Partnerships for Affordable Housing:
Lessons from Melbourne, Portland, Vancouver and Toronto

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Abstract: Recent deliberative planning theory has developed the idea that partnerships between governments, the private sector, and community advocates are the best way to create innovative solutions to ‘wicked’ policy problems, such as affordable housing. The worst case scenario, however, is that these partnerships are merely a new version of urban growth machines: collusion between governments and private developers in which the basic right of citizens to shelter is ignored. This paper examines how key actors in the affordable housing industry work together in affordable housing partnerships. Our comparative focus is four mid-tier global cities within three neo-liberal countries that rely primarily on the private sector for their housing stock: Canada, the US and Australia. All four cities – Vancouver, Toronto, Portland, and Melbourne – are thriving economically, yet have poor housing affordability outcomes, including an increasing number of low and moderate income households who cannot afford rents or mortgage repayments. In each of the cities, seven to eight key housing actors have been interviewed and housing affordability policy and practices tracked through a desktop search. We compare recent partnerships for affordable housing, and perceived benefits of a partnership approach to affordable housing. This research suggests better affordable housing outcomes arise from a deliberative approach.

Introduction

Low and moderate income households, in many developed countries around the world, are facing decreasing affordable housing choices. Ten years ago, 15% of all households, and 30% of low to moderate income households (those in the bottom 40% of household income) in Australia, were paying more than 30% of their gross income in rent, the most common international measure of housing stress (Yates et al 2007: 4). More recently, it has been estimated that one third of buyer households (representing almost 70% of total households), and 60% of renter households (representing 27% of total households) are in housing stress (Rahman & Harding 2014: 467-468). The proportion of households in Sydney and Melbourne who are in housing stress is much higher than in other Australian major cities, and the proportion of social housing owned and managed by government or non-profit organizations is very low by international standards, less than 5% (ibid: 470). The situation is similar in the United States (Marcuse 2012) and in Canada (Leo & Anderson 2006). Vancouver (Gurstein 2012) and Toronto (Boudreau, Keil & Young 2009) are the two Canadian cities with the worst housing affordability outcomes, while Portland is seen as an innovator in affordable housing in the US, despite criticism of its growth boundary limiting housing supply (Howe 2006).

Housing policy is a classic wicked problem, with complex interrelationships between finance and investment instruments, policy and regulation approaches, institutions and the general public (Adams 2011). As Innes and Booher (2010: 1) describe, wicked problems are characterized by lack of consensus on the definition of the problem and how actors might address that problem, let alone on goals to achieve. There are no clear ‘correct answers’ and seemingly ‘no objective way to determine what would be a good decision’.

Recent deliberative planning theory has developed the idea that partnerships between governments, the private sector, and community advocates might be a promising approach to develop innovative solutions to wicked policy problems. A deliberative planning process can be instigated by government
or non-government actors, and can occur at any scale. In order to succeed, deliberation must involve actors who recognize their interdependence and have some capacity to enable change. The goal of deliberation is not complete consensus, but substantive agreement as to next steps, followed by actual implementation. Likewise, the process should not be judged by its ability to engage all potential actors, but rather whether basic interests are represented. At its best, a deliberative approach can lead to concrete agreements, but it can also enable sustainability of programs and partnerships, increase policy knowledge, generate innovative strategies, new values and shared goals, create a sense of common purpose, improve social capital, and support individual and collective empowerment (Innes & Booher 2010; see also Healey 1997; Forester 1999).

A deliberative planning approach to affordable housing stands in stark contrast to the research approach focusing on cities as ‘growth machines’. First expounded by Harvey Molotch in the 1970s and based on the work of David Harvey and other neo-Marxist theorists, growth machines are seen as ‘coalitions of land-based elites, tied to the economic possibilities of places, [driving] urban politics in their quest to expand the local economy and accumulate wealth’ (Jonas & Wilson 1999: 3). Led by private market developers, banks and real estate agents, these groups ‘organize collectively to influence government, which controls the regulatory and fiscal resources available for growth’ (ibid: 5). Against them are arrayed a ‘counter-coalition’ of environmental and social justice movements.

