

IDEAS, INTERESTS AND INSTITUTIONS IN AFFORDABLE HOUSING: A CASE STUDY OF THE BRISBANE HOUSING COMPANY

John Minnery

Adjunct Assoc. Professor, Griffith University, Brisbane, Australia

j.minnery@griffith.edu.au

Emma Greenhalgh

Doctoral Candidate, Griffith University, Gold Coast, Australia

elgreenhalgh@yahoo.com.au

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Abstract

This paper uses a framework of 'ideas-interests-institutions' to explore the creation and continuing work of the Brisbane Housing Company Ltd (now called BHCL). The company was established in 2002 as a vehicle for increasing the supply of affordable housing in inner Brisbane with the Queensland government and the Brisbane City Council as the two principal shareholders and funders. Unusually, it also had a cluster of 'community shareholders' who play an active role in electing board members, discussing and approving the directions the company is taking, and forming a link between the company and the community.

The paper explores the *ideas* behind the formation of the company, the different *interests* that came together in 2002, and the roles of the *institutions* involved. The research is based on in-depth interviews with people who played key roles in the company, supported by document analysis. It ends with conclusions about the potential impact of institutions such as BHCL.

Keywords

Affordable housing, Brisbane Housing Company, ideas, interests, institutions.

Introduction: The Brisbane Housing Company

The focus of this paper is the establishment of a unique, fascinating and successful institutional provider of affordable housing: The Brisbane Housing Company Limited (BHCL). It explores the ideas, interests and institutions that led to the creation of the BHCL and so assesses the institution as the outcome of policy change rather than specifically as an affordable housing initiative. The principal question the paper asks is, what led to the creation of the BHCL with its unusual institutional structure? By exploring this question the paper hopes to provide potential lessons for related governance arrangements elsewhere.

So what is the Brisbane Housing Company?

BHC is an independent, not-for-profit organisation providing affordable rental housing and market for sale product throughout Brisbane. Since the incorporation of the organisation in July 2002, we have developed a housing portfolio in excess of 1,500 homes in prime Brisbane locations. BHC has pioneered the incorporation of subsidised housing and market for sale product into mixed tenure developments within Queensland (BHCL website 2015).

The company is now known as BHCL (or BHC Creating Liveable Communities) because its interests spread beyond Brisbane (including work in the Queensland town of Grantham after the 2011 floods, and through a related company in Gladstone in providing housing for essential workers during the recent mining boom). It was established in 2002 with joint funding from the Brisbane City Council and the Queensland State government (\$50 million from the State and \$10 million from the BCC, but with additional equity contributions in terms of land over the years). Since its incorporation it has received \$119.1 million in grants from the State government and \$18.1 million from the City Council (as well as \$94.1 million from the Australian government through the National Building Social Housing Initiative and the National Rental Affordability Scheme)(BHCL 2014, n.p.). Its operations are based on a business model that enables it to operate without external subsidy, albeit new supply is constrained without some subsidization. It charges rents that are 74.9% of market rents in the relevant area, irrespective of the

tenant incomes (although because it is not a government public housing provider its tenants can use Commonwealth Rental Assistance support towards their rental). The BHCL then applies a 30% of gross household income benchmark (BHCL 2016b) so that in higher cost areas rents may be set at 70% or 65% of market rents (BHCL 2016c). This differs from the Housing Department's model which charges rentals based on the tenant's income. An advantage of the BHCL approach is that it encourages tenants to seek employment and increase their income without the 'penalty' of increased rents. Its tenants come from the public housing waiting list and many are from high needs groups (over 90%). It is now registered under the Australian National Regulatory System for Community Housing as one of the few Tier 1 providers (BHCL 2016a).

