

REMAKING HOUSING POLICY

AN INTERNATIONAL STUDY

DAVID CLAPHAM



Remaking Housing Policy

Breaking the country-specific boundaries of traditional housing policy books, *Remaking Housing Policy* is the first introductory housing policy textbook designed to be used by students all around the world. Starting from first principles, readers are guided through the objectives behind government housing policy interventions, the tools and mechanisms deployed and the outcomes of the policy decisions.

A range of international case studies from Europe, Asia, Africa and the Americas illustrate the book's general principles and demonstrate how different regimes influence policy. The rise of the neo-classical discourse of market primacy in housing has left many countries with an inappropriate mix of state and market processes with major interventions that do not achieve what they were intended to do. *Remaking Housing Policy* goes back to basics to show what works and what doesn't and how policy can be improved for the future.

Remaking Housing Policy provides readers with a comprehensive introduction to the objectives and mechanisms of social housing. This innovative international textbook will be suitable for academics, housing students and those on related courses across geography, planning, property and urban studies.

David Clapham is a Professor of Planning within the Department of Real Estate and Planning, University of Reading, UK.



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An International Study

David Clapham

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The book is dedicated to my grandson Tipene Narayanan who brings joy to everyone.



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Introduction

Why housing policy needs to be remade

The housing problem is a recurring phenomenon in many countries. The inability of some people to achieve the housing situation that they expect or wish to achieve, whether because of a shortage of appropriate supply of the right houses in the right places, or the inability to be able to afford to pay for those houses, is an important political issue throughout the globe. The housing problem is shown in sharp relief by the number of people across the world who do not have adequate shelter or anywhere to call home. Although in most countries housing is primarily produced and distributed through market mechanisms, there is often pressure on governments and local authorities to devise policies and programmes to deal with housing problems. However, the primacy of the market can make it difficult to devise effective mechanisms to achieve public policy goals. Therefore, the main aims of this book are to examine some of the major objectives of public policy in the field of housing and to evaluate evidence on how effective these mechanisms are in different circumstances. This is intended to provide an analytical framework for policy-makers and commentators in order for them to be able to analyse policy mechanisms in a particular country, as well as providing a context of the experience and impacts in other countries that can serve as examples of possible future scenarios. It is hoped that this analysis will result in a re-instatement of government intervention in housing as a legitimate activity that can improve housing outcomes for many people.

The book is intended for an international readership, and so discussion is not centred on one particular country which is common in most housing policy books. Six countries are used in the book to provide examples of housing problems and attempts to deal with them and the countries are UK, USA, Australia, China, Sweden and Argentina. The justification for the choice of these countries is given in Chapter 3. It must be stressed that the book is not a comparative analysis of housing in these countries, but uses their experience to illustrate general points. They are used to derive case studies and examples that shed light on the general issues discussed and may provide food for thought for readers.

Part of the motivation for writing the book is concern at the general trend in many countries for governments to withdraw from responsibility for outcomes in the housing field and to accept market processes and outcomes under the influence of neoliberal ideology. A recurring theme of this book is that the neoliberal ideology when applied to housing is fundamentally flawed in a number of respects. First, it is based on a misconception of the nature of housing as a commodity, as is shown in Chapter 4. Second, the neoliberal ideology, when implemented, leads to outcomes that are unsatisfactory for large elements of the population. This is partly because neoliberal misconceptions about the nature of housing and housing markets mean that the desired and predicted outcomes often do not and indeed

cannot materialise. In other words, the ideology cannot achieve the objectives held out for it and desired by those who implement it. But it is also because the implementation of the ideology leads to hardship for substantial portions of the population that governments either seem not to be concerned about or find difficult to prevent whilst adhering to the ideology.

It is not the intention here to provide a holistic and coherent alternative to neoliberalism, as a number of steps need to be undertaken before embarking on such an endeavour. For example, the increasing dominance of neoliberalism means that there are not widespread examples of alternative practices that can be evaluated and prescribed. In any case, it will become evident as the book progresses that it is vital in charting a way forward for housing policy to step outside the neoliberal ideology and to enact structural and holistic reform. Therefore, the contribution of this book is to demonstrate the outcomes of the neoliberal housing regime, to give examples of alternative practices where they exist, and finally in the conclusion to sketch out the beginnings of an alternative regime that takes as its base the concept of housing as a social right and places emphasis on the two related objectives of equality and sustainability.