Macleod (2011: 2630) argues that urban growth theory is no less relevant 40 years later, in an era of ‘downtown condos and suburban master-planned communities’, despite a greater variety of actors and agencies driving urban development. Allmendinger and Haughton (2012: 90) posit that a consensual partnership-based rhetoric within planning is now dominant, despite a greater variety of actors and agencies driving urban development. They argue that ‘post-political approaches’ such as deliberative partnership building minimize contestation around a liberal growth agenda. Marcuse (2012: 215) calls on planning and housing researchers to provide a ‘critical approach’, which involves three steps: exposing affordable housing crises as parts of inevitable larger economic crises of capitalism; proposing solutions based on de-commodifying housing production, ‘fully democratic’ government regulation of housing markets; and politicizing into immediate actions such as rent control, and long-term actions such as adequate public financing to subsidize the gap between housing costs and low income households’ ability to pay. Left vague in Marcuse’s proposal is who would be involved in these politics of radical change beyond activists, and how a mass movement might grow in countries such as Australia, the US, or Canada, where neoliberal politics and a belief in homeownership are seemingly so triumphant.

Most of the literature on deliberative planning partnerships has focused on regional strategic planning (Hartz-Karp & Newman 2006; Albrechts 2006; Maginn 2007; Legacy 2012). Vancouver has been analysed as an exemplary model of deliberative planning at both the community (Davison 2011) and metropolitan (Legacy 2012) scales, and Portland has received similar attention (Seltzer 2004). The purpose of this paper is to begin to examine how a deliberative planning approach to affordable housing partnerships is being used in neoliberal planning regimes, and whether those approaches are leading to the kinds of successes claimed by advocates for deliberative planning. Specifically, the question asked in this paper is: “Are deliberative affordable housing partnerships leading to improved communications, increased policy understandings across sectors, overcoming barriers to collaboration, and generating common purpose and values, to enable more and better affordable housing?” A further sub-question asked in this paper is whether a city that has already undertaken deliberative planning in the context of regional strategic planning is more likely to have the capacity to undertake deliberative planning in the area of affordable housing.
The research context: an emergent affordable housing partnership

This paper derives from the action research project Transforming Housing. Transforming Housing has been a community-university partnership funded since March 2013 by Carlton Connect, the University of Melbourne’s urban innovation hub, with matching funding from state and local government, property developers, and a philanthropic investor. The partnership has also included community housing providers and advocates. The project has sought to enable partnership capacity between the leading actors involved in the housing industry (both production and regulation), in order to collaboratively undertake joint research on overcoming barriers to more and better affordable housing in metropolitan Melbourne.

Transforming Housing has treated industry partners as co-researchers, asking them to help define the methods, ask questions and assist in the analysis (Whitzman, forthcoming). As part of the first phase of the project, a study tour led by two of the researchers, assisted by a developer and two local government planners, visited San Francisco, Portland and Vancouver and spoke to 50 key actors in the three cities in February 2014. A literature review (Martel, 2013) had suggested these three cities had adopted particularly innovative partnership approaches to developing new affordable housing, in the face of limited federal government funding and a neoliberal political past and present analogous to the Australian situation.

The study tour led to the realization that the structure of metropolitan governance in Portland and Vancouver appeared to assist in developing integrated and innovative policy. There was an emergent analysis that suggested a deliberative approach – frequent meetings, being honest about conflicting perspectives, and working to develop mutually acceptable approaches – was working to develop ‘win-win’ policy and program solutions.

Methods

While the first phase of Transforming Housing focused on partnership development, the second phase of the project attempted to move towards cross-sectoral agreements. As part of the second phase, from January to April 2015, the lead researcher returned to Portland and Vancouver, the two cities with metropolitan governance, and also visited Toronto, a city with a history of metropolitan governance that ended in the 1990s with a forced amalgamation of local governments, under similar political circumstances and at roughly the same time as similar events in Melbourne (Boudreau, Keil & Young, 2009). Portland, Vancouver, Toronto and Melbourne can all be considered mid-sized metropolises, with thriving economies, rapidly growing populations, and a reputation as relatively progressive cities within neoliberal national governments. None of these cities has a strong history of social housing, and all four have low levels of housing affordability (see Table 1). In each city, seven or eight roughly analogous key housing actors in each city (private development peak bodies, local, metropolitan and state government officials, social housing agencies, philanthropic or bank funders - a total of 30 people) were interviewed about their personal and organizational history within the affordable housing sector; their shared understanding of barriers and enablers to affordable housing; who they worked with in partnerships, why, and what they considered partnership success. In addition, relevant policies and programs were examined, although this is not a focus of this paper (but see Whitzman 2015).
Table 1. Comparative Housing Data, Melbourne, Portland, Vancouver, Toronto (for sources of data, see Whitzman 2015, Appendix 1)

