

The role of private rental support programs in housing outcomes for vulnerable Australians

authored by

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ACRONYMS

ABS	Australian Bureau of Statistics
ACHA	Assistance with Care and Housing for the Aged
ACT	Australian Capital Territory
AHURI	Australian Housing and Urban Research Institute Ltd.
AIHW	Australian Institute of Health and Welfare
Aust	Australia
CDC	Consumer Directed Care
CHP	Community Housing Provider
CHSA	Commonwealth State Housing Agreement
CHSP	Commonwealth Home Support Program
CMHC	Canada Mortgage and Housing Corporation
DCSI	Department for Communities and Social Inclusion (SA)
DoC	Department of Communities (Qld)
DoH	Department of Housing
DHHS	Department of Health and Human Service (Tasmania)
DHPW	Department of Housing and Public Works (Qld)
DHS	Department of Human Services (Australian Government and Victorian Government)
DSOs	Disability Support Organisations
DSS	Department of Social Services (Australian Government, formerly FaHCSIA)
FaCS	Family and Community Services (NSW, Department of)
FaHCSIA	Department of Families, Housing Community Services and Indigenous Affairs (Australian Government, now DSS)
FCM	Federation of Canadian Municipalities
HCBD	Housing and Community Building Division (Department of Human Services, Victorian Government)
IAP	Initial Assessment and Planning (THM, Victoria)
LLLB	Living Longer, Living Better (aged care reform package, Australian Government)
OoH	Office of Housing (Vic.)
NACA	National Aged Care Alliance
NAHA	National Affordable Housing Agreement
NDIS	National Disability Insurance Scheme
NSW	New South Wales
NT	Northern Territory

PRBPs	Private Rental Brokerage Programs
PRSS	Private Rental Support Scheme (Tas.)
Qld	Queensland
RA	Rent Assistance (DHS, Australian Government)
RTA	Residential Tenancies Act
RTBA	Residential Tenancies Bond Authority
SA	South Australia
SACOSS	South Australian Council of Social Services
SCRGSP	Steering Committee for the Review of Government Service Provision
SHS	Specialist Homelessness Service
Tas	Tasmania
THM	Transitional Housing Management Program (Vic.)
Vic	Victoria
WA	Western Australia
YBASS	Youth Bail Accommodation Support Service (Qld)

EXECUTIVE SUMMARY

In the last two decades Australia's rental landscape has been redrawn. As social housing has become focussed on those most in need, and home ownership has become less affordable, the private rental market has become increasingly important. Many households of low or moderate means, as well as households with other vulnerabilities, must now look to the private rental sector for housing over the long term.

A range of programs has emerged to assist tenants who might struggle to access or sustain a private rental tenancy. The range includes 'brokerage' programs, the principal focus of this research. Although 'brokerage' is a term frequently used within the housing sector, its meaning has not been explored, nor have the implications of brokerage programs been fully investigated. The programs are not currently captured by any standardised national reporting process, which renders them largely invisible to analysts, except at the most local level. This clearly limits their capacity to inform policy, practice and professional development nationally, despite anecdotal accounts of innovation and success. By exploring their design, impact, outcomes, costs and benefits to tenants, agencies and other partners (e.g. real estate agencies), this research will significantly advance understanding of the relationships between programs presently designed to support successful housing outcomes in the private rental market for some of Australia's most vulnerable households.

For many, lower cost private rental has become their default tenure. Accordingly, private rental can no longer be characterised as merely a temporary or transitional tenure between significant life events. While there is evidence of some modest growth in supply, the changing pattern of demand ensures that access to lower cost private rental is extremely competitive. Many tenants also find great difficulty in sustaining tenancies; housing stress is widespread in the sector and is most intense within lower cost submarkets. In addition, legislation currently ensures that the private rental market is inherently precarious, even for the most capable tenants. Research has highlighted the increased risk of tenancy failure faced by vulnerable groups including Indigenous tenants, people escaping domestic violence, humanitarian arrivals, people living with a disability, youth and older Australians. The discussion in Chapter 2 specifically reviews the factors that are re-shaping the private rental sector and highlights in particular their implications for vulnerable households seeking long-term accommodation in low-cost private rental.

The fact that the private sector now has to accommodate a greater number and proportion of vulnerable households than has been the case in the past has seen governments and the not-for-profit sector develop and evolve a range of supports to encourage successful private tenancies and thus act preventively to avoid homelessness. These supports are designed to assist households who experience problems in accessing and/or sustaining a private tenancy. In this research we term such programs collectively Private Rental Support Programs or Private Rental Supports. This portmanteau term includes the key assistance measures delivered by the Australian Government and state and territory governments under the National Affordable Housing Agreement (NAHA), as well as a range of less-examined programs delivered by state/territory governments or, more usually, by the not-for-profit sector. These supports include:

- Commonwealth Rent Assistance.
- Supports referred to by governments as Private Rent Assistance measures.
- The National Rental Affordability Scheme.
- Other quasi- or non-government programs delivered by the not-for-profit sector.

This research surveys the range of assistance measures provided under the banner of Private Rental Supports. Chapter 3 provides this overview, sketching the context for the principal subject of the study: a focussed examination of Private Rental Brokerage Programs (PRBPs), a significant component of the fourth category above.

PRBPs are a little examined and poorly understood assistance measure. Accordingly as a starting point for investigation of these programs, this research provides a working definition of such programs, positing that:

Private Rental Brokerage Programs are a flexible, early-intervention housing assistance measure designed to support vulnerable households as successful tenants in the private rental market, thereby avoiding eviction and homelessness. To achieve this such programs work with clients to optimise their success in accessing and sustaining private rental tenancies. This work may involve building tenancy capacity, helping access financial or material assistance, connecting with other relevant services, providing a degree of ongoing support or otherwise as the individual case and resources require.

There is no uniform reporting framework that defines PRBPs or captures comprehensive data on their incidence and outcomes. As a consequence they have been somewhat overlooked: the extent of their total contribution is difficult to gauge and they have been under-researched. Anecdotal evidence nevertheless indicates widespread recognition of brokerage programs within the sector and suggests they are proliferating. Brokerage resonates with current policies shaping the delivery of a range of social services. A shift in the relationship between institutions and individual agency (Beck 2001) has precipitated a rapid reformulation of service design and delivery in emerging approaches to social care and accountability currently favoured by policy-makers in several Western countries.

In Australia, brokerage support is not confined to the private rental sector. Examples of brokerage models of support are emerging in a number of different contexts, including as part of the National Disability Insurance Scheme (NDIS) and current aged sector reforms such as the move to a Consumer Directed Care (CDC) model. Chapter 4 outlines current understandings of brokerage programs in Australia and internationally. These indicate that in the Australian housing sector brokerage programs have emerged over recent years in order to more fully support the needs of struggling tenants in the housing market. The limited literature on them suggests that brokerage is considered a useful, flexible, means to support vulnerable tenants in avoiding homelessness or re-engaging with the housing market after periods of housing instability and consequent social exclusion. However, it also indicates that the term has been used to cover a variety of somewhat diverse services. Current trends in policy and service delivery already seen in other areas of social services may encourage a more uniform understanding in future. Chapter 4 proposes a tentative working definition of brokerage in the housing context that can be explored and tested in the second, empirical, part of the research.

This Positioning Paper is the first output of a study designed to shed light on the present role of brokerage programs and their role in the private rental housing market. The study will address five core research questions:

- What are PRBPs, and what are their roles and features nationally and internationally?
- Do PRBPs consistently assist vulnerable Australians to access private rental and if so, how?
- Do private rental brokerage programs contribute efficiently and effectively to clients successfully maintaining private rental tenancies?
- Is there any evidence that PRBPs improve clients' tenancy capability and competitiveness in the long term and/or achieve other social inclusion outcomes?
- How do PRBPs dovetail with broader Private Rental Supports to affect housing outcomes for vulnerable Australians?

The Positioning Paper presents the results of the first stage of the research, setting the context for the research by drawing together our initial findings about private rental supports in Australia generally (and internationally, where relevant), and PRBPs specifically. These findings are drawn from a desk-based review of the scant relevant grey and academic literature.

The next phase of this project will utilise a conventional mix of social science research methods as outlined in Chapter 5 to meet the project aim of investigating the role of PRBPs in supporting vulnerable Australians to successfully access and sustain housing in the private rental market. The study will apply a mixed method approach, collecting quantitative and qualitative data from statistical reports, interview/focus groups, stakeholder forums and texts.

The research methods chosen have been carefully designed to answer the five core research questions. They will deliver a fine-grained understanding of the structure and purpose of private rental brokerage programs, the detail of their operation, the outcomes achieved and the client groups whom they assist. They will also illuminate the impact of changing market conditions on the need for, and effectiveness of, such programs.

In this way the project aims to fill a strategic gap in current knowledge. It will capture and reflect the complex pattern of brokerage assistance which exists to support vulnerable Australian households in accessing and sustaining private rental housing, avoiding homelessness and reducing pressure on social housing. The project will also investigate any benefits to be achieved by the modification, extension, expansion or standardisation of brokerage programs within the suite of Private Rental Support Programs available across Australia. An understanding of their design, their strengths and any weaknesses is particularly timely in light of the changing role and composition of the private rental market (Stone et al. 2013) and the tide of policy change that will likely see brokerage playing an increasingly prominent role across the social services.

1 INTRODUCTION

1.1 Background

1.1.1 *Changing tenures*

In the last two decades Australia's rental landscape has been redrawn. As social housing provision has been focussed on those most in need and home ownership has become less affordable, the private rental market has increased in importance. Many households of low or moderate means, as well as households with other vulnerabilities, must now look to the private rental sector for housing over the long term. For many, lower cost private rental has become their default tenure.

Accordingly, private rental can no longer be characterised as merely a temporary or transitional tenure between significant life events (Beer & Faulkner 2009a; Beer et al. 2006; Stone et al. 2013). While there is evidence of some modest growth in supply, the changing pattern of demand ensures that access to lower cost private rental is extremely competitive (Short et al. 2008; Yates 2006; also Stone et al. 2013 and Hulse et al. 2012). Many tenants also find great difficulty in sustaining tenancies (Jacobs et al. 2005; Beer et al. 2006; Short et al. 2008, 2013). Housing stress is widespread in the sector (Rowley & Ong 2012; Wulff et al. 2011; Burke & Pinnegar 2007; Yates 2006) and is most intense within lower cost submarkets (AIHW 2013a; see also Stone et al. 2013; Burke et al. 2011; Wulff et al. 2011, 2009). In addition, legislation currently ensures that the private rental market is inherently precarious, even for the most capable tenants (Slatter & Beer 2004). Research has highlighted the increased risk of tenancy failure faced by vulnerable groups including Indigenous tenants (Flatau et al. 2009; Cooper & Morris 2005), people escaping domestic violence (Spinney & Blandy 2011; Tually et al. 2008), humanitarian arrivals (Flatau et al. 2014; Tually et al. 2013; Beer & Foley 2003), people living with a disability (Kroehn et al. 2007; Beer & Faulkner 2009b; Tually & Beer 2010; Tually et al. 2011), youth (Beer et al. 2005; Burke et al. 2002; Jacobs et al. 2005; Robinson 2002; SACOSS 2009) and older Australians (Petersen et al. 2014; also Morris 2009; Wood et al. 2010).

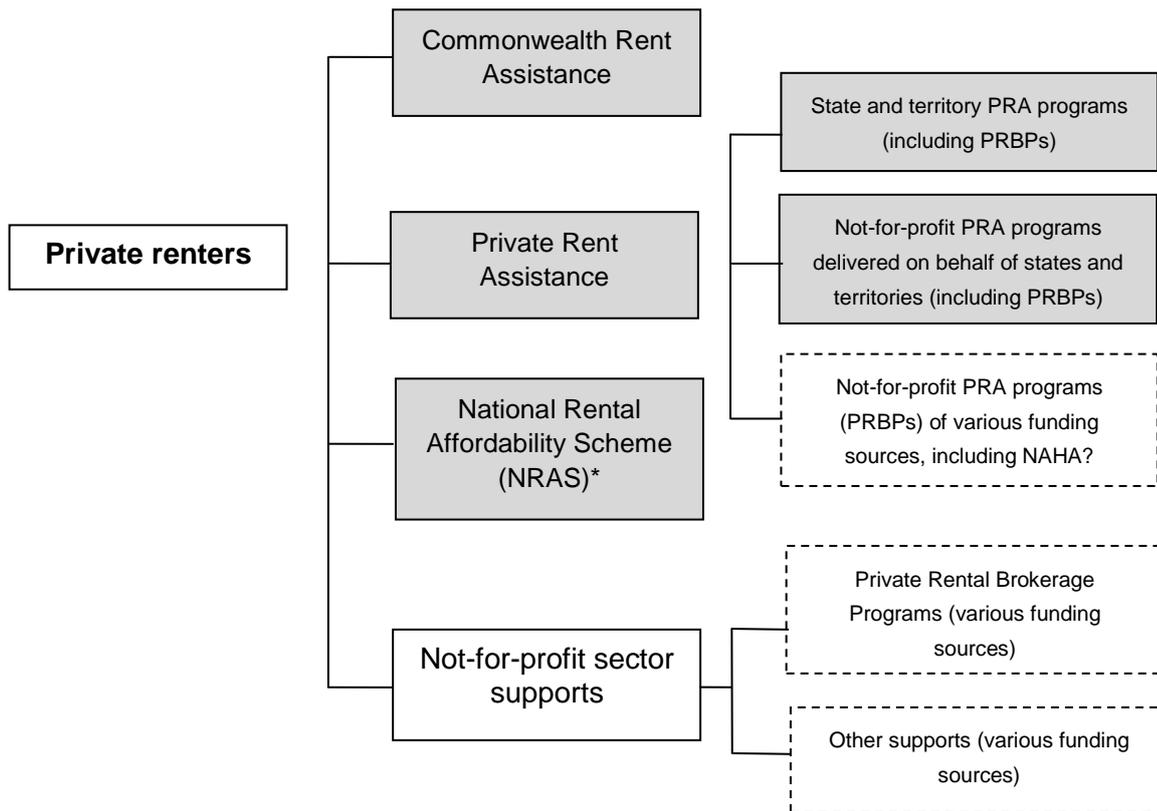
1.1.2 *Changing housing supports*

The fact that the private sector is now home to a greater number and proportion of vulnerable households than has been the case in the past has seen the development and evolution of a range of supports to help households who experience problems in accessing and/or sustaining a tenancy.

The Australia Government, for example, recognises the challenges facing many in the private rental sector by providing specific assistance for lower income renters through the financial assistance measure of Commonwealth Rent Assistance (CRA). This means tested demand side measure aims to enable applicants to access or maintain private rental (Jacobs et al. 2004, 2005). Augmenting CRA, state and territory governments and some non-government agencies also provide a range of (mostly) one-off assistance measures to support private renters to access and, in some instances, sustain private rental accommodation. These programs include the key assistance measures delivered by the Australian Government and state and territory governments under the National Affordable Housing Agreement (NAHA). As shown in Figure 1 there are three key arms to such supports under the NAHA:

1. Commonwealth Rent Assistance.
2. Supports referred to by governments as Private Rent Assistance measures.
3. The National Rental Affordability Scheme.

Figure 1: Key support measures for private renters in Australia (2014)



Source: adapted from AIHW 2013a, p.110

Shaded boxes denote known NAHA funding.

* As part of Budget 2014/15 the Australian Government announced it will not proceed with Round 5 of NRAS and future funds have not been allocated to the program.

Notes: Other sources of support for establishing and/or maintaining private rental tenancies include emergency or crisis assistance programs (e.g. the DSS's Emergency Relief program delivered by some 700 not-for-profits across the country); some settlement services for newly arrived humanitarian entrants; disability support programs for eligible people living with a disability; specialist homelessness services, including domestic violence services. These diverse 'other' programs have varied funding sources and are therefore difficult to capture more than indicatively in a simplified schematic of key supports. Nevertheless, many of these programs intersect with or complement the support measures in the figure above. Previous research (Tually et al. 2013, 2011; Oakley & Bletsas 2013) indicates that they can be vital elements in the arrangement (brokerage) of support assembled by agencies and their staff to assist vulnerable private renters.

In addition, as also shown in Figure 1 a number of other quasi- or non-government programs delivered by the not-for-profit sector have also been established to assist vulnerable renters access or sustain private rental tenancies.

1.1.3 Private Rental Supports

In this research our collective term for *all* programs helping private renters in the housing market whether provided through government intervention under NAHA or otherwise, is 'Private Rental Support Programs' (sometimes 'Private Rental Supports'). Private Rental Supports (as depicted in Figure 1) can loosely be classified in three ways:

1. Federal financial assistance measures (CRA, NRAS), targeted at improving after-housing cost pressures for lower income earners.
2. State and territory-directed financial and market building measures (termed Private Rent Assistance by the Australian Institute of Health and Welfare data collection about such measures).

