

TO SENATE COMMITTEE INQUIRY INTO AFFORDABLE HOUSING

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PLAN HOUSING MORE LIKE HEALTH MANAGEMENT AND SUPPORT

This submission to the Senate Standing Committee on Economics Inquiry into Affordable Housing addresses term of reference a. **‘the role of all levels of government in facilitating affordable home ownership and affordable private rental’** particularly in regard to subsection (v) **the regulatory structures governing the roles of financial institutions and superannuation funds in the home lending and property sectors.** This examination is undertaken from personal, professional and public interest views, in the light of experience.

This submission takes a regional, professional and personal savings and investment approach to deal with land, construction, housing, insurance, superannuation and related services, savings and investment matters, which affect all Australians and many beyond these shores.

It shows housing could be made more affordable, (if there was sufficient interest in serving everybody better), by national housing design of more openly competitive funding models for financial stability and cost reduction. The principal development models already exist, in planned and competitive funds for delivering services in workers’ compensation insurance and health care, industry superannuation and in state environmental planning.

The nature of these planned funding models pioneered in health and environment planning is discussed later. Driven by lawyers, they struggle against the US future and the past, under lawyers’ direction. However, as David Brooks pointed out on PBS Newshour on SBS TV, there are unaffordable programs that are quite popular. Reforming housing and land related insurance and fund management would do a big majority of consumers and producers a big favour. God knows the future generations will need it. What are they doing to your kids?

If US markets cannot improve health and provide health care more effectively, fairly and cheaply than Australian service models, why would markets tackle global warming any better than health? See Stiglitz (2010) ‘Freefall’, and Wessel (2012), ‘Red Ink’ on related US governance problems. Good land, housing and related insurance and fund management require regionally planned and competitive approaches to fund ownership and competitive development. These are addressed later and in attached submissions to current inquiries.

- 1. Understand the pioneering objectives, design and power of workers compensation, health care, and superannuation service models to deliver more affordable housing and other plans better***
- 2. Take planned regional development and place based routes to land and housing insurance and superannuation planning for fund stability, effective competition and reduced housing cost.***
- 3. Develop jointly owned state and community funds which call for competitive services to the place in the interests of key stakeholders and the broader public, so many service providers and advanced manufacturers may flourish.***

4. Democratic inclusion is required which also depends on open fund operation as secrecy is the same as ignorance for everybody else. (Then they may hate and call you corrupt.)

INTERNATIONAL AND AUSTRALIAN REGIONAL PLANNING CONTEXT

In an article in the Australian Financial Review (AFR) entitled 'Big powers need to follow up QE with reform', Christine Lagarde, managing director of the International Monetary Fund (IMF) stated the challenge now is to agree on medium-term fiscal adjustments and implement the structural reforms – including deregulation of product and service markets and measures to boost the share of women in the workplace – that are need to give growth a firm foundation and finally banish the spectre of deflation. This is deregulation. Sack the lawyers. You will be amazed how much money you save while doing a better job because comparatively speaking you know what you are trying to do better than they do. You don't have to do it all yourself as you will be able to trust many others' dependent or independent judgment, compare it more easily with others, and make further use of it, educational or not.

In the establishment of industrial commissions, Australia set up a more progressive industrial tradition which recognised the baggage lawyers bring from feudal times. However, would-be lawyers, lawyers, the political parties which support them and related key clients soon subverted this to embroider and elevate their own status to the dominating adversarial legal norm. It seems hard to blame them. It is also hard to blame the tea room. Baby, let's do it.

However, back in the real world, Lagarde states that the international community needs to complete the regulatory reforms required to create a safer financial system that better supports the needs of the real economy (AFR 6.1.14, p. 39).

This is such a model for constructing a services economy in the public interest, with land, housing and risk management directions under common ownership, as indicated in the NSW planning approach outlined later. It is based on the goals of the Environment Protection and Assessment Act (EP&A Act), ideally delivered competitively according to the principles of national competition policy proposed by Hilmer in 1993 and accepted by Australian states. Do not let lawyers and idiots who do not understand this direction stuff it up. It's that simple.

The EP&A Act states its aim is to achieve openly consultative and integrated approaches to economic, social and environmental issues in land use planning. The glossary in the White Paper leading to the New South Wales Planning Bill (2013) stated '**strategic planning**' 'tells the story about a **place**, (sic.) including where it has come from, what it is like now, the vision for an area and what will need to change over time to achieve that vision. It provides structure to this story by identifying the long term goals and objectives and then determining the best approach to achieve the goals and objectives'. Because most organizations and individuals operate in places, more open cooperation is also necessary for understanding and implementing effective competition so as to compare the outcomes of work or related action.

Globally, effective family planning is the key for women's entry to the workforce and for prosperity. China and all women with the wealth and opportunity to do so faced this truth. God help the impoverished rest. Key theoretical and practical contributions to regional and global policy by Engels, Mao and the Chinese Communist Party are particularly recognized in related historical contexts of wealth manufacturing and development later. In many regions the neglect of family planning appears mad in driving fanaticism based on increasing land degradation, unemployment and want. More open mutual communication must address this

because plans such as the Business Council of Australia (BCA) Action Plan for Enduring Prosperity (2013) do not. Like the Catholic Church, top business interests appear to believe that too many producers and consumers are never enough. This view is feudally destructive.

The costs of outdated legislation without clear goals or plain English definitions, supported by many adversarial and prescientific suppositions are discussed later in order to advance the post-war World Health Organization (WHO) and related United Nations (UN) national and regional approaches to planning and related fund ownership designed in the public, individual and other organizational interest. Australian governments are pioneering this with some other regions. The Universal Declaration of Human Rights, which calls for more equally inclusive treatment of people on the legislated grounds of their sex, ethnicity, religion, etc. etc. ideally reverses the supposition that people must hide their true state to protect themselves from harm. The concept of privacy is synonymous with ignorance for everybody else. This is discussed later in related land, housing and risk management contexts, to explain the ideal insurance, superannuation and related fund management and reform. It is based on joint ownership of funds and related accountability for stewardship of a place, building or project.

The fund and risk management directions below and attached are geared to whole of land and community improvement through improving the quality of life more broadly and cheaply, with more stability and also more variation made possible than at present. This direction is based on more open and flexible management to meet key regional planning concepts and state theoretical and practical directions pioneered in workers compensation, Medicare, superannuation fund management and related retirement models. This is the direction an independent woman may put in the space between all the jostling professions and their related and powerful older interests, dying off or getting stronger through their many multiplications.

Locally, for example, Sustainable Sydney 2030 is a plan apparently produced as a result of consultation since 2004 which involves 'the full range of economic, social and environmental issues confronting us'. Implementation requires actors working more openly together, using competition to achieve common and individual goals more broadly. From this perspective the proof of the human pudding is ideally in its eating, as distinct from in its certification, especially if it seems the latter may discriminate against better performers or particular taste unnecessarily. Using the NSW Office of Fair Trading Home Building Contract, may be applicable more broadly as a model practical guide to quality management of key projects.

