

Asia-Pacific Network for Housing Research

Newsletter

No. 30

April 2019



<http://fac.arch.hku.hk/upad/apnhr/>

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NEWSLETTER

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Enquiry and Membership

How much housing space do we need? Tiny homes, space standards and hoarding compulsions

What do people do when they can't afford a big home? They adjust their expectations, pick a smaller home, and wait for an opportune moment to upsize. What if people want to make a life in a tiny home, seeing it as an alternative, eco-friendly lifestyle? This type of narrative has become more popular in recent years, especially amongst those who build and sell tiny homes. Tiny house manufacturers claim that tiny living reduces consumption, and encourages more sustainable ways of living. Yet, as recent interviews with tiny house dwellers reveal, tiny living is not necessarily equivalent to tiny consumption (BBC, 2019). People may cling to existing consumption habits, and may simply solicit the help of external storage spaces. Changing homes may not make much difference, if people continue to hoard.

Regardless of whether tiny living is motivated by affordability concerns or sustainability concerns, tiny homes have continued to pop up in different places. A town in Texas, USA has pitched itself as the first tiny house-friendly town, while the tiny house movement has gained momentum in the UK and Australia. Indeed, in cities like Hong Kong, people have engaged in tiny living for a long time – long before the so-called tiny house movement. Those living outside of Hong Kong are often surprised to hear that families of three to four people live in apartments of 40 square metres or less. Some are even more shocked to hear that hundreds and thousands of people live in sub-divided flats of around ten square metres – tiny living brought down to ultra-tiny living.

Ultra-tiny living comes with all kinds of inconveniences – lack of privacy, lack of family recreational space – just to name a few. But how much space do people really need? Ongoing debates about minimum space standards illustrate the complexities of prescribing standards. Any attempt to transfer standards from one place to another is fraught with difficulties. The London Plan, for instance, specifies the minimum gross internal area (GIA) of a one-person dwelling as 39 square metres – this is actually the type of flat size that many three to four people households in Hong Kong live in. Housebuilders in the UK heavily criticized minimum space standards, arguing that they make housing shortages worse. Such arguments are likely to be raised in Hong Kong and elsewhere.

One issue that tends to be underexplored in space standard discussions is the problem of “too much” housing space. It is of course difficult to define what is too much, since people often desire more than what they need. Nevertheless, in economically polarized cities such as Hong Kong, London and Sydney, some better-off households occupy housing space that is far more than what is needed to live comfortably. Similarly, it is not uncommon for governments to hoard land, such as setting aside land for luxury housing development, in the name of generating more revenue. If cities are really serious about tackling housing affordability problems, shouldn't there be more focus on those with “too much” space, and not just on those with too little?

One common suggestion is to make those who occupy “too much” space (or who leave it vacant) to pay for it. Just because people pay for the resources which they hoard, though, does not mean that no harm is done. Consider the story of the wealthy visitors in Germany who felt that they could waste food because they had paid for it (Sustainability Next, 2013), and who were reprimanded by those who know that money isn't everything: “Money is yours, but resources belong to society.” External fixes such as space standards and government levies may serve some

purpose, but may not thoroughly tackle disparities that originate from compulsive hoarding. Perhaps the answers come from within: who can help individuals and governments let go of their hoarding compulsions?

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AUSTRALIA

Housing in review

Australians are obsessed with property, with over 65.5% of people owning residential property (Australian Bureau of Statistics, 2017). Property is also a significant contributor to assets with the residential market in Australia valued at around AUD6.7 trillion (Australian Bureau of Statistics, 2019). However, significant shifts are occurring in the housing markets in Australia in response to current political and economic conditions and policies.

Over the past decade, housing prices have risen throughout most of Australia. However, in the last five years Sydney and Melbourne, which accounts for 40% of housing stock, have dominated this price growth. Sydney and Melbourne sustained property price increases reached their peak in 2017. However, in a sign of healthy market correction prices have been adjusting over the last 18 months (down 7% Australia wide, but experienced most severely in Sydney and Melbourne) (Reserve Bank of Australia, 2019). People priced out of these markets have sought alternative investment options in other capital cities, such as Hobart, Adelaide and Brisbane.