3. Brokerage services, mostly provided by non-government agencies but versions of which can also be found in five state government housing services (NSW, Queensland, SA, Tasmania and Victoria).

1.2 Private Rental Brokerage Programs

This research is focussed specifically on the third category of Private Rental Supports in the classification above: the so-called brokerage programs, more formally Private Rental Brokerage Programs (PRBPs) (Tually et al. 2011). However, as brokerage services aim to patch together a range of financial and non-financial supports to improve an individual's or household's access to private rental housing, the research is set within the broader context of the entirety of Australia's Private Rental Supports, which are briefly reviewed in this Positioning Paper. The project builds on an earlier study undertaken for AHURI by Jacobs et al. (2004, 2005). That work on private rental support, however, focused exclusively on state and territory Private Rent Assistance programs. This project shifts the focus to the under-researched brokerage model of support and its role within the entirety of Private Rental Supports currently available.

PRBPs are a little examined assistance measure. Anecdotally, there seem to be an increasing number of PRBPs nationally, many of them developed and delivered by not-for-profit agencies in response to client needs. Such programs have emerged over recent years in order to more fully support the needs of struggling tenants in the private market. The few references that we have found (see Chapter 4) suggest that brokerage is considered a useful means to both support vulnerable tenants in avoiding homelessness and assist them with re-engaging with the housing market after periods of housing instability and consequent social exclusion. The absence of PRBPs from uniform reporting frameworks means that PRBPs remain an under-researched and poorly understood housing assistance measure.

PRBPs provide support beyond the financial assistance provided by government programs—through CRA, NRAS and the NAHA funded bond loan/rent relief programs known collectively as Private Rent Assistance (discussed in Chapter 2 of this Positioning Paper). PRBPs are designed to support tenants in accessing and sustaining tenancies by facilitating access to existing financial assistance supports but many aim to optimise their clients' chances in the competitive private rental market through a range of diverse practical strategies that address the multiple and complex barriers that may intrude between the clients and successful rental experience. In many programs, a key focus is working with real estate agents and private landlords to improve access to the market. At the same time supporting tenants to enhance their tenancy skills can help to develop long-term competencies, and addressing client-specific risk factors through early intervention can prevent tenancy failure. Many PRBPs involve liaison across a range of agencies who together can address the shelter and non-shelter needs of vulnerable households, tailoring a raft of supports needed to avoid poor housing outcomes, including homelessness. Working with both tenants and landlords, the schemes work in innovative ways to recruit landlords and support both parties to develop successful and lasting tenancies. In many ways then, PRBPs provide a bridge between social housing and private rental and between homelessness and private rental.

PRBPs are found across Australia's system of housing supports. Some sit clearly under NAHA, provided directly by at least four state governments (NSW, Queensland, SA and Victoria). In Tasmania a PRBP is funded by the state government through NAHA but delivered by not-for-profit agencies. In other jurisdictions such programs have a looser relationship with government, being provided by the not-for-profit sector and funded from a variety of sources including (variously) the NAHA, philanthropic funds and agency cross-subsidies. This research aims to develop a clearer understanding of the range of these programs, their funding, modes of delivery, aims and effectiveness.

This Positioning Paper is the first output of a study designed to shed light on PRBPs and their role in the housing market. The study responds to AHURI Strategic Research Initiative 1 (SRI1)

in the 2014 AHURI Research Agenda. SRI1 is focussed on understanding 'housing and related systems that prevent homelessness and promote wellbeing and stable housing outcomes'.

1.3 Research aims

This study addresses five core research questions:

1. What are PRBPs, their role and features nationally and internationally?
2. Do PRBPs consistently assist vulnerable Australians to access private rental and if so, how?
3. Do PRBPs contribute efficiently and effectively to clients successfully maintaining private rental tenancies? If so, what distinctive features of private rental brokerage programs contribute to these outcomes?
4. Is there any evidence that PRBPs improve clients' tenancy capability and competitiveness in the long term and/or achieve other social inclusion outcomes for those being supported through such programs?
5. How do PRBPs dovetail with broader Private Rental Supports to affect housing outcomes for vulnerable Australians?

In addressing these overarching research questions, the project aims to:

- Define private rental brokerage programs and establish a national evidence base around the role of these programs in the Australian housing system.
- Identify and document the features of PRBPs in Australia and internationally, including replicable successful models of private rental brokerage.
- Examine financing models for PRBPs.
- Clarify and critically consider the benchmarks currently used to indicate a successful PRBP.
- Examine features that may contribute to the sustainability and cost-effectiveness of PRBPs in assisting vulnerable people to access and maintain private rental market tenancies.
- Examine factors that may compromise the effectiveness of PRBPs in achieving their aims and purpose.
- Investigate any benefits to be achieved by the modification, extension, expansion or standardisation of PRBPs within the suite of housing support programs available across all states and territories, in the light of present and predicted changes in the role and composition of the private rental market.

The research will fill a gap in current knowledge. Although 'brokerage' is a term frequently used within the housing sector, its meaning has not been adequately explored, nor have the implications of 'brokerage programs' been fully investigated. The programs are not currently captured by any standardised national reporting process, which renders them largely invisible, except at the most local level. This clearly limits their capacity to inform policy, practice and professional development nationally, despite anecdotal accounts of innovation and success. By exploring their design, impact, outcomes, costs and benefits to tenants, agencies and other partners (e.g. real estate agencies), this research will significantly advance understanding of the relationships between programs presently designed to support successful housing outcomes in the private rental market for some of Australia's most vulnerable households.

1.4 Report structure

This chapter has briefly introduced this research on Private Rental Brokerage Programs within the context of the entirety of Private Rental Supports in Australia. It has also outlined the aims of this research on the role of private rental support (through brokerage programs) in housing outcomes for vulnerable Australians.

Chapter 2 provides a context for the study by concisely describing Australia's private rental market, as revealed in data and research. The chapter is tailored to the needs of this research project; the recent and very comprehensive analysis of the workings and changing nature of the private rental sector in Australia by Stone et al. (2013) is acknowledged (see also Hulse et al. 2012). Chapter 3 provides further context for this research, overviewing the largely government-directed Private Rental Support Programs that have emerged over recent years in response to the housing needs of lower income and vulnerable households in the housing market.

Chapter 4 begins a discussion about PRBPs in Australia. The chapter reviews present knowledge of brokerage programs in Australia and their equivalents internationally. It highlights the difficulty of identifying PRBPs when there is no agreed definition or model. An important contribution of Chapter 4 is a tentative working definition of brokerage programs. This has been absent from the discourse around supports for private renters and the consequent uncertainties in the phrase 'brokerage program' have served to confuse even further the understanding of their aims and role. The final chapter of this Positioning Paper introduces the subsequent stage of the research, which will provide a more complete and nuanced understanding of PRBPs. The second stage of this research will also examine the relationship between PRBPs and other supports available to assist vulnerable tenants succeed in the private rental market and will identify any replicable and sustainable models promoting successful housing outcomes.

Chapter 5 concludes the report, outlining the research methods to be employed in the fieldwork and the rationale for their use. The results achieved by this methodology and their analysis will be in the basis the project's Final Report.

1.5 Key definitions

Three terms, or more accurately 'program descriptors', require brief clarification in the context of this research. As there is little consistency in their use elsewhere, this opportunity is taken to highlight their use in this project, to minimise any subsequent confusion.

Private Rental Support Programs (or Private Rental Supports) is the term used to describe the whole gamut of government and non-government funded and provided assistance measures to support private renters in the Australian housing market.

Private Rent Assistance Programs is the title given to the predominately financial assistance measures provided to private renters by state and territory governments or the non-government sector on behalf of state and territory governments and funded under the National Affordable Housing Agreement (NAHA). Most commonly these programs deliver support measures such as bond loans and rent relief.

Private Rental Brokerage Programs are a flexible, early-intervention housing assistance measure designed to support vulnerable households as successful tenants in the private rental market, thereby avoiding eviction and homelessness. To achieve this such programs work with clients to optimise their success in accessing and sustaining private rental tenancies. This work may involve building tenancy capacity, helping access financial or material assistance, connecting with other relevant services, providing a degree of ongoing support or otherwise as the individual case and resources require.

2 VULNERABLE AUSTRALIANS AND THE PRIVATE RENTAL SECTOR

2.1 Introduction

Renting is sometimes perceived as the tenure of last resort for lower income households and others who cannot access home-ownership. While the social housing sector provides affordable rental for long-term tenants, it cannot satisfy demand, with the result that the private rental market is the primary source of rental housing for most who would qualify for social housing. Rents are higher and the duration of occupancy is managed by the almost universal device of short-term leases. It is inevitable that the rental market will need to change in order to accommodate increased demand for longer term rental accommodation, and that the policy settings that govern rent assistance for lower income households and the provision of social housing will need to be re-examined in this light. (NHSC 2014, p.19)

Policy-makers and researchers have directed increasing attention towards Australia's private rental sector over recent years, a focus demanded and intensified by the protracted national housing affordability crisis. This research, much of it conducted for AHURI, has highlighted the increasing role of the private rental sector as a longer term tenure option for many Australians (Yates & Milligan 2007; Hulse et al. 2013; Stone et al. 2013). It has also shown the serious affordability issues faced by many private renters, some of whom experience the most acute housing stress of any Australian households (Yates & Milligan 2007). Studies of supply and demand patterns for affordable private dwellings (Wulff et al. 2011, 2009)¹, measures of housing affordability (Burke et al. 2011) and housing affordability, housing stress and wellbeing (Rowley & Ong 2012) have all identified low-income private renters as the group that is most at risk from the continuing shortage of affordable housing. Work commissioned or authored by the now disbanded National Housing Supply Council (NHSC)² confirms the unsustainably stressed situation at the lower end of the private rental market (NHSC 2009). In short, the rising cost of housing remains a significant concern in Australia and is reflected in an undersupply of affordable housing, high levels of housing stress and continuing high level demand for housing assistance (AIHW 2013a, p.94).

While the increased understanding of ongoing affordability and housing stress issues has prompted calls to place 'particular focus ... on the affordability of the bottom end of the private rental sector and measures to increase the supply of affordable rental stock' (Rowley & Ong 2012, p.14), the operation, effectiveness, efficiency and impact of established Private Rental Supports have remained largely unexamined. This gap has been noted. Hulse et al. commented on it in their comprehensive recent examination of the private rental sector, concluding simply that there is, 'very little research into the role of housing assistance for private renters' (2012, p.9). Similarly, the Australian Institute of Health and Welfare (AIHW) in its authoritative publication *Housing Assistance in Australia 2013* (presenting data collected on key elements of Private Rental Supports funded under the NAHA) stated:

Little is known about the effectiveness of housing assistance programs, such as Private Rent Assistance, which commonly assists with the costs of bonds. (AIHW 2013a, p.133)

The AIHW also highlighted a further barrier that poses a particular challenge for researchers, policy-makers or practitioners seeking to review the full diversity of tenant supports in Australia: 'data from programs such as tenant support are often not available or published in a nationally

¹ To be updated with 2011 Census data in a forthcoming AHURI project.

² Established in 2008 to '... monitor housing demand, supply and affordability in Australia, and to highlight current and potential future gaps between housing supply and demand from would-be home-owners and renters' (NHSC 2009, p.2).

consistent way' (AIHW 2013a, p.133). Clearly, a significant gap exists in terms of the diverse programs currently operating to support growing numbers of low-income and vulnerable private renters. This project, by examining one of the more flexible and presently unexamined fields of tenant support, will contribute towards filling that gap.

2.2 Key trends in Australia's private rental market

The remainder of this chapter outlines current key trends in the private rental sector that have prompted the development of Private Rental Supports and their continuing evolution. It highlights the increasing importance of private rental as the tenure accommodating lower income and vulnerable households at a time when access to the tenure has become highly competitive and sustaining tenancies is a major challenge for many.

2.2.1 A more significant private rental sector

The private rental market in Australia has traditionally been relatively small and has served as a transient tenure for households at transition points in their lives and housing careers. This is gradually changing, as the sector contributes a larger proportion of housing to the overall market and as households remain there for much longer, not merely transiently. Well-established demographic trends and a significant shift from other tenures have produced increased pressure on the private rental market, especially on lower cost private rental. The demographic trends include both population growth and, even more significant, increasing rates of household formation and reformation. As Hulse et al. (2012, pp.12–13) emphasise in their paper for AHURI, key drivers of demand over recent times have included temporary and permanent migration (including humanitarian arrivals and international students, especially in major city housing markets), as well as accelerated household formation rates resulting from divorce and separation.

Current research by Stone et al. (2013) includes analysis of data on the private rental sector from 2011 and comparison of this data with that from the Census 20 years earlier. This work tracks the increasing role of the sector in the housing market (see Table 1). Their analysis shows considerable growth in the sector and its proportional share of the housing market over that time.

Investment in rental property remains a popular choice for Australian family investors. Increasingly, investment rentals are being managed professionally, another change from traditional practices which is discussed below. Census data from 2001, 2006 and 2011 indicate an increase from 21.8 per cent to 23.5 per cent of all private dwellings rented privately. Similarly household data collected as part of the annual Housing Occupancy and Costs survey for the ABS (ABS 2013) indicate the proportion of households renting privately increased from 21.0 per cent in 2000–01 to 25.1 per cent in 2011–12.

Table 1: Number and proportion of households occupying private dwellings in the private rental sector by state and territory, Australia, 1981 and 2011

	1981		2011		Percentage
	Number	Per cent	Number	Per cent	Growth
NSW	339,061	21.1	584,020	24.0	72
Victoria	228,706	19.0	431,520	22.6	89
Queensland	151,523	22.4	415,588	26.9	174
SA	67,603	15.9	117,282	19.2	73
WA	87,318	22.1	175,046	22.0	100
Tasmania	23,900	18.1	35,584	18.7	49
NT	8,854	33.9	14,469	22.6	63
ACT	11,285	16.7	27,955	21.6	148
<i>Australia</i>	<i>918,250</i>	<i>20.3</i>	<i>1,801,464</i>	<i>23.4</i>	<i>96</i>

Source: Stone et al's analysis of data from the ABS Censuses of Population and Housing 1981 and 2011 (Stone et al. 2013, p.9).

Recent research for AHURI on the issue of long-term renting indicates this is an area in urgent need of policy attention (Stone et al. 2013; Hulse et al. 2012). According to the 2011 Census a third of all private renters are now long-term renters (33.4%), renting for 10 or more years continuously (and up from around a quarter of all renters in 1994) (Stone et al. 2013, p.25). And of long-term renters in total, some 45 per cent are low income, with incomes in the bottom 40 per cent of the income distribution. This fact has clear implications for their ability to transition through and out of the rental market, particularly for the over 50 per cent of long-term low-income private renter households reliant on government benefits and allowances as their primary income source (Stone et al. 2013, p.31). These households are also significantly at risk of housing stress and the impacts of unaffordable rents.

Stone's analysis of data from the 2007–08 ABS Survey of Income and Housing adds weight to concerns in this regard, with these data revealing that 62.6 per cent of low-income private renters were in housing stress according to the 30/40 rule.³ The same statistics for short-term and medium-term private renters reveal also alarming rates of housing stress for these other classifications of households in the private rental market.

On the issue of long-term private renting it is important to note that this is not inherently problematic. It may be a so-called 'lifestyle' choice. However, Stone and colleagues research also notes costs related to long-term renting that deserve prompt policy consideration. These include:

- The poor financial and social outcomes for some renters.
- Locational disadvantage stemming from affordability issues forcing renters, including long-term renters into often poorly serviced outer metropolitan areas (forthcoming research by Burke et al. is examining this issue further in relation to Sydney and Melbourne; see also Burke & Stone 2014).
- Lack of flexibility in leases and the vast prominence of short-term leases across the sector meaning poor security of tenure for renters and the high economic, social and personal costs that can stem from this insecurity of tenure (Stone et al. 2013; Hulse et al. 2012).

³ Those in the lowest 40 per cent of the income distribution paying more than 30 per cent of income in rent.

In addition, it is not clear that investors in lower cost private rental properties are aware of the changes described above. Unlike social landlords, their interest is not necessarily in tenant issues but generally in an ultimate capital gain (Lovering 2013). While professional agents are increasingly involved as tenancy managers for private investors, the ease of entry into rental investment and its traditional popularity among Australian investors brings a high proportion of amateur landlords into tenure relationships with vulnerable households. Helping both parties achieve successful tenancy outcomes is a major aim of many PRBPs.