The Inquiry into Construction Industry Insolvency in NSW drew potentially related attention to the suggestion of Craigs Coastal Landscaping Pty. Ltd. in Wollongong, for a proposed construction industry trust:

- The developer or owner has to have the funding for the project approved and money should be set aside in a trust
- A percentage amount for variations should be part of the trust arrangement
- As the builder makes claims, the owner and developer verifies that the work has been done and that payment to subcontractors and suppliers has been made before the next payment is made

The above may ideally be part of the structure supported by openly shared regional investment funds and related project management, to which further work, education, audit (checking) and certification may be attached, as part of the contract and settlement process, to gain quality management and better outcomes. Research is often done as one goes along.

Take related open approaches to teaching and learning on the job, supported by open curriculum content for key skills development and related education, identified in key industry and regional settings. Use, videos, TV, radio or related media. See more information on this more affordable community development direction at www.Carolodonnell.com.au

OPEN THE PURSUIT OF HEALTH AND ENVIRONMENT IMPROVEMENT

The Council of Australian Governments (COAG) first called for national standards for health and environment protection, related occupations and supporting education in 1990. All Australian governments passed mutual recognition legislation to prepare for nationally competitive approaches to regulation in 1995. In 2007, a Productivity Commission review indicated the COAG initiatives to facilitate mutual recognition of many skilled occupations under state legislation have made little progress. In 2008 COAG was also still seeking a single national registration and accreditation scheme for health professionals, to be developed by 2010. I guess it didn't happen. Occupational standards are valuable as they are demonstrated by gaining certificates which keep others out of the job competition on many examination related grounds which may or may not be tested in performance on the job.

In 2014, the main message, perhaps, is that unless (COAG) can pull its finger out, national standards for health and environment protection to which it is committed, are unlikely to be achieved. This may happen only if COAG can break the multiple and closed academic, research, teaching and related professional and bureaucratic strangleholds on standard writing, curriculum and education delivery, which are often also related to protecting the public. The best way for the preservation of both standards and strong competition may be by inviting any current or past teachers and suitably qualified others to contribute immediately to constructive curriculum and related product, accessible to all. However, COAG goals for national health and environment protection may never be achieved and this may perhaps also be a good thing.

Today, for example, one questions whether national standards were the good idea they seemed at the time. Are we better off without them? In retrospect they seem too rigidly collegiate, multiplying the work for oneself and one's fellows, while keeping others out. Standards appearing as certificates which keep others out of work on quality grounds, may be needed less than the clear demonstration of capacity in performance, which can also be passed on openly to assist other place or person related development, while gathering related information on a project in a systematic manner. What is peer review and do we want it here? These are questions many people could spend years discussing in the absence of putting some material out there to be shot down by others in the arena, or not. This is often the richest and most exciting educational process. Wikipedia seems a wonderfully helpful example of what committed people may produce fast together and which has improved as it has grown up.

How hard can it be, for example, to identify key curricula for any vital work and put it out on TV or video in a clear, cheap form, available to anybody? Not hard. Registered training organizations do not prepare for and assist accreditation well enough. The distinction between process and content is often lost by frightened operators who may want to avoid demonstration of their own competence as much as possible. They may do so by hiding in the elevation of process and the questionnaire which reduces all to the blandest norm. You must wear your content proudly on your sleeve whatever it is to be a good teacher whom as many as possible may welcome or reject. University collegiate culture is poor in talking to itself.

Anyhow, a key way to identify the skills needs of any Australian industry or community sector and to create the situation that allows for the best match between skills and job opportunities is to create more opportunities for key on-the-job learning and for related curriculum and accreditation which is provided as openly, flexibly and cheaply as possible. This is to ensure its relevance and quality for associated business and community actions leading to greener futures. This work and education process may now be led in many open resource and infrastructure projects in consultation with government and relevant interested communities, including manufacturing leaders like Cochlear. (Toddlers may also take part.)

This regionally open, (as distinct from closed and adversarial), development process based on shared fund and project management, is also discussed later in regard to home building or renovation, where the contract clearly lends itself to the establishment of sensible systems for work guidance, approval of task completion, payment and valuation towards accreditation. There is great scope for better practice through better communication and record keeping in construction and beyond. The NSW Office of Fair Trading Home Building Contract could be used effectively for many related purposes. Research and education institutions should help as small business often seems to entail very difficult, demanding and losing battles to stay afloat while trying to understand and practice the business successfully, in an international and local political and economic environment which also appears largely against it.

One often admires the skills and pities the man in small business who appears hoist on his own cultural petard of belief and pretence. Use this strength. Ideally, elected representatives and others should now use regional plans to help identify and achieve the key social, environmental and economic goals of regional communities in a way which is also sensitive to the needs of future generations, not merely current voters. This must be open because decision on the basis of evidence rather than voting is the true basis for independent action to protect and serve more communities than is possible as a result of being directed by the comparative bunch of potentially ignorant fools in any room at the time of voting.

The regional goals ideally also reflect the general national aims and related minimum standards and freedoms outlined in key UN instruments. The draft report 'On Sound Commercial Terms', by the Victorian Competition and Efficiency Commission inquiry into regulatory impediments in the financial services sector (2010) suggested new public private partnership investment models to support the National Public Private Partnerships Policy accepted by the COAG. One hopes that many partnership models will be openly and consultatively applied and that COAG lawyers, economists and many other policy advisers on which those elected must usually depend are up to it. The evidence is far from encouraging, as discussed in regard to contracts later below and attached. COAG needs better support.

From this perspective, one also wonders if government managers in housing or other portfolios, the Business Council of Australia (BCA), universities or related places would openly cooperate with the UN Advisors Group on Inclusive Financial Sectors Key Messages for Governments, Regulators, Development Partners and the Private Sector. If not why not?

DEFINE COMMUNITIES, SERVICES AND INDUSTRIAL OPERATIONS TO IMPROVE REGIONAL FUND MANAGEMENT AND FOR MORE OPEN ACCOUNTING WITH GREATER CAPACITY TO COMPARE OUTCOMES

The PC report on Bilateral and Regional Trade Agreements (2010) points out that mining accounted for 7% of the composition of the Australian economy (gross domestic product) in

2008-09, compared with 9% for manufacturing, 3% for agriculture, forestry and fishing and 80% for services. Many of these services have emerged as a result of women being drawn into the market to provide them more cheaply for pay, rather than providing them unpaid at home. This may also depend in part or in full on economic support from a man or the state. Birth control, education, housing and employment are the key protections for women and children's health and wellbeing everywhere. As a former student from Afghanistan also pointed out in her great health services project, one must first define the benefits for men.