It has changed its housing strategies over the years. Originally it concentrated on providing low-cost rental accommodation within a 5-kilometre radius of Brisbane's city centre. It now provides a mixture of tenancies, including investment and residential units built under the National Rental Affordability Scheme and some commercial units. It provides some management and other services to a spin-off company that operates in Gladstone with funding provided essentially by major LNG providers. BHCL provides affordable housing through buying and upgrading existing buildings but mainly through building new properties. It sub-lets the management of some accommodation to approved community and charitable organisations it works in partnership with.

Its uniqueness stems in part from its governance model. It has two 'ordinary shareholders': the Brisbane City Council and the Queensland State government. The State holds two ordinary shares, the Council one. But it also has a number of 'community shareholders' who elect the majority of members of the board and have a say in the policy directions of the company. The board has nine members. One member is appointed by the Brisbane City Council, two by the State government, and five are elected by the community shareholders. An 'independent chair' is appointed jointly by the Council and the State government. The fact that majority control of the board resides outside state or local government is one of the features that has allowed BHCL to achieve public benevolent institutional status. This has critical significance for its business operations as it means it claim input credits which makes it effectively exempt from GST, has an

appropriate taxation position for matters such as fringe benefit taxes, and can receive donations from private or public philanthropic sources.

The community shareholders include a number of property and development interests (Urban Development Institute of Australia(Qld), Property Council of Australia, Australian Property Institute), one professional organisation (Planning Institute of Australia) and a number of community and faith-based housing and social welfare institutions (Compass Housing Services Co (Qld), Queensland Shelter, Queensland Disability Housing Coalition, Foresters Community Finance Ltd, Community Queensland Ltd, New Farm Neighbourhood Centre Inc., Churches of Christ in Queensland, and Centacare (of the Roman Catholic Archdioceses of Brisbane)). These organisations became community shareholders after a widespread call for applications in 2001-2; each shareholding involved a token share purchase of \$A1.00; and the applications came from institutions that supported the general objectives of the then-proposed BHCL and would remain committed to its future development. This wide range of supporting interests has been one of the successes of the BHCL: development industry support gives it financial and industry credibility; the involvement of community organisations supports its positioning as a serious provider of affordable and appropriate housing. Its first independent chair was Kevin Seymour AM, a major Australian property investor and co-founder and Executive Director of the Seymour Group. As David Cant noted in an interview (Cant interview 2014), his appointment as the first independent chair gave the organisation considerable credibility in the development world when it was starting out and had yet to prove itself.

After this brief overview of some of the especially significant characteristics of the BHCL this paper will explain the ideas-interests-institutions framework that is used to structure the analysis, then revisit the policy background to the creation of the BHCL looking in more detail at the ideas, interests, and institutions involved whilst exploring additional characteristics of BHCL and its operations, before reaching conclusions to do with affordable housing and the institutional arrangements that may need to underpin it.

Ideas, Interests, Institutions¹

A useful approach to understanding effective policy making is to clarify the roles of the ideas, interests and institutions involved, the ways these interact and the impacts each has by itself and in combination (Hay 2004; Kern 2011; Murphy 2012; Pojani and Stead 2014; Reitab 1998; Smith, Mitton, Davidson & Williams 2014). Because it seeks to understand the ways that policies are formulated and implemented in practice, the ideas-interests-institutions framework shares a common feature with two other major policy approaches: that of 'urban governance' (Minnery 2007) and that of 'policy networks' (Gale and Cadman 2014; Sohn and Giffinger 2015). All three identify critical roles for non-government actors (including the private sector and the wider community) in public policy-making. Gale (2013) notes that both urban governance and policy network approaches tend to characterise "the state (or 'government') in its entirety as having a single, essential nature" (p. 277), whereas in reality there are competing views amongst the agencies within government. The policy network approach allows for a full range of public, private and civic interests and institutions yet even then it fails to allow for the powerful role of ideas (Béland 2010, Bell 2012, Bell and Hindmoor 2014). The ideas-interests-institutions framework builds on the policy network and urban governance approaches but extends beyond them.

