

# Greg Ogle - Housing Policy and Challenges

## Presentation to WACRA GM 5 September 2024

Greg has a PhD in political economy from the University of Adelaide and over 20 years of experience in policy and advocacy for a range of non-government organisations. His presentation tonight is going to discuss the housing crisis in South Australia and how governments and the community can respond.

For those, yes, I've been at SACOSS for 14 years. SACOSS is, as I said, the South Australian Council of Social Service, a body for the not-for-profit health and community services sector in South Australia. Our core mission, so, you know, that's representing the major charities, but our core mission is to end poverty in the bigger picture.

My PhD was political economy. I was doing economic statistics, so I'm a stats nerd, so I'm going to start with some stats, which is why I've got the PowerPoint, because there's some nice graphs around housing, and that's partly designed just to give us context of a bit of history and a bit of context for where we are, and then I want to go to sort of trace a trajectory downwards, then get some good news, and then finish with what happens next. So hopefully the first part is not too depressing.

First slide, please. So this is data from the 2021 Census that I just pulled out just because I like to get a sense of where I am and what the context is. That top line is... So this is housing mixed by tenure, and the top line, the coastal strip, I drew out the suburbs basically from Bower Road in the north, so Semaphore Park, down to just north of Glenelg, and that's the strip of the coastal suburbs and one suburb in.

And you can see from that how that reflects against, say, the rest of the Charles Sturt government area and against Adelaide as a whole. You can see fairly similar in terms of the number of people who own houses, but on the coastal strip, and this is not going to be a surprise to anybody, I suspect, but coastal strip, far more people own their own home outright in both Adelaide generally and in the rest of Charles Sturt. So more people are paying off mortgages.

And the other thing to note from this, I guess, the proportion of renters is about the same, a bit less in the coastal strip, but the percentage of public housing, public and community housing being social housing, far less in the coastal strip, and frankly, two thirds of it's in two suburbs, Seton and Semaphore Park. Take that out, you've got very little social housing on the coastal strip, but Charles Sturt is actually over-represented in social housing. So that was my starting point just for a bit of context.

If we go to the next slide. This is just the Charles Sturt council area. So that top bar is what you were just looking at in the previous slide, but I've compared it with 20 years ago, the census data from 20 years ago.

And at a quick glance, you can see the overwhelming difference in that first bar, the bluey, whatever colour that is on coloured lines. So just that first lot. Blue.

Much greater percentage of homeowners. So you've got about the same percent overall of homeowners, but 20 years ago, far more of them own their own home because mortgages were smaller, incomes higher. So what you're seeing there is just the housing struggle of paying off much bigger mortgages takes much longer.

And the other difference that jumps out again, fairly similar amounts of renters, slightly more renters overall in 2021, but far fewer proportionately of social housing, 10.6 to 7.8. So we've lost public housing. And I'll return to that later, but next slide. And this quick graph of the housing cost changes over that sort of same period.

The top line there is mortgage interest payments. And you can see it goes up and up, even in those early years of the so-called noughties, prior to the GFC, because we had asset price inflation, the price of houses was going up. So people were getting bigger mortgages, even if interest rates weren't going through the roof.

Come the GFC in 2008, interest rates were dropped massively to try and keep the economy stimulated, gradual rebuilding. And then you can see the last few years, we all know the interest rates have gone through the roof. And that's the very steep last line going up.

And this is all compared with the general inflation rate, which is that black line at the bottom. Tracking rents against the general inflation rate is a little confusing. You can see rents go up, post the GFC, rents have gone up quicker than inflation for a lot of the period.

And then sort of inflation caught up, so rents weren't going up as quickly. And then just at the last few years, rents have gone up. That may sound surprising, but bear in mind, this is CPI data, so it's ABS Consumer Price Index.

So that rent index includes... It's all rentals and includes social housing, which is pegged to income, so it's not actually a reflection necessarily of the rent market as a whole. But also some of the figures you'll hear in the media of rents have gone up 15%, 20% in the last year, that's usually data based on new rents. So for people coming into the market or moving house and looking for a new rental, a new rental for a two-bedroom unit might have gone up, been 20% higher than it was last year, but that doesn't mean that everybody's rent went up by 20%.