To do this one also responds to the Business Council of Australia (BCA) Action Plan for Enduring Prosperity (2013). Like Mosley's Ten Points of Fascist Policy' (de Courcy, 2003 Appendix I) many BCA recommendations seem new and helpful in their clarity and common sense from the perspective of the need for the peace and political stability necessary for expansion, including via competition. British industry under fascism, for example, was to be divided into national corporations, governed by representatives of employers, workers and consumers'. Keynes had led the development of the public insurance pools which were later used for the global war effort. This resulted in the transformation to US global domination and the related Cold War which brought up our post-war generation, picking up the pieces while watching the big boys still bombing the rest and calling it defence testing. Whatever?

However, fascist directions were wrong, as the most powerful election 'was sought on an occupational and not on a geographical basis'. We have it now in lawyers and others who drove the global financial crisis of 2008 which has helped make the US the most unequal it has been since 1928 according to recent discussions on PBS News Hour on SBS TV. This outcome is the reverse of the economist's promise that freer trade would increase equality. The conditions under which the development of science and technology advance society best are moot questions. However, traditional economists should recognise that one needs perfect information for perfect competition. Commercial in confidence operations which old law defends at every turn have brought the reverse. One would have to be a fool to trust that any financial planner knew what they were doing given the fact that they failed to predict the global financial crisis. Either that, or those like Macquarie Bank are human filth, sporting with old, gullible, invisible people through their nightly TV promise of investment security.

Better ways forward were painfully signalled in 1990 when the COAG agreed anew to implement a single, national regulatory environment, immediately after the states had begun an examination of all legislation to update it and make its requirements plain. Bluntly, this is trying to get rid of law against the will of lawyers and related occupations, a Sisyphean task. The COAG then passed legislation requiring mutual recognition of all Commonwealth and State laws and continuing review of legislation, in order to develop national standards for health and environment protection, including related occupations and training, disability services, social security benefits and labour market programs. The problems of doing this in occupations and education were discussed earlier. Especially in a global economy, standards appearing as certificates which keep others out may be needed less than clear demonstration of capacity in performance. As discussed later, competition was to be designed upon this national platform of standards, with the aim of equal treatment for the private and the public sector service provider, unless another course of action appears to be in the public interest.

On the basis of Australian experiences with workers compensation, health care and the industry based design of non-profit superannuation, one now assumes planning, housing and related insurance and investment models should serve related key stakeholder aims with supportive fund ownership and competitive management models. These goals should

direct related administrative funds and stockholders competitively, rather than helplessly watching them all voting from the depths of their ignorance steeped in confidence or not. (They are a bunch of irritating bastards.)

The key stakeholders in any fund are the supposed beneficiaries of the fund and those who own the fund. Other stakeholders are service providers to the fund and related communities.

Approaches to service provision or related funding matters appear ideally driven by the UN definition of community which is:

- a. a group of people with common interests who interact with each other on a regular basis; and/or
- b. a geographical, social or administrative unit

This definition was agreed by the International Labour Office (ILO), the UN Educational, Scientific and Cultural Organization (UNESCO), the WHO and the UN. In 1994 the UN also helpfully defined community-based rehabilitation as:

A strategy within community development for the rehabilitation, equalization of opportunities and social integration of all people with disabilities. Community Based Rehabilitation (CBR) is implemented through the combined efforts of disabled people themselves, their families and communities, and the appropriate health, education, vocational and social services (UN Social Development Division 2001: 1).

As the Productivity Commission (PC) has pointed out, the Australian and New Zealand Standard Industrial Classification (ANZSIC), which is used by the Australian Bureau of Statistics and related international organizations, enables better planning and related data gathering for work and many related community risk management purposes. The list of service industries includes the following:

- Construction
- Property and business services
- Accommodation, cafes and restaurants
- Finance and insurance

The Australian Services Roundtable described 'services' to a PC inquiry as follows:

Services deliver help, utility or care, an experience, information or other intellectual content. The majority of the value of that activity is intangible rather than residing in any physical product (2006, p.5).

The value of services may be far more tangible when they are produced for open evaluation, as in sport, on radio, TV or on-line, in human health care or in many environment or related construction areas. Where does the BCA stand, one wonders on the key requirements for trust and on the professional or collegiate desire for secret service, commencing in the patent?

In this context one wonders how land and marine parks are ideally valued and seeks guidance so that they are more likely to be enhanced and extended rather than destroyed in the short and longer terms. This is vital to prevent continuing desertification and concrete spreading to the horizons globally and locally. Communications and research are ideally valued in related regional data collection contexts, not driven all over by price and advertising at unknown

cost, probably ending in secret failures for many of the more deserving, while the nastier get on or escape. (One thinks here also of the required design of effective IT applications.)

In 2000, Australia began a coordinated health and disability management process with the development of regional health plans based on population profiles, including socio-economic indicators and a focus on the needs of the aged (NSW Health 2000). This is the national health services context in which all related service provision, including for crime prevention and for construction and housing management may now be conceptualised. Australian governments recognize that reducing the supply of motivated offenders requires reduction in the general level of community stress. However, stress or related problems causing undue excitement or passivity are unlikely to be best combatted by pills, inactivity and food which increases the problem. In NSW, coordinated place management, community housing and crime prevention strategies should be implemented openly to improve community services.

The routes to increasing community welfare and stability through better land, construction and housing management also lie in greater openness with more broadly organized appeals to broader understanding and evidence to guide decision making about jointly owned funds.

This is not mainly about secretly voting, or going through many of the normally certificated and straitjacketed hierarchies, but about assisting evidence based understanding and related searches for apparent truth and order more broadly. Secrecy is outdated as it hinders learning. For example, Mark Weatherford, formerly of the US Department of Homeland Security and now of the Chertoff Group pointed out on PBS Newshour on SBS TV that to protect assets there is a great need for better information sharing between government and the private sector and between federal and state governments. (Who am I to blow against the wind?)

OPENLY DEFINING COMPETITION AGAINST TRADITIONAL CONSTRAINTS

In 1993, Hilmer's report to Australian Heads of Government after an independent committee of inquiry into a national competition policy, defined competition as, '*striving or potential striving of two or more persons or organizations against one another for the same or related objects*' (1993, p.2). This allows social and environmental goals to be factored into financial decisions, which appears new for market operations fixed on price. Hilmer's is a modern, as distinct from feudally related theoretical world that women appear more likely than men to grasp, perhaps, while locked in the bosom of the family and its relations and while working on their land, or apart from it, bringing up kids with grandma. This vision of competition must be developed in related land planning and building contexts which usually remain feudally, bureaucratically or tribally constrained by older and more powerful courts and their lawyers.

