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NEWSLETTER

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EDITORIAL

Multi-dimensional Housing Inequalities under Financialization in Pandemic Stricken Cities

The ongoing Covid-19 pandemic has raised the spectre of an unparalleled global recession with unthinkable consequences. Many cities around the world are still on lockdown, and hundreds of thousands of people, especially the disadvantaged and the marginalized are rendered powerless and hopeless. With a wide range of economic activities has experienced abrupt and severe crash, Covid-19 will no doubt leave a strong imprint in the global economy. Disastrous economic aftermath is expected, particularly for certain economic sectors — transportation, tourism retail, entertainment, and the real estate market. Housing sales in January and February 2020 in Chinese large cities dropped by almost 40% compared with the same period in 2019 A similar Covid-19-induced housing recession has occurred in the US and Europe, and the situation could be worse given the much larger number of infections. The long lasting housing inequalities tend to be worsened in times of uncertainty, as exhibited in the post-2008 global recession.

Although the Covid-19 pandemic has profoundly changed the global geopolitics and an anti-globalization sentiment accompanying the rise of populism worldwide is expected, the escalating financialization does not seem to cease to be a dominant mechanism in the housing market any time soon. The intensified financialization since 2008 global financial crisis has provoked escalated concerns about the dominance of financialization in the global economic system and its ramifications in various spheres of the society, ranging from fiscal health to housing tenure structure and everyday lives. Regardless that the 2008 crisis has dramatically brought housing price down (2008-2012), it did not contribute to the expansion of homeownership among poor householders (Adelino etc., 2018). Instead, given the increasing wage uncertainty of the poor in the post-crisis period, the predatory lending in which borrowers with low credit scores were charged higher interest rates and higher mortgage loans made homeownership less accessible for them (Aablers, 2017).

Across a wide range of contexts, rather than witnessing a de-financialization of the housing market, we experience a re-employment of property-led financialization to facilitate new waves of capital accumulation adjusted in the post-crisis context (Aalbers, 2017; Fields, 2017; He et al., 2020). As one of the financial instruments in the post-crisis context, housing, especially the rental housing, has been the key target of the global pool of investment, or the so-called "wall of money", in which institutional investors (e.g. pension funds, private equity and real estate investment firms) and superrich investors play increasingly dominant roles (Fernandez and Aalbers, 2016; Fields, 2017). It is quite common to find rental housing invested and managed by globalising and privatised flows of capital, such as student accommodations, single-family rental housing, and the highly controversial Ziru apartments and DNK apartments in China. The post-crisis financialization of (rental) housing has projected variegated impacts on housing affordability and instability for low-income householders and tenants (Fields, 2017; Aalbers, 2019).

Under financialization, housing has been transformed from an illiquid commodity to a complex financial asset. However, the uneven effect of financialization on housing opportunities creates challenges for vulnerable groups, such as migrants, the elderly, younger generations, to access homeownership, leading to the exacerbating housing inequality in the society (Aalbers, 2017). Although it is still too early to predict the impact of Covid-19 on housing inequalities, it becomes clear that the disadvantaged are inevitably facing unprecedented and multiple socioeconomic vulnerabilities that may lead to advanced marginality (Wacquant and Howe, 2008), e.g. less tenant protection and more rigorous control against rent default, declining public expenditure under fiscal austerity, increasing housing unaffordability due to reduced income, exacerbated unemployment and homelessness.

Housing researchers may want to take heed of the exacerbated housing inequalities (re)shaped by an advanced level of financialization and further fiscal austerity under the unprecedented economic recession induced by the once-in-acentury pandemic and the resultant anti-globalization movement. It is estimated that the Covid-19 pandemic may affect the housing market and housing inequalities in the following ways. First of all, the most direct impacts are the high unemployment rate and reduced incomes affecting all groups of the population. The increased instability of wages would also result in a worsening housing price/rent-to-income ratio among low-income households, which further aggravates their burden of mortgage/rent payment. Secondly, the Covid-19 pandemic may affect the global capital movement in the financialized housing market. Given the uncertain prospects of the pandemic, e.g. when will it ends and how bad a Covid-19 -induced recession could be, investors who seek a higher return and diversified risks might choose to invest in properties "on the cheap", while risk-adverse investors might withdraw funds from Covid-19 hard-hit areas. Thirdly and most importantly, it can be expected that policymakers would take greater risks to mitigate market volatility and reboot the domestic economy through deepening the financialization process while simultaneously introducing more stringent fiscal austerity programmes. Meanwhile, the rising regulatory power of public authorities also provokes concerns on the long-term consequences of these emergency financial measures, such as the accumulating urban debts and government deficits, and possible post-pandemic housing price inflation.