Of course, the danger is landlords can see those media data and go, oh, better put up the rent. But not all landlords do. So overall, you get a much flatter curve than that.

But certainly for people who are on very low incomes, rent is a real problem, and the rents in a lot of places has gone up quite markedly. Obviously, they're the averages. That means there's rents going up much quicker than that elsewhere.

And I said I'd return to social housing, so if we go next to Paul. We focus on social housing for a couple of reasons. Firstly, we focus on renters because renters tend to have lower incomes.

than homeowners. And traditionally, they've spent more of their income on housing costs. Maybe not in the last year or two with interest rates, but certainly traditionally.

And that's why we've focused on renters as a whole. And public housing is crucial, partly because it's the direct intervention in the market, as it says there. And for us, it's not just a welfare measure to help the poorest people.

South Australia led the country in large parts of the world by having a public housing system that was based on providing houses for the community, not just for people who were at the margins. We've lost that as it's become more and more a welfare measure, but actually it has the potential not just to provide houses for those who are most disadvantaged, but to actually bring the rent prices down, take pressure off the rent market, add to supply in the market. So we're really focused on the importance of public housing, which is why a graph that looks like that in terms of the number of social houses in the system is really depressing.

From over 60,000 in the 1980s, 90s, over 60,000 houses, you know, more than one in 10 houses was public housing. That was unusual in Australia, groundbreaking stuff that we used to have. And now we're down almost half that.

And that's where that takes us, the sort of COVID era. And so a couple of years ago, we were looking at this, looking at that slope and got cranky and produced the video. Next slide.

Partly, for those of us who watch too much SBS, soccer, cycling or movies, you are constantly bombarded with charity ads. That has all the tone of the tragic charity ads that everything will be solved if you just give us your \$10 a month. This starts with that tone and then takes a flip and says, no, this is actually about public policy.

This is the political choices we make. It's not about giving \$10 a month. So that was what we were trying to achieve in terms of the tone.

And it was, as I said, it was a response to years of us lobbying for more public housing, for better renting conditions and better housing plans. And it was also a response to, at the time, the Liberal government had just put out their housing plan, Liberal State government. As you can see from that long-term view of public housing, it was a joint operation to sell off the Commonwealth.

But the Libs had just published a housing plan and it's referred to there where it says it innovates, collaborates and coordinates but does not build. They literally did not have any commitment to build new housing, new public housing. It was going to be all these innovative things without the government actually doing anything.

And in the consultation for it, I remember being there, you know, it's one of those post-it note exercises and we were sitting at a table and our entire table was being consulted and we were saying, build more public housing. And the person who was running the consultation on the table would not take that down as a note and started arguing back. At which point we said, no, stop arguing, take notes.

Anyway, the plan came out with no commitment to anything other than to innovate, collaborate and coordinate, whatever that means. So that was where we were in 2021, in a sense at the bottom of my experience of housing policy. Next slide.

And then it turned around for a whole number of reasons, which we can maybe tease out in the Q&A later. But the... And this is cute. The previous government's plan was our housing future.

That was the one that did nothing. When Labor was elected, they came up with a plan that was a better housing future, which I thought was nice. Better than nothing.

Well, what was important was that they actually promised to stop selling off public housing and to build new public housing. Now, that graph there that is actually extracted from their document exaggerates it somewhat because the scale on the left is a bit wonky. But it was nonetheless really welcome that they were actually going to start building new net increases in public housing.

Hadn't heard that from a government for 20 years, 30 years. So that was important. And then, of course, the Feds kicked in with the Housing Affordability Future Fund and the Social Housing Accelerator Program negotiated with the Greens to put even more public housing in the mix.

So that was good. And locally, we've got an example of that. Obviously, at Seaton, probably most of you know, you probably know it better than me, but converting what was 400 public housing properties to 1,450 new homes.

So that's a significant increase in housing supply in the area. 20% are going to be affordable. Unfortunately, that word needs to be in inverted commas because it means sort of 80% of the market rate, which is still unaffordable to a hell of a lot of people.

