provinces to the west of Manitoba.

All four western Canadian provinces established provincial housing corporations and developed public housing projects in the 1960s and 1970s. The size of this stock of housing is dependent on the policies of the governments of the day and the provincial population. The number of public housing units owned by the Saskatchewan appears static: 18,600 in 2007, 18,000 in 2019.[333] The Alberta government reports information in a manner that appears to conflate housing that it owns with community housing that it supports. In 2008 Alberta Housing and Urban Affairs reported owning and supporting 26,000 units of social housing, while a 2017 report from the Alberta Auditor states the province owns or supports 36,000 units of social housing. The use "and" in one description and "or" in another, and the significant jump in the number of housing units reported creates significant uncertainty as to what

is being reported on.[334] Neither the Alberta government's 2017 affordable housing strategy (*Make Life Better*) nor the Saskatchewan government's 2011 housing strategy (*A Strong Foundation*) discuss the transfer of public housing to either the private or the non-profit sector.[335]

According to the Auditor General of British Columbia, in 1999 the provincial government owned 8,000 public-housing units that were built with funding provided under the 1964 National Housing Act amendments.[336] In 2017, the auditor's office reported that the province owned 7,100 units. An additional 61,000 units of housing was provided by the non-profit sector — in some cases the land that this non-profit housing was situated was owned by the provincial government.[337]

One of the first public housing projects built in Canada was Vancouver's Little Mountain development which opened in 1954. In 2007, the Liberal provincial government announced its plans to redevelop the project. The following year the land was sold to a private developer: most of the residents were obliged to leave, and in 2009 most of the buildings were demolished. The planned redevelopment, which was supposed to see the private developer create new units of both market and affordable housing, never went ahead. In late 2019, the Little Mountain site was still an empty field.[338]

In 2014 British Columbia introduced the Non-Profit Asset Transfer Program (NPAT). Under this program 2,800 provincially owned housing units and the land on which 11,600 units of non-profit housing was located were to be sold to non-profit housing providers. The money from the sale was intended to be used to expand rent subsidy programs and construct new public housing.[339] The program won a Public Sector Leadership Award Silver Award in 2015, which described the program as "the first of its kind in Canada."[340] The British Columbia Auditor General's 2017 report on NPAT was not as positive. The audit concluded that:

> …while the program will provide immediate funding for the ministry to reinvest in housing, it will also incur substantial costs and introduce risks to the long term provision of social housing. The ministry has not adequately assessed the benefits of the program against these costs and risks, or shown how the program will contribute to better outcomes for safe, affordable and appropriate housing.[341]

While the program was expected to bring in approximately $500-million in cash, this amount had to be set against the government's commitment to pay the non-profit agencies' mortgage costs for 35 years. The total cost of this commitment was estimated at $1-billion. The auditor wrote:

> The ministry calculated that the present value of the long-term program costs was more than offset by the proceeds the program generates, including the $150 million in federal cost-matching dollars. We found that when the $30 million in implementation costs is included and the federal funding subtracted (it was not dependent on the NPAT program), the program could result in a financial cost rather than a financial benefit.[342]

Finally, the auditor concluded that the government had not "demonstrated that it transferred assets based on the non-profit's ability to renew and increase the social housing stock in the province.[343]

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