Most worrying is the entrenched multi-dimensional housing inequalities that are race-based, class-based, generation-based, and tenured-based. Exacerbated inequalities are expected between homeowners, whose wealth is essential to the financialized economy thus are likely to be bail out by the governments, and tenants, in particular the Generation Rent who are left in despair. Apparently, a concerted effort from housing scholars is urgently needed to closely scrutinize how multi-dimensional housing inequalities are wrought under the ongoing economic hardship, the uneven geographies of global capital flows, and new forms of financialization anchored by governments in pandemic-stricken cities around the globe.

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¹ See https://tech.sina.com.cn/roll/2020-03-16/doc-iimxxstf9471553.shtml, access on 31 March 2020.

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HOUSING NEWS FROM THE REGION

AUSTRALIA (New Guinea And Pacific Islands)

Pressing Housing Issues and Recent Accomplishment in Housing Research in the Oceania

The intention of this news update is to provide a brief overview of some pressing housing issues and recent accomplishment in the field of housing research in the Oceania region which includes Australia, New Zealand, Papua New Guinea and Pacific Islands. This news update is organised along the simple category of government actions and market activities relating to 'housing'. I will raise several for each as they appear, at least to me, the issues of some degree of significance to the Region as well as to the broader geographic context.

Australia's long un-interrupted economic growth in the past three decades has 'side-effects', namely declining affordability due to rapid appreciation of housing prices. Given an unequal rate of increase in labour wage, this has raised housing affordability concern such as pressure on financing for first home ownership among the young and middle to low income households. The Region's societal concerns about inequality is on the rise.

Both conceptual inquiry and empirical investigation of housing's role for a 'circular economy' are attracting research attention. There are new research attempts to investigate and identify opportunities and obstacles in the perceived logic of a new economy that is emerging in the Region. Progress and outcomes of these inquiries may have profound impacts to the Region's social, economic and political conditions.

Immigration, domestic and foreign investment, and demographic change are among the main driving forces that influence housing markets in Australian and New Zealand. The uncertainty due to domestic ecological and global health crises has raised the urgency for researchers to revisit or reassess the 'traditional' drivers of housing demand. New researches are emerging with the good intention to refresh understanding of future housing demand especially role of the state and market for the provision of commodity, social and affordable housing. Although housing for elderly people remains a relative societal success in the Region, the new concern relates to aged and disability care facilities has started attracting research interest. Population ageing and health has been a pressing policy concern with significant ramification on housing. Health and housing provision for ageing people directly concern the vulnerability of the aged care facilities, public and private hospitals and the retirement villages stock in the Region.

Uncertainties induced by the ongoing natural and social catastrophe in the Region triggers new research ideas on regulating housing and the impact this may bring to specific sectors of provision and distribution to mitigate these potential crises. Some recent cases in the Region include: earthquake recovery (Christchurch), climate change induced sea level rise (Pacific islands) and severe drought and bush fire (Australia), and the COVID pandemic can have a wide range of, immediate to longer-term, serious impacts on the existing social fabric, the economic system and the urban-regional environments. These could have a flow-on effect on housing to be understood differently.

Researches are also being initiated for evaluating shock to large cities including CBDs and their consequential effects on evolution and transformation of future generation cities. As remedy and human response to the built environment, continuous efforts are being made to mitigate and improve urban and regional conditions. For example, low energy economy and housing sustainability as a moral ethical concern are starting to emerge into the general perception of a 'circular' or 'shared' economy.

One of the critically important areas for high-quality R&D in housing research is infrastructure development. The demand for comprehensive high-quality information and knowledge stock correspond to the rapidly emerging new technologies and organisations with a vision on their future advancement. This has triggered new research opportunities on ideas of network and production mode of housing provision and consumption - an essential element that supports and enhances research development across the Region.