But they've maintained and will rebuild 400-odd social housing, community housing and public housing. And then the other half is private to fund the operation. So, look, it's not perfect, but it is, as I said, a significant increase in housing supply in the area.

It's maintained or built upon public estate and public housing estate and social housing. So that's good. And as I said, between the federal government investment and the state government investment, what we've seen is a turnaround.

And governments are now actually out there saying and announcing that they are going to build new public housing. That was a dirty word for 20 years. So that's actually good.

And yet, Paul, next. All these new houses barely cover population growth. If you talk about 38,000 houses and we're growing at, say, 1% a year, you need 380 houses a year just to maintain the share.

So as welcome as the turnaround is, we're still well below what we think is necessary to start rebuilding the public housing estate and impacting on the market more broadly. Where

are we going now? Ah, one more, Paul. If we think building 1,000 houses a year is a big order, given everything we're told about supply and stuff, look at that bottom stack.

70 years ago, we were building 3,200 public flats and houses each year. Have we lost the technology, the ability, the smarts, or have we just lost the priority? It's when we hear all the stuff now about why it can't be done. A generation or two ago, I knew how to do it.

OK, next. We've also seen a policy turnaround for renters' rights. As I said before, we focus a lot on renters.

Next. Last year, we saw changes to the Residential Tenancies Act, a review by the government, a sort of once-in-a-generation thorough review, and we got a whole range of reforms out of that. A number of groups came together to campaign around that, and the government was willing... I think the government put its toe in the water and was pushed and actually kept going with the reforms, and surprisingly for me, they didn't back down on some of the stuff that they got pushed back on.

Out of that list, a number of those are actually quite important. Probably the most important for me is the ending no-fault evictions. That means you cannot be evicted from your home other than for reasons that are prescribed in the Act.

So you can't be evicted because you've asked for repairs to be done or the landlord... And that applies even at the end of the lease. You have a right then to continue on unless the landlord wants to renovate the property or needs it for personal reasons, for personal use. There's a very narrow set of reasons why you can be evicted.

And that gives... That's crucial because it gives security of tenure and also the ability for renters to exercise the rights they have under the Act, because everything we're always told is you can have all the rights in the world in the Act, but if you think you're going to get evicted the moment you actually question the landlord on something, you actually have no rights. So no-cause eviction is the window for a lot of other rights there. And a lot of those other changes are actually, you know, very useful, or at least fairly useful.

Again, we didn't get everything we want. We never do. We were also pushing for a cap on rent price increases, given the struggles that people were having with rent prices and some of the outrageous stories we were hearing.

And we were pushing for minimum energy efficiency standards. Didn't get either of those, but nonetheless it was still a significant change, you know, a once-in-a-generation change to tenants' rights. Thanks, Paul.

And then on top of that, in the last budget, we had the cost of living concession, which is a once-a-year payment. Renters used to get half what homeowners get. That's now been doubled, so they now get the equivalent of homeowners.

And they were barred by some really weird rules. People in share houses, so, you know, renters in share houses often struggled to get access to concessions because of what

somebody else in the house was earning or whatever, even though they were sharing bills. So some of those barriers have been removed, which was also good.

And, yeah, the government was happy to look at... They were looking at concessions. They did a big review of concessions and they were interested in making sure renters weren't missing out. So, yeah, quite a good turnaround in the space of two years.

Next. And lots of other turnarounds. The government is spruiking big new land releases.

I think it's about 40, they hope, in the next few years to get 40,000 new houses, most of which are on prime agricultural land in the north of Adelaide. And there's no water and sewage infrastructure out there, so they're putting in \$1.5 billion worth of infrastructure, which is paid for out of either taxes or out of the water bills that we all pay, which is...that's the way water infrastructure is paid for. But what that represents is big new supply, but it's not unproblematically good.

There's lots of problems with it. Same with the second one. Yes, reform the planning system, make processes faster so that people can get through and build houses quicker, is really good until they start cutting all the environmental impact statements and assessments and the rights of communities to appeal and all that.