With the official cash rate, which most residential interest rates are based off, at the lowest level on record the Reserve Bank of Australia and financial institutions are looking to assist borrowers by dropping fixed interest rates. This is a sign that the declining property prices in the major capitals, combined with other economic activity such as inflation and employment rates data, is impacting upon buyer sentiment.

Coupled with this, over the last 15 months the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry has been undertaken in Australia. The Royal Commission final report was handed down in February 2019, which presented wide ranging recommendations to improve the conduct, transparency and practices of the financial services sectors (Royal Commission, 2019). Pre-empting the Royal Commission recommendations many financial institutions began tightening lending processes and practices. This has made it more difficult for borrowers to access debt to fund property purchases.

The Reserve Bank of Australia is also very concerned with the upcoming supply of a large number of new apartments to hit the market, particularly in Sydney. A key concern is the settlement risk, particularly in markets where purchasers brought “off the plan” when prices were higher and credit was easier to obtain. Developers have responded quickly to these concerns with a number of projects being shelved and construction approvals falling 16% over the March 2019 quarter (Australian Bureau of Statistics, 2019).

Amongst these conditions the Prime Minister of Australia announced the Federal Election to be held on 18 May 2019. Housing policy is set to be a key political issue at the federal election. Particularly, debates will revolve around negative gearing. Negative gearing is the practice of investing borrowed money in such a way, such as an investment property, with the gross income and costs of managing the investment result in a loss that can be claimed as a tax deduction. One side of parliament want to retain these provisions, whilst the other wants to restrict this to only new constructions moving forward.

Thus, a perfect storm has arisen for the Australian housing market. Whilst debt serviceability is stable and many households can afford to pay, these conditions are contributing to softening of property prices. Australia’s conservative fiscal and economic policies, as well as property transaction transparency and cost relative to overseas markets will assist in softening any perceived and actual property price bounce. Realistically, the current market correction demonstrates that property prices follow cycles with markets balancing peaks and troughs.

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CHINA

Promote the long-term mechanism of real estate: Property tax is a long way off

The annual sessions of China's top legislature and top political advisory body, which ended on 15 March, once again focused attention on the direction of the real estate market, particularly the residential segment, a key economic concern.

In this year's government report, the property tax was mentioned again, and the wording was changed into "steadily pushing forward property tax legislation." Before that, property tax has been mentioned in China's annual parliament session in 2014 and government's annual report in 2018. In addition, Chinese government has made some preparation for introducing a property tax. Since 2011, China has launched pilot property tax program in Shanghai and Chongqing by taxing only higher-priced homes and people with multiple homes.

Mechanism of property tax will aim to increase land supply, underpin the leasing market and restrain investment speculation through financial means. Although it is of great significance for long-term mechanism establishment, it unlikely to be established quickly. At present, China's legislature has yet to come up with a detailed plan, a property tax proposal is only included in the National People's Congress's legislative agenda. This is due to property tax legislation concerns people across society, and a series of conditions is required to levy this tax.

Property tax legislation will be a complex plan. First, the legislation planning issued by the Standing Committee of the National People's Congress in September 2018 listed legislation on property tax as the first batch of draft laws mature enough to be submitted for review. But before being submitted to the National People's Congress Standing Committee for review, the important issues of the draft laws have to be thrashed out by, among other things, soliciting internal opinions.

Second, corresponding reforms are required for a smooth implementation of a property tax in the future. There are two aspects have to be considered, at the hardware level, via several years of policy making and preparation, the Ministry of Natural Resources announced in June 2018 that a unified immovable property registration information management platform has been built, which would facilitate network connectivity nationwide¹. And in February 2019, the State Administration of Taxation issued a policy to improve the registration and sharing of information regarding property transaction². In other words, the real estate registration system has officially

1. <https://baijiahao.baidu.com/s?id=1603428640084993970>

started operation.