Last but not least, historic-geographic insights (legacies) of the Oceania region have raised a number of interesting housing research questions. Researchers have realised the importance of historic contexts such as the indigenous and the more recent settlement history that have played a critical role in explaining housing conditions and policies in these jurisdictions. There are new studies on indigenous rights in Australian and New Zealand aboriginal communities with housing being a principal welfare concern. There are, albeit a smaller number, housing research in the Pacific nations focusing on social welfare provision, foreign aid, and the impact of climate change on human settlements. And of course the areas that continuously attract significant research interest in the Oceania remain to be managing and sustaining the housing stock. Operation, institutionalisation, gentrification, redevelopment and entrepreneurship remain fertile prime areas for housing research in the Region.

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BANGLADESH

Housing Situation in Bangladesh

The updated National Housing Policy of Bangladesh 2016 recognizes housing as a basic need following the constitutional provision of housing as basic right. Thus it is imperative that Bangladesh adopts a pragmatic policy with requisite programs on housing for both urban and rural areas. There is a huge housing shortage nationally and the quality of housing of the low-income and poor people does not ensure healthy and safe living. The country also faces natural disasters every year especially flooding and cyclones that are also responsible for the losses of shelters in the disaster-prone areas. Fire in the urban areas is a common factor for the losses of shelters for many poor people who live in slums and squatters. The large number of factory workers in the large urban areas lives in unhealthy poor housing conditions. Thus housing solution for Bangladesh needs a multi-faceted program.

Bangladesh as a densely populated country with an acute shortage of housing, solution of the problem is not an easy one. Among the population, a large section being poor cannot afford descent housing for safe and healthy living. The National Housing Authority entrusted with the responsibilities to work for the government to overcome the situation gradually over time has limited capacity and resources in the face of the need for a large stock of housing supply annually considering affordability of people in the lower income brackets. The price of both land and apartment units in the private housing market is generally high and not affordable to the low-income people. Also, the private sector has never come up with any meaningful program or projects to make substantial contribution in low-income housing. So the situation is direly worrisome when the country faces natural calamities in diverse way along with the burden of a huge size of refugee Rohingya population. The urban centers in the coastal location are highly vulnerable on account of their dense population and poor socio-economic bases (Ahmad, 2014). On the other hand, rapid urbanization has been posing serious challenges for sustainable urban development and poverty has increasingly been urbanized by way of transfer of the rural poor to urban areas making an acute shortage in urban housing (UDD, 2016).

National Policy and Programs for Housing

The national housing policy of Bangladesh recommends some progressive measures for urban and rural areas. The policy aims to provide affordable dwelling units for all considering income levels of different stratum of people. Bangladesh has been working to achieve targeted economic goals for 2021 and 2041 since 2009. The country strives to raise its LDC position to the position of Developing Country in 2021and to a Developed country in 2041. The sector development programs are matched by this national policy. Housing in recent years, has been a priority sector along with enhancing the spatial development agenda for both urban and rural areas. However, an inclusive policy with adequate programs and resources for solving the country-wide housing problems is still not achieved. As Akter and Akram (2020) observe, the habitable housing for all especially for the poor rural and urban dwellers is still seemed to be more a myth than a reality. The further argue that most of the dwelling units both in urban and rural areas are structurally very poor, beneficiaries of the policies are still limited to the elite class people and the low income people and the poor are ultimately remaining left out from the development strategies of these housing policies. The National Housing Authority (NHA) of Bangladesh has recently adopted some measures to provide low-income people with affordable housing with ownership or rental basis. The housing supply so far made by the NHA has generally been consumed by middle and upper-middle income groups. The other special programs of the government are targeted to arrange emergency shelters on public lands for homeless people, especially due to natural disasters.

Private Sector Housing

Housing market mainly works for urban areas. Because of the high price of land and cost of construction, the demand for small apartment units is higher in the urban housing market. The private real estate and land developers are the main source of supply of housing units. In the rural housing sector, they are still absent as there is very low or no demand as the cost of housing units is not affordable to the low-income people in the rural villages. Some Non-governmental Organisations (NGOs), however, have some low-cost housing schemes that support an improved housing provision, but may not be as the lasting solution.