Lawyers – the tribe which dare not speak its name - are dysfunctional, unfair and costly. Many narrowly driven, outdated, adversarial behaviours appear crazy. According to his biographer (Brown, 2011 p. 363) Michael Kirby, the foundation leader of the Australian Law Reform Commission (ALRC), published lectures which repeated a 1922 description of the common law as 'a monument slowly raised, like a coral reef, from the minute accretions of past individuals'. Kirby acknowledge this made for a 'semi-chaotic, intermittent creation' rather than 'a perfect science', but he still viewed a perfect science as possible and desirable. Kelly, a colleague of Kirby's, suggested there was 'more to life' than 'trying to make sense of a legal system that is inherently unscientific and absurd'. Kirby replied:

Dear David.....How dare you say law is absurd when it was you who taught me to treat is as a conceptual unity. (p. 363)

Lawyers appear as the richest and most powerful elite whose concealment, pretences, confusions and in-jokes corrupt all around them. As in an abusive marriage, they appear determined to be all we have to support us. One wonders about their effects on police. I guess neither group will ever talk about it. These practices can be replaced by better ones.

How much sense do lawyers make? For example, *a privilege is a right to resist disclosing information that would otherwise be ordered to be disclosed. It commonly covers the confidential communications passing between a client and his lawyer in civil or criminal courts, but is applied far more widely throughout Australian society.* This is according to the discussion paper on Client Legal Privilege and Federal Investigatory Bodies (ALRC 2007). In chapter two, the ALRC first presents the underlying rationale for client legal privilege, which is *'that the protection of the confidentiality of communications between a lawyer and a client facilitates compliance with the law and access to a fair hearing in curial and non-curial contexts, thereby serving the broad public interest in the effective administration of justice'*.

This first premise appears to be highly contested in the ALRC discussion of to and fro legal opinion. This is not a good sign for advance. Views about whether the requirements of client legal privilege are protective or destructive for society and the individual appear split and do not appear to be testable, because of the privilege itself and all the attached and related feudal behaviours of the court. In your family you may not be surprised by that but it shocks me. The existence of client legal privilege gives lawyers the duty and authority to hide key truths from the court (and happily bugger those beyond?) Rational judgment cannot be arrived at on this basis, surely. (Why do you mob always pick and follow lawyers? You must be nuts?)

For argument's sake, one assumes the reverse of the ALRC position, and believe that *'the protection of the confidentiality of communications between a lawyer and a client mainly facilitates non-compliance with law, thereby undermining the public interest in effective administration to obtain the goals of society and individuals, while instead increasing complex inconsistency, opacity, tardiness, opportunity for wrongdoing, and all related costs'*.

Like the economist, one assumes individuals are normally driven to maximise their pecuniary interest which is often also related to their social status. Like the economist, one also believes perfect information is necessary for perfect competition, and so assumes the legislated secrecy inherent in the concept of client legal privilege for individuals hinders this. One claims one's premise is more logical than the alternative premise of the ALRC and that those who seek free markets should logically adopt this premise, rather than the ALRC reverse. Goals of openness and truth rather than justifications for secrecy and lies, provide the basis for scientific activity. Feudal culture is secretive, lying and aggressive, not scientific. Can it produce good people? (Baby, that's mother's job. They appear to think we do it best if kept comparatively narrowly blinkered. This is changed in more broadly practical communication. Take out that dummy.)

In its 'Contemporary Community Safeguards Inquiry Issues Paper' (2013) and key recommendation to media on future directions, the Australian Communications and Media Authority (ACMA) states it has drawn a connection between *protection of the public* and *privacy* and asks for a response. Privacy cannot protect the public. It can only protect the individual and is ignorance of his affairs for everybody else. The perfect market ideal requires perfect information and so does perfect risk control, which one may also find in

immobility and death. Informed, experienced and open action will protect the public best from risks which are ideally sought in modified forms to grow and overcome them and to learn and carry on. This practical process is called education, as distinct from certification, whether of competency to practice, or not.

ACMA and related views of privacy for protection of the individual and public may also be rebutted in any broader community context which ideally seeks to be more rationally inclusive, rather than exclusively blinkered and adversarial. One cannot protect against the unknown and it has been said that to know him is to love him. This may or may not be the case. However, many key distinctions between speech and action appear to have been buried by the polite, in their normally adversarial pursuit of inclusion with lawyers bent on the application of particular grounds of discrimination, industrial matters, etc. which may be better related to the treatment of risk on broader and particular grounds. The US experience suggests an outcome of increased legal pursuit in discrimination and related legal arenas is increased inequality. I guess they also think that Lincoln freed the slaves and Europe copied. (Other countries must get sick to death of their puerile wittering on – just ask the French.)

Increasingly broad, varied and deep knowledge and expression are concomitant with the march of history, science, imagination and democratic wellbeing. More honest information provision is ideally what good communication is about. To try to link secrecy with protection of the public any further than it has been already through rapacious feudal privilege, would be yet another invitation to the nastiest commercial and legal interests which often live richly and unaccountably on the lesser public and private purses. In the US in practical terms this means democracy is reduced to unknown rich interests which periodically buy ignorant votes through non-stop adversarial advertising and trashing of candidates on TV or in other places.

TREAT HOUSING MORE IN KEEPING WITH THE WAY MOST AUSTRALIANS WANT, FIRST AS A BASIC NECESSITY OF LIFE AND SECOND AS INVESTMENT

Australian patterns of housing ownership and investment suggest the primary treatment of housing as a necessary condition for basic stability, rather than as a vessel for savings or market investment, is also most consistent with community attitudes and desires. As a woman I've spent my life most concerned about housing for the sake of security.

In his address to the Australian Conference of Economists Business Symposium on 1.10.09, Ken Henry, then Chair of Australia's Future Tax System Review Panel and Secretary to the Treasury, stated that the principle holdings of Australian households are:

- Their own home (44% of household assets)
- Other property – including rental property (16%)
- Superannuation (13%) (*N.B. This is often compulsory*)
- Shares and interests in trusts (12%)
- Personal use assets (11%)
- Bank accounts and bonds (4%)

Earlier, the Productivity Commission discussion on first home ownership stated nearly 40% of residential dwellings are fully owned by one or more of the occupants and a further 30% are occupied by households paying off a housing loan (PC 2003 p.14).

Most people appear to think they need a home before any other investment. If most Australians are like me, they also make their savings and investment choices primarily on the basis of seeking security, not speculation. They prefer to borrow to buy their homes to live in and may follow this with buying other property, perhaps as they can touch the bricks, they trust those in financial markets will find it hard to take it from them. The more people are driven towards speculative insecurity and comparative ignorance by government policy, the more they have good reason to see government as their enemy, who must also support them. Ministers, the media and others should inform us more clearly on more sensible directions than led to the global financial crisis of 2008 as the last person many of us would trust would be a financial planner or advisor. What would they know besides how to take our money?

Thus this submission rests on the assumptions that housing is a basic necessity for all rather than a choice; that most people see themselves primarily as savers rather than investors; and that most people value stability rather than risk, especially if they are females at home with kids. In this context housing may especially be viewed by many as their principal asset.

From this perspective, government and communities should model housing and related service funds on the shared fund ownership models found in industry superannuation, workers' compensation insurance and in health care. These all use competition to protect and enhance the funds while providing greater stability and reducing costs of ownership. These more effective and informative models, based on the comparisons of particular persons and their activities carried out in specific places are discussed later.