There is some dispute about the meaning and value of the neoliberal label (see, for example, Birch, 2017), and it is true that ‘neoliberal’ is rarely a label used by people and politicians themselves. Without doubt it can mean many things, and it has become a catch-all phrase to describe many phenomena, but progress can be made by breaking down the concept. Ideologies can be seen, following Freeden (1998), to comprise flexible and shifting structures of essentially contested political concepts, whose function is to simplify and control the proper meaning and structure of political thinking – in other words, to constitute the discourse that shapes understanding. Neoliberalism is seen here as a discourse, a set of powerful ideas that are sustained and used by powerful agents to further their interests. Birch (2017, p. 68) argues that

economic ideas help to frame political-economic policy problems, help to identify possible solutions to those problems, and help to establish the effects of those solutions. As such, ideas come to represent a series of goals or objectives to which social actors orient themselves and their understandings of the world.

Freeden’s approach identifies three levels of concepts within an ideology: the core, the adjacent and the peripheral. Concepts situated at the core of an ideology are the most general and the most fundamentally important, while the adjacent concepts flesh out the general meanings with greater richness and nuance. The main focus here is on the peripheral concepts that are of less fundamental importance to the structural integrity of the ideology and can include ‘perimeter’ concepts which are theorised as being ‘specific ideas or policy-proposals rather than fully fledged concepts’ (Freeden, 1998, p. 78). Peripheral concepts are the means by which a political ideology interfaces with the political world and which enable the implementation of the general ideas into specific policy realms such as housing. However, it is difficult in practice to separate out the different levels and what is presented below is a mixture of the different levels, although their specific application to housing is drawn out.

There is some disagreement about the core concepts of neoliberalism. For Wacquant (2009, p. 307), neoliberalism entails ‘the articulation of four institutional logics’: promotion, typically via economic deregulation and invariably in the name of efficiency, of markets and market-like mechanisms; welfare state retrenchment; propagation of a trope of

individual responsibility and the entrepreneurial self; and an expansive and intrusive penal apparatus. However, there is some dispute about a number of these. For example, Birch (2017) and Davies (2017) show that there have been different understandings of the nature and importance of markets. For neoliberals of the Chicago School of Milton Friedman and others, markets should be free of government ‘interference’ and pure, that is competitive. This view held sway up to the 1960s but was superseded by a view that corporate monopoly was not as bad as thought in delivering effective economic outputs and that anyway it was ‘a transitory phenomenon that will ultimately be eroded by market forces’ (Birch, 2017, p. 110).

The centrality of markets to the neoliberal discourse has been recently queried from a direction that relates very closely to housing. It is argued that from the 1970s and 1980s there has been a move away from a concern with markets and competition towards financial capitalism or rentiership, which

involves the appropriation through government fiat (e.g. laws, regulations, standards) monopoly rights (e.g. location), and organizational reconfigurations (e.g. mortgage securitization). It is not, in this sense, about the production or creative generation of value or wealth; rather, it reflects a reliance on unearned income and speculative wealth. (Birch, 2017, p. 143)

Following Sayer (2015, p. 50) ‘A person who derives unearned income from ownership of existing assets or resources is known in political economy as a rentier’. The proportion of the national income derived from rentiership has increased substantially in many countries and housing is at the heart of this. The primacy of markets has been superseded by a belief in the rights of the investor to choose the best investment and so to allocate resources efficiently.