<table>
<thead>
<tr>
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<th>Melbourne</th>
<th>Portland</th>
<th>Vancouver</th>
<th>Toronto</th>
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<tbody>
<tr>
<td>Annual population growth rate</td>
<td>2.2% (2012-2013)</td>
<td>1.1% (2012-2013)</td>
<td>1.427% (2012-2013)</td>
<td>1.514% (2012-2013)</td>
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<tr>
<td>Average house price (metro)</td>
<td>$649,000/$503,000 (house/unit) (median) (Sept 14 quarter)</td>
<td>$263,500 (median) (2014) / $320,948 AUD</td>
<td>$637,300 (total), $997,800 (detached), $480,200 (townhouse), $379,500 (apartment) (Nov 2014)</td>
<td>$566,312 (total), $720,181 (detached), $631,958 (‘house’), $361,009 (apartment) (2014)</td>
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<td>Proportion of non-profit housing</td>
<td>37,153 rented by state housing authority + 5,854 rented by housing cooperative/community groups out of 1,638,627 = 2.6% (Greater Melbourne) (2011)</td>
<td>38,089 regulated affordable housing units which is 4.5% of total dwelling stock</td>
<td>50,917 social housing units in the region, 16% of 325,000 rental households</td>
<td>15.9% of tenant households in subsidized housing (100,316 households) Total of 1,989,695 occupied dwellings – social housing is 5% of all occupied dwellings</td>
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<td>Non-profit housing built 2011-2015</td>
<td>2,844 units delivered in Greater Melbourne and Geelong 2010-2014 under Nation Building; 3,900 below market rental units delivered 2010-2014 under NRAS</td>
<td>691 units provided in City of Portland with funding from Portland Housing Bureau</td>
<td>1,846 supportive housing units, 1,607 social housing units, and 3,783 below market rental units City of Vancouver 2012-14</td>
<td>No new rent geared to income units, but 2,792 new below market rental units and 850 below market ownership units between 2010-14</td>
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Deliberative Affordable Housing Partnerships in comparison cities

It is necessary to begin by distinguishing deliberative from other partnerships. Many interview participants referred to business partnerships – work with other housing industry actors on an as-needed basis to develop particular housing projects. These are not relationships based on interdependence, and many could be considered bluntly transactional, with little trust or mutual learning:

*I’m loyal to getting the work done… Some [architects] don’t want to value engineer as much as we do* (head of community housing organization, Vancouver)

Other partnerships focus on advocacy, bringing together like-minded people and organizations. However, these partnerships did not have the deliberative element of working together across difference, and in fact the people they are ‘speaking to’ do not appear to be listening:

*With the City of Toronto, we’ve been advocating in a Close the Gap campaign, to reverse provincial and federal disinvestment in social housing. So far, these governments are not coming to the table. The federal government says it isn’t part of their constitutional*
There was a key deliberative partnership in all three overseas cities similar in aims and structure to Transforming Housing. In Portland, the Meyer Memorial Trust, a philanthropic foundation, has had an Affordable Housing Initiative since 2009, working with all scales of government, private developers, social housing providers, and investors, to bring down costs of building and maintaining affordable housing, and develop capacities within individual organisations and the affordable housing industry. They also work with metropolitan and state level advocacy coalitions (the Welcome Home Coalition and the Oregon Housing Alliance respectively) to develop new sources of government subsidy for affordable housing. There is also a regional homelessness prevention program, A Home For Everyone, dating from 2009 as well.

In Vancouver, there are a series of initiatives associated with new Vancouver Affordable Housing Agency at the local government level and the development of a second 10 year Affordable Housing Action Plan at the metropolitan government level. Just as the two staff people at the Meyer Memorial Trust acted as a partnership hub, bringing together key sectoral actors, two investment managers at VanCity Credit Union work with social housing providers, the Urban Development Institute, researchers, and local, metropolitan and provincial [state] government to generate new ideas within a shrinking senior government subsidy pool. A homelessness prevention initiative, Streetohome, has generated new philanthropic finance, along with new criteria for financing ‘risky’ projects from VanCity and land and money from all four scales of government.