These issues are particularly significant, given the increasing number (and proportion) of older person and family households with dependent children in the private rental market (particularly single parent families) compared with other tenures. Such households are among those occupying the tenure for longer (Stone et al. 2013). This trend has implications in terms of housing costs in older age and is a major change from traditional Australian patterns of household wealth accumulation and the strategies households have used to manage living costs in older age when incomes are generally more limited.

For family households this trend carries multiple implications. Frequent forced housing moves, experienced more frequently from the private rental sector, have wellbeing implications especially for children. Analysis of the ABS Survey of Income and Housing by Stone et al. (2013, pp.20–22) notes on this issue that nearly a third of private renter households in that representative sample (32%) moved for constrained reasons including landlords needing the property for their own/family use; tenancy management issues; evictions and the cost of rent, as well as for health and wellbeing related reasons, such as loss of employment and relationship breakdown. This contrasts with 1 in 10 (11%) of households in other tenures being forced to move or having constrained choice regarding their household moves. Notably, this trend means potentially more children are exposed to housing stress and housing risk, including its most acute and socially unacceptable outcome—homelessness.

2.2.2 *Changing housing tenure patterns*

As implied above, two shifts in tenure patterns have impacted badly on those seeking lower cost private rental: first, difficulties in accessing, or remaining in, home ownership and secondly the contraction of the public housing market and tighter targeting of social housing.

The first of these is summarised neatly by the NHSC in their report *Housing Supply and Affordability Issues* (2013):

Tenure patterns have changed significantly, with fewer younger and middle-aged people owning their own home and, across all age groups, fewer owning outright. The rate of home ownership in Australia is being sustained at about 70 per cent of households in private dwellings by the high rate of ownership of the present generation of older people. As time progresses, it now seems certain that the aggregate rate of home ownership will drop and the proportion renting will increase significantly. (NHSC 2013, p.x)

Problems of affordability have contributed significantly to this. House price growth has clear impacts on the private rental sector in terms of demand and supply and therefore in terms of real rents. Affordability concerns for potential homebuyers keep households in the private rental sector longer than would otherwise be the case, forcing up rents through increased demand and limited alternative options. Additionally, affordability problems in the home purchase segment of the market can push some households into private rental through mortgage default—although rates of this are low in Australia by international standards (Rowley & Ong 2012)—or as households decide to release themselves from mortgage debt before reaching crisis point. Sustained house price growth relative to incomes has eroded housing affordability for many households, with most acute impact being felt by those on lower or fixed incomes and with poor attachment to the labour market (Flood & Baker 2010; AMP.NATSEM 2011).

Limited investment in the social housing sector, along with tighter targeting of social housing support to high needs households, has forced many vulnerable households into private rental. This issue has attracted significant attention over recent years, in large measure because, as Dr Owen Donald, Chair of the NHSC noted in the forward to the first NHSC *State of Supply Report* (2009):

... demand-side pressures on the private rental market, particularly in relation to dwellings affordable to lower income households, have been exacerbated by the decline over the last decade in social housing's share of total dwelling stock. (NHSC 2009, p.ii)

As policy has moved away from the provision of public housing, the expected growth in community housing has been slow to begin and consequently social housing waiting lists remain long, with only those in greatest need realistically expecting to be housed. The current edition of *Australia's Welfare* (AIHW 2013a, p.127) notes that as at 30 June 2012, 215 000 households were on public and/or community housing waiting lists nationally (51 000 of these households awaiting an allocation or transfer for/within community housing). The waiting lists for social housing nationally are now almost at 50 per cent of the total available dwelling stock. NHSC projections of the number of social housing dwellings required to maintain supply at 1996 levels through to 2008 suggested a shortfall of 90 000 dwellings (NHSC 2009, p.37), with this projected to increase in the interim period due to economic and demographic changes, and particularly an increase in demand from vulnerable older persons as the population ages (NHSC 2010).

Tighter targeting of social housing nationally, in line with the policy objectives of the Australian Government through the National Affordable Housing Agreement and Council of Australian Governments' reform agenda, has restricted access to those deemed most in need. This includes for those who are homeless or at risk of homelessness for reasons such as life threatening issues related to safety or violence, a health condition impacted on by their housing situation, housing inappropriate to household needs and/or very high rental costs (AIHW 2013a, p.123). AIHW analysis of the National Housing Assistance Data Repository Data for Australia's Welfare 2013 (AIHW 2013, p.109) shows that in the year 2011–12 social housing provided an exit from homelessness for more than 13 000 households, with some 54 per cent of these new housing allocations to homeless households and 36 per cent to households at risk of homelessness (AIHW 2013a, p.124).

Interestingly, analysis of waiting list data for 2011–12 for public and community housing shows that of those on the waiting list, some 29 per cent of public housing applicants and 65 per cent of community housing applicants were in the 'greatest need' category (AIHW 2013a, p.127). These are important data for three reasons. First, they show the need for further investment in social housing to meet the genuine needs of a multiply disadvantaged population. Second, those not in the 'greatest need' category on the waiting list are unlikely to be allocated social housing without a significant change in their household or personal circumstances. And, third, given the increasingly restrictive eligibility criteria for social housing, particularly in terms of income and assets, all applicants on the waiting list have limited ability to buffer against high housing costs in the private rental market or to weather a personal or economic crisis more generally should it occur. Assistance in accessing, securing and sustaining a tenancy is crucial for this group.

It should be noted that in addition to tighter targeting, changes in tenure conditions in social housing also have clear implications for the private rental sector. The introduction of reviewed fixed-term tenancies in some jurisdictions, such as NSW and, more recently, in Tasmania and Queensland, will likely result in some households being displaced into the private rental market, unfamiliar with its requirements and potentially highly vulnerable to its pressures and fluctuations. Such households are likely to need additional support to establish and maintain a private rental tenancy. This may include 'tenancy-ready' preparation such as assistance in understanding a private rental tenancy and tenancy procedures and tenant and landlord roles and responsibilities in addition to linkage with other appropriate supports. Should other state and

community housing authorities adopt similar fixed-term tenure arrangements this need will continue to increase pressure on tenants.

An upshot of limited social housing options nationally is that there are now two low-income households in the private rental sector for every one in the social housing sector (Hulse et al. 2012, p.9).

2.2.3 *A shortage of housing, with housing supply not keeping pace with underlying demand*

Australia's housing market is under pressure as supply has not kept pace with underlying demand. This demand/supply imbalance is impacting on affordability and has driven some of the tenure shifts described above. This is particularly acute for lower income Australians in the private rental sector. Supply (and demand) pressures currently affect all tenures, albeit most conspicuously *affordable* home purchase options and *affordable* rental options. Recent NHSC estimates of Australia's housing market supply shortfall note particularly acute supply problems for lower income households—households in the bottom 40 per cent of the income distribution (the lowest two income quintiles), especially in private rental:

... a slow house purchase market and subsequent low volume of new supply coming onto the market potentially exacerbates the problem of inadequate supply. The shortage is likely to continue to be felt by the more vulnerable in society, such as those at the lower end of the rental market and those in need of government support. (NHSC 2013, p.8)

Additionally,

There is a shortage of properties that are affordable and available for lower income renters. The Council estimates that there is a shortage of 539 000 rental properties that are both affordable and available for this group. Available rental properties include some which are affordable for less affluent households but are already occupied by higher income earners. (NHSC 2012, p.vii)

Research by Wulff et al. examining trends in the supply of, and demand for, affordable private rental stock nationally using 2006 Census data also identified this, noting that 'The private rental stock expanded at the top end and declined at the bottom end of the rent distribution' (Wulff et al. 2011, p.5). The result was to intensify supply and affordability pressures on those households least able to afford or protect themselves from the impact of high and escalating rents.

Wulff et al. (2011) quantified affordability issues with regard to lower income households struggling at the lower end of the private rental market in their research on the supply of, and demand for, affordable private rental dwellings for AHURI (Wulff et al. 2011). This research revealed some telling facts on the severity of the problem from their analysis of 2006 Census data (using the 30/40 rule⁴):

- 'Overall, only 37 per cent of households in the bottom two income quintiles accessed affordable housing' (p.5).
- The 267 819 very-low-income renter households—those in the bottom 20 per cent of the income distribution (less than \$22 000 in 2006 dollars)—face affordability problems for two key reasons: 'because of an *absolute shortage* of housing that is affordable' *and* 'because a significant proportion of affordable stock is *not available* to them' due to occupation by higher income earning households. The predicted shortfall in affordable dwellings was put at 138 000 dwellings nationally, rising to 211 000 dwellings that were both affordable and available once use by higher income households was taken into account. Overall 79 per cent

⁴ That is households in the bottom two income quintiles (earning less than 40% of the national income distribution) and paying 30 per cent or more of their income in rent (Wulff et al. 2011, pp.7–8).

of very-low-income renters were not able to access affordable rental housing at Census 2006 (Wulff et al. 2011, p.2).

- For the remaining group of low-income private rental households—those with incomes between 21 and 40 per cent of the national income distribution (less than \$42 000 in 2006 dollars)—the situation was different. Here analysis by Wulff et al. showed a surplus of affordable dwellings for the cohort, but becoming a shortage of some 87 000 dwellings when affordability and availability for income were considered. 'Overall, 24 per cent of low-income private renters face affordability problems that are a result of a shortage of affordable and available housing'. (Wulff et al. 2011, p.2).

(A current AHURI project, led by Professor Kath Hulse at AHURI Research Centre—Swinburne University of Technology has been designed to conduct this same analysis of the housing data from the most recent Census.)

The need for housing assistance services in the private rental sector is largely driven by affordability pressures, particularly for lower income households (AIHW 2013b, p.34). The increase in real house prices over the decade to 2012, driven by economic and demographic factors, has also had the effect of pushing vulnerable and low-income private rental households further out into the suburbs where access to social and economic participation options is more limited.

Ongoing affordability pressures in the private rental market are particularly important policy concerns, and a key motivation for this research into private rental support programs generally. Most rental assistance measures for private renters (and purchasers) remain demand-side responses provided as a supplement to income (examples include CRA and some state and territory funded private assistance measures, discussed in Chapter 3), rather than an investment in 'bricks and mortar' programs to boost affordable housing supply. Two recent exceptions are the investments in the social housing sector as part of the Nation Building Plan and NRAS, the National Affordability Scheme (discussed later in this chapter). However, such programs have clearly not been enough to provide the quantum of properties needed to meet the underlying demand for affordable rental and purchase properties.

2.2.4 Significant rates of housing stress and financial stress within the private rental sector

Analysis of housing assistance data by the AIHW, for example, noted that in 2011–12 two in five private renters (42%) reported rental stress, whereas one in three owners with a mortgage (33%) reported mortgage stress (AIHW 2013a, p.71).

Research by Yates for AHURI points to likely sustained high rates of housing stress for lower income private renters in particular:

This anticipated increase in the incidence of housing stress is particularly significant for lower income households in the private rental market as the impact of impact of (i) the current decline in home ownership rates among younger households and (ii) the contraction of the public housing sector work their way through the system. (Yates 2006, p.20)

Interestingly, in comparing different measures of housing stress with measures based on residual income (income to meet housing costs after other basic living expenses are accounted for), Burke et al. (2011) find similar rates of housing stress among renters. At the household type level, older renters fare very badly in terms of housing stress in these models.

On this issue it is also important to note that, as research on *Housing Affordability, Housing Stress and Household Wellbeing in Australia* by Rowley and Ong concluded:

Households that have spent longer in [housing] stress have poorer wellbeing outcomes. (2012, p.14)

And,

If more and more new households are being forced into housing stress because they have no other options available to them, and this is particularly relevant in the private rental sector, they are being pushed into a position of financial stress. Unless a household is in a position where their income is likely to grow faster than their housing costs over time, it would be very difficult for such a household to ever escape housing stress. Households may be forced to take on inappropriate housing in terms of quality or location to keep their cost burdens low and such a decision may have wellbeing implications. (Rowley & Ong 2012, p.75)

Such wellbeing outcomes include health, social and economic participation outcomes (social inclusion). This is clearly of major concern for those people already marginalised in the housing market, such as for people living with a disability, Indigenous Australians and people who have been homeless or are at risk of homelessness.

2.2.5 Multiple issues impacting on low-income private renters' housing and social inclusion outcomes

Many low-income households presently have little choice but to seek private rental housing despite facing a range of issues that may compromise their capacity to successfully navigate the market and sustain a tenancy without support. Such issues may include, for example, disability or ill health, mental health issues, long-term unemployment, the effects of torture or trauma, and, for some households, family size. Among low-income households are many in known vulnerable groups in the housing market, such as humanitarian entrants (Flatau et al. 2014; Tually et al. 2013), people living with a disability (Kroehn et al. 2007; Beer & Faulkner 2009b; Tually & Beer 2012; Tually et al. 2011), women escaping domestic and family violence (Spinney & Blandy 2011; Tually et al. 2008) and Indigenous persons (Flatau et al. 2009, Cooper & Morris 2005). Notably, these are the same vulnerable groups overrepresented among the homeless population, pointing to the need to support such households with accessing and sustaining housing in order to ensure that they do not slip (or slip again) into homelessness.

2.2.6 More private rental dwellings being managed by real estate agents than ever before

An increasing proportion of private rental dwellings are being managed by real estate agents (Hulse et al. 2012, p.42). This trend reveals a potential maturing of the private rental sector in terms of professional management and has two clear and arguably conflicting implications for vulnerable and low-income private rental households. First, possibly greater discrimination against some household types as real estate agents capitalise on their ability to pick and chose tenants more carefully to minimise tenancy risk and failure, particularly where supply constraints remain and rents are high. Second, greater potential for agencies and government to work with real estate agents specifically to assist the most vulnerable in the community into private tenancies, arguably with the right incentives for them to do so.

2.3 Summary

This brief examination of key trends in Australia's private rental market highlights that:

The PRS [Private Rental Sector] is no longer residual to the 'main game' of home ownership and social rental; it is at the centre of the housing system, giving the system its capacity to cope with external and internal changes in demand. (Hulse et al. 2012, p.15)

It seems apparent that the private rental sector is experiencing some 'growing pains' as it settles into its much more significant role within the housing market. How individual households are coping with the increasing pressures on the sector to supply appropriate dwellings for renters

and how effectively private rental supports are helping people to cope with affordability and other concerns are key concerns for investigation through this research.

Notably, these concerns are not limited to Australia and the Australian context and echo international experiences regarding the growth and more significant role of the private rental sector. The 2008 Review of the UK Private Rental Sector (as well as similar recent work in Australia by Stone et al. (2013) and Hulse et al. (2012)) by Rugg and Rhodes, highlights similar issues regarding the sector in the UK. The Rugg Review, points to renewed (and in many cases ongoing) concerns about a range of issues in the sector, including dwelling quality, the professionalism of landlords, shortfalls in affordable and appropriate stock for very low income renters, and, particularly important in the context of this research, providing for sustainable tenancies, managing so termed 'problem' tenancies, homelessness prevention and the need for regulation of the sector to protect the rights and tenure of tenants (Rugg & Rhodes 2008). Against this backdrop there are clearly lessons for Australia and these will be investigated where appropriate and included in the final stage of the research.

The review presented in this chapter shows that what we face currently is a significant and growing population facing housing and financial stress in private rental and a number of households and types of households struggling to get or maintain a foothold in the sector. This fact is all the more concerning when we consider that for some vulnerable and at risk groups in the housing market, particularly those who are, have been or are at risk of homelessness, a (good) rental history is frequently absent and life skills, including tenancy management skills are often poor. Households from other groups in the community, for example people living with disability, humanitarian arrivals, women escaping domestic and family violence, Indigenous Australians and youth may also be especially vulnerable in the market, whether through discrimination, cost, unfamiliarity, compromised health or for other reasons. The aim of enabling longer term success in the private market has been a key reason for the development and delivery of financial and practical housing assistance measures for lower income and vulnerable private renters. The remainder of this report outlines such measures for private renters nationally.

3 GOVERNMENT-DIRECTED PRIVATE RENTAL SUPPORTS

3.1 Introduction

Australia is one of a number of nations where private rental housing remains a strong and growing tenure. As the discussion in the previous chapter notes the private rental sector is now home for a larger number of Australian households on a more permanent basis than has been the case in the past. For many the tenure is no longer just a transitional housing option—the accommodation path from living at home to becoming a home owner (Beer & Faulkner 2009a).

Notably, much of the growth in the number of households housed longer term in the private rental sector nationally is due to increasing numbers of lower income and more vulnerable households occupying this tenure—and for many of them, not by choice but rather because of a lack of alternative options. In large measure this is because waiting lists for both public and community housing are long and growing, having been that way for decades now, and home ownership is the most unaffordable that it has been in recent memory.