On the other hand, large disparities have emerged as poverty has urbanized (Shams and Sohail, 2014). With increasing migrants to the urban areas from rural areas, the growth informal housing has been enhanced with poor quality housing accommodations that do not ensure physical and social environment for healthy living. Shams and Sohail (2014) maintain that the formal housing developments are developed within the structure of government rules, controls and regulations and informal housing development is generally illegal in the face of unaffordability or sometimes unavailability of housing in legal housing market.

Housing Market and Consumption

Inadequate housing availability is a key problem in all cities and towns in Bangladesh. Housing deficit in urban areas grew from 1.13 million units in 2001 to 4.6 million units in 2010 and the deficit is projected to reach 8.5 million units in 2021 if investment in the housing sector does not keep pace with the growth of population (UDD, 2016). The Bangladesh Country Paper Habitat III (UDD, 2016) presents that nearly 44% of the urban households live in purely temporary structures while those living in semi-permanent structures comprise about 29 percent of the urban households. The Country Paper shows that only about 28 percent of the households live in permanent structures suggesting that an overwhelming majority of urban households live in poor quality houses.

In the urban housing market in major cities of Bangladesh, the rental housing has a great potential to reduce the housing deficit. In fact, a pragmatic policy backed by well thought out low-cost rental housing may have a good impact on the reduction or even elimination of informal settlements. As Ahmad (2014) argues, despite the modest demand, renter households consume small sized dwelling units (about four-fifths) than owner households owing to imposed constraints on the rental housing market. Thus housing availability for middle and lower middle-income urban dwellers is always accompanied by a large shortage of housing units. Considering the shortage and demand for affordable housing, an energetic policy in support of low cost housing should be considered to be critically important (CPD, 2003).

Recommendations

It is important that public and private agencies work in a coordinated way for an inclusive growth of housing to bridge the gap between demand and supply for various sections of population both in urban and rural areas. It is also imperative that a rational strategy is adopted to provide housing for all income groups with special attention to low-income housing as they are the overwhelming majority in both urban and rural areas. The Centre for Policy Dialogue (CPD, 2003) argues that such a policy should be based on a comprehensive study for an informed policy decision for the development of the housing sector.

Shams and Sohail (2014) stress on housing finance reforms to cope with the growing demand. They suggest to improve regulatory enforcement and property registration, prudential norms customized to housing finance, legal framework for safeguarding customers, improved availability of housing and mortgage information.

Bangladesh may follow a strategy of a multi-system housing provision like Indonesia that includes control of commercial housing; strengthening of public housing; building apartments; empowering self-help housing and facilitating special housing development (Winarso, 2019). As Azriyati (2019) maintains in the Malaysian case of housing, "the mismatch between prices and wages is a major factor affecting housing affordability". The five core themes of the National Housing Policy (2018-2025) of Malaysia that include improving accessibility and affordability; quality housing for all; cohesive neighbourhood; improving coordination between housing development and transportation; and strengthening institutional capability may provide useful insights in the case of solving housing problem in Bangladesh.

In the future, Bangladesh may experience a number of challenges in the housing sector including management of slums to make them part of a dynamic urban economy. To overcome the housing problem for low-income population, Bangladesh Country Paper for Habitat III (UDD, 2016) recommends that housing development strategies need to include resettlements of slum dwellers ensuring tenure security, enhancing access to infrastructure and urban services, promoting income generating activities and providing social safety net coverage with special attention to generation of employment opportunities for the youth. A rational approach is also required to improve the rural housing condition. It is to be observed how Bangladesh may become capable of solving the housing problems for its large population along with current course of higher GDP growth.

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MAINLAND CHINA

A Home for All: China's Recent Housing Policies in the Post-COVID Era

Owing to that COVID-19 outbreak is contained in an effective and timely manner paired with supportive government policies to rehabilitate the economy, China's real estate market seems to have shaken off the effects of COVID-19 outbreak since May 2020, as demonstrated by the rebound of home sales as well as increasing house prices. Among many cities, Shenzhen and Dongguan have taken the lead in the rapid rise in housing prices. In May 2020, housing prices in Shenzhen rose 15.64% compared with the same period last year, far higher than other first-tier cities (2.79% increase in Shanghai, while more than 2.5% decrease in Beijing and Guangzhou)². The easing monetary policy in the first half of the year increases the probability of capital flowing into the real estate market. Meanwhile, the fragility of China's economic recovery from the outbreak makes people believe that investment in the real estate market is a safer choice. Furthermore, Shenzhen, the key city within the Guangdong-Hong Kong-Macao Greater Bay Area, and other regional central cities have relatively relaxed hukou regulation policy and home purchase restriction, which enable the real estate market to become the main battleground for speculative capital.