There is general consensus about what is meant by 'ideas', 'interests' and 'institutions' in such an analysis although details differ. Gallez, Kaufmann, Maksim, Thebért and Guerrinha (2013) also argue that although they are often used as three separate entry points to an understanding of policy there are clear benefits to integrating and combining them.

Gallez et al. (2013, p. 1242), when they refer to *ideas*, mean "the intellectual dimension of public action: the values, beliefs and norms which influence the formulation of problems and the choice of political solutions." This is because they are "claims about descriptions of the world, causal relationships, or the normative legitimacy of certain

¹ This section draws heavily on the explanation used in Minnery, J. (2015) Flood mitigation with and without 'planning': The roles of ideas, interests and institutions, *State of Australian Cities Conference*, 9-11 December, Gold Coast.

actions" (Parsons, 2002, p. 48, cited in Béland, 2010, p. 148). Thus ideas involve both the creation of ways of solving problems as well as the normative legitimization of these solutions. In the context used in this paper ideas are important because, as will be shown, within a general concern about the problem of providing affordable housing, ideas about how to address the crisis led to the creation of this new institution, the BHCL.

For Gallez et al. (2013, p. 1242), *interests* are "the strategic dimension of public action, that is to say, the manner in which actors formulate their objectives and their demands, negotiating representation and putting strategies into place to defend them." Pojani and Stead (2014, p. 2404) are less clear about what they understand by 'interests' but identify the way that "the pursuit of self-interest and group competition substantially affect policy making." In other words interests are groups or individuals that wish to exercise influence and so see their ideas implemented. In a policy sense, interests are policy actors. There were many interests at play in the established of the BHCL, some individual but some institutional.

Institutions are a particular form of policy actor. Gallez et al. (2013, p. 1242) refer to "institutional logic" rather than specifically to institutions, and this logic is "the manner in which formal action frameworks (laws, institutional organization and procedures) influence the individual decisions." In their approach then an institution is such a "formal action framework." Pojani and Stead (2014) see 'institutions' as "the formal or informal procedures, routines and conventions embedded in the organizational structure of the polity or the economy" (p. 2405). Institutions are not limited just to state agencies; they include a range of formalised and semi-formalised non-state actors, organisations and bodies. They play a crucial role in the polity and the economy as they are "socially devised constraints that filter ideas and shape the interaction of interest groups" (Pojani and Stead 2014, p. 2405). Institutions change over time and as Fuller (2010) notes this change can be uneven and contested, particularly where there are historically inherited institutions involved that are competing with new or evolving

institutions. In the contested field of affordable housing non-government institutions are particularly important.

The 'three-Is' or ideas-interests-institutions framework thus allows for three entry points into policy analysis and is a framework that supports dynamic policy analysis as well as identifying the interactions amongst the three-Is over time. This paper will use this framework to investigate the ideas, the interests and the institutions involved in the established of the Brisbane Housing Company Limited. There is clearly a good deal of overlap amongst the three categories (ideas can create interests that may lead to formal or informal institutions, for example), so the approach in this paper will be to identify the three at work without attempting rigidly to separate them as well as to look for connections amongst them.

The Affordable Housing Context and the BHCL

Housing affordability is an idea that reaches the policy agenda in Australia on a regular basis. For example, in recent years there have been a number of national inquiries into aspects of housing affordability in Australia, each of which draws the attention of the various interests concerned with housing provision: the Productivity Commission Inquiry into first home ownership in 2004 (PC 2004); the Senate Select Committee Inquiry into housing affordability in 2008 (SSCHA 2008); and the Senate Economics Reference Committee Inquiry, also into housing affordability, in 2015 (SERC 2015). Sorensen (2008, p. 1) in his submission to the 2008 Senate Select Committee claimed that "[o]nce in every 10 to 15 years housing affordability becomes a hot political issue."