So some of that is good. And, in fact, the next two items are part of those reforms, which are probably good, but it also has all the dangers for planning. The next two items, just simple reforms, allowing people to rent granny flats out to people who aren't part of their families.

Won't make a huge difference, but it might make a bit of difference. They're also looking at a new title for co-located housing. That's out for consultation now.

Again, it's fiddling. It might be useful in some instances. It won't change the housing market.

But they're actually trying a hell of a lot of different things that will get more supply into the market. And on top of that, we just had announced the other day, or in the last budget, I think, they'd like to put things in the budget and announce them three or four times in the course of the next year. Energy upgrades for social housing is really crucial.

So if you put all that together, the increases in public housing, the increases in renter rights, and the good parts of these, and just tuck your head on the bad parts, what that represents is a really significant turnaround in government policy, both state and federal, because some of this stuff is mirrored at the federal level. A turnaround to actually... From governments for 30 years that didn't want to know about housing policy, that was for developers to worry about, we've seen a significant turnaround where government is again being active in the housing market. And that's really welcome.

And, yeah, significant turnaround. And yet we still have a housing crisis. This is the problem.

Housing is, A, very difficult and almost... It's a wicked problem, but it's also a long-term problem. So the housing...the turnaround in policy that I've just talked about may take 10

years to actually start flowing through and actually reaping rewards in terms of the market prices, et cetera. Go back.

Yeah. So, having gone through the bad, the good, and we've still got a crisis, this came out in the conversation a week or two ago. It just caught my eye.

Asking a bunch of economic boffins what policies they would support. And there's a couple of big things to note from this. Firstly, if you go down the bottom, none of those 49 economists said, do nothing, the market will fix it.

I can almost guarantee you that wouldn't have been the case 10, 15 years ago. I think... Yeah, second and third from the bottom. Assistance to first-home buyers.

It doesn't work. Governments know it. Every economist in the country knows it, but it's popular, so they keep announcing assistance to first-home buyers, which enables first-home buyers to bid up the price against each other and against the other people who they're bidding against.

Who are they bidding against? Investors who get capital gains and tax... Yeah. So we've got the federal government giving subsidies at one and then freezing people out of the market. So in order to unfreeze them out of the market, we're throwing money at them rather than actually addressing the original problem.

Anyway, you can see that a third of those economists actually think that changing those investment arrangements and tax arrangements is important. There's also in this list, when you go behind it and look at who's saying what, there's a bit of a difference between the left and the right. So that third thing where it's addressing negative gearing and capital gains tax, that's often from the left, and it's partly about saying housing should be seen as an essential service in the human right.

These mechanisms are about having housing as an investment vehicle, and look where that's got us. So that's a shift away from that idea of housing as an investment and wealth-creation vehicle. Similarly, the more conservative economists often tend to just look at easing planning restrictions because that will open up the power of the market, etc, etc.

And judging by the nods I saw before, you all know the dangers of easing planning restrictions, although there can be some good examples of that, but it's very risky for local community and the environment. Again, the other big thing to note there, second highest, provide more public housing. Quantum shift.

That would not have been on the agenda 10, 15 years ago. So this is just sort of an interesting snapshot of where the boffins are up to. If you go to the next one, this is the last slide.

So for SACOSS, yes, as I said, those tax arrangements that make housing an investment vehicle rather than a right and an essential service, they're on our agenda to try and rein those in at the federal level. At the state level... Next. We do support the economic boffins in

saying replacing stamp duty with an annual land tax for the reasons that are up there, as long as there are safeguards for that.

And New South Wales actually introduced it... Bizarrely, under the Liberal government, introduced an opt-in system where you could actually, when you buy a house... ..well, first-home buyers could decide whether they would pay an annual land tax or pay the conveyance duty. Because the problem with the conveyance duty is it's a tax on moving, it's not a tax on wealth, it's not a progressive tax, because it just taxes you if you're moving for a job, to get married, to get unmarried, whatever. You know, it doesn't tax based on ability to pay, it taxes on when you're moving.