Against this backdrop, the Real Estate Symposium held by the central government on July 24, 2020 emphasized the positioning of "housing is for living, not for speculation" and insisted on not using real estate as a short-term means to stimulate the economy. Since July, differentiated regulation measures based on local circumstances were rolled out in Shenzhen, Hangzhou, Ningbo, Dongguan and other cities to maintain the stable and healthy development of the real estate market. On the one hand, policy-makers have tightened the home purchase restriction. For instance, Shenzhen has introduced additional residency and tax requirements, according to which, residents will only be allowed to buy a dwelling if they have hold local *hukou* for at least three years and, at the same time, continuously pay income tax or social security for 36 months. Before the implementation of this policy, residents only need to hold Shenzhen *hukou* to buy a dwelling. In Ningbo, the coverage of purchase restrictions extended from 3 districts to 5 districts. In Dongguan, home purchase restrictions started to apply to second-hand housing for the first time. On the other hand, a series of housing transaction restrictions have been introduced to combat the speculative behaviors in the real estate market. In Hangzhou, newly-built commercial housing purchased by talents are prohibited to be traded within 5 years. In Dongguan, commodity housing (including newly-built commercial housing and second-hand housing) can only be transacted or transferred after 3 years of obtaining property ownership certificate. In addition, a few of cities launched policies targeting at "fake divorce". Nanjing will count in the housing bought 2 years after the divorce into the total number of housing that one family can purchase. Similar policy has also been issued by Shenzhen.

To achieve the goal of "a home for all" and advocate "rent and purchase are equally important", the rental housing market, as an important supplement to the owner-occupied sector, has been vigorously promoted by the Chinese government since 2017. Compared with many developed economies where renting is regarded as a reasonable housing choice, the rental housing market is rather underdeveloped in China. One major issue with rental housing is the inadequate supply and inferior quality. To tackle this, the central government has been increasing the investment in the rental sector. In July 2020, Tianjin, Shijiazhuang, Taiyuan, Shenyang, Ningbo, Qingdao, Nanning and Xian were selected as the new batch of pilot cities by the Ministry of Housing and Urban-Rural Development, in addition to the 16 cities selected in 2019 including Beijing, Shanghai, Changchun, etc., to support the development in the rental housing market. With the financial support of more than 600 million yuan per city, these pilot cities will vigorously develop the rental sector by optimizing institutional mechanisms, raising rental housing resources through multiple channels, promoting the development of specialized and institutional rental enterprises, and so on. These measures are expected to expand the supply of rental housing. More fundamentally, due to the lack of regulations and laws in the rental sector, renters often suffer from arbitrary price increases and unilateral breach of contract, which jeopardizes their sense of stability and security, leading to a strong tendency to purchase a dwelling. To enhance people's confidence in the rental sector, which is critical to the prosperity of the rental housing market, the Civil Code was passed in the third session of the 13th National People's Congress in May 2020. It stipulates that if the lessor sells the leased dwelling, the lessee shall have the priority to purchase the dwelling under the same conditions, providing a strong guarantee for standardizing the operation of the lease market and safeguarding tenants' residential interests. In September 2020, the Ministry of Housing and Urban-rural Development solicited public opinions on the draft of Housing Leasing Regulations, demonstrating the government's determination to protect the legitimate rights and interests of the relevant parties of housing leasing.

Within the housing security system, the development of policy-based rental housing has been attached great importance in the National Conference on Housing and Urban & Rural Construction held on December 23, 2019. Unlike public rental housing, the construction of which are led by government, policy-based rental housing is supported by the government but constructed by enterprises and other institutions mainly using idle land and idle housing. As of June 12, 2020, two batches of 11 cities, including Guangzhou, Hangzhou, Jinan, Zhengzhou, Fuzhou, Suzhou, Shenyang, Nanjing, Hefei, Qingdao and Changsha, have signed strategic cooperation agreements with China Construction Bank to develop policy-based rental housing, which will generate about 1.2 million units of policy-based rental housing in the next three years through market-oriented operation.