Housing affordability was certainly a 'hot political issue' in the late 1990s and early 2000s in Queensland, although whilst it was hot in some policy sectors it was rather cool or even dismissed by others. It was seen as a 'hot' issue by the Queensland Department of Housing which established an Affordable Housing Unit in 1999 and which established an Inner-City Affordable Housing Taskforce jointly with the Brisbane City Council. Also in 1999 affordable housing was identified as one of the seven "big

issues for south-east Queensland" by the Premier when he announced a Capital City Policy of cooperation with the Brisbane City Council. "The next area is an affordable housing strategy, which will encourage the availability of affordable housing and respond to high priority issues relating to caravan parks, hostels, boarding houses and homelessness" (Beattie 1999, p. 2271). This was reinforced in the joint publication of the *Capital City Policy: Agreement and Key Priority Areas* in June 1999 (QG and BCC 1999) where the key initiatives were identified as legislative and policy changes, such as using the draft City Plan to offer incentives to private developers, as well as coordinating State and Council responses to problems such as homelessness and the loss of caravan parks and boarding houses (p. 10).

But elsewhere within State government affordable housing was not a policy focus. The Regional Framework for Growth Management, the major regional planning initiative of 1998, made only passing reference to affordable housing as a small component of a section on planning for residential diversity (Section 7, p. 51)(RCC 1998). Similarly the draft Brisbane 2011 strategy (BCC 1994) mentioned the problem of housing affordability but claimed the Council "has only limited capacity to influence housing" (p. 28). There appeared to be a disjuncture between the limited ambitions of the land use planning system and the larger ambitions of other elements of State and local government

There was also not a great deal of real coordination between the work of the State government and the Council. In 2000 the Queensland government endorsed an *Affordable Housing in Sustainable Communities Strategic Action Plan* developed by the Housing Department but soon after that the Brisbane City Council ran an international Affordable Housing Summit (in November 2002). In April 2002 the Queensland government (driven by the Housing Department but with limited support from planning policy makers) issued a discussion paper as the background to the development of a State Planning Policy on affordable housing, titled *Affordable Housing, Residential Development and Community Wellbeing* (Susilawati, Skitmore & Armitage 2005; QDoH & QDLGP 2002), but in the end no such State Planning Policy eventuated.

This is all against the background of assessments such as that by David Cant in 2001 that, "Over the past 15 years, areas such as the inner city of Brisbane have experienced a serious reduction in low-cost rental housing. About one-third of all boarding houses in Brisbane have closed since 1987 and rents in the inner city have risen at above-inflation rates. As a result, housing options for low-income tenants have been greatly reduced" (Cant, 2001, n.p.). Cant's view is significant because in 2001 he was associated with the Department of Housing but then in 2002 he became the CEO of the Brisbane Housing Company Limited.

Cant's assessment of the housing affordability problem revolves around low-cost rental and boarding house accommodation in inner-city Brisbane. It does not reflect a concern for middle-income households who cannot afford to buy a house. The Premier's 1999 statement referred to both. The Productivity Commission's 2004 inquiry was about home ownership, the two Senate inquiries focused on home ownership but also included low-cost rental accommodation. Clearly concerns for housing affordability and affordable housing in the 1990s and 2000s encompassed the full range of households facing difficulties in accessing suitable housing and both rental and ownership properties. But almost all the reports and discussion emphasized the huge range of factors that impacted on housing affordability (from federal taxation policies to building standards to market failures to planning regulations and beyond) so that no single policy initiative was seen as a panacea.

It is in this context that the idea of a new model of affordable housing provision was floated, leading eventually to the creation of the Brisbane Housing Company in 2002.