Apart from the unified real estate registration network, the implementation of property tax also requires software support, that is corresponding policies and rules, which will effect through a corresponding definition of real estate property rights and taxation reform. But for that, aside from commercial housing, other housing facilities including welfare housing and economically affordable housing also require a unified definition.

Moreover, property tax, including housing property tax, contract tax and urban land usage tax, should be further amended. All these technological problems need to be resolved, and the related authorities have already devised a relatively mature plan to deal with them.

President Jinping Xi recently said that we should prudently implement a long-term mechanism to enable the steady and healthy development of the real estate market. Property tax is indispensable for the long-term mechanism. But when the draft property tax law will be reviewed and when it will be introduced are macroeconomic issues that depend on China's overall macroeconomic situation.

And in the 2019 Government Work Report, the Chinese premier Keqiang Li said that the stability and resilience of China's macroeconomic operation have remarkably improved, and the strict regulation of real estate market has helped cool down the overheated property market. In these circumstances, although the Government Work Report does not mention that "housing is for living rather than speculation", it does not mean the strict regulation of the real estate market would be withdrawn. The real estate market may have basically stabilized, but housing prices are not yet stable in some major cities. So strict regulation is still needed to help promote the steady and healthy development of the real estate market.

Finally, it is worth nothing that the Chinese central authorities' position on property tax shows it focuses more on the legal principle of real estate legislation, and giving full authorization to local governments to levy and collect such a tax. Which would enable local governments to choose the specific time, tax rate and tax collection methods according to the actual local situations.

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HONG KONG

Where are lands for future housing?

For most Hong Kongers, to find shelter is not an easy task. Hong Kong has the most expensive land resources. With a total land area of some 1,100 square kilometres, less than one-fourth of the lands are built up areas. The country park and nature reserves account for 40% of the total land in Hong Kong (Legislative Council, 2018). Historically, land for development came from reclamation, rezoning, resumption and redevelopment. Reclaimed land used to be a major supply of developable land. Some examples of land reclamation include Tsim Sha Tsui Promenade in the mid-1980s, Chap Lap Kok in 1990-1999, and the Austin station (now where the high-speed rail station is located) in 2000-2009. However, the effectuation of the Harbour Protection Ordinance

2. <http://hd.chinatax.gov.cn/gdnps/content.jsp?id=4070700>

since 1997 stopped reclamation in close proximity to the Victoria Harbour because “the harbour is to be protected and preserved as a special public asset and a natural heritage”. Likewise, reclamation outside the harbour recorded a sharp decline since 2004, which has a great impact on the land supply in Hong Kong.

Being the world’s freest economy, Hong Kong’s land supply has been subject to the change of the macroeconomic environment and the market. The deficit budget in 1998-1999 and 2000-2004, together with a sharp decrease in housing price during 1997-2003, become major reasons for government’s relatively relaxed policy-making towards finding new lands (interview with governmental officials). Besides reclamation, land provision from rezoning, resumption and redevelopment have also decreased.

Land for residential use accounted for some 7% of total land and the number remained virtually unchanged over the past decade (Legislative Council, 2017). Per capita floor area of accommodation was only 161 square feet in 2016. The small living space makes housing, one of the basic needs for urbanites, a very luxurious asset. Considering the severe shortage of land supply for housing, the task force on land supply has proposed several means for acquiring new lands in short-to-medium terms, including brownfield development (former agricultural lands converted to other uses), tapping into private agricultural land reserve and alternative uses of sites under private recreational leases. In the long run, the task force suggests a more aggressive approach by developing the East Lantau Metropolis, an artificial island by reclamation.