In Toronto, like Melbourne, deliberative partnership building around affordable housing is relatively new. The Housing Action Lab began work in early 2013. The Housing Action Lab is based within a philanthropic organisation, the Evergreen Foundation, a national urban environmental advocacy group. Funding for this coalition of local government, private developer, social investment, and researchers comes from a provincial government grant, but thus far the provincial government has not been directly engaged in the policy discussions. Nor has the Housing Action Lab engaged with the public through publishing on its website or organizing any public events, unlike initiatives in other cities. The partnership hub staffing is, again, minimal: one staff person working on the Housing Action Lab, along with another working on an associated project related to renewal of high rise apartments.

**Perceived Benefits of Partnerships (and Dis-benefits of Non-Partnerships)**

The deliberative planning literature suggests the benefits to cross-sectoral partnerships go beyond developing specific policies and programs, to improving communications and reducing legalistic approaches to conflict, increasing policy knowledge and understanding across sectors, overcoming barriers to collaborative work, and generating a sense of common purpose and values.

There was a marked contrast in attitudes towards deliberative partnerships between Portland and Vancouver, on the one hand, and Toronto and Melbourne, on the other hand. In the latter two cities, where affordable housing partnerships are nascent, interview participants spoke of tensions within and between sectors. The City of Toronto has a notably unintegrated approach to housing provision. It has a shelter and support division, which operates short-term accommodation for homeless people; a planning and development division which negotiates with developers to increase affordable housing; another separate agency called Build Toronto, which was created to generate value from the City’s real estate assets, but has failed to create any of the promised 1,250 units of affordable housing promised five years ago when it began to sell off land; and a housing office which is supposed to coordinate an integrated local government strategy, but appears to have far less authority than the Vancouver Affordable Housing Agency. Collectively, this plethora of local government institutions has
been unable to develop any net new social housing units in the past five years. When asked why, a senior strategic planner at the City of Toronto answered:

Affordable Housing and Support is under one Deputy Manager, and Planning is under another, and Real Estate is under another and they work with Build. There are multiple different relationships and managers. I guess the City Manager would be responsible for all of them. But I don’t think there has been a coordinated approach. And maybe [there has been] some competitive posturing.

According to its coordinator, the Housing Action Lab is intended to bring together the ‘main stakeholders in business, community and government [who] are not talking to one another’, including the City of Toronto and the provincial government. But the informant from the Toronto Housing Company dismissed this partnership as ‘a bunch of policy wonks’. The senior housing program official from the provincial Ministry of Municipal Affairs and Housing did not even know about the Housing Action Lab, and was very pessimistic about the provincial government’s role in affordable housing strategy:

Essentially we now transfer money to [local government]. There is intelligent conversation but it doesn’t go beyond conversation… There is no overarching provincial housing and homelessness plan. Every political cycle is different, and as political leadership changes at each level of government, there is a change in direction. Four year mandates don’t work well with 10 year housing and homelessness strategies.

In Melbourne, an informant from the peak body for private developers was concerned that local governments did not have the institutional capacity to lead housing policy:

We find that most councils do not invest adequately in the staff who oversee [affordable housing] policy and they stuff up policy implementation and/or oversight. They end up making simple things too complicated.

In contrast, the two informants interviewed from the Vancouver peak body for private developers said that several of their members have practices focused on affordable housing, and felt that generally, relations were good with local, metropolitan and provincial governments. The ‘Rental 10,000’ program, which has been providing 80% of market rate rental apartments adjacent to public transport, is judged as a successful outcome of partnership with the City of Vancouver. Unlike in Melbourne, where there is considerable opposition to Inclusionary Zoning from private development peak bodies, in Vancouver, ‘if there is enough density attached, [IZ] is not a problem’. The main complaint is the time spent negotiating individual agreements over developments:

It could be much simpler, ‘build rental or social housing and you get more floors’. We prefer a straightforward incentives-based program.

While the concerns of the private developer peak bodies were similar in the two cities, in Vancouver, there are regular meetings and examples of what are considered ‘win-win’ programs by both developers and local government. In Melbourne, the private development peak body informant could not think of a single partnership ‘success story’.