Ideas, Interests and Institutions at Work

Ideas

There was no single source for the idea of the Brisbane Housing Company, although in our interviews a number of people claimed to have initiated the idea. The problem of provision of affordable housing had reached crisis proportions across Australia in the

1990s, but as the short summary above shows the idea of an affordable housing crisis is nothing new. A critical trigger for concerns in Brisbane about inner-city housing affordability was the redevelopment of the south bank of the Brisbane River into the site for the 1988 International Exposition (Expo88). A civil society group called The Urban Coalition ("representing resident action and community organisations in Brisbane" (Day 1988, p. ii)) successfully applied for funding from the Australian government for a study into the impact of Expo88 as a 'special event' triggering urban change. One conclusion of the study was that:

The state should establish a mechanism to promote joint Queensland Housing Commission and Brisbane City Council co-operation in the provision of low income citizens' housing in the Brisbane frame area; and, in recognition of the increasing role of the community sector, establish a consultative mechanism between the Queensland Housing Commission and the community housing sector (p. 29).

Soon after that report, when Linda Apelt was appointed as Director General of the Department of Housing in 1998 (until 2004) she

did an initial due diligence, if you like, on the 'business', on the whole portfolio, [and] it became very apparent that the public housing system in Queensland, like public housing systems in other states and territories in Australia and around the world, had reached that inevitable point where it had peaked in terms of the capital available to keep adding to the portfolio. And so consequently we were declining. Even though we were adding new stock each year, the more we added the greater the unfunded liability, and therefore the more stock that had to be sold or demolished to free up capital to produce new stock. This was a great worry to Robert Schwarten, who as a housing Minister wanted to be seen to be increasing the number of social housing units in the State (Apelt interview 2014).

Clearly the then current model for funding and producing public housing was problematic (Apelt 2012). She and the Minister went on a tour of North America and

Europe where they "looked at different models of delivering social housing in those jurisdictions" with the case examples chosen because "these jurisdictions had set up social housing vehicles other than the state owning, delivering and building everything" (Apelt interview 2014).

But the Brisbane Housing Company involved the Brisbane City Council in addition to the State government. The Council, although technically empowered to provide public housing, had been unwilling to take on this financial and managerial burden in addition to its other more traditional municipal functions. Why did it become involved in the Brisbane Housing Company? It is likely that two sets of ideas coincided here (and possibly a third, as noted in relation to former Lord Mayor Jim Soorley's comments below). The first was the recognition of the problems in access to affordable housing for people living in the inner city. This had been exacerbated through events such as Expo88 but also the on-going gentrification and urban renewal that were impacting on the inner city. An important factor was the implementation of the Building Better Cities program started in 1991 (under Brian Howe as Labor Deputy Prime Minister) where federal government money was used to support the preparation of brownfield sites in suburbs such as Teneriffe to encourage private sector investment in housing and related facilities. The issue of affordable housing was a late consideration for the Urban Renewal Task Force set up by the council to plan and facilitate inner-city renewal (URTF 1992, 1994) but the success and spread of urban renewal initiatives impacted on house prices and housing affordability and led to the demolition of older houses and boarding houses. This was one of the factors that led to concerns such as those expressed by Cant (2001) above.

The second set of ideas was that identified by David Hinchliffe, former BCC Councillor for Central Ward (1988-2012), in an interview (Hinchliffe interview 2014). Hinchliffe's ward included New Farm Park, and he used his discretionary parks funds to provide a simple shelter and facilities for a group of homeless men living in the park in 2000. This created a huge division within the New Farm community and angst within the council. The shelter was then declared to be a 'trial' but was eventually bulldozed. The creation of the shelter and provision of support facilities, the divisions within the local community,

newspaper publicity of the initiative (not all of which was favourable) and the council's eventual removal of the shelter drew considerable attention to the problem of Brisbane's homeless population. It also placed the council and its actions squarely in the action frame for addressing the problem of homelessness within the city.

And bubbling away behind the actions of these official players were resident action groups, social welfare groups and others involved in lobbying activities, sometimes on their own and sometimes through umbrella organisations such as the Urban Coalition, formed in 1988 (Eddy 1996). The relevant concerns of these groups recognised the need for a new model for the provision of affordable, and especially public or social, housing.