Facing the pressure of housing affordability and the rebound of housing prices in many cities, the central and local governments seem to have strong determination to stabilize the real estate market by deploying purchase restrictions, establishing the rental market, and improving housing security system in the long term. The goal of "a home for all" and "rent and purchase are equally important" is clearly set up, however, the paths to the goal are being experimented.

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HONG KONG

First Completed Project under Hong Kong's Youth Hostel Scheme

The Youth Hostel Scheme (YHS) was first announced in the 2011-2012 Policy Address. The scheme unleashes the development potential of underutilized sites held by non-governmental organizations (NGOs) to build hostels for working youths aged 18-30. In return for full funding from the Government to construct the hostels, the NGOs are required to set the rental at a level which does not exceed 60% of the market rent of flats with similar size (LegCo Secretariat, 2018).

The first YHS project (known as "PH2") was completed in 2019, with the first intake of tenants in early 2020. This project consists of 78 units, most of which are single units from about 187 to 232 sq. ft, with monthly rent ranging from HK\$4,248 to HK\$5,831 (approximately US\$545 to US\$748). The first tenancy contract will be for two years, which can be renewed for an aggregate of no more than five years (HKFYG, 2019).

The 5-year tenancy restriction aims to facilitate turnover of the hostel places, while giving some time for residents to save money. Since the launch of the YH2 scheme, there have been concerns that capping the rent at 60% of market rent might still be unaffordable to the working youth. A working youth with median monthly income of HK\$15,000 (approximately US\$1,923) would need to spend at least 28% of his/her monthly income on rent, which is much higher than the rent-to-income ratio of public housing tenants (LegCo Secretariat, 2020).

It is worth noting that PH2 is not just a housing project. The project provides extra youth development services, such as providing opportunities to learn financial management skills. The project also provides communal spaces to encourage residents to socialize with each other.

Apart from the PH2 project, several other projects are in the pipeline. Overall, the Youth Hostel Scheme is expected to provide around 3,000 hostel places for working youth. It remains to be seen whether the Youth Hostel Scheme succeeds in achieving its objective of helping young people accumulate resources to meet their aspirations.

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RECENT HOUSING EVENTS

Board Excellence in Housing Conference 2021

Date: 26 – 27 February 2021

Website: https://www.foremarke.uk.com/2020/11/01/board-excellence-in-housing-conference-2021/

International Conference on Affordable Housing

Date: (i) 28 -29 January 2021; (ii) 4 – 5 March 2021 Venue: (i) New York, United States; (ii) Barcelona, Spain Website: https://waset.org/affordable-housing-conference

Future of Housing 2021 Conference

Date: February 2021

Venue: London, United Kingdom

Website: https://futureofhousing.co.uk/

Housing Technology Conference and Executive Forum 2021

Date: 3 – 4 March 2021

Website: https://conference2021.housing-technology.com/

Novogradac 2021 – Affordable Housing Spring Conference

Date: 29 – 30 April 2021

Venue: San Francisco, United States

Website: https://www.novoco.com/events/novogradac-2021-affordable-housing-conference

European Network for Housing Research (ENHR) 2021

Theme: "Unsettled Settlements: Housing in Unstable Contexts"

Date: End of August – Early September 2021

Venue: Nicosia, Cyprus

Website: https://www.enhr.net/enhrconferences.php

Housing 2021

Date: 7-9 September 2021

Venue: Manchester Central, United Kingdom

Website: https://cihhousing.com/

SPACE International Conference 2021 on Housing

Date: 19 – 20 November 2021 Venue: London, United Kingdom

Website: https://spacestudies.co.uk/conference/space-international-conference-2021-on-housing/

Social Housing Annual Conference 2021

Date: 25 November 2021 Venue: London, United Kingdom

Website: https://www.socialhousing.co.uk/events?dtype=month&cYear=2021&cMonth=11

Asia Pacific Network for Housing Research Conference

Date: To be announced
Venue: Kuala Lumpur, Malaysia
Website: https://www.apnhr2020.com/

RECENT PUBLICATIONS ON HOUSING IN THE ASIA-PACIFIC REGION

AUSTRALIA

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