The community housing provider interviewed in Vancouver regularly works with private developers on joint projects, saying ‘we are highly opportunistic… [we’ll] work with a range of partners to develop housing as quickly as we can’. They are also working with five other community housing providers on one project, since they have different client groups, particularly important in terms of coordinated on-site support services. The Melbourne community housing informant works with the peak body (Community Housing Federation) and knows the benefits of inter-sectoral partnerships, but:
We haven’t done any partnerships with other providers yet. Nation Building was quite a competitive space and we were all quite inward looking.

When interview participants were asked to give a successful example of a partnership process, it often involved a narrative of how communication reduced tensions within and between sectors. A Melbourne credit union provided an example when community housing providers were brought together to discuss the role of investment, in the context of research on the social returns on investment in affordable housing:

That was a facilitated discussion, and at morning tea, the facilitator and I had a discussion about how we could get the meeting back on target. There was an argument about ‘aboriginal housing is more important than women’s housing – no, housing for returned veterans was more important…’ And the facilitator… asked all of them to write down what was the most important thing about their own housing, and they all wrote down pretty much the same thing.

Portland provided many examples of how bringing different scales of government together with community agencies and businesses had led to positive results. The Coordinator of A Home for Everyone provided this story:

Within the [federal] Veteran’s Administration, they were having lots of trouble getting housing placements with the [Portland] Housing Authority. There wasn’t much collaboration between the local services and the national benefits, and they were sending thousands [of dollars] back to Washington each year. Operation 305 included writing small cheques for cell phones or bus tickets or bank rent… That made a lot of difference to keeping a permanent home.

Although neither of these examples was specifically about creating new affordable housing, partnerships helped create the communicative understanding and trust that would allow innovative solutions to develop. In Vancouver, when asked to define ‘affordable housing’, all seven informants – from local, metropolitan, provincial government, private development, philanthropic and private finance – referred to the same affordable housing continuum, initially developed by the City of Vancouver and since adopted by the other scales of government to guide their housing policy. In every other city, there were multiple and contradictory definitions of affordable housing, surely a barrier to developing integrated strategy.

A common accusation made against deliberative planning is that it papers over the agonism or conflict inherent in decision-making (Allmendinger & Haughton 2013). The interviews suggest that there is still considerable inter-sectoral and cross-sectoral debate occurring in Vancouver and Portland, the two cities with strong affordable housing partnerships. There is a particularly difficult debate in Portland occurring over quantity versus quality of affordable housing. In the words of the Coordinator of A Home for Everyone, who was previously the director of a service organization for homeless people which operates social housing:

The 30% of household income definition has been around for decades, and we have been unable to deliver on it for more than a small fraction of the low income population. So a few people have a great place in a convenient location that only costs 30% of their income and the substantial majority of very low income people are either living on the sidewalks, living in severely compromised situations, or are living in apartments paying 85 or 90% of their income on housing… Are we willing to ask ourselves that above a certain income, 50% is okay and we build to that standard? Could we accept that rather than everyone having their own bathroom and kitchen a housing model for some folks with shared amenities? We used to have SROs [single room occupancy rooming and boarding houses]…
'Does this debate detract from advocacy efforts to find new sources of funding?’, I asked a community housing provider who is a leader in the Welcome Home Coalition. While arguing that housing is a symptom of ‘massive market failure and political dysfunction’, where a ‘basic human need is treated as a commodity and a speculative device’, he agreed that:

> There is a built in incentive [in the current affordable housing system] for your housing to cost more because then your fee is more. There is no incentive to cut the cost. And agencies ask for LEED [Leadership in Energy and Environmental Design] Platinum, good ideas have piled on, it isn’t like you want people to die in fires, but you also don’t want people living in cars.

Like the other six people interviewed in Portland, he was in favour of ‘different approaches that can be tried locally and then scaled up if successful.

It is very difficult to find comparable data for affordable housing outcomes. The City of Vancouver, has the most transparent and straightforward reporting system under its Affordable Housing Agency, with targets for every element in the affordable housing continuum. The most recent update reports 1,846 new supportive housing units (that is, rent-geared-to-income with additional mental health and/or physical disability supports), 1,609 additional social housing units (mostly but not exclusively rent-geared to income), and 3,783 units affordable market rental units constructed since 2012, in a local government serving 650,000 people (City of Vancouver, 2015). Furthermore, 499 supportive or social housing units were geared at formerly homeless single people with very low incomes. This was well above the 691 rent geared to income social housing units enabled by the Portland Housing Bureau in a city with the same population as Vancouver, from 2010-2014 (Portland has no affordable market rental scheme).

