

UNDERSTANDING HOUSING AFFORDABILITY

What are the experts saying? Why should we care?

Victoria Thomas - 2012

What is the project?

I am working with host organisation Shelter SA to conduct a literature review on the current conditions of housing affordability, and the drivers and effects of unaffordability in SA and Australia. The scope of the literature includes policy, statistics, surveys and other peer-reviewed research.

Preliminary Findings

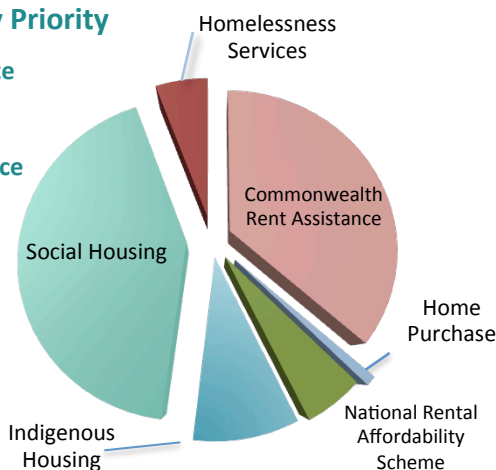
- Critical policy analysis, policy responses and policy itself dominate the literature reviewed to date.
- There is correlation between the small amount of literature on home ownership and mortgage assistance and low levels of funding for both.
- A shrinking focus on social housing issues is matched by a growing emphasis on the private rental system in both the literature and public funding priority.

Understanding the way that policy informs and is informed by the affordability literature is important. It will guide the review and eventually the recommendations that I aim to make.

Financial Policy Priority

[Federal and State Funding Distribution for Housing Assistance 2010-2011]

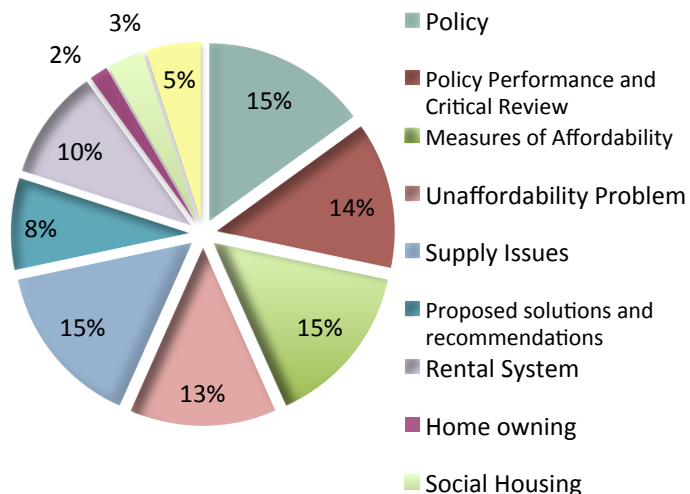
Data adapted from: ABS and the AGPC 2012 Report on Government Services



Shelter SA

Shelter SA is the peak housing body in SA, and advocates for affordable and adequate housing for every South Australian, particularly those living on a low income. Shelter promotes housing as a basic human right and maintains that that public policy should be moulded around this ideal too.

Foci of the Literature (read to date)



Why is this project important?

The literature review aims to assist people to understand what the experts are saying about housing affordability – an arbitrary and extremely variant concept. The review will contribute to a solid and informed evidence base on the issue, which is necessary to generate effective advocacy and policy that addresses housing for *every* Australian and grants them—grants *you*—the basic right to affordable and appropriate housing.