From this perspective key housing and related building often appear best treated as forms of public infrastructure, which are ideally also seen as an aspect of regional planning and related investment to benefit current and future generations. The Public Infrastructure Issues Paper (PC 2013) stated that *'public infrastructure encompasses infrastructure where government has a primary role and responsibility for deciding on whether infrastructure is provided, and/or the source of the revenue streams to pay for the infrastructure'*. Malpass article 'How New Zealand did the hard yards on fiscal cuts' (AFR 11.2.14, p. 47) suggests they may be ahead in this direction. He points out 'a mixed-ownership model of privatization, selling off a 49% share has been largely successful and that New Zealand has one of the shallowest capital markets in the world. Getting some reliable stocks has helped to deepen them.

Anthony Roberts, Minister for Fair Trading, states in the first NSW Government Strata and Community Title Law Reform Position Paper '**Strata Title Law Reform**' that within 20 years half of the State's population is expected to be living or working in a strata or community scheme (2013 p. 2). Many problems in regard to roles of the strata manager, the owners' corporation, its 'executive' committee, levies and mandated insurances are considered in the attached submission to the Financial System Inquiry and to related Commonwealth and state inquiries into more affordable housing. The eight housing insurance premiums now required under strata title are poorly administered and this cost is also reflected in housing and rental costs, undermining services like tertiary education, research and other potential investment from individuals and communities across the world.

Related fund management concerns in Land and Housing Commission (LAHC) properties in the state portfolio of Family and Community Services are discussed briefly later and attached. I was told LAHC officers are responsible for 145,000 properties in NSW. Currently the City of Sydney Council and others have policies of social mix in housing mainly to provide more homes for the comparatively disadvantaged. However, it seems unfair to workers who would

like to buy a home but cannot afford it, if the developer levies required by councils to house the growing numbers of people living on social security then force up prices for many others who are struggling on low pay without such support. US housing policy played an extremely destructive role in the global financial crisis by making loans to people who could never repay them and then treating these mortgages and loans as if they were business assets rather than liabilities, which could be constantly hedged in trading, until the financial crash. Avoid this.

Australians need more stable ways of managing funds. This is hard to bring about as housing, unlike health care, is overwhelmingly discussed in the context of investment practice rather than as service provision. Alternative directions based on regional and community fund ownership and competitive administration of place based development and risk management are discussed below in the light of more democratic advances already made. Follow them.

UNDERSTAND POTENTIAL BENEFITS OF MEDICARE AND WORKERS' COMPENSATION FUND OWNERSHIP AND RISK MANAGEMENT MODELS

Competition in key regional insurance systems is best achieved when industry and government own the funds and openly use private sector insurers or others to administer data gathering, rehabilitation and fund investment services based on serving the person and place. The insurers may also provide top-up insurance to augment the common community and related risk ratings. For example, Australian Medicare is a monopoly pricing system designed to ensure that insurance companies, hospitals and doctors cannot drive the cost of health care services as high as they would otherwise drive them, if the Australian population had no guaranteed access to free or lower cost services under Medicare. In the US, on the other hand, people die earlier and health care services are more expensive and less equitable than here. Many with chronic illnesses are denied treatment on the basis of 'pre-existing conditions' and more than 40 million have no insurance coverage. Think of the cost-shifting paper work.

Australian history of state workers compensation insurance, was that Liberal governments mandated private insurance underwriters, and Labor governments owned and administered a fund. WorkCover introduced a system where the fund is owned by key stakeholders, (those who fund the scheme and those for whose benefit it is established). This meant that insurance premiums were no longer owned by insurance companies, but owned by government and industry. This insurance fund is competitively administered by twelve insurers which collect premium, administer claims and undertake data gathering and fund investment on behalf of government and industry, which owns and therefore controls the fund on behalf of its key stakeholders, without brokers' costs. This contrasts with earlier and US funding models which brought the global financial crisis by multiplying and passing on risks and costs to others in constant trading. Before the managed insurance scheme for workers compensation in 1987, fierce insurer competition on premium price led to insolvency for seven of 43 insurers operating in the market for which industry, government and taxpayers picked up the costs.

The ownership of premiums by insurance companies and the use of brokers adds hugely to market instability and costs as underwriting cycles accentuate the normal fluctuations of business operation. This naturally makes many risk averse. It may also render those who are comparatively straightforwardly honest full of hatred for those in positions to be able to recklessly conceal and lie when preparing to exit the market, hopefully making a killing, while leaving the rest to lawyers to unravel and recover. This is largely a book closed to us. However, we have historically seen a lot of pages and also read about the outcomes.

The provision of housing is a service ideally designed, delivered and funded more like health care, using more openly competitive public/private/ voluntary partnerships. As mentioned earlier, directions in Medicare policy in health care and in private 'top up' insurances have been designed so that downward pressures are put on private service rates and premiums by the fact that all Australian residents always have the taxpayer funded Medicare provision of health care services to fall back on. Compared with health care in the US, Australia provides far cheaper, more accessible, more equitable, high quality, 'universal' health care services with better capacity for comparing outcomes for all related treatments. These may be provided in government or private facilities, at specified rates for all Australians. Service and other data come from public and private facilities, treated from national perspectives. Ideally, this allows more comparative understanding and control of management outcomes and costs.

Regional understanding, (which is part of local, national and global understanding), is more able to see and implement ideally related state directions for construction, housing and land management, and so facilitate more affordable home ownership and private rental, as well as achieving the other benefits of planning. The principal of these benefits is the guarantee of more stable support and care through the key vicissitudes of life for humans or rarer species.

Ideally, the National Disability Insurance Scheme should be constructed on this national geographic, holistic and related regional community service basis, which is place and person based. This is necessary to attain community and individual goals in which the more immediate legal and financial ones have typically appeared uppermost. Thus one ideally addresses insurance, which is mainly regulated by state governments, and superannuation, which is primarily an individual and industry matter, in more naturally linked regional health and planning contexts, which also must depend on diverse worker availability and housing.

INQUIRING INTO STRATA TITLE HOUSING AND RELATED COMMON OWNERSHIP STATUS, AUDIT AND MANDATED INSURANCES, TO REFORM FUND MANAGEMENT HERE AND BEYOND

Directions in Chapter 4 on By-laws and Chapter 5 on Managing Disputes in the first NSW Government Strata and Community Title Law Reform Position Paper entitled 'Strata Title Law Reform' (2013) seem promising in the Australian regional context. They also suggest keys to a well-functioning financial system, as discussed in the attached. It may be the case that the proposed plans for the collective sale or renewal of a strata title housing scheme may be more effectively applied after coordinated action to improve related insurance design and practice, to increase related land, project and management stability and effectiveness, while reducing cost all round. Good relationships between individual choice and community ownership of responsibility for the common are often tricky to figure out, which is why the easiest and cheapest way of doing so is not going to be adversarial but more openly evidence based. Open inquiry of the sort that government or the PC often hold, where any may give a view, is an excellent means of democratic learning. So is the empathetic way a good parent or teacher might take to inquire into and help with problems between children.