The fact that the private rental sector remains highly pressured nationally has seen increasing concern for those struggling to access appropriate housing in this sector, and a need to support households at risk of falling out of their tenancies, potentially into homelessness. At the same time, pressure on the decreasing stock of public housing has seen public housing tenants in some jurisdictions (and those on waiting lists) encouraged into private rental tenancies if opportunities can be found or made and the tenants themselves can sustain private rental, albeit with some element of preparatory or residual support. In recognition of the substantial challenges faced by many households in the private rental sector a number of programs have emerged over time to assist private renters to access, maintain and sustain their tenancies (Figure 1 summarises these programs). These measures, known as Private Rental Support Programs (PRSPs), are delivered by the Commonwealth, state and territory governments under the NAHA, as well as under other partnership arrangements between governments and the not-for-profit sector and by the not-for-profit sector themselves. The form, structure, eligibility and coverage of programs varies widely across programs and jurisdictions.

The situation of PRSPs run by the not-for-profit sector is a key focus of the fieldwork component of this research, which is especially concerned with Private Rental Brokerage Programs. Accordingly, a 'geography' and typologies of these programs will be presented in the project Final Report. Chapter 4 provides a working definition of PRBPs, as a necessary starting point in this discussion given that they remain poorly understood. It also provides a brief overview of PRBPs and their place in the housing sector and among housing assistance measures, based on the limited research currently available.

This chapter focuses on the government-directed programs among Private Rental Supports. The discussion provides the broader housing assistance context for this research, relating to Private Rental Supports nationally. It considers the current status of government-directed supports for struggling private renters. This is a space that has received fluctuating attention over recent years, as Flatau et al. (2009, p.9) note:

Governments have established tenancy support programs largely independently of one another and without a common framework under which support is provided. Nor have they established common data collection systems and evaluation frameworks. The absence of a common framework has also possibly meant that different jurisdictions may not be fully aware of the range of programs available elsewhere, how they operate, and what they achieve for their clients.

The discussion here builds upon earlier work reviewing Private Rental Support Programs conducted by Jacobs et al. (2005). The programs reviewed by Jacobs et al. are referred to as Private Rent Assistance programs (see Figure 1). The present study also complements recent

research on *Long-term private rental in a changing Australian private rental sector* by Stone et al. (2013) and *The Australian private rental sector: changes and challenges*, by Hulse et al. (2012, p.22). The latter points briefly to Private Rental Support and brokerage programs, noting:

The states have extended their private rental schemes which are used by government housing agencies and welfare support services as a means of preventing or providing exits from homelessness. They are also a form of demand management for public housing, offering some temporary financial assistance to householders who in earlier years may have been able to access public housing ... Viewed in a more positive light, they can be seen as part of the suite of housing options that housing agencies can offer households with differing degrees of urgency and complexity in terms of their housing needs.

3.2 Australian Government-directed Private Rental Support Programs

Shelter is a fundamental human need, and housing and homelessness assistance plays an important role in enabling social and economic participation. This assistance is an important element of governments' social policy and welfare frameworks. (SCRGSP 2014, p.2)

Assistance for private renters has been a feature of Australia's housing system for many decades. Assistance is provided by the Australian and state and territory governments, as well as by some local government authorities and a range of government and non-government agencies. Accordingly, some households in receipt of Private Rental Support would, in fact, be in receipt of multiple forms of such assistance from a range of providing agencies.

3.2.1 Commonwealth Rent Assistance (CRA)

The most widespread and largest program of assistance nationally is the demand-based subsidy Commonwealth Rent Assistance (CRA), provided through the Commonwealth Department of Human Services⁵. RA is a non-taxable means tested housing assistance measure for private renters, targeted specifically to those on income support or more than the base rate of family tax benefit. Rates of RA vary according to household and family circumstances and the amount of rent paid. RA is provided to people in a range of types of private rental housing, including some renters living in retirement villages, people permanently resident in caravan parks, community housing tenants, eligible people in share housing arrangements and in some situations people paying board or lodging (DHS 2014; SCRGSP 2014, p.17.51).

As at 1 June 2013, 1 267 979 individuals and families were in receipt of RA, making it the most widespread demand-led housing assistance measure nationally. Unsurprisingly given the reach of RA it is also one of the most costly housing assistance programs nationally, with some \$3.63 billion spent on this measure for the 2012–13 financial year (SCRGSP 2014, p.17.51).

While CRA is a much needed support payment for many households and individuals, there has been widespread criticism of the payment for many years now (see, e.g., Welfare Rights Centre NSW and the National Welfare Rights Centre 2013; Gronda & Costello 2011). The AIHW note in their publication *Australia's Welfare 2013*, 'CRA alleviates affordability in the private sector by providing additional income that can contribute to rent payments' (p.114). Also, before receiving the payment almost three in four low-income units receiving the payment would be in housing stress, but after receiving payments some 42 per cent of low-income units remain in housing stress (AIHW 2013a, p.114).

⁵ RA is also provided to eligible recipients of Department of Veterans' Affairs (DVA) allowances, paid by the DVA (DVA 2014; SCRGSP 2014).

3.2.2 NRAS—the National Rental Affordability Scheme

The other key national assistance measure for private renters is NRAS, the National Rental Affordability Scheme. As summarised in the Report on Government Services 2014, NRAS:

... is a commitment by the Australian Government to invest in affordable rental housing. The Scheme offers financial incentives to the business sector and community organisations to build and rent dwellings to low and moderate income households at a rate that is at least 20 per cent below prevailing market rates. (SCRGSP 2014, p.17.51)

NRAS was an assistance measure for private renters introduced in 2008. The program was promoted as a long-term commitment by the Federal Government, in conjunction with state and territory governments, to increase the supply of affordable rental housing outside the social housing sector (AIHW 2013b, p.12; DSS 2014a). The scheme also aimed to 'encourage large-scale investment and innovative management of affordable housing' (DSS 2014b). The Federal Government commitment to the scheme was in the form of taxation advantages to investors, with state and territory governments contributing either cash or in-kind support.

Four rounds of incentives have been allocated under NRAS and as reported by the Australian Institute of Health and Welfare at June 2013 (AIHW 2013b, p.11) NRAS had delivered the following:

- 14 575 homes tenanted and available to rent.
- 23 884 homes reserved (not yet available).
- 136 approved participants (78 of whom were not-for-profit organisations).

After the 2013 general election, the planned fifth round of incentives for NRAS was abandoned in Budget 2014/15. The new Abbott Coalition Government decided to ultimately abolish the scheme and wind back the delivery of some incentives. Information available on the Department of Social Services (DSS) website currently states:

The scheme has been slow in delivering affordable homes and has failed to achieve its delivery targets despite ongoing Government funding ... Incentives already allocated through the scheme will continue to be paid for up to 10 years as long as eligibility requirements are met and homes in the construction pipeline are built according to agreed timeframes and in agreed locations. The Government will be improving the administration of the scheme by imposing tighter conditions on the delivery of dwellings within agreed timeframes. Participants will be notified of any changes to delivery conditions.

No formal evaluation of the outcomes for private renters from the NRAS has been undertaken. As NRAS is one of the arms of Private Rental Supports nationally, the fieldwork component of this research (discussed in detail in Chapter 5) will endeavour to determine sector and tenant views on this assistance measure where relevant.

3.3 State and territory Private Rental Support

Incorporated within our definition and classification of Private Rental Support Programs are a series of local assistance programs known in government circles as Private Rent Assistance Programs. These programs are within the NAHA framework (formerly the CSHA) and aim to help with tenancy establishment costs and, in some cases, with the high transaction costs associated with moving within the private rental market. These program can help:

... households to meet rent payments, relocation costs and the costs of bonds; advice or information services may also be offered. (AIHW 2013b, p.11)

Private rent assistance is provided under the program to low-income households experiencing difficulty in securing or maintaining private rental accommodation either directly by states and

territories, or by not-for-profit organisations funded by state or territory governments. Many of the latter programs are known in the community/welfare services sector as Private Rental Brokerage Programs. Such programs are dealt with separately in the next chapter as they are a key focus of the fieldwork stage of this research.

State and territory governments have differing levels of involvement in Private Rental Assistance, a long standing trend. Their level of involvement in such programs has altered over time in line with changing policy commitments and in response to market conditions and demand. Table 2 provides the most recent comprehensive statistics available on Private Rent Assistance provided by state and territory governments under the NAHA.

Bond loans averaged \$975 per household, rental grants, subsidies and relief \$794, relocation expenses \$394 and other assistance \$1484. Assistance for private renters provided for the financial year 2011–12 totalled some \$126.6 million across an estimated 107 000 households and more than 144 000 instances of assistance (AIHW 2013, pp.78–79).

Examination of the same statistics for prior years (see Tables A1 and A2 in Appendix) shows significant variation in provision of Private Rent Assistance annually and by type. For the financial year 2010–11, for example, some 126 000 households received Private Rent Assistance (across 158 000 instances of assistance), with such assistance valued at \$152.1 million. Analysis of data for the 2009–10 financial year put the value of Private Rent Assistance for that period at around \$105 million across 154 000 instances of assistance, with the number of households assisted not clear (AIHW 2011, pp.40–41). The reasons for variation in the provision are not completely clear, although state and territory provided Private Rent Assistance is a demand-side measure based on strict (and arguably tightening) eligibility criteria. The AIHW itself includes numerous caveats around Private Rent Assistance data, noting limitations to the data available on financial assistance in the private rental sector. Additionally, it is unclear how far data on Private Rent Assistance measures delivered on behalf of state and territory governments by other agencies, such non-government organisations in the not-for-profit sector, are included in these statistics. Despite these data concerns though, and the annual variation in data reporting by assistance measure type, it is clear that bond loan assistance remains by far the most popular measure and the one offered universally by state and territory governments, with rental grants (in advance and for arrears) and other rental subsidies the next most common form of assistance provided.

Table 2: Number of households receiving Private Rent Assistance by type and jurisdiction, 2011–12

Assistance measure	NSW	Vic.	Qld	WA	SA	Tas.	ACT	NT	Aust.
Bond loans	17,265	11,742	21,443	7,248	19,900	3,628	245	305	81,776
Rental grants, subsidies and relief	13,769	18,700	3,422	-	19,706	2,764	-	6	58,367
Relocation	-	850	-	-	-	90	245	-	1,185
Other	-	925	-	-	1,871	309	-	-	3,105
Total instances of assistance	31,034	32,217	24,865	7,248	41,477	6,791	450	311	144,433
Total households assisted	22,352	24,400	24,865	7,248	23,895	4,010	245	305	107,320

Source: AIHW 2013a, p.79

Notes: Data include all new and ongoing Private Rent Assistance provided in financial year 2011–12.

Victorian data are derived from multiple sources and therefore caution must be used in its interpretation as some data are based on transactions (data derived from the Victorian Assessment and Planning module of the Housing Establishment Fund) rather than households assisted.

ACT data for bond loans also captures the \$100 grant provided to all recipients of bond loans to assist with establishing a tenancy.

Total instances of assistance and total number of households do not necessarily tally as households may receive multiple forms of Private Rent Assistance in some jurisdictions.

With the exception of some data for Victoria, data presented in the table are based on AIHW analysis of data drawn from the National Housing Assistance Data Repository.

The remainder of this section presents profiles of Private Rent Assistance measures by jurisdiction.

3.3.1 Australian Capital Territory

Housing ACT offers interest-free Rental Bond Loans to assist private renters in the Australian Capital Territory (ACT) housing market. Such loans are available on application to eligible people for up to 90 per cent of the bond amount (or 90% of a person's share of a bond for those in share housing arrangements). Income and convertible assets limits apply for the loans and, generally, recipients of the loans must also:

- Not have any debts with Housing ACT (for other bond loans, rent or maintenance, for example).
- Demonstrate their ability to sustain a private rental tenancy.

Housing ACT also approve some tenants for bond loans in advance of them finding a place to rent, in order to assist them with securing a property in a tight market. Such approvals last for a period of 90 days. Individuals approved for bond loan assistance in the ACT may also receive a one-off \$100 grant to assist with establishing their new tenancy. Bond loans are lodged directly with the Office of Rental Bonds in the ACT and cannot be used for relocation costs or rent in advance (Housing ACT 2013).

Rental Bond Loans must be discharged in full to Housing ACT within 20 months of the loan being granted and an initial payment towards the full loan made within three months of receiving the loan. Direct debit arrangements are a requirement of the loan and its repayment (Housing ACT n.d.).

3.3.2 New South Wales

The New South Wales (NSW) Government reformed mechanisms for the delivery of all housing assistance in that state in 2010. These reforms saw the introduction of Housing Pathways, 'a single application process for social housing and Private Rent Assistance, as well as the single NSW Housing Register (waiting list)' (NSW FaCS 2013c, p.1). Through Housing Pathways the NSW Government has brought together public, community and Aboriginal housing providers in the state under a common operational protocol and introduced a 'No Wrong Door' approach to the delivery of housing assistance (NSW FaCS 2014a).

A range of measures to assist private renters access and sustain housing in the NSW housing market exist within the Housing Pathways Strategy (Housing Pathways 2014a). These include:

- the five assistance measures under the Rentstart banner
- statements of successful tenancy
- private rental brokerage service
- tenancy guarantees
- targeted private rental subsidies.

A training and resource program for community and housing workers assisting clients with poor or limited housing, tenancy and living skills, known as Rent It Keep It, is also delivered under the Housing Pathways Strategy (NSW FaCS 2014d).

Assessment of eligibility for, and delivery of, the assistance measures listed above remains the responsibility of Housing NSW with all social housing providers facilitating access to products through direct referral and provision of information. The exception here is Tenancy Guarantees, which are delivered by both Housing NSW and community housing organisations. A common private rental assistance application form has been developed for all such assistance in the state and is used to determine client eligibility for all assistance measures. Clients/households may be eligible for more than one Private Rent Assistance measure and this is assessed via the common Private Rent Assistance application form.

Recently political attention has been directed to private rental assistance measures in NSW, with the 2013 review of the first two years of Housing Pathways recommending the following:

Recommendation 7: Continue the focus on refining the Private Rental Assistance (PRA) policies and procedures, and recommend that any changes are widely and consistently communicated to Housing Pathways providers; use the release of the procedures to bring Housing NSW and CHP [community housing providers] staff together at the local level to discuss what PRA facilitation will look like in their area, especially given the variability in local partnerships (NSW FaCS c2013, p.3).

The key features of each of the assistance measures listed above are discussed in turn in the remainder of this section.

Rentstart is a package of five different financial assistance measures for private renters in NSW. As noted in the Rentstart Assistance Policy, the package of measures is designed to:

- Assist clients to establish or keep a sustainable tenancy in the private sector.
- Provide quick financial help with housing related costs to clients in need, particularly those facing homelessness.
- Assist tenants whom Housing NSW has assessed as ineligible for a public housing lease extension due to their income and assets, to make the move to private rental accommodation. (NSW FaCS 2014c)

Rentstart assistance includes:

- Rentstart Bond Loan—an interest-free loan to assist clients to establish a new rental tenancy.
- Advance Rent—exceptional circumstances assistance for people in crisis to help establish a private rental tenancy.
- Rentstart Move—assistance for tenants moving out of public housing when they are no longer eligible for such assistance because of change to their income or assets.
- Tenancy Assistance—financial assistance for private renters in rental arrears and facing eviction.
- Temporary Accommodation—short-term accommodation support for clients facing homelessness.

Notably, applications for Rentstart assistance are processed quickly by Housing NSW; generally within one working day of their receipt, clearly reflecting the needs of clients and landlords and the highly pressured nature of the private rental market in Sydney (Housing Pathways 2014d, p.1).

Table 3 details key features, conditions and eligibility criteria for each Rentstart measure.