It seems that, at the level of the government, the “capacity creating” approach precedes those plans in terms of rezoning and resumption. According to the “Chief Executive’s 2018 Policy Address”, “Lantau Tomorrow” becomes an eye-catching scheme to increase land reserve by constructing artificial islands with a total area of about 1,700 hectares, around Kau Yi Chau. The land reserve to be provided by reclamation can accommodate some 260,000 to 400,000 residential units. On 23 May, lawmakers gave an initial nod to an HKD550 million funding request to conduct studies for the reclamation project. Despite the fact that the artificial island would be large enough to house 1.1 million people, strong oppositions emerge, such as issues in relation to ecological protection, the overloaded public spend, and unsolved problems of insufficient land uses in the New Territories.

Being a laissez-faire economy for centuries, Hong Kong’s land supply is more than an issue which is just about the land. There seems to be a missing point in new town development for decades – to nurture those sentimental and social bonds that link people to the place they live, with which people love and are willing to sacrifice for the place. Literature suggests people’s “place embeddedness” is important to the accumulation of social capital and the development of community resilience. Without considering those intangible values in the placemaking, there might be a risk of making another “city of sorrow” where people live because they do not have a better choice.

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MALAYSIA

Housing policy in new Malaysia

Malaysia's new government has been sworn in, after the 61-year rule of the same political party came to an end in elections in May 2018. Pakatan Harapan won over Malaysia in the first change of government since independence in 1957 from British ruling. Malaysia has been formerly ruled by the same coalition of parties the Barisan Nasional.

In numerous statements, Pakatan Harapan the successive government of Malaysia under its manifesto had pledged to build one million houses in 10 years. The Housing and Local Government Ministry (KPKT) has finally launched the latest National Housing Policy (2018-2025) in January 2019 with the objective of gathering public and private sector resources to solve the demand and supply mismatch problem. The mismatch between prices and wages has been cited as a major factor affecting housing affordability in recent years. Central bank data shows housing prices rose by 9.8% between 2007 and 2016, while incomes increased by 8.3%. The discrepancy was more acute in 2012-2014, when prices grew by 26.4%, against a 12.4% increase in wages. The B40 (bottom 40% income group) will be the main focus of the policy for the next five years. Hence, there are several programmes and policies under the National Housing Policy (NHP) which take a holistic approach in handling the housing issues faced by the low income group. Amongst others, it includes the National Home Ownership Campaign, National Community Policy (aimed at improving the living environment of low cost housing residents) and National Affordable Housing Council.

The National Housing Policy which was established in 2011 has been reviewed four times over the years to focus on different challenges from time to time. The new National Housing Policy has outlined five focuses, 16 strategies and 57 action plans that will be implemented over three phases (2018-2020, 2021-2023, 2024-2025). The five core themes focuses include improving accessibility and affordability; quality housing for all; cohesive neighbourhood; improving coordination between housing development and transportation; and strengthening institutional capability for the National Housing Policy. The National Affordable Housing Policy will be drafted and prepared as the key guideline for public housing program and affordable housing. Additionally, all future approvals for development orders and Advertising Permit & Developer License (APDL) will have to take into consideration the affordability level of the local community. Meanwhile, the government is planning for the migration from the sell-then-build to build-then-sell system for developers and setting up the National Housing System for a complete and updated national housing data.

Particularly, the new NHP focus on solving the country's supply and demand mismatch problem and assist low income earners to own a home. The policy was the result of wide public and private sector engagement to address various issues surrounding the housing market. Initiatives announced as part of this policy include:

1. National Home Ownership Campaign

Under this campaign, the government is teaming up with developers and financial institutions to market about 30,115 completed houses at a discounted price in the recently property fair known as Malaysia Property Expo (MAPEX 2019). The campaign has witnessed participation of about 180 developers and banks to assist home buyers in securing home financing. The campaign is seen as a positive move in managing unsold residential properties. The stamp duty waiver for houses priced up to RM500,000, together with the RM1 billion Fund for Affordable Homes to be established under Bank Negara Malaysia to assist first-time homebuyers with household income of less than RM2,300 (to buy a property priced up to RM150,000 at a low financing rate of up to 3.5% per year), could also boost home ownership in the long run. In addition, the RM25 million allocation to Cagamas for mortgage guarantee for first-time buyers

earning up to RM5,000 monthly is expected to further accelerate the growth of the property market.