Also, there is controversy over the centrality to neoliberalism of welfare retrenchment or ‘austerity’ as it has been more recently known (see Blyth, 2013). In many countries perceived to have neoliberal governments (for example, the UK in the 1980s under Thatcherism), total public expenditure increased. However, there was a shift in the objectives of this expenditure as well as large distributional changes in benefits between different individuals and groups. It can be argued that the Global Financial Crisis (GFC) in 2008 has led to a change here with much more emphasis on public expenditure reductions in many countries in order to right the public finances after the demands of saving the banking system. Individual responsibility and the concomitant freedom and choice are less controversial elements of neoliberalism with the focus on individualism and liberty, although there may be differences in how this is defined. The extension of the penal apparatus is usually conceived as being the means of perpetuating these elements of the neoliberal discourse.

Therefore, the central concepts of neoliberalism are contested, loosely defined and sometimes contradictory. But the ideas remain powerful in political discourse and strongly influence policy in many countries. They are reinforced by the tenets of neo-classical economics that shares many similar assumptions about the centrality of markets and of individualism. As we shall see in the following chapters, much housing policy is underpinned by evidence derived from neo-classical analysis based on unrealistic assumptions of the nature of housing and the housing market.

The key elements of neoliberalism are too general to offer more than a very vague guide to policy. Therefore, the focus here is on the concepts that relate more strongly to the policy

domain, and five are identified that have been important in housing policy. The first is *privatisation*, which is defined as moving housing assets and ownership from a state to a private sphere, such as through the sale of council houses in many countries.

The second concept is *marketisation*, which is defined as the increasing scope of market exchange, market relations through competition and market behaviour and thinking by agents in the housing regime. Davies (2017) argues that, while neoliberal states have extended and liberated markets in certain areas (for instance, via privatisation and anti-union legislation), the neoliberal era has been marked just as much by the reform of non-market institutions, so as to render them market-like or business-like. In general, this is associated with the implementation of ‘New Public Management’ to make the public sector work to the same rules and processes as the private sector by installing competition and market thinking. A good example of the approach is the requirement now made of Swedish Municipal Housing Companies that they operate according to market principles (although there is some dispute about what this means in practice).

The third concept, which is closely related to the other two is *commodification*. The emphasis on markets and competition in the neoliberal paradigm has led to housing being commodified, that is seen as predominantly a traded commodity which is valued for its financial status, rather than as a human right or a product valued for its use rather than its exchange value. The distinction between housing as a marketed commodity and as a basic human right is an important one that will resonate throughout the book as we see the consequences of the commodification and neoliberalism more generally.

The fourth concept is *financialisation*, which is defined as the growing influence within housing of its financing structures and agencies and an increasing integration of housing into the global financial markets (see Chapter 4) which relates to the debates about rentiership outlined earlier.

The fifth concept is *individualisation*. An example is the sale of council houses in the UK (and in many other countries), which took a communal good, the surplus built up in terms of the equity in the sector which was being used to subsidise new development, and individualised it by giving it to individual households through the discount given to right-to-buy purchasers.

In this book, the neoliberal ideology is understood as these five concepts that have been applied to the housing sphere. As we shall see in Chapter 3, these have been constituted into a neoliberal housing regime that has shaped the nature of housing processes and outcomes in many countries that are investigated in the following chapters. A housing regime is defined as ‘the set of discourses and social, economic and political practices that influence the provision, allocation, consumption and housing outcomes in a given country’ (see Chapter 3). The overall impact of the neoliberal housing regime is assessed in the conclusion.

The result of the application of these neoliberal concepts and the adoption of a neoliberal housing regime has been an increasing polarisation of housing circumstances across different social classes and ethnic groups, reflecting the growing wealth and income inequalities that many countries have experienced under financial and economic globalisation. At the same time, the uneven processes of liberalisation have left many governments holding policy tools and mechanisms that may not be perceived as effective in meeting their goals. One example may be social housing that was originally devised to offer a comfortable and well-maintained home for a wide spectrum of people, but which has become a small residual sector reserved for the poor and ethnic minorities that serves to segregate them economically,

spatially and socially from the rest of the population. Therefore, its use as a mechanism for achieving social inclusion and offsetting inequality has been substantially compromised in some locations. Another may be regulation of the private rental sector that was devised to improve security and affordability for low-income households, but which is increasingly perceived as restricting market processes and restraining housing supply. The perceived ‘failure’ of these mechanisms leads to more pressure to reduce government involvement and to further ‘unleash’ market processes. But as we shall see in the following chapters, there may be a place for these mechanisms in a refocused housing regime.