So that's why the annual land tax is the better option, but politically it's very difficult. The one that I'll leave you with, the vacancy tax idea, it's important and potentially of interest to local residence groups, because it can be done by local council through differential rates, or it can be done by the state government through differential land tax. And it basically says, look, if, as a landlord of a commercial property or residential property, if you're leaving properties empty, that actually has a cost to the community.

It lowers the amenity for the community. I live near the port. It's been empty main street for as long as I've lived there.

That's a cost to the community. Empty land is just a cost. So that's... And, you know, so the idea of a vacancy tax, it won't change that, it just provides an incentive.

So it's an extra tax on owners who keep their properties vacant, recognising the cost to the community and provides an incentive for them to do something with it. Sell it, develop it, use it. And that also applies and can be extended.

So Victoria's got vacancy taxes around in different parts of the world. SACWIS has done some work on that. But it also applies to short-stay rentals, Airbnbs, stays, et cetera, because what we've seen in at least some areas where they're popular for tourists is landlords taking residential housing out of the long-term market because they can make more money in three weeks on short-term rental than they can from a tenant, long-term tenant, over the year.

And that's crazy, but it actually means there's a... It just took housing out of the market and squeezed the market and put up prices elsewhere. So, again, some form of tax to recognise that community. And it might be an interesting thing for you to contemplate or research about, say, the Charles Sturt area, how many... I'm trying to find out.

..how many short-stay rentals there are and what's the impact, good and bad. They bring tourists in, that brings money and stuff in, but they also squeeze people out of the market. So it'd be interesting to know, yeah, how many, what proportion of housing, how many and what sort of impact.

So I'll leave you with that as an idea to think about. And, of course, the final thing goes back to everything I've said, which is build more public housing. Thank you.



## Questions

Q. I was just interested, when the election... Just before Scott Morrison got in, the Labor thought they were in a shoe to win it, so they were quite aggressive. And one of the key policies I remember they had was the negative gearing, which basically lost an election and we got Scott Morrison, thanks. So that was really incredibly disappointing.

With your knowledge, how much would that have impacted, had they got in and actually put that policy through, would that have made a reasonable difference to the escalation of prices or not?

A. Good question. It's a crucial question, it's a good question, but I'm going to... Before I answer it, I'm going to challenge the assumption of it in that it's certainly the lesson Labor learnt from that is we shouldn't have touched those policies that created backlash. It's not... So that's the lesson they learnt, whether it's actually true that that's why they lost is up for debate and analysis.

And if they did lose because of that, then, you know, where... If you're going to do those reforms, it needs a lead-in and a public education process, which is clearly lacking. And essentially what I've said in the core part of my thing is the environment has changed in the, what is it, four or five years since then. The whole housing policy debate has changed since then.

So I'm not sure that they would be as toxic, those policies, as toxic now as they were then. Having said that, would they make a difference? Well, not overnight. But they would take some demand out of the market.

They would take some investors out of the market because they could get better returns on investment elsewhere, hopefully in productive employment, in productive investment. Because developers create new properties. Most landlords don't.

They buy existing properties. So they're not actually adding to the housing supply, despite what they'll tell you. And, you know, that's... Fair enough, they've, you know... They're not developers, so it's easiest to buy existing property.

That's fine. But they're not adding to supply. So if they suddenly don't get these negative gearing benefits and capital gains tax discounts, if they get out, we're not losing housing supply.

It just means somebody else can buy that house or live in that house. So in that sense, I don't think there's those downsides. How much of an impact on... You know, we're not suddenly going to have more housing.

But I think all this stuff is about, you know, trying to boost supply where you can and trying to reduce demand where you can. That would be a contribution to boosting demand. And, as I said, partly it's also a contribution to philosophical and public debate change of not

seeing housing as an investment vehicle because that's at the heart of a lot of the policy paralysis because you've got the rights and the needs of investors to get returns.

And that's what's driving the exclusion of people without those dollars. So, yeah, it's not simple and it's not a panacea. Yeah, I've got a question, Greg.

It's in relation to the initiative the Greens have just recently taken in trying to convince the federal government or both parties to actually look at taxing those people who are dodging tax at the moment. So, you know, I mean, we can't do... We can't do very much unless we actually got a budget. Three months ago, we actually talked about the Orcas situation, you know, \$390 billion worth of money going into building submarines.