Table 3: Features of Rentstart housing assistance in NSW

Feature	Description/Amount	Eligibility/Conditions
Rentstart Bond Loan	<p>An interest-free loan of up to 75 per cent of bond amount (100% in certain circumstances) to assist clients to establish a new rental tenancy, paid directly by Housing NSW to the Rental Bond Board.</p> <p>Applications can be made for a Bond Loan of less than 75 per cent, but not less than 25 per cent of a total Bond or the borrower's share of the bond in share housing arrangements.</p> <p>Bond assistance became a Bond Loan in NSW from 1 May 2012.</p> <p>(Housing Pathways 2014d, p.1)</p>	<p>Only provided where a dwelling meets the Housing Pathways affordability benchmark of rent being less than 50 per cent of gross household income (excluding CRA).</p> <p>Applicants must be eligible for social housing assistance, meeting set income and assets criteria (less than \$3000 in cash assets).</p> <p>Repayments of Bond Loans commence three weeks after bond lodgement. Bond Loans repayments must be made fortnightly and with repayment plans for Bond Loans tied to the proportion of income paid in rent, that is a 12-month repayment plan when less than 45 per cent of income is paid in rent and 18 months where 45–50 per cent income to rent. Borrowers in receipt of a Centrelink benefit must agree to deductions through Housing NSW's Bond Loan Deduction Scheme.</p> <p>Housing NSW's stake in a Rental Bond is discharged when the borrower pays the loan in full. At the end of a tenancy the amount of Bond Loan paid by the borrower is returned, less any amount withheld as part of a claim by the landlord. If the landlord's claim on the property exceeds repayments made toward the Bond Loan by the borrower, the borrower incur a debt with Housing NSW. Bond Loans are not transferrable. In share house arrangements Rentstart assistance reflects only the share of assistance for an eligible person. Only one Bond Loan issues per household.</p> <p>Failure to meet repayment obligations of the Bond Loan can affect other Rentstart assistance, other Private Rent Assistance (discussed below) and eligibility for a second Bond Loan when needed. Bond Loan borrowers can negotiate alternative payment plans for their loan in exceptional circumstances.</p> <p>For Bond Loans of 100 per cent of bond amount applicants must also be eligible for Private Rental Subsidy through Housing NSW or demonstrate that a 75 per cent bond is insufficient for them to sustain a tenancy. This level of assistance is generally reserved for those in crisis—people at risk of homelessness or escaping domestic or family violence—and in need of immediate assistance in order to secure and establish a tenancy (including household items) but who are able to prove ability to sustain a private tenancy when their circumstances stabilise. Some people living with a disability may also be eligible for a higher level Bond Loan because of the cost of their disability of medical condition.</p> <p>(Source: Housing NSW 2012; Housing Pathways 2014c; NSW FaCS 2014c)</p>

Feature	Description/Amount	Eligibility/Conditions
Advance Rent	<p>Amount (one week or two weeks Advance Rent) dependent on circumstances (see eligibility/conditions column).</p> <p>Advance Rent can also be provided for eligible people moving into caravan parks, hostels and boarding houses to cover some or all of the establishment cost of these accommodation arrangements, such as a key deposit or security bond.</p>	<p>Advance rent is a grant available only for households in crisis. It is available only where an applicant has also been approved for a Rentstart Bond Loan. Advance Rent is usually only provided once in a 12-month period, although some exceptions to this exist for households that need to establish another tenancy or because of significant changes in their housing needs or the sale of their rental property or because of the need to move for medical support.</p> <p>For Advance Rent of one week, applicants generally need to demonstrate a significant reason for the establishment of a new tenancy, such as:</p> <ul style="list-style-type: none"> → Expiry of tenancy or eviction. → Moving from overcrowded or substandard accommodation. → Current accommodation impacting on medical condition or disability. → To improve employment or training options. → Currently homeless or in short-term crisis accommodation. <p>Newly arrived refugees or humanitarian arrivals with permanent residency may also receive one week Advance rent to assist with establishing a private rental tenancy.</p> <p>For Advance Rent of two weeks, applicants generally need to demonstrate why their current tenancy is 'at risk', for example because of:</p> <ul style="list-style-type: none"> → domestic violence → sexual, physical or emotional abuse → child abuse/neglect → threatening behaviour by one or more household member(s) against applicant or another occupant → torture and/or trauma. <p>Two weeks Advance Rent may also be granted to:</p> <ul style="list-style-type: none"> → People in Specialist Homelessness Services accommodation. → People in Housing NSW temporary accommodation. → People leaving social housing for reasons other than breach of tenancy and who may end up homeless without Rentstart assistance. <p>(Source: NSW FaCS 2014c; Housing Pathways 2014a)</p>

Feature	Description/Amount	Eligibility/Conditions
Rentstart Move	<p>Loan of up to 75 per cent of value of bond for a new tenancy for households vacating social housing, as they are no longer eligible for their fixed term tenancy due to changes in income or assets or because the household is voluntarily leaving their social housing property to move into private rental.</p>	<p>To be eligible for Rentstart Move, applicants must:</p> <ul style="list-style-type: none"> → Have no debts relating to their social housing assistance → Not own or part own property → Have less than \$5000 in cash assets → The rent for the private rental accommodation they are applying for is no more than 50 per cent of their income (excluding CRA) → Meet income eligibility limits as specified by Housing NSW (same limits as those for Private Rental Subsidy). <p>Rentstart Move assistance is repayable to Housing NSW in the same manner as the Rentstart Bond Loan (above), with all repayments made for the Rentstart Move loan returned to the client when the loan is discharged or tenancy ends and there is no claim on the bond by the landlord.</p> <p>Rentstart Move is not payable to households who have already moved into a private rental property having vacated social housing. Applications can be approved once a property is applied for though, even if the applicant is still living in social housing.</p> <p>Receipt of Rentstart Move precludes an applicant for applying for Advance Rent for 12 months. (Source: NSW FaCS 2014c, 2014e)</p>
Tenancy Assistance	<p>Tenancy Assistance is a grant of equivalent to a maximum of four weeks rent for private renters in rental or water arrears or both.</p> <p>Tenancy Assistance is only provided once in a 12-month period, and a reduced grant provided to eligible applicants for another Tenancy Assistance application within two years of granting the first Tenancy Assistance.</p>	<p>Available only where an applicant has also been approved for a Rentstart Bond Loan.</p> <p>To be eligible for Tenancy Assistance requires at least one of the following to be provided to Housing NSW:</p> <ul style="list-style-type: none"> → Evidence of rental or water arrears from landlord/relevant agency. → Payment plan for rental or water arrears or both negotiated, documented and signed by all parties. → Notice of termination of tenancy. <p>Applicants must also have:</p> <ul style="list-style-type: none"> → Less than \$1000 in cash assets. → Sufficient income to meet future water and rental payments. → An agreement to continue their tenancy for up to 12 months. <p>Most applicants receive less than four weeks rent as Tenancy Assistance. (Source: NSW FaCS 2014c)</p>

Feature	Description/Amount	Eligibility/Conditions
Temporary Accommodation	<p>Short-term assistance for people who are homeless to access motels or caravan parks as a bridge to more permanent and suitable accommodation such as crisis accommodation or private rental.</p> <p>Limited to 28 days assistance in a 12-month period, except in exceptional circumstances.</p>	<p>Offered supplementary to crisis and other accommodation by Specialist Homelessness Services.</p> <p>To be eligible for Temporary Accommodation applicants must be facing imminent homelessness and meet other strict eligibility criteria, including that they are facing a short wait for more permanent accommodation, cannot find suitable alternative accommodation and their circumstances are severely detrimental to their personal safety or mental health. Applicants for Temporary Accommodation must also be actively looking for alternative short- or long-term accommodation.</p> <p>Approval for Temporary Accommodation is also contingent on the applicant agreeing to also contribute towards the cost of their Temporary Accommodation.</p> <p>(Source: NSW FaCS 2014c)</p>

Statements of Successful Tenancy

Housing NSW provides Statements of Successful Tenancy to former or vacating public housing tenants who meet their eligibility criteria for such a letter of support. These documents serve as rental references and indicate vacating tenants history with regard to payment of rent and other charges and maintenance of their public housing property (NSW FaCS 2014b).

Private Rental Brokerage Service

Housing NSW like Housing SA and the Queensland Government (through RentConnect) directly operates a Private Rental Brokerage Service in selected housing offices across the state. The Brokerage Service is a capacity building program for clients, providing intensive one-on-one support for people who are homeless or at risk of homelessness with complex needs and have the capacity to 'afford and sustain' a private rental tenancy. As with all Housing Pathways programs, income-based eligibility rules apply for the Service. Clients are only accepted into this program if they have support arrangement in place and the agency supporting them has developed a case management plan for them outlining actions in place to support their private tenancy and has completed the PRBS application form for the client. Initial and ongoing inclusion in the program is dependent on examination of the complex needs of a client, their willingness to work towards addressing their housing and living skills challenges and client capacity to afford and sustain private rental that meets their housing needs. Ultimately, 'Housing NSW must believe that there is a reasonable chance that the support offered to the client through the PRBS and the support service has the capacity to address any risks to the client's ability to sustain a tenancy in the private rental market' (NSW FaCS 2014b).

A range of 'tenancy facilitation' and 'monitoring' supports are provided to clients through the PRBS. These include:

- Checking eligibility/assisting with applications for other Housing Pathways Private Rental Assistance.
- Assistance searching for properties, gathering relevant documentation, completing and submitting applications and interacting with real estate agents and private landlords.
- Assistance understanding tenant and landlord roles and responsibilities.
- Addressing tenant database listings if applicable.
- Regular and ongoing monitoring of tenancies with clients, landlords and support providers. This is to ensure clients are continuing to receive necessary support from a relevant agency, that risks to a tenancy are identified and addressed, and that the client is meeting the requirements of their tenancy and tracking according to their case management plan. Such monitoring is for a minimum of three months to a maximum of 12-months and can be through home visits and telephone contact (NSW FaCS n.d.).

Tenancy Guarantees

Under Housing Pathways the NSW Government also supports access to private rental for certain vulnerable households with a poor rental history by the provision of a time-limited Tenancy Guarantee. Unlike many other assistance measures under Housing Pathways, a Tenancy Guarantee is an arrangement a social housing provider enters into directly with a landlord on a tenants behalf to underwrite some of the risks of renting to a particular household, such as rental arrears and property damage. Again, strict eligibility criteria apply for tenants receiving this assistance measure, including the requirement that an applicant is eligible for a social housing property and can sustain a private rental tenancy. Guarantees are valued at up to \$1500 and are in addition to a rental bond (and a Rentstart Bond Loan for clients also eligible for this support). The ultimate aim of this program is to offer ' ... an incentive and added security for landlords and agents to accept people they might otherwise refuse as tenants' (Housing NSW 2014, p.2). Regular monitoring of tenancies where a

Tenancy Guarantee has been issued occurs to ensure that any concerns with a tenancy are addressed in a timely manner and to maximise tenancy success (Housing NSW 2014; NSW FaCS 2014b, 2013a).

Private Rental Subsidy

In certain circumstances and for particular household types the NSW Government provides a Private Rental Subsidy to assist households with priority status on the NSW (Social) Housing Register to secure and afford a private rental property while awaiting an offer of suitable social housing. Two types of short-term Private Rental Subsidy are offered under the Housing Pathways Strategy—Private Rental Subsidy and Private Rental Subsidy—Start Safely.

Private Rental Subsidy is a support payment for people living with a disability who have been assessed as eligible for priority assistance for social housing and are awaiting allocation of a suitable dwelling. Private Rental Subsidy—Start Safely is a similar support measure, provided specifically for people escaping domestic and/or family violence who are homeless or at risk of homelessness, are willing to engage with support services where necessary, and are eligible for social housing assistance. This Subsidy is time limited (available for a maximum of 24 months) and requires that an applicant can afford and sustain a tenancy in the private rental market after the expiration of assistance. In this respect it is more of a crisis assistance measure (Housing Pathways 2014b; NSW FaCS 2014b, 2013a, 2013b).

The approval process for Private Rental Subsidy sets out a rental benchmark for applicants based on Housing NSWs' determination of a 'reasonable' rent and location (capped at median rent for middle ring suburbs in Sydney). Private Rental Subsidies are only approved for properties where social housing is located, for properties deemed appropriate for an applicant's circumstances and equivalent to a social housing dwelling. They must also not compromise an applicant's social support services or require an applicant to secure other social support if needed in the location before a subsidy is approved. Subsidies bridge the gap between the rental benchmark set by Housing NSW for a client plus Commonwealth Rent Assistance and the 25 per cent income to rent benchmark for social housing. They are paid directly to landlords by Housing NSW, generally a month in advance (Housing Pathways 2014b; NSW FaCS 2014b).

Receipt of a Private Rental Subsidy is contingent upon regular review of personal and housing circumstances and can be withdrawn if rent exceeds Housing NSWs' rental benchmark determined for a client. A Subsidy can also be withdrawn if the holder of Private Rental Subsidy (Disability) is deemed to have refused two 'reasonable' social housing property offers or one 'reasonable' offer in the case of Private Rental Subsidy—Start Safely (NSW FaCS 2014b, 2013a). The Start Safely Subsidy requires that an applicant is not paying more than 50 per cent of their income (excluding CRA) in rent (NSW FaCS 2013b).

An additional Private Rental Subsidy program exists for people with HIV/AIDS, known as Private Rental Subsidy—Special. This Subsidy carries the same eligibility criteria as Private Rental Subsidy (Disability) but is a long-term housing assistance measure whereby clients are not required to move into a social housing property as their ultimate housing outcome. To receive this Subsidy, eligible clients must provide evidence that their health condition impacts on their housing, location and support service needs and demonstrate how this can be remedied with provision of a Subsidy or allocation of social housing (NSW FaCS 2014b, 2013a).

3.3.3 Northern Territory

The Northern Territory Government through its Department of Housing provides a number of both supply and demand-side assistance measures for private renters. Among these are: Bond assistance; NRAS and affordable rental housing through Venture Housing, a not-for-profit

housing company initially established by the Territory Government and now operating at arm's length from them; and the Real Housing for Growth head leasing initiative (DoH 2014c).

Bond assistance is provided to eligible low-income territorians to assist them with accessing private rental properties. Currently the NT Government's bond assistance programs comprise two levels of assistance:

- Level 1—equivalent of four weeks rent as a bond, paid directly to the landlord for eligible tenants.
- Level 2—equivalent of four weeks rent and two weeks rent in advance paid directly to the landlord for eligible tenants who are in 'extreme housing hardship' such as being homeless or at risk of homelessness with no other housing options.

As in other jurisdictions such as the ACT and NSW, bond assistance is provided in the form of an interest-free loan to be repaid over time. Income and asset limits are applicable for bond assistance, including an assessable asset limit of \$5000 (excluding personal effects, motor vehicles, household goods et cetera). The maximum rent for a property for which bond assistance available is \$300 per week and rents must not exceed 60 per cent of household income.

Eligibility criteria also require that an applicant does not have an unaddressed debt with the Department of Housing or own residential property in Australia. Applicants approved for bond assistance in the Northern Territory receive an 'entitlement letter' valid for four weeks, which outlines for landlords the maximum amount of bond assistance that will be provided and for tenants the maximum amount they can spend on rent to remain eligible for assistance (NT DoH 2014b, 2012a, 2012b,).

In addition to bond assistance, the NT Government has also recently committed to a program called Real Housing for Growth, under which the Territory Government has committed to head leasing privately owned dwellings for a 10-year period and renting these to eligible key workers at 30 per cent below market rent (NT Government 2014; NT DoH 2014d, 2013). As the background information on this initiative notes, 'subsidised rental rates will bridge the gap between public housing and the private rental market which will help to attract and retain key service industry workers, vital to a strong Territory economy' (NT Government 2014). Eligible key service industry workers in this context include those in the following industries: tourism and hospitality; retail; trades; education and childcare, health and emergency services; public service (front-line only); agriculture and fisheries; community and social services; transport and logistics; media and advertising, real estate and property management; manufacturing; telecommunications; arts, entertainment and recreation; sales and marketing; and construction (NT DoH 2014a).⁶

A call for developer interest in providing properties for this program was held in 2013, with investors/owners of properties guaranteed 52 weeks of market rent annually as the incentive for their participation in the program. The first properties under Real Housing for Growth were expected to be occupied by eligible key workers in 2014. The Territory Government has also identified tracts of its own land for private development under the program. Available rental properties are expected to be located in the major centres in the NT (NT Government 2014; NT DoH 2014d, 2013).

Unlike many other private rental support programs, Real Housing for Growth is targeted at attracting key workers to the Territory and assisting them to maintain tenancy in an expensive and pressured housing market. Consequently, seemingly generous upper gross taxable income limits apply in terms of tenant eligibility for the program. These limits are based on household type and range from, for example, \$68 934 for a single person household through to \$163 896 for a couple household with three children (NT DoH 2014a). While this program is

⁶ People employed in the resources sector are not eligible for this assistance (NT DoH 2014a).

not necessarily targeted at those traditionally considered vulnerable in the housing market, and many of the households to be assisted through this program are not necessarily considered 'low income', this program is an interesting model of private rental support aimed at addressing a gap in a local housing market.

3.3.4 Queensland

The Queensland Government provides three key private rent assistance programs in addition to NRAS (Qld DHPW 2014a):

- bond loans
- rental grants
- Rentconnect.

As in most other jurisdictions the Queensland Bond Loan is a no-interest loan of roughly equivalent to four weeks rent aimed at assisting eligible low-income households to access private rental. The program has a number of eligibility criteria, in addition to residency requirements, including requirements that the applicant:

- Does not already live in the property for which the Loan is required.
- Does not own or have a financial interest in a residential property, caravan, mobile home or 'live-aboard' boat.
- Has less than \$2500 in cash/savings (limit applies to total savings of all people in a household applying for the Bond Loan, excluding their dependents).
- Does not have an outstanding debt(s) with the department.
- The rent for the property does not exceed 60 per cent of total gross weekly household income.