The uneven withdrawal of the state has led in some countries to the creation of what Christophers (2013) has labelled a ‘monstrous hybrid’ with a mix of market and state mechanisms that produces an inefficient and unstable outcome. His analysis was of the Swedish housing regime, but much the same can be said of Britain and other countries that have taken the neoliberal path. Although all regimes can be seen as hybrid in the sense that there is a mix of state and market influence, Christophers argues that they have become monstrous because the two elements are contradictory and result in outcomes that can be seen as inefficient and harmful to sectors of the population. Therefore, the time seems ripe to take a more fundamental look at the aims of housing policy in these countries and to examine whether existing policy mechanisms are useful for purpose, or need to be refashioned or replaced.

There is not a clear and simple link between the central and peripheral ideas of neoliberalism identified here and housing (or any other) policy. The ideas are mediated by existing social institutions such as the state, the family and corporations. Therefore, there is what has been termed *path dependency* in which the existing institutional structure sets the terms for the extent and form of change. This concept is introduced more fully in Chapter 3, where we examine the reasons why policy will vary between different countries.

Some of the most important frameworks for the comparative study of housing such as ‘path dependence’ and the ‘varieties of residential capitalism’ (see Chapter 3) argue that housing policy is primarily shaped by the institutional, economic and financial structures that surround it. Institutional structure here is used to indicate not just the organisations that build, distribute and manage housing, but also the social practices or patterns of social interaction between people or agents (including housing consumers) that represent the housing regime. Adherents of the path dependence approach argue that the character of this institutional structure patterns the nature of the housing regime in different countries and that change in this regime is slow and gradual because of the inertia and vested interests of the institutions within it. However, it is accepted that there are certain critical junctures at which governments choose particular paths and where radical change may take place, although always constrained by the existing institutional structure. Advocates of the ‘varieties of residential capitalism’ approach argue that change is brought about through changes in the structure of capitalism and also use the concept of critical junctures to highlight the times that this change takes place. Are we at a critical juncture in many countries? Certainly, there is a growing disquiet in many places about the direction of current policies and the ‘monstrous hybrid’ that neoliberalism has left behind, and that has contributed to the seemingly intractable growth of housing problems such as homelessness. The Global Financial Crisis of 2008 has highlighted pressing housing problems in many countries and the seeming inability or unwillingness of national governments to deal with them.

Nevertheless, the rise of neoliberalism in housing has resulted in housing policy itself becoming unpopular in some quarters, with the legitimacy of the market being given precedence

over state intervention, which is seen as involving inappropriate interventions that distort the market. Hayek (1944) saw markets as the triumph of economics over politics with the hidden hand of market forces taking over from the collective deliberation and decision-making of politics. Such a view sees no role for the collective and conscious direction of a housing policy because this is seen as inevitably leading to the demise of freedom and the imposition of serfdom. Following this paradigm, when housing problems are evident, the cry from neoliberals and their followers is for even less government ‘interference’ and the ‘freeing up’ of the market, although there is little evidence that this will lead to more desirable outcomes. In addition, this view hides the important role of government in setting the legal and institutional structure of the market (see Chapter 4). As we shall see in later chapters, not all housing markets are the same in different countries as their form is dependent on governments. Therefore, all countries can be said to have a housing policy even if it is restricted to setting the rules of the game for the market.

It is not assumed in what follows that all governments in different countries will agree on what desirable housing outcomes are. In recognition of this, an important approach in housing studies follows the work of Esping-Andersen (1990) in identifying different welfare regime types reflecting different political ideologies and policies towards housing and welfare services. Esping-Andersen identified three different regimes (social-democratic, conservative and liberal), but subsequent analyses have added to this list (see Chapter 3). Building on this work the concept of a housing regime is identified and defined in Chapter 3, and the important elements by which regimes may differ are shown. In addition, the housing regimes of the six countries used as examples in this book are described. Any conception of a universal, ideal housing policy is based on a set of political ideologies grounded in moral and ethical principles. The aim in this book is to lay out these principles for inspection and to examine their resultant impacts when implemented into housing regimes.