People are saying, well, what are we going to do about it? We haven't got any money. Well, you know, how are SACOSS approaching this issue in... You know, we need big money to actually do the sort of work that the federal government are talking about and the state. I mean, the state are going to put in some money into housing development or public housing.

Q. I'm interested to know how many people or how many organisations support the SACOSS position. That's one thing, and how broad that is. The other one is, have you looked at how we can actually start to convince the wider community that we have to start looking at taxing those that can afford to pay the tax so that we can actually do the work that needs to be done in social justice or social housing? Yep.

A. Good question, but my short response is it's a thankless task. For my sins, I got to run a campaign at SACOSS in the 2014 state election arguing for more taxes. The banner was, without taxes, vital services disappear.

And we... And it was an attempt to try and frame the debate and stop... Because every time there's an election, governments go into the election promising to cut this tax and that tax and never saying, oh, and that means you're going to lose this service or that service or you're not going to be able to get this piece of infrastructure or whatever, they never say that. So we've been working on the tax stuff for at least that long, but it's still very difficult to get traction on and get understanding on. And partly for me... And I guess my frustration with a lot of the discourse, even from the left and the Greens, is the... Part of the issue is the notion there are... There is no doubt there are some super-rich people, not so much in South Australia, but when you look at the wealth holding and incomes, South Australia doesn't have the same income inequality at the top end that the eastern states do and certainly the western state, not mentioning the word GINA.

But they're the easy targets to say, you know, you've got to pay the taxes, and that's important to keep that up and try and hold them to account. But the tax evasion industry... Every time we try and figure out one way to tax the tax evasion industry, and it is an industry, we'll figure out another loophole. So you're constantly trying to play whack-a-mole, if you like, trying to close those gaps.

And ultimately, that's not going to give you the funding, all the funding that you want for the sorts of infrastructure and services that we might want. And the next step from there is to

look at, well... Part of the problem is everybody in Australia is a battler. People want 600 grand a year of battling.

Everyone's a battler. If you actually... There's a really good tool on the ACOSS poverty and inequality website where you can just plug in your income and you can see where you fit on the income scale and where you fit on the wealth scale, and it's quite challenging because lots of people who think they're very middle and, you know, very battling are actually in the top sort of, you know, they're at the 75% mark. So I think there's a lack... For me, I think we also need to educate people about exactly what the wealth distribution is and the income distribution and where they sit on that so they might go, oh, I thought I was struggling, but actually... Struggling? God, somebody's on half my wage.

Or that, you know, a third of the population is on half my income. That may help them change their views about, oh, God, how the hell are they surviving? And maybe it's my turn to contribute more. So I think part of it is that sort of education project.

Part of it is definitely sort of regulation. But the politics is always so hard around it. And, you know, it's important, but it's also easy for parties not in government to put targets and say, we want to tax the rich and do that.

It's important to keep that dialogue going, but it's much harder to do in practice. Having said that, I think I would pay tribute to the Greens being a big part of the shift in housing policy, which came about partly just because of the crisis itself, but the Greens did a lot of work focusing on housing and that threatened the ALP's electoral base and so the ALP, both nationally and at state level, then wanted to start addressing renters' issues, which was really important, and then the Greens and the Senate, they got the Social Housing Accelerator Fund as a price for the other big bucket that they wanted. So, you know, the horse trading in the Senate is always difficult to know where to draw the lines, but in terms of the investment in social housing, it's been a good outcome from that.

But, yeah, how to pay for it all is tricky. Sorry, that was a long answer. I've been trying to raise taxes for a long time.

Just, you might want to comment on the number of people per house. I think if we had the same density of people in houses as in the 1970s, we'd have something like a million extra houses now. So I don't know if that's a social thing, more people getting divorced, more kids, you know, whatever, but it just seems a big change and maybe you'd like to... have you got any comments on that? Yes, it's the new fun fact in housing, isn't it? And it's partly... It's from a whole range of things, which includes just lifestyle preferences, older people living longer, living at home, the whole shift from aged care to in-home care rather than institutional care.