However, as I wrote to the NSW Ministerial Advisory Council on Ageing (MACA) in 2008, *'my personal aim is to retain my current town house whilst getting out of as many as possible of all the body corporate initiatives and expenses that I do not wish to be part of and which may cause great dissention and cost. I would be grateful for any advice on how to go about achieving this. As an individual I want to be more fully responsible for my own townhouse*

and not held responsible for the condition of anybody else's at the St James Court complex. That is the logical regulatory situation for social mix and low-cost housing, whatever current law may suggest'. As the owner of a single terrace house, for example, one would not be held responsible for whether all other terrace houses in the same row are re-roofed or not.

The relationship of quoting to the performance of work in construction and in related management matters is discussed in the attached submissions. The one to the Select Committee into the Abbott Government's Commission of Audit shows that audit in a strata title housing scheme does not shed light for the owners' corporation on the nature of the relationships between common ownership, strata levies and the related risk management practices and insurance costs contained in quarterly levy payments. Where exactly do these levies go beyond the strata manager? Audit and related insurance and administrative practice under strata title seem comparatively poor, so likely to be costly. They do not give the comparative data to understand and improve performance, whilst also accounting for risk.

Who knows what happens to these levies and related insurance premium payments beyond the yearly Statement of Receipts and Payments on which our attention on the owners corporation appears exclusively focused. Don't mind the gap? For insurance and related clarity, veracity, risk management and cost reasons addressed in the attached, these accounting policies are NOT appropriate to the needs of the owners' corporation members. The auditor pointedly declines to comment on whether they are or not. If the auditor can't work out that they are not appropriate and tell us, when I can, he should be shot. An owners' corporation just stumbles ignorantly along in the dark led by the nose. This audit appears to be yet another example of something which is supposed to be in our interests but which is actually used against us to advance others. Turn these and other funds to better direction. Key principles for this are discussed below, attached and at www.Carolodonnell.com.au

We need to know more than this to manage levies and costs, especially of insurance, which is by far our largest yearly cost, (followed by cleaning the grounds, at a third of the price of the premiums we pay), without information on how levies related to premiums and how they are managed. The eight forms of insurance apparently required by the owners' corporation in compliance with the Strata Schemes Management Act 1996 and the Financial Services Reform Act are: building; common contents; loss of rent; legal liability; personal accident; fidelity guarantee; office bearers and catastrophe insurance. God knows where they go.

Workers' compensation insurance is not mentioned but appears a potential route of related investigation aimed at better transparency and stability for all or many strata title management funds and grounds or for other grounds and buildings.

KEY BENEFITS OF INDUSTRY AND RELATED SUPERANNUATION FUNDS

In Australia, industry superannuation funds are non-profit retirement funds ideally managed for the benefit of members. The contributions put into superannuation funds throughout working life are ideally augmented by other savings, insurance, taxation or related investment

pools which ideally support ventures managed as openly and effectively as possible. As superannuation architect, Garry Weaven, pointed out in the AFR Magazine, The Power Issue:

Superannuation, essentially, is a means to administer and invest savings to allow ordinary working people to emulate the advantages of the very wealthy; they don't have to sell when markets are bad, no deal is too big, the best advice is affordable, unit costs are minimised.

This is a revolutionary view of fund management because it takes the importance of the stability of the fund into account for ongoing support and planned investment, rather than focusing solely on the returns on investment accompanied by the laughable proposition that a lot of hedging provides control over risk. (If idiots like us will believe that we will believe anything?)

Weaven attacked the financial services industry, which underpins nearly all other industry, as being one that can be paid for matching benchmarks while actual retirement savings decline; for taking commissions without adding value; and for undermining not enhancing the savings needs of the country. The financial or legal 'service providers' are actually the controllers, whose aim is to draw down as much money as possible from pools by managing them for themselves. This is addressed later in relation to land and housing insurance, with a reforming health fund model.

Weaven states reform of the system of advice and distribution of superannuation and other financial schemes depends on grasping the simple idea that, if advice is only in the best interests of the client, that would also be likely to be in the interests of maximising long term national savings. On the other hand, if advice is based on sales commissions, it will be conflicted and result in the promotion of underperforming funds. With a perspicacity which has surely been shared by many ignorant girls everywhere, at least before the age of puberty, Weaven states:

'If one can align one's ambitions and commercial aspirations with the long-term public interest that is not only an extremely potent business strategy but a personally satisfying lifestyle'

The ideal management and work practices for 'democracy' or 'liberal democracy' require consideration in many contexts where practice is typically feudal and driven by lawyers and financial interests other than those of the apparent fund owners or the ideal beneficiaries.

From these perspectives, NSW and other governments should seek discussion with State Super and others, to make land and housing practice consistent with state planning and health service direction, which is ideally based on the holistic World Health Organization (WHO) and United Nations views of the region and state – including the personal state. In this model open partnerships to deliver shared community goals are openly pursued. This is a more educational, democratic and evidence based way towards order and action than voting.

From this perspective, workers should also be able to elect to have their compulsory superannuation paid on an ongoing basis into the bank account which pays off their home mortgage. This should particularly appeal to all those working in construction or elsewhere who have lost superannuation through being forced repeatedly to change jobs, or who hate investment risk other than in their own housing, which they may also work on to improve for eventual sale. In my case, on the other hand, after retiring in 2007 only to see a large amount of my capital invested with UniSuper disappear in a short space of time, I closed my account as soon as it had recovered from its apparent bottom and used the money in a loan to assist my

daughter and her partner to buy a house. I was also glad that I had ignored the chorus of advice from financial journalists to tip a lot of money into superannuation before I retired in 2007 and the crash came. I lent money to my daughter to buy her first home (a unit) instead.

TAKING RELATED WAYS FORWARD IN THE MANAGEMENT OF HOUSING FUNDS TO PROVIDE MORE AFFORDABLE HOUSING, WHICH NATURALLY ALSO INCLUDES CHEAPER HOUSING FOR RENT

Key Australian government and industry reform has shown the way forward through person, place and industry based health and work related rehabilitation and disability insurance, superannuation legislation and related welfare services that government has made more broadly available since the 1980s. **Build on this state direction in strata title insurances and in related forms of housing, building and land, in cooperation with others.**

Plan and design insurance and superannuation openly on a regional community, individual, industry and organizational basis to support more affordable land, housing and related services management. This is a key insurance and risk management approach to life designed for risk averse primitive accumulators in the paid work force, or who are wealthy enough to stop working, or who are unable to be in the workforce for related reasons. We particularly don't want to lose it in old age so the kids and state are forced to look after us. Insurance design should take community and risk rated views of the place and its operations.