Despite the focus on the activities of government, the assumption in this book is that housing is primarily provided through market mechanisms as it has been in almost all countries. The only exceptions are probably some eastern European countries between the end of the Second World War and the fall of the Berlin Wall and the overthrow of communism. In those years, an Eastern European housing regime operated in some countries that relegated market mechanisms to unofficial and minor roles, with the state being the primary producer, owner and manager of housing, which was envisaged as part of a social wage and provided for only a small cost to the majority of the population (see Clapham, 1995). However, this regime has now been superseded in almost all countries and replaced with market dominant forms. Therefore, the market is the predominant form for the delivery of housing in almost all countries, and the role of government is to set the conditions for market functioning and to intervene to achieve desired outcomes. The role of the market in housing is rarely questioned in the way it is for other services and commodities. For example, Sandel (2013) has shown how market relations have taken a greater role in many aspects of life and have resulted in a set of moral relationships based on economic incentives. Foucault (2008) points to the way that markets need consumers as well as producers and that the state is active in making people culturally to become individualised consumers who give primacy to exchange value over other forms of value. In the following chapters, it will become clear that many of the housing problems that face governments have, at their heart, the difficulties that the adoption of this commodification approach causes in terms of attitudes towards housing, as well

as the outcomes generated. The dominance of market relations fosters a perception of housing as being a means to generate or store wealth rather than as a means of shelter and as a place for pursuing family life. An alternative viewpoint sees housing is a universal human right rather than a traded commodity and which, therefore, should be allocated on the basis of need rather than ability to pay. Nevertheless, if governments have held this alternative set of moral values they have decided to achieve them by regulating or shrinking the role of the market rather than removing it. Housing is truly the ‘wobbly pillar’ of the welfare state (Torgerson, 1987) in which the values of social welfare have never been fully dominant.

The primary focus of the book is on the relationship between the state and the market. However, it is recognised that there are also two other sectors of activity that do not fall into these two categories and may be important in housing in some countries. One of these categories is family, and a ‘family’ regime that has been identified as important in some countries such as in Southern Europe. Here young people will often build their own house on family-owned land rather than have recourse to a rental sector or developer provided private housing market. A second category is civil society, involving community or collective action. For example, housing co-operatives may produce and manage housing collectively outside both the state system and the private market. Individual activity such as squatting or self-building may also come into this third-sector category. Of course, this sector also may come under state regulation and may have to use the legal structure established through state legislation. But it is also important to note that activities such as squatting or protests about housing regeneration may form ‘social movements’ (see Madden and Marcuse, 2016) that may influence the policy-making process and change public perceptions of issues.

In order to achieve the aims of this book, it is necessary to examine housing policies in relative isolation from their social and economic context. For example, the approach used here is to examine the outcomes of policy mechanisms (such as the provision of public housing or the imposition of rent controls on private renting) across different countries and different contexts. Some authors in the path dependence or varieties of capitalism approaches would argue that housing policy is crucially dependent on the context within which it is situated and that there are certain economic and social forces (such as globalisation see Clapham, 2006) that are the determinant factor in housing policy. Undoubtedly this context is important and must be borne in mind in all that follows. However, it is important not to under-emphasise the importance of the political choices made by governments that exist in any context and which are foregrounded by the welfare regimes approach. The emphasis in the book will be on the choices available to governments, although it is recognised that these are crucially influenced by the context within which governments are operating. Therefore, care will be taken to ensure that contextual factors are taken into account in the evaluation of housing mechanisms in the following chapters. However, the main aim of the book is to provide a framework for policy-makers and commentators to be able to analyse policy mechanisms in a particular country and to provide a context of the experience and impacts in other countries that can serve as examples of possible scenarios. It is certainly not assumed that there is one policy answer for all countries to adopt, although the obvious drawbacks of the neoliberal approach that will become evident in the following chapters, mean that this approach is not one to be advocated here. Indeed, it is argued that the dominance of this perspective needs to be challenged if answers are to be found to pressing housing problems.