Income limits also apply based on household size. In simplest terms these are: for a single person household a gross household income of \$609 per week; two person household \$755; three person household \$877; four person household \$999 and five person household \$1121. More generous income limits apply to people living in mining communities in Queensland (Qld DHPW 2013a).

Similar eligibility criteria apply for the Queensland Government's Rental Grant. This program, however, is designed specifically as an assistance measure for people/households in crisis needing or trying to access private rental. Eligibility is restricted only to applicants who:

- Have been in a department-approved centre such as emergency housing or a women's shelter (or in accommodation arranged by an approved centre) for more than 28 continuous days.
- Have left a correctional facility after being there for at least 28 days.
- Have left a hospital or health facility after staying there for at least 28 days.
- Are leaving a child protection service.
- Are impacted by or at risk of domestic or family violence.
- Are homeless or at risk of becoming homeless.
- Are leaving a community-based rent scheme in Queensland to move into private rental accommodation.⁷

⁷ For applicants leaving a department-approved centre, hospital/health facility, or correctional facility eligibility for a Rental Grant is also contingent on having applied for the Grant within three months of leaving the relevant facility. For those leaving a community-based rent scheme application for the Grant must be within 14 days of leaving a facility (Qld DHPW 2013b).

The Rental Grant is a one-off assistance measure equivalent to two weeks rent (Qld DHPW 2013b).

In addition to this assistance, and as is the case in South Australia (discussed below), the Queensland Government also offers a private rental brokerage, information and referral service for eligible individuals having difficulties accessing the private rental market. Eligibility in this context includes people who have met income requirements for social housing in Queensland or are leaving social housing, are facing non-financial barriers to renting privately and are able to manage a private rental tenancy 'successfully' (Qld DHPW 2013, p.1). Rent Connect is a relatively new program in Queensland, having not been captured in the review of PRSPs by Jacobs et al. (2004). The program is promoted as potentially assisting individuals or families who are experiencing difficulties securing an appropriate home, including those who:

- Have a limited rental history or do not have the documents required for rental applications.
- Need assistance with proving they will be a good tenant.
- Have literacy problems.

One-on-one assistance for private renters is provided through RentConnect Officers within 14 of the 22 Housing Service Centres across Brisbane and state wide (Qld DHPW 2013c; Qld DHPW 2014b). Assistance provided under RentConnect includes practical advice on how to find a home and approach real estate agents; help in understanding the private rental application process, filling in relevant rental paperwork and accessing other private rental assistance measures; and providing links to real estate agents and other useful community services. RentConnect Officers are also able to 'assist capable tenants to overcome short-term tenancy problems and strengthen their skills to maintain their private rental home' (Qld DHPW 2013c, p.1). Thus the program has the dual focus of assisting people to both find and subsequently manage their tenancies in the private market (Qld DoC n.d.; Qld DHPW 2014b; Qld DHPW 2013c).

3.3.5 South Australia

As in all other jurisdictions, the South Australian Government's public housing authority, Housing SA, provides assistance with bonds, as well as rent in advance and arrears for households in certain circumstances. Housing SA also directly operates a private rental brokerage program through its Private Rental Liaison Officers in Housing SA offices.

In South Australia bond assistance is provided for eligible private renters in the form of a bond guarantee, provided directly to a landlord. This is in contrast to all other jurisdictions where such support is now structured as a repayable bond loan. Housing SA's bond assistance, and rent in advance/arrears assistance, is available to eligible households to assist them to rent a dwelling in the private market, as well as for residential parks, boarding houses and shelters and, in the case of bond assistance only, community housing.

General eligibility criteria apply for all Private Rental Assistance in SA, including that an applicant:

- Is a South Australian resident.
- Does not own or part own residential property.
- Meets Housing SA's income and assets limits for public housing assistance.
- Finds housing that meets the requirements of Housing SA's affordability test (rent must be no more than 50% of gross income).
- Has negotiated a repayment arrangement for any outstanding debt(s) currently owed to Housing SA.

Applications are considered for bond and rent in advance/arrears in special circumstances but require an appointment with a Housing SA worker to determine eligibility. This is also the case if an application for assistance relates to a property whose rent exceeds \$450 per week as well as to all applications for rent arrears assistance and to cases where the applicant has an unaddressed Housing SA debt.

Bond and rent in advance assistance, once granted, are valid for six months, allowing applicants time to search for a property.

Where part or all of a bond is claimed by a landlord, the amount claimed becomes an applicant's debt to Housing SA. This debt must be discharged or a payment plan negotiated with Housing SA before any other Housing SA services can be accessed (SA DCSI 2014b).

Some applicants for bond and rent in advance/arrears assistance through Housing SA are also able to access Housing SA's now well-established Private Rental Liaison Officer Program. This Program provides advice, referral and practical assistance to private renters to help them find a property, understand their rights and responsibilities as a private tenant and link them to relevant community and social supports.

Eligibility for the more intensive assistance provided by one of Housing SA's Private Rental Liaison Officers is contingent on application for bond or rent in advance/rent in arrears assistance, and an applicant:

- Having no previous private rental experience or history.
- Having difficulty with the process of finding rental housing.
- Having difficulty getting private rental housing (SA DCSI 2014a).

In addition to assisting prospective tenants directly, the Private Rental Liaison Officer Program also aims to stimulate supply-side responses by increasing the number of private rental tenancies potentially available to their clients. It does this by actively building relationships of trust with local landlords and real estate agents and encouraging confidence in their clients as tenants. Recent publicly available data on the Program reveals that 1627 clients were assisted through the Program in 2011–12, including 650 people who were directly assisted into housing (SA DCSI 2012).

3.3.6 *Tasmania*

The Tasmanian Government rolled out a new service delivery model for housing and homelessness services in October 2013 (Tas DHHS 2014a). Spearheading this reform is the creation of a new 'one-stop shop' and streamlined single access point for housing services: Housing Connect. Housing Connect is a collaborative venture between the Tasmanian Government and key housing and support agencies in Tasmania with the ultimate aim of connecting 'Tasmanians on low incomes and in crisis, with long-term stable housing and support where it is needed' (Tasmanian DHHS 2014b). Housing Connect assists clients with information and advice on all housing options, including options for people who are homeless and those escaping domestic and family violence, as well as for social and private renters, including assistance with accessing and sustaining tenancies. Housing Connect also assists clients with bonds and rental arrears. Box1 provides further information on the three pronged approach to housing services delivery through Housing Connect. Applications for public and community housing in Tasmania are thus now handled through Housing Connect (Tas. DHHS 2013, 2014a, 2014b).

Box 1: Tasmania's approach to housing services through Housing Connect

Part 1

Housing Connect is a one-stop shop for clients to access all housing and support needs. It provides immediate assistance, assessment and intake services for people who need help with housing or who are homeless.

Clients now get a single housing and support assessment through Housing Connect, rather than presenting to multiple agencies for assistance.

Part 2

Housing Connect provides ongoing support to those who need it, such as people with high needs and those in crisis.

Part 3

Housing Connect expands Tasmania's emergency accommodation capacity in order to assist groups that need ongoing and specific help such as: families; men with children; pregnant women; people with high and complex needs.

Source: adapted from Tas DHHS 2014b

Housing Connect is delivered by five key agencies, Anglicare, Centacare, Colony 47, Hobart City Mission and the Salvation Army (Tasmania), on behalf of the Tasmanian Government. Tasmania's Private Rental Support Scheme (PRSS) is now also delivered under Housing Connect; making the Tasmania model the only one nationally where supports are delivered by the non-government sector for government.

Support for eligible low-income private renters through Housing Connect is structured around three types of support:

- Private Rental Support Scheme basic
- Intensive Tenancy Assistance
- Expanded eligibility.

PRSS basic includes financial assistance such as security deposit assistance, rent in advance for a new property and in arrears for a current one and relocation/removal assistance (Tas DHHS 2014a, 2014b). Security deposit (bond) assistance is set at 75 per cent of the bond, with assistance paid directly to landlords, or in the case of security deposit assistance to a landlord directly or as a bond guarantee. Rent relief measures and relocation expenses are capped at the equivalent of four weeks rent and benchmarked according to rent for an equivalent property of the same type in the region where the applicant lives. Assistance is pro rata for share households (Tas DHHS 2009).

Eligible tenants also receive a tenancy starter pack containing important information resources and a voucher to assist with purchasing some items to set up tenancy through Housing Connect. A range of non-financial assistance measures are also provided to eligible people under Housing Connect, including:

- budgeting assistance
- referrals (to service providers for other support/assistance)
- information on housing options/tenancies
- housing advocacy
- case-management support plans (Tas DHHS 2009).

Assistance measures are generally provided as once-off assistance every 12 months.

As with Private Rent Assistance measures in other jurisdictions, strict eligibility criteria apply for Housing Connect assistance, including income and assets limits, residency requirements and details of previous Private Rental Support Scheme assistance. A simplified income threshold applies in Tasmania, with income limits mirroring those for eligibility for a Centrelink Health Care Card (Tas. DHHS 2009, p.12). In terms of assets, applicants with 'cash or fixed assets must demonstrate that they are unable to assist themselves within their own resources' (Tas DHHS 2009, p.2).

Intensive Tenancy Assistance provides additional assistance to tenants facing substantial financial difficulties in setting up a new tenancy, or for established tenancies at risk because of extenuating circumstances, and for households engaged on an intensive and ongoing basis with a Specialist Homelessness Services worker. Assistance provided to eligible applicants under Intensive Tenancy Assistance differs depending on individual/household circumstances and may be ongoing in some cases. It can also include:

- Equivalent to four weeks rent to assist with utility costs involved in establishing a tenancy.
- Financial counselling (brokered by Housing Connect agencies).

Expanded eligibility broadens the reach of the PRSS under Housing Connect to other individuals and households where they do not meet income eligibility for the PRSS and are experiencing significant financial hardship. This element of the PRSS in Tasmania extends financial and in some cases other assistance under the Scheme to households exiting public housing, where eligible. As with all measures under the PRSS, under the expanded eligibility element of the Scheme some discretion is able to be applied by Housing Connect workers to assist clients on the margins of eligibility who are struggling with private rental housing. Such discretion, and the flexibility built into Tasmania's Private Rental Support Scheme, also applies to support for people escaping domestic and family violence, some Tasmanians aged over 65 and those being assisted out of Specialist Homelessness Services (Tas DHHS 2009).

3.3.7 Victoria

The Victorian Department of Human Services provides two key state-provided Private Rent Assistance programs: a Bond Loan Scheme and NRAS (Vic. DHS 2013b). The Bond Loan Scheme is delivered through the Office of Housing and aims to:

... assist low-income people who are capable of finding accommodation in the private rental market, but have difficulty meeting the up-front costs associated with accessing private rental accommodation. (Vic. HCBD 2012, p.13)

Bond Loans are available for a range of private rental housing options in Victoria, provided Office of Housing eligibility criteria for the Loan are met. Such housing options include:

- Properties rented through real estate agents and private landlords.
- Boarding and rooming houses not owned by the Department of Human Services (applicants must demonstrate the loan is for a bond and not a key deposit).
- Caravans in caravan parks where they are a person's primary place of residence and a tenancy agreement is signed.
- Student accommodation not provided directly by an educational institution and where the *Residential Tenancies Act (RTA) 1997* (Vic.) Applies and a bond must be lodged with the Victorian Residential Tenancies Bond Authority (RTBA).
- Some community housing properties, that is those not owned by the Department and where financial in another form is received by the community housing organisation.
- Properties owned or managed by registered housing providers (housing associations) (Vic. HCBD 2012, pp.28–29).

Eligibility for the Bond Loan Scheme requires that all income-earning members of a household are included on the Bond Loan application. Applicants must also:

- Have income and assets that meet DHS's income and assets limits (by household type) for a Bond Loan.⁸
- Be a permanent resident of Australia.
- Not own or part own a house, flat or unit.
- Have discharged all previous Bond Loans.
- Have paid all prior Office of Housing debts.
- Have a share of the rent (for each applicant) that does not exceed 55 per cent of their gross weekly income.

Bond Loans are generally not provided if a tenant has already paid a rental bond for the same property. They are generally paid directly to a landlord or real estate agent by a cheque in the name of the RTBA (Vic. HCB 2012).

The amount that can be borrowed under the Bond Loan Scheme varies depending on household composition and the number of bedrooms in the property being rented. Maximum Bond Loan caps are also set by the Department for the Loan (see Table 4).

Table 4: Maximum Bond Loan Scheme amount by house size (effective 1 July 2014)

Property size	Maximum loan amount (\$)
Bedsit or one bedroom	1,350
Two bedrooms	1,700
Three bedrooms	1,800
Four or more bedrooms	1,800

Source: Vic DHS 2014a

The Victorian Office of Housing Bond Loans operate in a way most similar way to the South Australian Government's bond assistance (or rather bond guarantee), in that they are not repaid by the borrower (as in NSW). Instead a Bond Loan is discharged and released to the Office of Housing at the end of a tenancy, provided that there is no claim by the landlord on the bond. Where a claim is made, however, the tenant/borrower incurs a debt to the Office of Housing which must then be repaid (Vic DHS 2014b).

Housing Establishment Fund

In addition to the Bond Loan Scheme, the Victorian government, in partnership with the Commonwealth government (under NAHA) funds a type of private rental brokerage program, known as the Housing Establishment Fund (HEF). HEF is a grant program provided by homelessness, housing and support agencies 'to assist eligible clients to access and/or to maintain private rental housing, or to access emergency short term accommodation' (Vic DHS 2013a). A range of assistance measures is available under the HEF program, including: bond loans, rent in arrears, rent in advance and emergency accommodation. HEF funds are not provided for:

- Household expenses such as utility costs and dwelling repairs and maintenance.

⁸ As at 20 March 2014 asset limits were set at \$1300 for single person, couple only, single parent with one dependent, couple family with one dependent and group households of only two people, and \$2100 for single parent with two or more dependent children and family with two or more dependents and group households of three or more people (Vic. DHS 2014b).

- Payment of debts to the Office of Housing, including rent in advance/arrears or outstanding bond loans.
- Office of Housing bond loan top up payments.

HEF funds are not generally available for 'material relief' such as food, clothing, travel and personal expenses except in severe crisis situations (Yarra Community Housing 2010b).

Eligibility for assistance under the HEF is assessed against the Victorian DHS's income and asset eligibility criteria for access to public housing and the Bond Loan Scheme. HEF may provide a one-off payment of a few hundred dollars per person every 12 months to assist with rental arrears, rent in advance, storage and removal costs or emergency accommodation. This is confirmed by one of the agencies providing HEF funds in Victoria—Community Housing Limited, who note on their website that their HEF assistance per client averages around \$460 per person. Interestingly Community Housing Ltd also note that HEF recipients are encouraged to pay the money back to the HEF so agencies can assist other individuals and families:

When receiving money from the Housing Establishment Fund, beneficiaries are made aware that these funds need to be a sustainable community resource, used to assist many others in similar circumstances to themselves both now and in the future. Entirely optional and assisted by affordable repayment terms, 25 per cent of beneficiaries in 2012–13 repaid their grant knowing that they're contributing to maintaining a fund that directly benefits others in the community. (CHL 2014)

In this respect the HEF is more of a revolving loan program, at least within some agencies and for some of the people supported.

Notably, on the relevant part of the DHS website (Vic. DHS 2013a) the HEF is described as providing the following in addition to the financial assistance measures described above, at least for people who are homeless or at risk of homelessness and accommodated through the Transitional Housing Management (THM) Program in Victoria⁹:

- property and tenancy management.
- initial assessment and planning (IAP)¹⁰
- housing information
- referral to other homelessness and allied services
- housing advocacy.

The relationship between the HEF and the IAP services mentioned in the list above—which also parallel many brokerage program services—and Private Rental Brokerage Programs which form a principal focus of this research will be explored fully in the next phase of this project.

⁹ The THM Program is also funded under the NAHA. Fifteen THM programs are delivered by Specialist Homelessness Services agencies who are the homelessness service system entry points in Victoria. The THM Program provides up to 12 months accommodation for people who are homeless or at risk of homelessness (up to 18 months for youth) (Vic. DHS 2013a).

¹⁰ The IAP process within the THM Program provides comprehensive assessment of the support needs of THM Program clients, including referral to crisis or longer term accommodation and specialist support providers; provision of housing-related information, advocacy and some (limited) financial assistance for housing. IAP workers can also provide THM clients with assistance in locating housing options in their region of Victoria; assistance applying for private rental, public housing and supported accommodation; finding relevant support services; access to transitional housing and the Office of Housing Bond Loan Scheme. IAP workers can also directly advocate on behalf of tenants with landlords, Centrelink and other agencies where a client is having housing-related difficulties (Yarra Community Housing 2010a).