The stats you quote are right about the number of houses and the shift, you know, much smaller house sizes now. If we had that living pattern, we'd have far more houses available. But we don't and we're not going to.

So I guess my response is exactly, yeah, it's an interesting fact and it's an interesting social change, but we're not going to solve the housing problem by telling people to go back to

how they were living, you know, 20, 30 years ago. We need a housing solution that fits how people want to live now and that means building more houses and, for me, that means building more... ..when I say houses, I mean dwelling, different types of accommodation and not necessarily by concreting over some of the best agricultural land in the state.

Q. Why don't we concrete over Westfield car park? I mean, when I go to park there, some of the places are covered by shade cloth because it's so bloody hot, the car fries. Why not just build housing on these massive shopping centre car parks and you would be able to park underneath in the shade, have a couple of levels of car park, whatever, a few levels of, you know, is that a possibility? Engineering-wise, yes, easy. You know, West Lakes, we've got shops built over the car park, but apparently we can't do that for housing.

A. Why not? It's probably more expensive because you lose a floor or two in car parking that you could use for housing. Anyway, it's not a primary agricultural land, is it? It's an open space, that's it. Like Westfield will tell you what we're told, Council regs tell us we need to have X number of parking spaces for these amounts of shops, and it'll be the same everywhere.

And they clearly don't see a return or it's not deserved, right? So maybe it's Council's own, I don't know. But logically and engineering-wise, it seems a perfectly good use of land. Well, as I say, it's not primary agricultural land and it's got all the services, the schools, the hospitals, everything's there, bus terminals and whatever.

It's just a possibility. The last stupid idea. We have sort of modular granny flats, you know, standalone with their own solar, compostable toilet, whatever, that can be moved around to... And actually sort of like rented... Sorry.

Pay rent to someone willing to provide a space for the food zone on a fairly temporary basis. It's sort of like a caravan, I suppose. But it just seems... Coming back to the video, people actually sleeping rough on cold winter nights.

At least something would be better than nothing. And is there any scope to have that sort of... ..I don't know, self-contained unit? There is, and you were on the slide that had all the policies that were put to the economists. There was stuff there about free pub housing being easier.

I know Shelter in South Australia, the big body for housing has been working on modular housing. And the government changes around granny flats and the communal living stuff is about developing possibilities. So rather than... Now you buy a block of land with a house on it, you either knock down the house or you have to divide and that's limited.

So the communal living stuff would open up some of the possibilities for that stuff. So there's certainly possibilities there and there are people working on it and there are firms developing the... ..that have developed the housing. And so it's interesting.

The cautions for me around it are to be careful we're not building the slums of 10 years' time. Yeah. And what's the energy efficiency rating of them and are we putting people in

houses where they are just going to be throwing their cash through the ceiling on...? Well, that's what I'm saying.

It's self-contained modular units which would have solar panels, batteries, the whole thing. And...but, you know, not just a crappy little cabin thing but a proper unit which is portable and sustainable, self-contained and of a high standard which could be moved from location to location as required. Look, it's definitely a possibility.

It could be done well. My fear is in a market it might not always be done well and it wasn't that long ago where shipping containers were going to be the answer to everything. Student accommodation, we'll just put shipping containers stacked up and we'll just convert them.

Homeless people, we'll put more shipping containers up and, you know, that's the slum end of it. The sort of modular things that you're talking about is a much more civilised and better option. So if it can be done in that way, it's a great idea and there's all sorts of possibilities.

It just would need to be regulated tightly so that we're not such slums. Sure. Any more questions? Fernando? Yeah, just a question.

Once a social building project, social rental building project is finished, how are the tenants selected that allow to move in? There is a very long waiting list. I think the figure in the video was 17,000. I think it's now down to 15,000, probably just because they changed the eligibility criteria.

The major problem is because the public housing estate has shrunk so much, it's now viewed as a welfare measure for only those who are really marginalised, so you end up having to be not just out of work on social security but with multiple other problems, you know. So, you know, there are people that we work with that are part of the anti-poverty network, people who are on social security payments or working part-time that have no money, and they've just been told they're never going to get it, you know. You wait 15 years, you're not getting a public house because, you know, unless we can build that housing supply up so that people who are, you know, struggling but fine who've been just with low incomes.