As indicated earlier, in the light of historical experience in workers compensation and health care fund management, the audit and related insurance administrative practices under strata title housing seem comparatively poor and opaque and so likely to be costly. They do not give the owners' corporation any comparative data to understand and improve the strata management performance, or reduce its risk. Audit does not shed enough light on the nature of the relationships between common ownership, strata levies and the related service and risk management practices and insurance costs contained in quarterly levy payments to the strata manager. Her primary loyalties do not appear geared to serve us.

It is found that coordinated and place based, organizational and individual management approaches are necessary for stable insurance and fund management. Audit should also be designed to improve regional land, housing and maintenance while reducing the comparative cost. Learn from health and environment models.

Nevertheless, the management of the Land and Housing Commission (LAHC) in Family and Community Services would be better designed with **a manager for each LAHC property**, to liaise, for example, with real estate agents and strata managers responsible for managing the property affairs of those living under strata title and others, with help from the owners' corporation 'executives'. In the attached discussion one asks how current LAHC management systems for each property reflect the right to their effective control which is necessarily related to meeting diverse personal situations and environments, which may also be strongly affected, for example, by the National Disability Insurance Scheme (NDIS).

One assumes LAHC tenants do not pay strata levies towards the management and maintenance costs of the properties they live in. However, if governments are committed to mixed social arrangements, whatever they are, it seems unreasonable to deny many more people who wish to do so the opportunity to purchase their homes, as many people living

under strata title are doing, via bank or private loans, etc. This opportunity superficially seems an appropriate trigger of more open government, private sector and voluntary support, so funds may also be cost-effectively moved on to support low-cost, well planned construction and housing maintenance, not urban or rural sprawl. The latter may be high risk and high cost, as well as comparatively disadvantaged in regard to services. For providing jobs, the importance of green and local approaches should be closely addressed. Local experience of urban development is residents often value parks and open spaces above all. The quality of life of Londoners has clearly been raised enormously by their glorious parks.

On the assumption that land and housing are ideally seen as basic necessities, rather than choices of life, (luxurious or not), competition can then be well used to achieve individual and community wellbeing through engaging many people who are trying more openly to achieve these goals already through home ownership and saving. Thus they start with more common and healthier views of common ownership and related management to achieve these common goals, perhaps also by uncommon choice or action. By testing the normal rule, the exception provides the chance for the general improvement, including through the satisfaction of diverse tastes, as well as pockets. In this ideal model of service production and competition, however, one may not so much 'give back', as provide it while simply going along. Thus state visions of national competition policy formulated by Hilmer (1993) are ideally addressed in regional plans and their historical contexts for healthier, fairer design of insurance and superannuation.

KEY QUESTIONS IN REGIONAL PLANNING FOR RELATED BENEFITS:

Why not have fewer kids in places which cannot support them?

The horror of the 20th century and its constant global and regional hot and cold wars and their aftermath can be seen as the failure of feudal diplomacy and market logic, which are now indisputably global. The idea that many male leaders protected civilians, especially women and children, is a bitter joke. On behalf of many who lived or studied in the 20th century and beyond, one cannot strongly enough express one's contempt for many stupid values and directions expressed in male, feudal leadership. We came to Australia in the 1950s as my father wanted us to get as far away as possible from this global and regional leadership by lunatics, before their next atomic war. He was happy he was not dead from the TB the last had given him. This human filth continued to test their atomic bombs in peoples' back yards all over the world. This story matters. Will it be told? Not by many and not widely, especially in Asia, I guess. Will most now get the view only suitable for Mickey Mouse?

Before education for effective birth control was legalized in Europe, between the Wars, the controlling view of any attempt at controlling birth and related regional population appeared to be that none should take place other than through sexual abstinence, war or related accidents of God. People, along with land, food and housing also appear as the necessary tools of life and commerce. The BCA is not interested in women and children or in human reproduction because its theoretical financial stance assumes that too many producers and consumers are never enough for the maw of competition which increasingly sounds like an anxious race to the bottom in a global hell. Learn from Iran for a change. Read the amazing 'Daughter of Persia', the journey of Sattareh Farman Farmaian from her father's harem through the Islamic Revolution. This now appears to have served women fairly well through family planning. Is this the case? This is ideally discussed in global contexts where many communities may resist forced (refugee) and unfettered (migrant) settlement, as they have a right to do, according to most. Birth is not just a women's business but is central to planning.

However, the City of Sydney is committed to social mix and I am too, as long as it doesn't end like a concrete jungle strewn with rubbish and fear. Avoiding this potential global trajectory with or without authoritarian intervention requires population and work force planning. Standing on common ground from global, local and regional development perspectives ideally involves more open approaches to historical borders than may be seen from narrowly Anglo-sphere perspectives, or in those commercially degraded to the lowest common denominator (absolutely no offence to tweeters). From such states and surrounding environments, demonstrable competence may nevertheless count for more than certification.

Why not face the reality of death and help comply with the wishes of sentient beings?

Although a race (a class of life) may continue, as individuals we are all going to die. Acceptance that any human life, including one's own is finite, is necessary for effective risk management and better business. It is also consistent with the global statistical reality that female health and well-being have been closely linked to the capacity to limit reproduction through contraception. Until recent choices were made available in wealthier communities, birth was often the greatest risk women and earlier children faced. Fewer births are highly and positively correlated with general well-being (unless one ends high up in some ruling political or related brotherhoods grabbing more effectively than the rest.)

On the other hand, one may be vulnerable fodder for many comparatively powerful and closed services markets when one is old and yet denied the choice of an easy death. Life is not always about people helping individuals to get better, as religiously taught in the health professions. The old also have to be stored for maximum exploitation. Those people who can face the truth that they or others will die should openly plan death or see others do it. Why deprive the old of choice? This is an evil, stupid view of duty of care. I blame lawyers.

The Amnesty International view of human rights appears to include a strangely neo-feudal position in regard to the death penalty for crime, which it always abhors. Where there is only the family as support, the denial of the death penalty in all cases, creates major risks by providing the most expensive state welfare services, (prisons) from an almost non-existent range, to the most predatory members of society. The BCA and others should clarify how members ideally address services and risks and how these are ideally also related to human rights and personal choice in more broadly and openly related, housing or environments.

Why cling to secrecy and silence when this is so expensive in comparison with openness?

The global financial crisis showed that many ruling financial, legal and political assumptions, which also require and privilege commercial in confidence behaviour, serve citizens poorly. For example, compared with many other OECD countries, US citizens now have poorer health, inadequate and more expensive health care, huge and widening income differentials, lower minimum wages, fewer paid holidays, higher education costs, more unstable employment, lost jobs, lost savings, huge government and personal debts, major homelessness and deaths and injuries from gun violence. Wherever it counts most, their fund management principles appear feudal, not more scientific or democratic. One assumes this naturally also determines what is considered profitable expenditure and who decides it.