3.3.8 Western Australia

The Western Australian Government Department of Housing directly provides two Private Rent Assistance measures: the Bond Assistance Loan Scheme and the Private Rental Aboriginal Assistance Loan.

The Bond Assistance Loan Scheme provides eligible Western Australians with up to the equivalent of four weeks rent *and* two weeks rent in advance. As in NSW, the NT and Queensland, Bond Assistance in WA is offered as an interest-free loan, with the maximum rate of loan dependent on household circumstances. Eligibility for the loan is contingent on rent not exceeding 60 per cent of an applicant's income and is means tested, based on household size and type,¹¹ with asset limits of \$2500 for single person households and \$5000 for couple households. The Scheme provides different levels of assistance based on geography (i.e. a 40% adjustment to the maximum level of assistance in remote and northwest regions of WA). As with bond assistance in other jurisdictions, applicants for this assistance must either have no existing debt with the Department of Housing or have an approved plan for consolidating and addressing any Department debt. Bond assistance is paid on behalf of an approved applicant to the landlord or, unlike the case in most other jurisdictions, can be paid to the applicant themselves if they have already paid a bond and are approved for assistance within eight weeks of paying it to their landlord. A *pro rata* loan is available in situations where not all members of a household meet eligibility criteria. The WA Bond Loan Assistance Scheme is well subscribed, issuing more than 10 000 loans annually (WA DoH 2014a, 2014b, 2013a, 2013b, 2011).

The Department of Housing's Private Rental Aboriginal Assistance Loan is similarly structured to the Bond Loan Scheme but is targeted to assisting Aboriginal Western Australians at risk of eviction as a result of rental arrears and financial hardship. This loan shares many of the eligibility criteria of the Bond Loan Scheme, also requiring that the applicant:

- Meets income limits for DoH public housing assistance (lower income limits than for the Bond Assistance Loan Scheme discussed above).
- Resides in the household 'at risk' of eviction.
- Is a minimum of two weeks and a maximum of six weeks in arrears in their tenancy.
- Contributes to household rent but is not necessarily listed on the tenancy agreement for the tenancy in arrears.
- Is not a community or public housing tenant.

The Private Rental Aboriginal Assistance Loan is paid directly by the DoH to landlords (WA DoH 2012). This assistance measure recognises the cultural issues impacting on maintaining tenancies for some Aboriginal people in WA.

3.4 Summary

This chapter has reviewed the current state of play with regards to government-driven Private Rental Supports nationally. It shows that all state and territory governments offer Private Rent Assistance for low-income private renters in the housing market, recognising the struggle many tenants face in accessing, and in some jurisdictions, sustaining, a tenancy. As noted earlier, the Private Rent Assistance measures available to low-income individuals and households are fundamentally financial in most jurisdictions, although recently there is evidence of a broadening of supports into non-financial realms. The government-provided RentConnect in Queensland, Private Rental Brokerage Service in NSW and Private Rental Liaison Officer Program in SA, as well as the government/non-government-delivered Housing Connect in

¹¹ For people in metro and country areas and people in remote and northwest regions and people living with a disability in these regions (WA DoH 2014b).

Tasmania and Housing Establishment Fund in Victoria are the key examples here. These programs all operate in a brokerage model, as per the focus of this research and our working definition of PRBPs (discussed in more detail in the next chapter). They centre on providing more intensive 'case management-type' assistance, including information, advocacy, negotiation and referrals, to improve access to the private rental market for vulnerable groups.

Evolution in some Private Rent Assistance models is certainly a key change in the structure and focus of some of these programs in the decade since Jacobs et al. (2005) undertook their study into these assistance measures. It is also evidence that some tenants face multiple challenges in accessing and sustaining tenancies, and these challenges cannot be addressed only by financial means. In many ways the evolution of state and territory government Private Rent Assistance programs can also be seen as beginning to respond to some of the findings of the research by Jacob et al.; particularly that:

PRSPs [more accurately Private Rent Assistance measures] are not able to directly impact upon the high ongoing costs of renting in the private market. The rent itself, in addition to utilities and other living expenses, means that many households would benefit from on-going support. One-off assistance may not be enough ... Client characteristics also operate as a barrier and although budgeting, household maintenance and negotiation skills are not part of most PRSPs [PRA programs] they nevertheless have a direct impact upon the success of a tenancy and the return of the bond at the end of a tenancy (Jacobs et al. 2005, pp.50–51).

And,

Initial access to money is only part of the challenge; without an integrated approach to developing skills and knowledge necessary to survive in private rental accommodation PRSPs [PRA programs] cannot address a multi-dimensional problem. (Jacobs et al. 2005, p.51)

Finally, in summarising the review of 'government-directed' private rental support programs nationally (and largely those funded under the broad banner of the NAHA) it is important to point out that the third tier of government in Australia is also involved in the delivery of some housing supports (Beer & Prance 2013). Such initiatives will be investigated and, where appropriate to this research, reported on as part of the next stage of this research. As with the brokerage programs mentioned earlier in this section, and those being delivered by the not-for-profit sector, attention will be paid to their funding and delivery structures, as well as the rationale for their existence as part of the suite of services offered by (and devolved to) local governments.

4 PRIVATE RENTAL BROKERAGE

4.1 Introduction

The discussion in this chapter focuses attention on Private Rental Brokerage Programs (PRBPs) as a housing assistance measure in Australia and internationally. As noted earlier PRBPs are a little-examined and poorly understood assistance measure. There is no uniform reporting framework that defines these services or captures comprehensive data on their incidence and outcomes. As a consequence they are somewhat 'invisible', the extent of their total contribution is difficult to gauge and they have been under-researched. Anecdotal evidence nevertheless indicates widespread recognition of brokerage programs within the sector and suggests they are proliferating. However, it also indicates that the term has been used to cover a variety of somewhat diverse services. Current trends in policy and service delivery already seen in other areas of social services may encourage a more uniform understanding of brokerage, prompting a further evolution in services.

It is the purpose of this chapter to review the limited material presently available and explore the known range of services described as 'private rental brokerage'. This discussion then is a starting point for the conversation about these types of private rental sector supports. Subsequently, the fieldwork component of the project will aim to develop this initial and inevitably somewhat tentative discussion by providing evidence to illuminate understandings of the range of PRBPs currently operating, the rationale for their existence, their structures, effectiveness, role in the private rental market and contribution to supporting the housing outcomes of vulnerable Australians. We anticipate that other further perspectives and models of PRBPs and similar supports will be uncovered during the fieldwork component of the research and these will be included in the project final report where appropriate.

4.2 Understandings of brokerage in social services

There is a spectrum of usage of the term 'brokerage' in the social services sector, ranging from the most orthodox meaning to the most particular, and including many in between. Common to all is the activity of an expert (or informed) intermediary whose role depends on their ability to guide a client through a maze of products or services. Variables include the *extent* of the intermediary's role (information, selection, liaison, procurement etc.); the *source of payment* for the intermediary and the *product or service* eventually commissioned. For example, a highly orthodox, traditional usage of the term brokerage is seen in the Oxford Dictionary definition:

'The business of acting as a broker', that is 'a person who buys and sells goods or assets for others'. As a verb, 'to broker' means 'arrange or negotiate (an agreement)'.

Familiar examples from the business world show the traditional character of a broker as a facilitating specialist intermediary. Common to the work of insurance brokers, mortgage brokers, ship brokers and stock brokers, for example, is the intermediary whose expertise embraces knowledge of specialist market products and the capacity to match them to client requirements. Clients' engagement with the broker's work may vary. Some, being confident, well-informed and articulate themselves about the market, may be directive of the broker, limiting their initiative and using them as a mere contracting agent. Others, less informed, less confident and/or less engaged, will be more dependent on the broker's judgment and professionalism. 'Brokerage' here is the expert selection and procurement of goods and services for clients from a diverse and specialist market. Variations on this traditional model have evolved to suit an ever-widening range of circumstances, including a range of social service programs.

4.2.1 Brokerage and the international experience

Brokerage resonates with current policies shaping the delivery of a range of social services. A shift in the relationship between institutions and individual agency (Beck 2001) has precipitated a rapid reformulation of service design and delivery in emerging approaches to social care and accountability currently favoured by policy-makers in several Western countries. From a UK context, for example, the term brokerage is a critical element in the rise of the 'personalization agenda' (Scourfield 2010, p.859). Emanating from New Labour's agenda to modernise social services, the use and practice of personalisation has in many ways refocused social services around the needs of individuals, but with continued neo-liberal emphasis on markets, consumerism, commodification and entrepreneurship (Needham & Glasby 2014). In this respect the rise of brokerage models of support can be seen as being founded on, and reflective of, a marketised and privatised system of social care that involves 'individualization, reponsibilization and the transfer of risk from the state to the [responsibility of the] individual' (Ferguson 2007, p.387).

One emanation of this individualisation of risk is the introduction of 'support brokers', engaged for example by users of social care in receipt of individualised funding (personal budgets). As described by Disability Rights UK (2013) in their short guide to brokerage in social care:

A broker uses their experience to help you source the best support solutions available to achieve maximum independence. Your broker encourages you to participate in decision making with the aim of you having outcome-based meetings ... Your broker acts as a neutral person avoiding giving a personal opinion and acts as a mediator in resolving problems that may occur with other service providers. As well as understanding your disability, needs and culture, brokers have the latest knowledge to make use of the best resources currently available to match with your own personal and financial circumstances. A broker's duty is to make you feel valued and confident in decision making. In addition, your broker can liaise with your own personal support network (which could include family, friends, service providers, and local funding agencies) to help you plan and manage your support solutions ... A good broker considers your whole situation, including your cultural needs. Your broker will work with you to plan how to achieve your goal of suitable independent support. They will encourage you to be creative and have a broad thinking concept in getting this support met. If you are self-funders you can also buy services from brokers. Brokers can set up their own limited companies or operate as sole traders.

Originating in North America in the late 1970s, 'support brokerage' was adopted in the UK in 1996 with the introduction of the *Direct Payments Act 1996*. However, there is no single model of support brokerage promoted in the UK; instead there is considerable diversity in practice.

Helpfully, in discussing the UK context, Scourfield (2010, p.868) points to six models of support brokerage that are or have been used that involve different levels of professional input:

1. Independent brokers who are either self-employed or who are working for a local or national voluntary agency which does not provide direct support services itself.
2. Independent advocacy agencies which either employ brokers, or where advocates act as brokers for some of their time.
3. Service providing agencies which provide support brokerage for people using their services, or for people using the services of other agencies.
4. Local authorities where care managers carry out the support brokerage function, or where the function is separated out from the resource allocation responsibilities within the authority.
5. Families who carry out the support brokerage responsibilities for their family members, or where families or disabled individuals from small local organisations work together to

deliver support brokerage, and other functions, to a wider group of family members in a single community.

6. A local authority or a prescribed area within a local authority where the full mix of all of the types of support brokerage is encouraged.

This diversity illustrates the flexible potential of support brokerage in social care and the welfare sector. In essence what is common to all six models is the payment of Support Brokers' fees from the client's individualised budget or from their private funds. Thus the payment for services is in line with the traditional use of the term brokerage in business contexts and the traditional means of paying the broker: the client pays for their intermediary's work. Another familiar aspect in each of the models is the nature of service that is provided. Support brokers help their clients navigate the maze of services available and thereby substantially mitigate the potential burden of transaction costs inherent in locating and engaging the most suitable, best quality, services available to their situation. In this respect the characteristics of 'brokers' themselves are important, and also shed some light on what brokerage is about. As Reynolds (2006b cited in Scourfield 2010, p.869) notes in thinking about the principal skill-set, value system and knowledge base of a support broker, essential qualities and skills needed by a 'broker' are:

- A value system that recognises the inherent worth and uniqueness of the person and his/her right to full integration, autonomy and self-determination.
- A fundamental commitment to empowering people, while safeguarding basic human rights.
- Unequivocal acceptance of an individual's right to make decisions impacting on his quality of life, meaning that planning support must be provided in ways that do not impose on the broker's personal needs and professional judgement.
- An array of personal attributes and skills, including tact, diplomacy, initiative, sound judgement, a high energy level, tenacity, empathy, listening skills, flexibility, objectivity, ability to relate to others, warmth, sensitivity, patience, a sense of humour, perseverance, integrity and trust (Reynolds 2006b, p.11 cited by Scourfield 2010, p.869).

Brokerage style assistance measures for private renters also exist in Canada, where trends in private rental properties, and pressures on vulnerable households in the private rental market similar to those in Australia, have been noted (Federation of Canadian Municipalities 2012). The brokerage services are generally called Eviction Prevention Programs and have been set up across provinces and municipalities to help residents become successful tenants and remain in their housing. Eviction Prevention Programs have varied funding sources, with some fully government directed and funded and others completely community-based or private initiatives. According to the Canada Mortgage and Housing Corporation, in 2005 the budgets of individual Eviction Prevention Programs ranged between C\$25 000 and C\$10.4 million, with a median annual budget for such programs estimated at around C\$160 000.

A review of Eviction Prevention Programs in eight Canadian cities (CMHF 2005) found most evictions to be preventable as they occurred due to small problems such as a misunderstanding between tenant and landlord developing into major issues that could have been ameliorated through intervention. The review also concluded 'preventing evictions costs far less than the costs of eviction incurred by tenants and landlords'. The review identified three major protective approaches that programs used successfully to prevent evictions: direct outreach; early intervention and linkage to a range of complementary services.

Housing Help, for example, operating across Ontario, offers a number of complementary services to people who are in a precarious housing situation, including:

- Housing access: assistance to people to help leave a crisis situation, to search and find appropriate private rental accommodation and help with applications.

- Housing stabilisation: checking on people in their new home and familiarising people with the neighbourhood in which they now live.
- Eviction prevention: providing tenants with information on legal rights and providing brokerage with the landlord.
- Income support assistance: providing guidance with accessing support payments, bank loans, utility grants and paying rent.

The CMHC review (2005) emphasised that eviction has substantial costs to the landlord, tenant and taxpayer. Even though these costs were not always easily quantifiable, stakeholders were aware that eviction prevention through Eviction Prevention Programs was cost-effective for all concerned.

4.2.2 Brokerage in the Australian context

In Australia, brokerage support is not confined to the private rental sector. Examples of brokerage models of support are found in a number of different contexts. In the individualised funding model adopted by Australia's National Disability Insurance Scheme (NDIS), for example, Local Area Coordinators are anticipated to play the role of a support broker, although it has been envisaged that Disability Support Organisations (DSOs), whether for profit or not-for-profit, may have an important complementary role to play:

DSOs, acting as a compliment [sic] to local area coordinators, are also likely to reduce the strain from assembling a package of supports and improve outcomes for people with a disability who need additional assistance. These intermediaries can assist people by:

- Providing brokerage services that contact service providers and construct a package of support on behalf of (and in consultation with) the person with a disability.
- Providing long-term, whole-of-life personal planning for those who need more wide ranging, intensive or iterative assistance with planning in order to achieve more personal aspects of well-being (Productivity Commission 2011, p.486).

In the context of the NDIS, the Productivity Commission Report used brokerage as the activity:

Funding for disability support organisations, on an individual basis according to assessed need, to provide additional assistance with brokerage, planning and administration.

The aged care sector also provides another clear example of the use of brokerage for social services support. Here, as with the NDIS, brokerage services are relatively new and evolving, driven by current aged sector reforms, particularly through the *Living Longer, Living Better* (LLLBB) reform package and the move to a Consumer Directed Care (CDC) model by July 2015. Aged care reforms put brokerage centre stage in the choice and the delivery of aged care services. While individuals in the CDC model do not have direct control over their funds, as funds remain with the approved provider¹² (a feature of CDC models in other countries), consumers retain ownership over decision making about them and the type and frequency of services they will receive within the value of their allocated package. In this respect the CDC turns many existing models of delivering aged care support on their head. Service providers must reorientate their actions and service delivery modes 'to support and facilitate access to services rather than to directly deliver all of what the consumer requires' (NACA 2013, p.4). To enable older people to make informed and appropriate decisions with regard to the services available via CDC, consumers are to have access to good quality and accessible information. This information and advice is to be available through the government, approved providers and consumer advocates. Approved providers can and will act in a brokerage role providing

¹² There is a commitment in the five year review of CDC to move to an entitlement model for aged care services (NACA 2013, p.8).

advocacy, referral, advice and assistance to consumers to move between providers and to establish contracts with sub-contracted providers to aid their choices and movement between supports.