Further government's intention to extend the loan tenure under the Public Sector Home Financing Board from 30 years to 35 years for first financing, and 25 years to 30 years for second financing, is predicted to alleviate the financial pressure for those who were hindered by high monthly loan instalment payments.

2. National Community Policy

Part of the government's effort to improve the living condition of low-cost housing residents within the People's Public Housing and other public housing schemes.

3. National Affordable Housing Council

In line with the Pakatan Harapan Government's manifesto, the council, chaired by Prime Minister Dr. Mahathir Mohamad, will be in charge of monitoring affordable housing construction in the country, coordinating a database and to implement a self-renting scheme for the low and middle-income groups.

4. National Affordable Housing Policy (DPMM)

Clearer guidelines were introduced. Amongst the notable one include fixing property prices to between RM90,000 and RM300,000 (USD21,000 – 71,500) depending on the location and average income of the local community. A minimum house size of 900 square feet (84 square metres) for properties within this price bracket are also imposed.

5. Re-introduce the Rent-to-Own (RTO) Scheme

The perceived effective ways is the Rent-to-Own (RTO) scheme is re-introduced to the market. RTO offers buyers the option to rent their home for five years and apply for end-financing to purchase it in the sixth year. It has been argued that weak regulation has opened up the low-cost housing sector to speculation and profiteering by unscrupulous investors. The subsidised price housing were purchased by them which allow them to "flip" it for short-term profit. Complaints that owners would slap above-market rent rates on desperate tenants are also common. Many of these houses, particularly the low cost apartment were rented to migrant workers on per head basis. Interestingly, these group of homeowners who are usually politically-connected, can easily earn RM1,500 (about USD350) by renting it out to 10 tenants at RM150 each.

The Rent-to-Own (RTO) scheme received a good response by the poor households. The Housing and Local Government Ministry pledged that they will ensure rental rates will be kept at "realistic" figure apart from establishing a national housing data. Under the new policy, rent will be capped at 25% to 30% of household income, while tenancy will be kept at not more than three years. To encourage ownership, the rent will be gradually increased after the period.

Most importantly, the rent and prices for low-cost houses will soon be regulated once the government introduces the Rent Control Bill to restrain on profiteering. Rent control is considered as crucial towards making homes accessible to bottom and middle-income earners, particularly in densely populated urban centres. Property prices in these area have quadrupled in the last decade. The Bill was among various measures to address the country's housing problems under the National Housing Policy 2018-2025. The government will also study and proceed to draft the Residential Rental Act by 2019 before obtaining the endorsement by the Parliament. The Act is expected to protect interests of house owners and tenants. The government expects to formalise the act by 2020.

More research will be undertaken to reduce the risk to property buyers. Previous policy of Build-then-sell policy will be reviewed. NHP also provides a clear guideline under the Affordable Housing Policy for developers to build quality affordable homes for the B40 group. Above all,

it is argued that through the NHP, a comprehensive and holistic approach will be introduced to increase accessibility for people to own or rent existing homes.

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RECENT HOUSING EVENTS

Australasian Housing Researchers' Conference

Date : 6 – 8 February 2019
Venue : Adelaide, Queensland, Australia
Organizer : AHURI Ltd, the University of Adelaide and University of South Australia
Website : <https://www.ahrc.org.au/>

AHURI will host their annual early career researchers' symposium in Adelaide on the 4 and 5 February, and this will be immediately followed by the AHRC conference on 6 through 8 February.