Even given these on-going concerns about housing there still remains the question of where the particular model that underpinned the Brisbane Housing Company came from. Again, it is likely that there were multiple sources for the idea. As noted above, the Minister of Housing and his Director-General had visited a number of places in North America and Europe that were known to have used a non-government supply model for public housing. When the council and the state government began discussions the council was prepared to help provide affordable housing because of the inner-city homelessness problem, but did not want to be caught up in the on-going commitments and complexities of actual housing provision; it was looking for an arm's-length solution. The State Department saw the tax and charitable status advantages of a community-based initiative that would still allow funding from the Commonwealth to be utilised -- this had changed over the years from direct but tied funding for public housing to a Rent Assistance Scheme that provided rental subsidies to households in the private rental market (public housing tenants were not eligible to access Rent Assistance).

These general ideas about affordable housing provision came together in the period from the late 1990s to lead eventually to the formal establishment of the Brisbane Housing Company in 2002.

Interests:

These ideas were critically important in the development of the BHC but many of the ideas had been in circulation for years without anything actually happening. What became important was the connection of ideas to interests. Elements within both the City Council and the State government had a strong interest in both changing the status quo and in creating a workable alternative for social housing provision. The then-current model of social housing provision was creating funding and management difficulties for the Housing Department; and the highly visible issue of homelessness was not being addressed through existing Council programs. After some initial reluctance the BHCL model was seen to be capable of satisfying both sets of interests. Community lobby groups were also aware of the possibilities of the BHCL going some way to satisfying their interests, although some were ambivalent because of a fear that State government funding for the company would result in funds being removed from other housing programs (Eastgate interview 2015).

There were also a number of personal interests involved in the setting up of the company, although the extent of their impact is hard to gauge. One example is the impact of the reduction in the number of dwellings provided by the Housing Department under two consecutive Ministers as a result of the failings of the then-standard business model. This led to the determination of the second Minister (Rob Swarten) to reverse the situation (Apelt interview 2014). This was a powerful underpinning to Minister Swarten's search for a new housing provision model, including an international study of alternative models, and of his support for the BHCL (Apelt interview 2014). Another example is the influence of David Cant, the current CEO of BHCL, in exploring, refining and developing the original BHCL model. Cant had considerable experience in the not-for-profit housing sector in the UK (including being CEO of the New Islington and Hackney Housing Association), but was looking for a temporary change and so contacted Queensland Housing, amongst others, for a possible secondment. The Director-General of Housing, Linda Apelt, offered him one and then got him to help the team then exploring a possible joint BCC-State government housing not-for-profit organisation (Apelt interview, 2014, Cant interview 2014). David Hinchliffe of the City Council, called him "the quiet persuader" (Hinchliffe

interview 2014). David Cant played a key role in showing that a not-for-profit housing provider could be made to work, if structured properly, as well as in helping to define that structure for Brisbane conditions. He was then asked to be CEO of the Brisbane Housing Company when it was established in 2002.

In retrospect, views of the place of interests and influence can morph considerably especially when the institution that results is perceived as successful. In an interview with Queensland Speaks, Lord Mayor of Brisbane from 1991-2003, Jim Soorley, was totally convinced of the central role of his council in establishing the BHCL (the third of the set of ideas mentioned above). This view is somewhat at odds with the views of other interviewees. Soorley claimed, in regards to council's relationships with the State government:

...we at City Council for years set the agenda on the big issues, like the Brisbane Housing Company which is very successful, and now has over a 1000 units of accommodation. We drove that agenda, we had to drag them kicking and screaming...We put in 10m and they put 50 but it's their responsibility in this state but you know they fought and they argued and they did their very best to avoid it. But if you look at the major initiatives it was the Council of the day that was pushing the agenda and thinking outside of the square (Soorley 2011)

Institutions:

The end result of the process described above was the creation of a new formal institution, the Brisbane Housing Company Limited. Other formal institutions were involved in creating it, and for their own purposes: the Queensland Housing Department (with the support of the Queensland Treasury) as a mechanism for better developing and managing affordable housing; the Brisbane City Council as a way of fulfilling a moral obligation addressing inner city lower income housing and homeless issues whilst remaining at arm's length from actual housing provision and management; and a range of social welfare and social support organisations (including the Queensland Community Housing Coalition and The Urban Coalition) who supported a stronger role for not-for-

profit housing providers. The values and mores of these community organisations provided a powerful backdrop to the creation and funding of the BHCL. The new company was careful to address community concerns that State government funding would be just taken from existing commitments (Eastgate interview 2015) and David Cant was adamant that the State's contribution to the BHCL came from consolidated revenue and not from either Housing Department funds or from the funds provided by the Commonwealth under the Commonwealth-State Housing Agreement (Cant interview 2014).

The majority of BHCL Board members are elected by the community shareholders. They have all been people with an active engagement and experience in housing and social welfare issues. The organisation's constitution, as well as the intent of its creators, have kept it on a relatively well defined path since 2002, although there have been contingent events that have allowed it to follow considered variations to that basic path: its expansion beyond the five kilometre central zone as sites became available; its government-supported work through an associated company in Gladstone to help overcome a critical shortage of housing for essential workers brought about by the Central Queensland resources boom (and part-funded by contributions from gas resource companies); its provision of housing on the new site of the town of Grantham when it was moved after the devastating 2011 floods; and the way it seized the opportunity to utilize National Rental Affordability Scheme funding to provide investment for-sale accommodation. During these various changes the BHCL's overall path was set by the constitution under which it was created but at least partially because of the expectation that it would become self-funding it has been able to seize contingent opportunities as they presented themselves, opportunities that have sometimes needed the support of the shareholders to modify the constitution. For example, its mixed-tenure accommodation structure is now built in to its business model while the original model focused on purely rental accommodation. This illustrates the kind of modified path dependency as described by Sorensen (2015).

Ideas-Interests-Institutions

Clearly there are strong connections amongst the ideas that underpin BHCL, the interests served in its establishment, and both its form as a new institution and the other institutions involved in its creation. General ideas about addressing an affordable housing crisis and

about the need for a new model of social housing provision were focused by relevant interests and institutions into the new structure provided for the new company. Throughout the process the role of informal and community institutions was critical. It continues to be critical.

Conclusions and Possibilities

By 2016 BHCL has been in operation for almost fourteen years. It has provided over 1,500 units of affordable housing in Brisbane, some in Grantham and assisted in Gladstone. It is now financially sustainable based on its current housing portfolio but will need additional financial support from sources such as State and local government to continue to extend its activities.

This paper focused on the factors which led its creation. These are all factors that are present to a greater or lesser degree in other locations: the problem of an overall affordable housing crisis, specific problems of homelessness and a public housing provision model that creates rising public financial commitments, and pressures from a cluster of community groups concerned about aspects of social housing provision. Some of the ideas, interests and institutions were unique to Brisbane (such as the sheer scale of the council and its resources and the specific personalities involved) but similar supports exist elsewhere. Collaboration between local government and state government occurs regularly, for example. The Brisbane Housing Company shows that a new model for provision of social housing is possible; but this analysis has demonstrated the complexity involved in its creation. Hopefully a better understanding of this complexity (and the ideas, interests and institutions involved) will help those with an interest in affordable housing provision decide whether the lessons from the creation of BHCL can be applied in other contexts and if so, how.

Interviewees

A Linda Apelt, former Directory General, Department of Housing, 10th March 2014

B. David Hinchliffe, former Deputy Mayor and Brisbane City Council Councillor for Central Ward, 24th January, 2014

C. David Cant, current CEO, Brisbane Housing Company Ltd, 28th October, 2014

D. Jon Eastgate, former BCC representative on BHCL establishment group, 9th February, 2015

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