Reform of low level care and assistance through the Home and Community Services programs and, subsequently, the new Commonwealth Home Support Programme (CHSP) has recently been debated by the aged care sector. In their response to the Australian Government's Discussion Paper on these reforms, the National Aged Care Alliance (NACA) specifically mentioned the need for brokerage with regard to two specific programs: the Assistance with Care and Housing for the Aged Programme (ACHA) and in Carer Support Services:

Brokerage is a necessity within the ACHA programme that requires a funding commitment. The capacity to prevent people becoming homeless or requiring residential aged care because they could not be supported to live independently are expensive in contrast to the provision of some limited funds to broker necessary goods and services or secure accommodation, where there is [sic] no other funds available (e.g. removalists, assistance with packing, fumigation, clean outs and to provide small whitegoods). Currently brokerage within the ACHA programme is extremely limited and heavily relies on donations and support from the community. The ACHA programme should have brokerage funds available to facilitate the achievement of goals and make a difference to the sustainability of the outcomes achieved for vulnerable people. Increased availability of brokerage should be considered a priority of growth funding. (NACA 2014, p.18)

And,

We anticipate that the future design of the Care Support Services will enable brokerage of some of the specific services available under the CHSP where required. (NACA 2014, p.14)

Echoing the various examples of brokerage outlined above, and clearly anticipating the increasing role of brokerage in social supports, the NSW Government's Department of Family and Community Services' *Subcontracting and Brokerage Policy for Ageing, Disability and Home Care* contains useful definitions in the context of this research. The policy notes that:

As individualised and person centred service delivery arrangements are designed and rolled out across NSW, it is expected that brokerage style arrangements will become very common as providers are called upon to facilitate access to a range of other services.

It provides a practical definition of brokerage:

Brokerage is where a funded provider facilitates the delivery of services on behalf of a service user through another provider using funds that are available to support that person.

Further:

In the brokerage model the funded provider is an intermediary, and has responsibility for understanding what is available that might suit a person's needs or preferences, and ensuring that the person has all the information that they need to decide if the brokered arrangement is right for them. (NSW FaCS 2012, p.3)

In this framework brokerage is contrasted with sub-contracting, 'where a funded provider enters into a contract with another third party to deliver services or activities that it would usually provide directly'.

Other applications of the term and concept of brokerage also exist in the Australian context. The use of the term within service delivery often denotes programs where the 'expertise' of an

intermediary—a broker—is used to identify client needs, devise a response and use funding to provide/secure/achieve services or particular outcomes for a client. In these applications of the term, the funds provided to the broker (e.g. a support service or agency worker) are generally from an external source, not the client. This is unlike the orthodox traditional model of brokerage and some recent developments in traditional form discussed earlier. The broker is also, ideally, given considerable discretion in the disposition of funds (although the amounts available may be quite limited). This understanding of brokerage is evident in the current Community Benefit SA Funding Guidelines (2014), for example, which stipulate that grants are not provided for ‘funding other bodies to distribute funds (i.e. a broker role)’.

Brokerage monies in this sense are seen to be highly flexible. They can be used for the client’s benefit and their use can be tailored closely to the client’s needs. There is a capacity for prompt (even opportunistic) response to circumstances and the potential to develop innovative solutions shaped by local resources. These features are nicely highlighted in a description of the Youth Bail Accommodation Support Service (YBASS) in Queensland:

The aim of the project is to meet the needs of young people who require specialist housing and living support prior to entering independent living. Young people are assessed for suitability according to their living skills and needs. Up to two young people are accommodated within the house at any one time, and a youth worker provides intensive living skills support and development up to three nights per week, depending on the needs of the individual clients. This worker also focuses on an exit plan for the young person which allows them to move into more independent living when they are ready. The house itself is managed by the accommodation service, the service delivery and the enhancement of the model is conducted by both organisations together, and YBASS brokerage funds are used to provide the additional youth worker support required. The development of this model of service delivery is a direct result of the identification of gaps and issues during the initial scoping. The instigation of projects such as these by entering into collaborative partnerships with the community sector has both increased the number of young people exiting custody on bail as well as meeting their specific accommodation needs, therefore increasing their accommodation stability and sustainability. (King & Hegarty 2002, p.11)

The brokerage model discussed here was appealing:

... primarily because of its ability to be flexible to individual needs. Under this model there is capacity to support family placements, residential placements, independent living or other appropriate self-selected placements. It also, very importantly, has the capacity to meet the needs of Aboriginal or Torres Strait Islander young people and their families by being able to support young people in their own family placements and networks. (King & Hegarty 2002, p.6)

The freedom to spend monies for the benefit of the client within a broad discretion is clearly an implied incident of brokerage as often used in the welfare sector. VincentCare Victoria (2014), for example, provide financial brokerage packages of up to \$2000, in addition to support and advocacy, for young people who are homeless or at risk of homelessness in the North West Metropolitan Region of Melbourne. The cash component of this scheme can be used to access support in budgeting and financial management; assist in tenancy start-up costs, or alternatively be used to make agreed improvements to the premises before or during the tenancy. Eligibility for funding relies on the client receiving ongoing case management support from a participating support agency in the region.

4.3 Targeting brokerage to housing needs

A number of support agencies across Australia provide assistance for low-income and vulnerable private renters through programs entitled Private Rental Brokerages Programs;

these include Salvation Army Victoria; Family Access Network Inc. and Anchor Inc 2011; HomeGround Services n.d.a.; VincentCare Victoria 2014. Similar Private Rental Access Services are provided by HomeGround Services n.d.b.; HomeGround Services and The Salvation Army Crisis Services 2012. The Salvation Army Victoria's recent state budget submission (2014–15) offers a useful summary of their PRBPs, which operate in multiple locations across the state to assist 'newly homeless and long-term homeless individuals, women and children escaping family violence, and newly arrived immigrant populations' access suitable accommodation. The Budget Submission states that the Brokerage Programs:

... help clients look for properties, attend open houses, prepare applications and necessary documentation and assist with bond and temporary rent subsidies. (Salvation Army Victoria 2014, p.21)

The programs are also said to have '... helped the community service sector develop good working relationships with real estate agents and landlords' (Salvation Army Victoria 2014, p.21). This can significantly assist clients. If the local real estate industry develops confidence in the agency and its work preparing and supporting clients for the private rental market, agents and landlords can become more confident about letting property to future clients, thereby potentially increasing local rental opportunities. Good relationships between brokerage programs and the local industry can also be invoked to defuse and resolve tenancy disputes at an early stage, avoiding the escalation of minor problems into causes of eviction.

Practical assistance is a key feature of these programs. Many prepare clients to deal with the market, helping them to become 'private rental ready', to use the language of the Creating Connections PRBP delivered by Family Access Network Inc. and Anchor Inc. Outreach support is another feature of some PRBPs, for example in the Private Rental Brokerage Program—Northern (PRBP) in the northern region of Melbourne, a partnership between HomeGround Services and North East Housing Service (HomeGround Services n.d.b.) and the Family Violence Private Rental Access Program run by HomeGround Services in partnership with the Salvation Army Family Violence Service (HomeGround Services n.d.a.). Other programs act as liaison and referral hubs, ensuring clients are connected to supports appropriate to their individual needs so that their tenancy can be successfully sustained. For some programs, this is the main support they offer; examples include the Samaritans Brokerage Support Service in Newcastle, Lake Macquarie, Cessnock and surrounding areas of NSW (Samaritans 2013).

The nature and level of brokerage across the housing sector ranges from advocacy alone to a mix of advocacy, information and limited funding to assist clients transition into independent private rental. Where advocacy is the primary service, the agency will generally develop a plan with the client and appropriate support providers; speak with agents and landlords to find suitable rental housing; assist a client if there is a problem with the tenancy (at least for a limited time); and negotiate with agencies on behalf of the client to secure housing support (and other supports where necessary). Examples of this extended model of 'brokerage' include the programs delivered by HomeGround Services in Melbourne, those provided by the Salvation Army Victoria and those offered by state governments under NAHA-funded Private Rent Assistance.

4.4 Summary: towards a working definition of Private Rental Brokerage

This chapter has considered the place of private rental brokerage in the Australian and international context. In doing this the discussion notes the increasing prominence of brokerage as a concept and a process in the delivery of social support services, especially those related to housing. It also traces the little we know about PRBPs as a housing assistance measure nationally. Importantly, the discussion here leads towards a preliminary working definition of PRBPs:

Private Rental Brokerage Programs are a flexible, early-intervention housing assistance measure designed to support vulnerable households as successful tenants in the private rental market, thereby avoiding eviction and homelessness. To achieve this such programs work with clients to optimise their success in accessing and sustaining private rental tenancies. This work may involve building tenancy capacity, helping access financial or material assistance, connecting with other relevant services, providing a degree of ongoing support or otherwise as the individual case and resources require.

Private Rental Brokerage Programs (PRBPs) fill a gap among housing assistance measures—bridging the divide between the financial supports provided by governments and being 'private rental ready'. In many respects then, private rental brokerage responds to a key finding from the early 2000s review by Jacob et al. of Private Rent Assistance programs in Australia:

The operation of PRSPs [Private Rental Support Programs; or more accurately Private Rent Assistance measures] is also hindered by gaps in current assistance particularly in the areas of information regarding tenants' rights and responsibilities and support for the development of life skills. The consensus amongst [the] housing and welfare professionals [they interviewed for the study] was that PRSPs would be more effective if 'on going' support mechanisms could be established for tenants in the private rental market but that the limited resources available are not currently sufficient for this mode of operation. (Jacobs et al. 2005, p.v)

The information, advice and ongoing support mechanisms alluded to here are among the features of some existing PRBPs in Australia, and their sister programs internationally. In some ways such ongoing support may also be the next frontier for Private Rental Support Programs, including Private Rental Brokerage, a fact recognised in the Salvation Army's recent state budget submission to the Victoria Government:

Private rental brokerage services offer good value for money and have been widely successful in supporting vulnerable individuals in accessing and sustaining private rental. Our experience of running these programs suggests that the model should be expanded across the state. We also believe that existing models of private rental [brokerage] could be even more effective if an element of tenancy support for households at risk of homelessness were built in. (Salvation Army Victoria 2014, p.21)

The next stage of this research—outlined in the next chapter—will add to our working understanding of PRBPs, shedding light on their role in filling gaps in supports for private renters and illuminating their role in housing access, sustainability and successful outcomes for vulnerable private renters.

5 FUTURE RESEARCH DIRECTIONS

The next phase of this project will utilise a conventional mix of social science research methods to meet the project aim of investigating the role of PRBPs in supporting vulnerable Australians to successfully access and sustain housing in the private rental market. In applying a mixed method approach the study will collect quantitative and qualitative data from statistical reports, interview/focus groups and texts. The research methods chosen have been carefully designed to answer the five core research questions underpinning this project:

- What are PRBPs, their role and features nationally and internationally?
- Do PRBPs consistently assist vulnerable Australians to access private rental and if so, how?
- Do private rental brokerage programs contribute efficiently and effectively to clients successfully maintaining private rental tenancies?
- Is there any evidence that PRBPs improve clients' tenancy capability and competitiveness in the long term and/or achieve other social inclusion outcomes?
- How do PRBPs dovetail with broader Private Rental Supports to affect housing outcomes for vulnerable Australians?

The research methodology for the project comprises:

1. A short desk-top review of the published and grey literature on private rental support programs. This review is the basis of this Positioning Paper. It provides the context to this research, outlining current knowledge of the role, aims and incidence of private rental brokerage programs nationally and internationally and their place in the suite of supports available to aspiring or existing private renters in Australia.
2. Consultations with stakeholders involved with PRBPs to determine:
 - the incidence and geography of private rental brokerage programs nationally
 - the models of PRBPs currently in operation nationally
 - the defining features of PRBPs
 - outcomes for tenants and agencies from involvement with PRBP supports, including benefits of and risks/drawbacks from such programs.

This component of the research will first involve email contact with agencies to scope their association with PRBPs and later the completion of face-to-face or telephone interviews with individuals and public, private and not-for-profit agencies involved with PRBPs, including real estate agents. This stage of the research will also involve interviews and/or focus groups (where appropriate) with tenants assisted through brokerage services for their insights and views on the brokerage programs and the assistance they provide.

Fieldwork will see in-depth investigation of PRBPs in a range of locations and markets, including programs designed to support specific vulnerable groups in the housing market, for example people living with a disability whose support needs cannot be met in the social housing sector; people who have previously been homeless; humanitarian arrivals; older Australians; and women, including those affected by domestic or family violence. Across all these groups the research team also aims to investigate the role of brokerage programs in supporting Indigenous Australians, noting particular challenges for, and features of, programs assisting this group.

Fieldwork for the project will be carried out in New South Wales, South Australia and Victoria. These states have been chosen after a preliminary examination of the current geography of PRBPs nationally, as all three jurisdictions currently have, or have had, some form of private

rental brokerage within their state housing authorities), and are known by the research team to have local non-government PRBPs.

Research findings will be discussed with relevant stakeholders at a series of workshops. Additional information and insights from these workshops will be incorporated into the Final Report for the project as appropriate.

Importantly, the research methods adopted for this project will deliver a fine-grained understanding of the structure and purpose of private rental brokerage programs, the detail of their operation, the outcomes achieved and the client groups whom they assist. They will also illuminate the impact of changing market conditions on the need for, and effectiveness of such programs. In this way the project aims to capture and reflect the complex pattern of brokerage assistance which exists to support vulnerable Australian households in accessing and sustaining private rental housing, avoiding homelessness and reducing pressure on social housing. It is especially timely in light of the changing role and composition of the private rental market (Stone et al. 2013; Hulse et al. 2012) and the tide of policy change that sees brokerage playing an increasingly important role across the social services.

Ultimately, the outputs of this project will deliver a new understanding of the operation of PRBPs in Australia, including the best ways to deliver such programs for the benefit of vulnerable people in the housing market. This is an important policy consideration given national policy priorities around addressing homelessness and the need to provide vulnerable people with a more stable platform from which to build their social and economic participation.

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APPENDIX

Table A1: Number of households receiving Private Rent Assistance by type and jurisdiction, 2010–11

Assistance measure	NSW	Vic.	Qld	WA	SA	Tas.	ACT	NT	Aust.
Bond loans	19,010	10,625	21,816	8,441	17,270	3,349	218	245	80,974
Rental grants, subsidies and relief	16,840	18,133	2,863	-	18,773	2,953	-	-	59,564
Relocation	-	833	-	-	-	95	-	-	928
Other	15,987	894	-	-	-	324	-	-	17,205
Total instances of assistance	51,837	30,485	24,679	8,441	36,043	6,721	218	245	158,671
Total households assisted	36,978	30,485	24,679	8,441	21,246	3,744	218	245	126,036

Source: AIHW 2012, p.36.

Notes:

Data include all new and ongoing Private Rent Assistance provided in financial year 2010–11.

Victorian data are derived from multiple sources and therefore caution must be used in its interpretation as some data are based on transactions (data derived from the Victorian Assessment and Planning module of the Housing Establishment Fund) rather than households assisted.

ACT data for bond loans also captures the \$100 grant provided to all recipients of bond loans to assist with establishing a tenancy.

Total instances of assistance and total number of households do not necessarily tally as households may receive multiple forms of Private Rent Assistance in some jurisdictions.

With the exception of some data for Victoria, data presented in the table are based on AIHW analysis of data drawn from the National Housing Assistance Data Repository.

Table A2: Number of instances of Private Rental Assistance by type and jurisdiction, 2009–10

Assistance measure	NSW	Vic.	Qld	WA	SA	Tas.	ACT	NT	Aust.
Bond loans	20,149	10,245	18,191	7,879	14,931	1,710	121	207	73,440
Rental grants, subsidies and relief	17,102	26,473	1,474	-	16,249	3,059	-	-	64,357
Relocation	-	1,329	-	-	-	239	-	-	1,568
Other	14,277	793	-	-	-	-	-	-	15,070
Total instances of assistance	51,528	38,840	19,672	7,879	31,180	5,008	121	207	154,435
Total households assisted	51,528	38,840	19,672	7,879	31,180	5,008	121	207	154,435

Source: AIHW 2011, p.41.

Notes:

Data include all new and ongoing Private Rent Assistance provided in financial year 2009–10.

Victorian data are derived from multiple sources and therefore caution must be used in its interpretation as some data are based on transactions (data derived from the Victorian Assessment and Planning module of the Housing Establishment Fund) rather than households assisted.

ACT data for bond loans also captures the \$100 grant provided to all recipients of bond loans to assist with establishing a tenancy.

Total instances of assistance and total number of households do not necessarily tally as households may receive multiple forms of Private Rent Assistance in some jurisdictions.

With the exception of some data for Victoria, data presented in the table are based on AIHW analysis of data drawn from the National Housing Assistance Data Repository.

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