Important dates

Abstract submission deadline = 30 November 2018
Abstract acceptance notifications = Mid December 2018
Early registration fees cut-off date = 21 December 2018

The 2019 International Conference on China Urban Development

Paradigm Shift to Quality Urbanism

Date : 28 – 29 June 2019
Venue : Beijing, China
Organizer(s) : Lincoln Institute Center for Urban Development and Land Policy, Peking University;
College of Urban & Environmental Sciences, Peking University;
Centre of Urban Studies and Urban Planning, The University of Hong Kong;
and Lincoln Institute of Land Policy

After years of rapid urbanization that emphasized construction and economic growth, China is entering a new era of urban development with a policy attention on the quality of urbanization. This paradigm shift is timely, but also challenging. The past model has led to serious environmental degradation, distortions in land and housing markets, and unequal wealth distribution, which must be addressed through the new effort for quality urbanization. Climate change and emerging technologies also pose new challenges and opportunities. China can learn significantly from global experiences in new urbanism, and China's pursuit for quality urbanization will also be crucial for the successful implementation of the New Urban Agenda launched at UN Habitat III.

Conference Format:

This will be a two-day conference with (i) two half-day plenary sessions for keynote speeches by invited distinguished scholars, (ii) six to eight half-day parallel sessions for presentations by

scholars, and (iii) six to eight half-day parallel sessions for presentation by graduate students, with invited scholars as discussants. Local study tours will be arranged.

Call for Papers (First Round) and Topics:

We welcome submissions of paper or abstract on the following topics:

- National urban policy
- Land and housing issues
- Metropolitan governance, planning, and finance
- Urban environment and public health
- migration and social inclusion
- Urban culture, creative economy, and growth
- Urban transport, accessibility and land use
- Urban regeneration
- Property rights and land/housing development
- Socio-spatial inequalities
- Urban resilience
- Agglomeration, megacities and mega-regions
- New technologies and smart cities
- Urban-rural integration

Submission of Abstract:

For those who are interested in presenting a paper in the conference, please submit in English an extended abstract (roughly 250 words, stating the research question clearly and highlighting key results) or a paper, name(s) of author(s), position(s), and affiliation(s) through email to cud2019@plc.pku.edu.cn, and copy to cud2019@lincolninst.edu, indicating in the subject line of the email “paper submission for CUD2019”.

Submission Deadline:

28 February 2019. Notification of acceptance will be sent out by 31 March 2019.

Registration Fee:

For non-student participants, there is a registration fee of USD200. It is charged to ensure attendance for the entire meeting and to cover the cost of registration and all meals. No registration fee will be charged on student presenters. Details on the payment of registration fee will be sent once your paper has been accepted for presentation. All participants need to pay their own costs of accommodation and transportation.

ENHR 2019 Conference

Housing for the next European social model

Date : 27 – 30 August 2019

Venue : Athens, Greece

Organizer : European Network for Housing Research

RECENT PUBLICATIONS ON HOUSING IN THE ASIA-PACIFIC REGION

AUSTRALIA

Alizadeh, T., Farid, R., & Sarkar, S. (2018). Towards understanding the socio-economic patterns of sharing economy in Australia: An investigation of airbnb listings in Sydney and Melbourne

Metropolitan Regions. *Urban Policy and Research*, 36(4), 445-463.

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CHINA

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Qian, J., & Tang, X. (2019). Theorising small city as ordinary city: Rethinking development and urbanism from China's south-west frontier. *Urban Studies*, 56(6), 1215-1233.

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Xia, C., Zhang, A., Wang, H., & Yeh, A. G.O. (2019). Predicting the expansion of urban boundary using space syntax and multivariate regression model. *Habitat International*, 86, 126-134.

Yang, Z., Wang, Y., & Liu, Z. (2019). Improving socially inclusive development in fast urbanized area: Investigate livelihoods of immigrants and non-immigrants in Nansha Special Economic Zone in China. *Habitat International*, 86, 10-18. Zhang, S., & Zheng, G. (2019). Gating or e-gating? The rise of the gated village in Beijing. *Habitat International*, 85, 1-13

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HONG KONG

Leung, K. M. & Yiu, C. Y. (2019). Rent determinants of sub-divided units in Hong Kong. *Journal of Housing and the Built Environment*, 34(1), 133-151.

INDONESIA

Herlambang, S., Leitner, H., Liong, J. T., Sheppard, E., & Anguelov, D. (2019). Jakarta's great

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