Outline of the book

Chapter 2 starts by defining the term ‘housing policy’ as used in this book and examines the different forms or mechanisms that are available to governments in order to achieve policy aims. It continues by reviewing different approaches to understanding the way that policy is made. The approach adopted in this book is the discursive approach in which the focus is on the language games, coalition-building strategies and power activities that shape policy outcomes. Evidence can help shape these games, and so the information provided in the book is intended as a contribution to the debates and negotiations around housing policy, rather than definitive answers to particular issues. Given this approach, the chapter focuses on how to judge a good housing policy. It is argued that policy should be evaluated in terms of the outcomes experienced by ‘dwellers’, that is people who live in houses or who could potentially live in a house. It is argued that housing outcomes are subjective and may vary between individuals, and so the concept of subjective well-being is introduced as the basis for judgements, and this is usually gauged through measures of life satisfaction. Therefore, it is argued that the test of a good housing policy is whether it increases the life satisfaction of dwellers. However, it is recognised that there may be trade-offs between different groups. One policy may help one group at the cost to another. Therefore, well-being needs to be considered in the context of moral judgements of social justice that vary between different political ideologies.

Chapter 3 introduces the concept of a housing regime that is used to show that there are differences in the way that countries approach the objectives of housing policy and that this factor has to be borne in mind in the discussions that follow. The chapter describes the nature of a housing regime and sketches out the constituents of the housing regimes referred to in the book such as the neoliberal regime. The chapter then introduces the six countries used for case studies in the following chapters. It is stressed that the book is not a comparative analysis of these countries, but uses examples in order to illustrate particular points or themes and to highlight differences and similarities between countries. It is not assumed that what works in one country will work in another with a different context.

The book continues by using the framework derived in the previous two chapters to examine specific elements of housing policy based on the objectives that are sought. Chapter 4 describes the way that governments set the basic foundations of the housing regime by ‘making the market’. The chapter starts with a review of the particular features of housing as a commodity or economic good that make it difficult to deliver through market mechanisms, such as its complexity, the incidence of significant externalities, the importance of information asymmetries between consumers and producers and exchange professionals such as estate agents, and the divergence between individual and social benefits and costs. These factors form the conditions and the justifications for government interventions that are considered in later chapters. The chapter continues by focusing on the market itself and argues that markets have to be constructed and maintained by governments. Therefore, all governments undertake the structuring of a functioning housing market, although the way they undertake this differs considerably and, therefore, so do the types of markets that result. The chapter then focuses on major forms of market regulation such as the construction of housing tenures and exchange mechanisms as well as the regulation of financial institutions and processes. It is argued that the financialisation that is a feature of many housing regimes is leading to difficulties for governments in employing appropriate policy tools to alleviate the problems. This is followed by a discussion of the problems of increasing

house prices and volatility that occur in many countries and especially those with neoliberal housing regimes.

Chapter 5 uses the concept of affordance to examine the relationship between residents and their houses and the ways that governments may intervene in this. A key theme is the way that housing has both meaning and utility elements that are both important in creating home. Apart from a few defined situations involving clear health triggers, the well-being of dwellers is personal and related to the meaning and status aspects of a house. There are a number of justifications for government involvement in the quality of housing that relate to the harm caused to dwellers or various forms of externalities such as harm to others or the importance of wider social objectives such as sustainability and the needs of future generations. However, the subjective nature of the well-being derived from houses makes it difficult for governments to design appropriate tools and methods of intervention or to assess the impact of common mechanisms such as the application of building regulations or public health standards. The chapter concludes by drawing attention to the positional nature of housing and the impact this has on dweller expectations of standards. It is vital in making policy to understand how these expectations are formed and the impact that the inequality of housing outcomes has on them.