Using the much larger catchment of metropolitan Melbourne and Geelong (4.7 million residents), 2,844 social housing units were delivered under the Nation Building Program from 2010-2014 (now discontinued), with 3,900 below market rental units under the National Rental Affordability Scheme (NRAS) over the same period, also discontinued. Melbourne’s social housing record, even at the height of these programs, was well behind Vancouver and even Portland on a per capita basis.

Toronto is the worst performer in new affordable housing, with no new rent geared to income housing provided during the 2010-2014 period, although some public housing received much needed repairs or knock-down rebuild, and some heavily subsidized below market rental housing has been built. In the face of federal government cutbacks across Canada, Vancouver has found limited solutions based in local and provincial government land, value capture, and regulatory mechanisms, while Toronto appears locked in politicized conflict within and between local and provincial governments.

**Conclusion**

It is difficult to untangle correlation and causation when it comes to affordable housing partnerships and outcomes. Certainly, metropolitan governance in both Vancouver and Portland has been one factor in the development of a relatively stable and consensual setting for affordable housing partnerships, and has enabled an integrated long-term approach to policy and programs (Harcourt 2007, Abbott 2001). But as is the case in most partnerships, the influence of individuals and organizations meeting together regularly is also apparent. As a local government housing officer in Melbourne says: ‘It is really important to have a relationship of personal trust,’ and those trust-based relationships arise from face to face contact.

The partnerships themselves appear to have generated new sources of income: in the case of Portland’s A Home for Everyone, $20 million in additional federal money; in the case of Vancouver’s Streetohome, an additional $4 million in private philanthropic money. Partnerships have also generated a new common language of the affordable housing continuum that informs integrated
policy in Vancouver, improved cross-sectoral policy knowledge and understanding in Melbourne, Vancouver, and Portland, and a difficult but important debate about design/construction costs in relation to quantity of affordable housing in Portland. Of course, it might also be argued that these partnerships do not directly challenge the cutbacks to senior government funding for affordable housing, and might indeed redirect energy from advocacy coalitions into trying to be innovative within existing funding envelopes. However, affordable housing advocates in Canada, the US and Australia have now weathered over 20 years of fairly uninterrupted dismantling of government financing and regulatory mechanisms that were not very ambitious to begin with. Perhaps it is time to generate new ways of thinking and action through partnerships.

There are limitations to this research, as is the case in any comparative urban research. Vancouver and Portland are less populous metropolises than Melbourne and Toronto, and Vancouver, Portland and Toronto have much stronger local governments, with greater revenue and regulatory power, than Melbourne. Also, Vancouver and British Colombia have greater taxation and regulation powers than Toronto and Ontario, particularly in relation to inclusionary zoning.

With that said, Vancouver in particular does offer some worthwhile lessons for Australian cities. Housing affordability is as dire, with a similarly booming economy and historical reliance on homeownership solutions. But there are coordinated affordable housing initiatives, an overarching and integrated policy at both the local and metropolitan scales of government, relatively transparent reporting, and a set of networks and partnerships that allow innovation to occur. There is little evidence arising from this study that these initiatives have shut down debate about the commodified nature of housing within neoliberal governance, or paper over essential conflicts about shelter as a right, versus shelter as a source of profit.

It is difficult to know how best to address the market and policy failure of affordable housing in Australia. Certainly, in a nation where social housing is less than 5% of total stock, it is difficult to imagine how housing would ever be completely de-commodified. There does need to be much increased and stable financing at the Commonwealth level, and much stronger regulation of the kind of housing that is provided and where it is provided in relation to public transport, jobs and services at the state government level. The Transforming Housing partnership in Melbourne has provided the basis for cross-sectoral deliberation, more recently leading to advocacy, about how to improve the quantity and quality of affordable housing. This sense of common purpose and slowly growing interpersonal trust may not be a fundamental challenge to the urban growth machine. But in Melbourne, as in other cities, deliberative planning is generating both the immediate actions and long-term mechanisms that may improve the lives of low and moderate income households, a worthwhile goal for any initiative.

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References