Educating people in work is preferred to forcing them into competitive educational debt. The latter is one of many US fashions shipped to us. Australian experience has also shown that insurance underwriting for illness and disability which is provided in the private sector, still leads to repeated disaster and loss for many, as insurers compete for business on premium price. At the same time as undertaking fierce premium price competition, insurers may suffer losses through disasters in parts of the world over which they have no direct control, which eventually brings down many related businesses. This occurs after years spent with lawyers and courts, which provide ineffective risk management but takes huge amounts of money.

The market appears to encourage failure for some, as well as success for others, as markets do not clear as economic and financial theorists expected, (i.e. exchanging in increasingly equal and more perfectly informed ways). The reverse appears the case. However, finding out how to gain better regional management and related confidence in treating accidents, 'dis-ease' or the risk of discrimination (which is often the legally driving common domestic face of human rights), is nevertheless very important. In regard to discrimination one may also learn a lot more cheaply from Rodgers and Hammerstein than lawyers, for example.

Influential economic and political theories of discrimination and its ideal treatments were first erected to address this problem as it was originally noted in the US, in largely black dole queues at the height of economic boom in the 1950s and 60s. More education was prescribed to increase the value of human capital on the basis that this would generate employment. This was as a result of the 'standing at the end of the skilled queue' theory of discrimination. Women and minorities were also increasingly accepted into many formerly closed male shops. This was as a result of 'the bastards are keeping us out' theory of discrimination.

However, discrimination needs to be better recognized and treated as an aspect of dealing with risk. From this regional and related environment perspective, discrimination may be better conceptualised as unfair treatment, rather than related to human rights, as this encourages more holistic than narrow, professionally driven approaches to problems, whoever raises them. Deal with market asymmetry through using government to generate more informed markets and communities, which provide more information and debate in order to agree or disagree more openly on more common or individual direction. This allows better clarification of human rights and their ideal relationships to common responsibilities. (For example, I have come to see Australian compulsory voting as a vital moral statement.)

I guess the concept of 'the state' was the state of warfare until something more stable came along via lawyers. Today, however, more open words and appeals appear to be the only protections against blindly adversarial trends and figures leading in court. Film is often an ideal witness, better than words alone for dealing with real life, rather than with the conceptual or imaginary. However, the confusion of words with potential actions may be highly authoritarian if it silences the discussion of perhaps perceived truths which should lead to better things, through the examination of competing values and beliefs from wherever in the arena. One cannot be forced to love another or to feel sorrow where none exists. One can only pretend and silently feel a burning resentment at the ones who command the pretence.

Why keep calling on lawyers and then getting upset about their effects?

The main benefits of open planning are the ability to direct the regional economy towards its goals more effectively, in more open cooperation with others. National competition policy is also discussed in related regional community, business, organizational and individual contexts

of more open planning and action. This must disrupt the normally dominating and secretive professional state and business channels irrevocably based, apparently, on a client, his lawyer or banker and related family or business connexions and interests, known or not. The ideal way to serve the community is also to give more open recognition that the states of being an employee or subcontractor may vary from day to day for the individual, especially in building maintenance and construction, with both needing protection and flexibility for operations.

Planning ideally involves the more risk averse, cautious, practical, peaceful, honest, intelligent and beautiful approaches to regional markets and funds, especially when they are cheaper. Ideally it is geared to deliver better quality of life through broader and more broadly informed approaches to managing money and costs. Planners are seldom gamblers and regard them as people often deceived or deceiving themselves about the odds. In good societies this is the approach in which most families raise their children, to avoid stress, unhappiness and illnesses generated through instability. Do not tell us larger business operations cannot be based on more open regional service planning as we know they can through more open and evidence based communication and allocation which is a key aspect of education for trust and order.

Whatever the American Dream, the current competitive trajectory often involves achievement of the goals of the poorest being undermined by markets, throwing them off onto the state. This land, housing, insurance and fund management direction is therefore also an answer to the question a man asked about the San Francisco Tenderloin district on PBS Newshour; *'How do you clean up a drug infested crime ridden area without disadvantaging the population that goes there?'* As Clover Moore has also argued, one ideally works openly for better social mix, including in funding to attract diverse communities. I guess most people already like art, music, drama and sport the best and that many also appear relatively disabled.

According to a recent interview with him on PBS NewsHour on SBS TV, Senator Mark Rubio of Florida appears to seek similar vocational development and community support directions to ours. One assumes regional planning may also be made more possible in the US by reducing 'ear marks', the payments to traditional lobbies, and seeking more jointly open approaches to development. This apparently occurred, for example, when President Obama agreed to cut funding for food stamps in preference to cutting aid to farmers, on the basis that it is going in unsustainable directions for the state to keep both. One finds oneself constantly groping in the dark towards the identification of many related cultural and marketing practices which may support planned regional development directions better in general or specific instances. The refusal to speak by those who know a lot about it does not help the case.

Key models in health care are ideally developed and driven in related international and regional contexts. Regarding this desire to develop more rationally planned competitive contexts, companies like Cochlear, and other members of the Australian Advanced Manufacturing Council should tell us a lot as should a lot of others in business, big or small.

Conclusion

Everybody needs housing. Like health care provision, construction is a service industry. Following policy in Australian health care, workers compensation and age or disability provision, this discussion outlined some key holistic local and regional housing investment and management approaches which also appear necessary for effective state appraisal. As the US experience shows, purely market routes to service provision in health care and housing more easily fuel economic instability, inequality and cost, often via many global centres like

Sydney. From this green development perspective, fitness is often ideally linked with competence and tested in practice rather than in many expensive races towards certification.

Open the webs of housing and related fund ownership and expectation up and ground them to the place with others, so more open comparison of performance outcomes can be made to reduce risks and costs. Otherwise lawyers in multitudes of narrowly competing adversarial systems will drive costs up while distorting or suppressing better information on the nature of the place and its inhabitants that could otherwise improve all related life and service. Those controlling or supporting mortgages, insurance premiums and related price and trading interests are currently driving instead. They hope to get out of the market before the next crash when they pass the costs to ignorant mugs like most in the taxpaying population. This drives many into the costly arms of the state, which the remaining taxpayers have to bear.

Thank you for the opportunity to make this submission. Cheers, Carol O'Donnell,

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A personal note:

This submission is the logical regional housing and related services case continuing the work I began in a PhD thesis from Macquarie Uni. which was published by Allen and Unwin in 1984 as 'The Basis of the Bargain: Gender, Schooling and Jobs'. The basis of the discriminatory bargain was that women are ideally protected at home while caring for the family, while many things happened outside their control, brought about largely by men. Historically, this bargain between unequals had become increasingly unequal as a result of technological forces Engels described in *The Family, Private Property and the State*. In the 20th century, however, came good contraception and the picture changed a lot. The giant theoretical and practical contributions to the health and wellbeing of the world brought by Mao Zedong and the Chinese Communist Party are sources for great admiration. Microsoft, Google and others, like radio and TV, brought the revolutionary potential we dreamed of, where the bottom gets through to the top. (Baby, we're off to Broadway. I want to be a producer. I wrote the book.)