A key element of the quality of houses is their location and their neighbourhood environment. Therefore, Chapter 6 examines neighbourhoods and the issues of social segregation and social cohesion that can be the focus of government housing policy. The key questions in this chapter are whether it matters where people live and how governments can alter this. Discussion focuses around ideas of balanced or sustainable neighbourhoods, and the main mechanisms that governments use to achieve these aims such as slum clearance, neighbourhood renewal and the use of urban planning powers will be considered and evaluated. It is concluded that this is a problematic area for housing policy that is beset by dilemmas as to the appropriate scale of intervention and decisions about who benefits and loses from the intervention. The chapter points to the neoliberal focus on public sector neighbourhoods as part of the privatisation agenda and the impact this has on local residents.

Governments may want to intervene in the market to influence the amount of housing built, and so Chapter 7 considers housing supply systems and why housing shortages may occur. It describes how governments can decide whether there is an undersupply of housing and the mechanisms they can use to intervene to increase supply. Examples may include the urban planning system, supply-side subsidies, taxation and direct provision. It is argued that neoliberal housing regimes are characterised by increasing concentration of large firms in housing development and that financialisation has meant that they are primarily focused on short-term share value, often to the detriment of housing supply.

Chapter 8 focuses on the patterns of the distribution of housing that arise from different housing markets and their relationship to the distribution of income and wealth. The concept of 'affordability' is defined and possible bases for government intervention in affordability issues such as the concepts of fairness and equality are discussed. The mechanisms that governments can use to alter the distributional pattern are described and evaluated, including demand-side subsidies, taxation policies or other financial mechanisms such as the granting of secured finance. It is argued that the adoption of a neoliberal housing regime has led to increased housing inequality and that policy mechanisms employed to deal with affordability problems often result in increasing long-term difficulties.

Chapter 9 focuses on one particular, but important policy intervention, which is the provision of housing by the state. Direct provision, usually of rented housing, can meet many

of the objectives that the state may hold in housing, but it is one method of intervention that varies considerably between countries and has been in decline in the neoliberal era. The chapter discusses the different forms that this housing may take and the evidence of its success and failure in different countries and at different times. Examples are used to show the context that is needed for this form of provision to meet the objectives held for it.

The focus of Chapter 10 is homelessness, which is the most extreme form of a lack of housing. Governments may adopt a number of philosophies and mechanisms to prevent and deal with homelessness and the chapter describes these and evaluates their effectiveness. Two common models are what are termed the ‘staircase’ and the ‘Housing First’ approaches. The chapter reviews the evidence on the outcomes of these forms of intervention. It is argued that high rates of homelessness are endemic in the neoliberal housing regime and that the characteristics of the regime make dealing with homelessness problems very difficult to achieve. Therefore, it is argued that strategies to reduce and cope with homelessness need to focus on general housing regime factors, particularly those that impact most strongly on the housing situation of low-income households.

Chapter 11 examines the issues of sustainability and climate change and their possible impact on housing. It is argued that this is one of the most important issues facing housing policy, but also one of the most intractable and complex, with implications throughout the housing regime. The chapter reviews the impact of climate change on housing and *vice versa*, focusing on issues such as energy use and resilience to climate changes. The chapter draws attention to the importance of social practices in housing driven by consumerist values in influencing the impact of sustainability policy. It is argued that the need for environmental sustainability poses an existential threat to neoliberal housing regimes that are based on ever-increasing consumption driven by status concerns exacerbated by high levels of inequality and can only offer minimal housing standards to low-income households through extensive resource use. However, sustainability challenges both the decision-making processes of the market as well as utilitarian concepts such as subjective well-being that have been used in this book to evaluate the impact of housing policies.

Perhaps more than any other area considered in this book, the existence of sustainability problems makes the case for a strong housing policy that takes into account the needs of future generations.

The aim of Chapter 12 is to draw conclusions about the form and impact of neoliberalism on the shape of housing policy in different contexts based on the analysis in the preceding chapters. It is argued that many of the housing problems that confront governments and impact on the lives of many, particularly vulnerable households, are the direct outcome of the neoliberal ideology and are endemic to it. In conclusion, the chapter looks for a way forward in housing policy that seeks to break free from the neoliberal ideology.

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