So until we get the supply up, it's very difficult and it's really limited now to people in the high-needs category so that they can classify the list into high-needs and others, and if you're not in the high-needs category, which is, you know, out of work, addictions, dependence, whatever, you know, mental health issues or, you know, a whole range of things, if you're not in that high-needs category, you don't get in. And then they also will do it sometimes quite unsensitively in terms of where you're living. You know, you might be over there, but, hey, we're offering you a house over here.

Q. Greg, I was wondering, do you see, if you put your rose-tinted glasses on and look to the future, any prospect of a state-funded public housing development process which would actually create public housing, not welfare housing, public housing that was funded by the state and provided low-rental public housing? If you had asked me that when I was getting the words for the video, I would have said no. Now I would say maybe just possibly, not in

five years, but, you know, we had a quantum shift from sort of social democratic welfare state, public provision of services to neoliberalism where all that was undermined.

A. There's nothing to say it can't go back another 10 or 20 years. That's the optimistic part of me. If that, well, with any kind of housing development that's designed to address social inequity, you have the risk, and you just pointed to it a minute ago when you were talking about how to get into what is really welfare housing now.

You have to be not only poor but disabled with a drug addiction and domestic violence. And so you create then, you put all those people into one place and you create terrible ghettos of disadvantage which become kind of social sinkholes. How do you avoid doing that? How do you avoid addressing that problem of inequity without just putting all the inequity in one place? Um... I'm a bit wiser man than I am.

Because part of the attraction of that model is that you can then provide the services, whereas if you put, you know, one person over there and another person over there and another person over there, they don't make connections and they're harder to find. They slip through the system. If they're more in one place, then it's easier to provide support services and then a whole bunch of our members can come in and do what they do, which is put band-aids on.

It doesn't...partly the problem that's made. So I don't know how you do it other than to say partly it's... It's a Jim's question. It's partly more housing and more funding for supports and less individualising of supports, in a sense, if we can have more... ..communal solutions to and communal usages of stuff so it's not just the poor people who are using it, not just housing, but, you know, whether it's, you know, energy, libraries, culture, you know, whatever, but, yeah, where you start on that or how you do that as a whole is...I don't know.

Q. Can you comment about renewal SA and the effectiveness thereof.

A. Yeah. It's had different iterations and at least some of them have been disasters where they thought they were private developers... Yes, yes. ..making a profit.

The new... The new proposals that have restructured the government under one housing minister as a champion for this... ..to do development and put Renewal SA, I think, potentially in a much better environment. So splitting off the housing function from the development function was probably a disaster. They've tried to put that back together.

Whether that works remains to be seen, but I think you're absolutely spot-on to question Renewal SA's record. Yeah. We're watching with interest the prospect corner, darlings.

So... So a big site, long storey, one corner sandwiched between the railway and more or less underneath Regency... What's that? Regency Road. Regency Road, yeah. You've got your eight-storey social housing and then on the diagonal corner here, actually on Churchill Road, you've got your five-storey, then you've got all the nice people in the middle and there's going to be a park, you see, and the park's going to be right in the middle so that if you're on Churchill Road or Regency Road or on the railway, you won't be able to see it, you see.

So the people in the middle, the nice people, it can be like their personal park. So anyhow, that's sort of part of where I'm coming from in Renewal SA. Well, Renewal SA are building it, aren't they? Yeah, they're building it.

They're doing all the development. When I'm championing more public housing, I guarantee you I do not have in mind the Melbourne version of public housing with the concrete towers. Whoever thought that was appropriate, I don't know.

But, yeah, again, I've been involved in some of the politics around Port Adelaide and Renewal SA was behaving just like a private developer trying to maximise dollar return while they were bulldozing heritage. This was not okay and some of it's fallen apart, but after they did enormous damage. Their park, incidentally, they very generously stuck to the minimum 12.5%. They could have made it 13, 14, 15.